

Item 1- Cover Page – Brochure Supplement

COLDSTREAM

One 100th Avenue NE Suite 102
Bellevue, WA 98004
425.283.1600
www.coldstream.com

July 01, 2024

Wealth Management Team: Hilary Clark, 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®. The Personal Financial Specialist (PFS) is the property of the American Institute of Certified Public Accountants (AICPA).

Hilary Clark, Team Lead & Wealth Manager

Item 2 - Educational Background and Business Experience

Hilary Clark is a Wealth Manager. Hilary joined Coldstream in 2007 and she specializes in providing comprehensive wealth management services and estate and financial planning strategies to affluent individuals and families. Before joining Coldstream, Hilary worked for Starbucks Coffee Company for 4 years. She earned a Bachelor's in Communications with a Minor in Business from Washington State University in 2003.

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

Hilary 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. She can receive commissions or bonuses or other compensation based on the sale of securities or other investment products through Coldstream Securities, Inc. other than her regular Coldstream salary and bonus.

Item 5 - Additional Compensation

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

Kevin Fitzwilson, Wealth Manager

Item 2 - Educational Background and Business Experience

Kevin Fitzwilson is a Wealth Manager. He specializes in providing investment management, financial planning, and personal CFO services to individuals and their families. Kevin also serves as Managing Shareholder and a member of the Coldstream Holdings Inc. (CHI) Board of Directors.

Prior to joining Coldstream Capital Management in 1997, Mr. Fitzwilson was a Vice President and Portfolio Manager with The Portola Group, Inc. in Kirkland, Washington. He began working with Portola in 1991, and subsequently joined their Menlo Park, CA office full-time in 1994. His responsibilities included securities trading, client income tax and investment reporting, equity research, and computer operations. In 1995, Kevin returned to his native Pacific Northwest to establish Portola Group's Kirkland, Washington office. He served as investment counselor for select individuals and families, providing investment management and comprehensive financial advisory services to several prominent local high net worth families.

Kevin was born in 1970 and earned his Bachelor of Science degree in Civil Engineering from Santa Clara University in 1994.

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

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

Item 6 - Supervision

Kevin Fitzwilson is directly supervised by his Team Lead, Hilary Clark. Kevin Fitzwilson also is the firm's Managing Shareholder and is directly supervised by Coldstream's Board of Directors. 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.

Kurt Biederman, JD, Wealth Manager & Wealth Planner

Item 2 - Educational Background and Business Experience

Kurt Biederman is a Wealth Manager and Wealth Planner. He specializes in providing investment management, financial planning, and personal CFO services to individuals and their families.

Prior to joining Coldstream Capital Management in 2012, Mr. Biederman was an Estate Planning Attorney with Phillips Estate Law in Bellevue, Washington. Kurt counseled clients on a wide range of complex wealth transfer and estate planning issues taking into consideration tax consequences, charitable giving opportunities, and multi-generational planning. He was also charged with drafting complex wills and trusts and advised on key areas of tax returns relating to estate, gift, and generation-skipping transfer plans. Prior to Phillips Estate Law, Kurt was a Mortgage Banking Attorney with Routh, Crabtree, Olsen, P.S., in Bellevue, WA, performing general litigation involving foreclosure and creditor's rights from 2008-2009.

Kurt was born in 1982 and earned his B.A. Biology, 2004, Taylor University, Upland, IN and received his Juris Doctor, 2007, Seattle University School of Law, Seattle, WA.

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

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

Item 6 - Supervision

Kurt Biederman is directly supervised by his Team Lead, Hilary Clark. 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.

Vincent (Vince) T.O. Lee, CFP®, CPA/PFS, Wealth Manager & Wealth Planner

Item 2 - Educational Background and Business Experience

Vince Lee is a Wealth Manager and Wealth Planner. He specializes in providing comprehensive wealth management services and diversified investment management strategies to affluent individuals and families. Vince's role with Coldstream also involves addressing the financial, estate, and tax planning needs of the firm's clients, and works closely with each client's professional team (attorney, CPA, etc.) to ensure coordination between investment strategy and estate/tax planning.

From 2003-2007, prior to joining Coldstream, Vince worked at Harris myCFO where he provided family office services for ultra-affluent clients. He worked with individuals and their families in directing tax compliance, consulting services, and estate planning.

Vince was born in 1967 and graduated in 1990 with a Bachelor of Business Administration in Accounting from the University of Hawaii. He is a member of the AICPA.

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.

