

## Ameriprise Financial Privacy Notice

### Frequently Asked Questions

Updated July 1, 2011

Ameriprise Financial and some of its affiliates began using a new privacy notice format on July 1, 2011. The new privacy notice must be provided whenever a client opens a new account and annually thereafter. For more information on the privacy notice, our information practices and clients' privacy choices, refer to the question and answers below.

**Q1. Why are you sending me a privacy notice?**

As required by federal law, we have been sending a similar notice titled "Your Privacy Matters" since 2001. In 2009, eight federal regulatory agencies released a model privacy notice form. The new form that is intended to allow consumers to easily compare the privacy practices of different companies in a readable format. The 2011 privacy notice follows this recommended format.

**Q2. Is the new privacy notice different from a previous version?**

Yes, the format has changed. However, the company's information handling practices have not changed.

**Q3. To whom does the Ameriprise Financial privacy notice apply?**

The Ameriprise Financial privacy notice applies to clients who have purchased or received products and services from any of the following companies:

- Ameriprise Financial, Inc.
- Ameriprise Financial Services, Inc.
- Ameriprise Bank, FSB
- Ameriprise Certificate Company
- American Enterprise Investment Services, Inc.
- Ameriprise Trust Company
- RiverSource Life Insurance Company
- RiverSource Life Insurance Co. of New York

**Q4. Will I receive one of these each year?**

Yes, as a client, you will continue to receive a privacy notice each year. If you requested to receive documents electronically, you will receive an electronic version of the privacy notice. You also can view our privacy notice at any time at [ameriprise.com/privacy](http://ameriprise.com/privacy).

## Ameriprise Financial Client Information Practices

### **Q5. Why does Ameriprise Financial collect my information?**

We collect your personal information to use for:

- Our everyday business purposes, such as processing transactions, maintaining your account, reporting to credit bureaus, providing financial advice, verifying your identity and fulfilling legal and regulatory obligations.
- Our marketing purposes, namely to offer our products and services to you. You have options to limit the receipt of marketing offers from our affiliates. For more information, see Q11 in the section on Clients' Privacy Choices (Opt Out) below.

### **Q6. What sources does Ameriprise Financial use to collect my personal information?**

Sources Ameriprise Financial uses to collect your personal information include the:

- Information we receive from you on applications or other forms when you open an account, register for one of our products or services or accept a promotional offer for a product or service offered by us or our affiliates.
- Information about your transactions with us, affiliates or others.
- Information we receive from a consumer reporting agency.

### **Q7. What kind of information does Ameriprise Financial share with its affiliates?**

We may share identification, contact information and general information about your transactions and experiences with our affiliates. We may also share other information we receive from applications, consumer reports, as well as asset and liability information for our everyday business purposes.

However, you have a choice about the offers that are sent to you by our affiliates and can simultaneously prevent us from sharing information about your creditworthiness with our affiliates for their everyday business purposes. For more information, see Q11 in the section on Clients' Privacy Choices (Opt Out) below.

We do not share information relating to your physical or mental health or the provision of health care to you that we collect directly or that we obtain from consumer investigation reports except to underwrite or administer your insurance policy and related claims or to administer your annuity contract.

### **Q8. Why can't I limit all sharing of information regarding my creditworthiness?**

Sharing of this information with service providers, who may or may not be affiliated, may be necessary to manage and service your account. You may limit the sharing of information about your creditworthiness with our affiliates for their everyday business purposes, but cannot limit our ability to share this information for our everyday business purposes.

**Q9. Does Ameriprise Financial share my personal information with third parties outside of the Ameriprise Financial family of companies?**

Yes, however we do not share your personal information with outside companies so they can market to you. We may share your personal information with outside companies and other third parties in limited circumstances, such as:

- To help us process transactions for your account
- To manage your account or perform other business functions on our behalf
- When disclosure is required or permitted by law
- When we enter into a joint marketing agreement with another financial institution to provide financial products and services that we believe may be of benefit to you

When we share your information with outside companies or third parties, we require them to safeguard this information and only use it for the agreed-upon purpose.

**Q10. Does Ameriprise Financial sell client lists or other client information?**

No, Ameriprise Financial does not sell client lists or other client information.

## Clients' Privacy Choices (Opt Out)

**Q11. What privacy choices do I have?**

As a client of Ameriprise Financial you can:

- Limit our sharing of information on your creditworthiness with our affiliates for their everyday business purposes
- Limit our sharing of your personal information with our affiliates to market to you
- Limit receipt of all email marketing offers

**Q12. How do I opt-out of having information on my creditworthiness shared among Ameriprise Financial affiliates for their everyday business purposes?**

To limit the sharing of information about your creditworthiness with affiliates for their everyday business purposes, call us at 1 (800) 297-8018. If you choose to limit this sharing, the Ameriprise Financial companies you do business with may disclose this information to their affiliates as permitted by law, such as to service your account, but their affiliates will not use this shared information for their everyday business purposes.

**Q13. How do I opt-out of having my information being used by Ameriprise Financial affiliates to send me offers of their products and services?**

To opt out of receiving separate marketing offers from our affiliates, call us at 1 (800) 297-8018. The affiliates you do business with or, if applicable, your Ameriprise Financial advisor may still use your personal information to contact you by phone or mail to offer products and services they sell.

**Q14. How do I opt-out of receiving email offers?**

To opt out of receiving email offers, go to [ameriprise.com/preferences](http://ameriprise.com/preferences).

**Q15. Will any of the privacy choices eliminate all marketing mailings from Ameriprise Financial?**

No, the privacy choices only affect email offers and/or mailings sent from our affiliates. Client may continue to receive marketing mailings from Ameriprise Financial regardless of whether you selected a privacy choice. This could include pre-printed marketing materials inserted in consolidated statements.

Advisors may still send you marketing offers. Advisors may also send you mail to service your client relationship or provide account-related information.

**Q16. I opted out before using the old notice. Do I have to opt out again to continue to limit the sharing of my information?**

No, if you have previously chosen to limit the sharing of your information you do not need to do so again.

**Q17. How can I revoke previously made privacy choices?**

Call the Client Service Organization at 1 (800) 862-7919, Option 2, and ask that the Privacy Choice Revocation Form (200242) be sent to you.

**Q18. I previously made a choice to limit the use of my information for the purpose of sending marketing offers for products and services on behalf of outside companies (Opt Out Choice B). I no longer see this as an option. Why?**

We do not share your information with third parties so they can send you marketing offers for products and services. We will continue to honor the previous privacy choice you made to limit the use of your information for the purpose of sending marketing offers for products on behalf of other companies.

**Q19. I can't remember if I opted out previously. How can I find out?**

Call 1 (800) 862 – 7919, Option 2, and ask the service representative to look up whether or not you have opted out.