



Active Accumulation Portfolios®

Active Accumulation Portfolios investments may be suitable for clients who seek:

- A professional investment manager to choose asset allocation and perform investment selection
- An advisor who monitors¹ the investment manager and provides ongoing advice
- A medium to long-term growth solution for a nonqualified account

Highlights

The primary portfolio objective of *Active Accumulation Portfolios* investments is to deliver capital growth over time.

Diversification

Includes a range of domestic and foreign equity, fixed-income, cash, alternative and multi-asset Columbia mutual funds.

Tactical asset allocation

Flexible asset allocation strategy designed to capture short- and long-term investment opportunities.

Risk-managed

Seeks to deliver consistent, risk-managed growth over time by anticipating volatility and correlation between different asset classes.

Professional management

A sophisticated, active investment approach normally reserved for large institutional investors.

Key features

Investment manager

Columbia Management Investment Advisers, LLC (“Columbia”)

Investment approach

Tactical asset allocation approach with a focus on risk management

Designed to perform best in

Up markets

Primary portfolio objective

Growth

Available only for

Nonqualified accounts

¹ We will monitor the investments in your managed account, including asset allocation, holdings and risk tolerance, as well as your progress relative to your investment goals for that account at least annually.

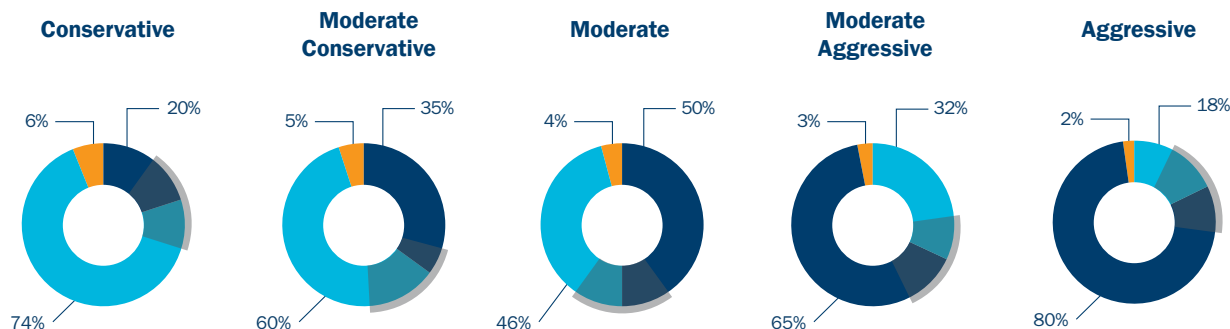
Meet Columbia

The Columbia Threadneedle Investments Global Asset Allocation Team consists of more than 20 asset allocation professionals from a variety of diverse backgrounds with an average industry tenure of approximately 15 years. Team members meet regularly to evaluate proprietary quantitative models and discuss qualitative viewpoints on the outlook for global capital markets. Their investment process is designed to be structured and repeatable yet flexible enough to adapt to changing market environments.

Choosing the right portfolio

Active Portfolios® investments are constructed with an emphasis on medium to long-term financial goals, such as buying a house, saving for a child's education or distributing income in retirement. The *Active Accumulation Portfolios* investments series seeks to deliver consistent, risk-managed growth and designed to perform best in upward-trending markets. Your Ameriprise financial advisor can help you select which portfolio may be appropriate for you based on your goals, investment objectives and risk tolerance.

● Equities ● Fixed Income ● Alternatives ● Cash



Tactical allocation ranges

Portfolio	Equities	Fixed Income	Alternatives	Cash
Conservative	5% – 35%	65% – 90%	0% – 5%	0% – 5%
Moderate Conservative	20% – 50%	50% – 75%	0% – 5%	0% – 5%
Moderate	35% – 65%	35% – 60%	0% – 5%	0% – 5%
Moderate Aggressive	50% – 80%	20% – 45%	0% – 5%	0% – 5%
Aggressive	65% – 95%	5% – 30%	0% – 5%	0% – 5%

The targeted portfolio allocations may not be representative of current or future allocations. They are not intended to serve as investment recommendations.

Columbia Management Investment Advisers, LLC (“Columbia”) is the investment manager for the *Active Accumulation Portfolios* investments and is responsible for all strategy and investment decisions for the portfolios. Columbia Threadneedle Investments (“Columbia Threadneedle”) is the global brand name of the Columbia and Threadneedle group of companies. These companies are part of Ameriprise Financial, Inc. Ameriprise Financial and its affiliates do not offer tax or legal advice. Consumers should consult with their tax advisor or attorney regarding their specific situation.

Processes used may not achieve the desired results.

Portfolio Risks

The portfolios are subject to risks associated with the underlying funds including, but not limited to: market risk, credit risk, interest rate risk, foreign/emerging markets risk, sector risk and risks associated with alternative investments.

In general, **equity** securities tend to have greater price volatility than **debt** securities. The market value of securities may fall, fail to rise or fluctuate, sometimes rapidly and unpredictably. **Market** risk may affect a single issuer, sector of the economy, industry or the market as a whole.

There are risks associated with **fixed income** investments, including credit risk, interest rate risk, and prepayment and extension risk. In general, bond prices rise when interest rates fall and vice versa. This effect is usually more pronounced for longer-term securities.

Alternative investment strategies and structures may involve substantial risks, may be more volatile than traditional investments, and are designed to be low or non-correlated to traditional equity and fixed income markets.

Diversification and asset allocation does not assure a profit or protect against loss.

For more information about a specific portfolio, please request the appropriate *Active Portfolios* investments fact sheet from your financial advisor.

Please review the *Ameriprise*® Managed Accounts Client Disclosure Brochure or, if you elected to pay a consolidated advisory fee, the *Ameriprise* Managed Accounts and Financial Planning Service Disclosure Brochure, for a full description of services offered, including fees and expenses as well as any applicable updates.

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.

Investment advisory products and services are made available through Ameriprise Financial Services, LLC, a registered investment adviser.