

Item 1- Cover Page – Brochure Supplement

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Wealth Management Team: Elaina Shemeta, 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 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.

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

Elaina Shemeta, CFP®, Team Lead, Wealth Manager, and Wealth Planner

Item 2 - Educational Background and Business Experience

Elaina Shemeta is a Wealth Manager, Wealth Planner, and Team Lead. She specializes in providing comprehensive wealth management services, including estate and financial planning for affluent individuals. Prior to joining Coldstream, she was a Wealth Planner with George R. Pierce & Associates, LLC. Born in 1984, Elaina earned her degree in Business/Finance from the University of Washington in 2006.

Mrs. Shemeta earned her CFP® in 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

Mrs. Shemeta 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. As a registered representative of Coldstream Securities, Inc., Elaina can recommend securities, variable annuities, or other products, and receive commissions and other compensation if products are purchased through any firms with which Elaina is affiliated. Mrs. Shemeta is also an insurance agent appointed with various insurance companies.

Item 5 - Additional Compensation

As a registered representative of Coldstream Securities, Inc., Mrs. Shemeta can recommend securities, variable annuities, or other products, and receive commissions and other compensation if products are purchased through any firms with which Mrs. Shemeta is affiliated. Elaina currently maintains insurance licenses in lines including life and disability and can recommend such products. Thus, a potential conflict of interest can exist between the interests of Mrs. Shemeta and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Mrs. Shemeta or affect any transactions through Mrs. Shemeta if they decide to follow the recommendations.

Item 6 - Supervision

Team Leads are under the supervision of Natalie Straub, Chief Revenue Officer. 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, Howard Coleman, may be reached at 425-283-1637, or at howard@coldstream.com. Natalie Straub may be reached at 425-463-3056 or natalie.straub@coldstream.com.

Arthur J. (“Jay”) Winston, CFP®, Associate Wealth Manager

Item 2 - Educational Background and Business Experience

Jay Winston is a Wealth Manager. He specializes in providing comprehensive wealth management services and diversified investment management strategies to affluent individuals and families. Prior to joining Coldstream he was with Wayfinding Financial from 2021 to 2022 as a Financial Advisor. From 2018 to 2021 Jay was a Financial Solutions Advisor at Merrill Lynch/Bank of America. He was an Investment Adviser Representative at Voya from 2015 to 2018. He worked as a Sales Support Specialist at Symetra in 2015 and was an Investment Adviser Representative at Princor from 2014 to 2015. From 2011 to 2014 Jay worked at Mutual of Omaha as an Investment Adviser Representative.

Jay was born in 1985 and holds a Bachelor of Science in Criminal Justice and Business from Northeastern University.

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

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

Item 6 - Supervision

Mr. Winston is directly supervised by his Team Lead, Elaina Shemeta. 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.

Bryan W. Carr CFA®, Portfolio Manager

Item 2 – Educational Background and Business Experience

Bryan Carr is a Portfolio Manager. Bryan 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, Mr. Carr was a Senior Research Analyst for Pacific Portfolio Consulting, LLC from 2018 to 2022. He served as an Investment Associate at CTC MyCFO from 2016 to 2018. For the period 2013 to 2016 Bryan worked at CW Capital, Inc. as an Operations and Marketing Associate. Bryan was a Performance Reporting Analyst for CTC Consulting from 2009 to 2012. From 2007 to 2008 he worked for Morgan Stanley as a Research Associate.

Bryan was born in 1982 and earned his Bachelor of Arts Degree in Finance/International Business Studies from Portland State University in 2009. Bryan 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

Bryan Carr is directly supervised by his Team Lead, Elaina Shemeta. 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 is Howard Coleman, who may be reached at 425-283-1637, or at howard@coldstream.com.