



Ameriprise Financial, Inc.

2025 CDP Corporate Questionnaire 2025

Word version

Important: this export excludes unanswered questions

This document is an export of your organization's CDP questionnaire response. It contains all data points for questions that are answered or in progress. There may be questions or data points that you have been requested to provide, which are missing from this document because they are currently unanswered. Please note that it is your responsibility to verify that your questionnaire response is complete prior to submission. CDP will not be liable for any failure to do so.

[Read full terms of disclosure](#)

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C1. Introduction

(1.1) In which language are you submitting your response?

Select from:

English

(1.2) Select the currency used for all financial information disclosed throughout your response.

Select from:

USD

(1.3) Provide an overview and introduction to your organization.

(1.3.1) Type of financial institution

Select from:

Other, please specify :Diversified Financial - Wealth Manager, Asset Manager, Insurer, Asset owner, and Bank

(1.3.2) Organization type

Select from:

Publicly traded organization

(1.3.3) Description of organization

At Ameriprise Financial, we have been helping people feel confident about their financial future for more than 130 years. With extensive advisory, asset management and insurance capabilities and a nationwide network of more than 10,000 financial advisors in the U.S., we have the strength and expertise to serve the full range of individual and institutional investors' financial needs. Our diversified business is built on long-term relationships and centered on advice: We are a leading wealth manager and a longstanding leader in financial planning and advice in the U.S., serving more than 3.5 million individual, small business and institutional clients. We are a global asset manager investing on behalf of individuals and some of the most sophisticated institutional investors in the world. Our insurance and annuity business is differentiated and helps meet clients' retirement income and protection needs. And our bank is an important capability in our wealth management business. Given our extensive capabilities, distribution reach and leadership positions, we engage with multiple stakeholders on sustainability topics, including how we are managing the risk and opportunities related to the climate transition. These stakeholders include Ameriprise shareholders, investors, regulatory agencies and

research organizations and others who are seeking to better understand performance factors that underpin long-term business success. Each of our businesses is managing the climate transition in a way that reflects their unique market and regulatory environment. Overall, Ameriprise considers climate change to be a long-term strategic risk, largely related to reputational and other aspects of our corporate social responsibility (CSR) reporting and compliance with regulatory requirements. In terms of emissions, like other financial services firms, Ameriprise is a low direct greenhouse gas (GHG) emitter. The main contributor to these emissions is our corporate real estate. We incorporate responsible environmental practices in the management of our facilities and have earned recognition at many locations for energy efficiency. We will continue to manage our corporate footprint strategically to support business growth, improve efficiency, maximize resources and manage emissions. We would highlight the following: Since 2021, we have provided the direct and indirect GHG emissions associated with our global carbon footprint where we have accurate data to do so. Within Wealth Management, we offer a broad range of products and services to our retail clients and advisors, including sustainable investing strategies for those who choose to incorporate environmental- and climate-related factors in their investment portfolios. Columbia Threadneedle has extensive climate-related resources and publishes an annual climate report. RiverSource Life benefits from Columbia Threadneedle's management of the firm's owned assets and aligns its approach to manage climate risk with Ameriprise. Ameriprise Bank, FSB offers products and services for Ameriprise clients through the Advice & Wealth Management segment. Like RiverSource, the Bank benefits from Columbia Threadneedle's investment capabilities for the management of its investment portfolio, including those asset classes where climate-related data is available. In summary, we will continue to manage climate-related risks and opportunities pragmatically, ensuring we meet regulatory requirements while balancing the needs of all our stakeholders. ABOUT OUR CDP SUBMISSION: The information in this CDP submission is designed to summarize our approach to managing climate-related risks and opportunities. Metrics included are subject to measurement uncertainties given the evolving nature of climate reporting, and unless noted, all data is as of December 31, 2024. We reserve the right to update measurement techniques and methodologies in the future. Our public disclosures, including our voluntary sustainability and climate-related disclosures, include a range of topics that we believe are relevant to our business and that may be of interest to investors and other stakeholders. Information contained in this communication should not be construed as a characterization regarding the materiality or financial impact of that information. Please see the Ameriprise Annual Report on Form 10-K, Quarterly Reports on Form 10-Q and other current and periodic reports with the Securities and Exchange Commission (SEC), available on the SEC website and through our Investor Relations website.

[Fixed row]

(1.4) State the end date of the year for which you are reporting data. For emissions data, indicate whether you will be providing emissions data for past reporting years.

	End date of reporting year	Alignment of this reporting period with your financial reporting period	Indicate if you are providing emissions data for past reporting years
	12/31/2024	Select from: <input checked="" type="checkbox"/> Yes	Select from: <input checked="" type="checkbox"/> No

[Fixed row]

(1.4.1) What is your organization's annual revenue for the reporting period?

17079000000

(1.5) Provide details on your reporting boundary.

(1.5.1) Is your reporting boundary for your CDP disclosure the same as that used in your financial statements?

Select from:

No

(1.5.2) How does your reporting boundary differ to that used in your financial statement?

Ameriprise has chosen to set its organizational boundaries for the GHG inventory according to the operational control approach (not intended to be defined in accordance with GAAP/IFRS/Regulatory definitions). Consistent with the operational control approach, Ameriprise accounts for GHG emissions from its locations for which it has direct control over operations.

[Fixed row]

(1.6) Does your organization have an ISIN code or another unique identifier (e.g., Ticker, CUSIP, etc.)?

ISIN code - bond

(1.6.1) Does your organization use this unique identifier?

Select from:

Yes

(1.6.2) Provide your unique identifier

US03076CAH97

ISIN code - equity

(1.6.1) Does your organization use this unique identifier?

Select from:

Yes

(1.6.2) Provide your unique identifier

US03076C1062

CUSIP number

(1.6.1) Does your organization use this unique identifier?

Select from:

Yes

(1.6.2) Provide your unique identifier

03076C106

Ticker symbol

(1.6.1) Does your organization use this unique identifier?

Select from:

Yes

(1.6.2) Provide your unique identifier

AMP

SEDOL code

(1.6.1) Does your organization use this unique identifier?

Select from:

Yes

(1.6.2) Provide your unique identifier

BYZHDR1

LEI number

(1.6.1) Does your organization use this unique identifier?

Select from:

Yes

(1.6.2) Provide your unique identifier

6ZLKQF7QB6JAEKQS5388

D-U-N-S number

(1.6.1) Does your organization use this unique identifier?

Select from:

No

Other unique identifier

(1.6.1) Does your organization use this unique identifier?

Select from:

No

[Add row]

(1.7) Select the countries/areas in which you operate.

Select all that apply

India

Sweden

- Italy
- Japan
- Spain
- France
- Singapore
- Luxembourg
- Netherlands
- Switzerland
- Republic of Korea

- Austria
- Denmark
- Germany
- Australia
- Hong Kong SAR, China
- United Arab Emirates
- United States of America
- United Kingdom of Great Britain and Northern Ireland

(1.9) What was the size of your organization based on total assets value at the end of the reporting period?

1522000000000

(1.10) Which activities does your organization undertake, and which industry sectors does your organization lend to, invest in, and/or insure?

Banking (Bank)

(1.10.1) Activity undertaken

Select from:

- Yes

(1.10.3) Reporting the portfolio value and % of revenue associated with the portfolio

Select from:

- No

(1.10.6) Type of clients

Select all that apply

- Institutional investors

- Retail clients

(1.10.7) Industry sectors your organization lends to, invests in, and/or insures

Select all that apply

- Retail

Investing (Asset manager)

(1.10.1) Activity undertaken

Select from:

- Yes

(1.10.3) Reporting the portfolio value and % of revenue associated with the portfolio

Select from:

- Yes, both the portfolio value and the % of revenue associated with it

(1.10.4) Portfolio value based on total assets

681000000000

(1.10.5) % of revenue

19

(1.10.6) Type of clients

Select all that apply

- Government / sovereign / quasi-government / sovereign wealth funds
- Institutional investors
- Family offices / high network individuals
- Retail clients

- Corporate and institutional clients (companies)

(1.10.7) Industry sectors your organization lends to, invests in, and/or insures

Select all that apply

- Retail
- Apparel
- Services
- Materials
- Hospitality
- Transportation services
- Food, beverage & agriculture
- Biotech, health care & pharma
- Fossil Fuels
- Manufacturing
- Infrastructure
- Power generation
- International bodies

Investing (Asset owner)

(1.10.1) Activity undertaken

Select from:

- Yes

(1.10.3) Reporting the portfolio value and % of revenue associated with the portfolio

Select from:

- Yes, the value of the portfolio based on total assets

(1.10.4) Portfolio value based on total assets

26000000000

(1.10.6) Type of clients

Select all that apply

- Retail clients

(1.10.7) Industry sectors your organization lends to, invests in, and/or insures

Select all that apply

- Retail
- Apparel
- Services
- Materials
- Hospitality
- Transportation services
- Food, beverage & agriculture
- Biotech, health care & pharma
- Fossil Fuels
- Manufacturing
- Infrastructure
- Power generation
- International bodies

Insurance underwriting (Insurance company)

(1.10.1) Activity undertaken

Select from:

- Yes

(1.10.2) Insurance types underwritten

Select all that apply

- Life and/or Health

(1.10.3) Reporting the portfolio value and % of revenue associated with the portfolio

Select from:

- Yes, the value of the portfolio based on total assets

(1.10.4) Portfolio value based on total assets

198000000000

(1.10.6) Type of clients

Select all that apply

Retail clients

[Fixed row]

(1.24) Has your organization mapped its value chain?

(1.24.1) Value chain mapped

Select from:

Yes, we have mapped or are currently in the process of mapping our value chain

(1.24.2) Value chain stages covered in mapping

Select all that apply

Portfolio

(1.24.5) Portfolios covered in mapping

Select all that apply

Investing (Asset manager)

(1.24.7) Description of mapping process and coverage

While Ameriprise Financial has not mapped its upstream value chain, Columbia Threadneedle considers certain material value chain risks relevant to the companies they invest in as part of their sustainable research program. For more information, visit Columbia Threadneedle's Responsible Investment website.

(1.24.8) Primary reason for not mapping your upstream value chain or any value chain stages

Select from:

Other, please specify :Given that our company operates in the financial services sector, the goods and services that are acquired are all indirect as the business model does not include manufacturing of 'goods'.

(1.24.9) Explain why your organization has not mapped its upstream value chain or any value chain stages

Given that our company operates in the financial services sector, the goods and services that are acquired are all indirect as the business model does not include manufacturing of 'goods'

[Fixed row]

(1.24.1) Have you mapped where in your direct operations or elsewhere in your value chain plastics are produced, commercialized, used, and/or disposed of?

(1.24.1.1) Plastics mapping

Select from:

No, and we do not plan to within the next two years

(1.24.1.5) Primary reason for not mapping plastics in your value chain

Select from:

Other, please specify :Given that our company operates in the financial services sector, the goods and services that are acquired are all indirect as the business model does not include manufacturing of 'goods'.

(1.24.1.6) Explain why your organization has not mapped plastics in your value chain

Given that our company operates in the financial services sector, the goods and services that are acquired are all indirect as the business model does not include manufacturing of 'goods'. We would note that Columbia Threadneedle conducts research and engagement related to plastics production use as part of their sustainability research.

[Fixed row]

C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities

(2.1) How does your organization define short-, medium-, and long-term time horizons in relation to the identification, assessment, and management of your environmental dependencies, impacts, risks, and opportunities?

Short-term

(2.1.1) From (years)

0

(2.1.3) To (years)

1

(2.1.4) How this time horizon is linked to strategic and/or financial planning

This time horizon applies to our ERM (Enterprise Risk Management) process. Realized risks are also sometimes defined within a 0-18 month timeframe. Within strategic planning, short-term is considered to be 12-18 months and is applied to the annual planning.

Medium-term

(2.1.1) From (years)

1

(2.1.3) To (years)

5

(2.1.4) How this time horizon is linked to strategic and/or financial planning

This time horizon applies to our ERM process.

Long-term

(2.1.1) From (years)

5

(2.1.2) Is your long-term time horizon open ended?

Select from:

No

(2.1.3) To (years)

100

(2.1.4) How this time horizon is linked to strategic and/or financial planning

This time horizon applies to our ERM process. Within strategic planning, our long-range plan is considered to be 3-5 years.

[Fixed row]

(2.2) Does your organization have a process for identifying, assessing, and managing environmental dependencies and/or impacts?

	Process in place	Primary reason for not evaluating dependencies and/or impacts	Explain why you do not evaluate dependencies and/or impacts and describe any plans to do so in the future
	Select from: <input checked="" type="checkbox"/> No, and we do not plan to within the next two years	Select from: <input checked="" type="checkbox"/> Not an immediate strategic priority	<i>For Ameriprise, these topics are not part of our sustainability reporting.</i>

[Fixed row]

(2.2.1) Does your organization have a process for identifying, assessing, and managing environmental risks and/or opportunities?

	Process in place	Risks and/or opportunities evaluated in this process
	Select from: <input checked="" type="checkbox"/> Yes	Select from: <input checked="" type="checkbox"/> Both risks and opportunities

[Fixed row]

(2.2.2) Provide details of your organization’s process for identifying, assessing, and managing environmental dependencies, impacts, risks, and/or opportunities.

Row 1

(2.2.2.1) Environmental issue

Select all that apply

- Climate change

(2.2.2.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this environmental issue

Select all that apply

- Risks
- Opportunities

(2.2.2.3) Value chain stages covered

Select all that apply

- Direct operations
- Upstream value chain

(2.2.2.4) Coverage

Select from:

- Full

(2.2.2.7) Type of assessment

Select from:

- Qualitative only

(2.2.2.8) Frequency of assessment

Select from:

- More than once a year

(2.2.2.9) Time horizons covered

Select all that apply

- Short-term
- Medium-term
- Long-term

(2.2.2.10) Integration of risk management process

Select from:

- Integrated into multi-disciplinary organization-wide risk management process

(2.2.2.11) Location-specificity used

Select all that apply

- Not location specific

(2.2.2.12) Tools and methods used

Enterprise Risk Management

- Enterprise Risk Management
- Internal company methods

Other

- Scenario analysis

(2.2.2.13) Risk types and criteria considered

Acute physical

- Drought
- Tornado
- Wildfires
- Heat waves
- Cyclones, hurricanes, typhoons
- Heavy precipitation (rain, hail, snow/ice)
- Flood (coastal, fluvial, pluvial, ground water)
- Storm (including blizzards, dust, and sandstorms)
- Other acute physical risk, please specify :**Climate change may increase the severity and frequency of weather-related catastrophes**

Chronic physical

- Increased severity of extreme weather events

Policy

- Changes to international law and bilateral agreements
- Changes to national legislation
- Poor coordination between regulatory bodies

Market

- Changing customer behavior
- Uncertainty in the market signals

Reputation

- Increased partner and stakeholder concern and partner and stakeholder negative feedback
- Other reputation, please specify :At the enterprise level, Ameriprise considers climate change to be a strategic risk, largely related to reputational and other aspects of our CSR reporting and compliance with regulatory requirements.

Liability

- Exposure to litigation
- Non-compliance with regulations
- Regulation and supervision of environmental risk in the financial sector

(2.2.2.14) Partners and stakeholders considered

Select all that apply

- Customers
- Employees
- Investors
- Regulators

(2.2.2.15) Has this process changed since the previous reporting year?

Select from:

- No

(2.2.2.16) Further details of process

Like other firms, Ameriprise is subject to risks and uncertainties that reflect an evolving market, business and regulatory environment. We devote significant resources to develop our policies, procedures and controls to identify, monitor and manage risk, and our corporate values foster a culture of compliance and risk awareness. This is reflected in our robust enterprise risk management (ERM) program, which informs our business decision framework and is critical to preserving and creating sustainable, long-term shareholder value. Our enterprise risk program encompasses financial and non-financial risk components, and risk management is incorporated into the day-to-day operations and decision-making of the company. Our program reflects specific tolerances and regulatory requirements that we monitor to ensure we consistently meet client and company needs. With regard to climate-related risk, Ameriprise considers climate change to be a long-term strategic risk, largely related to reputational and other aspects of our CSR reporting and compliance with regulatory requirements. We have developed policies for top risk areas, including reputational and strategic risks. Processes are in place to ensure the ERM Committee (ERMC) is aware of material risks to the enterprise and that business owners are incorporating these risks into their business planning and operations. The ERMC reviews strategic risks on an ongoing basis and formally

reviews them as part of our ERM process annually. In addition, the company reviews strategic risk and the actions to mitigate the potential impact of those risks as part of our long-range planning process. Our ERM process includes assessing, protecting against and mitigating the physical risks of catastrophic weather events affecting the company, clients and policyholders. And we are cognizant of the long-term transitional challenges and opportunities that reflect evolving consumer preferences and regulatory regimes. Overall, we approach climate-related topics as a wealth manager, global asset manager and insurer: • Within wealth management, we offer a broad range of products and services to our clients and advisors, including sustainable investing strategies for those clients who choose to incorporate environmental and climate-related factors in their investments. This includes expanded research, training and tools for advisors. • Columbia Threadneedle is working to deliver long-term financial returns for clients, which includes effectively managing climate-related risks and opportunities. As an asset manager, it plays an important role in the transition to a low-carbon economy, which is complex and requires consideration of multiple geopolitical realities and unique market characteristics of the companies and assets in which we invest in for clients. For more information see Columbia Threadneedle's Climate Change Report June 2025. • Within our retirement and protection business, our efforts align to Ameriprise's risk management process and benefit from our investment capabilities for the management of our life portfolio. • Ameriprise Bank, FSB offers products and services for Ameriprise clients through the Advice & Wealth Management segment. Like RiverSource, the Bank benefits from Columbia Threadneedle's investment capabilities for the management of its investment portfolio, including those asset classes where climate-related data is available.
[Add row]

(2.2.4) Does your organization have a process for identifying, assessing, and managing environmental dependencies and/or impacts related to your portfolio activities?

