

An investor's guide to purchasing mutual funds through Ameriprise Financial.

Be an informed mutual fund investor

For more than 60 years, mutual funds have been one of the best ways for individual investors to participate in the growth of financial markets and the global economy. Mutual funds offer investors professional money management, the potential for broad diversification and the opportunity to limit risk in their investment portfolio.

To be an informed mutual fund investor, you need to understand the costs involved in purchasing and owning a mutual fund. You also need to understand the factors that may influence what mutual funds your financial advisor recommends to you. This guide is designed to help you understand these issues. However, it is not intended to take the place of the mutual fund prospectus, Statement of Additional Information (SAI), your brokerage client agreement, periodic statements and confirmations. You should read these documents carefully before and after investing.

Ameriprise Financial Services, Inc. (Ameriprise Financial) sells mutual funds from more than 250 fund families representing more than 2,500 mutual funds. Our financial advisors' primary goal is to help you select suitable investments that help you to achieve your financial goals. Important information relating to the purchase of mutual funds through Ameriprise Financial and factors that can influence the mutual funds your financial advisor may recommend are described below.

Understanding mutual funds

With all the choices available in the mutual fund marketplace, it is important to understand how to select the mutual funds that are most suitable for you. That is where a financial advisor can help. Your financial advisor can help you understand the investment objectives, past performance and other key elements that differentiate one mutual fund from another.

All types of mutual funds share a few basic characteristics that determine how you pay for them. It is important to have a general understanding of these characteristics. If you buy mutual funds through Ameriprise Financial, you should also understand how your financial advisor and the firm are compensated, and how that might influence your financial advisor's recommendations.

At Ameriprise Financial, we have a long tradition of providing knowledgeable guidance to our clients. One of the ways we do this is by providing clients with the information they need to make informed decisions about their investments.

Costs of investing in mutual funds

There are two primary kinds of costs associated with mutual funds:

- > sales charges; and
- > operating expenses and other costs

Sales charges. Sales charges (also called loads) are commissions you may pay when you purchase or sell mutual fund shares. Sales charges can be paid in several ways depending on the “class” of mutual fund shares you buy (see below for an explanation of different share classes). Sales charges are designed to compensate Ameriprise Financial and its financial advisors for the support and assistance they provide in helping you select appropriate mutual funds.

Operating expenses and other costs. Operating expenses are costs associated with operating a mutual fund and are deducted from the value of a mutual fund’s shares, rather than being paid directly by the investor. This means that operating expenses reduce the investment performance of a mutual fund. Operating expenses typically vary from mutual fund to mutual fund and by type of mutual fund (e.g., equity vs. fixed income). Operating expenses generally differ somewhat for each of a mutual fund’s share classes, thus accounting for the variations in performance between different share classes of the same mutual fund.

Operating expenses are disclosed in the prospectus as a percentage of a mutual fund’s assets. The total of the expense categories described in the table below is commonly referred to as the “expense ratio,” and can be used to compare the expenses of mutual funds and share classes from one mutual fund to another.

In addition to the above, mutual fund share prices are affected by **portfolio transaction costs**, including trading commissions the mutual fund pays to brokers for trading portfolio securities. The level of these costs depends, in part, on the amount of trading the mutual fund does and the types of securities the mutual fund owns. Some mutual funds impose charges to prevent frequent trading/market timing and to administer small account balances.

Ameriprise Financial may impose charges for wire transfers or other personal services you may request in connection with your account.

Share classes

A mutual fund may offer more than one class of shares to investors, the most common being Class A, B or C shares. The different classes provide a choice in when and how you pay for the services your financial advisor and Ameriprise Financial provide in recommending a mutual fund investment. Regardless of share class, you hold an investment in the same mutual fund. There are important differences among share classes including:

- > sales charge and operating expenses you pay for that share class;
- > when you pay those fees; and
- > commission your financial advisor receives.

You should carefully review all sales charges and operating expenses associated with any share class you are considering for purchase.

