

Safeguarding your dreams

Protecting your accounts at Ameriprise Financial

Helping you achieve your dreams is the heart of our mission at Ameriprise Financial. Safeguarding the accounts and assets you hold with us is an important part of fulfilling that purpose.

Your Ameriprise Financial® accounts are protected by:

- The strength and stability of Ameriprise Financial and its subsidiary companies
- Insurance for investments held in brokerage accounts
- Insurance for bank account deposits
- Segregated separate accounts holding variable life insurance and annuity assets
- Oversight from regulatory bodies
- A thorough compliance system

A heritage of strength and stability

We strive to manage our businesses responsibly, including our investments, banking and lending, brokerage, and insurance services. Our goal is to achieve consistent operating results through varied market and economic cycles. These business practices have helped make us a strong and stable company. We continue to adapt and improve to meet our clients' needs and protect their interests by:

- Maintaining a conservative risk profile
- Upholding high ethical standards
- Adhering strictly to the rules and requirements imposed by regulation

Protection for your investments

Your Ameriprise Financial brokerage accounts are safeguarded in two ways: through SIPC insurance coverage and through regulatory oversight of our brokerage operations.

SIPC protection

Your Ameriprise Financial brokerage assets are protected by the Securities Investor Protection Corp. (SIPC), a nonprofit membership corporation. SIPC protection is limited to securities and cash held in your brokerage account, and offers protection up to a maximum of \$500,000 per client, which includes a \$250,000 limit on claims for cash held in the account. Ameriprise Financial brokerage accounts are also covered by supplemental insurance. This supplemental protection provides our clients with additional coverage for up to \$24.5 million per client, including \$1.9 million in cash, subject to a policy maximum of \$100 million for the firm.

It's important to be aware that the SIPC protection and supplemental insurance don't provide protection for investment losses. However, they will replace the assets in your account up to the specified limits if Ameriprise Financial becomes unable to meet its financial obligations.

You can learn more about the SIPC insurance coverage specific to your Ameriprise Financial accounts in our Client Agreement. Learn more about the SIPC by visiting its website, sipc.org.

SEC regulatory protection

In addition, the brokerage and investment businesses of Ameriprise Financial are regulated by the U.S. Securities and Exchange Commission (SEC) and the Financial Industry Regulatory Authority (FINRA). The SEC was created to protect investors; maintain fair, orderly and efficient markets; and facilitate capital formation. The SEC regulates public companies, securities exchanges, broker-dealers, investment advisors, certificate

companies and mutual fund companies. Among other rules, the SEC requires the following:

- We may not use your assets to run our businesses. Client assets are held in segregated accounts and are not used in our business operations.
- You receive proper records of account transactions, such as account statements and confirmations of transactions. We keep comprehensive and accurate records in multiple secure locations.
- We maintain adequate levels of cash and liquid investments to meet our financial obligations to you. Ameriprise Financial has traditionally held substantial excess capital above the required amounts.

FINRA regulatory protection

FINRA is the self-regulatory organization for all securities firms doing business in the United States. Its rules are designed to keep the markets fair, ensure investor protection and address emerging issues before they harm investors. As a member of FINRA, Ameriprise Financial is subject to a wide range of requirements, including this set of rules centering on our representatives:

- All our representatives are properly registered to conduct business.
- All locations from which our representatives serve clients are also registered.
- Our representatives have completed qualifying exams and meet continuing education requirements.
- All representatives are required to adhere to FINRA's Conduct Rules.

Protection for your bank deposits

Bank accounts at Ameriprise Financial are safeguarded by both FDIC insurance coverage and regulatory oversight. Ameriprise Bank is a Federal Savings Bank (FSB) and is a member of the Federal Deposit Insurance Corp. (FDIC). It is also subject to the oversight of the Office of the Comptroller of the Currency (OCC.)

FDIC insurance

FDIC insurance covers deposits in FDIC-insured federal banking institutions, generally banks and savings associations. FDIC insurance was permanently increased to \$250,000 per depositor in qualified and nonqualified accounts by the Financial Services Reform law of 2010.