Banking (Bank)

(2.2.4.1) Process in place covering this portfolio

Select from:

No, and we do not plan to within the next two years

(2.2.4.3) Primary reason for not evaluating dependencies and/or impacts related to this portfolio

Select from:

Not an immediate strategic priority

(2.2.4.4) Explain why you do not evaluate dependencies and/or impacts related to this portfolio and describe any plans to evaluate this in the future

Currently, Ameriprise Bank, FSB leverages Columbia Threadneedle's investment capabilities in the management of its investment portfolio. The Bank does not have the resources to assess this exposure on its own. The vast majority of our Bank's investment portfolio is made up of structured assets, including mortgages. However,

these asset classes generally lack reliable, consistent RI data. As the market matures and relevant data capabilities develop further, we will consider evolving our approach to assessing the Bank portfolio's exposures in these areas.

Investing (Asset manager)

(2.2.4.1) Process in place covering this portfolio

Select from:

Yes

(2.2.4.2) Dependencies and/or impacts related to this portfolio evaluated in this process

Select from:

Both dependencies and impacts

Investing (Asset owner)

(2.2.4.1) Process in place covering this portfolio

Select from:

Yes

(2.2.4.2) Dependencies and/or impacts related to this portfolio evaluated in this process

Select from:

Both dependencies and impacts

Insurance underwriting (Insurance company)

(2.2.4.1) Process in place covering this portfolio

Select from:

No, and we do not plan to within the next two years

(2.2.4.3) Primary reason for not evaluating dependencies and/or impacts related to this portfolio

Select from:

- Judged to be unimportant or not relevant

(2.2.4.4) Explain why you do not evaluate dependencies and/or impacts related to this portfolio and describe any plans to evaluate this in the future

As a life insurer, this topic is not relevant to our activities outside of the management of our owned asset portfolio.

[Fixed row]

(2.2.5) Does your organization have a process for identifying, assessing, and managing environmental risks and/or opportunities related to your portfolio activities?

Banking (Bank)

(2.2.5.1) Process in place covering this portfolio

Select from:

- No, and we do not plan to within the next two years

(2.2.5.4) Primary reason for not evaluating risks and/or opportunities related to this portfolio

Select from:

- Not an immediate strategic priority

(2.2.5.5) Explain why you do not evaluate risks and/or opportunities related to this portfolio and describe any plans to do so in the future

Currently, Ameriprise Bank, FSB leverages the extensive investment capabilities at Columbia Threadneedle in the management of its investment portfolio. The Bank does not have the resources to assess this exposure on its own. The vast majority of our Bank's investment portfolio is made up of structured assets, including mortgages. However, these asset classes generally lack reliable, consistent RI data. As the market matures and relevant data capabilities develop further, we will consider evolving our approach to assessing the Bank portfolio's exposures in these areas.

Investing (Asset manager)

(2.2.5.1) Process in place covering this portfolio

Select from:

Yes

(2.2.5.2) Risks and/or opportunities related to this portfolio are evaluated in this process

Select from:

Both risks and opportunities

(2.2.5.3) Is this process informed by the dependencies and/or impacts process?

Select from:

No

(2.2.5.6) Explain why you do not have a process for evaluating both risks and opportunities related to this portfolio that is informed by a dependencies and/or impacts process

Columbia Threadneedle's research incorporates environmental themes, including energy transition, biodiversity and nature. This is informed by their analysis of the materiality of these issues to portfolio companies and informs their fundamental research and investment processes. Further details can be found in Columbia Threadneedle's Climate Report June 2025.

Investing (Asset owner)

(2.2.5.1) Process in place covering this portfolio

Select from:

Yes

(2.2.5.2) Risks and/or opportunities related to this portfolio are evaluated in this process

Select from:

Both risks and opportunities

(2.2.5.3) Is this process informed by the dependencies and/or impacts process?

Select from:

No

(2.2.5.6) Explain why you do not have a process for evaluating both risks and opportunities related to this portfolio that is informed by a dependencies and/or impacts process

Our research team incorporates Columbia Threadneedle's proprietary ratings and ESG materiality factors into its fundamental analysis. Columbia Threadneedle is aware that there are linkages between risks related to the climate transition and nature loss. Columbia Threadneedle monitors evolving regulatory and stakeholder expectations on the disclosure of financial institution exposure to nature-related risks and will build on this capability as this space evolves.

Insurance underwriting (Insurance company)

(2.2.5.1) Process in place covering this portfolio

Select from:

Yes

(2.2.5.2) Risks and/or opportunities related to this portfolio are evaluated in this process

Select from:

Both risks and opportunities

[Fixed row]

(2.2.6) Provide details of your organization's process for identifying, assessing, and managing environmental dependencies, impacts, risks, and/or opportunities related to your portfolio activities.

Investing (Asset manager)

(2.2.6.1) Environmental issue

Select all that apply

Climate change

Biodiversity

(2.2.6.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this portfolio

Select all that apply

- Dependencies
- Impacts
- Risks
- Opportunities

(2.2.6.4) Type of assessment

Select from:

- Qualitative and quantitative

(2.2.6.5) Industry sectors covered by the assessment

Select all that apply

- | | |
|---|--|
| <input checked="" type="checkbox"/> Retail | <input checked="" type="checkbox"/> Fossil Fuels |
| <input checked="" type="checkbox"/> Apparel | <input checked="" type="checkbox"/> Manufacturing |
| <input checked="" type="checkbox"/> Services | <input checked="" type="checkbox"/> Infrastructure |
| <input checked="" type="checkbox"/> Materials | <input checked="" type="checkbox"/> Power generation |
| <input checked="" type="checkbox"/> Hospitality | <input checked="" type="checkbox"/> International bodies |
| <input checked="" type="checkbox"/> Transportation services | |
| <input checked="" type="checkbox"/> Food, beverage & agriculture | |
| <input checked="" type="checkbox"/> Biotech, health care & pharma | |

(2.2.6.6) Frequency of assessment

Select from:

- Not defined

(2.2.6.7) Time horizons covered

Select all that apply

- Short-term
- Medium-term

(2.2.6.8) Integration of risk management process

Select from:

- A specific environmental risk assessment process

(2.2.6.9) Location-specificity used

Select all that apply

- Site-specific

(2.2.6.10) Tools and methods used

Select all that apply

- ENCORE
- Other, please specify :Climate Action 100+ Benchmark, MSCI ESG, SBTI,
- Bloomberg, Klimalog**
- Scenario analysis
- Internal tools/methods
- CDP Disclosure Framework
- The Transition Pathway Initiative (TPI)

(2.2.6.11) Risk type and criteria considered

Acute physical

- Other acute physical risk, please specify :A range of physical climate events could impact underlying asset performance. This could be particularly marked in certain regions and industries.

Chronic physical

- Other chronic physical driver, please specify :A range of physical climate events could impact underlying asset performance. This could be particularly marked in certain regions and industries.

Policy

Other policy, please specify :The performance of the investment portfolios we manage may be impacted by climate-related regulation or policy – resulting in both risks and opportunities.

Market

Other market, please specify :The performance of the investment portfolios we manage may be impacted by climate-related market factors – resulting in both risks and opportunities.

Reputation

Other reputation, please specify :The performance of the investment portfolios we manage may be impacted by climate-related reputational factors – resulting in both risks and opportunities.

Technology

Other technology, please specify :The performance of the investment portfolios we manage may be impacted by climate-related technology factors – resulting in both risks and opportunities.

Liability

Other liability, please specify :The performance of the investment portfolios we manage may be impacted by climate-related liabilities – resulting in both risks and opportunities.

(2.2.6.12) Partners and stakeholders considered

Select all that apply

- Customers
- Investors
- Regulators

(2.2.6.13) Further details of process

These topics are analyzed by Columbia Threadneedle’s specialist sustainable research analysts, working in collaboration with the Responsible Investment team and with on-desk analysts. Work in 2025 included an exercise led by their climate specialists to analyze all companies under research coverage on the impacts of climate change on business risks and opportunities, across three scenarios covering different speeds of the energy transition. Results are expected to be published in late 2025.

Investing (Asset owner)

(2.2.6.1) Environmental issue

Select all that apply

- Climate change
- Plastics
- Biodiversity

(2.2.6.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this portfolio

Select all that apply

- Dependencies
- Impacts
- Risks
- Opportunities

(2.2.6.4) Type of assessment

Select from:

- Qualitative and quantitative

(2.2.6.5) Industry sectors covered by the assessment

Select all that apply

- | | |
|---|--|
| <input checked="" type="checkbox"/> Retail | <input checked="" type="checkbox"/> Fossil Fuels |
| <input checked="" type="checkbox"/> Apparel | <input checked="" type="checkbox"/> Manufacturing |
| <input checked="" type="checkbox"/> Services | <input checked="" type="checkbox"/> Infrastructure |
| <input checked="" type="checkbox"/> Materials | <input checked="" type="checkbox"/> Power generation |
| <input checked="" type="checkbox"/> Hospitality | <input checked="" type="checkbox"/> International bodies |
| <input checked="" type="checkbox"/> Transportation services | |
| <input checked="" type="checkbox"/> Food, beverage & agriculture | |
| <input checked="" type="checkbox"/> Biotech, health care & pharma | |

(2.2.6.6) Frequency of assessment

Select from:

- More than once a year

(2.2.6.7) Time horizons covered

Select all that apply

- Medium-term

(2.2.6.8) Integration of risk management process

Select from:

- A specific environmental risk assessment process

(2.2.6.9) Location-specificity used

Select all that apply

- Not location specific

(2.2.6.10) Tools and methods used

Select all that apply

- ENCORE
- Risk models
- Scenario analysis
- Stress tests
- Other, please specify :SASB industry templates

(2.2.6.11) Risk type and criteria considered

Acute physical

- Other acute physical risk, please specify :A range of physical climate events could impact underlying asset performance. This could be particularly marked in certain regions and industries.

Chronic physical

Other chronic physical driver, please specify :A range of physical climate events could impact underlying asset performance. This could be particularly marked in certain regions and industries.

Policy

Other policy, please specify :The performance of the investment portfolios we manage may be impacted by climate-related regulation or policy – resulting in both risks and opportunities.

(2.2.6.12) Partners and stakeholders considered

Select all that apply

Customers

Investors

Local communities

Regulators

Suppliers

(2.2.6.13) Further details of process

Columbia Threadneedle's research process incorporates ESG aspects as a means to enhance its view into strategic direction, capital allocation and culture that are critical in the underwriting of corporate management teams. Columbia Threadneedle believes this provides a holistic view of risk when considering the risk/reward proposition of a security within the portfolio construction process. Specifically, Columbia Threadneedle teams incorporate MSCI, Columbia Threadneedle's proprietary ratings and ESG materiality factors into its fundamental analysis. These ratings and key ESG materiality factors supplement analyst credit metric tables incorporated in company and industry thesis statements. The materiality factors and statistics presented in the tables include but are not limited to GHG emissions, biodiversity & land, health & safety exposure, water usage and ethics and fraud. As part of its analysts' fundamental work, Columbia Threadneedle incorporates the SASB standards in assessing risks and opportunities across industries and issuers.

Insurance underwriting (Insurance company)

(2.2.6.1) Environmental issue

Select all that apply

Climate change

(2.2.6.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this portfolio

Select all that apply

- Risks
- Opportunities

(2.2.6.4) Type of assessment

Select from:

- Qualitative only

(2.2.6.6) Frequency of assessment

Select from:

- Annually

(2.2.6.7) Time horizons covered

Select all that apply

- Short-term
- Medium-term
- Long-term

(2.2.6.8) Integration of risk management process

Select from:

- Integrated into multi-disciplinary organization-wide risk assessment process

(2.2.6.9) Location-specificity used

Select all that apply

- Not location specific

(2.2.6.10) Tools and methods used

Select all that apply

- Internal tools/methods

(2.2.6.11) Risk type and criteria considered

Acute physical

- Other acute physical risk, please specify :Climate-related natural disasters and catastrophes, including severe weather

Chronic physical

- Other chronic physical driver, please specify :Climate-related natural disasters and catastrophes, including severe weather

Market

- Changing customer behavior
- Other market, please specify :Market and interest rate risk that may be driven by events such as climate-related changes

(2.2.6.12) Partners and stakeholders considered

Select all that apply

- Customers
- Investors
- Regulators

(2.2.6.13) Further details of process

The Enterprise Risk Management Committee (“ERMC”) is responsible for determining the nature and level of risk assumed within Ameriprise. The ERMC’s primary objective is to ensure that Ameriprise can achieve its objectives in a safe, sound and prudent manner in multiple environments over multiple timeframes. The Operational Risk Management Committee (“ORMC”) was formally established as an ERMC subcommittee to provide independent and objective oversight concerning operational risk at the enterprise level. The Insurance and Annuities Operational Risk and Control Committee (“I&A ORCC”) is a subcommittee of the ORMC that provides independent and objective oversight of operational risks and controls within RiverSource. The ORMC provides risk reporting, executes ERMC decisions and provides updates on ERMC delegated decisions related to operational risk. The Operational Risk Management (ORM) framework is designed to oversee the management of all operational risks (including strategic risks such as climate risk) that may impact Ameriprise and its affiliates (including RiverSource). Within this ORM framework, the ERMC, through its oversight of the ORMC, provides oversight for operational risk. In addition to the enterprise level oversight of risk management, RVSLNY has taken additional steps to manage and consider climate risks and opportunities, as appropriate in the ERM framework. These considerations extend to the development of ERM reports and the Own Risk and Solvency Assessment (“ORSA”) summary reports as well as in the decision-making processes of senior management. The management of RiverSource’s core insurance business includes the assessment of potential financial implications related to

market and interest rate risk that may be driven by climate-related events. In this regard, climate risks are inherently included in RVSLNY's regular sensitivity analysis of mortality, morbidity and policyholder behavior. This analysis assumes changes in these insurance risks can arise from multiple forces, including longevity improvement, pandemics (and other mortality or morbidity stresses such as climate change), and economic environment.
 [Add row]

(2.2.7) Are the interconnections between environmental dependencies, impacts, risks and/or opportunities assessed?

	Interconnections between environmental dependencies, impacts, risks and/or opportunities assessed	Primary reason for not assessing interconnections between environmental dependencies, impacts, risks and/or opportunities	Explain why you do not assess the interconnections between environmental dependencies, impacts, risks and/or opportunities
	Select from: <input checked="" type="checkbox"/> No	Select from: <input checked="" type="checkbox"/> Not an immediate strategic priority	For Ameriprise these topics are not part of our sustainability reporting.

[Fixed row]

(2.2.8) Does your organization consider environmental information about your clients/investees as part of your due diligence and/or environmental dependencies, impacts, risks and/or opportunities assessment process?

Banking (Bank)

(2.2.8.1) We consider environmental information

Select from:

No, and we do not plan to within the next two years

(2.2.8.2) Explain why you do not consider environmental information

Ameriprise Bank, FSB does not engage in commercial lending. As a provider of consumer lending products and services to clients within our Advice & Wealth Management business, this is not applicable, and we do not have the necessary data to prioritize this.

Investing (Asset manager)

(2.2.8.1) We consider environmental information

Select from:

Yes

Investing (Asset owner)

(2.2.8.1) We consider environmental information

Select from:

No, and we do not plan to within the next two years

(2.2.8.2) Explain why you do not consider environmental information

Lack of access to relevant data and information.

[Fixed row]

(2.2.9) Indicate the environmental information your organization considers about clients/investees as part of your due diligence and/or environmental dependencies, impacts, risks and/or opportunities assessment process, and how this influences decision-making.

Investing (Asset manager)

(2.2.9.1) Environmental issues covered

Select all that apply

Climate change

(2.2.9.2) Type of environmental information considered

Select all that apply

CDP scores

Emissions data

Emissions reduction targets

Science-Based Net-Zero Targets

- TCFD disclosures
- Climate transition plans
- CDP questionnaire response

(2.2.9.3) Process through which information is obtained

Select all that apply

- Directly from the client/investee
- Data provider
- Public data sources

(2.2.9.4) Industry sectors covered by due diligence and/or risk assessment process

Select all that apply

- | | |
|---|--|
| <input checked="" type="checkbox"/> Retail | <input checked="" type="checkbox"/> Fossil Fuels |
| <input checked="" type="checkbox"/> Apparel | <input checked="" type="checkbox"/> Manufacturing |
| <input checked="" type="checkbox"/> Services | <input checked="" type="checkbox"/> Infrastructure |
| <input checked="" type="checkbox"/> Materials | <input checked="" type="checkbox"/> Power generation |
| <input checked="" type="checkbox"/> Hospitality | <input checked="" type="checkbox"/> International bodies |
| <input checked="" type="checkbox"/> Transportation services | |
| <input checked="" type="checkbox"/> Food, beverage & agriculture | |
| <input checked="" type="checkbox"/> Biotech, health care & pharma | |
| <i>[Add row]</i> | |

(2.4) How does your organization define substantive effects on your organization?

Risks

(2.4.1) Type of definition

Select all that apply

- Qualitative

- Quantitative

(2.4.2) Indicator used to define substantive effect

Select from:

- Shareholder value

(2.4.6) Metrics considered in definition

Select all that apply

- Frequency of effect occurring
- Time horizon over which the effect occurs
- Likelihood of effect occurring

(2.4.7) Application of definition

Through our ERM (Enterprise Risk Management) process, the company evaluates substantive financial impacts on a quarterly basis. Each business unit identifies and assesses material operational risks on an annual basis as part of the Risk and Control Self Assessment (RCSA) process. In addition, we also use a documented risk event process where we incorporate a Low, Moderate, High, Critical rating system to classify Risk Events (REVs) on a scale of very low to very high actual or potential impact. Each REV is assigned an impact rating, and determined by the actual or potential financial, business, client, regulatory, and reputational impact. Business unit leads score each risk on three dimensions: probability of occurrence, financial impact and control environment.