Class A shares. Class A shares typically have a “front-end” sales charge, meaning that the sales charge is deducted from the amount you invest at the time of your investment. Distribution (12b-1) fees are charged as ongoing expenses and are generally lower for Class A shares than for Class B or C shares. Generally, the majority of the sales charge and the 12-b-1 fees paid to the firm are paid to your financial advisor.

Breakpoints. A mutual fund may offer discounts on Class A share purchases, called breakpoints, that reduce the front-end sales charge if the investor:

- > makes a large purchase; and/or
- > already holds other mutual funds offered by the same fund family;
- > commits to regularly purchasing the mutual fund’s shares

The extent of the discount depends upon the size of the purchase, and typically begins at the \$50,000 level, but may start as low as \$25,000. Generally, as the amount of the purchase increases, the percentage used to determine the sales load decreases. In fact, the entire sales charge may be waived for investors who make very large purchases (\$500,000 or \$1,000,000) of Class A shares.

Operating expenses include:

> Management fees

These are fees paid to the mutual fund’s investment manager for services such as research, portfolio manager and trader compensation, technology and related administrative services. Management fees are the same for each class of shares of a mutual fund.

> Distribution and shareholder service (12b-1) fees

The 12b-1 fee is for sales-related expenses including marketing and ongoing service provided by the firm and its financial advisors. These fees vary by share class.

> Other expenses

These include fees for shareholder recordkeeping, portfolio accounting, regulatory reporting, audit, legal and other non-investment expenses necessary to operate the mutual fund.

The chart below illustrates typical breakpoint investment amounts and the corresponding sales charges for our affiliated fund family, the RiverSource Investments family of funds, excluding money market funds.

Your investment amount	Your sales load (as a % of the total investment) (equity/bond funds)
Up to \$49,999	5.75%/4.75%
\$50,000 – \$99,999	4.75%/4.25%
\$100,000 – \$249,999	3.50%
\$250,000 – \$499,999	2.50%
\$500,000 – \$999,999	2.00%
\$1,000,000 or more	0.00%

Note: This is an illustration only, using the charges and breakpoint rules for the RiverSource Investments family of funds as disclosed in each fund's prospectus. Consult the prospectus for the specific fund in which you are investing for charges and breakpoint rules applicable to your specific investment.

Rights of Accumulation (ROA). You may also qualify for breakpoint discounts through Rights of Accumulation (ROA), which allows you to reach a breakpoint by combining current and previous mutual fund purchases in the same mutual fund or mutual fund family. ROA generally applies to all shares you own in a mutual fund family, even if you purchase them through different companies, within a Systematic Purchase or Redemption Plan, or hold them in different types of accounts, such as an IRA. However, depending upon the mutual fund family, certain shares purchased without a front-end sales charge (e.g., shares held in 401(k) plans, in fee-based accounts, or shares of money market funds) may not be included in determining breakpoint eligibility.

ROA may also allow you to count purchases of mutual funds in the same mutual fund family made by certain family members for the purpose of determining breakpoint eligibility. This is referred to as a mutual fund company's householding rules.

Therefore, if you or your family members have accounts at other broker-dealers and you wish to take advantage of the balances in these accounts to qualify for a breakpoint discount, including in some instances wrap accounts, you must inform your financial advisor about those balances. You may need to provide documentation about the holdings at other firms to your financial advisor if you wish to include those balances in your ROA calculation.

You should also note that mutual funds often follow different rules to determine the value of existing holdings. Some mutual funds use the current Net Asset Value (NAV) of existing investments in determining whether an investor qualifies for a breakpoint discount. A small number of funds use the historical cost, which is the cost of the initial purchase, to determine eligibility for breakpoint discounts. If the mutual fund uses historical costs, you may need to provide account records, such as confirmation statements or monthly statements, to qualify for a breakpoint discount based upon previous purchases. Consult with your financial advisor and review the mutual fund's prospectus to determine whether the mutual fund uses either NAV or historical costs to determine breakpoint eligibility.

