

Your privacy matters

June 2009 Privacy Notice

An Important Notice Concerning Client Privacy

Protecting your privacy is a top priority of Ameriprise Financial and its Affiliates. We value the confidence you have placed in us and are committed to ensuring that the client information we maintain about you is safeguarded.

This Privacy Notice ("Notice") explains how the Ameriprise Financial companies collect, share and protect your personal information. This Notice also gives you valuable information on the choices you have about how we use your personal information. Please read this Notice carefully to understand what we do. Any privacy choices you made under our prior Notice will remain in effect until revoked by you.

This Notice applies to the Ameriprise Financial companies listed at the end of this Notice.

Information We Collect About You

We may collect the following types of nonpublic personal information about you from the following sources:

- (1) 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 from us or companies related to us through common ownership or control ("Affiliates") (such as your name, address, Social Security number, phone number, email address, assets, income, financial goals, investment objectives and motor vehicle information);
- (2) information about your transactions with us, Affiliates or others (such as your account balance, payment and account history, parties to transactions, health care information, claims history and use of products and services); and
- (3) information we receive from a consumer reporting agency (such as your creditworthiness and credit history).

We call all of the personal information described above and elsewhere in this Notice "Client Information."

Confidentiality and Security of Client Information

We restrict access to nonpublic Client Information to those persons who need to know that information. We maintain physical, electronic and procedural safeguards to protect your Client Information. We will not sell your Client Information to anyone.

Use of Client Information

We use Client Information for: (1) 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; (2) our marketing purposes, namely to offer our products and services to you; and (3) joint marketing with other companies.

Disclosure of Client Information to Affiliates

We may share Client Information with our Affiliates in order to (1) provide financial advice and information to help you meet your financial goals; (2) service your account; and (3) offer our products and services to you.

The Client Information we share with Affiliates includes identification and contact information and general information about your transactions and experiences with us. We also may share information from applications and consumer reports, such as asset and liability information ("Qualification Information"), with our Affiliates. We do not share information relating to your physical or mental health or the provision of health care to you ("Health Information") 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, as required by law or as authorized by you.

You have a choice about the offers that are sent to you by our Affiliates and to simultaneously prevent us from sharing Qualification Information with our Affiliates as explained in Opt-Out Choice A below.

Disclosure of Client Information to Outside Companies

We may share Client Information with outside companies and other third parties in limited circumstances:

- (1) to help us process transactions for your account;
- (2) to service your account or perform other business functions on our behalf, such as mail and print services, or to locate beneficiaries;
- (3) when disclosure is required or permitted by law. For example, we may be required to disclose Client Information to cooperate with law enforcement and regulatory authorities, to resolve client disputes and to perform credit checks and authentication procedures to prevent fraud; and
- (4) 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.

Ameriprise Financial may have an agreement with certain other brokerage firms regarding the movement of financial advisors between firms. In the event your financial advisor leaves Ameriprise Financial and joins one of these firms, he or she may use certain Client Information to contact you. This information is limited to your name, address, email address, phone number and account title.

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

We do not share Client Information, except as described in this section, with outside companies so they can market their products and services directly to you. However, we may use Client Information to send you marketing offers on behalf of selected outside companies for products that they sell. If you respond to one of these offers, the other company will know certain

information about you, such as your name, that you are our client and that you met the qualifications established for the offer. You may direct us not to use your Client Information for this purpose as described in Opt-Out Choice B below.

Ameriprise Certificate Company

Ameriprise Certificate Company does not disclose any nonpublic personal information about its customers or former customers to anyone, except in two circumstances. Ameriprise Certificate Company discloses information to companies, whether or not Affiliated, that help it by providing services to you. Ameriprise Certificate Company also discloses information when it is permitted or required by law.

Ameriprise[®] certificates may only be purchased through Ameriprise Financial. Therefore, if you hold an *Ameriprise*[®] certificate, Ameriprise Financial has a customer relationship with you and may independently collect information from you. The choices described below apply to you as a customer of Ameriprise Financial.

