

## Item 1- Cover Page – Brochure Supplement

# COLDSTREAM

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July 28, 2022

**Wealth Management Team: Heather Kessler, Team Lead & Wealth Manager**

This Brochure Supplement provides information about your Coldstream Wealth Management 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](http://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](http://www.adviserinfo.sec.gov).

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S.

## **Heather Lee Kessler, CFP®, Team Lead and Wealth Manager**

### **Item 2 - Educational Background and Business Experience**

Heather Lee (Hutson) Kessler is a Team Lead and Wealth Manager. She specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream in 2021, she was an investment adviser representative with Paracle Advisors, LLC from 2009 to 2021. She worked as a client service manager at Brighton Jones from 2006 to 2009. Born in 1984, Heather earned her degree in Business with a Finance concentration from Seattle University in 2006.

Ms. Kessler earned her Certified Financial Planner (CFP®) in June 2010 and maintains a CFP® professional designation.

A CFP - Certified Financial Planner designation is issued by the [Certified Financial Planner Board of Standards, Inc.](#) The prerequisites required: 1) A bachelor's degree (or higher) from an accredited college or university, and 2) 3 years of full-time personal financial planning experience. Also, candidates must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Admin., Attorney's License. The CFP Certification Examination must be passed successfully, and CFP designation holders must fulfill 30 hours of Continuing Education requirements every 2 years.

### **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**

Team Leads are under the supervision of Natalie Straub, Chief Revenue Officer 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 Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer, Howard Coleman may be reached at 425-283-1637, or at [howard.coleman@coldstream.com](mailto:howard.coleman@coldstream.com). Natalie Straub may be reached at 425-283-1600 or [natalie.straub@coldstream.com](mailto:natalie.straub@coldstream.com).

## **Duane Michael Duim, CFP®, Wealth Manager**

### **Item 2 - Educational Background and Business Experience**

Duane Duim is a Wealth Manager. He specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream in 2021, he was an investment adviser representative with Paracle Advisors, LLC from 2011 to 2021. In 2012 he also became a Principal and the Chief Compliance Officer at Paracle. He was an investment adviser representative and owner of Blueprint Financial Partners, LLC from 2010 to 2011. From 2009 to 2010 Duane was a client advisor at Trellis Advisors, LLC. Prior to that, he was an investment adviser representative at Laird Norton from 2000 to 2009. Born in 1973, Duane earned his degree in Business with a Finance concentration from University of Washington in 1998.

Mr. Duim earned his Certified Financial Planner (CFP®) in January 2003 and maintains a CFP® professional designation.

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### **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**

Duane Duim is directly supervised by his Team Lead, Heather Kessler. 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 Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer, Howard Coleman may be reached at 425-283-1637, or at [howard.coleman@coldstream.com](mailto:howard.coleman@coldstream.com).

## **David Bigelow, CFP®, Wealth Manager**

### **Item 2 - Educational Background and Business Experience**

David Bigelow is a Wealth Manager. He specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream in 2021, he was an associate adviser with Paracle Advisors, LLC from 2018 to 2021. He worked as a real estate representative with Mod Pizza from 2015 to 2017. Born in 1991, David earned his bachelor's degree in Accounting and his Master's in Business Administration from Gonzaga University in 2014 and 2015 respectively.

Mr. Bigelow earned his Certified Financial Planner (CFP®) in December 2019 and maintains a CFP® professional designation.

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### **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 Bigelow is directly supervised by his Team Lead, Heather Kessler. 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 Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer, Howard Coleman may be reached at 425-283-1637, or at [howard.coleman@coldstream.com](mailto:howard.coleman@coldstream.com).

## **Elliott J. Brink, CFP®, Portfolio Manager & Wealth Manager**

### **Item 2 - Educational Background and Business Experience**

Elliott (EJ) Brink is a Portfolio Manager and Wealth Manager. EJ 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. EJ also specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals.

Prior to joining Coldstream in 2021, he was a co-founder of, and served as an investment adviser representative with, Paracle Advisors, LLC from 2004 to 2021. He also worked at Cornerstone Advisors, Inc. (now known as Pathstone) from 1995 to 2004. Born in 1971, Elliott earned his degree in Business with a Finance concentration from Seattle Pacific University in 1993.

Mr. Brink earned his Certified Financial Planner (CFP®) in September 2003 and maintains a CFP® professional designation.

A CFP - Certified Financial Planner designation is issued by the [Certified Financial Planner Board of Standards, Inc.](#) The prerequisites required: 1) A bachelor's degree (or higher) from an accredited college or university, and 2) 3 years of full-time personal financial planning experience. Also, candidates must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Admin., Attorney's License. The CFP Certification Examination must be passed successfully, and CFP designation holders must fulfill 30 hours of Continuing Education requirements every 2 years.

### **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**

Elliott Brink is directly supervised by his Team Lead, Heather Kessler. 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 Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer, Howard Coleman may be reached at 425-283-1637, or at [howard.coleman@coldstream.com](mailto:howard.coleman@coldstream.com).

## **Joshua E. Harris, CPA, Wealth Manager & Managing Director of Corporate Development**

### **Item 2 - Educational Background and Business Experience**

Joshua Harris is a Wealth Manager and Managing Director of Corporate Development. He specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream in 2021, he was a co-founder and an investment adviser representative with Paracle Advisors, LLC from 2004 to 2021. He worked at Brighton Jones from 2000 to 2004. Born in 1974, Joshua earned his degree in Business with an Accounting concentration from University of Washington in 1997.

Mr. Harris earned his Certified Public Accountant (CPA) in February 1999 and maintains a CPA professional designation.

