

Data Security

SAFEGUARDING YOUR DATA AND ENSURING THE INTEGRITY OF YOUR FINANCIAL TRANSACTIONS ARE OUR TOP PRIORITIES.

Coldstream's robust security infrastructure ensures your information and assets are safe from third-party attacks and fraudulent operators:

INTERNAL SECURITY

Coldstream's Operations and IT teams manage access to internal databases and resources, utilizing a permission-based system to protect the integrity of all systems. Our segregation of duties and cross-team checks protect against internal security lapses; for instance, Portfolio Managers place trades, Operations reconciles them, and Client Services executes cashiering.

MULTI-FACTOR IDENTIFICATION

Both our custodians and Coldstream implement multi-factor authentication (MFA) to verify users' identities and protect networks from unauthorized access.

CYBERSECURITY CONSULTANT

Coldstream engages a third-party consultant to conduct annual cybersecurity assessments, including penetration testing and physical site security evaluations. We also engage all employees in mandatory training to defend against phishing and social engineering attacks.

TAMARAC DATA SECURITY

Tamarac, as part of Envestnet, adopts the highest standards in safeguarding your data, employing leading risk management and security measures including transmission encryption, firewall barriers, and authentication procedures. To ensure the security of the platform and your data, Tamarac maintains all information in secure data centers, which maintain the highest industry standards (SSAE 16 Type II certification), and undergo annual audits. Tamarac does not share your data with parties other than your advisor and supporting institutions. Please reference Tamarac's [Privacy Policy](#) and [Data Promise](#) for additional information.

TAMARAC PASSWORD PROTECTION

The password to your Tamarac portal is created via encrypted links which expires after 72 hours to prevent unauthorized parties from accessing the platform. Both the password link and the password you create make use of an encryption technique known as "hashing." With hashing, Tamarac's servers never actually store either the link or password, only instructions on how to decrypt them when used.

TRANSFER VERIFICATION

All third-party transfers require client authorization via the custodian e-authorization portals, an in-person signature, or via DocuSign with additional knowledge-based identity verification enabled. All transfer signatures are compared with original account paperwork, and transfers are rejected if there are discrepancies. Furthermore, Coldstream requires verbal confirmation prior to processing any third-party transfers. Requests are reviewed by an authorized signer at Coldstream.

We are committed to maintaining the highest standards of data security and appreciate your trust in us. Please do not hesitate to reach out if you have any further questions.