

## Rate of Return Disclosures

This service is intended for informational purposes only and is not an official report of any of your accounts. For Ameriprise Financial accounts, refer to your official Ameriprise Financial statements. Account values may not reflect account fees or charges that may be assessed on liquidation, surrender or withdrawal, or loan balances. Accuracy, completeness and timeliness cannot be guaranteed. By registering for this service, you have agreed to the [User Agreement](#).

Past performance is not a guarantee of future results.

### Sources of Information

The information contained in this table is based on data collected from third-party sources (e.g., mutual funds, direct participation programs, correspondent brokers, annuity carriers, etc.), and in some cases, affiliates, agents, and partners. While this information has been obtained from sources believed to be reliable, Ameriprise does not guarantee, nor is it responsible for the accuracy, completeness, or timeliness of the information included in these tables. In certain circumstances where a third-party source has not provided complete or accurate data, we may make reasonable assumptions that we believe to be reliable to permit us to calculate the performance included in these tables. Ameriprise is not responsible for inaccurate performance reporting because of an incorrect assumption we make in good faith. In the event of any discrepancy, you should always rely on statements received directly from product sponsors. For Ameriprise accounts, refer to your official Ameriprise statements. For non-Ameriprise accounts, obtain official statements directly from the appropriate financial service providers. If you have any questions regarding these tables, please contact your financial advisor.

### Performance Methodology

Rates of return in these tables are calculated using the Internal Rate of Return (IRR) money-weighted methodology that considers the weight of each client/external cash flow based on its size and the amount of time it is held in the account. The calculation measures performance of the asset, account, or portfolio by considering the market value of underlying holdings and the transactions within the asset, account, or portfolio, including (but not limited to): trades, corporate actions, fees (where applicable), cash flows, transfers, interest, dividends, and capital gains. Large contributions or withdrawals may significantly affect the rate of return.

The IRR money-weighted return is based on the single calculation of the entire measurement period and results in a personal rate of return for the investor, whereas the daily time-weighted return calculates performance of individual daily periods and then geometrically links those periodic returns, which results in a rate of return that is more reflective of the performance of the asset, manager, or strategy without the impact of client/external cash flows.

Performance information quoted represents past performance and does not guarantee future results. Performance information shown in this table may differ from those on other reports you have received from Ameriprise or your financial advisor. These tables may use different calculation methods, cover different reporting periods, or show different combinations of assets. If information for securities in your account is not available, performance information may vary.

Returns are net of investment management fees, if applicable. Other fees may affect performance, depending on the investment product.

This report displays a cumulative rate of return for time periods of one year or less. For time periods greater than one year, the rate of return is reported on an annualized basis.

The investment performance and principal of an investment will fluctuate so that an investor's shares when redeemed may be worth more or less than the original cost. The values represented in this report may not reflect the true original cost of the client's initial investment.

Rate of return will not display for 1-, 3-, 5-, and 10-year periods in the absence of both beginning and ending market values for the measurement period. YTD and Custom Periods will show a partial period return based on the timeframe the account or portfolio was open.

The contract value for annuity and insurance contracts may increase or decrease based on the interest rate credited to the fixed, interim and index accounts and investment results of the variable accounts.

Held-away annuity contracts display separately by contract number. Their values 1) are not included in brokerage account(s) values; and 2) represent values received from the annuity carrier and provided for informational purposes only. For the most current contract values, please contact your annuity carrier directly.

Do not rely on this data as a basis for making investment or tax decisions or when preparing your tax return.

**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.**

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