Letter of Intent (LOI). By signing a Letter of Intent (LOI), you agree to invest future amounts that would, usually within the next 13 months, accumulate to a breakpoint. You then receive a discount on all of those purchases as if you were making all the investments at once. If you fail to invest the full amount stated in the LOI by the specified date, you will be charged the higher load. Many mutual fund families allow purchases made up to 90 days prior to the date that you sign the LOI to count toward reaching the breakpoint.

Discounts on sales charges vary from mutual fund family to mutual fund family. As you consider investing in one or more mutual funds from a given family of mutual funds, be sure to discuss with your financial advisor the discounts that may be available to you.

Class B shares. Class B shares typically have a "back-end" sales charge, called a Contingent Deferred Sales Charge (CDSC), and have no front-end sales charge. You pay a sales charge on Class B shares when you sell the shares, rather than when you buy them. This sales charge declines over time until it is eliminated and eventually the shares convert to Class A. This usually occurs after you own the shares for a specified period of time, ranging from six to 10 years.

Since Class B shares do not impose a front-end sales charge, all of your dollars are invested at the time of purchase. However, your overall expenses, as measured by the total expense ratio, can reduce the return on your investment. Class B shares have higher 12b-1 fees to cover the costs of "advancing" commissions to financial advisors, who are paid at the time of sale. Once Class B shares convert to Class A, the lower Class A expense ratio applies to the shares. Depending on the amount invested, your time horizon and other factors, Class B shares may be more costly over time than Class A shares.

Some mutual fund families may waive the CDSC on certain redemptions (such as redemptions following the investor's death or disability, or required minimum distributions). Your financial advisor can help you determine whether your redemptions might be eligible for a CDSC waiver.

Class C shares. Class C shares, in most cases, are similar to Class B in that they have higher 12b-1 fees, and impose a back-end rather than a front-end sales charge. Also like Class B, if there is no front-end sales charge, all of your dollars are invested at the time of purchase. The back-end charge on Class C shares is generally smaller than on Class B, and is typically eliminated after 12 months (rather than six to 10 years). However, Class C shares rarely convert to Class A. That means the higher annual 12b-1 fees usually are in effect for as long as you own the fund, which can make owning Class C shares more costly over time. Generally, Class C shares are most appropriate for short-term objectives (five to six years). Like Class B, the annual 12b-1 fees for Class C shares cover the costs of "advancing" commissions to financial advisors who are paid at the time of sale.

No-load shares. "No-load" mutual funds do not have sales charges so all of your dollars are invested at the time of purchase. Operating expenses (i.e., management fees, 12b-1 fees and other expenses) vary from fund to fund. However, expenses are typically considerably lower for no-load funds than for load funds. Talk with your financial advisor, examine the fund's prospectus or check out the Mutual Fund & ETF Expense Analyzer at the Financial Industry

Regulatory Authority (FINRA) website to help you determine the share class you may be eligible for and want to purchase.

Some mutual fund families offer load funds; others offer no-load funds. If a fund family offers the same fund in both load and no-load fund versions, our financial advisors are only authorized to sell the load funds.

Institutional share class. Ameriprise Financial may offer institutional share class funds. Institutional share class funds are typically sold without a sales charge and offer lower annual costs and management expenses than Class A, Class B or Class C shares and do not impose 12b-1 fees. As a result of these lower costs and expenses, institutional share classes generally require a much higher investment minimum than other share classes.

Other classes of shares. While we have described the most common mutual fund share classes above, other classes of mutual funds shares and variations on the class shares previously described are available to shareholders, each with different fees, terms and expenses and, thus, different operating results and costs to investors. Not all share classes are available through Ameriprise Financial and you may not qualify for all share classes. Read the prospectus and SAI for more information. Your financial advisor can help you decide which purchase option is best for you.