Opportunities

(2.4.1) Type of definition

Select all that apply

- Qualitative
- Quantitative

(2.4.2) Indicator used to define substantive effect

Select from:

- Shareholder value

(2.4.6) Metrics considered in definition

Select all that apply

- Frequency of effect occurring
- Time horizon over which the effect occurs
- Likelihood of effect occurring

(2.4.7) Application of definition

We use the same process/method for defining substantive impact and identifying opportunities as we do for risks. Through our ERM process, the company evaluates substantive financial impacts on a quarterly basis.

[Add row]

C3. Disclosure of risks and opportunities

(3.1) Have you identified any environmental risks which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future?

Climate change

(3.1.1) Environmental risks identified

Select from:

Yes, both within our direct operations or upstream value chain, and within our portfolio

Plastics

(3.1.1) Environmental risks identified

Select from:

No

(3.1.2) Primary reason why your organization does not consider itself to have environmental risks in your direct operations and/or upstream/downstream value chain

Select from:

Other, please specify :As a financial services firm, this risk is not applicable to Ameriprise.

(3.1.3) Please explain

As a financial services firm, this risk is not applicable to Ameriprise.

[Fixed row]

(3.1.1) Provide details of the environmental risks identified which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future.

Climate change

(3.1.1.1) Risk identifier

Select from:

Risk1

(3.1.1.3) Risk types and primary environmental risk driver

Acute physical

Other acute physical risk, please specify :Climate change may increase the frequency and severity of weather-related disasters that may impact insurance claims.

(3.1.1.4) Value chain stage where the risk occurs

Select from:

Insurance underwriting portfolio

(3.1.1.5) Risk type mapped to traditional financial services industry risk classification

Select all that apply

Insurance risk

(3.1.1.6) Country/area where the risk occurs

Select all that apply

United States of America

(3.1.1.9) Organization-specific description of risk

The management of RiverSource's core insurance business includes the assessment of potential financial implications related to market and interest rate risk that may be driven by events such as climate-related changes. In this regard, climate risks are inherently included in RVSLNY's regular sensitivity analysis of mortality, morbidity and policyholder behavior. This analysis assumes changes in these insurance risks can arise from multiple forces, including longevity improvement, pandemics (and other mortality or morbidity stresses such as climate change) and economic environment. Based on internal reviews of policy experience assumptions, RiverSource does not currently view changes in policyholder behavior or morbidity as a solvency concern.

(3.1.1.11) Primary financial effect of the risk

Select from:

- Increased insurance claims liability

(3.1.1.14) Magnitude

Select from:

- Unknown

(3.1.1.17) Are you able to quantify the financial effect of the risk?

Select from:

- No

Climate change

(3.1.1.1) Risk identifier

Select from:

- Risk2

(3.1.1.3) Risk types and primary environmental risk driver

Chronic physical

- Other chronic physical risk, please specify :Climate change may increase the severity and frequency of weather-related catastrophes, including the potential for an increase in the frequency and severity of weather-related disasters.

(3.1.1.4) Value chain stage where the risk occurs

Select from:

- Direct operations

(3.1.1.5) Risk type mapped to traditional financial services industry risk classification

Select all that apply

- Operational risk

(3.1.1.6) Country/area where the risk occurs

Select all that apply

- | | |
|---|--|
| <input checked="" type="checkbox"/> India | <input checked="" type="checkbox"/> Sweden |
| <input checked="" type="checkbox"/> Italy | <input checked="" type="checkbox"/> Austria |
| <input checked="" type="checkbox"/> Japan | <input checked="" type="checkbox"/> Denmark |
| <input checked="" type="checkbox"/> Spain | <input checked="" type="checkbox"/> Germany |
| <input checked="" type="checkbox"/> France | <input checked="" type="checkbox"/> Australia |
| <input checked="" type="checkbox"/> Singapore | <input checked="" type="checkbox"/> Hong Kong SAR, China |
| <input checked="" type="checkbox"/> Luxembourg | <input checked="" type="checkbox"/> United Arab Emirates |
| <input checked="" type="checkbox"/> Netherlands | <input checked="" type="checkbox"/> United States of America |
| <input checked="" type="checkbox"/> Switzerland | <input checked="" type="checkbox"/> United Kingdom of Great Britain and Northern Ireland |
| <input checked="" type="checkbox"/> Republic of Korea | |

(3.1.1.9) Organization-specific description of risk

We operate in many regions, countries and communities around the world where our business, and the activities of our clients and counterparties, could be adversely affected by climate change. Climate change may increase the severity and frequency of weather-related disasters.

(3.1.1.11) Primary financial effect of the risk

Select from:

- Increased direct costs

(3.1.1.14) Magnitude

Select from:

Unknown

(3.1.1.17) Are you able to quantify the financial effect of the risk?

Select from:

No

(3.1.1.26) Primary response to risk

Policies and plans

Other policies or plans, please specify :We hold insurance on our facilities which helps to mitigate the potential financial impact of physical climate risks. Disaster recovery plans are also in place.

(3.1.1.29) Description of response

We consider the physical impacts of acute and chronic weather events to our facilities and business continuity. Our business continuity, real estate and security teams partner to evaluate possible impacts and address as necessary. We hold insurance on our facilities which helps to mitigate the potential financial impact of physical climate risks. Disaster recovery plans are also in place.

Climate change

(3.1.1.1) Risk identifier

Select from:

Risk3

(3.1.1.3) Risk types and primary environmental risk driver

Acute physical

Other acute physical risk, please specify :Climate change may increase the severity and frequency of weather-related catastrophes, including the potential for an increase in the frequency and severity of weather-related disasters.

(3.1.1.4) Value chain stage where the risk occurs

Select from:

- Direct operations

(3.1.1.5) Risk type mapped to traditional financial services industry risk classification

Select all that apply

- Operational risk

(3.1.1.6) Country/area where the risk occurs

Select all that apply

- India
- Italy
- Japan
- Spain
- France
- Singapore
- Luxembourg
- Netherlands
- Switzerland
- Republic of Korea
- Sweden
- Austria
- Denmark
- Germany
- Australia
- Hong Kong SAR, China
- United Arab Emirates
- United States of America
- United Kingdom of Great Britain and Northern Ireland

(3.1.1.9) Organization-specific description of risk

We operate in many regions, countries and communities around the world where our business, and the activities of our clients and counterparties, could be adversely affected by climate change. Climate change may increase the severity and frequency of weather-related catastrophes. This includes the potential for an increase in the frequency and severity of weather-related disasters and pandemics.

(3.1.1.11) Primary financial effect of the risk

Select from:

Increased direct costs

(3.1.1.14) Magnitude

Select from:

Low

(3.1.1.17) Are you able to quantify the financial effect of the risk?

Select from:

No

(3.1.1.26) Primary response to risk

Policies and plans

Other policies or plans, please specify :We hold insurance on our facilities which helps to mitigate the potential financial impact of physical climate risks. Disaster recovery plans are also in place.

(3.1.1.29) Description of response

We consider the physical impacts of acute and chronic weather events to our facilities and business continuity. Our business continuity, real estate and security teams partner to evaluate possible impacts and address as necessary. We hold insurance on our facilities which helps to mitigate the potential financial impact of physical climate risks. Disaster recovery plans are also in place. We do not disclose potential financial impacts.

Climate change

(3.1.1.1) Risk identifier

Select from:

Risk4

(3.1.1.3) Risk types and primary environmental risk driver

Reputation

- Increased partner and stakeholder concern or negative partner and stakeholder feedback

(3.1.1.4) Value chain stage where the risk occurs

Select from:

- Direct operations

(3.1.1.5) Risk type mapped to traditional financial services industry risk classification

Select all that apply

- Reputational risk

(3.1.1.6) Country/area where the risk occurs

Select all that apply

- | | |
|---|--|
| <input checked="" type="checkbox"/> India | <input checked="" type="checkbox"/> Sweden |
| <input checked="" type="checkbox"/> Italy | <input checked="" type="checkbox"/> Austria |
| <input checked="" type="checkbox"/> Japan | <input checked="" type="checkbox"/> Denmark |
| <input checked="" type="checkbox"/> Spain | <input checked="" type="checkbox"/> Germany |
| <input checked="" type="checkbox"/> France | <input checked="" type="checkbox"/> Australia |
| <input checked="" type="checkbox"/> Singapore | <input checked="" type="checkbox"/> Hong Kong SAR, China |
| <input checked="" type="checkbox"/> Luxembourg | <input checked="" type="checkbox"/> United Arab Emirates |
| <input checked="" type="checkbox"/> Netherlands | <input checked="" type="checkbox"/> United States of America |
| <input checked="" type="checkbox"/> Switzerland | <input checked="" type="checkbox"/> United Kingdom of Great Britain and Northern Ireland |
| <input checked="" type="checkbox"/> Republic of Korea | |

(3.1.1.9) Organization-specific description of risk

Our reputation is one of our most important assets. Our businesses are subject to heightened regulatory, media and client scrutiny including around topics such as climate change. Negative perceptions of actions or inactions could create reputational risk and impact client relationships. Our ability to attract and retain customers, investors, employees and advisors is highly dependent upon external perceptions of our company. Damage to our reputation could cause significant harm to our business and prospects. Reputational damage may arise from numerous sources, including litigation or regulatory actions, failing to deliver minimum standards of

service and quality, compliance failures, any perceived or actual weakness in our financial strength or liquidity, clients' or potential clients' perceived failure of how we address certain political, environmental, social or governance topics, unethical or improper behavior and the misconduct or error of our employees, advisors and counterparties. Additionally, a failure to develop new products and services, or successfully manage associated operational risks, could harm our reputation and potentially expose us to additional costs, or negative public relations or social media campaigns. Any negative incidents can quickly erode trust and confidence, particularly if they result in adverse mainstream and social media publicity, governmental audits or investigations or litigation.

(3.1.1.11) Primary financial effect of the risk

Select from:

Brand damage

(3.1.1.14) Magnitude

Select from:

Low

(3.1.1.17) Are you able to quantify the financial effect of the risk?

Select from:

No

(3.1.1.26) Primary response to risk

Engagement

Engage in multi-stakeholder initiatives

(3.1.1.29) Description of response

Ameriprise has devoted management time and resources to ensuring our stakeholders understand how we operate the business responsibly. We maintain a robust Responsible Business website that details our sustainability priorities, including how we manage our environmental footprint. Additionally, Columbia Threadneedle publishes its Climate Change report annually and other documents that describe its RI policies and overall approach.

Climate change

(3.1.1.1) Risk identifier

Select from:

- Risk5

(3.1.1.3) Risk types and primary environmental risk driver

Policy

- Other policy risk, please specify :Inconsistencies in the implementation of climate policy, disclosure requirements and financial regulation

(3.1.1.4) Value chain stage where the risk occurs

Select from:

- Direct operations

(3.1.1.5) Risk type mapped to traditional financial services industry risk classification

Select all that apply

- Policy and legal risk

(3.1.1.6) Country/area where the risk occurs

Select all that apply

- India
- Italy
- Japan
- Spain
- France
- Singapore
- Luxembourg
- Netherlands
- Switzerland
- Republic of Korea
- Sweden
- Austria
- Denmark
- Germany
- Australia
- Hong Kong SAR, China
- United Arab Emirates
- United States of America
- United Kingdom of Great Britain and Northern Ireland

(3.1.1.9) Organization-specific description of risk

Laws, regulations or regulatory guidance linked to sustainability topics such as climate change could result in additional compliance costs and penalties for noncompliance. Climate risks can arise from the inconsistencies and conflicts in the manner in which climate policy, disclosure requirements and financial regulation are implemented in the many regions where we operate. Transition risks may arise from societal adjustment to a lower-carbon economy, such as changes in public policy, adoption of new technologies, or changes in consumer preferences towards low-carbon goods and services. These risks could also be influenced by changes in the physical climate. Overall, we cannot predict or estimate the long-term impacts on our business from climate change or related regulation.

(3.1.1.11) Primary financial effect of the risk

Select from:

- Increased compliance costs

(3.1.1.14) Magnitude

Select from:

- Unknown

(3.1.1.17) Are you able to quantify the financial effect of the risk?

Select from:

- No

(3.1.1.26) Primary response to risk

Compliance, monitoring and targets

- Other compliance, monitoring or target, please specify :We continue to commit management time and resources to ensure compliance with evolving regulations and to meet stakeholder expectations.

(3.1.1.29) Description of response

Compliance with emerging regulations related to climate change is resource intensive. We continue to commit management time and resources to ensure compliance with evolving regulations and to meet stakeholder expectations. We have dedicated personnel, including Legal and Compliance teams, who track the implications of forthcoming regulation.

Climate change

(3.1.1.1) Risk identifier

Select from:

- Risk6

(3.1.1.3) Risk types and primary environmental risk driver

Policy

- Other policy risk, please specify :Climate-related regulation or policy may impact the performance of the investment portfolios we manage for clients and our owned assets.

(3.1.1.4) Value chain stage where the risk occurs

Select from:

- Investing (Asset manager) portfolio

(3.1.1.5) Risk type mapped to traditional financial services industry risk classification

Select all that apply

- Policy and legal risk

(3.1.1.6) Country/area where the risk occurs

Select all that apply

- Italy
- Japan
- Spain
- France
- Sweden
- Luxembourg
- Netherlands
- Austria
- Denmark
- Germany
- Australia
- Singapore
- United Arab Emirates
- United States of America

Switzerland

Republic of Korea

Hong Kong SAR, China

United Kingdom of Great Britain and Northern Ireland

(3.1.1.9) Organization-specific description of risk

The performance of the investment portfolios we manage may be impacted by climate-related regulation or policy – resulting in both risks and opportunities

(3.1.1.11) Primary financial effect of the risk

Select from:

Reduced profitability of investment portfolios

(3.1.1.12) Time horizon over which the risk is anticipated to have a substantive effect on the organization

Select all that apply

Short-term

(3.1.1.14) Magnitude

Select from:

Unknown

(3.1.1.16) Anticipated effect of the risk on the financial position, financial performance and cash flows of the organization in the selected future time horizons

The effect has not been quantified financially, primarily because the level of measurement uncertainty is high.

(3.1.1.17) Are you able to quantify the financial effect of the risk?

Select from:

No

(3.1.1.26) Primary response to risk

Engagement

- Engage in multi-stakeholder initiatives

(3.1.1.29) Description of response

Columbia Threadneedle's research on transition topics and technologies, as well as engagement with companies in sectors with material climate impacts, support the consideration of climate risks and opportunities within investment decision-making, as appropriate.

Climate change

(3.1.1.1) Risk identifier

Select from:

- Risk7

(3.1.1.3) Risk types and primary environmental risk driver

Technology

- Lack of access to data or monitoring systems

(3.1.1.4) Value chain stage where the risk occurs

Select from:

- Investing (Asset manager) portfolio

(3.1.1.5) Risk type mapped to traditional financial services industry risk classification

Select all that apply

- Operational risk

(3.1.1.6) Country/area where the risk occurs

Select all that apply

- India
- Italy
- Japan
- Spain
- France
- Singapore
- Luxembourg
- Netherlands
- Switzerland
- Republic of Korea

- Sweden
- Austria
- Denmark
- Germany
- Australia
- Hong Kong SAR, China
- United Arab Emirates
- United States of America
- United Kingdom of Great Britain and Northern Ireland

(3.1.1.9) Organization-specific description of risk

The requirement to keep pace with technological advancements to adequately identify, assess and manage climate risks and opportunities could result in additional personnel and/or data costs.

(3.1.1.11) Primary financial effect of the risk

Select from:

- Upfront costs to adopt/deploy new practices and processes

(3.1.1.12) Time horizon over which the risk is anticipated to have a substantive effect on the organization

Select all that apply

- Short-term

(3.1.1.14) Magnitude

Select from:

- Unknown

(3.1.1.16) Anticipated effect of the risk on the financial position, financial performance and cash flows of the organization in the selected future time horizons

The effect has not been quantified financially, primarily because the level of measurement uncertainty is high.

(3.1.1.17) Are you able to quantify the financial effect of the risk?

Select from:

No

(3.1.1.26) Primary response to risk

Infrastructure, technology and spending

Other infrastructure, technology and spending, please specify :Engaging with clients, building on internal technology team

(3.1.1.29) Description of response

Columbia Threadneedle works closely with clients to identify their expectations on technology and data. Their internal technology team efficiently integrates third-party data and builds proprietary analysis systems to inform the investment process.

Climate change

(3.1.1.1) Risk identifier

Select from:

Risk8

(3.1.1.3) Risk types and primary environmental risk driver

Market

Changing customer behavior

(3.1.1.4) Value chain stage where the risk occurs

Select from:

Investing (Asset manager) portfolio

(3.1.1.5) Risk type mapped to traditional financial services industry risk classification

Select all that apply

- Market risk

(3.1.1.6) Country/area where the risk occurs

Select all that apply

- | | |
|--|--|
| <input checked="" type="checkbox"/> Italy | <input checked="" type="checkbox"/> Austria |
| <input checked="" type="checkbox"/> Japan | <input checked="" type="checkbox"/> Denmark |
| <input checked="" type="checkbox"/> Spain | <input checked="" type="checkbox"/> Germany |
| <input checked="" type="checkbox"/> France | <input checked="" type="checkbox"/> Australia |
| <input checked="" type="checkbox"/> Sweden | <input checked="" type="checkbox"/> Singapore |
| <input checked="" type="checkbox"/> Luxembourg | <input checked="" type="checkbox"/> United Arab Emirates |
| <input checked="" type="checkbox"/> Netherlands | <input checked="" type="checkbox"/> United States of America |
| <input checked="" type="checkbox"/> Switzerland | <input checked="" type="checkbox"/> United Kingdom of Great Britain and Northern Ireland |
| <input checked="" type="checkbox"/> Republic of Korea | |
| <input checked="" type="checkbox"/> Hong Kong SAR, China | |

(3.1.1.9) Organization-specific description of risk

The expectations of some clients for the management of climate risk are evolving in different ways, and asset managers who do not understand individualized client expectations may put assets at risk.