Your deposits may be insured above the \$250,000 maximum if you own other accounts in a different ownership capacity (e.g., joint accounts). The FDIC

insures deposits based on account ownership status — it is possible to have deposits in multiple accounts that add up to more than \$250,000 at the same bank and still be fully insured.

For cash held in your *Ameriprise Financial* brokerage account, we offer an FDIC insured money market "sweep" account called the Ameriprise Insured Money Market Account (AIMMA). To provide you with added protection, Ameriprise Financial sweeps cash balances into our insured sweep program, which places deposits in multiple banks. Each bank is FDIC-insured, so we are able to protect up to \$2,500,000 in cash in your various accounts. (Joint accounts are protected up to \$5,000,000 in cash.) If your account is a discretionary tax-qualified account, funds deposited into AIMMA will be swept to a single bank, Ameriprise Bank, FSB, without limit, but will be FDIC-insured up to a maximum of \$250,000.

You can learn more about FDIC insurance at the FDIC website, fdic.gov.

OCC protection

The OCC is an office of the Department of the Treasury whose primary mission is to regulate and supervise all national banks. The OCC's goal is to ensure that the banks they regulate operate in a compliant manner with the laws requiring fair treatment of their customers and appropriate access to credit and financial products.

Ameriprise Bank adheres to the OCC requirements by complying with consumer protection laws that govern our deposit and lending practices. In addition, Ameriprise Bank is a conservative lender, a practice that has helped the company maintain ample liquidity.

Protection for your Ameriprise® Certificate accounts

Ameriprise face-amount certificate products ("Ameriprise Certificates") are issued by Ameriprise Certificate Company (ACC). Ameriprise Certificates are backed by the issuing company and not by the FDIC or SIPC. The Investment Company Act of 1940 requires the Certificate Company to keep investments on deposit in a segregated custodial account to back its payment obligations on the products it has issued. The value of these assets must exceed the payment obligations by a prescribed amount, and as of Dec. 31, 2010, qualified assets on deposit exceeded the payment obligations by more than the prescribed amount. In addition, on March 2, 2009, Ameriprise Financial and Ameriprise Certificate Company entered into a Capital Support Agreement, pursuant to which Ameriprise Financial agrees to

commit additional capital to ACC as is necessary to satisfy applicable governmental or regulatory minimum capital requirements, up to a maximum commitment of \$115 million.

Protection for your account information

Your personal account information is secure at Ameriprise Financial. We utilize industry-standard security measures, including firewalls, encryption and client authentication technology to control account access.

When you view your account online through ameriprise.com using My Financial Accounts, you can be sure that your information is safe. Your password is not accessible to any member of Ameriprise Financial and is known only by you.

In addition, My Financial Accounts provides a secure email system, so the account information you share with your advisor remains confidential. My Financial Accounts also provides a safe online environment along with various tools and resources so you can easily view and manage your accounts.

Because we value your confidentiality, we encourage you to protect your password and use up-to-date technology, including firewalls and antispyware, to protect your information.

How our insurance products and services are protected and regulated

Ameriprise Financial offers insurance and annuity products and services through its affiliates, RiverSource Life Insurance Co. and RiverSource Life Insurance Co. of New York. Insurance and annuity product guarantees are backed by the claims-paying ability of the issuing company and not by the FDIC or SIPC.

Variable life insurance and annuity assets not backed by these guarantees are protected in segregated separate accounts. The portion of the assets equal to the reserves and other liabilities of these accounts

is not charged with liabilities arising out of any other business in which the issuing company engages, and income, gains and losses are credited or charged to these accounts without regard to other income, gains or losses of the company.

Like the securities industry, the insurance industry is highly regulated and the rules vary from state to state. Our insurance affiliates meet the requirements of each state in which they offer life, disability income and annuity products, as well as the requirements of securities laws and regulations that apply to variable life insurance and annuity products. Although the rules differ somewhat, every state mandates that insurance producers be properly licensed and adhere to specified rules of conduct.

RiverSource Life Insurance Co. continues to receive high financial strength ratings from independent rating agencies.

