



Ameriprise Financial

Responsible Business Report

Spring 2024

Ameriprise Financial, Inc.

Table of contents



A message from our Chairman and CEO	2
Recognized as an industry leader	3
Managing our business responsibly	4
A powerful business with a strong track record	5
Financial strength and stability	6
Ameriprise and our global reach	7
Our sustainability approach	8
Values-driven firm	9
Responsible investor	18
Sound governance	22
Environmental steward	26
Community impact	30
SASB Index	34
Appendix	35

About This Report

This Responsible Business Report is designed to consolidate and summarize our work on sustainability topics that are important to our business and stakeholders and guide readers to where they can access more detailed information. It is informed by the Sustainability Accounting Standards Board (SASB) reporting standards, which are available on page 34. Metrics included are subject to measurement uncertainties given the evolving nature of sustainability reporting, and unless noted, all data is as of Dec. 31, 2023. We reserve the right to update measurement techniques and methodologies in the future.

Our public disclosures, including our voluntary ESG 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 report and its accompanying website should not be construed as a characterization regarding the materiality or financial impact of that information.

We communicate information about our sustainability practices and performance through a number of channels — including our annual report and proxy statement, Responsible Business Report, regulatory filings, website, press releases, direct conversations with stakeholders, and various other reports and presentations. Please also 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.

A message from Jim Cracchiolo, Chairman and Chief Executive Officer

At Ameriprise Financial, our mission is to help people feel confident about their financial future. We have excelled for 130 years because of our dedicated team and steadfast commitment to our values: Client-focused; Integrity always; Excellence in all we do; and Respect for individuals and the communities in which we live and work.

- We have a long track record of serving our clients extremely well, operating effectively and growing in a dynamic industry.
- Ameriprise successfully navigated the uncertain and rapidly evolving economic and operating environment in 2023, demonstrating the benefits and combined strength of our complementary businesses, financial foundation and risk management.
- Our team executed our strategic priorities well and again delivered strong business results and shareholder value while maintaining excellent client satisfaction and employee engagement.

Essential to our longevity and success are our consistent focus on all of our stakeholders and our ability to manage Ameriprise responsibly. Ameriprise continues to receive meaningful external recognition for how we work together and operate the business.

- In 2023, Ameriprise was again recognized as one of the most trusted firms, a leading employer for diversity and disability inclusion, as well as a military-friendly firm.
- We were also included in multiple sustainability-related indices and rankings, including the FTSE4Good Index, *Forbes'* list of Best Large Employers in America, and *The Wall Street Journal* Management Top 250 list for 2023.

In this 2024 Responsible Business Report, we discuss our sustainability priorities across five themes: values-driven firm, responsible investor, sound governance, environmental steward and community impact. Additional information and sustainability-related data are also available on ameriprise.com.

In closing, at Ameriprise, we work diligently to serve our clients' needs and manage our business responsibly. We appreciate your interest in our firm.

Sincerely,



James M. Cracchiolo
Chairman and Chief Executive Officer



JAMES M. CRACCHIOLLO

Recognized as an *industry leader*



Clients rate Ameriprise

4.9 out of 5

in overall satisfaction and
“always putting my interests first”

Columbia Threadneedle

113 ★★★★★ and ★★★★★

Morningstar-rated funds globally



#1 Among Wealth Managers
Ameriprise Financial

Ameriprise has been
recognized by J.D. Power
for providing “an outstanding customer service
experience” for phone support for advisors for
five consecutive years



Ranked as the No. 3 brand
and a Strong Performer among
investment firms for Customer Trust
according to Forrester's 2023 U.S. Customer Trust Index

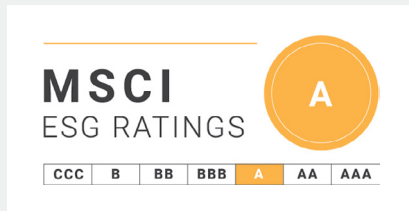
All the above ratings are as of 2023.

Morningstar: **Past performance does not guarantee future results.** Morningstar as of Dec. 31, 2023. Out of 89 Columbia Funds rated (based on primary share class), 5 received a 5-star Overall Rating and 35 received a 4-star Overall Rating. Out of 149 Threadneedle funds rated (based on highest-rated share Class), 21 received a 5-star Overall Rating and 52 received a 4-star Overall Rating. **For criteria and other details of this rating, please see appendix.**

The referenced sector in the American Innovation Index includes the following financial institutions: Charles Schwab, Morgan Stanley, JP Morgan, Merrill Lynch and Fidelity. Ameriprise Financial, Inc. had the highest score in two innovation categories.

For more information on all of the ratings please see [Appendix](#).

Managing our business *responsibly*



As of 2023, Ameriprise received an MSCI ESG Rating of A. The use by Ameriprise Financial of any MSCI ESG Research LLC or its affiliates ("MSCI") data, and the use of MSCI logos, trademarks, service marks or index names herein, do not constitute a sponsorship, endorsement, recommendation, or promotion of Ameriprise Financial by MSCI. MSCI services and data are the property of MSCI or its information providers, and are provided 'as-is' and without warranty. MSCI names and logos are trademarks or service marks of MSCI.

See [appendix](#) for additional source and disclosure information.

A powerful business with a strong track record

At Ameriprise, our diversified business is built on long-term relationships with clients. We play an important role in serving the financial needs of more than 2 million individual investors, institutions and small businesses. This includes those who are saving and investing to reach their financial goals, including the retirement they envisioned, protecting what matters most and leaving a legacy. Our clients are also pension funds, sovereign funds and other institutional investors across the globe who entrust us to manage their assets.

Together, our complementary businesses reinforce these critical relationships and include:

- A leading wealth manager and a longstanding leader in financial planning and advice in the U.S.
- Our bank, which adds to the capabilities clients and advisors can deploy to reach their goals
- A global asset manager investing on behalf of individuals and institutional investors in our key markets
- Differentiated annuity and insurance businesses that provide stability and help meet clients' retirement income and protection needs

Given our extensive capabilities, distribution reach and leadership positions, we engage with multiple stakeholders. These include Ameriprise clients, employees and advisors, shareholders, regulators, research organizations, and others who are seeking to understand performance factors that underpin our long-term business success and sustainability.

Our sustainability reporting helps us engage with stakeholders constructively and further demonstrate how we manage the business responsibly.

Stakeholders

- Clients and policyholders
- Employees and contractors
- Ameriprise financial advisors
- Investors in Columbia Threadneedle and RiverSource products
- Shareholders of Ameriprise
- Portfolio companies of Columbia Threadneedle
- Regulators and rating agencies
- Suppliers
- Community organizations, grantees and non-governmental organizations
- Other financial institutions and businesses



Our *financial strength* differentiates Ameriprise

Ameriprise stands tall as one of the strongest firms in the industry, with a proven record of generating and protecting shareholder value across market cycles.

This enables us to stay focused on meeting the needs of our clients, advisors, employees, shareholders and other stakeholders in both the near and long term.

- Strong ratings and risk management
- High-quality, AA-rated investment portfolio
- Strong liquidity with nearly \$2 billion at the holding company
- Effective hedging program
- Appropriate debt levels
- Excellent 90%+ free cash flow generation
- Ability to invest for growth and return capital to shareholders at a differentiated rate

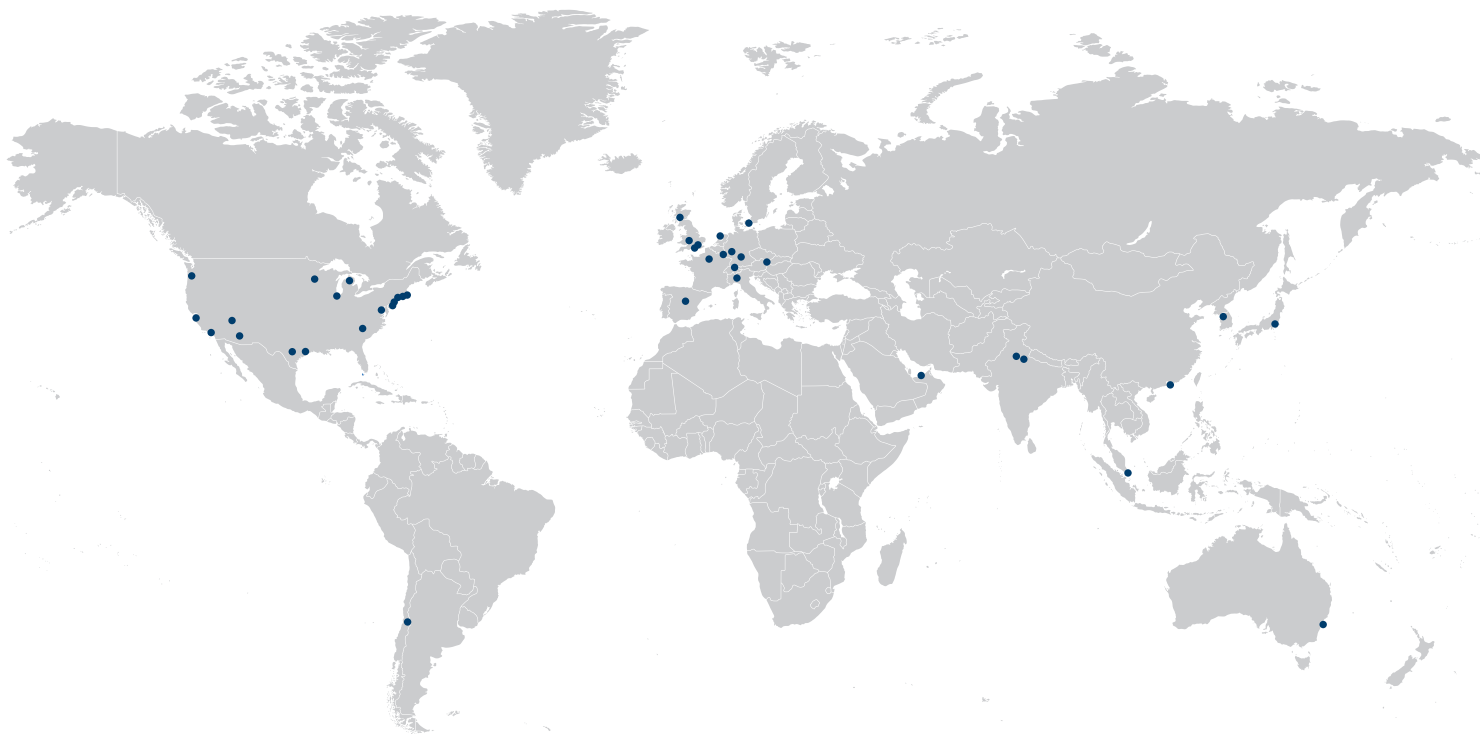
Our financial strength underpins our commitments and allows us to continue to invest in the business throughout market cycles.

