

## Item 1- Cover Page – Brochure Supplement

# COLDSTREAM

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**Wealth Management Team: Roger Reynolds, 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).

The CFA Institute owns the certification marks CFA® and Chartered Financial Analyst®. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S. The ChSNC® is the property of The American College of Financial Services, which reserves sole rights to its use, and is used by permission. The College of Financial Planning owns the certification marks CRPC™ and Chartered Retirement Planning Counselor™ as well as AAMS™ and Accredited Asset Management Specialist™ and CMFC™ and Chartered Mutual Fund Counselor™ in the U.S.

## **Roger Reynolds, Team Lead & Wealth Manager**

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

Roger Reynolds is a Wealth Manager. Roger specializes in providing comprehensive wealth management services and diversified investment management strategies to affluent individuals and families. Roger's role with Coldstream also involves directing the activities of the Disabled Advisory Services (DAS) group. The DAS group focuses on customized financial planning, personalized attention, adaptive-oriented solutions, and serving as an advocate for those with a disability.

Prior to helping co-found Coldstream, he was a Principal and Portfolio Manager with Seafirst Investment Counselors in Seattle, WA. He began his investment career in 1989 at Security Pacific Bank (acquired by Bank of America) in Los Angeles, where he was responsible for cash management and fixed income portfolios for corporate and private clients. Prior to joining Security Pacific Bank, he served as a property tax analyst and consultant to corporate clients of a Los Angeles-based CPA firm. At Seafirst Investment Counselors, Roger was responsible for the investment management of corporate, public, and union retirement portfolios, and select high net worth private clients. In addition to his equity research activities, he specialized in the management of short duration taxable and tax-exempt fixed income portfolios.

Since 1991, Roger has been involved with the Outdoors For All Foundation, a year-round adaptive recreation program for people with disabilities in Washington, and currently serves as President of the Board of Directors. He is also a Past President of Young Entrepreneurs and a founding member of Northwest Next, an alumni organization for the Puget Sound Business Journal's "40 under 40" honorees. He is currently a member of the Seattle YPO/WPO chapter.

Roger was born in 1963. After serving in the U.S. Navy in both an active and reserve status, he earned his Bachelor of Science degree in Finance, with an emphasis in Investments, from California State University, Long Beach, in 1989.

### **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**

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

### **Item 6 - Supervision**

Team Leads are under the supervision of Natalie Straub, Chief Revenue Officer, Coldstream Wealth Management. 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](mailto:howard@coldstream.com). Natalie Straub may be reached at 425-463-3056 or [natalie.straub@coldstream.com](mailto:natalie.straub@coldstream.com).

## **James L. Moore, AAMS™, CMFC™, Wealth Manager**

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

Jim Moore is a Wealth Manager. Prior to joining Coldstream, Jim was a Senior Family Advisor at Parcion Private Wealth from 2021 to 2023. From 2016 through 2020 he was a Director, Lead Associate Client Manager with Cornerstone Advisors, Inc., responsible for leadership and oversight of associate client managers in direct support to the Chief Client Relationship Officer. From 2014 to 2016 he was Manager, Funds Administration and Operations with GuideStone Financial Resources, and an Investment Counselor with Fisher Investments from 2011-2014. From 2007 to 2008, Jim was a Program Manager with G.E. Aviation. And from 1997 through 2007, he was employed with Russell Investments, holding positions from Associate Accountant, and ending his tenure there as Manager, Portfolio Implementation.

Jim was born in 1964. He obtained a Bachelor of Science in Finance from the W.P. Carey School of Business at Arizona State University.

Mr. Moore earned his AAMS™ Accredited Asset Management Specialist and CMFC™ Chartered Mutual Fund Counselor™ certifications from the College of Financial Planning in 2011. There are no prerequisites or experience required for these designations, although designees must undertake an online or self-study course and complete 16 hours of continuing education every two 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**

There is no additional compensation to report.

### **Item 6 - Supervision**

Jim is directly supervised by his Team Lead, Roger Reynolds. 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](mailto:howard@coldstream.com).

## Ian Curtiss CFA®, CFP®, ChSNC®, CPWA®, Wealth Manager

### Item 2 - Educational Background and Business Experience

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

Prior to joining Coldstream, Ian was with Pathstone Family Office (formerly Cornerstone Advisors, Inc.) where he served as an advisor providing comprehensive advisory services and financial planning for individuals and families. Ian worked at Pacific Portfolio from 2018 to 2019 as a portfolio administrator. From 2017 to 2018 Ian worked as a financial associate at Sovereign Wealth Advisors. Ian started his career in the financial services industry at Northwest Plan Services from 2014 to 2017.

Ian was born in 1990 and earned his Bachelor of Arts Degree in Financial Economics from Seattle Pacific University. He earned the CERTIFIED FINANCIAL PLANNER® designation in 2019. Ian also holds the Chartered Financial Analyst® (CFA) designation and is a member of the CFA Institute.

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.

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.

A ChSNC® – Chartered Special Needs Consultant designation is issued by The American College of Financial Services. The prerequisites required: 1) successfully complete three courses, 2) agree to comply with The American College Code of Ethics and Procedures, 3) 5 years of professional experience in financial services or the practice of law (with a focus on income tax and/or estate planning), or 4 years of relevant professional financial services experience and an undergraduate degree from a regionally accredited institution.

A CPWA® - Certified Private Wealth Advisor® designation is issued by the Investments & Wealth Institute®. Use of CPWA, and/or Certified Private Wealth Advisor, signifies that the user has successfully completed the Institute's initial and ongoing credentialing requirements for wealth advisors. The prerequisites required: 1) successfully complete an executive education program, 2) agree to comply with the Investments & Wealth Institute's Code of Professional Responsibility, and 3) 5 years of professional experience in financial services. The CPWA Certification Examination must be passed successfully, and CPWA designation holders must fulfill 40 hours of Continuing Education requirements every 2 years, including ethics and tax or regulation.

### 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**

Ian Curtiss is directly supervised by his Team Lead, Roger Reynolds. 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](mailto:howard@coldstream.com).

## **David Powers CFA®, Portfolio Manager**

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

David is a Portfolio Manager. David 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, David was the Chief Investment Officer for Sandy Cove Advisors where he analyzed market trends and generated strategic and tactical asset allocation guidance. With over twenty five years in the financial services industry, David has specialized in research, market commentary and guidance, fund and manager due diligence and portfolio construction for LPL Financial Services, RINET Company, LLC and Kanon Bloch Carre, respectively.

David was born in 1974 and earned his Bachelors of Science Degree in Finance from Bryant College. David 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**

David Powers is directly supervised by his Team Lead, Roger Reynolds. 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](mailto:howard@coldstream.com).