To further assist you in your decision whether to buy Class A, B, C or no-load shares, or any other share class offered, you should know that the Financial Industry Regulatory Authority (FINRA) offers a mutual fund expense analyzer on its website for comparing the expenses of different fund classes. Using FINRA's analyzer, with or without your financial advisor, you can run actual comparisons of: (1) the amount you plan to invest; (2) how long you plan to keep the mutual fund; and (3) the mutual fund's sales load and expenses per share class. The mutual fund analyzer can be found at http://apps.finra.org/investor_information/ea/1/mfetf.aspx.

Other ways to reduce mutual fund sales charges

In addition to taking advantage of breakpoints (described above), there are other ways to invest in mutual funds that offer the ability to reduce or eliminate sales charges.

Exchanges. When you sell shares in a mutual fund and use the proceeds to buy shares of another fund, you may be entitled to a reduction or complete waiver of the sales charge on the new mutual fund. Ameriprise Financial typically offers this option only for funds in the same mutual fund family, but there are circumstances in which another broker might offer this option for funds in different families.

529 Plan investments. If you are making purchases into 529 Plans that invest in mutual funds, you may be eligible for a waiver of the immediate sales load if the new purchase is: (1) from a rollover of another 529 Plan on which you paid a sales charge; or (2) the redemption of another mutual fund on which you previously paid a sales charge. In order to receive the waiver, you must notify your advisor that you meet the conditions and qualify for the waiver. If you fail to notify your financial advisor as required, you will not receive the waiver. The mutual fund company may require that you provide evidence that you qualify for the waiver.

No-load options. If you purchase a no-load fund, there will be no sales charge and typically the expenses are considerably lower than for load funds. You may be assessed a transaction fee at the time of purchase or sale to cover the cost of offering the mutual fund to you. No-load funds and no-load classes of shares are not available through our financial advisors but may be available online through Ameriprise Brokerage, through other brokers and directly from mutual fund companies.

As you can see, understanding the availability of breakpoint discounts and load waivers is important because it may enable you to purchase Class A shares at a lower price and may affect your decision regarding the appropriate share class in which to invest. You should discuss the availability of breakpoint discounts with your financial advisor and carefully review the mutual fund prospectus and its SAI, which your financial advisor can provide, when choosing among the share classes offered by a mutual fund. If you wish to learn more about mutual fund share classes

Fee-based accounts

In fee-based accounts (sometimes called “wrap programs”), mutual funds typically are purchased as load-waived shares (no-load funds may also be available). Instead of paying a sales charge on each purchase, you pay an annual fee based on the value of the assets in the fee-based account. As part of the mutual fund's operating expenses, you still pay 12b-1 fees and other ongoing expenses, just as you would if you purchased the mutual fund outside of a fee-based account. The length of time you intend to hold the investment and the amount you intend to invest are important factors in determining whether it is to your advantage to purchase shares in a wrap program. Before selecting this option, you should consider all other factors, features and benefits of fee-based accounts. Ameriprise Financial offers its clients several fee-based account options.

or mutual fund breakpoints, you may review the investor alerts available on the FINRA website. See <http://www.finra.org/InvestorInformation/InvestorAlerts/MutualFunds/UnderstandingMutualFundClasses/p006022>, <http://www.finra.org/InvestorInformation/InvestorAlerts/MutualFunds/MutualFundBreakpointsAreYouOwedARefund/index.htm>, and <http://www.finra.org/InvestorInformation/InvestorAlerts/MutualFunds/MutualFundBreakpointsABreakWorthTaking/index.htm> or visit the many mutual fund websites available to the public.

Purchasing mutual funds through Ameriprise Financial

Ameriprise Financial Services, Inc. (“Ameriprise Financial”) has agreements with more than 250 mutual fund firms, which allows us to offer clients a broad range of more than 2,500 mutual funds. The advisors’ goal is to select suitable investments that help clients achieve their financial goals. The following describes important information relating to the availability of mutual funds offered through Ameriprise Financial and factors that may influence the mutual funds advisors recommend.

Factors that may influence mutual fund recommendations.

Of the more than 250 mutual fund firms that Ameriprise Financial offers, 27 mutual fund firms participate in our mutual fund program (“the Program”). Ameriprise Financial selects certain mutual fund firms to participate in the Program in order to develop a strong offering for clients and advisors.