(3.1.1.11) Primary financial effect of the risk

Select from:

- Decreased revenues due to reduced demand for products and services

(3.1.1.12) Time horizon over which the risk is anticipated to have a substantive effect on the organization

Select all that apply

- Short-term

(3.1.1.14) Magnitude

Select from:

Unknown

(3.1.1.16) Anticipated effect of the risk on the financial position, financial performance and cash flows of the organization in the selected future time horizons

The effect has not been quantified financially, primarily because the level of measurement uncertainty is high.

(3.1.1.17) Are you able to quantify the financial effect of the risk?

Select from:

No

(3.1.1.26) Primary response to risk

Diversification

Develop new products, services and/or markets

(3.1.1.29) Description of response

Columbia Threadneedle has developed data, risk management and reporting processes for relevant Investment teams to ensure that climate-related risks are considered and can be reported to clients as appropriate. Columbia Threadneedle has a broad product offering to suit and adapt to differing client needs and preferences.

Climate change

(3.1.1.1) Risk identifier

Select from:

Risk9

(3.1.1.3) Risk types and primary environmental risk driver

Acute physical

Other acute physical risk, please specify :A range of physical climate events, acute and/or chronic

(3.1.1.4) Value chain stage where the risk occurs

Select from:

Investing (Asset manager) portfolio

(3.1.1.5) Risk type mapped to traditional financial services industry risk classification

Select all that apply

Market risk

(3.1.1.6) Country/area where the risk occurs

Select all that apply

- | | |
|--|--|
| <input checked="" type="checkbox"/> Italy | <input checked="" type="checkbox"/> Austria |
| <input checked="" type="checkbox"/> Japan | <input checked="" type="checkbox"/> Denmark |
| <input checked="" type="checkbox"/> Spain | <input checked="" type="checkbox"/> Germany |
| <input checked="" type="checkbox"/> France | <input checked="" type="checkbox"/> Australia |
| <input checked="" type="checkbox"/> Sweden | <input checked="" type="checkbox"/> Singapore |
| <input checked="" type="checkbox"/> Luxembourg | <input checked="" type="checkbox"/> United Arab Emirates |
| <input checked="" type="checkbox"/> Netherlands | <input checked="" type="checkbox"/> United States of America |
| <input checked="" type="checkbox"/> Switzerland | <input checked="" type="checkbox"/> United Kingdom of Great Britain and Northern Ireland |
| <input checked="" type="checkbox"/> Republic of Korea | |
| <input checked="" type="checkbox"/> Hong Kong SAR, China | |

(3.1.1.9) Organization-specific description of risk

A range of physical climate events could impact underlying asset performance. This could be particularly marked in certain regions and industries.

(3.1.1.11) Primary financial effect of the risk

Select from:

- Decreased asset value or asset useful life leading to write-offs, asset impairment or early retirement of existing assets

(3.1.1.12) Time horizon over which the risk is anticipated to have a substantive effect on the organization

Select all that apply

- Medium-term

(3.1.1.14) Magnitude

Select from:

- Unknown

(3.1.1.16) Anticipated effect of the risk on the financial position, financial performance and cash flows of the organization in the selected future time horizons

The effect has not been quantified financially, primarily because the level of measurement uncertainty is high.

(3.1.1.17) Are you able to quantify the financial effect of the risk?

Select from:

- No

(3.1.1.26) Primary response to risk

Engagement

- Other engagement, please specify :Engage with companies in exposed sectors including real estate and insurance to build knowledge base and encourage appropriate risk management within those sectors.

(3.1.1.29) Description of response

Columbia Threadneedle considers physical risk in relevant asset classes, while being mindful of data limitations. In listed asset classes, they conduct research on certain highly impacted sectors, including in 2025 the real estate and insurance industries. In direct real estate, they integrate physical climate risk data into asset and sector analysis. For more information see their Climate Report June 2025.

Climate change

(3.1.1.1) Risk identifier

Select from:

- Risk10

(3.1.1.3) Risk types and primary environmental risk driver

Acute physical

- Other acute physical risk, please specify :A range of physical climate events, acute and/or chronic

(3.1.1.4) Value chain stage where the risk occurs

Select from:

- Investing (Asset manager) portfolio

(3.1.1.5) Risk type mapped to traditional financial services industry risk classification

Select all that apply

- Market risk

(3.1.1.9) Organization-specific description of risk

A range of physical climate events could impact underlying asset performance. This could be particularly marked in certain regions (those subject to the greatest climate stress), and certain industries (such as agriculture and electric utilities).

(3.1.1.11) Primary financial effect of the risk

Select from:

- Decreased asset value or asset useful life leading to write-offs, asset impairment or early retirement of existing assets

(3.1.1.12) Time horizon over which the risk is anticipated to have a substantive effect on the organization

Select all that apply

Medium-term

(3.1.1.13) Likelihood of the risk having an effect within the anticipated time horizon

Select from:

About as likely as not

(3.1.1.14) Magnitude

Select from:

Medium

(3.1.1.16) Anticipated effect of the risk on the financial position, financial performance and cash flows of the organization in the selected future time horizons

The effect has not been quantified financially, primarily because the level of measurement uncertainty is too high, rendering quantitative information about this risk not useful.

(3.1.1.17) Are you able to quantify the financial effect of the risk?

Select from:

No

(3.1.1.26) Primary response to risk

Engagement

Other engagement, please specify :Engage with companies in exposed sectors including real estate and insurance to build knowledge base and encourage appropriate risk management within those sectors.

(3.1.1.29) Description of response

Columbia Threadneedle's risk analysis in relevant asset classes and sectors incorporates physical climate risk data, where available. Mindful of the limitations of current data, they have written a research note on the challenges in the data currently available to the industry to support the assessment of physical risk and follow

industry initiatives such as the work of the UK Centre for Greening Finance and Investment. Columbia Threadneedle engaged with companies in exposed sectors including real estate and insurance in 2023 to build their knowledge base and encourage appropriate risk management within those sectors.

[Add row]

(3.1.2) Provide the amount and proportion of your financial metrics from the reporting year that are vulnerable to the substantive effects of environmental risks.

Climate change

(3.1.2.1) Financial metric

Select from:

Other, please specify :We have not calculated the amount and proportion of our financial metrics that are vulnerable to the substantive effects of climate change risks.

[Add row]

(3.6) Have you identified any environmental opportunities which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future?

	Environmental opportunities identified
Climate change	Select from: <input checked="" type="checkbox"/> Yes, we have identified opportunities, and some/all are being realized

[Fixed row]

(3.6.1) Provide details of the environmental opportunities identified which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future.

Climate change

(3.6.1.1) Opportunity identifier

Select from:

- Opp1

(3.6.1.3) Opportunity type and primary environmental opportunity driver

Products and services

- Increased sales of existing products and services

(3.6.1.4) Value chain stage where the opportunity occurs

Select from:

- Investing (Asset manager) portfolio

(3.6.1.5) Country/area where the opportunity occurs

Select all that apply

- Italy
- Japan
- Spain
- France
- Sweden
- Luxembourg
- Netherlands
- Switzerland
- Republic of Korea
- Hong Kong SAR, China
- Austria
- Denmark
- Germany
- Australia
- Singapore
- United Arab Emirates
- United States of America
- United Kingdom of Great Britain and Northern Ireland

(3.6.1.8) Organization specific description

Increasing client demand mainly in EMEA for products or services that meet their expectations around managing climate risk and opportunities could result in inflows into Columbia Threadneedle strategies.

(3.6.1.9) Primary financial effect of the opportunity

Select from:

- Increased revenues resulting from increased demand for products and services

(3.6.1.10) Time horizon over which the opportunity is anticipated to have a substantive effect on the organization

Select all that apply

- Short-term

(3.6.1.12) Magnitude

Select from:

- Unknown

(3.6.1.14) Anticipated effect of the opportunity on the financial position, financial performance and cash flows of the organization in the selected future time horizons

The effect has not been quantified financially, primarily because the level of measurement uncertainty is high.

(3.6.1.15) Are you able to quantify the financial effects of the opportunity?

Select from:

- No

(3.6.1.26) Strategy to realize opportunity

Columbia Threadneedle has a long track record in developing RI products, including many with a specific climate-related focus particularly in EMEA, reflecting client demand. These are set out in further detail in their Climate Report June 2025. For specific clients, evolving data tools, such as Columbia Threadneedle's net zero tool, support the analysis and reporting of climate transition readiness of investee companies in listed asset classes. In addition to the RI capability within Columbia Threadneedle, Ameriprise offers an extensive variety of investment options for clients, including Sustainable Investing and value-based investing products.

Climate change

(3.6.1.1) Opportunity identifier

Select from:

- Opp2

(3.6.1.3) Opportunity type and primary environmental opportunity driver

Markets

- Enhanced financial performance of investee companies as a result of being able to access new markets and develop new products to meet green consumer demand

(3.6.1.4) Value chain stage where the opportunity occurs

Select from:

- Investing (Asset manager) portfolio

(3.6.1.5) Country/area where the opportunity occurs

Select all that apply

- Italy
- Japan
- Spain
- France
- Sweden
- Luxembourg
- Netherlands
- Switzerland
- Republic of Korea
- Hong Kong SAR, China
- Austria
- Denmark
- Germany
- Australia
- Singapore
- United Arab Emirates
- United Kingdom of Great Britain and Northern Ireland

(3.6.1.8) Organization specific description

Investing in assets that support resource efficiency and/or low-carbon energy sources could result in improved investment performance.

(3.6.1.9) Primary financial effect of the opportunity

Select from:

Returns on investment in low-emission technology

(3.6.1.10) Time horizon over which the opportunity is anticipated to have a substantive effect on the organization

Select all that apply

Medium-term

(3.6.1.12) Magnitude

Select from:

Unknown

(3.6.1.14) Anticipated effect of the opportunity on the financial position, financial performance and cash flows of the organization in the selected future time horizons

The effect has not been quantified financially, primarily because the level of measurement uncertainty is high.

(3.6.1.15) Are you able to quantify the financial effects of the opportunity?

Select from:

No

(3.6.1.26) Strategy to realize opportunity

Columbia Threadneedle offers investment solutions that allow investors, if they wish, to place extra emphasis on managing certain ESG factors in their portfolios. As of year-end 2024, Columbia Threadneedle had approximately \$58 billion in AUM with specific and/or binding ESG or sustainability objectives or constraints in their investment guidelines. This includes a range of funds for clients in EMEA that have a net zero methodology applied, and/or other climate-related criteria such as exclusions or targets, as well as investment strategies that seek to identify specific climate-related investment opportunities.

Climate change

(3.6.1.1) Opportunity identifier

Select from:

- Opp3

(3.6.1.3) Opportunity type and primary environmental opportunity driver

Resource efficiency

- Move to more energy/resource efficient buildings

(3.6.1.4) Value chain stage where the opportunity occurs

Select from:

- Direct operations

(3.6.1.5) Country/area where the opportunity occurs

Select all that apply

- India
- Italy
- Japan
- Spain
- France
- Singapore
- Luxembourg
- Netherlands
- Switzerland
- Republic of Korea
- Sweden
- Austria
- Denmark
- Germany
- Australia
- Hong Kong SAR, China
- United Arab Emirates
- United States of America
- United Kingdom of Great Britain and Northern Ireland

(3.6.1.8) Organization specific description

Within the real estate Ameriprise controls, we are focused on operating our buildings efficiently.

(3.6.1.9) Primary financial effect of the opportunity

Select from:

Reduced indirect (operating) costs

(3.6.1.12) Magnitude

Select from:

Unknown

(3.6.1.15) Are you able to quantify the financial effects of the opportunity?

Select from:

No

(3.6.1.26) Strategy to realize opportunity

Within the real estate Ameriprise controls, we are focused on operating our buildings efficiently. • In 2025 Ameriprise completed its planned transition of our headquarters location to the former Ameriprise Client Service Center in downtown Minneapolis, which was renamed the Ameriprise Financial Headquarters. This move consolidated our footprint in Minneapolis considerably. The benefits of this are expected to be fully realized in future years. Our headquarters location in Minneapolis is ENERGY STAR certified and has received the U.S. Green Building Council's Leadership in Energy and Environmental Design (LEED) certification. • In 2021, Columbia Threadneedle moved its Boston Headquarters to a LEED Platinum certified building at Atlantic Wharf, reducing our square footage considerably at the same time. • Our New York City headquarters is located in the World Trade Center, a Certified LEED Gold building. • At our Columbia Threadneedle headquarters in London, we are a tenant in the award-winning Cannon Place, which is BREEAM Recognized. • In 2023, we opened the Charlotte corporate office location, a building with ENERGY STAR certification Fitwel certification, and LEED Gold certification.

[Add row]

(3.6.2) Provide the amount and proportion of your financial metrics in the reporting year that are aligned with the substantive effects of environmental opportunities.

	Financial metric
Climate change	<i>Select from:</i> <input checked="" type="checkbox"/> Other, please specify :We have not calculated the amount and proportion of our financial metrics that are aligned with the substantive effects of climate change opportunities.

[Add row]

C4. Governance

(4.1) Does your organization have a board of directors or an equivalent governing body?

(4.1.1) Board of directors or equivalent governing body

Select from:

Yes

(4.1.2) Frequency with which the board or equivalent meets

Select from:

More frequently than quarterly

(4.1.3) Types of directors your board or equivalent is comprised of

Select all that apply

Executive directors or equivalent

Independent non-executive directors or equivalent

(4.1.4) Board diversity and inclusion policy

Select from:

Yes, and it is publicly available

(4.1.5) Briefly describe what the policy covers

The Nominating and Governance Committee and Board consider a number of factors when reviewing director candidates, including skills and expertise, work experience, including with global companies, and background, in seeking to develop a Board with a depth of broad and diverse experiences that help the Board effectively oversee our activities and operations to best serve the Company and our shareholders. The Board believes that maintaining and enhancing the Board's diversity are important considerations when considering director candidates. See 2025 Proxy Statement page 18.

(4.1.6) Attach the policy (optional)

[Fixed row]

(4.1.1) Is there board-level oversight of environmental issues within your organization?

	Board-level oversight of this environmental issue	Primary reason for no board-level oversight of this environmental issue	Explain why your organization does not have board-level oversight of this environmental issue
Climate change	Select from: <input checked="" type="checkbox"/> Yes	Select from:	Rich text input [must be under 2500 characters]
Biodiversity	Select from: <input checked="" type="checkbox"/> No, and we do not plan to within the next two years	Select from: <input checked="" type="checkbox"/> Not an immediate strategic priority	For Ameriprise, these topics are not part of our sustainability reporting.

[Fixed row]

(4.1.2) Identify the positions (do not include any names) of the individuals or committees on the board with accountability for environmental issues and provide details of the board’s oversight of environmental issues.

Climate change

(4.1.2.1) Positions of individuals or committees with accountability for this environmental issue

Select all that apply

- Board-level committee

(4.1.2.2) Positions’ accountability for this environmental issue is outlined in policies applicable to the board

Select from:

- Yes

(4.1.2.3) Policies which outline the positions' accountability for this environmental issue

Select all that apply

- Other policy applicable to the board, please specify :CHARTER OF THE NOMINATING AND GOVERNANCE COMMITTEE OF THE BOARD OF DIRECTORS OF AMERIPRISE FINANCIAL, INC; CHARTER OF THE AUDIT AND RISK COMMITTEE OF THE BOARD OF DIRECTORS OF AMERIPRISE FINANCIAL, INC

(4.1.2.4) Frequency with which this environmental issue is a scheduled agenda item

Select from:

- Scheduled agenda item in some board meetings – at least annually

(4.1.2.5) Governance mechanisms into which this environmental issue is integrated

Select all that apply

- Overseeing reporting, audit, and verification processes
- Other, please specify :Overseeing the company's Enterprise Risk Management program

(4.1.2.6) Scope of board-level oversight

Select all that apply

- Risks and opportunities to our own operations
- The impact of our own operations on the environment

(4.1.2.7) Please explain

While each committee of the Board has oversight and responsibility of different sustainability-related factors, in 2025 the Nominating and Governance Committee provided Board oversight of sustainability reporting at Ameriprise, including our approach to emissions reporting. In addition, the Audit and Risk Committee oversees the company's enterprise risk management (ERM) program, which includes the consideration of climate change as a long-term strategic risk, largely related to reputational and other aspects of our corporate social responsibility reporting and compliance with regulatory requirements. Management regularly updates the Board on the regulatory environment and emerging risks. The Board discusses with management, the general auditor and independent auditors the company's enterprise-wide risk assessment and risk management processes, including prevailing material risks and exposures; actions being taken to mitigate these risks; and the design and effectiveness of our processes and controls in light of evolving market, business, regulatory and other conditions.

[Fixed row]

(4.3) Is there management-level responsibility for environmental issues within your organization?

	Management-level responsibility for this environmental issue	Primary reason for no management-level responsibility for environmental issues	Explain why your organization does not have management-level responsibility for environmental issues
Climate change	Select from: <input checked="" type="checkbox"/> Yes	Select from:	Rich text input [must be under 2500 characters]
Biodiversity	Select from: <input checked="" type="checkbox"/> No, and we do not plan to within the next two years	Select from: <input checked="" type="checkbox"/> Not an immediate strategic priority	For Ameriprise, these topics are not part of our sustainability reporting.