Other measures of protection

In addition to regulation and insurance coverage, Ameriprise Financial has these measures in place to protect your accounts and assets:

- **Safe securities holding.** American Enterprise Investment Services, Inc. (AEIS) is the subsidiary responsible for trading, settlement and custody of cash and securities for brokerage clients of Ameriprise Financial. Generally AEIS does not hold physical securities certificates but instead uses an industry-standard system for holding securities in book-entry form through a central depository, which is considered safe and cost-effective. With the book-entry system, physical certificates are canceled and replaced with a computerized record in the Depository Trust Co. Book-entry securities are less vulnerable to theft and can't be counterfeited. AEIS maintains records of each customer's holdings and provides periodic statements that reflect current positions.

Insurer Financial Strength Ratings (as of June 2011)

Generally RiverSource Life Insurance Co. of New York does not receive individual ratings but receives the same ratings as RiverSource Life Insurance Co.

Rating Agency	Rating
A.M. Best	A+ (Superior) – Second highest of 15 ratings
Fitch IBCA, Duff & Phelps (Fitch)	AA- (Very Strong) – Fourth highest of 24 ratings
Moody's Investors Service (Moody's)	Aa3 (Excellent) – Fourth highest of 21 ratings
Standard & Poor's (S&P)	AA- (Very Strong) – Fourth highest of 21 ratings

For the most current ratings information, please see the individual rating agencies' websites.

- **Internal compliance staff.** Ameriprise Financial has a dedicated compliance staff charged with keeping current on regulatory requirements and helping ensure that the company meets them.
- **Annual audits.** An independent accounting firm conducts periodic audits. The auditing firm provides an annual assessment regarding the adequacy of reported financials and, in addition, an annual assessment regarding the custody functions AEIS provides for customers' brokerage assets. Please note that AEIS publishes a Statement of Financial Condition to customers twice annually. It is available online at ameriprise.com/aeisfinancialstatement.
- **Business continuity plan.** This plan is designed to provide service to our clients in the event that we experience a significant disruption of any kind to business operations. The plan includes contingency arrangements at our headquarters and at our data centers located in other parts of the country. It is tested annually. Although it is impossible to anticipate all potential events, we believe the plan will enable us to continue to provide necessary services under emergency conditions.

Strength and integrity to safeguard your dreams

By managing our businesses conservatively and upholding high ethical standards, Ameriprise Financial has built a strong and enduring company. As our client, you can be confident knowing that your accounts are protected by insurance coverage, that we are adhering to regulatory requirements, and that we have put security and other systems in place to keep your account information safe and secure.

Speak with your Ameriprise financial advisor if you have any concerns about how we safeguard your accounts. As you stay focused on your long-term goals, we remain focused on ours: maintaining a solid financial foundation so we can continue to meet our commitments to you, our financial advisors and our shareholders.

Ameriprise Financial cannot guarantee future financial results.

Brokerage, investment and financial advisory services are made available through Ameriprise Financial Services, Inc., Member FINRA and SIPC. Some products and services described may not be available in all jurisdictions or to all clients.

Insurance and annuity products are not a deposit of any bank or any bank affiliate. Investment products are not FDIC-insured, are not insured by any federal government agency, are not bank-guaranteed and may lose value.

Trading, clearing and custody services are offered by American Enterprise Investment Services, Inc., Member FINRA and SIPC. American Enterprise Investment Services, Inc., and Ameriprise Financial Services, Inc., are both subsidiaries of Ameriprise Financial, Inc.

Ameriprise Bank, FSB, Member FDIC, provides certain deposit and lending products and services for Ameriprise Financial Services, Inc.

Ameriprise Bank and Ameriprise Financial Services are subsidiaries of Ameriprise Financial, Inc.

RiverSource Distributors, Inc. (Distributor), Member FINRA. Insurance and annuity products are issued by RiverSource Life Insurance Co. and, in New York, by RiverSource Life Insurance Co. of New York, Albany, N.Y. These companies are affiliated with Ameriprise Financial Services, Inc. Only RiverSource Life Insurance Co. of New York is authorized to sell insurance and annuities in New York.