The goal at Ameriprise Financial is to offer a wide range of mutual funds using the following criteria:

- > Marketing payments to support the cost of distribution
- > Financial strength of the mutual fund firm
- > Product breadth and strong mutual fund performance
- > Ability to provide wholesaling and training to Ameriprise financial advisors

Twenty-three mutual fund firms fully participate in the Program. These fund firms include the RiverSource Investments family of funds (the Ameriprise Financial-affiliated fund family that is discussed below), Invesco AIM, American Century, Blackrock, Calvert, Columbia, Credit Suisse, Dreyfus, DWS Scudder, Eaton Vance, Evergreen, Federated, Fidelity, Goldman Sachs, Janus, John Hancock, Legg Mason, MFS, Nuveen, Oppenheimer, Van Kampen, Virtus and Wells Fargo. These firms are referred to as “Full Participation Firms.”

Four mutual fund firms participate in the Program at a limited level. These fund firms include Alliance Bernstein, Allianz/PIMCO, Franklin Templeton, and Putnam. These firms are referred to as “Limited Participation Firms.”

Ameriprise financial advisors may offer, and clients are free to choose, mutual funds from the more than 250 fund firms offered. However, certain aspects of the Program may create a conflict of interest or incentive if Ameriprise Financial promotes, or Ameriprise financial advisors recommend, the mutual funds offered by a firm participating in the Program versus mutual funds offered by nonparticipating firms. In addition, among mutual fund firms participating in the Program, advisors generally have a greater incentive to offer mutual funds from Full Participation Firms than mutual funds from Limited Participation Firms. As

further described below, these conflicts and incentives may arise from the marketing and sales support provided to our financial advisors by, as well as the payments Ameriprise Financial receives from, mutual fund firms participating in the Program, and with other relationships with mutual fund firms, including our affiliation with the RiverSource Investments family of funds.

From time to time, Ameriprise Financial may enter into new relationships with mutual fund firms that do not currently participate in the Program. Generally, Ameriprise Financial will only add mutual fund firms to the Program that satisfy the criteria for Full Participation. See the website at ameriprise.com for the most current Program information.

Marketing support payments. To be included in the Program, firms have agreed to pay Ameriprise Financial a portion of the revenue generated from the sale and/or management of mutual fund shares. Full Participation Firms pay marketing support at a higher level than Limited Participation Firms. Each year a client holds shares of a particular mutual fund, the mutual fund’s advisor or distributor may pay to Ameriprise Financial an amount based on the value of the mutual fund shares held in clients’ accounts (asset-based payment). In addition, a mutual fund’s advisor or distributor may pay a fee to Ameriprise Financial for the mutual fund shares purchased during a given period (sales-based payment). As of December 2008, Ameriprise Financial received an asset-based payment (up to 0.25% per year for mutual funds) on some or all of Ameriprise Financial clients’ assets managed by the participating firms and a sales-based payment (up to 0.25% for mutual funds) on some or all of the participating firms’ gross sales made through Ameriprise Financial. Limited Participation Firms generally limit by prospectus the amount of marketing support their affiliates may pay on mutual funds. In 2008, Ameriprise Financial had an arrangement with a firm for its money market fund sweep program for which Ameriprise Financial received marketing support payments of up to 0.92%. Currently, Ameriprise Financial receives 0.62% for the above referenced money market fund sweep program. Specific marketing support payments are detailed in “An Investor’s Guide to Purchasing Mutual Funds” and “Purchasing Mutual Funds at Ameriprise”, which may be viewed at the Ameriprise Financial website www.ameriprise.com/funds. These arrangements vary between firms and may be subject to change or renegotiation at any time. If a firm ceases to pay marketing support or other fees, Ameriprise Financial may remove the firm from the Program and may cease to offer mutual fund shares.

