



### **About This Report**

This SASB Disclosure Index 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. Metrics included are subject to measurement uncertainties given the evolving nature of sustainability reporting, and unless noted, all data is as of December 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 businesses 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, our website, press releases, direct conversations with stakeholders, and various other reports and presentations. Please also see Ameriprise’s 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.

In this SASB index, the disclosures are based on the industry sectors that are most relevant for our business: Asset Management & Custody Activities (that covers our Advice & Wealth Management, including our banking capabilities, and our Asset Management businesses) and Insurance (Retirement & Protection Solutions).

## AMERIPRISE FINANCIAL SASB DISCLOSURE INDEX

<b>Asset Management and Custody Activities</b> <b>(Advice &amp; Wealth Management and Asset Management represented 82% of Ameriprise 2023 adjusted operating earnings)<sup>1</sup></b>				
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 <a href="#">2023 Form 10-K</a> . 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 marketing and communication of financial product-related information to new and returning customers	Quantitative	FN-AC-270a.2	Material legal disclosures are discussed in Part II, Item 8, Note 26 to the Consolidated Financial Statements of the <a href="#">2023 Form 10-K</a> . For other legal matters, we do not currently disclose this level of information.
	Description of approach to informing customers about products and services	Discussion and Analysis	FN-AC-270a.3	We provide extensive information about our approach to informing customers about products and services on page 10 of the <a href="#">2024 Responsible Business Report</a> .
Employee Diversity & Inclusion	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees.	Quantitative	FN-AC-330a.1	Ameriprise Financial workforce demographics and policies and programs for fostering equitable employee representation across our operations are on pages 13-17 of our <a href="#">2024 Responsible Business Report</a> .

<sup>1</sup> Results exclude unlocking and Corporate and Other segment

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Incorporation of Environmental, Social, and Governance Factors in Investment Management & Advisory	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing, and (3) screening	Quantitative	FN-AC-410a.1	TOTAL Responsible Investment AUM (doesn't include third-party managed ESG AUM from Advice & Wealth Management segment): \$66.2 billion  (1) \$43.4 billion (2) \$1.9 billion (3) \$20.9 billion
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment and/or wealth management processes and strategies	Discussion and Analysis	FN-AC-410a.2	Ameriprise Financial, and its subsidiary Columbia Threadneedle Investments, strive to be responsible stewards of our clients' assets within a framework of good governance and transparency. More info is available about Columbia Threadneedle's Responsible Investor capabilities on pages 19-20, and our approach within Advice & Wealth Management on page 20, of the <a href="#">2024 Responsible Business Report</a> .
	Description of proxy voting and investee engagement policies and procedures	Discussion and Analysis	FN-AC-410a.3	Stewardship and proxy voting policies and procedures of our asset management business, Columbia Threadneedle Investments, can be found on <a href="#">Columbia Threadneedle's Responsible Investor web page</a> .
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Quantitative	FN-AC-510a.1	Material legal disclosures are discussed in Part II, Item 8, Note 26 to the Consolidated Financial Statements of the <a href="#">2023 Form 10-K</a> . For other legal matters, we do not currently disclose this level of information.
	Description of whistleblower policies and procedures	Discussion and Analysis	FN-AC-510a.2	Whistleblower policies and procedures are included on pages 6 and 2 of the <a href="#">Ameriprise Financial Global Code of Conduct</a> .
Activity Metrics	(1) Total registered and (2) total unregistered assets under management (AUM)	Quantitative	FN-AC-000.A	Total AUM = \$1.081 trillion
	Total assets under custody and supervision	Quantitative	FN-AC-000.B	Total assets under management and administration = \$1.4 trillion. Ameriprise is reporting total assets under management and administration, rather than total assets under custody and supervision, because this is a more relevant

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				activity metric for Ameriprise as it applies to our asset management and advice and wealth management businesses.
<b>Insurance</b>				
<b>(Retirement and Protection Solutions represented 18% of Ameriprise 2023 adjusted operating earnings)<sup>2</sup></b>				
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 <a href="#">2023 Form 10-K</a> . 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 <a href="#">NAIC Closed Complaint ratio</a> 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"> <li>• Client statements/client contract and policy data available on Secure Site</li> <li>• Client service communications (examples: notifications, confirmations, premium notices)</li> <li>• Prospectuses and product disclosures</li> <li>• Illustrations (required for some Life Insurance)</li> <li>• Sales literature (digital &amp; hardcopy)</li> <li>• Calculators and approved output</li> <li>• Performance information for variable and index product solutions available online at <a href="http://www.riversource.com">www.riversource.com</a></li> </ul>

<sup>2</sup> Results exclude unlocking and Corporate and Other segment

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				<ul style="list-style-type: none"> <li>• Delivery of contract or policy</li> <li>• Replacement notices (if applicable)</li> <li>• Claims notification (to beneficiaries)</li> </ul>
Incorporation of Environmental, Social, and Governance Factors in Investment Management	Total invested assets, by industry and asset class	Quantitative	FN-IN-410a.1	Information about RiverSource Life’s invested assets can be found in <a href="#">its 2023 Form 10-K</a> starting on page 56. Additional information can be found in <a href="#">RiverSource Life’s Annual Statement</a> .
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	Discussion and Analysis	FN-IN-410a.2	Columbia Threadneedle manages the asset portfolio of RiverSource Life. Information about Columbia Threadneedle's approach to incorporation of ESG factors in investment management processes and strategies is available on pages 19-21 of the <a href="#">2024 Responsible Business Report</a> .
Policies Designed to Incentivize Responsible Behavior	Net premiums written related to energy efficiency and low carbon technology	Quantitative	FN-IN-410b.1	As a life insurer this topic is not relevant to our business.
	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	Discussion and Analysis	FN-IN-410b.2	<p>The pricing structure of RiverSource individual life products rewards healthy behavior. Lifestyle and biometrics are criteria for risk classification in underwriting, and premiums are based on the mortality risk each insured represents. Additionally, RiverSource Life offers:</p> <ul style="list-style-type: none"> <li>• Socially responsible subaccount options available within variable annuity and variable universal life policies</li> <li>• ESG index account options within Structured Solutions (where available)</li> <li>• Optional eDelivery of prospectus</li> <li>• eSignature for applications where available</li> </ul>
Environmental Risk Exposure	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	Quantitative	FN-IN-450a.1	As a life insurer this topic is not relevant to our business.
	Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)	Quantitative	FN-IN-450a.2	As a life insurer this topic is not relevant to our business.

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	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	Discussion and Analysis	FN-IN-450a.3	As a life insurer this topic is not relevant to our business.
Systemic Risk Management	Exposure to derivative instruments by category: (1) total potential exposure to non-centrally cleared derivatives, (2) total fair value of acceptable collateral posted with Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	Quantitative	FN-IN-550a.1	Information on use of derivatives can be found in our <a href="#">2023 Form 10-K</a> and in <a href="#">RiverSource Life's Annual Statement</a> .
	Total fair value of securities lending collateral assets	Quantitative	FN-IN-550a.2	RiverSource does not engage in securities lending.
	Description of approach to managing capital- and liquidity-related risks associated with systemic non-insurance activities	Discussion and Analysis	FN-IN-550a.3	Risk factors and risk management are discussed in Item 1A. of our <a href="#">2023 Form 10-K</a> and on pages 18 and 22-23 of the <a href="#">2024 Responsible Business Report</a> .
Activity Metrics	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	Quantitative	FN-IN-000.A	Number of policies in force as of December 31, 2023: (1) Ameriprise does not issue property and casualty policies (2) Life: 447,265 (3) Assumed reinsurance: 6,184