

Portfolio – Allocation Disclosures

Cash investments includes cash held inside pooled investments (e.g., mutual funds), as part of a manager's investment strategy, and is not directly accessible unless you sell some of that investment. For definitions of asset classes, see the asset class glossary. For further information, contact your advisor.

Values for accounts summarized in this report may vary because of market fluctuations, account activity or outstanding loans. Outstanding loan balances on Certificates are not included in this report. Some values may be subject to surrender charges, market value adjustments or other fees. During the purchase period, the purchase amount for certain products, for example annuities, may not be accurately reflected in the total account value temporarily. For more complete information on any product, including associated fees and expenses, contact your financial advisor for a prospectus or other offering materials.

Dividend income is recognized upon receipt; interest income is recognized upon accrual.

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Investment products are not insured by the FDIC, NCUA or any federal agency, 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.

Investing in certain funds involves special risk, such as those related to investments in foreign securities, small- and mid-capitalization stocks, fixed income securities (especially high-yield securities), and funds which focus their investments in a particular sector, such as real estate, technology, and precious metals. See each fund's prospectus for specific risks associated with the Fund.

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For more information on the Investment Research Group (IRG) allocation framework talk with your financial advisor.

Asset allocation does not assure a profit or protect against loss.

Certain registered securities are sold by prospectus only. Investors should consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus contains this and other important information and should be read carefully before investing.

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These companies are part of Ameriprise Financial, Inc.

Valuation of Alternative Investments

Holdings in alternative investments such as Non-traded Business Development Companies, Non-traded Real Estate Investment Trusts, Hedge Fund Offerings, Managed Futures Funds, Real Estate Private Placements, Non-traded Closed End Funds, Private Equity offerings, 1031 Exchange offerings, and Private Exchange Funds reflect an estimated or historical value. During the valuation period, the unit price of your alternative investments is either the initial offering price or an estimated value, (typically provided by the issuer or in limited circumstances by a third-party pricing agent). Valuation may be less for certain investments in real estate, for example, a REIT, or for assets not readily tradable on an established U.S. or foreign securities market, for example, interests in Limited Liability Companies, Partnerships, Trusts, certain stocks, option contracts or similar products. This information is not intended to reflect the value you may realize if the issuer liquidates the security or if you sell your interests and is presented without inquiry or investigation. In addition, this estimated value is reflected in the total value of your account. See your prospectus, private placement memorandum, or the disclosures section of your statement for additional information.

For a period of time up to 150 days following the second anniversary of the breaking of escrow for an offering, a non-traded REIT and/or direct participation program sponsor may use a net investment methodology to calculate a per share estimated value. IMPORTANT - part of your distribution will likely include a return of capital. Any distribution that represents a return of capital reduces the estimated per share value shown on your account statement. Please review the non-traded REIT's or direct participation program's most recent annual report and other current periodic report for an explanation of the method by which the value was developed and

the date of valuation. Non-traded REITs and other direct participation programs are not listed on a securities exchange, are generally illiquid, and even if a client is able to sell the securities, the price received may be less than the per share estimated value provided in the account statement.