Marketing and sales support. The mutual fund firms in the Program that are Full Participation Firms provide education, training, marketing and sales support to Ameriprise financial advisors. These mutual fund firms may reimburse Ameriprise Financial, or Ameriprise financial advisors, for client/prospect education events and advisor sales meetings, seminars and training events consistent with Ameriprise Financial policies; Ameriprise Financial may also receive nominal non-cash benefits from time to time. Limited Participation Firms pay marketing support at a lower level than Full Participation Firms; therefore, Limited Participation Firms may not provide some services, or the same level of services, to Ameriprise financial advisors. As a result, Ameriprise financial advisors may have a greater familiarity with Full Participation Firms.

Other financial relationships. In addition to sales charges, 12b-1 fees, and marketing support payments Ameriprise Financial receives, the mutual fund's advisor, distributor, or affiliate may also make other payments to Ameriprise Financial for client services and other account maintenance activities provided. Information about these charges and fees may be viewed at www.ameriprise.com/funds in the document titled "An Investor's Guide to Purchasing Mutual Funds through Ameriprise Financial" or in the mutual fund prospectus. Ameriprise Financial receives up to 0.40% per year on some, or all, Ameriprise Financial clients' assets managed by participating mutual fund firms.

Ameriprise Financial provides clients with access to other firms through its relationship with Charles Schwab & Co., Inc. ("Schwab") and Schwab's mutual fund program. Schwab passes to Ameriprise Financial certain payments it receives from firms accessed through its program. American Enterprise Investment Services, Inc. (AEIS), an affiliate of Ameriprise Financial Services and its clearing firm, receives payments from some firms for distribution support, client and other account services. AEIS shares a portion of that fee with Ameriprise Financial for providing distribution support services, which is sometimes referred to as shareholder support services.

Ameriprise Financial and its affiliates may have other relationships with firms whose mutual funds Ameriprise Financial offers. These relationships may include affiliates of firms acting as a sub-advisor to RiverSource Investments or affiliates of a firm managing an investment portfolio within another Ameriprise Financial or RiverSource product, such as a variable annuity. Firms may use RiverSource Investments as an underlying investment option in products offered through the Program.

Transaction charges. Ameriprise financial advisors pay charges on mutual fund sells, purchases and exchanges ("Transaction charges"). Transaction charges are determined using a variety of factors such as the type of transaction, processing methodology (e.g., online, telephone, systematic arrangements), account type (e.g., fee-based investment advisory account, transaction-based brokerage account) and, in one case, the mutual fund firm. Ameriprise financial advisors pay the same mutual fund transaction rate for all mutual fund firms except American Funds. Ameriprise financial advisors pay significantly higher transaction charges (up to \$85 per transaction) on mutual fund purchases of American Funds. This higher transaction charge may be a disincentive for Ameriprise financial advisors to recommend American Funds. Additionally, American Funds does not pay Ameriprise Financial for marketing support.

RiverSource® mutual funds. RiverSource Investments, LLC sponsors and manages the RiverSource family of mutual funds (which includes "Seligman" and "Threadneedle" branded mutual funds). RiverSource Fund Distributors, Inc. is the principal underwriter and distributor of the RiverSource family of mutual funds. The affiliates of Ameriprise Financial provide certain administrative and transfer agent services to these mutual funds. Ameriprise Financial and its affiliates generally receive more revenue from sales of RiverSource mutual funds than from sales of other mutual funds. Employee compensation and operating goals at all levels of the company are tied to the company's success. Certain employees may receive higher compensation and other benefits based, in part, on assets invested in the RiverSource family of mutual funds.

Mutual Fund List. Ameriprise financial advisors may make mutual fund recommendations based on a group of mutual funds that appear on an Ameriprise Financial Services mutual fund list ("List"). Morningstar Associates, LLC developed the List using quantitative and qualitative criteria. Approximately 1300 mutual funds are eligible for inclusion on the List, which consists of only RiverSource mutual funds and mutual funds of Full Participation Firms in the Program described above.

In developing the List, Morningstar Associates applies a quantitative and qualitative evaluation process that includes an analysis of a mutual fund's return, risk and expense; the tenure of its portfolio managers; and the consistency of its performance and style. Certain mutual funds that would have otherwise been included on the List are excluded due to high investment minimums.