\$1.4 trillion

in assets under management
and administration

*Consistent, attractive shareholder
value creation*

Ameriprise and our global reach



- **Founded in 1894**
- **Headquartered in Minneapolis**
- **Top 30 global asset manager (AUM)**
- **A longstanding leader in financial planning and advice**
- **More than 2 million clients**
- **More than 10,000 advisors**
- **13,800 global employees**

Corporate locations*

Amsterdam	Copenhagen	El Segundo	Houston	Madrid	Munich	Paris	Santiago	Stamford	Troy
Boston	Dorking	Frankfurt	Las Vegas	Menlo Park	New Windsor	Portland	Scottsdale	Swindon	Vienna
Charlotte	Dubai	Gurugram	London	Milan	New York	Providence	Seoul	Sydney	Washington, D.C.
Chicago	Edinburgh	Hong Kong	Luxembourg City	Minneapolis	Noida	San Antonio	Singapore	Tokyo	Zurich

* As of Dec. 31, 2023; does not include all corporate locations.

See [appendix](#) for source and disclosure information.

Our sustainability approach

In this report, we summarize how Ameriprise manages our business responsibly.

Values-Driven Firm

Our values: Client focus, integrity always, excellence in all we do, and respect for individuals and communities in which we live and work. Our culture of caring and our people are central to our long-term sustainability.

[Read more.](#)



Responsible Investor

Our financial strength, steady investment and robust enterprise risk management are critical elements of our ability to meet client needs and generate and preserve shareholder value.

[Read more.](#)



Sound Governance

Ameriprise and our stakeholders are well served by our extensive governance, capabilities, systems and policies. This includes our strong tone at the top and culture of compliance, as well as our corporate governance framework of independent oversight by our Board of Directors.

[Read more.](#)



Environmental Steward

We manage our environmental footprint responsibly, and as a financial services firm, Ameriprise is a low direct greenhouse gas (GHG) emitter. We have earned top ENERGY STAR ratings for the actions we implemented to improve energy efficiency.

[Read more.](#)



Community Impact

We strive to improve the communities where we live and work. Through strategic grantmaking, volunteerism and global gift matching, Ameriprise supported a diverse group of more than 7,800 nonprofits across the U.S., UK and other markets in 2023.

[Read more.](#)





Values-Driven Firm

Guided by our *values*

Client focused

Ameriprise is built on serving and satisfying clients; meeting their needs is our top priority.

Integrity always

Our people strive to uphold the highest standards of integrity and stand behind what we say and do.

Excellence in all we do

We provide world-class service and innovative products and solutions, and we hold ourselves accountable for our actions and the company's results.

Respect for individuals and for the communities in which we live and work

Our people are key to our success — respecting each other; growing professionally; valuing diversity; equity and inclusion, and working as a team to achieve our goals. We develop our people, reward performance and strengthen our communities by giving to organizations that our employees and advisors support with their money and time.

"I choose to work at Ameriprise Financial because of its core values, work culture and brand value."

2023 AMERIPRISE EMPLOYEE ENGAGEMENT SURVEY RESPONSE

Serving our clients' best interests

As a longstanding leader in financial planning and advice in the U.S., a global asset manager and an insurer, understanding and meeting clients' needs is our top priority. Our clients, advisors and the firm benefit from the ongoing investment we make in our client experience.

- We are committed to offering a broad choice of solutions and services to help wealth management clients reach their goals, with services supported by a strong compliance foundation of policies, supervision and disclosures. Our financial advisors operate under very high standards of care, including currently applicable standards from the SEC, DOL, FINRA and state regulators, and as always, we continue to adapt as the regulatory landscape evolves.
- We proudly adhere to the consumer protection and transparency principles of serving our clients' best interests. When we provide clients with recommendations as a broker-dealer or act as an investment adviser, we act in our clients' best interests.
- Ameriprise is committed to clearly informing clients about the benefits, costs and material risks of the financial solutions we recommend. We provide our Client Relationship Summary, [Working in Your Best Interest document \(Regulation Best Interest and your brokerage relationship with Ameriprise\)](#) and [Client Relationship Guide](#) to all new wealth management clients in the U.S. to help them understand how we serve them. Together, these documents describe our commitment to clients, the actions we take to safeguard

their accounts, products available, the way our company and our advisors are compensated, and how we can help answer questions.

In addition to our holistic and robust client relationship materials, clients receive timely transaction confirmations, account statements and other communications.

Delivering high-quality client service

The Ameriprise service experience begins with listening to our clients and advisors and earning their trust, one interaction at a time.

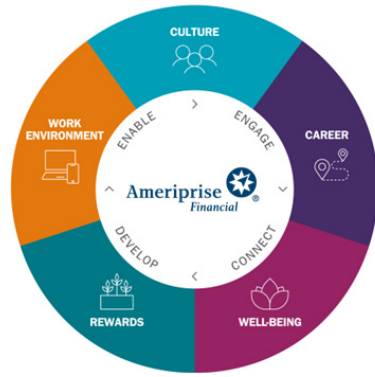
- We gather client feedback through ongoing satisfaction surveys that help us prioritize resources and continuously improve their experience through increased personalization, automation and innovation. In fact, clients consistently rate Ameriprise 4.9 out of 5 in our client engagement surveys.
- Our customer service sets us apart and we have been recognized by J.D. Power for providing "An Outstanding Customer Service Experience" for phone support for advisors for five consecutive years.*
- Teams across our global footprint work together to be the best in the industry. We continually improve tools and services, digitize our processes, make it easier to do business virtually, and use our award-winning training programs to ensure our employees provide the right answer the first time, process transactions precisely and in a timely manner, and swiftly handle escalations and complex issues.

"Ameriprise provides an excellent opportunity to grow my business and provides the tools, technology, and culture that I believe is best in class."

AMERIPRISE ADVISOR —
2023 ENGAGEMENT SURVEY RESPONSE



* See [appendix](#) for additional source and disclosure information.



Fostering an environment to attract, develop and retain talented people

At Ameriprise, we're focused on investing in the future – for clients, institutions, shareholders and our employees. We have created an outstanding employee experience, enabling us to recruit and retain top talent, which is essential to our long-term success. That includes our corporate office employees as well as our advisors across the U.S. and the talented staff they employ.

We're proud of all we offer for our employees worldwide: An inclusive culture; career opportunities and growth; benefits that support a strong financial future and overall well-being; a competitive, performance-based compensation approach; and modern, technology-supported work environments.

We have consistently led industry benchmarks in employee engagement, high performer retention and leadership effectiveness

96% of employees received development training in 2023

We delivered an average of nearly 13 training hours per employee in 2023

Continuing to reinforce our values-based, inclusive culture

Despite the complexities in the external environment over the last few years, we have continued to successfully execute on our strategy and delivered solid performance, reflecting the strength and resiliency of our values-based, inclusive culture. We continue to benefit from the strength and stability of our firm, taking a long-term and measured approach in everything we do.

- Our human capital strategy serves as an anchor through disruptions in the uncertain operating environment. Critically, our people have adjusted well and successfully executed a thoughtful, balanced flexible work strategy.

- We support employees with a focus on all aspects of the employee experience, helping them maintain balance, offering flexibility through formal and informal work arrangements, and investing in their growth and development.

A culture of learning — developing our employees and advisors

Ameriprise is committed to the growth and development of our people.

- Our professional development programs are designed to help employees reach their potential through challenging and rewarding work, training and recognition.
- Our leadership and compliance training programs build important skills to help employees grow professionally, advance within the company and minimize operational risk.
- We work closely with our field leadership team to engage our employee and franchise advisors to help them grow their practices while reinforcing our commitment to clients and our corporate values.
- In addition to annual training requirements at the firm level and for those who maintain regulatory registrations, we encourage all employees to take advantage of our professional development programs, including online courses, workshops, mentoring, networking and peer-to-peer programs.

Supporting total well-being

Ameriprise offers a comprehensive and competitive benefits program and resources to support our employees' well-being.

- Flexibility, choice and access are the cornerstones of our benefits package, allowing employees to get the support they need to meet their unique and diverse needs.
- Our core benefits include 401(k), medical, dental, vision, life and disability, paid time off and sick leave.
- To support the diverse needs of our employees, we also offer paid and unpaid time off for various caregiving leave reasons, flexible work arrangements, tuition reimbursement and commuting assistance resources.
- We provide health and wellness resources beyond traditional comprehensive benefits. We support employees' physical, emotional, financial and social well-being with tools and resources around exercise, nutrition, financial preparedness, self-improvement and managing stress and anxiety.

Consistently achieving high levels of employee and advisor engagement

Each year, we survey our employees and advisors to understand the employee and advisor experience and level of engagement. Our employee and advisor results have consistently exceeded external benchmarks.

That was true again in 2023, when we saw particular strength in the metrics of Integrity, Leader Effectiveness, Client Focus and Respect. Employee participation levels remain high at 94%.

U.S. Well-Being Program and other resources

Physical

- Health care and life insurance coverage for same and opposite-gender domestic partners
- Telemedicine
- Second opinion service
- Onsite Health Services Clinic*
- Health coaching
- Vaccinations onsite in our large corporate locations
- Virtual physical therapy program
- Onsite breast cancer screenings*
- Onsite fitness center*
- National fitness center discounts; virtual and on-demand fitness classes
- Ergonomic desk workspace adjustments

Social

- Paid maternity and parental leave
- Flexible work arrangements

- Adoption, surrogacy, childcare and elderly care support
- Childcare discounts
- 8 hours of paid time off annually to volunteer
- Mothers' rooms

Emotional

- Virtual behavioral health counseling
- Employee Assistance Program
- Resiliency and stress management tools and resources
- Business Resource Networks
- Onsite behavioral health clinician*
- Support groups
- Meditation rooms

Financial

- Financial planning subsidy
- Tuition reimbursement
- Financial education, tools and calculators
- Discount programs
- Legal services

Aligning pay with performance

Our employee compensation program is performance-based, designed to attract, retain, motivate and reward employees, and assessed annually to ensure competitiveness.

- Employees are assessed from both *Goals* and *Leadership* perspectives. *Goals* measure what is accomplished against stated objectives; *Leadership* measures how the work is accomplished consistent with our leadership competencies.
- Many employees are eligible for annual incentive awards and long-term incentives, in addition to their base pay.
- We provide extensive information about our executive compensation program through our annual [proxy statement](#) available at ir.ameriprise.com. Our executive compensation program operates within a corporate governance framework designed to ensure independent oversight, objective advice and analysis, appropriate risk management and transparency.

"There are endless career path opportunities to pursue at Ameriprise, and ample resources for development and mentorship."