A CPA (Certified Public Accountants) Designation: Individuals seeking to qualify as CPAs are required to pass the Uniform CPA Examination. To be eligible to take the exam, you must have completed at least 150 semester credits of accredited college education, including a baccalaureate degree or higher including 24 semester credits in accounting subjects with 15 credits at the upper or graduate level and 24 semester credits in business administration subjects. Washington State requires CPA license holders to also possess relevant account experience totaling a minimum of 12 months or 2,000 hours and must fulfill 120 hours of Continuing Education requirements every 3 years, with at least 4 hours in an approved ethics course.

The American Institute of Certified Public Accountants (AICPA) issues the Personal Financial Specialist (PFS) designation. Candidates for the PFS designation must first be CPAs. Furthermore, a CPA/PFS must be an AICPA member in good standing and agree to comply with continuing professional education and reaccreditation requirements, have at least three years of personal financial planning experience, which must be documented with letters from clients and peers, and demonstrate competence by passing a comprehensive financial planning examination. The PFS designation must be reaccredited every three years. If the nature of the CPA's practice changes and the number of financial planning hours drops below the minimum required, the CPA will lose the PFS designation.

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

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

Item 6 - Supervision

Vince Lee is directly supervised by his Team Lead, Hilary Clark. 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.

Gunnar Ildhuso III, CFA®, CEPA, Wealth Manager

Item 2 - Educational Background and Business Experience

Gunnar Ildhuso is a Wealth Manager. He joined Coldstream in 2021 and specializes in providing comprehensive wealth management services and estate and financial planning strategies to affluent individuals and families.

Prior to joining Coldstream, from 2018-2021, Gunnar worked at Pacific Portfolio Consulting where he provided comprehensive financial planning and fostered relationships with high-net-worth clients to holistically address their portfolio needs. From 2015 through 2018 Gunnar worked at Verus Investments as a Senior Analyst. He worked at FTSE Russell as an Index Reconstitution Intern during the first half of 2015.

Gunnar was born in 1992 and graduated in 2014 with a Bachelor of Science in Business Administration with an emphasis in finance and real estate from Chapman University. He 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.

The CEPA designation is issued by Exit Planning Institute and candidates must complete a 5-day program consisting of virtual classroom, self-study exercises, and case study work as well as daily faculty meet-ups. In addition, there is a course exam. CEPA designation holders must complete (1) ongoing adherence to professional conduct requirements and (2) continual professional development activities or a combination of professional development activities and contributions to the profession by completing 40 hours of Continuing Education every 3 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

Gunnar Ildhuso is directly supervised by his Team Lead, Hilary Clark. 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.

James Walsh CFA®, Portfolio Manager

Item 2 - Educational Background and Business Experience

James Walsh is a Portfolio Manager for clients of the Kevin Fitzwilson wealth management team. James also manages for the firm the Coldstream Dividend Growth separate account strategies. Prior to joining Coldstream he was an analyst with the Private Client Services group at City National Bank in Beverly Hills, CA. James was responsible for creating asset allocation strategies and investment policy guidelines for high net worth individuals and families. At City National Bank James designed unique spreadsheet-based models to project investment and liability scenarios for clients and prospects.

James began his investment management career in 1998 when he joined Worldwide Investments Corp. a hedge fund in La Jolla, as an equity trader. James later went to work for LPL Financial in a portfolio accounting capacity. In this role he trained new employees on IRS regulations while managing the daily reconciliation of cost basis information for over 100,000 advisory accounts.

James was born in 1977 and graduated with a Bachelor of Arts, Political Science from California State University, San Marcos in 2000. James earned his Master of Business Administration from the University of California, Irvine in 2005, with an emphasis in Finance.

In addition to his degrees James earned the Chartered Financial Analyst designation in 2009 and is an active member of the CFA Society of Seattle. The CFA® designation is issued by the 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 (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

James 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., James can recommend securities, variable annuities, or other products, and receive commissions and other compensation if products are purchased through any firms with which James is affiliated. Thus, a potential conflict of interest can exist between the interests of James and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of James or affect any transactions through him if they decide to follow the recommendations. As manager of the Coldstream Dividend Growth strategy products, James receives additional compensation for client investment in these strategies. This activity gives an incentive to recommend investment products based on the compensation received, rather than on the client's needs. Clients are not required to invest in these strategies and can opt to limit or exclude investment in the strategies in their portfolios.

Item 6 - Supervision

James Walsh is directly supervised by his Team Lead, Hilary Clark. 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.