



SPS Advantage

Ameriprise® SPS Advantage may be suitable for clients who seek:

- A proactive relationship with their financial advisor and ongoing portfolio reviews
- To make periodic trades in the account and prefer to pay an asset-based fee instead of commissions or sales loads for each transaction
- A flexible portfolio with investment choices designed to help them achieve diversification

Highlights

SPS Advantage combines the flexibility of a nondiscretionary investment account with the personal guidance of an Ameriprise financial advisor.

Diversification

Your advisor will help you establish a risk tolerance and time horizon for your future goals.

Set an asset allocation strategy

Your advisor will help you develop a personalized asset allocation strategy that will define your investment approach across broad investment choices.

Investment selection

Your advisor will use resources such as the Ameriprise Investment Research Group to recommend investments that will fit your long-term investment strategy.

Ongoing advice and recommendations

Receive monthly or quarterly consolidated statements and meet regularly with your advisor to adjust investment selections as needed.

Key features

Access to a full range of mutual funds, publicly traded stocks and bonds, unit investment trusts (UITs), exchange-traded funds (ETFs) and other investments

A collaborative relationship with your advisor to develop a customized portfolio that aligns with your goals, investment objectives and risk tolerance

Professional advice and recommendations to help you make informed investment decisions

Account management

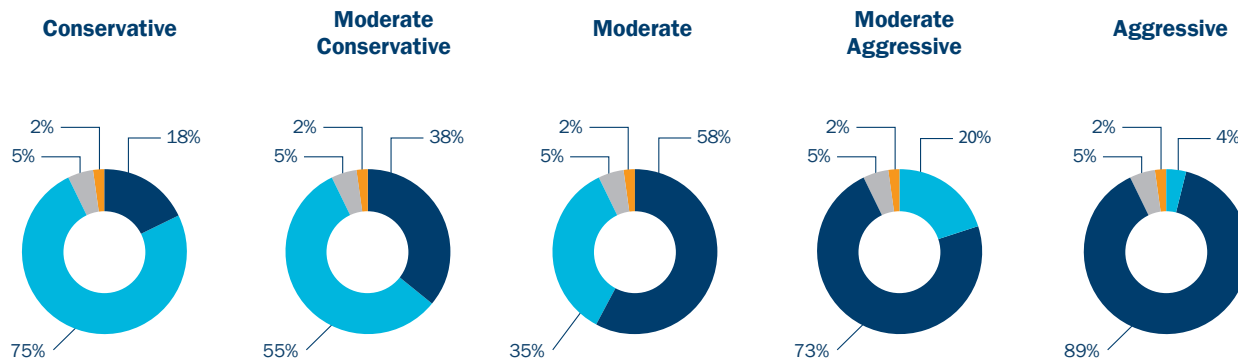
With an SPS *Advantage* account, your Ameriprise financial advisor will recommend asset allocation and investment approaches based on your goals, investment objectives and risk tolerance. With regular monitoring¹ and at least annual reviews of your account, you and your advisor will work together to make adjustments as needed to help you stay on track as life unfolds.

Choosing the right portfolio

Your advisor has access to insightful investment research and strategies from the Ameriprise Investment Research Group, a nationally recognized team of experienced investment professionals. They provide market research, due diligence services and tools that your advisor can leverage when recommending investments in consideration of your asset allocations.

Ameriprise Global Asset Allocation Committee recommended account asset allocations by risk tolerance for an 8 - 15 year time horizon

● Equities ● Fixed Income ● Alternatives ● Cash



Strategic allocation ranges

Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive
13% – 33% Equities	28% – 48% Equities	48% – 68% Equities	63% – 83% Equities	79% – 99% Equities
60% – 80% Fixed Income	45% – 65% Fixed Income	25% – 45% Fixed Income	10% – 30% Fixed Income	0% – 14% Fixed Income
0% – 15% Alternatives	0% – 15% Alternatives	0% – 15% Alternatives	0% – 15% Alternatives	0% – 15% Alternatives
0% – 12% Cash	0% – 12% Cash	0% – 12% Cash	0% – 12% Cash	0% – 12% Cash

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

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

Diversification helps you spread risk throughout your portfolio, so investments that do poorly may be balanced by others that do relatively better. Diversification and asset allocation do not assure a profit or protect against loss.

Past performance is not a guarantee of future results.

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

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

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

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

Investment products are not insured by the FDIC, NCUA or any federal agency, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.

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