2023 AMERIPRISE EMPLOYEE ENGAGEMENT SURVEY RESPONSE

*Minneapolis corporate offices only

Life safety program and enterprise resiliency

Teams including Life Safety, Security, Human Resources, Real Estate/Facilities and Business Continuity collaborate to ensure the health, safety and well-being of employees, contractors and clients. Our teams ensure we are proactively managing safety considerations while continuing to support the evolution and growth of the firm.

- We leverage effective models to prevent injuries and incidents and meet legal and regulatory requirements. Our holistic programs include ergonomics, emergency action plans and employee training to maintain functional workplace environments.
- Ameriprise has robust processes in place to respond thoughtfully and strategically to crisis events, while maintaining continuity of operations. Annually, employees receive training on safety preparedness, event response, business continuity and disaster recovery awareness.

Championing a diverse, equitable and inclusive culture

We believe that through diversity, we access talent, innovative ideas and varied perspectives to deliver financial solutions that meet clients' needs and make a difference in their lives.

Our diversity, equity and inclusion (DEI) vision, mission and aspirations are an important part of delivering a strong employee experience. DEI is embedded in our culture, our values and how we operate as a firm.

Our commitment to DEI starts with strong engagement with our Ameriprise Board, Executive Leadership Team (ELT) and Global Diversity Steering Committee, which guides and champions our DEI strategy and plan.

- The DEI Steering Committee comprises global senior leaders, including members of the ELT who report to the Chairman and CEO. The committee provides input and guidance on our initiatives and regularly reviews DEI metrics and progress to ensure continued focus on accountability.
- In 2023, we continued to innovate and update our DEI capabilities to help leaders and employees evolve and enhance our inclusive culture.
- We continue to focus on building the inclusive leadership skills of our employees. Our DEI curriculum provides practical tools and resources, including our focus on allyship, to create a strong sense of belonging for everyone.
- Our asset management business, Columbia Threadneedle Investments (Columbia Threadneedle), has a global DEI framework to further support regional DEI action plans. More information is available [online here](#).

To further strengthen our DEI training and development programs, we have:

- Evolved and enhanced our content to mitigate bias in all key talent processes, including recruitment and performance management

- Expanded our successful gender inclusion training program, which leverages behavioral science research and industry best practices to provide all levels of leadership with the needed competencies and behaviors to help increase gender representation and a culture of inclusion
- Continued our Global Diversity Speaker Series focused on current DEI topics that foster dialogue among our leaders and employees
- Hosted our 6th Annual Global Inclusion Celebration as part of our extended programming, focused on helping leaders, employees and advisors understand their role in advancing DEI by building their own inclusive leadership skills
- Expanded our content to further engage employees, resulting in a significant increase in employee participation in our Global DEI event compared to 2022

"There is a strong emphasis on diversity and inclusion at Ameriprise that stands out among the rest of the industry."

**2023 AMERIPRISE EMPLOYEE
ENGAGEMENT SURVEY RESPONSE**

We are committed to inclusion across the employee experience.

This includes:

- Focused on an inclusive and robust approach to hiring globally through diverse sources of talent, talent insights and market intelligence to broaden our talent pool
- Recruiting diverse talent through targeted outreach to engage diverse applicants, which includes participating in recruiting events with organizations that reach women, people of color, veterans and people with disabilities
- Continued focus on recruiting "returners" who have taken a break in their career and are returning to the workforce
- Investing in leadership development training by working to ensure employees have individual development plans, including targeted learning opportunities and access to mentoring opportunities
- A continued focus on increasing the diversity of our advisor force with a dedicated Advisor Diversity Recruiting Director and focused programs and sponsorships to reach diverse audiences
- Engaging our advisors and employees in our Advisor and Business Resource Networks (see page 16)
- Our business unit DEI Groups comprised of employees at all levels help to drive deeper engagement and address business-unit and regional diversity priorities
- Reviewing our DEI dashboard with business unit and ELT leaders quarterly to identify trends and to drive accountability

Our DEI strategy includes clear policies

to reinforce our inclusive culture. We are committed to fostering a work environment free from discrimination and maintain the following policies that are included in our **Global Code of Conduct**: Equal Employment Opportunity; Individual Treatment; Affirmative Action; and Anti-Discrimination. More on our company values and employment practices is available at ameriprise.com/careers.



Our commitment to LGBTQ+ equality and inclusion has been recognized in the Human Rights Campaign Foundation's Corporate Equality Index. We're proud to have been awarded the recognition of Equality 100 in 2023, the highest possible score. The Index is the nation's foremost benchmarking survey and report measuring corporate policies and practices related to LGBTQ+ workplace equality.



Strengthening our advisor community

We continue to focus on meaningful opportunities to develop and engage our advisors. This year we hosted our sixth annual Ameriprise Women Advisor Summit in Minneapolis and our second annual Black Advisor Summit in Chicago. These growth-focused summits bring together our advisors from across the country to learn best practices from peers, hear from leaders about key priorities for the firm and create a strong sense of belonging. These forums provide advisors insights on delivering exceptional service to clients and driving growth in their practices.



Creating an inclusive digital experience

In 2023, Ameriprise advanced its Accessibility Advocacy Group to ensure diverse abilities and accessibility differences are part of the ongoing technology development process.

This multidisciplinary group of tech accessibility experts is focused on building awareness of how accessibility impacts design choices as new digital experiences are developed. Working with a global accessibility consulting firm, our team has implemented multiple digital accessibility enhancements to improve the experience for our employees and for anyone visiting our sites. As part of this work, we've:

- Updated page navigation to help visitors find relevant topics more quickly
- Added behind-the-scenes code and content updates to help people using assistive technology, such as screen readers, initiate contact with an advisor to understand our company and its services
- Created a technology accessibility features page where employees can learn about topics such as how to let their computer read their email to them, use real-time captions in virtual meeting platforms and customize personal computers in the Ease of Access Center
- Made ongoing enhancements to our design system, ensuring easy access to best practices for designing and developing accessible experiences

We honor military members' and veterans' service and work to better support their specific needs

We are proud to have created a new, first-to-market financial advisor certification. The Certified Military Financial Advisor™ (CMFA) certification is an exclusive education program that helps advisors learn about the unique life circumstances and the benefits available to military members and their families to assist them in reaching their most important goals.

- In 2023 Ameriprise doubled our grant to American Corporate Partners (ACP), a national nonprofit dedicated to helping military veterans and their spouses transition from the armed services to the private sector through one-on-one mentoring with corporate professionals.
- Ameriprise has been recognized as a Military Friendly® Employer for the 10th consecutive year by VIQTORY. Additionally, we partner with [Beyond the Yellow Ribbon](#) to support military employees.*

Supporting supplier diversity

Ameriprise supports Supplier Diversity by encouraging all suppliers, including minority, women, LGBTQ+, veteran and disabled business enterprises, to participate, monitor and support our program with products and services.

Including diverse suppliers in our sourcing process allows us to develop the most innovative, high-quality and cost-effective business solutions while strengthening local economies. We welcome suppliers to register through the supplier diversity portal on [ameriprise.com](#).

Ameriprise Business Resource Networks



Black Employee Network

Founded in 1987, the Black Employee Network is a forum for employees to enhance their personal and professional growth from an African American perspective and maximize their contributions to Ameriprise and the community.



Jewish Interest Network

Through a variety of programs and events, CHAI provides a forum for employees to experience Jewish tradition and practices and promotes involvement within the wider Jewish community.



Asian-American Employee Network

EastWest Exchange is the Asian-American Employee Network, which champions the importance of diversity in the workplace by focusing on issues of interest to the Asian and Asian-American community at Ameriprise.



Family & Life Stages

The Family & Life Stages Network offers support and resources to help employees from hire to retire and across life's transitions — from raising children to providing care for family and friends.



Hispanics, Latinos & Amigos Network

The Hispanics, Latinos & Amigos Network is organized to provide a forum at Ameriprise for engagement with Hispanic and Latino culture.



Muslim Employees Connecting and Contributing to Ameriprise

Muslim Employees Connecting and Contributing to Ameriprise provides a forum for employees to develop personally and professionally and promotes engagement with the Muslim community.



Gay, Lesbian, Bisexual, Transgender, Questioning Network

The PRIDE Network fosters a work environment that is inclusive and supportive of gay, lesbian, bisexual, transgender and questioning employees so they may all perform freely to their fullest potential.



Christian Employee Network

SALT serves as a network and resource group for the Christian employee community at Ameriprise and strives to make a positive impact on the workplace.



South Asian Network

The South Asian Network is dedicated to helping employ, develop, promote and retain talent and share the culture and values of South Asians.



Abilities Network

The Abilities Network, STRIVE, seeks to foster innovation and demonstrate business value through education, advocacy, branding and engagement, positioning Ameriprise as a company of choice for people of all abilities.



Veteran's Employee Network

The Veteran's Employee Network provides a forum for employees to increase understanding of veterans, active duty, National Guard and military reservists, while enhancing professional skills and maximizing contributions to Ameriprise and the community.



Women's Interest Network

The Women's Interest Network is committed to promoting professional development by providing mentorship and leadership opportunities and insight on women's perspectives.



Young Professionals Network

The Young Professionals Network provides leadership development and networking opportunities for emerging leaders within the company.

Ameriprise Advisor Networks



Black Empowerment Advisor Community Network

A community leading a cultural shift by unifying advisors, recruiting and developing talent while expanding financial literacy to increase wealth in the Black community.



Women's Empowerment Network

The Women's Empowerment Network is an advisor-led network engaging, educating and empowering women in the financial services industry.



Christian Franchise Advisor Network

CFAN exists to equip advisors of shared values to serve clients from a Christian worldview.

- Open to all employees and employee advisors, our networks engaged over 21,000 participants in events in 2023
- Members focus their actions around four core areas: engagement and development, business engagement, community outreach and inclusive environment
- Networks provide employees with additional resources to support a healthy work-life balance and to develop professionally
- Active participation in these networks serves as a strong leadership development and engagement opportunity

Ameriprise Financial, Inc. employee, advisor and board demographic representation

BOD and Leadership (%)	Global Women		U.S. POC ¹
Board of Directors	20%		20%
Executive Leadership Team	21%		8%
CEO Senior Management Direct Reports	29%		7%
	Women		POC
	U.S.	Global	U.S.
Senior Management ²	31%	28%	11%
Total employees (non-advisors) ³	48%	44%	24%
Total employees (includes employee advisors) ⁴	41%	40%	21%
Total advisors ⁵	20%	20%	10%
New hires	42%	43%	36%

[Access our EEO-1 report here](#)

Data as of Dec. 31, 2023.

¹ People of color (POC), U.S. only, includes people who identify as racially and ethnically diverse based on U.S. Equal Employment Opportunity (EEO) classifications: Hispanic or Latino, Black or African American, Native Hawaiian or Pacific Islander, Asian, American Indian or Alaska Native and Two or More Races.

