Ameriprise Financial

Preserve and grow your assets

Dream with confidence

Before we advise, we listen.

Clearly defined goals are important for financial planning, but to achieve them in today's complex investing environment, you need someone who fully understands your goals and dreams. Which is why we listen — before discussing how we can help you work toward them.

Our experience has taught us that we can best help when we understand your objectives as thoroughly as you do. Once these goals and dreams are clear, we leverage our expertise to develop a plan and move forward together.

Put simply: You are in charge of the destination. We're here to help guide you every step along the way.

120 years of history at your service.

Ameriprise was founded in 1894 when John Tappan gathered $5 apiece from 1,000 investors. Since those first days, we have continued to be a company that puts our clients at the center of everything we do. Wealth management is now a sophisticated practice at Ameriprise, but the same client focus remains. We are here to help you plan wisely and execute that plan appropriately.

Today we are America's leader in financial planning,[1] with more than $700 billion in assets under management and administration.[2] We have more than two million individual, business and institutional clients nationwide,[3] served by our approximately 10,000 financial advisors[2] across the country. We're a FORTUNE 500® company,[4] and we maintain top-10 positions in each of our four core business segments: Advice & Wealth Management, Asset Management, Annuities, and Protection.[5]

We are proud of these accomplishments and especially of what they represent: success in addressing our clients' challenging needs in the here and now.

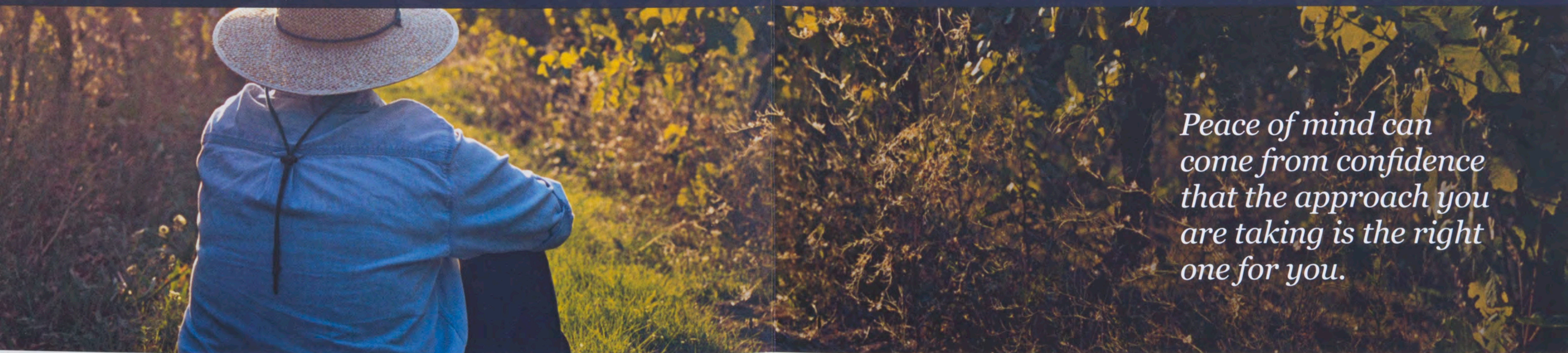
Focused on what's meaningful to you

At Ameriprise, we take a personal approach to financial planning. Our relationship with you is built on ongoing conversations about your varied and dynamic needs. We want to know what's important to you and why. It's only after we understand the small details and big motivations in your life that we can create a plan tailored for you.

Always striving for greater success

Things change: market conditions, interest rates, even your investing preferences and needs. Regular reviews with your advisor mean you will always have the opportunity to change course or plot a new one as your personal needs and life circumstances evolve over time. Together we will develop a comprehensive strategy, continuing to adjust it as your needs and goals change. We'll be there for you today and tomorrow, and for future generations of your family.

Our website, online account access and ongoing communications give you greater control of, access to and insight into how your plan is progressing toward your objectives. These tools serve as a great complement to the open and ongoing communication with your financial advisor.



Peace of mind can come from confidence that the approach you are taking is the right one for you.

Your diverse needs demand broad expertise

Different goals — transfer of wealth, the creation of a lasting charitable trust or a well-funded retirement, a business succession plan — require a variety of tools and expertise to help you achieve them. We offer an extensive selection of services to help you clarify your objectives, create a plan and track your progress.

Retirement planning
Your vision of your life after work will guide the process of saving for, transitioning to and living in retirement. You can rely on the retirement strategies and expertise of Ameriprise to support your personal retirement goals. Our *Confident Retirement*® approach* provides an overall framework and specific tools that you and your financial advisor can use to better plan to and through a more fulfilling retirement.

Investment management
Changing markets, shifts in global business and domestic economic challenges make personal guidance critical in today's investing environment. Our financial advisors work closely with you to outline objectives, understand your risk tolerance and develop an investment policy that goes beyond simple asset allocation. Sophisticated investment options may be recommended — alternative investments, professionally managed accounts, hedging strategies and other services — while keeping an eye on portfolio stability, capital preservation and tax efficiency.

Tax management
Tax planning is an essential element of an effective financial plan in any environment. Just as asset allocation and risk tolerance can affect your strategy, tax efficiency is an important element of sound investing. Our financial advisors look at your entire financial picture and can work with your tax advisor to help you and your heirs increase the potential of your assets, even in times of new tax regulations or changing tax policy.