[Fixed row]

(4.3.1) Provide the highest senior management-level positions or committees with responsibility for environmental issues (do not include the names of individuals).

Climate change

(4.3.1.1) Position of individual or committee with responsibility

Other

Other, please specify :Senior management across the relevant business units and functions (e.g. ERM, Real Estate, GCO, Finance)

(4.3.1.2) Environmental responsibilities of this position

Dependencies, impacts, risks and opportunities

- Assessing environmental dependencies, impacts, risks, and opportunities
- Assessing future trends in environmental dependencies, impacts, risks, and opportunities
- Managing environmental dependencies, impacts, risks, and opportunities

Strategy and financial planning

- Implementing the business strategy related to environmental issues
- Managing annual budgets related to environmental issues
- Managing environmental reporting, audit, and verification processes
- Managing major capital and/or operational expenditures relating to environmental issues

(4.3.1.3) Coverage of responsibilities

Select all that apply

- Dependencies, impacts, risks and opportunities related to our own operations and/or upstream value chain

(4.3.1.4) Reporting line

Select from:

- Other, please specify :Dependent on Senior Manager's position and department

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

- As important matters arise

(4.3.1.6) Please explain

Senior management is responsible for identifying and managing our exposure to climate-related risks and opportunities, across the relevant business units and functions (e.g. ERM, Real Estate, GCO, Finance)

Climate change

(4.3.1.1) Position of individual or committee with responsibility

Committee

- Other committee, please specify :Ameriprise CSR Governance and Strategy Group (GSG) with visibility up to senior management

(4.3.1.2) Environmental responsibilities of this position

Policies, commitments, and targets

- Monitoring compliance with corporate environmental policies and/or commitments

Strategy and financial planning

- Managing environmental reporting, audit, and verification processes

Other

- Other, please specify :Strategy and financial planning

(4.3.1.4) Reporting line

Select from:

- Other, please specify :In 2025, the CSR GSG began reporting through the Enterprise Risk Management Committee (ERMC), which includes the CEO, CFO and other senior leaders across the executive leadership team and risk functions.

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

- Annually

(4.3.1.6) Please explain

The Corporate Social Responsibility Governance and Strategy Group provides overall governance of CSR reporting and strategy with visibility to senior management and connections to the Enterprise Risk Management Committee. Members of the CSR GSG provide an annual update to the Nominating Governance Committee of the Board and other committees as requested.

[Add row]

(4.5) Do you provide monetary incentives for the management of environmental issues, including the attainment of targets?

	Provision of monetary incentives related to this environmental issue
Climate change	<i>Select from:</i> <input checked="" type="checkbox"/> No, and we do not plan to introduce them in the next two years

[Fixed row]

(4.6) Does your organization have an environmental policy that addresses environmental issues?

	Does your organization have any environmental policies?
	<i>Select from:</i> <input checked="" type="checkbox"/> Yes

[Fixed row]

(4.6.1) Provide details of your environmental policies.

Row 1

(4.6.1.1) Environmental issues covered

Select all that apply

- Climate change
- Biodiversity

(4.6.1.2) Level of coverage

Select from:

- Selected facilities, businesses or geographies only

(4.6.1.3) Value chain stages covered

Select all that apply

- Direct operations
- Upstream value chain

(4.6.1.4) Explain the coverage

While Ameriprise does not have a formal environmental policy, the Environmental and Sustainability Policy Statement of Columbia Threadneedle Investments covers our asset management business in the UK. This policy statement encompasses the operational office activities undertaken from its operations at its UK offices, with the aim of upholding human rights, protecting the environment and biodiversity, preventing pollution, reducing operational carbon emissions and achieving compliance with all relevant sustainability legislation and other requirements.

(4.6.1.5) Environmental policy content

Environmental commitments

- Commitment to comply with regulations and mandatory standards
- Commitment to stakeholder engagement and capacity building on environmental issues
- Other environmental commitment, please specify :To minimise the generation of waste by implementing improved recycling, recovery and reuse of waste arising within all sectors of the company. To improve resource efficiency with focus on embedding sustainable procurement within policy and process

Climate-specific commitments

- Other climate-related commitment, please specify :To use the findings from our annual carbon foot printing to develop initiatives to reduce carbon emissions.

Social commitments

- Commitment to respect internationally recognized human rights

Additional references/Descriptions

- Other additional reference/description, please specify :To reduce utility usage through staff behavioural change initiatives, improving energy and water efficiencies. To continually improve our performance in reducing the sustainable impacts of business travel.

(4.6.1.6) Indicate whether your environmental policy is in line with global environmental treaties or policy goals

Select all that apply

- No, and we do not plan to align in the next two years

(4.6.1.7) Public availability

Select from:

- Not publicly available

(4.6.1.8) Attach the policy

Environmental Sustainability Policy Statement.pdf

[Add row]

(4.7) Does the policy framework for the portfolio activities of your organization include environmental requirements that clients/investees need to meet, and/or exclusion policies?

Banking (Bank)

(4.7.1) Policy framework for portfolio activities include environmental requirements for clients/investees, and/or exclusion policies

Select from:

- No, and we do not plan to include environmental requirements and/or exclusion policies in our policy framework in the next two years

(4.7.2) Primary reason for not including both policies with environmental client/investee requirements and environmental exclusion policies in your policy framework for portfolio activities

Select from:

- Judged to be unimportant or not relevant

(4.7.3) Explain why the policy framework for your portfolio activities does not include both policies with environmental client/investee requirements and environmental exclusion policies

Ameriprise Bank, FSB does not engage in commercial lending. As a provider of consumer lending products and services, primarily to clients within our Advice & Wealth Management business, this is not applicable and we do not have the necessary data to prioritize this.

Investing (Asset manager)

(4.7.1) Policy framework for portfolio activities include environmental requirements for clients/investees, and/or exclusion policies

Select from:

Yes, our framework includes both policies with environmental client/investee requirements and environmental exclusion policies

Investing (Asset owner)

(4.7.1) Policy framework for portfolio activities include environmental requirements for clients/investees, and/or exclusion policies

Select from:

No, and we do not plan to include environmental requirements and/or exclusion policies in our policy framework in the next two years

(4.7.2) Primary reason for not including both policies with environmental client/investee requirements and environmental exclusion policies in your policy framework for portfolio activities

Select from:

Judged to be unimportant or not relevant

(4.7.3) Explain why the policy framework for your portfolio activities does not include both policies with environmental client/investee requirements and environmental exclusion policies

*This is not relevant for our owned assets.
[Fixed row]*

(4.7.1) Provide details of the policies which include environmental requirements that clients/investees need to meet.

Investing (Asset manager)

(4.7.1.1) Environmental issues covered

Select all that apply

- Climate change
- Biodiversity

(4.7.1.2) Type of policy

Select all that apply

- Active ownership policy

(4.7.1.3) Public availability

Select from:

- Publicly available

(4.7.1.4) Attach the policy

5.-engagement-policy.pdf

(4.7.1.5) Value chain stages of client/investee covered by policy

Select from:

- Direct operations and upstream/downstream value chain

(4.7.1.6) Industry sectors covered by the policy

Select all that apply

- Retail
- Apparel
- Fossil Fuels
- Manufacturing

- Services
- Materials
- Hospitality
- Transportation services
- Food, beverage & agriculture
- Biotech, health care & pharma

- Infrastructure
- Power generation
- International bodies

(4.7.1.11) Explain how criteria coverage and/or exceptions have been determined

Columbia Threadneedle's preferred approach to engagement is to use constructive, confidential dialogue, typically interacting one-to-one with issuers and building a relationship of trust over time as long-term investors. Their engagement with issuers is structured. They set specific engagement objectives and track progress against these milestones. This allows them to determine next steps, tracking issuers over time to inform their understanding of issuer risks and opportunities, and to inform their proprietary sustainability exposure ratings. Columbia Threadneedle's meeting information, objectives and ratings are accessible to all research analysts, traders and portfolio managers. They may also participate with other investors, non-governmental organizations (NGOs) or industry groups, where they believe this will be in their clients' best long-term economic interests, and subject in all cases to such participation being in full compliance with the requirements of applicable law and/or regulation. For more information see Columbia Threadneedle's 2024 Stewardship Report.

(4.7.1.12) Requirements for clients/investees

Environmental commitments

- Other environmental commitment, please specify :Columbia Threadneedle sets specific engagement objectives and tracks progress against these to assess achievements and determine next steps.

(4.7.1.13) Measurement of proportion of clients/investees compliant with the policy

Select from:

- No, and we do not plan to measure this in the next two years

(4.7.1.17) Explain why your organization does not measure the % of clients/investees compliant with the policy

These are areas of good practice, not minimum requirements. Therefore, Columbia Threadneedle does not measure % of compliance specifically. For more information see Columbia Threadneedle's 2024 Stewardship Report.

Investing (Asset manager)

(4.7.1.1) Environmental issues covered

Select all that apply

- Climate change

(4.7.1.2) Type of policy

Select all that apply

- Active ownership policy

(4.7.1.3) Public availability

Select from:

- Publicly available

(4.7.1.4) Attach the policy

5.-engagement-policy.pdf

(4.7.1.5) Value chain stages of client/investee covered by policy

Select from:

- Direct operations and upstream/downstream value chain

(4.7.1.6) Industry sectors covered by the policy

Select all that apply

- Retail
- Apparel
- Services
- Materials
- Hospitality
- Transportation services
- Food, beverage & agriculture
- Fossil Fuels
- Manufacturing
- Infrastructure
- Power generation
- International bodies

- Biotech, health care & pharma

(4.7.1.11) Explain how criteria coverage and/or exceptions have been determined

For complete information, see page 15 of Columbia Threadneedle's Climate Report June 2024.

(4.7.1.12) Requirements for clients/investees

Climate-specific commitments

- Other climate-related commitment, please specify :Columbia Threadneedle sets specific engagement objectives and tracks progress against these to assess achievements and determine next steps.

(4.7.1.13) Measurement of proportion of clients/investees compliant with the policy

Select from:

- No, but we plan to measure this within the next two years

(4.7.1.17) Explain why your organization does not measure the % of clients/investees compliant with the policy

These are areas of good practice, not minimum requirements. Therefore, we do not measure % of compliance specifically, however in 2024 Columbia Threadneedle conducted 951 stewardship engagements with 716 companies. Their teams conducted 471 climate-specific engagements with 348 different issuers, and logged 48 climate-related milestones, where issuers recorded significant climate progress related to the priorities raised during engagements. As their understanding of climate-related risks and opportunities has progressed, the content of these engagements has evolved. Columbia Threadneedle recognizes that industries are different, and they remain in dialogue with companies in sectors where carbon emissions are hard to abate, seeking to understand how such companies are working to overcome the challenges they face. Consistent with Columbia Threadneedle's client-centric model, taking these actions depend on the mandates agreed with clients and the regulatory environments within which we all operate. For more information, see pages 14 and 17 of Columbia Threadneedle's Climate Report June 2025.

Investing (Asset manager)

(4.7.1.1) Environmental issues covered

Select all that apply

- Climate change

(4.7.1.2) Type of policy

Select all that apply

- Sustainable/Responsible Investment Policy

(4.7.1.3) Public availability

Select from:

- Publicly available

(4.7.1.4) Attach the policy

6.-corporate-debt-and-responsible-investment-guidelines.pdf

(4.7.1.5) Value chain stages of client/investee covered by policy

Select from:

- Direct operations

(4.7.1.6) Industry sectors covered by the policy

Select all that apply

- | | |
|---|--|
| <input checked="" type="checkbox"/> Retail | <input checked="" type="checkbox"/> Fossil Fuels |
| <input checked="" type="checkbox"/> Apparel | <input checked="" type="checkbox"/> Manufacturing |
| <input checked="" type="checkbox"/> Services | <input checked="" type="checkbox"/> Infrastructure |
| <input checked="" type="checkbox"/> Materials | <input checked="" type="checkbox"/> Power generation |
| <input checked="" type="checkbox"/> Hospitality | <input checked="" type="checkbox"/> International bodies |
| <input checked="" type="checkbox"/> Transportation services | |
| <input checked="" type="checkbox"/> Food, beverage & agriculture | |
| <input checked="" type="checkbox"/> Biotech, health care & pharma | |

(4.7.1.11) Explain how criteria coverage and/or exceptions have been determined

This policy applies to Columbia Threadneedle's Sustainable and Responsible product range, which offers customers a way to invest in shares and bonds of companies that adhere to certain values and standards, and are managed to provide capital growth and income.

(4.7.1.12) Requirements for clients/investees

Additional references/Descriptions

Other additional reference/description, please specify :The philosophy for these products is based on three pillars which outline how/when investments should be avoided, invested in and/or improved upon.

(4.7.1.13) Measurement of proportion of clients/investees compliant with the policy

Select from:

No, but we plan to measure this within the next two years

(4.7.1.17) Explain why your organization does not measure the % of clients/investees compliant with the policy

We expect all companies held within the Sustainable and Responsible product range to be compliant with the policy; however, we do not publish data on the AUM of these funds as a % of our total AUM. Consistent with Columbia Threadneedle's client-centric model, taking these actions depend on the mandates agreed with clients and the regulatory environments within which we all operate.

[Add row]

(4.7.2) Provide details of your exclusion policies related to industries, activities and/or locations exposed or contributing to environmental risks.

Investing (Asset manager)

(4.7.2.1) Type of exclusion policy

Select from:

Other, please specify :We have some exclusion policies that apply only to certain funds in EMEA, and may cover many of the categories listed here. See Columbia Threadneedle's Climate Report June 2025 for more information.

(4.7.2.4) Phaseout pathway

Select all that apply

Other, please specify :For our Net Zero funds, we screen out investments in new coal projects.

(4.7.2.6) Country/area the exclusion policy applies to

Select all that apply

Worldwide

(4.7.2.7) Description

Columbia Threadneedle offers ESG and climate-related funds primarily to investors in the EMEA and APAC regions to meet client demand. As such, certain strategies have exclusions related to companies' fossil fuel exposure and/or have a thematic focus, targeting investments in areas including energy transition and sustainable cities.

[Add row]

(4.8) Does your organization include covenants in financing agreements to reflect and enforce your environmental policies?

(4.8.1) Covenants included in financing agreements to reflect and enforce policies

Select from:

No, and we do not plan to in the next two years

(4.8.2) Primary reason for not including covenants in financing agreements

Select from:

Judged to be unimportant or not relevant

(4.8.3) Explain why your organization does not include covenants in financing agreements

Ameriprise Bank, FSB does not engage in commercial lending. We provide banking capabilities for clients, offered by Ameriprise advisors within our Advice & Wealth Management business. As a provider of consumer lending products and services this is not applicable to our Bank business.

[Fixed row]

(4.9) Does your organization offer its employees a pension scheme that incorporates environmental criteria in its holdings?

	Pension scheme incorporates environmental criteria in its holdings	Describe how funds within the pension scheme are selected and how your organization ensures that environmental criteria are incorporated
Climate change	<i>Select from:</i> <input checked="" type="checkbox"/> Yes, as an investment option	<i>Within the broader selection of investments, ESG strategies are available through our self-directed brokerage option.</i>

[Fixed row]

(4.10) Are you a signatory or member of any environmental collaborative frameworks or initiatives?

(4.10.1) Are you a signatory or member of any environmental collaborative frameworks or initiatives?

Select from:

Yes

(4.10.2) Collaborative framework or initiative

Select all that apply

Other, please specify :For a complete list, see Columbia Threadneedle's 2024 Stewardship Report and their Climate Report June 2025.

(4.10.3) Describe your organization's role within each framework or initiative

Columbia Threadneedle has endorsed certain environmental collaborative initiatives. For more information see its 2024 Stewardship Report and Climate Report June 2025.

[Fixed row]

(4.11) In the reporting year, did your organization engage in activities that could directly or indirectly influence policy, law, or regulation that may (positively or negatively) impact the environment?

	External engagement activities that could directly or indirectly influence policy, law, or regulation that may impact the environment	Indicate whether your organization has a public commitment or position statement to conduct your engagement activities in line with global environmental treaties or policy goals
	<i>Select all that apply</i> <input checked="" type="checkbox"/> Yes, we engaged indirectly through, and/or provided financial or in-kind support to a trade association or other intermediary organization or individual whose activities could influence policy, law, or regulation	<i>Select from:</i> <input checked="" type="checkbox"/> No, and we do not plan to have one in the next two years

[Fixed row]

(4.11.2) Provide details of your indirect engagement on policy, law, or regulation that may (positively or negatively) impact the environment through trade associations or other intermediary organizations or individuals in the reporting year.

Row 1

(4.11.2.1) Type of indirect engagement

Select from:

Indirect engagement via a trade association

(4.11.2.4) Trade association

North America

US Chamber of Commerce

(4.11.2.5) Environmental issues relevant to the policies, laws, or regulations on which the organization or individual has taken a position

Select all that apply

Climate change

(4.11.2.6) Indicate whether your organization's position is consistent with the organization or individual you engage with

Select from:

Consistent

(4.11.2.7) Indicate whether your organization attempted to influence the organization or individual's position in the reporting year

Select from:

No, we did not attempt to influence their position

(4.11.2.8) Describe how your organization's position is consistent with or differs from the organization or individual's position, and any actions taken to influence their position

As participants in certain trade associations, we continually assess and contribute to the ongoing development of the organizations' positions on climate change and other relevant topics. We support the development of pragmatic industry positions and information sharing that contribute to (i) the industry's ability to provide clients with effective solutions to meet their objectives, both financial and non-financial; and (ii) enhance the quality of markets through the development of frameworks, such as on disclosure, that are proportionate and practical to meet the needs of investors.

