

Item 1- Cover Page – Brochure Supplement

Coldstream

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Relationship Team: Roger Reynolds, Relationship Manager, Team Lead

This Brochure Supplement provides information about your Coldstream Relationship Team that supplements the Coldstream Brochure. You should have received a copy of that Brochure. Please contact Private Client Services at 425-283-1600 or inquire via www.coldstream.com if you did not receive Coldstream's Brochure or if you have any questions about the contents of this supplement.

Additional information about the persons under this Relationship Team is available on the SEC's website at www.adviserinfo.sec.gov.

The CFA Institute owns the certification marks CFA® and Chartered Financial Analyst®.

Roger Reynolds, Relationship Manager, Team Lead

Item 2 - Educational Background and Business Experience

Roger Reynolds is a Relationship Manager. Roger specializes in providing comprehensive wealth management services and diversified investment management strategies to affluent individuals and families. Roger's role with Coldstream also involves directing the activities of the Disabled Advisory Services (DAS) group. The DAS group focuses on customized financial planning, personalized attention, adaptive-oriented solutions, and serving as an advocate for those with a disability. Mr. Reynolds is also a member of the Coldstream Holdings Inc. (CHI) Board of Directors.

Prior to helping co-found Coldstream, he was a Principal and Portfolio Manager with Seafirst Investment Counselors in Seattle, WA. He began his investment career in 1989 at Security Pacific Bank (acquired by Bank of America) in Los Angeles, where he was responsible for cash management and fixed income portfolios for corporate and private clients. Prior to joining Security Pacific Bank, he served as a property tax analyst and consultant to corporate clients of a Los Angeles-based CPA firm. At Seafirst Investment Counselors, Roger was responsible for the investment management of corporate, public and union retirement portfolios, and select high net worth private clients. In addition to his equity research activities, he specialized in the management of short duration taxable and tax-exempt fixed income portfolios.

Since 1991, Roger has been involved with the Outdoors For All Foundation, a year-round adaptive recreation program for people with disabilities in Washington. He is also a Past President of Young Entrepreneurs and a founding member of Northwest Next, an alumni organization for the Puget Sound Business Journal's "40 under 40" honorees. He is currently a member of the Seattle YPO/WPO chapter.

Roger was born in 1963. After serving in the U.S. Navy in both an active and reserve status, he earned his Bachelor of Science degree in Finance, with an emphasis in Investments, from California State University, Long Beach, in 1989.

Item 3 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4 - Other Business Activities

Roger is licensed as a broker-dealer representative for Coldstream Securities, Inc., a wholly owned subsidiary of Coldstream Holdings, Inc., also the parent company of Coldstream Capital Management, Inc. He can receive commissions or bonuses or other compensation based on the sale of securities or other investment products through Coldstream Securities, Inc. other than his regular Coldstream salary and bonus.

Item 5 - Additional Compensation

As a registered representative of Coldstream Securities, Inc., Roger can recommend securities, variable annuities, or other products, and receive commissions and other compensation if products are purchased through any firms with which Roger is affiliated. Thus, a potential conflict of interest can exist between the interests of Roger and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Roger or affect any transactions through him if they decide to follow the recommendations.

Item 6 - Supervision

Team Leads are under the supervision of Kevin Fitzwilson, Managing Shareholder for Coldstream Holdings, Inc. Periodic portfolio investment reviews will be conducted by the Chief Investment Officer, Howard Coleman and may also include one or more investment/research analysts. Client portfolio reviews include evaluating the alignment of each client's investments with their stated objectives, risk tolerances and restrictions, as well as alignment with firm investment strategies. Exceptions will be reviewed with each Client Relationship Team for correction and/or realignment if warranted. The Chief Investment

Officer is Howard Coleman, who may be reached at 425-283-1637, or at howard@coldstream.com. Kevin Fitzwilson may be reached at 425-283-1600 or kevin.fitzwilson@coldstream.com.

David Powers CFA[®], Portfolio Manager

Item 2 - Educational Background and Business Experience

David is a Portfolio Manager. David is responsible for asset allocation, security selection, and oversight of his wealth management team's client portfolios. As a member of Coldstream's Investment Strategies Group, he engages in macroeconomic research, determining strategic and tactical asset allocation targets, and manager sourcing and due diligence.

Prior to joining Coldstream, David was the Chief Investment Officer for Sandy Cove Advisors where he analyzed market trends and generated strategic and tactical asset allocation guidance. With over twenty years in the financial services industry, David has specialized in research, market commentary and guidance, fund and manager due diligence and portfolio construction for LPL Financial Services, RINET Company, LLC and Kanon Bloch Carre, respectively.

David was born in 1974 and earned his Bachelors of Science Degree in Finance from Bryant College. David holds the Chartered Financial Analyst[®] (CFA) designation and is a member of the CFA Institute.

The CFA[®] designation is issued by CFA Institute and candidates must meet one of the following requirements: 1) Undergraduate degree and 4 years of professional experience involving investment decision-making, or 2) 4 years qualified work experience (full time, but not necessarily investment related). It requires completion of a self-study program (typically at least 250 hours of study for each of the 3 levels) and 3 course exams. The three exams - Level I, Level II, and Level III - must be passed sequentially as one of the requirements for earning a CFA Charter.

Item 3 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4 - Other Business Activities

No information is applicable to this Item.

Item 5 - Additional Compensation

Registered investment advisers are required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 6 - Supervision

David Powers is directly supervised by his Team Lead, Roger Reynolds. Periodic portfolio investment reviews will be conducted by the Chief Investment Officer, Howard Coleman and may also include one or more investment/research analysts. Client portfolio reviews include evaluating the alignment of each client's investments with their stated objectives, risk tolerances and restrictions, as well as alignment with firm investment strategies. Exceptions will be reviewed with each Client Relationship Team for correction and/or realignment if warranted. The Chief Investment Officer is Howard Coleman, who may be reached at 425-283-1637, or at howard@coldstream.com.