Ameriprise financial advisors and clients must consider suitability, breakpoint discount eligibility, and Net Asset Value (NAV) transfer availability when trading mutual funds. The mutual funds on the List are subject to change periodically; however, changes to the List should not be the sole reason that prompts mutual fund trading.

The List was developed by evaluating the characteristics of Class A mutual fund shares. As a result, clients for whom another share class may be more advantageous may be unable to purchase a mutual fund on the List if the mutual fund firm does not offer that particular share class. In addition, the List was developed using the share class of the mutual funds currently available through *Ameriprise® Strategic Portfolio Service (SPS) Advantage* or *Ameriprise® Brokerage*. As a result, clients may not be able to purchase a mutual fund on the List if that share class is not available through the product or service in which the client invests.

Ameriprise Financial receives payments for services provided by Full Participation Firms and the *RiverSource®* mutual funds. The amount of fees Ameriprise Financial receives from firms eligible for inclusion on the List is not considered in the List selection process. Firms do not pay Ameriprise Financial to be included on the List. Clients may choose to follow the recommendations provided by their Ameriprise financial advisor or may select from any other mutual fund offered through Ameriprise Financial regardless of whether that mutual fund appears on the List.

Summary of the 2008 mutual fund firms' marketing support

Fund Firm	Total Marketing Support Payments from Fund Firm in 2008 ¹	Source of Payment
AllianceBernstein	\$820,297	AllianceBernstein Investment Research and Management, Inc.
Allianz/PIMCO	\$1,547,878	Allianz Global Investors Distributors LLC
American Century	\$5,268,040	American Century Investment Services, Inc.
BlackRock ²	\$62,227	BlackRock Advisors, LLC
Calvert	\$4,319,013	Calvert Distributors, Inc.
Columbia	\$8,765,379	Columbia Management Distributors, Inc.
Credit Suisse	\$387,864	Credit Suisse Asset Management Securities, Inc.
Dreyfus	\$2,622,651	The Dreyfus Corporation and/or Dreyfus Service Corporation
DWS Scudder	\$1,351,300	Scudder Distributors, Inc.
Eaton Vance	\$5,594,585	Eaton Vance Distributors, Inc.
Evergreen	\$1,528,166	Evergreen Investment Services, Inc.
Federated	\$329,498	Federated Securities Corp.
Fidelity	\$11,401,602	Fidelity Distributors Corporation
Franklin Templeton	\$4,120,720	Franklin Templeton Distributors, Inc.
Goldman Sachs	\$1,902,742	Goldman, Sachs & Co.
Invesco Aim ³	\$4,406,897	Invesco Aim Distributors, Inc.
Janus	\$3,467,051	Janus Capital Management, LLC
John Hancock	\$2,685,251	John Hancock Funds, LLC
Legg Mason Partners	\$895,171	Legg Mason & Co, LLC
MFS	\$7,855,140	MFS Fund Distributors, Inc.
Nuveen	\$155,556	Nuveen Investments
Oppenheimer	\$14,250,630	Oppenheimer Funds Distributor, Inc.
Putnam	\$1,202,008	Putnam Retail Management Limited Partnership
Reserve	\$34,212	Resrv Partners, Inc.
RiverSource	\$57,541,772	RiverSource Distributors, Inc.
Van Kampen	\$4,688,296	Van Kampen Funds Inc.
Virtus ⁴	\$409,033	Virtus Investment Partners, Inc.
Wells Fargo Advantage	\$3,953,070	Wells Fargo Funds Distributor, LLC
Total Marketing Support Payments from Fund Firms in 2008: = \$151,566,048		

¹ "Total Marketing Support Payments" represent amounts recognized as revenue by Ameriprise Financial Services for the billing period from January 1, 2008 through December 31, 2008 on retail mutual fund sales and assets.

² Blackrock includes a one-time payment of \$50,000

³ AIM changed its name to Invesco Aim on March 31, 2008.