You Have Choices About How We Use and Disclose Client Information

You have choices about offers that may be sent to you. Your opt-out choices and how to opt out are explained below. We will treat an opt-out instruction by a joint accountholder as applying to all of the associated joint accountholders.

A. Offers for Products and Services from Our Affiliates and Sharing Qualification Information (Opt-Out Choice A)

You may limit marketing from our Affiliates based on the sharing of your personal and transaction and experience information among Affiliates. You also may simultaneously direct us not to share any Qualification Information with our affiliates. Our Affiliates include companies that provide advisory, broker-dealer, insurance, banking and asset management products and services.

The Ameriprise Financial companies you do business with may disclose certain Client Information to Affiliates in order to service your accounts and to develop and send you offers for their products and services. You may opt out of these Affiliates using transaction and experience information about you to send you offers of their products and services and from our sharing of Qualification Information about you with our Affiliates. If you choose opt-out Choice A, we may still share information with our Affiliates as permitted by law, but our Affiliates will not use this information to send offers of their products and services to you. Also, the Affiliate(s) you do business with or, if applicable, your Ameriprise Financial advisor may still use Client Information to offer products and services sold by them, call you and send you mail to service your existing relationship or to provide account related information, including pre-printed marketing materials inserted in those mailings.

If you have previously chosen to limit marketing offers from our Affiliates or to prevent the sharing with our Affiliates of Qualification Information about you, you do not have to do so again; your choice will apply until changed by you. To opt out of receiving separate marketing offers from our Affiliates and of the sharing of your Qualification Information, call us at 1 (800) 297-8018.

B. Offers for Products and Services of Other Companies (Opt-Out Choice B)

You may direct us not to use your Client Information for the purpose of sending you offers for products and services on behalf of outside companies by selecting Opt-Out Choice B.

To opt out of receiving marketing offers from us on behalf of outside companies, call us at 1 (800) 297-8018.

Additional State Opt-Out Information

In states where additional notification is required before you can provide an effective opt-out we will contact you separately regarding your opt-out choices.

If any of your accounts with us has a Vermont mailing address, we will automatically treat your accounts as if you chose Opt-Out Choices A and B as described in this Notice. Also, we will not obtain consumer credit reports about you without your consent.

If any of your accounts with us has a New Mexico mailing address, we will automatically treat your accounts as if you chose Opt-Out Choice B as described in this Notice.

Former Clients

If you close an account, your account becomes inactive or you are no longer a client, we will continue to treat and safeguard your Client Information as described in this Notice.

Internet Privacy Statement and Email Offers

Our Internet Privacy Statement is available on our website: ameriprise.com. We may send you email offers for our products and services, and those of our Affiliates and other companies we work with. However, we do not share email addresses with outside companies for them to market their own products and services to you.

To opt out of receiving these email offers, go to: ameriprise.com/preferences.

Text Messaging

Ameriprise Financial enables some financial advisors and other representatives to communicate by text message over their cell phones. We cannot accept orders to buy or sell securities by text message, e-mail or voicemail.

We will review, store and disclose text messages and other electronic communications in our ordinary course of business and to comply with legal or regulatory requirements. If you receive a text message from someone you work with at Ameriprise Financial and you prefer to communicate in a different way, please let that person know.

Ameriprise Financial Companies

The Ameriprise Financial brand represents the wide variety of financial products and services available from the Ameriprise Financial companies. More information is available from your financial advisor or on our website: ameriprise.com.

This Notice is addressed to clients in the United States who may 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
RiverSource Service Corp.
RiverSource Distributors, Inc.
RiverSource Fund Distributors, Inc.**

OPT-OUT CHOICES: If you choose to opt out as described in this Notice, call 1 (800) 297-8018. If you have already given us your choices, you do not need to respond



**70100 Ameriprise Financial Center
Minneapolis, MN 55474-0701**

ameriprise.com

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