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

### **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**

Joshua Harris is directly supervised by his Team Lead, Heather Kessler. 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 Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer, Howard Coleman may be reached at 425-283-1637, or at [howard.coleman@coldstream.com](mailto:howard.coleman@coldstream.com).

## **Kyle Berkley Larson, CFP®, Wealth Manager**

### **Item 2 - Educational Background and Business Experience**

Kyle Larson is a Wealth Manager. He specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream in 2021, he was an investment adviser representative with Paracle Advisors, LLC from 2014 to 2021. Prior to that, he was an analyst and portfolio manager at Pacific Portfolio Consulting from 2009 to 2014. Born in 1986, Kyle earned his bachelor's degree in Business Administration from Washington State University in 2009.

Mr. Larson earned his Certified Financial Planner (CFP®) in May 2015 and maintains a CFP® professional designation.

A CFP - Certified Financial Planner designation is issued by the [Certified Financial Planner Board of Standards, Inc.](#) The prerequisites required: 1) A bachelor's degree (or higher) from an accredited college or university, and 2) 3 years of full-time personal financial planning experience. Also, candidates must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Admin., Attorney's License. The CFP Certification Examination must be passed successfully, and CFP designation holders must fulfill 30 hours of Continuing Education requirements every 2 years.

### **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**

Kyle Larson is directly supervised by his Team Lead, Heather Kessler. 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 Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer, Howard Coleman may be reached at 425-283-1637, or at [howard.coleman@coldstream.com](mailto:howard.coleman@coldstream.com).

## **David Kenneth McIntosh, CFP®, Wealth Manager**

### **Item 2 - Educational Background and Business Experience**

David McIntosh is a Wealth Manager. He specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream in 2021, he was an associate adviser and an investment adviser representative with Paracle Advisors, LLC from 2015 to 2021. Prior to that, he was an investment adviser representative at Fisher Investments from 2011 to 2015. Born in 1989, David earned his degree in Business with a Finance concentration from University of Idaho in 2011.

Mr. McIntosh earned his Certified Financial Planner (CFP®) in April 2017 and maintains a CFP® professional designation.

A CFP - Certified Financial Planner designation is issued by the [Certified Financial Planner Board of Standards, Inc.](#) The prerequisites required: 1) A bachelor's degree (or higher) from an accredited college or university, and 2) 3 years of full-time personal financial planning experience. Also, candidates must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Admin., Attorney's License. The CFP Certification Examination must be passed successfully, and CFP designation holders must fulfill 30 hours of Continuing Education requirements every 2 years.

### **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 McIntosh is directly supervised by his Team Lead, Heather Kessler. 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 Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer, Howard Coleman may be reached at 425-283-1637, or at [howard.coleman@coldstream.com](mailto:howard.coleman@coldstream.com).



## **Anne Marie Stonich, CPA and CFP®, Chief Wealth Strategist & Wealth Manager**

### **Item 2 - Educational Background and Business Experience**

Anne Marie Stonich is the Chief Wealth Strategist and a Wealth Manager. She specializes in providing comprehensive wealth management services, including financial, tax, and estate planning for affluent individuals. Prior to joining Coldstream in 2021, she co-founded Paracle Advisors, LLC and served as the Managing Director of Financial Planning from 2004 to 2021. She worked at Brighton Jones as an investment adviser from 2000 to 2004. Born in 1975, Anne Marie earned her Bachelor of Science degree in Business with an Accounting concentration from University of Washington in 1997.

Ms. Stonich earned her Certified Public Accountant (CPA) in June 2000 and maintains a CPA professional designation. In addition, she earned her Certified Financial Planner (CFP®) in March 2004 and maintains a CFP® professional designation.

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

A CFP - Certified Financial Planner designation is issued by the [Certified Financial Planner Board of Standards, Inc.](#) The prerequisites required: 1) A bachelor's degree (or higher) from an accredited college or university, and 2) 3 years of full-time personal financial planning experience. Also, candidates must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Admin., Attorney's License. The CFP Certification Examination must be passed successfully, and CFP designation holders must fulfill 30 hours of Continuing Education requirements every 2 years.

### **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**

Anne Marie Stonich is directly supervised by her Team Lead, Heather Kessler. 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 Wealth Management Team for correction and/or realignment if warranted. The Chief Investment Officer, Howard Coleman may be reached at 425-283-1637, or at [howard.coleman@coldstream.com](mailto:howard.coleman@coldstream.com).

## **Scott Szeman CFA®, Portfolio Manager**

### **Item 2 - Educational Background and Business Experience**

Scott Szeman is a Portfolio Manager at Coldstream. Scott 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 in 2022, he was a partner and the Director of Research at Evolytical Investments, LLC from 2019 to 2022. He worked as a consultant to Thematal Capital Management from 2017 to 2021. Scott worked at Blackrock as a VP from 2015 to 2017. Prior to that, he founded and ran P-Flux Consulting and Research from 2011 to 2014. From 2011 to 2013 Scott was the Chief Investment Officer at Paracle Advisors. He also held an Architect of Investment Platform role at Pioneer Wealth Partners from 2008-2011 and worked at Quellos Capital Management from 2001-2005, progressing from an Analyst to Manager role during this time.

Born in 1974, Scott earned his Bachelor of Science degree in Accounting from Purdue University in 1997.

Scott holds the Chartered Financial Analyst® (CFA) designation and is a member of CFA Institute and the CFA Society of Seattle.

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**

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### **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**

Mr. Szeman is directly supervised by his Team Lead, Heather Kessler. 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.coleman@coldstream.com](mailto:howard.coleman@coldstream.com).