(4.11.2.9) Funding figure your organization provided to this organization or individual in the reporting year (currency)

275000

(4.11.2.10) Describe the aim of this funding and how it could influence policy, law or regulation that may impact the environment

The funding has limited impact on influencing the environment; however, funding relates to efficient functioning of the capital markets, including disclosure.

(4.11.2.11) Indicate if you have evaluated whether your organization's engagement is aligned with global environmental treaties or policy goals

Select from:

No, we have not evaluated

Row 2

(4.11.2.1) Type of indirect engagement

Select from:

- Indirect engagement via a trade association

(4.11.2.4) Trade association

North America

- Other trade association in North America, please specify :Business Round Table

(4.11.2.5) Environmental issues relevant to the policies, laws, or regulations on which the organization or individual has taken a position

Select all that apply

- Climate change

(4.11.2.6) Indicate whether your organization's position is consistent with the organization or individual you engage with

Select from:

- Consistent

(4.11.2.7) Indicate whether your organization attempted to influence the organization or individual's position in the reporting year

Select from:

- No, we did not attempt to influence their position

(4.11.2.8) Describe how your organization's position is consistent with or differs from the organization or individual's position, and any actions taken to influence their position

As participants in certain trade associations, we continually assess and contribute to the ongoing development of the organizations' positions on climate change and other relevant topics. We support the development of pragmatic industry positions and information sharing that contribute to (i) the industry's ability to provide clients with effective solutions to meet their objectives, both financial and non-financial; and (ii) enhance the quality of markets through the development of frameworks, such as on disclosure, that are proportionate and practical to meet the needs of investors.

(4.11.2.9) Funding figure your organization provided to this organization or individual in the reporting year (currency)

300000

(4.11.2.10) Describe the aim of this funding and how it could influence policy, law or regulation that may impact the environment

The funding has limited impact on influencing the environment; however, funding relates to efficient functioning of the capital markets, including disclosure.

(4.11.2.11) Indicate if you have evaluated whether your organization's engagement is aligned with global environmental treaties or policy goals

Select from:

No, we have not evaluated

[Add row]

(4.12) Have you published information about your organization's response to environmental issues for this reporting year in places other than your CDP response?

Select from:

Yes

(4.12.1) Provide details on the information published about your organization's response to environmental issues for this reporting year in places other than your CDP response. Please attach the publication.

Row 1

(4.12.1.1) Publication

Select from:

- In voluntary communications

(4.12.1.3) Environmental issues covered in publication

Select all that apply

- Climate change

(4.12.1.4) Status of the publication

Select from:

- Complete

(4.12.1.5) Content elements

Select all that apply

- Governance
- Risks & Opportunities
- Strategy
- Other, please specify :Ameriprise's Responsible Business web pages are the main source of information about our CSR programs and reporting.

(4.12.1.6) Page/section reference

All

(4.12.1.8) Comment

Ameriprise's Responsible Business website reports on the CSR programs and disclosures of the organization. These pages are available publicly, online. Information about our approach to environmental sustainability is at <https://www.ameriprise.com/about/responsible-business/environmental-sustainability>

Row 2

(4.12.1.1) Publication

Select from:

- In mainstream reports, in line with environmental disclosure standards or frameworks

(4.12.1.2) Standard or framework the report is in line with

Select all that apply

- TCFD

(4.12.1.3) Environmental issues covered in publication

Select all that apply

- Climate change

(4.12.1.4) Status of the publication

Select from:

- Complete

(4.12.1.5) Content elements

Select all that apply

- Governance
- Risks & Opportunities
- Strategy
- Emissions figures
- Emission targets

(4.12.1.6) Page/section reference

All

(4.12.1.7) Attach the relevant publication

CTI TCFD annual report_2025.pdf

(4.12.1.8) Comment

This is the Climate Report for Columbia Threadneedle, our asset management business. It is also available publicly, online, at https://docs.columbiathreadneedle.com/documents/Climate%20Change%20Report_TCFD.pdf?inline=true

Row 3

(4.12.1.1) Publication

Select from:

- In mainstream reports

(4.12.1.3) Environmental issues covered in publication

Select all that apply

- Climate change
- Forests
- Water
- Biodiversity

(4.12.1.4) Status of the publication

Select from:

- Complete

(4.12.1.5) Content elements

Select all that apply

- Strategy
- Governance
- Risks & Opportunities
- Value chain engagement
- Dependencies & Impacts
- Public policy engagement
- Content of environmental policies

(4.12.1.6) Page/section reference

All

(4.12.1.7) Attach the relevant publication

Columbia Threadneedle Investments - Stewardship Report 2024.pdf

(4.12.1.8) Comment

This is the Stewardship Report for Columbia Threadneedle, our asset management business. It is also available publicly, online, at <https://docs.columbiathreadneedle.com/documents/Columbia%20Threadneedle%20Investments%20-%20Stewardship%20Report%202024.pdf?inline=true>
[Add row]

C5. Business strategy

(5.1) Does your organization use scenario analysis to identify environmental outcomes?

Climate change

(5.1.1) Use of scenario analysis

Select from:

Yes

(5.1.2) Frequency of analysis

Select from:

Annually

[Fixed row]

(5.1.1) Provide details of the scenarios used in your organization's scenario analysis.

Climate change

(5.1.1.1) Scenario used

Climate transition scenarios

NGFS scenarios framework, please specify

(5.1.1.3) Approach to scenario

Select from:

Qualitative and quantitative

(5.1.1.4) Scenario coverage

Select from:

- Business activity

(5.1.1.5) Risk types considered in scenario

Select all that apply

- Acute physical
- Chronic physical
- Policy
- Market
- Technology

(5.1.1.6) Temperature alignment of scenario

Select from:

- 1.5°C or lower

(5.1.1.7) Reference year

2023

(5.1.1.8) Timeframes covered

Select all that apply

- 2050

(5.1.1.9) Driving forces in scenario

Local ecosystem asset interactions, dependencies and impacts

- Climate change (one of five drivers of nature change)

Finance and insurance

Other finance and insurance driving forces, please specify :Climate scenario analysis helps Columbia Threadneedle understand the different sensitivities of their investment holdings and portfolios to the various options as they remain focused on delivering long-term economic value for clients.

(5.1.1.10) Assumptions, uncertainties and constraints in scenario

Columbia Threadneedle uses Climate Value at Risk data for client portfolios and benchmarks where the data is available, specifically in Europe and the UK. This climate value at risk data is included in detailed product level disclosure documents. The data provides a relative guide on the potential upside or downside impact to a portfolio from climate risks under a variety of climate scenarios. These include acute and chronic changes to the climate (“physical risk”), as well as “transition risks”, which can include policy changes, or changes in markets, technology, demand, etc. This exercise enables an assessment of the range of outcomes for each portfolio under the different scenarios compared to its benchmark, which indicates the level of sensitivity of the portfolio compared to its benchmark to different climate outcomes. The results of this product-level scenario analysis are reviewed periodically by the investment risk team to identify products with potentially large benchmark-relative sensitivities to different climate outcomes. For more information, see Columbia Threadneedle's Climate Report June 2025.

(5.1.1.11) Rationale for choice of scenario

The scenarios Columbia Threadneedle uses are based on the Network for Greening the Financial System (NGFS) public scenarios and are modelled using the REMIND model. This is a numerical model that represents the future evolution of the world economies, developed by the Potsdam Institute for Climate Impact Research (PIK) to analyse the interactions between land-use, economy, energy, and climate systems). Columbia Threadneedle looks at three different scenarios: orderly transition, disorderly transition, and hothouse world.

[Add row]

(5.1.2) Provide details of the outcomes of your organization’s scenario analysis.

Climate change

(5.1.2.1) Business processes influenced by your analysis of the reported scenarios

Select all that apply

Other, please specify :This climate value at risk data is included in detailed product level disclosure documents. The data provides a relative guide on the potential upside or downside impact to a portfolio from climate risks under a variety of climate scenarios.

(5.1.2.2) Coverage of analysis

Select from:

- Business division

(5.1.2.3) Summarize the outcomes of the scenario analysis and any implications for other environmental issues

The results are published quarterly in Columbia Threadneedle's product-level TCFD reports for each relevant fund.

[Fixed row]

(5.2) Does your organization's strategy include a climate transition plan?

	Transition plan	Primary reason for not having a climate transition plan that aligns with a 1.5°C world	Explain why your organization does not have a climate transition plan that aligns with a 1.5°C world
	Select from: <input checked="" type="checkbox"/> No and we do not plan to develop a climate transition plan within the next two years	Select from: <input checked="" type="checkbox"/> Not an immediate strategic priority	See response in 5.2.16. Ameriprise is focused on meeting its regulatory requirements.

[Fixed row]

(5.3) Have environmental risks and opportunities affected your strategy and/or financial planning?

(5.3.1) Environmental risks and/or opportunities have affected your strategy and/or financial planning

Select from:

- Yes, strategy only

(5.3.2) Business areas where environmental risks and/or opportunities have affected your strategy

Select all that apply

- Products and services
- Operations

[Fixed row]

(5.3.1) Describe where and how environmental risks and opportunities have affected your strategy.

Products and services

(5.3.1.1) Effect type

Select all that apply

Opportunities

(5.3.1.2) Environmental issues relevant to the risks and/or opportunities that have affected your strategy in this area

Select all that apply

Climate change

(5.3.1.3) Describe how environmental risks and/or opportunities have affected your strategy in this area

Ameriprise offers clients and advisors a range of both non-ESG and RI/Thematic ESG products (Impact and Sustainable investing) and solutions from third-party asset managers within mutual fund, ETF and separate account investment vehicles. We also provide Ameriprise advisors with our perspective on investment themes, including the potential impacts of the climate transition. Additionally, Columbia Threadneedle offers investment solutions that allow investors, if they wish, to emphasize management of climate-related risks and opportunities in their portfolios. These strategies are available to retail investors in EMEA and institutional investors globally. For more information and examples of current strategies, see Columbia Threadneedle's Climate Change Report June 2025.

Operations

(5.3.1.1) Effect type

Select all that apply

Risks

Opportunities

(5.3.1.2) Environmental issues relevant to the risks and/or opportunities that have affected your strategy in this area

Select all that apply

- Climate change

(5.3.1.3) Describe how environmental risks and/or opportunities have affected your strategy in this area

Climate-related factors could influence multiple areas of our business, including geographic exposure, macroeconomic aspects, operational resiliency and regulatory compliance. Compliance with emerging regulations related to climate change is particularly resource intensive and we devote the appropriate management time and resources to ensure compliance with evolving regulations and to meet stakeholder expectations.

Operations

(5.3.1.1) Effect type

Select all that apply

- Risks

(5.3.1.2) Environmental issues relevant to the risks and/or opportunities that have affected your strategy in this area

Select all that apply

- Climate change

(5.3.1.3) Describe how environmental risks and/or opportunities have affected your strategy in this area

Strategic risk is identified as the risk arising from adverse business decisions, decisions that are not aligned with the organization's overall strategy or mission, or lack of responsiveness to environmental changes. Ameriprise's Strategic Risk Management Policy outlines the objectives, scope, owners, responsibilities, categories, policies and procedures for the Strategic Risk Assessment and reporting of strategic risks to the ERM. The Strategic Risk Policy Category: Reputational & Social Responsibility considers strategic risks associated with failure to manage the business responsibility.

[Add row]

(5.10) Does your organization use an internal price on environmental externalities?

	Use of internal pricing of environmental externalities	Primary reason for not pricing environmental externalities	Explain why your organization does not price environmental externalities
	<i>Select from:</i> <input checked="" type="checkbox"/> No, and we do not plan to in the next two years	<i>Select from:</i> <input checked="" type="checkbox"/> Not an immediate strategic priority	<i>Ameriprise has not considered this as part of our climate strategy.</i>

[Fixed row]

(5.11) Do you engage with your value chain on environmental issues?

Clients

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

Yes

Investees

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

Yes

Suppliers

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

No, and we do not plan to within the next two years

(5.11.3) Primary reason for not engaging with this stakeholder on environmental issues

Select from:

Other, please specify :Given that our company operates in the financial services sector, the goods and services that are acquired are all indirect as the business model does not include manufacturing of 'goods'.

(5.11.4) Explain why you do not engage with this stakeholder on environmental issues

Given that our company operates in the financial services sector, the goods and services that are acquired are all indirect as the business model does not include manufacturing of 'goods'.

Investors and shareholders

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

Yes

(5.11.2) Environmental issues covered

Select all that apply

Climate change

Other value chain stakeholders

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

Yes

(5.11.2) Environmental issues covered

Select all that apply

Climate change

[Fixed row]

(5.11.3) Provide details of your environmental engagement strategy with your clients.

Row 1

(5.11.3.1) Type of clients

Select from:

- Clients of Asset Managers

(5.11.3.2) Environmental issues covered by the engagement strategy

Select all that apply

- Climate change

(5.11.3.3) Type and details of engagement

Other, please specify

- Other, please specify :We provide training and information on options to invest in line with climate or other environmental goals, for those clients who wish to do so. We also publish thought leadership on a wide range of environmental topics.

(5.11.3.6) Explain the rationale for the coverage of your engagement

At Columbia Threadneedle Investments, we strive to be responsible stewards of our clients' assets, allocating their capital within our framework of robust research and good governance. We engage with a wide range of clients globally on climate and sustainability issues, in line with their interests and investment objectives.

(5.11.3.7) Describe how you communicate your engagement strategy to your clients and/or to the public

We publish thought leadership and provide webinars and one-on-one meetings with clients.

(5.11.3.9) Staff in your organization carrying out the engagement

Select all that apply

- Specialized in-house engagement teams
- Other, please specify :Responsible Investment, Investment and Client teams

(5.11.3.10) Roles of individuals at the portfolio organizations you seek to engage with

Select all that apply

- Board members
- Board chair
- CEO
- Corporate secretary
- Investor relations managers

(5.11.3.11) Effect of engagement, including measures of success

Greater awareness by our clients of the investment options available to them specific to sustainability and climate-related options.

(5.11.3.12) Escalation process for engagement when dialogue is failing

Select from:

- No, we don't have an escalation process

[Add row]

(5.11.4) Provide details of your environmental engagement strategy with your investees.

Row 1

(5.11.4.1) Environmental issues covered by the engagement strategy

Select all that apply

- Climate change

(5.11.4.2) Type and details of engagement

Capacity building

Other capacity building activity, please specify :Capacity building

Other, please specify

Other, please specify :We engage on material environmental risks and opportunities with our investee companies.

(5.11.4.6) Explain the rationale for the coverage of your engagement

Columbia Threadneedle's engagements focus on financial performance, sustainability risks and opportunities, operational excellence, capital allocation policies and managerial incentives, among other topics. Collaboration across asset classes and thematic and sectoral disciplines ensures an informed approach. For more information see Columbia Threadneedle's 2024 Stewardship Report.

(5.11.4.7) Describe how you communicate your engagement strategy to your investees and/or to the public

Columbia Threadneedle's Engagement Policy and other reports outlining their engagement strategy are available publicly on their website. Clear accountability and transparent communication are key elements of Columbia Threadneedle's Responsible Investment engagement program. They report periodically on the number of engagements, the number of successful engagement outcomes, as well as their public policy engagement, reflecting their full sphere of influence. This is done via quarterly and annual stewardship reports that are made publicly available on Columbia Threadneedle's website.

(5.11.4.9) Staff in your organization carrying out the engagement

Select all that apply

Fund managers

Equity/credit analysts

Other, please specify :Responsible Investment team and Sustainable Research team

(5.11.4.10) Roles of individuals at the portfolio organizations you seek to engage with

Select all that apply

Board members

Board chair

CEO

Corporate secretary

Investor relations managers

(5.11.4.11) Effect of engagement, including measures of success

Columbia Threadneedle sets specific engagement objectives and tracks progress against these to assess achievements and determine next steps. They measure and report on the success of RI engagement through the assignment of Milestones, which recognize improvements in issuers' ESG policy, management systems or practices against the objectives that were set. Results of this engagement process are detailed in Columbia Threadneedle's Stewardship Report 2024.

(5.11.4.12) Escalation process for engagement when dialogue is failing

Select from:

Yes, we have an escalation process

(5.11.4.13) Describe your escalation process

If issuers do not demonstrate progress on matters that Columbia Threadneedle believes are in clients' best long-term economic interests, it may consider further escalation. Escalation activity takes place in collaboration with other investment departments within Columbia Threadneedle to ensure agreement on the need for escalation and alignment on avenues to pursue, acting in the best economic interests of our clients. As stewards of our clients' investments, the firm has several different options for escalation; the options available will depend on the requirements of applicable law and/or regulation. For more information, see page 4 of Columbia Threadneedle's Engagement Policy.

[Add row]

(5.11.9) Provide details of any environmental engagement activity with other stakeholders in the value chain.

Climate change

(5.11.9.1) Type of stakeholder

Select from:

Investors and shareholders

(5.11.9.2) Type and details of engagement

Education/Information sharing

Share information about your products and relevant certification schemes

Share information on environmental initiatives, progress and achievements

(5.11.9.5) Rationale for engaging these stakeholders and scope of engagement

Ameriprise continues to be differentiated in a highly competitive industry. The company’s management approach helps ensure it is well prepared for periods of market dislocation. With regard to environmental matters, our stewardship reflects our ability to effectively measure, track and monitor our operational efficiency and GHG emissions. We publish information about our responsible use of resources on the Responsible Business web pages on Ameriprise.com, including the management of our energy-efficiency buildings, support of public transportation, waste-reduction efforts, and our approach to managing climate issues. Our sustainability-related public disclosures, including our voluntary climate-related disclosures, include a range of topics that we believe are relevant to our business and that may be of interest to investors and other stakeholders. Our sustainability-related reports are available online at <https://www.ameriprise.com/about/responsible-business/data-archive>

(5.11.9.6) Effect of engagement and measures of success

We believe the measurement of our success is demonstrated by maintaining strong relationships with our stakeholders, including clients, regulators and investors.
[Add row]

(5.15) Does your organization exercise voting rights as a shareholder on environmental issues?

