

Item 1- Cover Page – Brochure Supplement

COLDSTREAM

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Wealth Management Team: Mark Rosenbaum, Team Lead & Wealth Manager

This Brochure Supplement provides information about your Coldstream Wealth Team that supplements the Coldstream Brochure. You should have received a copy of that Brochure. Please contact 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 Wealth Management Team is available on the SEC's website at www.adviserinfo.sec.gov.

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Mark P. Rosenbaum, Team Lead & Wealth Manager

Item 2 - Educational Background and Business Experience

Mark Rosenbaum has been a Wealth Manager and Team Lead with Coldstream since 2021. Mark specializes in providing a comprehensive approach to planning, investing, and wealth management.

From 2012 through 2021 he was the President, Chief Compliance Officer, and Investment Advisor Representative for Rosenbaum Financial, Inc. From 2006 through 2016 he was a Registered Representative and Investment Advisor Representative for Ameritas Investment Corp. He has been a licensed insurance agent with various insurance companies since 2000.

Mark was born in 1956 and attended Lewis and Clark College from 1974 to 1977 with a major in Business.

Item 3 - Disciplinary Information

Mark has not been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a client's evaluation of him or any services he provides.

Item 4 - Other Business Activities

As an Insurance Agent licensed with various insurance companies, Mark is licensed to receive typical and customary commission compensation for the purchase or sale of insurance products and services. This compensation is in addition to and not credited against advisory fees earned by Mark and Coldstream. There is a potential conflict of interest from these commissions that are fully disclosed in Item 5, below, and Item 10 of the Coldstream Form ADV Part 2A.

Mark is a board member of the Tuality Healthcare Board and a board member of the Camp Rosenbaum Fund. These activities are not investment related and represent less than 10% of his time and income.

Item 5 - Additional Compensation

Mark currently maintains insurance licenses in all lines including life, disability, property, and casualty insurance and can recommend, and receive commissions and other compensation if products are purchased through any firms with which he is affiliated, including affiliated entities and CHI Life. Thus, a potential conflict of interest can exist between the interests of Mark and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Mark 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 goals and objectives, risk tolerances and restrictions, as well as alignment with firm investment strategies. Exceptions will be reviewed with each Client Wealth Management 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.

Kimberly S. Rosenberg, CFP®, Wealth Manager and Wealth Planner

Item 2 - Educational Background and Business Experience

Kimberly Rosenberg has been a Wealth Manager and Wealth Planner with Coldstream since 2021. Kimberly specializes in helping clients who are going through major life and financial transitions, such as divorce, death, moving, inheritance, selling a business or even receiving a windfall.

Kimberly was an Investment Advisor Representative from 2014 to 2021 with Rosenbaum Financial, Inc. She became a Managing Principal and Shareholder of Rosenbaum Financial, Inc. in 2019. From 2009 to 2016 she was an Investment Advisor Representative with Ameritas Investment Corp. From 2008 to 2016 she was a Registered Representative with Ameritas Investment Corp. She has been a licensed insurance agent with various insurance companies since 2008.

Kimberly earned the Certified Financial Planner (CFP®) designation in 2018. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP® Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelor's degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP® Board.

Kimberly was born in 1963. She obtained a Bachelor of Arts, Individual Concentration from the University of Massachusetts Amherst in 1986.

Item 3 - Disciplinary Information

Kimberly has not been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a client's evaluation of her or any services she provides.

Item 4 - Other Business Activities

As an Insurance Agent licensed with various insurance companies, Kimberly is licensed to receive typical and customary commission compensation for the purchase or sale of insurance products and services. This compensation is in addition to and not credited against advisory fees earned by Kimberly and Coldstream. There is a potential conflict of interest from these commission that are fully disclosed in Item 5, below, and Item 10 of the Coldstream Form ADV Part 2A. Kimberly is also the General Manager of Bradley Apartments, a family-owned apartment building where she oversees the disbursement of profit to family members who have ownership (including herself). Kimberly is also the owner of Carat, a diamond wholesaler. These are non-investment related and she spends less than 5% of her time on these activities.

Item 5 - Additional Compensation

Kimberly currently maintains insurance licenses in all lines including life, disability, property, and casualty insurance and can recommend, and receive commissions and other compensation if products are purchased through any firms with which she is affiliated, including affiliated entities, and CHI Life. Thus, a potential conflict of interest can exist between the interests of Kimberly and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Kimberly or affect any transactions through her if they decide to follow the recommendations.

Item 6 - Supervision

Kimberly Rosenberg is directly supervised by her Team Lead, Mark Rosenbaum. 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 goals and objectives, risk tolerances and restrictions, as well as alignment with firm investment strategies.

Exceptions will be reviewed with each Client Wealth Management 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.

Darin A. Sevier, CRPC®, Associate Portfolio Manager

Item 2 - Educational Background and Business Experience

Darin Sevier has been an Associate Portfolio Manager with Coldstream since 2021. It is important to Darin that he find answers to questions needed to execute financial plans that are true to each client's vision for their future.

From 2015 to 2021 he was an Investment Advisor Representative with Rosenberg Financial, Inc. He became a Senior Investment Manager in 2019. From 2014 to 2016 he was a Registered Representative and Investment Advisor Representative with Ameritas Investment Corp. From 2012 to 2014 he was an Investment Representative with Fidelity Brokerage Services LLC. From 2013 to 2014 he was an Investment Advisor Representative with Strategic Advisors LLC. From 2006 to 2012 he was a Financial Advisor with Ameriprise Financial Services, Inc.

Darin earned the Chartered Retirement Planning Counselor (CRPC®) designation in 2012. The CRPC® designation is awarded through The College for Financial Planning, a regionally accredited institution of higher education accredited by the Higher Learning Commission and is a member of the North Central Association. The College for Financial Planning awards the Chartered Retirement Planning Counselor and CRPC® designation to students who successfully complete the program; pass the final examination and comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Designees must complete 16 hours of continuing education and reaffirm to abide by the Standards of Professional Conduct, Terms and Conditions and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding related to their business conduct.

Darin was born in 1982. He obtained his Bachelor's in Business Administration from Washington State University in 2006.

Item 3 - Disciplinary Information

Darin has not been subject to any legal or disciplinary proceedings which would be considered material (or otherwise) to a client's evaluation of him or any services she provides.

Item 4 - Other Business Activities

As an Insurance Agent licensed with various insurance companies, Darin is licensed to receive typical and customary commission compensation for the purchase or sale of insurance products and services. This compensation is in addition to and not credited against advisory fees earned by Darin and Coldstream. There is a potential conflict of interest from these commission that are fully disclosed in Item 5, below, and Item 10 of the Coldstream Form ADV Part 2A.

Item 5 - Additional Compensation

Darin currently maintains insurance licenses in all lines including life, disability, property, and casualty insurance and can recommend, and receive commissions and other compensation if products are purchased through any firms with which he is affiliated, including affiliated entities and CHI Life. Thus, a potential conflict of interest can exist between the interests of Darin and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Darin or affect any transactions through him if they decide to follow the recommendations.

Item 6 - Supervision

Darin Sevier is directly supervised by his Team Lead, Mark Rosenbaum. 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 goals and objectives, risk tolerances and restrictions, as well as alignment with firm investment strategies. Exceptions will be reviewed with each Client Wealth Management 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.