² Senior Management includes Ameriprise officers and senior investment leaders.

³ Total employees (non-advisor), excludes all advisors.

⁴ Total employees (includes employee advisors), excludes independent advisors that are not employees.

⁵ Total advisors includes employee advisors and independent advisors.

U.S. EEO Data*	Female							Male							Total
	American Indian or Alaska Native	Asian	Black or African American	Hispanic or Latino	Native Hawaiian or Pacific Islander	Two or More Races	White	American Indian or Alaska Native	Asian	Black or African American	Hispanic or Latino	Native Hawaiian or Pacific Islander	Two or More Races	White	Total POC
Executive/Senior Official and Managers	0.00%	1.54%	0.00%	0.00%	0.00%	0.00%	27.69%	0.00%	7.69%	0.00%	3.08%	0.00%	0.00%	60.00%	12.31%
First/Mid-Level Officials and Managers	0.12%	3.37%	1.92%	1.19%	0.12%	0.55%	34.83%	0.06%	6.39%	1.57%	0.87%	0.09%	1.13%	47.81%	17.36%
Professionals	0.00%	8.12%	2.71%	1.05%	0.11%	0.83%	27.79%	0.17%	11.27%	3.26%	1.71%	0.11%	1.27%	41.60%	30.61%
Sales Workers	0.11%	1.87%	0.97%	2.40%	0.11%	0.60%	23.77%	0.11%	2.55%	1.61%	2.47%	0.04%	0.82%	62.54%	13.69%
Administrative Support Workers	0.39%	3.59%	11.64%	4.77%	0.00%	2.50%	41.02%	0.16%	2.11%	4.61%	3.20%	0.00%	1.48%	24.53%	34.45%
Total	0.13%	3.88%	3.13%	2.00%	0.10%	0.88%	31.08%	0.11%	5.65%	2.32%	1.83%	0.06%	1.11%	47.70%	21.18%

* The data provided uses U.S. EEO race and ethnicity classifications and job categories. Job categories with five or less employees have been omitted. The percent calculations are determined on the percent of representation of employees' gender and ethnicity within each of the EEO job categories in each row. Each row adds up to approximately 100% (variations due to rounding), excluding the Total POC column.



Responsible Investor

Managing our business prudently

The prudent management of our business has created financial strength and shareholder value. We are proud of our history of steady investment and record of never taking a government bailout.

- This strength was also clearly demonstrated during the volatility and economic dislocation from the pandemic. Ameriprise delivered an exceptional client experience with approximately 95% of employees working from home in 2021, while also maintaining growth investments and returning capital to shareholders at a differentiated rate.
- During the financial crisis of 2008-2009, these principles ensured we could decline the U.S. government's offer of assistance. We also helped thousands of clients who were impacted by the closure of the Reserve Fund (a large money market fund) — advancing clients more than \$700 million to meet their liquidity needs and stepping in to preserve assets for all investors.

Benefiting from the complimentary nature of our business

A key benefit of our diversified business is the intellectual capital and insights we draw from across the organization.

This differentiated perspective is essential to how we manage risk across the firm. From the holdings within our asset management business to our successful variable annuity hedging program, we view risk and related opportunities at multiple levels: enterprise, entity, product and suppliers.

Effectively managing enterprise risk

Ameriprise is subject to risks and uncertainties that reflect an evolving market, business and regulatory environment. We believe including a robust enterprise risk management program within our business decision framework is critical to preserving and creating sustainable, long-term shareholder value and delivering for all our stakeholders, including clients, shareholders and employees.

- We devote significant resources to develop our policies, procedures and controls to identify, monitor and manage risk.
- Our enterprise risk program encompasses financial and non-financial risk components, and our corporate values foster a culture of compliance and risk awareness.

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 meet client and company needs.

Our objectives include:

- Minimizing or avoiding impacts from capital/liquidity, market, investment, operational and reputational issues
- Proactively meeting capital, liquidity, earnings and operational requirements for each line of business and the enterprise
- Effectively identifying and minimizing company exposures within a reasonable timeframe
- Continually improving our risk management capability and infrastructure within decision processes and reporting
- Providing value to clients and shareholders by focusing on strong cybersecurity programs

Our senior management is responsible for identifying and managing our exposure to risk. In addition, the Ameriprise Financial Board of Directors plays an important oversight role, with the Audit and Risk Committee in particular. See the **Governance** section of this report for related information.

Generating, allocating and preserving capital

Our business generates substantial free cash flow that we invest in the business (organically and through acquisitions) and return to shareholders. In 2023, we generated a good balance of both fee- and spread-based revenue given the improved interest rate environment.

Providing tax transparency and compliance

Ameriprise Financial is committed to complying with all applicable tax laws, rules and regulations globally. We are committed to paying, on a timely basis, the appropriate amount of tax based on the laws of the jurisdictions in which we operate. Ameriprise interprets tax laws using appropriate guidance and advice from advisors, when applicable, and applies diligent professional care and judgment. We manage our tax affairs to enhance stakeholder value, and within appropriate risk tolerances, while ensuring the reputation of our business is not compromised.

Investing in low-income housing initiatives

As part of our high-quality, diversified investment portfolio, Ameriprise Financial maintains investments in pooled vehicles focusing on low-income housing properties and initiatives. These investments provide certain tax benefits to Ameriprise and our shareholders, while supporting the development and maintenance of affordable housing. Historically,

the investments have delivered adequate returns with low default levels. At year-end 2023, the carry value of low-income housing investments was \$79.3 million.

Columbia Threadneedle Investments' Responsible Investment approach

Columbia Threadneedle Investments is the global asset management business of Ameriprise Financial, Inc., managing \$637 billion on behalf of individual, institutional and corporate clients around the world.¹

- We're driven by what matters to our clients and focused on delivering their desired investment outcomes. We believe the consideration of financially material ESG factors alongside traditional fundamental analysis provides an important perspective to our investment research. These factors could affect an investment's valuation by helping assess future investment risk, unlocking potential new investment opportunities and fulfilling clients' long-term financial objectives.
- Columbia Threadneedle considers data from many sources to create analytical tools (available for fixed income, equity and multi asset strategies) designed to enhance and inform the integration of ESG considerations into investment research, portfolio construction and risk monitoring, by giving a clearer picture of those considerations that are financially relevant to different investment opportunities.²



A pioneer in RI, with a history spanning four decades³

45+ person global RI team

Manage approximately \$66.2 billion in RI AUM

- As part of our stewardship, proactive engagement with the issuers we invest in on behalf of our clients is an integral part of our approach. We define engagement as having constructive dialogue with issuers on those risks that could have a material negative impact on their businesses and, where necessary, encouraging improvement in management practices. Consistent with client expectations, our primary driver for engagement is to support long-term value creation.
- Proxy voting is a meaningful tool for driving improvement in issuers' practices and market standards, as well as for reinforcing objectives set in our engagements. We believe well-governed companies are better positioned to manage risks, identify opportunities, and deliver sustainable growth and returns for our clients.

¹ As of December 31, 2023.

² These ratings, based on the SASB framework, allow Columbia Threadneedle to assess in a consistent and comparable format how issuers are managing ESG risks and opportunities.

³ Includes the history of the former BMO GAM (EMEA) business.

Although RI research is made available to all portfolio managers, each portfolio management team within our firm makes its own investment decisions and certain teams may place more, less or no emphasis on ESG factors in any given investment decision.

Columbia Threadneedle's RI policies are the foundation for the firm's approach to responsible investment and stewardship activities. See our [Responsible Investment page](#) for more information.

Offering a broad selection of investment options within Wealth Management

We offer an extensive variety of investment options for clients, including Sustainable Investing and value-based investing products and solutions.

Sustainable Investing AUM in our wealth management business remains a small percentage of our overall client assets. However, we have seen an increase in advisor interest around understanding the opportunities and risks related to Sustainable Investing strategies.

In our wealth management business, we define Sustainable Investing to include three distinct areas:

- ESG integration that looks to consider ESG factors within the portfolio management process
- Impact investing that seeks to generate positive, measurable impact
- Value-based investing that seeks alignment with clients' personal values, typically by excluding certain sectors or companies

The Ameriprise Investment Research Group (IRG) uses rigorous due diligence practices to carefully review all Sustainable Investing solutions, including mutual funds, exchange-traded funds (ETFs), separate accounts (SMAs) and models. The IRG also incorporates DEI metrics into this process as we consider ways to use these metrics to evaluate asset managers on our platform.

To support our advisors, we provide research materials such as white papers, recommended lists and investment perspectives. We have established a consistent proprietary Sustainable Investing categorization system to help advisors identify investment recommendations that align with a client's focus areas and values. This is in conjunction with a new advisor tool and additional resources that make it easier for advisors to incorporate Sustainable Investments into portfolio recommendations. We also continue to collaborate with partner firms to deliver education regarding Sustainable Investing solutions and resources that offer their point of view alongside our own perspectives from the IRG.

Retirement and Protection Solutions – benefiting from the RI capabilities at Columbia Threadneedle

Columbia Threadneedle manages the portfolio of RiverSource Life. The high-quality portfolio is invested in fixed income instruments with investment-grade corporate bonds and mortgage-backed securities as sizable percentages.

- We manage the portfolio within specific investment and risk parameters to achieve its goal of meeting the current and long-term claims-paying ability of the business.
- Portfolio managers have access to Columbia Threadneedle’s RI Issuer Dashboard, which contains relevant SASB risk factors for that particular issuer’s industry and its own Columbia Threadneedle ESG Materiality Rating, as well as third-party ESG ratings. Portfolio managers also have access to internal dashboards that provide weighted average carbon intensity and emissions data across a variety of metrics for issuers, sectors and portfolios.
- Within our stewardship, we engage directly and proactively with management teams on sustainability factors. These engagements include discussion of key topics, including emissions, executive compensation, board composition and human capital/workplace diversity.

Managing climate-related risk as an insurer

RiverSource Life manages potential implications resulting from climate risk within the Ameriprise risk management framework.



Since 2018, our investment team has thoughtfully and strategically reduced the carbon intensity of the corporate bond allocation within the RiverSource Life portfolio by 51% 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 RI research.

In fact, 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 footprints.

In our energy transition research and engagement activities, Columbia Threadneedle developed a proprietary net zero scoring framework identifying critical parameters for company management teams to consider to decarbonize.