Estate planning and charitable giving
Establishing your legacy takes more than a written will. It requires people who are dedicated to fulfilling your vision and who have the expertise to make it happen. Your advisor can help you arrange for your assets to be distributed in a tax-efficient manner to the people and causes you choose. Your Ameriprise financial advisor can work with your legal counsel to handle the broad strokes as well as the fine details of your estate planning needs. From personal trust services and charitable grant-making solutions to planned-giving guidance and management — we'll work together to help make sure your wishes are fulfilled.

**Confident Retirement*® is not a guarantee of future financial results.

Executive compensation
Today's executive compensation, which can include salaries, bonuses and reimbursable expenses, is increasingly complex. We can help you navigate compensation arrangements, including stock options, stock grants, complex bonus structures, concentrated stock positions, deferred compensation and taxes with the support of your tax and legal advisors. We can also help ensure that these assets are appropriately integrated with your long-term financial plan.

Small-business ownership
If you own a company, it is important to align its business objectives with your personal financial goals. We will work with you to examine your business from a holistic perspective — looking at day-to-day operational issues such as cash flow and debt management, together with longer-term factors such as employee benefits and retirement plan sponsorship. We can also help you if and when you decide to exit your business: establishing a succession plan, valuing your business for sale and potentially using the proceeds to help fund the next phase of your life.

Cash, banking and lending
Your day-to-day cash needs are an easily overlooked part of your long-term financial strategy. Our integrated approach helps you by putting your banking and investing accounts in one convenient, secure place — so that when you are making the next college tuition payment or buying a second home, you and your financial advisor have a clear view of all the elements of your cash flow.

Robust experience for your financial needs

Your needs could range from insights on short-term market movements to guidance on your long-term planning. Our experts – economists, researchers, analysts, consultants and trustees – assist your financial advisor and do the work before you are presented with recommendations: analyzing the raw data, challenging conclusions and reviewing decisions.

Your relationship with your financial advisor is the most important element in creating a successful long-term financial plan for your unique situation. Our advisors follow a time-tested approach that focuses on listening and understanding, so that they can give advice based on a deep understanding of what's on your mind today and where you'd like to be tomorrow. Your financial advisor has access to a wealth of expertise and experience to help you preserve and grow your wealth.

Wealth management consultants
For sophisticated investors, the complexity and breadth of the world's markets offer more diverse opportunities than ever before. Your financial advisor will partner with our wealth management consultants who support them with specialized advice and experience to help you determine whether advanced portfolio construction, options strategies, margin loans, hedging or discretionary accounts are right for your goals.

Ameriprise Investment Research Group
Your investment decisions and long-term planning require thoughtful analyses of how innovations and disruptions in technology, politics, economies and many other areas will affect the world. Your advisor has access to insights from the Ameriprise Investment Research Group's nationally renowned forecasters in order to stay abreast of what's relevant and communicate it to you in a personalized, easy-to-understand way.

Professional trustees
Managing your affairs requires specialized skills to handle family dynamics fairly and legal requirements efficiently. Our professional trust services can help your heirs avoid probate, reduce potential costs, defer or manage tax liability, and moderate family disputes — all while ensuring that your wishes are honored and your assets protected.

Advanced insurance experts
Tax policies may impact your estate plan and how your wealth transfers to your heirs. Creating control over how and when your assets transfer and the liquidity needed to pay for expenses associated with your estate are important estate plan considerations. That's why our insurance strategies are designed to help benefit your complex situation. Our insurance experts can work closely with your financial advisor to help you transfer assets in a tax-efficient manner.

We have helped clients successfully manage their wealth and plan for the future for 120 years. With our knowledgeable advice and insightful guidance, we can help you pursue your goals and the future you imagined. By listening closely and staying attuned to your changing needs, we will create a plan tailored for you for today and into the future.

We hope you consider engaging us to help you plan for the retirement you envisioned. We look forward to learning about your dreams and goals soon.

Financial Planning | Retirement | Investments | Insurance

Ameriprise Financial
370 Ameriprise Financial Center, Minneapolis, MN 55474
ameriprise.com

[1]Ameriprise helped pioneer the financial planning process more than 30 years ago. We have more financial planning clients and more CERTIFIED FINANCIAL PLANNER™ professionals than any other company in the U.S. based on data filed at adviserinfo.sec.gov and documented by the Certified Financial Planner Board of Standards, Inc., as of Dec. 31, 2012. There is no guarantee that you will work with an advisor with a CFP® certification.

[2]Ameriprise Financial Third Quarter 2013 Statistical Supplement.

[3]Company data as of Dec. 31, 2010.

[4]Source: FORTUNE Magazine, May 20, 2013.

[5]No.1 financial planning firm in the U.S.; No. 2 mutual fund advisory program in assets: Cerulli Edge – data as of 2Q 2013.; No. 5 branded advisor force in the U.S.: Company reports as of 2Q 2013.; No.5 variable universal life insurance provider (total assets): LIMRA International, 2Q 2013.; No.8 long-term mutual fund assets in the U.S.: ICI Complex Assets, 3Q 2013.

248729 A (01/14)