

FACTS	WHAT DOES AMERIPRISE FINANCIAL INSTITUTIONS GROUP (AFIG) DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Assets and transaction history ▪ Credit history and investment experience ▪ Biometrics, including voice analysis
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons AFIG chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AFIG share?	Can you limit this sharing?
For everyday business purposes – such as to process your transactions, maintain your account(s), verify your identity, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you – for clients with accounts established with AFIG representatives at banks or credit unions	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 1.866.273.7430 – our menu will prompt you through your choices. <p>Please note: If you are a <i>new customer</i> of an advisor affiliated with a bank, credit union, or other financial institution with whom we partner, we can begin sharing your information with that institution 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share information about you as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 1.800.862.7919 or go to ameriprise.com/privacy .

Who we are	
Who is providing this notice?	Ameriprise Financial Institutions Group is a distribution channel of Ameriprise Financial Services, LLC. Ameriprise Financial Services, LLC will be the controller of the information collected from you; however, the practices included herein only apply to those clients who have become clients through a partner financial institution, such as a bank or credit union.

What we do	
How does AFIG protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information on how we protect your personal information go to ameriprise.com/privacy .
How does AFIG collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Open an account or make deposits to or withdrawals from your account ▪ Apply for insurance or enter into an investment advisory contract ▪ Tell us about your investment or retirement portfolio We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account, I hold jointly with someone else?	Your choices will apply to you alone unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with an Ameriprise, RiverSource, Columbia Threadneedle or American Enterprise name; financial companies such as banks, broker-dealers, asset managers, and insurance companies.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>AFIG shares data with financial institutions, such as banks and credit unions, which referred you as a client to our advisors who are affiliated with those financial institutions.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include federal and state regulated mortgage lenders, banks and credit unions.</i>

Other important information	
<p>If any of your accounts with us have a Vermont mailing address, we will automatically treat those accounts as if you elected not to share information about your creditworthiness and not to receive marketing from our affiliates; we will also not obtain consumer credit reports about you without your consent. If any of your accounts with us have a California, North Dakota or Vermont mailing address, we will not include those accounts in any joint marketing activities with nonaffiliated financial companies.</p> <p>As required by federal law, RiverSource Life Insurance Company and RiverSource Life Insurance Company of New York do not use Protected Health Information of its Long-Term Care (LTC) policy holders for marketing purposes unless the LTC policy holder authorizes such use.</p> <p>If your financial advisor's affiliation with Ameriprise ends and your financial advisor joins a nonaffiliated securities broker-dealer or registered investment advisor, they may be permitted to use limited information to contact you. The information they may use is limited to your name, address, email address, phone number and account title.</p>	