	Exercise voting rights as a shareholder on environmental issues
	Select from: <input checked="" type="checkbox"/> Yes

[Fixed row]

(5.15.1) Provide details of your shareholder voting record on environmental issues.

Row 1

(5.15.1.1) Method used to exercise your voting rights as a shareholder

Select from:

- Exercise voting rights directly

(5.15.1.5) Environmental issues covered in shareholder voting

Select all that apply

- Climate change

(5.15.1.6) Global environmental commitments that your shareholder voting is aligned with

Select all that apply

- Our shareholder voting is not aligned with any environmental commitment

(5.15.1.7) Issues supported in shareholder resolutions

Select all that apply

- Other, please specify :See pages 32-37 of Columbia Threadneedle's 2024 Stewardship Report and page 16 of Columbia Threadneedle's Climate Report June 2025. We do not publicly disclose the proportion of voting rights that are exercised out of total available.

[Add row]

C6. Environmental Performance - Consolidation Approach

(6.1) Provide details on your chosen consolidation approach for the calculation of environmental performance data.

Climate change

(6.1.1) Consolidation approach used

Select from:

Operational control

(6.1.2) Provide the rationale for the choice of consolidation approach

The organizational boundaries for the Ameriprise 2024 GHG inventory reflect the operational control approach (not intended to be defined in accordance with GAAP/IFRS/Regulatory definitions). Consistent with the operational control approach, we have accounted for GHG emissions from locations for which we have direct control over operations. Measurement uncertainties: The amounts reported in in this survey response are subject to measurement uncertainties resulting from limitations inherent in the nature and the methods used for determining such data. The selection of different but acceptable measurement techniques can result in materially different measurements. The precision of different measurement techniques may also vary.

Plastics

(6.1.1) Consolidation approach used

Select from:

Other, please specify

(6.1.2) Provide the rationale for the choice of consolidation approach

We do not track or calculate environmental impacts from plastics.

Biodiversity

(6.1.1) Consolidation approach used

Select from:

Other, please specify

(6.1.2) Provide the rationale for the choice of consolidation approach

We do not track or calculate environmental impacts on biodiversity.
[Fixed row]

C7. Environmental performance - Climate Change

(7.1) Is this your first year of reporting emissions data to CDP?

Select from:

No

(7.1.1) Has your organization undergone any structural changes in the reporting year, or are any previous structural changes being accounted for in this disclosure of emissions data?

	Has there been a structural change?
	Select all that apply <input checked="" type="checkbox"/> No

[Fixed row]

(7.1.2) Has your emissions accounting methodology, boundary, and/or reporting year definition changed in the reporting year?

	Change(s) in methodology, boundary, and/or reporting year definition?
	Select all that apply <input checked="" type="checkbox"/> No

[Fixed row]

(7.2) Select the name of the standard, protocol, or methodology you have used to collect activity data and calculate emissions.

Select all that apply

- The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)

(7.3) Describe your organization's approach to reporting Scope 2 emissions.

(7.3.1) Scope 2, location-based

Select from:

- We are reporting a Scope 2, location-based figure

(7.3.2) Scope 2, market-based

Select from:

- We are reporting a Scope 2, market-based figure

(7.3.3) Comment

For 2024, Columbia Threadneedle purchased Renewable Energy Certificates (RECs) for the energy consumption of its Minneapolis and Boston offices in the United States. Renewable Energy Guarantees of Origin (REGOs) were factored in for some Columbia Threadneedle sites in EMEA and the UK. The impact of the renewable energy purchases is accounted for under market-based emissions.

[Fixed row]

(7.4) Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1, Scope 2 or Scope 3 emissions that are within your selected reporting boundary which are not included in your disclosure?

Select from:

- No

(7.5) Provide your base year and base year emissions.

Scope 1

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

7687

(7.5.3) Methodological details

Emissions estimates for scope 1 emissions related to energy consumption were based on the size of Ameriprise offices in square footage. Emission estimates for flights for Ameriprise come from data detailing the volume of fuel burned by each private jet. It is assumed that the private jet data provided includes both Ameriprise and Columbia Threadneedle usage. Ameriprise provided the mileage of private cars used by staff in New York and Minneapolis offices. Measurement uncertainties: The amounts reported in in this survey response are subject to measurement uncertainties resulting from limitations inherent in the nature and the methods used for determining such data. The selection of different but acceptable measurement techniques can result in materially different measurements. The precision of different measurement techniques may also vary.

Scope 2 (location-based)

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

35862

(7.5.3) Methodological details

The only available data for electricity are from the sites of US (Austin, Boca Raton, Dallas, Orlando, Boston, El Segundo, Minneapolis, New York, and Providence) and UK (London and Swindon). Average energy intensity was calculated for the sites with available data. Where a site has data for one year this is used as an estimate for the other years. These intensities are used to estimate electricity use for the other US sites. Electricity use in the European and other offices are

estimated based on energy-intensity numbers from energy efficiency research and office floor size. Electricity emissions factors are from the US EPA. Other factors are from the "UK Government GHG Conversion Factors for Company Reporting" published by BEIS and DEFRA each year. The electricity emissions factors for Belgium are taken from a standard database produced by the IEA. Measurement uncertainties: The amounts reported in in this survey response are subject to measurement uncertainties resulting from limitations inherent in the nature and the methods used for determining such data. The selection of different but acceptable measurement techniques can result in materially different measurements. The precision of different measurement techniques may also vary.

Scope 2 (market-based)

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

37216

(7.5.3) Methodological details

Measurement uncertainties: The amounts reported in in this survey response are subject to measurement uncertainties resulting from limitations inherent in the nature and the methods used for determining such data. The selection of different but acceptable measurement techniques can result in materially different measurements. The precision of different measurement techniques may also vary.

Scope 3 category 3: Fuel-and-energy-related activities (not included in Scope 1 or 2)

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

9622

(7.5.3) Methodological details

FERA are the emissions associated with well-to-tank (WTT) and transmission and distribution (T&D) losses. Measurement uncertainties: The amounts reported in in this survey response are subject to measurement uncertainties resulting from limitations inherent in the nature and the methods used for determining such data. The

selection of different but acceptable measurement techniques can result in materially different measurements. The precision of different measurement techniques may also vary.

Scope 3 category 6: Business travel

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

13679

(7.5.3) Methodological details

Emissions estimates for Ameriprise and Columbia Threadneedle flights came from data provided by the travel provider Carlson Wagonlit. Other business travel emissions for Ameriprise were estimated based on spend data, following the categories provided by Ameriprise. Emissions from rail travel were measured based on activity data collected by Ameriprise's travel booking system. Measurement uncertainties: The amounts reported in in this survey response are subject to measurement uncertainties resulting from limitations inherent in the nature and the methods used for determining such data. The selection of different but acceptable measurement techniques can result in materially different measurements. The precision of different measurement techniques may also vary.

Scope 3 category 7: Employee commuting

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

18421

(7.5.3) Methodological details

For Ameriprise, the commute data is based on the number of employees commuting in the ten largest Ameriprise offices, which was measured using average building occupancy provided directly by Ameriprise, and assumptions made following the COVID-19 restrictions and office closures. The commute model was based on 2017 National Household Travel Survey with average 11.8 miles commute one way, and an assumption of 80% car usage and 20% rail transport. For Columbia Threadneedle, total emissions from working from home are based on security data and assumptions made following the COVID-19 restrictions and office closures.

Measurement uncertainties: The amounts reported in in this survey response are subject to measurement uncertainties resulting from limitations inherent in the nature and the methods used for determining such data. The selection of different but acceptable measurement techniques can result in materially different measurements. The precision of different measurement techniques may also vary.

[Fixed row]

(7.6) What were your organization's gross global Scope 1 emissions in metric tons CO2e?

Reporting year

(7.6.1) Gross global Scope 1 emissions (metric tons CO2e)

5435

(7.6.3) Methodological details

Scope 1 includes direct emissions from owned or controlled sources, such as stationary energy and fuel use, mobile fuel use in company owned vehicles, and fugitive emissions – for example refrigerant losses.

[Fixed row]

(7.7) What were your organization's gross global Scope 2 emissions in metric tons CO2e?

Reporting year

(7.7.1) Gross global Scope 2, location-based emissions (metric tons CO2e)

20654

(7.7.2) Gross global Scope 2, market-based emissions (metric tons CO2e)

20257

(7.7.4) Methodological details

Scope 2 emissions come from purchased energy. For Ameriprise Financial, this is largely in purchased electricity but also included heat and steam and chilled water.

[Fixed row]

(7.8) Account for your organization's gross global Scope 3 emissions, disclosing and explaining any exclusions.

Purchased goods and services

(7.8.1) Evaluation status

Select from:

Not evaluated

Capital goods

(7.8.1) Evaluation status

Select from:

Not evaluated

Fuel-and-energy-related activities (not included in Scope 1 or 2)

(7.8.1) Evaluation status

Select from:

Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO₂e)

5773

(7.8.3) Emissions calculation methodology

Select all that apply

Supplier-specific method

Spend-based method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

70

(7.8.5) Please explain

Where spend-based data was provided instead of actual data for sources that have associated FERA emissions, emissions were calculated using DEFRA environmentally extended input output factors and categorised in the primary category without any corresponding FERA value. To align with the GHG Protocol, a location-based approach has been used to calculate emissions from FERA.

Upstream transportation and distribution

(7.8.1) Evaluation status

Select from:

Not evaluated

Waste generated in operations

(7.8.1) Evaluation status

Select from:

Not evaluated

Business travel

(7.8.1) Evaluation status

Select from:

Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO₂e)

16434

(7.8.3) Emissions calculation methodology

Select all that apply

- Supplier-specific method
- Spend-based method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

100

(7.8.5) Please explain

Air travel data is calculated from the travel provider (flight data) as well as expense reports. Land travel data is calculated from a combination of activity (mileage) data and spend-based records.

Employee commuting

(7.8.1) Evaluation status

Select from:

- Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

20025

(7.8.3) Emissions calculation methodology

Select all that apply

- Other, please specify

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

20

(7.8.5) Please explain

This emissions number includes emissions associated with employees working from home. The commuting and work-from-home calculations are conducted based on the following assumptions: The commuting and working from home emissions are based on employee headcounts for each region, and Ameriprise Financial's 2024 policy for employees to work in the office 3 days a week. Remote workers were assumed to work exclusively from home and therefore are not included in employee commuting calculations. Assumptions were made for modes of transport used based on regional travel information and research. For Columbia Threadneedle employees, actual data was used for those that completed a commuting survey. All other sites and offices used the above assumptions.
[Fixed row]

(7.9) Indicate the verification/assurance status that applies to your reported emissions.

	Verification/assurance status
Scope 1	Select from: <input checked="" type="checkbox"/> Third-party verification or assurance process in place
Scope 2 (location-based or market-based)	Select from: <input checked="" type="checkbox"/> Third-party verification or assurance process in place
Scope 3	Select from: <input checked="" type="checkbox"/> No third-party verification or assurance

[Fixed row]

(7.9.1) Provide further details of the verification/assurance undertaken for your Scope 1 emissions, and attach the relevant statements.

Row 1

(7.9.1.1) Verification or assurance cycle in place

Select from:

Annual process

(7.9.1.2) Status in the current reporting year

Select from:

Complete

(7.9.1.3) Type of verification or assurance

Select from:

Limited assurance

(7.9.1.4) Attach the statement

Ameriprise GHG Report FY24_SIGNED.PDF

(7.9.1.5) Page/section reference

2

(7.9.1.6) Relevant standard

Select from:

Attestation standards established by AICPA (AT105)

(7.9.1.7) Proportion of reported emissions verified (%)

100

[Add row]

(7.9.2) Provide further details of the verification/assurance undertaken for your Scope 2 emissions and attach the relevant statements.

Row 1

(7.9.2.1) Scope 2 approach

Select from:

- Scope 2 location-based

(7.9.2.2) Verification or assurance cycle in place

Select from:

- Annual process

(7.9.2.3) Status in the current reporting year

Select from:

- Complete

(7.9.2.4) Type of verification or assurance

Select from:

- Limited assurance

(7.9.2.5) Attach the statement

Ameriprise GHG Report FY24_SIGNED.PDF

(7.9.2.6) Page/ section reference

2

(7.9.2.7) Relevant standard

Select from:

- Attestation standards established by AICPA (AT105)

(7.9.2.8) Proportion of reported emissions verified (%)

Row 2

(7.9.2.1) Scope 2 approach

Select from:

- Scope 2 market-based

(7.9.2.2) Verification or assurance cycle in place

Select from:

- Annual process

(7.9.2.3) Status in the current reporting year

Select from:

- Complete

(7.9.2.4) Type of verification or assurance

Select from:

- Limited assurance

(7.9.2.5) Attach the statement

Ameriprise GHG Report FY24_SIGNED.PDF

(7.9.2.6) Page/ section reference

2

(7.9.2.7) Relevant standard

Select from:

Attestation standards established by AICPA (AT105)

(7.9.2.8) Proportion of reported emissions verified (%)

100

[Add row]

(7.10) How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to those of the previous reporting year?

Select from:

Decreased

(7.10.1) Identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined), and for each of them specify how your emissions compare to the previous year.

Unidentified

(7.10.1.1) Change in emissions (metric tons CO2e)

1326

(7.10.1.2) Direction of change in emissions

Select from:

Decreased

(7.10.1.3) Emissions value (percentage)

6

(7.10.1.4) Please explain calculation

Scope 1 emissions decreased by 2% year-on year, with natural gas accounting for the largest share of emissions from this category (62%), followed by jet fuel (20%) and refrigerant losses (16%). Scope 2 location-based emissions reduced by about 6% relative to 2023. This was largely driven by reduced electricity consumption and replacing more benchmark estimates with actual data. Improvements in energy efficiency at key sites led to significant reductions in location-based electricity reduction. Furthermore, we obtained actual data for numerous sites, which is often lower in intensity relative to conservative benchmark estimates. Finally, we consolidated a few of our offices in 2024, which reduced our total footprint.

[Fixed row]

(7.10.2) Are your emissions performance calculations in 7.10 and 7.10.1 based on a location-based Scope 2 emissions figure or a market-based Scope 2 emissions figure?

Select from:

Location-based

(7.23) Is your organization able to break down your emissions data for any of the subsidiaries included in your CDP response?

Select from:

Yes

(7.23.1) Break down your gross Scope 1 and Scope 2 emissions by subsidiary.

Row 1

(7.23.1.1) Subsidiary name

Columbia Threadneedle Investments (brand of the entities that make up our global asset management business)

(7.23.1.2) Primary activity

Select from:

Asset managers

(7.23.1.3) Select the unique identifier you are able to provide for this subsidiary

Select all that apply

No unique identifier

(7.23.1.12) Scope 1 emissions (metric tons CO2e)

661

(7.23.1.13) Scope 2, location-based emissions (metric tons CO2e)

1971

(7.23.1.14) Scope 2, market-based emissions (metric tons CO2e)

1059

(7.23.1.15) Comment

Measurement uncertainties – The amounts reported in this survey response are subject to measurement uncertainties resulting from limitations inherent in the nature and the methods used for determining such data. The selection of different but acceptable measurement techniques can result in materially different measurements. The precision of different measurement techniques may also vary.

[Add row]

(7.30) Select which energy-related activities your organization has undertaken.

	Indicate whether your organization undertook this energy-related activity in the reporting year
Consumption of fuel (excluding feedstocks)	Select from: <input checked="" type="checkbox"/> Yes
Consumption of purchased or acquired electricity	Select from: <input checked="" type="checkbox"/> Yes

	Indicate whether your organization undertook this energy-related activity in the reporting year
Consumption of purchased or acquired heat	Select from: <input checked="" type="checkbox"/> Yes
Consumption of purchased or acquired steam	Select from: <input checked="" type="checkbox"/> Yes
Consumption of purchased or acquired cooling	Select from: <input checked="" type="checkbox"/> Yes
Generation of electricity, heat, steam, or cooling	Select from: <input checked="" type="checkbox"/> No

[Fixed row]

(7.45) Describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tons CO2e per unit currency total revenue and provide any additional intensity metrics that are appropriate to your business operations.

Row 1

(7.45.1) Intensity figure

0.0000015043

(7.45.2) Metric numerator (Gross global combined Scope 1 and 2 emissions, metric tons CO2e)

25692

(7.45.3) Metric denominator

Select from:

unit total revenue

(7.45.4) Metric denominator: Unit total

17079000000

(7.45.5) Scope 2 figure used

Select from:

Market-based

(7.45.6) % change from previous year

24

(7.45.7) Direction of change

Select from:

Increased

(7.45.8) Reasons for change

Select all that apply

Change in renewable energy consumption

Change in revenue

(7.45.9) Please explain

Our 2024 adjusted operating net revenue is 17,079,000,000 and adjusted operating net revenue reported for 2023 is 15,387,000,000. Our 2024 Scope 1 plus Scope 2 market-based emissions totaled 25,692. Our 2023 Scope 1 Scope 2 market-based emissions totaled 17,561. This resulted in a 24.2% increase in this intensity figure from 2024 to 2023. The reason for this change can be attributed to increased revenue in 2024 and a increase in reported Scope 2 market-based emissions in 2025, as a result of eliminating the use of RECs for Ameriprise in 2024.

[Add row]

(7.53) Did you have an emissions target that was active in the reporting year?

Select all that apply

Intensity target

No target

(7.53.2) Provide details of your emissions intensity targets and progress made against those targets.