- Climate risks are inherently included in our regular sensitivity analysis of mortality, morbidity and policyholder behavior. This testing 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 the economic environment.
- From a physical risk perspective, RiverSource recognizes that the occurrence of climate-related natural disasters and catastrophes, including severe weather, are considered risk factors and could adversely affect operations and the financial condition of our business. RiverSource has evolved this governance framework, including identifying designated climate risk leaders within risk management and the overall business.
- From a transition risk perspective, RiverSource recognizes that climate change is relevant for its owned asset portfolios, which are managed by Columbia Threadneedle. As noted previously, RiverSource benefits from the RI capabilities and approach at Columbia Threadneedle, including assessing the actions taken and future plans of portfolio companies as they work to meet their emissions goals, and how this impacts the current and prospective carbon intensity of the portfolio.



Sound Governance

Protecting clients and meeting evolving regulatory expectations

Our enterprise compliance and risk management programs are core to our decision-making process and serve to ensure compliance with applicable laws and regulations and to identify, measure, manage and monitor risk.

Regulatory developments in the U.S., Europe and other regions have resulted in greater oversight and compliance obligations for the financial services industry, and we continually assess our programs to meet evolving regulations and mitigate risks.

We have a strong tone at the top and a culture of compliance. Risk management processes are embedded in our day-to-day operations. Ongoing compliance and fraud prevention training for our employees and a culture of a “risk manager in every seat” are foundational components of our operating model.

- Our Risk and Control Services internal audit function reinforces our compliance and risk management capabilities and serves as a “third line of defense.”
- We continue to invest in technology that strengthens our oversight.
- We closely review and monitor legislative and regulatory changes for future impact to our clients, business, shareholders and governance.

- We use strong governance practices for our domestic and foreign subsidiaries, using common principles that are complementary to the applicable laws and regulations.

Management regularly updates the Board on the regulatory environment, the strength of our compliance program 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, including cybersecurity and data protection
- Actions being taken to mitigate these risks
- The design and effectiveness of our processes and controls in light of evolving market, business, regulatory and other conditions

Ameriprise is committed to maintaining the highest standards of ethical business conduct.

We promote a work environment that fosters mutual respect, openness and integrity.

- We conduct regular reviews and in 2023 refreshed our **Global Code of Conduct**, which requires all advisors and employees to strictly adhere to our values and ethical principles, applicable laws and regulations, and our policies and procedures — an important step as our business has become increasingly global.

- We provide a confidential Ethics Hotline with resources for leaders, employees, advisors, independent contractors and vendors to report any suspected ethics violations. The hotlines are run by independent third parties and allow callers to remain anonymous.

We maintain anti-bribery and anti-corruption policies. These policies guide employees regarding appropriate behavior and record keeping.

- Prohibited activities include money laundering, initiating or accepting facilitation payments, and knowingly aiding or procuring the commission of a tax evasion offense.
- These policies also identify red flags that employees should be aware of, such as padded, vague or inaccurate invoices, concealing the identity of parties or accounts, payments to third parties outside the scope of a transaction or a business relationship, unrecorded payments or cash payments, hosting of government officials that appears to be extravagant or unreasonable, and other conflicts of interest.
- The General Counsel’s Organization conducts risk assessments and reviews the policies, making revisions when needed based on changes in regulation and external or internal business changes.



We view all employees as risk managers regardless of their role

All employees, registered contractors and financial advisors are required to complete compliance training annually and attest to their fulfillment of regulatory and company-wide requirements. Mandatory compliance education and training topics may include:

- **Global Code of Conduct** and Code of Ethics
- Anti-money laundering, anti-fraud and anti-bribery
- Privacy and information security
- Internal fraud awareness and reporting
- Workplace health and safety
- Life safety and business continuity management

Operating with effective Board oversight

The Board operates within a corporate governance framework of independent oversight and integrity outlined in our bylaws, Corporate Governance Principles, Categorical Standards of Director Independence and Code of Business Conduct for Board of Directors.

- As part of its governance responsibilities, the Board actively monitors the performance of our leaders, management of risk, effectiveness of policies and controls, and execution of our business strategies. This includes the **Nominating and Governance Committee** overseeing our Corporate Social Responsibility program and reporting.
- This corporate governance structure promotes sound decision-making and encourages transparency and management accountability, including maintaining a culture of integrity and respect.
- The Board and its committees hold regular executive sessions with management, our independent auditors and our general auditor. The independent directors also meet regularly in executive session.

Our executive compensation, which the Board’s independent **Compensation and Benefits Committee** oversees, is informed by evolving regulatory trends as well as market best practices, the advice of the committee’s independent consultant and feedback gained through interaction with shareholders.

As part of our ongoing shareholder engagement, our Board-approved bylaws allow for proxy access on terms generally consistent with market practices.

In line with new exchange requirements and SEC rules, the Board’s Compensation and Benefits Committee approved a new clawback policy that allows for recoupment of incentive compensation in compliance with the new regulations.

Our Board is led by our chairman and CEO. The Board believes that this leadership structure best serves its needs and those of our shareholders.

The role of the Board’s presiding director is also an important part of the Board’s leadership structure. The presiding director leads executive sessions of independent directors and serves as principal liaison between the Board and the chairman and CEO on certain issues.

Our chairman and CEO and the Board’s presiding director work closely together on the Board’s annual performance evaluation, director succession and recruitment, and other important corporate governance matters.

The Board believes that maintaining and enhancing diversity are important corporate governance goals. Currently, seven of eight directors are independent, two are women and two identify as ethnically or racially diverse.

Additional information may be found on ir.ameriprise.com and in our annual **proxy statement**.

Tenure of Directors

- 0-4 years
- 5-9 years
- 10+ years



 **7 of 8**
directors are independent

Board and management oversight of corporate social responsibility strategy and reporting

While each committee of the Board has oversight of and responsibility for different sustainability-related factors, since 2017 the Nominating and Governance Committee has provided Board oversight and governance of the Corporate Social Responsibility (CSR) program and reporting at Ameriprise. The committee engages with senior management to review the annual Responsible Business Report and other disclosures, including the Ameriprise SASB Index.

As noted in the accompanying table, the Ameriprise ELT CSR Steering Committee sets overall strategic direction. The CSR Governance and Strategy Group develops our CSR strategy and control function for Ameriprise sustainability-related reporting.

Ameriprise Management of CSR

Nominating and Governance Committee of the Ameriprise Board

- Shareholder engagement and communication
- Review of Responsible Business Report and other corporate social responsibility-related reporting
- Political contributions and trade associations

Executive Leadership Team Corporate Social Responsibility Steering Committee

- Chaired by CEO
- Sets overall strategic direction, determines reporting and provides constructive challenge
- Ensures compliance with regulatory requirements
- Membership spans Finance, General Counsel Organization, Human Resources, Technology, Business Heads and Corporate Communications

Corporate Social Responsibility Governance and Strategy Group

- Provides overall governance of priority reporting
- Develops corporate social responsibility strategy
- Chair leads development of Responsible Business Report and related communications

Maintaining our clients' privacy and data security

We devote significant management time and resources to protect our clients' privacy and data security. Our privacy protection activities are unified under a single, globally applicable policy and program, governed by our centralized Privacy group.

- Our global privacy team accounts for national and regional differences in the obligations imposed by law or regulation, including the EU's General Data Protection Regulation and the UK's Data Protection Act.
- We've implemented an enhanced privacy risk assessment tool and process that allows us to report on the state of our privacy program at points in time. Periodically these reports and related discussions are available to board members and the leaders of the various business units being assessed.
- We run a global security operations center that continuously monitors our networks and systems and is prepared to contact the appropriate teams to respond to an incident should one occur. Depending on the incident, the response group may include participation from a wide variety of groups across the enterprise.

We continually work to safeguard clients' privacy and the data entrusted to us in accordance with applicable laws and our internal data protection policies.

- We work diligently to reduce the potential for identity theft or other improper use or disclosure of personal information, while seeking to collect only the data necessary to best serve clients and achieve our business objectives.
- Our wealth management business has implemented comprehensive caller verification procedures and tools to help protect the identities of our clients and ensure their accounts are secure. This includes a multi-factor authentication solution that uses voice biometrics and behavioral analysis to improve client and advisory security and enhance fraud detection capabilities.
- An Ameriprise representative will not call and ask for personal information on an unsolicited basis, and we do not request personal information via email.
- We disclose how Ameriprise collects, uses, shares and protects personal information and how to report privacy incidents in our online **Privacy, Security and Fraud Center**. Guidance on how to limit the sharing of personal information is available in our **Privacy Notice**.

We invest in critical capabilities to keep clients' accounts safe and secure. This includes providing clients with a two-step verification option when logging into the secure site on ameriprise.com.

Other systems and processes in place to safeguard clients' privacy include:

- Multi-layer authentication
- Limiting systems and information access
- Secure technology to encrypt information sent between a client's computer or mobile device and Ameriprise
- Ongoing surveillance and fraud monitoring
- Encouraging the use of secure email through our systems
- Ongoing and comprehensive training
- Regular audits and tests of our systems, controls and policies, including at the enterprise and subsidiary levels — these include verifications completed by third parties and through our internal function.

Strong focus and continued investment in cybersecurity

Cybersecurity is a key part of our business and client experience and is integrated into our enterprise risk management processes and policies. Our cybersecurity approach supports both business continuity and risk mitigation.

While we have established extensive cybersecurity capabilities, like other financial services firms, we are not immune to online threats. To date we have not experienced any known material breaches of or interference with our centrally controlled systems and networks.

- We regularly audit and enhance our corporate security capabilities across the firm and assess our ability to identify, protect against, detect, respond to and recover from cyber threats.
- We maintain policies, processes and procedures in response to applicable legal requirements concerning the use and protection of personal information by various regulators throughout the U.S., the EU and other global regions in which we operate.
- Our cybersecurity response playbook is refreshed regularly to ensure that leaders charged with public company reporting and protecting against inappropriate trading by insiders are promptly made aware in the event we have a credible belief that a cybersecurity event is occurring or has occurred.



Online security guarantee

At Ameriprise Financial, we're committed to protecting clients' online security. Our efforts are backed by our Online Security Guarantee, which covers 100% of the value of losses in clients' Ameriprise® account(s) due to unauthorized online activity, if we conclude that losses were incurred through no fault of the client.



Environmental Steward

Ameriprise demonstrates responsible environmental practices

We are focused on
operating buildings
efficiently and reducing waste

Ameriprise is a
low direct GHG emitter

We continue to advance our
approach to the
energy transition

Operating energy-efficient buildings

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

- Our headquarters locations, the Ameriprise Financial Headquarters and the Financial Center, are ENERGY STAR certified. The Financial Center was the first building in Minneapolis to receive the U.S. Green

Building Council’s Leadership in Energy and Environmental Design (LEED) — Existing Building certification. The Financial Center received LEED Silver Certification and our Financial Headquarters building received LEED Gold Certification.