⁴ Phoenix changed its name to Virtus on October 1, 2008.

Financial planning tools

Ameriprise Financial has developed a variety of tools and resources to help its financial advisors make recommendations and serve you better. Some, but not all, of the financial planning software tools used by your financial advisor were developed by Ameriprise Financial. Some of the Ameriprise Financial developed tools contain menus that list only products manufactured by Ameriprise Financial affiliates. However, your financial advisor can input to the program products not manufactured by Ameriprise Financial affiliates for selection and viewing.

Compensation for the firm and its financial advisors

Both Ameriprise Financial and your individual financial advisor are compensated when you buy a mutual fund through Ameriprise Financial. Generally, your financial advisor receives a substantial portion of the sales charge and 12b-1 fees paid to the firm in connection with your purchase for as long as you own your fund shares. Sales charges and 12b-1 fees vary from mutual fund to mutual fund and from class to class. Ameriprise Financial and the advisor receive more compensation on fund or share classes that pay higher fees. Ameriprise Financial and the financial advisor generally receive less compensation when the sales charge is reduced, waived completely, or where there is no sales charge or 12b-1 fee. Therefore, there is an incentive for our advisors to sell a load fund.

Ameriprise Financial receives more revenue from the sale of some mutual funds, particularly mutual funds sold under the RiverSource Investments brand, than for the sale of other mutual funds. Ameriprise Financial generally also receives more revenue for mutual funds sold in a fee-based account than for those sold with only a sales charge. Higher revenue generally results in greater profitability for the firm. Employee compensation (including management and field leader compensation) and operating goals at all levels of the company are tied to the company's success. Management, sales leaders and other employees generally spend more of their time and resources promoting Ameriprise Financial products and services, such as *RiverSource* investments and *RiverSource* insurance and annuities.

Ameriprise Financial also offers financial planning services for a fee. The resulting written financial plan may recommend financial products and services that the client may purchase through

Brokerage, investment, and financial advisory services made available through Ameriprise Financial Services, Inc., Member FINRA and SIPC.

You should consider the investment objectives, risks, charges, and expenses of mutual funds carefully before investing. For a free prospectus, which contains this and other important information about the funds, call Ameriprise Financial at 1 (800) 297-7378 or visit our website at ameriprise.com. Read the prospectus carefully before you invest.

RiverSource® mutual funds are distributed by RiverSource Fund Distributors, Inc. and managed by RiverSource Investments, LLC. RiverSource Investments, LLC is an SEC-registered investment adviser that offers investment products and services, and serves as the Investment Manager for the *RiverSource* family of funds. These companies are part of Ameriprise Financial, Inc.

Investment products, including mutual funds, are not federally or FDIC-insured, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.

Ameriprise Financial, although the client is not obligated to do so. The advice is portable and can be used elsewhere. The fees paid for financial planning services are separate from, and in addition to, fees paid for any financial products purchased through Ameriprise Financial. For further information on Ameriprise financial advisory services, ask your financial advisor for the Ameriprise Financial Form ADV Part II Disclosure Brochure for the services purchased.

Disclosure for persons without a financial advisor

Mutual funds can be purchased through Ameriprise Financial without the aid of a financial advisor, through the company's online brokerage site or other channels. If you do not work with a financial advisor, some of the statements in this document may not apply to you. If you do not work with a financial advisor, Ameriprise Financial keeps the full amount of any sales charges and 12b-1 fees paid to Ameriprise Financial in connection with your transaction.

For more information

Additional detailed information on mutual fund fees, expenses and other important information is available in the mutual fund's prospectus, SAI and annual report.

For general information on mutual funds, you may visit educational websites of the Securities and Exchange Commission (sec.gov), the Financial Industry Regulatory Authority (finra.org), the Securities Industry Association (sia.com) and the Investment Company Institute (ici.org).

Your financial advisor can provide you with additional information and help you better understand the topics covered in this document. You can also call 1 (800) 297-3863 with your questions.



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