Row 1

(7.53.2.1) Target reference number

Select from:

Int 1

(7.53.2.2) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, but we have not committed to seek validation of this target by the Science Based Targets initiative within the next two years

(7.53.2.4) Target ambition

Select from:

Other, please specify :Columbia Threadneedle has set an interim target of a 50% reduction by 2030 for their operational emissions, using 2019 baseline data.

(7.53.2.5) Date target was set

10/15/2021

(7.53.2.6) Target coverage

Select from:

Business division

(7.53.2.7) Greenhouse gases covered by target

Select all that apply

- Carbon dioxide (CO2)
- Methane (CH4)
- Nitrous oxide (N2O)

(7.53.2.8) Scopes

Select all that apply

- Scope 1
- Scope 2
- Scope 3

(7.53.2.9) Scope 2 accounting method

Select from:

- Location-based

(7.53.2.10) Scope 3 categories

Select all that apply

- Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2)
- Category 6: Business travel
- Category 7: Employee commuting

(7.53.2.11) Intensity metric

Select from:

- Metric tons CO2e per unit FTE employee

(7.53.2.12) End date of base year

12/31/2019

(7.53.2.13) Intensity figure in base year for Scope 1

0.43

(7.53.2.14) Intensity figure in base year for Scope 2

2.58

(7.53.2.17) Intensity figure in base year for Scope 3, Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2)

0.67

(7.53.2.20) Intensity figure in base year for Scope 3, Category 6: Business travel

3

(7.53.2.21) Intensity figure in base year for Scope 3, Category 7: Employee commuting

1.3

(7.53.2.32) Intensity figure in base year for total Scope 3

4.9700000000

(7.53.2.33) Intensity figure in base year for all selected Scopes

7.9800000000

(7.53.2.34) % of total base year emissions in Scope 1 covered by this Scope 1 intensity figure

100

(7.53.2.35) % of total base year emissions in Scope 2 covered by this Scope 2 intensity figure

100

(7.53.2.38) % of total base year emissions in Scope 3, Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2) covered by this Scope 3, Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2) intensity figure

100

(7.53.2.41) % of total base year emissions in Scope 3, Category 6: Business travel covered by this Scope 3, Category 6: Business travel intensity figure

100

(7.53.2.42) % of total base year emissions in Scope 3, Category 7: Employee commuting covered by this Scope 3, Category 7: Employee commuting intensity figure

100

(7.53.2.53) % of total base year emissions in Scope 3 (in all Scope 3 categories) covered by this total Scope 3 intensity figure

100

(7.53.2.54) % of total base year emissions in all selected Scopes covered by this intensity figure

100

(7.53.2.55) End date of target

12/31/2030

(7.53.2.56) Targeted reduction from base year (%)

50

(7.53.2.57) Intensity figure at end date of target for all selected Scopes

3.9900000000

(7.53.2.60) Intensity figure in reporting year for Scope 1

0.25

(7.53.2.61) Intensity figure in reporting year for Scope 2

0.73

(7.53.2.64) Intensity figure in reporting year for Scope 3, Category 3: Fuel- and energy-related activities

0.21

(7.53.2.67) Intensity figure in reporting year for Scope 3, Category 6: Business travel

1.26

(7.53.2.68) Intensity figure in reporting year for Scope 3, Category 7: Employee commuting

1.02

(7.53.2.79) Intensity figure in reporting year for total Scope 3

2.4900000000

(7.53.2.80) Intensity figure in reporting year for all selected Scopes

3.4700000000

(7.53.2.81) Land-related emissions covered by target

Select from:

No, it does not cover any land-related emissions (e.g. non-FLAG SBT)

(7.53.2.82) % of target achieved relative to base year

(7.53.2.83) Target status in reporting year

Select from:

 Achieved**(7.53.2.85) Explain target coverage and identify any exclusions**

Columbia Threadneedle has set both a net zero target for their operations to be achieved by 2050 and an interim target of a 50% reduction by 2030, using 2019 baseline data. From 2024, they are measuring progress against this target using market-based emissions. This measure of emissions enables the capture of the impact of the decarbonisation levers used in emissions reduction planning. To accurately track progress over the long term, this goal is being measured as an intensity target based on emissions per full-time employee, and it is subject to change.

(7.53.2.86) Target objective

For more information see Columbia Threadneedle's Climate Report June 2025

(7.53.2.88) Target derived using a sectoral decarbonization approach

Select from:

 No[\[Add row\]](#)**(7.53.3) Explain why you did not have an emissions target, and forecast how your emissions will change over the next five years.****(7.53.3.1) Primary reason**

Select from:

 Insufficient data on operations**(7.53.3.3) Please explain**

Ameriprise has not set a firm-wide emissions reduction target; however, as we've enhanced the policies, controls and data related to our emissions reporting, our reporting has shown a reduction in our operational footprint. We will continue to manage our corporate footprint strategically to support business growth, improve efficiency, maximize resources and manage emissions. That work is ongoing, and since 2021, we have provided the direct and indirect GHG emissions associated with our global carbon footprint where we have accurate data to do so, using the Greenhouse Gas Protocol standard. Ameriprise's Inventory Management Plan (IMP) informs their GHG emissions inventory process. The IMP is an internal process to institutionalize the completion of a high-quality inventory. Reporting on environmental data, including the quantifications, continues to evolve as data quantity and quality, estimation methodologies, assurance processes and measurement tools improve.

[Fixed row]

(7.54) Did you have any other climate-related targets that were active in the reporting year?

Select all that apply

No other climate-related targets

(7.55) Did you have emissions reduction initiatives that were active within the reporting year? Note that this can include those in the planning and/or implementation phases.

Select from:

Yes

(7.55.2) Provide details on the initiatives implemented in the reporting year in the table below.

Row 1

(7.55.2.1) Initiative category & Initiative type

Energy efficiency in buildings

Other, please specify :All energy efficiency measures in buildings

(7.55.2.3) Scope(s) or Scope 3 category(ies) where emissions savings occur

Select all that apply

Scope 1

- Scope 2 (location-based)
- Scope 2 (market-based)
- Scope 3 category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2)

(7.55.2.4) Voluntary/Mandatory

Select from:

- Voluntary

(7.55.2.9) Comment

Ameriprise demonstrates responsible environmental practices. We are focused on operating buildings efficiently and reducing waste. We reduce energy consumption by installing automatic light sensors, reducing heating and cooling, upgrading to lower wattage light bulbs, and participating in a program to evaluate and implement energy efficiency projects. And many of our corporate office locations have received recognition for environmentally friendly design.

[Add row]

(7.55.3) What methods do you use to drive investment in emissions reduction activities?

Row 2

(7.55.3.1) Method

Select from:

- Employee engagement

(7.55.3.2) Comment

Within our asset management business, Columbia Threadneedle has set an interim target of a 50% reduction by 2030, using 2019 baseline data. To accurately track progress over the long term, this is an intensity target based on emissions per full-time employee and is subject to change. They aim to achieve this through reduction of business flight emissions, office electricity consumption, and employee commuting emissions. Much of this work will be driven by the volunteer employee-led Environmental Advisory Groups in each region.

Row 3

(7.55.3.1) Method

Select from:

Compliance with regulatory requirements/standards

(7.55.3.2) Comment

We have invested and will continue to invest substantial resources to ensure compliance with all regulatory requirements/standards, including those related to climate.

[Add row]

(7.79) Has your organization retired any project-based carbon credits within the reporting year?

Select from:

No

C12. Environmental performance - Financial Services

(12.1) Does your organization measure the impact of your portfolio on the environment?

Banking (Bank)

(12.1.1) We measure the impact of our portfolio on the climate

Select from:

- No, and we do not plan to do so in the next two years

(12.1.3) Primary reason for not measuring portfolio impact on climate

Select from:

- Other, please specify :This is not a strategic priority for the Bank, given its size.

(12.1.4) Explain why your organization does not measure its portfolio impact on climate

The vast majority of our Bank's investment portfolio is invested in structured assets, including mortgages. However, these asset classes lack reliable, consistent RI data. As the market matures and relevant data capabilities develop further, we will evolve our approach to assessing the portfolio's exposures. Currently, the Bank leverages the extensive RI capabilities at Columbia Threadneedle in the management of its investment portfolio.

Investing (Asset manager)

(12.1.1) We measure the impact of our portfolio on the climate

Select from:

- Yes

(12.1.2) Disclosure metric

Select all that apply

- Financed emissions

(12.1.11) We measure the impact of our portfolio on biodiversity

Select from:

- No, but we plan to do so in the next two years

Investing (Asset owner)

(12.1.1) We measure the impact of our portfolio on the climate

Select from:

- Yes

(12.1.2) Disclosure metric

Select all that apply

- Other carbon footprinting and/or exposure metrics (as defined by TCFD)

(12.1.11) We measure the impact of our portfolio on biodiversity

Select from:

- No, and we do not plan to do so in the next two years

[Fixed row]

(12.1.1) Provide details of your organization's financed emissions in the reporting year and in the base year.

Investing (Asset manager)

(12.1.1.1) Asset classes covered in the calculation

Select all that apply

- Equity investments

- Fixed income

(12.1.1.2) Financed emissions (metric unit tons CO2e) in the reporting year

19000000

(12.1.1.5) % of financed emissions calculated using data obtained from clients/investees (optional)

0

(12.1.1.6) Emissions calculation methodology

Select from:

The Global GHG Accounting and Reporting Standard for the Financial Industry (PCAF)

(12.1.1.8) Financed emissions (metric unit tons CO2e) in the base year

20000000

(12.1.1.9) Base year end

12/21/2021

(12.1.1.10) % of undrawn loan commitments included in the financed emissions calculation

0

(12.1.1.11) Please explain the details of and assumptions used in your calculation

Columbia Threadneedle collects financed emissions data at the product, entity and enterprise levels. There are data gaps and methodological challenges regarding these metrics, and Columbia Threadneedle is taking steps to address these challenges. An estimate of Columbia Threadneedle's enterprise-wide total financed emissions from their listed equity and corporate debt investments as of 31 December 2024 is approximately 19 million tCO2e. This metric is the absolute Scope 1 & 2 greenhouse gas emissions associated with their investments scaled by the size of the investment. For more information, see page 27 of Columbia Threadneedle's Climate Report June 2025.

[Fixed row]

(12.1.3) Provide details of the other metrics used to track the impact of your portfolio on the environment.

Climate change

(12.1.3.1) Portfolio

Select from:

Investing (Asset owner)

(12.1.3.2) Portfolio metric

Select from:

Weighted average carbon intensity (tCO2e/Million revenue)

(12.1.3.3) Metric value in the reporting year

349.96

(12.1.3.6) % of emissions calculated using data obtained from clients/investees

0

(12.1.3.7) Please explain the details and key assumptions used in your assessment

The calculation of WACI is done using a widely accepted methodology. WACI measures the carbon intensity of businesses, not its total carbon emissions. It is a calculation of the tonnes of CO2 emitted per USD 1 million of company sales. It then aggregates them using the percentage weight of the holding within the portfolio. The calculation includes only securities within the owned asset RiverSource Consolidated portfolio that have relevant data. There is currently no RI data available in the marketplace for structured products. We would note that since 2018, our investment team has thoughtfully and strategically reduced the carbon intensity of the corporate bond allocation within the RiverSource Life portfolio while maintaining the overall portfolio's quality. RiverSource Life's portfolio is a large, well-established book with high-performing investments managed over many years. Changes to tactical allocations are informed by Columbia Threadneedle's fundamental and RI research. The reduction of the carbon intensity of the portfolio reflects not only portfolio management actions, but also the issuers' own steps to reduce their carbon footprint.

[Add row]

(12.6) Do any of your existing products and services enable clients to mitigate and/or adapt to the effects of environmental issues?

	Existing products and services enable clients to mitigate and/or adapt to the effects of environmental issues
	<i>Select from:</i> <input checked="" type="checkbox"/> Yes

[Fixed row]

(12.6.1) Provide details of your existing products and services that enable clients to mitigate and/or adapt to the effects of environmental issues, including any taxonomy or methodology used to classify the products and services.

Row 1

(12.6.1.1) Environmental issue

Select all that apply

Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

Mitigation

Adaptation

(12.6.1.3) Portfolio

Select from:

Investing (Asset manager)

(12.6.1.4) Asset class

Select from:

- Equity investments

(12.6.1.5) Type of product classification

Select all that apply

- Products that promote environmental and/or social characteristics
- Products that have sustainable investment as their core objective

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply

- Internally classified

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply

- Not applicable

(12.6.1.8) Description of product/service

As at 31 December 2024, Columbia Threadneedle had \$58 billion in AUM with specific and binding ESG or sustainability objectives or constraints in their investment guidelines. This includes a wide range of funds available in EMEA with a net zero methodology applied, and/or other climate-related criteria such as exclusions or targets, as well as investment strategies that seek to identify specific climate-related investment opportunities. Some funds additionally have a thematic focus, targeting investments in areas including energy transition and sustainable cities.

(12.6.1.11) Product considers principal adverse impacts on environmental factors

Select from:

- Yes

(12.6.1.12) Details on how the principal adverse impacts on environmental factors are considered in this product

Columbia Threadneedle's products in this space have exclusions that map to environmental PAIs.

Row 2

(12.6.1.1) Environmental issue

Select all that apply

- Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

- Mitigation

(12.6.1.3) Portfolio

Select from:

- Investing (Asset manager)

(12.6.1.4) Asset class

Select from:

- Bonds

(12.6.1.5) Type of product classification

Select all that apply

- Products that have sustainable investment as their core objective

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply

- Green Bond Principles (ICMA)

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply

- Not applicable

(12.6.1.8) Description of product/service

Social and green bonds: Columbia Threadneedle's social bond strategies are designed to deliver both a financial return and positive social outcomes. Columbia Threadneedle also provides green bond mandates for segregated clients.

(12.6.1.11) Product considers principal adverse impacts on environmental factors

Select from:

Yes

(12.6.1.12) Details on how the principal adverse impacts on environmental factors are considered in this product

Columbia Threadneedle's products in this space have exclusions that map to environmental PAIs.

Row 3

(12.6.1.1) Environmental issue

Select all that apply

Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

Mitigation

Adaptation

(12.6.1.3) Portfolio

Select from:

Investing (Asset manager)

(12.6.1.4) Asset class

Select from:

- Equity investments

(12.6.1.5) Type of product classification

Select all that apply

- Products that promote environmental and/or social characteristics
- Products that have sustainable investment as their core objective

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply

- Internally classified

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply

- Not applicable

(12.6.1.8) Description of product/service

Private equity: Columbia Threadneedle's Climate Opportunity Partners private equity fund provides its investors access to investment opportunities arising from global efforts to address the impacts of climate change. (Please note that their Climate Opportunity Partners private equity fund is closed for new investment.)

(12.6.1.11) Product considers principal adverse impacts on environmental factors

Select from:

- Yes

(12.6.1.12) Details on how the principal adverse impacts on environmental factors are considered in this product

Columbia Threadneedle's products in this space have exclusions that map to environmental PAIs.

Row 4

(12.6.1.1) Environmental issue

Select all that apply

- Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

- Mitigation
- Adaptation

(12.6.1.3) Portfolio

Select from:

- Investing (Asset manager)

(12.6.1.4) Asset class

Select from:

- Other, please specify :reo® engagement and voting service

(12.6.1.5) Type of product classification

Select all that apply

- Not applicable

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply

- Internally classified

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply

- Not applicable

(12.6.1.8) Description of product/service

Responsible Engagement Overlay (reo®) service: Clients of Columbia Threadneedle's stand-alone engagement and voting service benefit from a comprehensive approach to stewardship across their assets, wherever they may be managed. Climate change is one of the seven key themes covered by this service.

Row 5

(12.6.1.1) Environmental issue

Select all that apply

- Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

- Mitigation

(12.6.1.5) Type of product classification

Select all that apply

- Products that promote environmental and/or social characteristics
- Products that have sustainable investment as their core objective

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply

- Internally classified

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply

- Not applicable

(12.6.1.8) Description of product/service

Ameriprise offers an extensive variety of investment options for clients, including Sustainable Investing and value-based investing products.

(12.6.1.11) Product considers principal adverse impacts on environmental factors

Select from:

No

Row 6

(12.6.1.1) Environmental issue

Select all that apply

Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

Mitigation

(12.6.1.5) Type of product classification

Select all that apply

Products that promote environmental and/or social characteristics

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply

Internally classified

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply

Paperless/ digital service

(12.6.1.8) Description of product/service

Ameriprise is committed to providing our clients with easy, flexible and secure delivery options while reducing the use of paper. As of this year, approximately 1.9 million clients have made the transition to e-delivery.

(12.6.1.11) Product considers principal adverse impacts on environmental factors

Select from:

No

[\[Add row\]](#)

C13. Further information & sign off

(13.1) Indicate if any environmental information included in your CDP response (not already reported in 7.9.1/2/3, 8.9.1/2/3/4, and 9.3.2) is verified and/or assured by a third party?

	Other environmental information included in your CDP response is verified and/or assured by a third party	Primary reason why other environmental information included in your CDP response is not verified and/or assured by a third	Explain why other environmental information included in your CDP response is not verified and/or assured by a third party
	<i>Select from:</i> <input checked="" type="checkbox"/> No, and we do not plan to obtain third-party verification/assurance of other environmental information in our CDP response within the next two years	<i>Select from:</i> <input checked="" type="checkbox"/> Not an immediate strategic priority	<i>At this time we are only obtaining assurance for the Scope 1 and 2 operational emissions associated with Ameriprise Financial, Inc.</i>

[Fixed row]

(13.3) Provide the following information for the person that has signed off (approved) your CDP response.

(13.3.1) Job title

Vice President, Corporate Communications

(13.3.2) Corresponding job category

Select from:

Other, please specify :VP, Corporate Communications

[Fixed row]