- We partner with our local utilities in Minneapolis and participate in load shedding to help reduce overall demand.
- We have reduced 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.
- Ameriprise is executing a thoughtful, planned transition of our headquarters location to the former Ameriprise Client Service Center in downtown Minneapolis, which has been renamed the Ameriprise Financial Headquarters. We will provide more information about the environmental benefits of this move in subsequent reports.

Energy efficient real estate across our corporate footprint

Highlights:

- **Ameriprise Financial Headquarters — Minneapolis**
 - Certified LEED Gold in 2009
 - 2023 ENERGY STAR Certified (81)
- **Financial Center — Minneapolis**
 - Certified LEED Silver in 2017
 - 2023 ENERGY STAR Certified (77)
- **Columbia Threadneedle Boston Headquarters**
 - LEED Platinum certified building at Atlantic Wharf
 - 2022 ENERGY STAR Certified (87)
- **Tenant at One World Trade Center — New York City**
 - Certified LEED Gold in 2019
- **Tenant at 300 South Tryon – Charlotte**
 - Certified LEED Gold in 2017
 - 2023 ENERGY STAR Certified (81)
 - Fitwel Certified
- **Tenant at the award-winning Cannon Place — London**
 - BREEAM Recognized

Managing our environmental footprint responsibly

As a financial services firm, we generate low levels of direct greenhouse gas (GHG) emissions relative to many other industries. The main contributor to those emissions is our corporate real estate.

- Our 2023 submission to CDP included our global Scope 1 and Scope 2 GHG emissions, and Scope 3 emissions associated with business travel, employee commuting and working from home, and Fuel-and-Energy-Related Activities (FERA). LRQA assured our emissions data.*
- As part of our commitment to being a responsible environmental steward, for the fourth year in a row we purchased renewable energy certificates (RECs) to offset the energy consumption of our Minneapolis campus. The purchase of 21,161 MWh of Green-E Energy certified RECs in 2023 offset the Scope 2 market-based emissions associated with our Financial Center and the Client Service Center in Minneapolis, representing almost half of all our corporate-controlled real estate.
- For more information about Ameriprise's GHG emissions, please review the [2023 CDP report](#).*

- Columbia Threadneedle has set an operational emissions reduction target that it aims to achieve through the reduction of business flight emissions, office electricity consumption and employee commuting emissions. For more information, see the [Columbia Threadneedle 2023 Climate Change Report](#).*

Considering the impacts of climate change

As a responsible environmental steward, we manage the related risks and opportunities of the energy transition across our physical footprint and within our industry and global economy.

- 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.
- Ameriprise considers climate change to be a strategic risk, largely related to reputational and other aspects of our corporate social responsibility reporting and compliance with regulatory agendas.
- At Ameriprise, the impacts of climate change are governed within our enterprise risk management (ERM) process, recognizing that each of our businesses approaches this work in a way that reflects its unique market and regulatory environments.

- Our ERM process includes assessing, protecting against and mitigating the physical risks of catastrophic weather events affecting the company, our clients and our policyholders.
- Ameriprise manages the issues associated with climate change as a wealth manager, global asset manager and insurer. At the enterprise level, we continue to evolve our strategy and emissions reporting, producing our first global carbon footprint report in 2022.
- 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 would like 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 from its investment holdings, where financially material.
- RiverSource Life Insurance benefits from Columbia Threadneedle's RI capabilities in the management of its owned asset portfolios and has been evolving its approach to climate risk within our enterprise risk management function. For more information, refer to [page 21](#) of this report.

* Reported emissions 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.

- Like RiverSource, Ameriprise Bank, FSB, benefits from Columbia Threadneedle’s management of its portfolio. While we have extensive RI capabilities at Columbia Threadneedle, RI considerations are not a significant factor in the management of the Bank portfolio given that it is largely invested in structured assets and the data challenges associated with those asset classes.

In addition, we have been an active industry participant in providing our perspective to regulators on climate topics. This includes both regional and global coordination through our trade organizations. We will remain cognizant of the long-term transitional challenges and opportunities that reflect evolving consumer preferences and regulatory requirements.

Reducing paper use with e-delivery

Ameriprise is committed to reducing paper use and providing innovative delivery options for our clients. We’ve seen a positive trend over time toward client e-delivery.

- Since 2008, more than 1.7 million clients have switched to electronic delivery, saving both millions of pounds of paper and the added cost of printing and mailing statements and confirmations.
- In 2023, more than half of our clients’ statements were delivered online.

- More than three-quarters of all client-signed documents are now electronic.
- Tax documents were made e-delivery eligible starting with the 2020 tax season. Now more than a quarter of eligible clients elect e-delivery of tax documents, reducing the number of tax packages being mailed by over 700,000 per year.
- Ameriprise was among the first public companies in the U.S. to allow our shareholders to access proxy materials online. In 2023, we mailed fewer than 8,100 proxies, down from 250,000 in 2007.

To encourage more clients to consider receiving documents via e-delivery, new clients default to receiving documents electronically, with the option to change that election to paper delivery. Ultimately, we believe in giving clients the choice, as we know some prefer paper for certain documents. We feel this results in the proper balance by encouraging e-delivery but not requiring it.

1.7 million+
*clients are registered
for e-delivery*

Managing waste with innovative solutions

We strive to reduce waste and diversify our waste streams. Notably, we have implemented commercial composting services at our Minneapolis, Boston, Portland, Menlo Park, and One World Trade Center locations.

We’ve taken additional steps to reduce waste at our 1.8 million-square-foot campus in Minneapolis:

- Centralized composting is available throughout the facilities.
- Recycling of batteries, light bulbs and other electronics waste is available in the office spaces.
- We recycle all commercial plastics using a local nonprofit that provides employment for adults with disabilities.
- Kitchen food scraps are collected by a local nonprofit and used as animal feed at local farms.
- Any remaining waste that cannot be recycled or composted is taken to a local mass burn waste-to-energy facility. The waste is burned and the heat is used to generate steam, which in turn powers turbines that generate heating and cooling for the downtown Minneapolis district energy system.

Columbia Threadneedle's Environmental Advisory Groups make a positive impact

At Columbia Threadneedle the North American team has established an employee-led Environmental Advisory Group (EAG) to drive positive environmental change from business activities, internally and in the wider community. Working groups have been established to deliver behavioral change campaigns and projects to reduce environmental impacts associated with waste and carbon emissions. The Columbia Threadneedle EAG in EMEA was formed in 2010 and has recently partnered with landlords to install energy and water efficient appliances and diversify waste streams at office sites.

Encouraging the use of environmentally responsible transportation

We are a long-term supporter of public transportation for employees across our locations. We encourage employees to use public transportation through our Commuter Choice Program.

- In collaboration with Minneapolis Metro Transit, we subsidize the Metropass® program — encouraging employees to use public transportation and reduce commuter traffic. In 2023, 27% of our Minneapolis-based employees enrolled in this pre-tax benefit as an alternative to driving.
- We also offer free carpool, scooter and bicycle parking, as well as EV chargers, in Minneapolis.
- In the UK, Columbia Threadneedle maintains a Cycle to Work program that allows employees to save money on bikes from a network of participating retailers. Employees can save on the cost of a new bike and may then use the designated bike storage areas at our London and Swindon offices.
- Additionally, employees in the UK are able to take advantage of a government-sponsored program that allows them access to a hybrid or fully electric vehicle on a tax-preferred basis.





Community Impact

Committed to strengthening our communities

We are dedicated to utilizing the firm’s resources and talents to improve the lives of individuals and help build strong communities. Through grants, volunteerism and global gift matching programs, we support a diverse group of more than **7,800** nonprofits. We focus on helping individuals and families meet the basic needs of hunger, shelter and economic stability. We also help build strong and vibrant communities through our support of community development, cultural enrichment and volunteer-driven causes in our headquarter cities.

U.S.

We awarded 235 grants in 29 states and Washington, D.C. The firm’s commitment to our national philanthropic partners, including the American Red Cross, Dress for Success, Feeding America, Local Initiatives Support Corporation and SBP (formerly the St. Bernard Project), continued in 2023. Since 2009, *Ameriprise employees, advisors and clients have provided more than 124 million meals and nearly 400,000 volunteer hours* to support Feeding America and other hunger-relief organizations. In addition, *we again matched public donations (up to \$250,000) to Feeding America.*

UK and Europe

We contribute to the broader community through philanthropic and cultural partnerships via the Columbia Threadneedle Foundation. The Foundation works with long-term charity partners to improve individual lives while also driving fundamental social change. *We seek to address critical social issues – inclusion, opportunity, employment, empowerment and mental health – using the power of art, sport and education as catalysts for change.* Our support includes funding, specialist advice and support, pro bono assistance, employee volunteering and advocacy. In 2023, Columbia Threadneedle supported 21 charities through major partnerships.

India

We support seven local nonprofits that help meet the basic needs of older adults and children in addition to providing educational opportunities to underprivileged youth. Since 2016, Ameriprise Gurugram/Noida has partnered with Udayan Care to support an academic excellence program that serves female students from disadvantaged backgrounds. *Ameriprise employees coach and mentor students about career and professional development.* In 2023, more than 100 employees were engaged in mentoring children in need.

Disaster relief and humanitarian aid

As a valued member of the Disaster Responder Program, annually donating more than \$250,000, the company's commitment to the American Red Cross helps the organization prepare in advance and immediately respond when disaster strikes.



Ameriprise donated \$60,000 to SBP in 2023. SBP, a leader in equitable disaster recovery, has received support from Ameriprise for many years.

True to our culture of giving back, our employees and advisors frequently contribute to disaster relief and humanitarian aid efforts, leveraging our gift matching programs. Recent campaigns include:

- \$90,000 Maui fires disaster response
- \$48,000 Turkey earthquake humanitarian aid
- \$100,000 to support the ongoing crisis in Ukraine



Ameriprise volunteers help preserve affordable housing in the Twin Cities area.

Commitment to volunteerism

For 14 years, Ameriprise advisors, employees and clients have participated in Ameriprise National Days of Service, volunteering at food banks, soup kitchens and other nonprofits across the country. These events, which are part of the firm's national volunteer program, are organized to help make a collective impact on hunger. Since the program's inception, Ameriprise volunteers have dedicated nearly 400,000 hours toward hunger relief.

Additional highlights from our volunteer programs include:

- 63,000 volunteer hours recorded in 2023.
- Each quarter, Ameriprise recognizes 60 volunteers through our Volunteer Rewards Program. Recipients receive \$250 or \$150 to donate to an eligible nonprofit of their choice. More than half of recipients are financial advisors or their staff, reflecting the many contributions made in local communities around the country.

