



Insider

Financial success
is just the beginning.



COLDSTREAM
WEALTH MANAGEMENT

YOU.

Your lifestyle, your unique abilities, your interests, and your goals are at the core of everything we do.

Consider us your special forces.

Our clients' relationships with us are one-on-one. Personal. Individual. Guiding you down the right path requires us to dedicate time to create a deep understanding of your goals. We won't give you a cookie-cutter solution to wealth management. We take the time to listen, ask the right questions, determine the purpose, and a plan to reach those goals. By taking a team approach, we ensure your financial well-being is proactively managed and that someone who is familiar with your plan and your goals is always available. And because we're employee-owned and independently-operated, every decision is made by owners who know and care about you. This holistic, collaborative approach to service was designed to give you confidence knowing that you have a whole team in your corner.

Our services go beyond managing a simple stock portfolio. Before we dive into asset allocation, alternative investments, or tax efficiency, we take the time to get to know you, then we optimize our services to fit your needs. Every relationship is different, as unique as you are, therefore we customize our approach to provide you with what you need to successfully achieve your goals and streamline your life. There are many wealth management firms that provide one-size-fits-all services. We invite you to experience something a little different.

At Coldstream we begin with you.

We assist with:

- Finding financial peace of mind with a more focused and effective strategy that meets your needs.
- Addressing the complicated issues that come with having wealth.
- Understanding you and analyzing all aspects of your unique situation allows us to build personalized wealth management and investment management solutions tailored to your needs.

We measure our success by your success.

Wealth Management Means:
Peace of Mind

Wealth Planning

Client-Centered Approach



Our dedicated relationship team works with **you and your needs** including:

- Investment Management
- Estate/Income Tax Planning
- Retirement/Cash Flow Planning
- Personal/Property Insurance Consulting
- Philanthropy/Wealth Transfer Planning

We coordinate with **your** service providers:

- CPAs
- Attorneys
- Family Office Administration
- Alternative Investments
- Risk Management
- Trustees & Beneficiaries
- Custodians & Banks



INVESTMENT STRATEGY GROUP (ISG)

Composed of Coldstream's portfolio managers and investment experts, our Investment Strategy Group meets weekly to:

- Develop macro-economic analysis and assess impact on portfolios
- Determine strategic asset allocation parameters
- Set tactical asset allocation guidelines based on current market conditions
- Select and monitor a list of money managers through comprehensive qualitative & quantitative due diligence

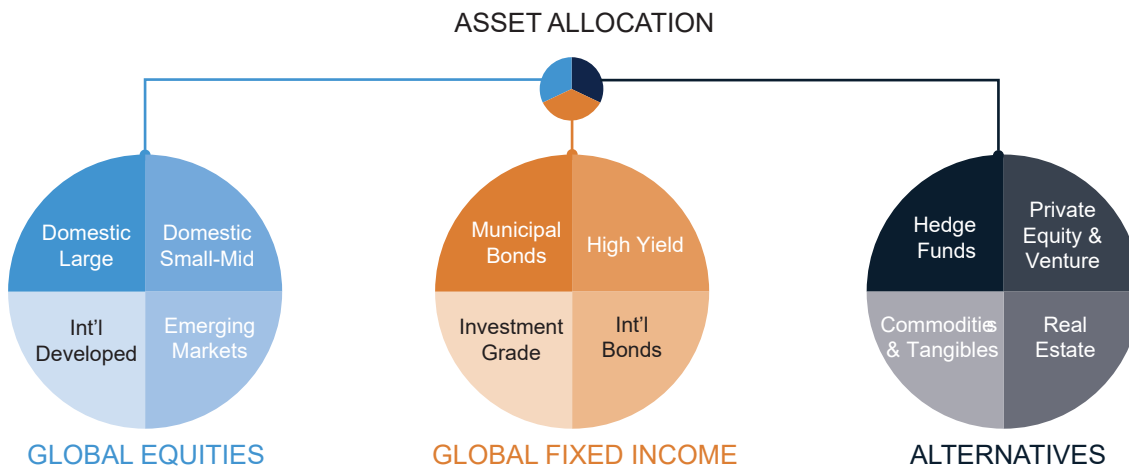


Investment Process

Customized Approach

STRATEGIC ASSET ALLOCATION

For many, a well constructed and diversified asset allocation is the primary determinant of investment returns and portfolio risk.



TACTICAL ASSET ALLOCATION

Assess the economic and market environment for opportunities as well as downside risk management:

- Sector weightings and timing
- Raise cash when appropriate
- Thematic influences

ADDING VALUE TO A PORTFOLIO

- Individual manager/strategy selection, due diligence, and monitoring
- Dividend Growth Strategy
- Customized Bond Portfolios
- Selectively use stop/loss alerts on positions

SPECIALIZED APPROACHES

- Custom strategies for concentrated stock positions including planned selling, tax timing, trading windows, covered call writing, etc.
- Structured Notes that provide targeted exposure to an investment thesis
- Experienced, in-house hedge fund team with long-term performance record

Celebrating 25 Years of Service

With a vision for collaboration, ingenuity, and valor, Coldstream Wealth Management was founded in 1996 by four entrepreneurial investment professionals looking to provide a more customized offering for high net worth individuals and their families. To this day, a cornerstone of our culture is service over self.

The name Coldstream comes from the British Coldstream Guards, elite soldiers who first gathered in the village of Coldstream in 1660 and are still today the longest regiment in the British Army in continuous service. The Guard's motto, "Nulli Secundus" (Second to None) resonated then as it does now. Coldstream Wealth Management continues to do business in the spirit of its namesake, with integrity, passion, and determination to craft a unique financial roadmap for every client.

The Coldstream team is proud to celebrate 25 years of serving our clients. What does this milestone mean to us? A lot. It means 25 years showing up for our clients, their kids, and their kids' kids, in the office and beyond. Twenty-five years helping families like yours reach your goals, financial and otherwise; celebrating new homes, college graduations, early retirements. It's been an honor to spend 25 years serving you, and we can't wait to see what we'll accomplish together in the next 25.

We aim to live by our core values: always learning and aiming for perpetual improvement, both individually and as a firm; acting with honesty and integrity; honoring service over self. We believe in nurturing relationships. When you choose to work with us, you're entrusting us to guide your family. To us, there's no greater honor.

ADDITIONAL CLIENT SERVICES

- Coordination with legal, tax, and other advisors as required
- Advise on financing of significant purchases
- Marriage dissolution, property settlements, asset tracking
- Assist in linking clients with trusted service providers:
 - Bill pay
 - Preparing personal financial statements
 - Real estate
 - Property management/maintenance
 - Fine art/jewelry
- Other services as called upon by our clients

STANDARD FEES:

First \$5 million:	1.00%
Next \$10 million:	0.85%
Next \$10 million:	0.75%
Above \$ 25 million:	negotiable



COLDSTREAM
WEALTH MANAGEMENT

BELLEVUE
One 100th Ave NE, Suite 102
Bellevue, WA 98004
425.283.1600 | 800.665.1936

SEATTLE
1200 Westlake Ave N, Suite 900
Seattle, WA 98109
p 206.281.7700 | f 206.281.8930

LAKE OSWEGO
175 Evergreen Road
Lake Oswego, OR 97034
p 503.635.3673 | f 425.998.5541

www.coldstream.com

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