- Ameriprise offers employees eight hours of paid time off annually for volunteerism.
- Twelve volunteer councils operate in Ameriprise employee center communities.
- For the fourth consecutive year, Certified Financial Advisors in the Twin Cities provided pro-bono financial planning for clients of Angel Foundation through their Financial Cancer Care Program, of which Ameriprise was a founding partner.
- Working closely with American Corporate Partners, more than 70 Ameriprise advisors and employees served as mentors for veterans transitioning from the armed services to the private sector.
- Twelve employees shared their skills with nonprofit organizations as part of Common Impact's Skills for Cities event, which unites talented corporate and nonprofit professionals for a day of learning, community building and skills-based volunteering.



Ameriprise advisors and clients sorted food and goods to help struggling families as part of our National Days of Service.



Commitment to hunger relief

Since 2009, Ameriprise has had a strong philanthropic partnership with Feeding America, the nation’s largest domestic hunger-relief organization. We remain committed to helping alleviate hunger through monetary donations and volunteer support.

- 124 million meals provided
- 400,000 volunteer hours
- \$250,000 Feeding America public facing matching campaign, 14 consecutive years
- 56 local hunger grants across U.S. in 2023
- 500,000 meals donated to Feeding America for the Thanksgiving holiday

In addition to our domestic support, Ameriprise provided a \$60,000 grant to The Global Foodbanking Network, working in more than 40 countries where food banks partner with nearly 60,000 community-based agencies that feed 39 million people around the world.

Columbia Threadneedle Investments supports City Harvest, a hunger charity in London that partners with more than 350 charities, food banks, schools and community groups to distribute food to those in need.



“We are immensely grateful to Ameriprise and Columbia Threadneedle Investments for standing with The Greater Boston Food Bank for nearly a decade. We all have a role to play in ending hunger. We are so thankful that we can count on you and your employees to help us feed our neighbors.”

**CATHERINE D’AMATO, PRESIDENT & CEO
THE GREATER BOSTON FOOD BANK**

The collective impact of individual giving

Ameriprise supports our employees and the diversity of causes they are passionate about through corporate gift matching in the U.S., EMEA and India.

- Ameriprise offers an annual gift match. In addition, eligible franchise advisors can participate in a separate gift matching program.

- During our week long Annual Giving Campaign in the fall of 2023, Ameriprise offered special daily giving incentives for employees, advisors and advisor staff.
- When matched by Ameriprise, advisors and employees generously donated more than \$9.5 million to causes they care about.



Supporting our communities

We support community and engagement within the financial industry.

- As a financial services company, Ameriprise is a leading sponsor of Invest in Others, a foundation that amplifies the charitable efforts of the financial community by recognizing advisors, employees and firms making a difference.
- In 2023, Ameriprise continued its longstanding support of the SIFMA Foundation, a nonprofit dedicated to bringing financial literacy to students of all backgrounds nationwide. Ameriprise volunteers use their skills to educate youth about personal finance, investing strategies and capital markets.

Continuing our long-standing tradition of giving back to local communities during conferences and events, Ameriprise provides support to nonprofits in host cities across the country.

- During the Women Advisor Summits, Ameriprise volunteers assembled 850 cleaning kits to be distributed to families exiting homelessness in Minneapolis.
- In San Antonio, host city of the 2023 Achievers Conference, advisors and guests assembled 500 snack packs for children facing hunger during summer months.
- At the Black Advisor Summit in Chicago, advisors assembled emergency supply kits for survivors of domestic violence.



Ameriprise attendees assemble emergency supply kits for survivors of domestic violence during the Black Advisor Summit.

Ameriprise Bank’s Community Reinvestment Act rating

Ameriprise Bank, FSB, engaged in numerous activities in 2023 to support the Bank’s Minneapolis-St. Paul (Twin Cities) Community Reinvestment Act (CRA) assessment area.

These included:

- **Lending:** Ameriprise Bank continued to work with Embrace Home Loans to deliver home mortgage financing solutions to Ameriprise clients. Additionally, the Bank purchased more than \$105 million in residential mortgage loans from other sources to support home mortgage finance needs throughout the Twin Cities, including the needs of low and moderate-income (LMI) households and LMI geographies.
- **Investments:** In 2023, Ameriprise Bank made investments in the Twin Cities of \$70,000 in grants to nonprofits that support affordable housing and \$120,000 in grants to nonprofits supporting social services and economic and workforce development for LMI households and neighborhoods. Ameriprise Bank also invested more than \$10 million in affordable housing mortgage-backed securities and provided a \$1 million equity investment to a local nonprofit support organization. The Bank also continues to maintain a \$17.5 million equity investments portfolio in nonprofits serving the needs of Twin Cities LMI households and neighborhoods.

- **Services:** Employees engaged in over 1,600 hours of CRA qualified volunteer service with area nonprofits in 2023. Junior Achievement North is one example of a significant partnership Ameriprise Bank maintains; another is Prepare & Prosper where employees volunteer providing help with tax preparation for LMI households and small businesses.

Sustainability Accounting Standards Board (SASB) Index

We are pleased to provide a SASB Index, which offers context to Ameriprise Financial's diversified business and related reporting. The disclosures are based on the SASB industry sectors that are most relevant for our business: Asset Management & Custody Activities (covering our Advice & Wealth Management and Asset Management businesses) and Insurance (Retirement & Protection Solutions).

Click [here](#) to view the full 2023 Ameriprise SASB Index on the Responsible Business page of [ameriprise.com](#).

AMERIPRISE FINANCIAL SASB DISCLOSURE INDEX				
Asset Management and Custody Activities (Advice & Wealth Management and Asset Management represented 82% of Ameriprise 2023 adjusted operating earnings)¹				
Topic	Accounting Metric	Category	Code	Ameriprise Financial Disclosure
Transparent Information & Fair Advice for Customers	(1) Number and (2) percentage of covered employees with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	Quantitative	FN-AC-270a.1	Material legal disclosures are discussed in Part II, Item 8, Note 26 to the Consolidated Financial Statements of the 2023 Form 10-K . For other legal matters, we do not currently disclose this level of information. Our financial advisors operate under very high standards of care, including applicable standards from the SEC, FINRA, DOL and state regulators, and we will continue to adapt to evolving regulatory landscapes.
	Total amount of monetary losses as a result of legal proceedings associated with			Material legal disclosures are discussed in Part II, Item 8, Note 26 to the
Employee Diversity & Inclusion				activity metric for Ameriprise as it applies to our asset management and advice and wealth management businesses.
Insurance (Retirement and Protection Solutions represented 18% of Ameriprise 2023 adjusted operating earnings)²				
Topic	Accounting Metric	Category	Code	Ameriprise Financial Disclosure
Transparent Information & Fair Advice for Customers	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers	Quantitative	FN-IN-270a.1	Material legal disclosures are discussed in Part II, Item 8, Note 26 to the Consolidated Financial Statements of the 2023 Form 10-K . For other legal matters, we do not currently disclose this level of information.
	Complaints-to-claims ratio	Quantitative	FN-IN-270a.2	Information on this metric can be found by reviewing the NAIC Closed Complaint ratio for our insurance subsidiary, RiverSource Life.
	Customer retention rate	Quantitative	FN-IN-270a.3	We don't currently disclose the customer retention rate for our insurance subsidiary, RiverSource Life. However, our Retirement and Protection Solutions products are only sold through Ameriprise Financial Advisors, where clients rate Ameriprise 4.9 out of 5 stars in overall satisfaction.
	Description of approach to informing customers about products and services	Discussion and Analysis	FN-IN-270a.4	RiverSource Life policyholders can elect to receive information about their products and services either electronically or by mail. However, some documents must be delivered as hard copies, based on current regulations. Examples of communications that RiverSource Life provides to inform policyholders about products and services include: <ul style="list-style-type: none"> • Client statements/client contract and policy data available on Secure Site • Client service communications (examples: notifications, confirmations, premium notices) • Prospectuses and product disclosures • Illustrations (required for some Life Insurance) • Sales literature (digital & hardcopy) • Calculators and approved output • Performance information for variable and index product solutions available online at www.riversource.com

Appendix

Regulatory oversight

Our businesses are subject to comprehensive regulation and supervision. Given our diversified business model and global presence, we are subject to regulatory oversight and supervision by a wide variety of domestic and international regulators as well as other supervisory and regulatory frameworks — many of those that support the activities we currently engage in are outlined below. Beyond these, we are also subject to regulation by the Securities and Exchange Commission and self-regulatory organizations such as the Financial Industry Regulatory Authority (“FINRA”), as well as various federal and state securities, insurance and financial regulators (such as regulatory agencies and bodies like the U.S. Department of Labor) in the U.S. and foreign jurisdictions where we do business.

Holding company supervised by Board of Governors for the Federal Reserve System	
Ameriprise Financial, Inc.	
Broker-dealers registered under the Exchange Act	
American Enterprise Investment Services, Inc. (clearing B-D)	Columbia Management Investment Distributors, Inc. (limited purpose B-D)
Ameriprise Financial Services, LLC (introducing B-D)	RiverSource Distributors, Inc. (limited purpose B-D)
Investment Advisers registered under the Advisors Act	
Ameriprise Financial Services, LLC	Threadneedle International Ltd (FCA is primary regulator)
Columbia Management Investment Advisers, LLC	Columbia Threadneedle Management Limited (FCA is primary regulator)
Columbia Wanger Asset Management, LLC	Pyrford International Limited (FCA is primary regulator)
Columbia Cent CLO Advisers, LLC	
Investment Companies registered under the Investment Company Act	
Ameriprise Certificate Company (also regulated by the Minnesota Department of Commerce)	In addition, we advise numerous '40 Act funds
Entities that maintain commodities, futures and options registrations	
American Enterprise Investment Services, Inc.	Options Clearing Corporation
Ameriprise Financial Services, LLC	National Futures Association (NFA)
Columbia Management Investment Advisers, LLC	Commodity Futures Trading Commission (CFTC); NFA
Threadneedle International Ltd.	CFTC; NFA
Entities that maintain banking and trust-related registrations	
Ameriprise Trust Company	Minnesota Department of Commerce
Ameriprise Bank, FSB	Office of the Comptroller of the Currency, Consumer Financial Protection Bureau
Insurance companies registered with states	
RiverSource Life Insurance Company	Minnesota Department of Commerce is domiciliary regulator
RiverSource Life Insurance Co. of New York	New York State Department of Financial Services is domiciliary regulator
Ameriprise Captive Insurance Company	State of Vermont Department of Banking, Insurance, Securities and Health Care Administration is domiciliary regulator

Key UK entities regulated by the Financial Conduct Authority in the UK

Threadneedle International Ltd	Columbia Threadneedle Management Limited
Threadneedle Pensions Ltd (also regulated by Prudential Regulatory Authority in UK)	Columbia Threadneedle Fund Management Limited
Threadneedle Asset Management Ltd	Columbia Threadneedle Investment Business Limited
Threadneedle Portfolio Services Limited	Columbia Threadneedle REP Asset Management plc
Threadneedle Investment Services Ltd	Pyrford International Limited
Thames River Capital LLP	Columbia Threadneedle AM Multi-Manager LLP
	Columbia Threadneedle (EM) Investments Limited

Entities subject to additional international regulation

Threadneedle Investments Singapore (Pte.) Ltd.	Monetary Authority of Singapore	Singapore
Threadneedle Management Luxembourg S.A.	Commission de Surveillance du Secteur Financier (CSSF)	Luxembourg
Columbia Threadneedle Luxembourg S.A.	CSSF	Luxembourg
Threadneedle Portfolio Services Hong Kong Limited	Securities and Futures Commission (SFC)	Hong Kong
Columbia Threadneedle AM (Asia) Limited	SFC	Hong Kong
Columbia Threadneedle Investments (ME) Limited	Dubai Financial Services Authority	Dubai
Columbia Threadneedle Netherlands B.V.	Dutch Central Bank; Netherlands Authority for the Financial Markets	Netherlands
Columbia Threadneedle Management Limited	Swiss Financial Market Supervisory Authority	Switzerland

In addition, some regulators exercise oversight of broader aspects of Ameriprise (such as the New York Department of Financial Services oversight of aspects of Ameriprise Financial Services, LLC, RiverSource Distributors, Inc. and Ameriprise Bank, FSB beyond their role as domiciliary regulator for RiverSource Life Insurance Co. of New York).

This Responsible Business Report reflects the views and opinions of Ameriprise Financial, Inc. as of December 31, 2023 and is provided for information only. Nothing in this Report may be relied upon in making investment or other decisions with respect to Ameriprise Financial, Inc. or the securities of any other company or fund. This Report is not intended to provide legal, financial, or investment advice and you are strongly cautioned not to rely upon it in making any investment or other decisions. This Report is not an invitation to subscribe for shares in a fund nor is it to be construed as an offer to buy or sell any financial instruments. As with all investments, there are associated inherent risks. Past performance does not guarantee future results. This Report contains “forward-looking” statements that are subject to risks and uncertainties. Actual results may differ from any statement in this Report.

The information and views contained in this Report are not guaranteed as to accuracy or completeness. The contents of this Report are subject to change at any time without notice.

Page 3: Clients rate Ameriprise 4.9 out of 5: Ameriprise created the Client Experience Survey to give clients an opportunity to rate their satisfaction with a financial advisor or practice using a scale of 1 to 5. Each client has an opportunity to access the Ameriprise Secure Client Site and provide a rating. The client satisfaction score is an average of all client responses for that advisor or practice within a rolling 24-month period as of 12/31/2023. There is no minimum number of responses required for an advisor or practice to receive a rating and advisors or practices may have received unfavorable ratings. Client experiences may vary, and working with any Ameriprise financial advisor or practice is not a guarantee of future financial results. Investors should not consider the Client Experience Survey score a substitute for their own research and evaluation of a financial advisor's or practice's qualifications.

Kiplinger: Kiplinger readers were invited to take the 2023 Readers' Choice Awards survey on Kiplinger.com from Feb. 28-March 31, 2023. Kiplinger received more than 2,600 total completed surveys — 725 of which answered the questions pertaining to the Wealth Management category. Respondents selected the wealth management company they used most frequently, and then rated that provider on a ten-point scale in four criteria: likelihood to recommend to others, overall satisfaction, trustworthiness of the firm's advisors and quality of financial advice. Kiplinger determined the overall winner in each category by identifying the provider with the highest total score of all criteria. For more information, visit <https://www.kiplinger.com/personal-finance/kiplinger-readers-choice-awards>. Ameriprise did not pay a fee to be evaluated for this list but did pay a fee to cite the results. Award is not indicative of future performance or representative of any one client's experience. **From Kiplinger's Personal Finance. ©2023 The Kiplinger Washington Editors. All rights reserved. Used under license.**

Forrester's Customer Trust Index: Ameriprise Financial received the third highest Customer Trust Index scores among Financial Services in Forrester's proprietary 2023 U.S. Customer Trust Index rankings. The ranking was based on Forrester's Customer Trust Index Scores, derived from Forrester's Customer survey of 10,678 U.S. online consumers measuring 11 Investment Firms from April to June 2023. Customer Trust Index scores for individual financial services brands reflect the average level of trust customers have in a brand. Forrester Research does not endorse any company included in any Customer Trust Index report and does not advise any person to select the products or services of any particular company based on the ratings included in such reports. Ameriprise did not pay a fee to be evaluated for this rating. Ameriprise did pay a licensing fee to publicly cite the results of the survey.

Morningstar: The Overall Morningstar Rating is derived from a weighted average of the performance figures 2023 associated with its 3-, 5- and 10-year (if applicable) Morningstar Rating metrics. Not all funds are available in all jurisdictions, to all investors or through all firms. **For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ used to rank the fund against other funds in the same category. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly excess performance, without any adjustments for loads (front-end, deferred, or redemption fees), placing more emphasis on downward variations and rewarding consistent performance.**

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American Innovation Index: Fordham University partnered with the Norwegian School of Economics and Rockbridge Associates, a part of Illuminas, to survey 7,383 U.S. adult customers across 200 brands and 20 industries from 7/11/2023 to 7/23/2023. Multiple indexes were developed from the survey results. The American Innovation Index measures customers' perception of a brand as innovative, creative, pioneering and changing the marketplace. Ameriprise scored the highest among six financial institutions in this index and 38th out of the 200 companies included. The Social Innovation Index measures customers' perception of a brand as innovating on behalf of society and the environment. Ameriprise scored the highest among financial institutions in this index and 11th out of the 200 companies included. Ameriprise did not pay a fee to be evaluated for this rating or publicly cite the results.

Page 3 and 10: Power 2023 Certified Customer Service ProgramSM recognition is based on successful completion of an operational evaluation and exceeding a customer satisfaction benchmark through a survey of recent servicing interactions. J.D. Power certified Ameriprise customer satisfaction performance for advisors in these factors: satisfaction with the IVR routing process, and the customer service representative which includes knowledge, courtesy, concern, promptness in getting to a representative, and timeliness of resolution in addition to overall satisfaction. Ameriprise paid a fee to J.D. Power to have their advisor support experience independently certified through this program and cite the results. Ameriprise's public use of the certification is subject to a license fee. For more information, visit www.jdpower.com/awards.

Pages 2 and 4: *The Wall Street Journal* Management Top 250 ranking for 2023 is based on a holistic measure of corporate effectiveness developed by the Drucker Institute. More than 700 U.S. companies were evaluated on 34 indicators across five dimensions of corporate performance: Customer Satisfaction, Employee Engagement and Development, Innovation, Social Responsibility and Financial Strength. All data collected was the most current available as of June 30, 2023. Ameriprise did not pay a fee to be evaluated for this rating. Ameriprise did pay a licensing fee to use the Management Top 250 logo. See <https://www.drucker.institute/company-rankings/the-wall-street-journal-management-top-250/>.

America's 2023 Best Large Employers across 25 industries. Approximately 45,000 U.S. residents working for companies employing at least 5,000 people in their U.S. operations were surveyed from August to November 2022. Respondents were consulted anonymously through online panels. Respondents rated their willingness to recommend their own employer to friends and family on a scale of 0 to 10, as well as other employers in their respective industry. The final list ranks the top 500 large employers with the highest score of direct and indirect recommendations. Ameriprise did not pay a fee to be evaluated for this list but did pay a fee to Statista to cite the results. For more information, visit <https://www.forbes.com/lists/best-large-employers/>.

The FTSE4Good Index Series is designed by FTSE Russell to measure the performance of companies demonstrating strong Environmental, Social and Governance (ESG) practices.

Page 4: The Disability Equality Index (DEI) is a comprehensive benchmarking tool that helps companies build a roadmap of measurable, tangible actions that they can take to achieve disability inclusion and equality. Each company receives a score, on a scale of zero (0) to 100, with those earning 80 and above recognized as a "Best Place to Work for Disability Inclusion". The DEI is a joint initiative of the American Association of People with Disabilities (AAPD), the nation's largest disability rights organization, and Disability:IN, the global business disability inclusion network, to collectively advance the inclusion of people with disabilities. The organizations are complimentary and bring unique strengths that make the project relevant and credible to corporations and the disability community. The tool was developed by the DEI Advisory Committee, a diverse group of business leaders, policy experts, and disability advocates. Learn more at: www.DisabilityEqualityIndex.org There was a fee of \$600.00 for the DEI.

The Brandon Hall Group Organization Excellence Program examines an organization's entire Human Capital Management program, expanding beyond individual Excellence Awards. Based on the capabilities of the candidate program, BHG certifies an organization at the Gold, Silver, or Bronze Award Level. For more information, visit the BHG Organizational Excellence Program site. Ameriprise Financial paid a fee to be evaluated for the Brandon Hall Group award.

Page 7: #30 global asset manager (AUM). Source: Pensions & Investments/Thinking Ahead Institute World 500: World's largest money managers – June 12, 2023 issue. Data as of Dec. 31, 2022.

Pages 4 and 15: VIQTORY, a company that connects the military community to civilian employment and educational opportunities. This is the tenth consecutive year Ameriprise has been honored with the designation, joining a distinguished list of companies that provide job prospects and support for veterans and their families through robust veteran recruiting, training and development programs. 2024.

Page 15: The Certified Military Financial Advisors program is not affiliated or endorsed by the U.S. Department of Defense, or any other federal or state government program. For the most current rules, regulations and laws regarding benefits offered through the federal government or Department of Defense, please consult with their websites or contact the appropriate offices directly.

Page 25: Online security guarantee: Your obligations: Because online security is a working partnership, you will need to undertake the following obligations to help keep your accounts secure and qualify for the guarantee. 1.) Promptly and completely confirm account transactions and balances are correct and valid. This can be done through regular review of statements and account information sent through e-delivery, regular mail, and from your advisor. 2.) Notify us of any unauthorized activity within 60 days after the date we made available to you the account statement showing that activity. You can notify us of any incidents such as suspected unauthorized transactions, unauthorized access, or account changes to Ameriprise Financial by calling 1.800.862.7919 and asking for client web support. 3.) Cooperate fully with Ameriprise Financial in investigating and prosecuting any unauthorized activity in your account. This may include filing a police report, completing a notarized affidavit, and/or permitting access to your computer and/or mobile device(s) for us to effectively investigate fraudulent activity. For more information go to <https://www.ameriprise.com/privacy-security-fraud/online-security-guarantee>.

Third party rating companies mentioned are not affiliated with Ameriprise Financial, Inc.

Columbia Threadneedle Investments is the global brand name of the Columbia and Threadneedle group of companies.

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

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