

AMERIPRISE REWARDS PROGRAM TERMS & CONDITIONS

The following Terms and Conditions apply to the Ameriprise Rewards program ("Program"). Please read these Terms and Conditions carefully. This Program is administered by TSYS Loyalty, Inc. ("TLI"), an independent company that is not affiliated with Ameriprise Financial, Inc. The Ameriprise Rewards Program Terms and Conditions are subject to change. Please refer to ameriprise.com/rewards for more information. All Ameriprise Financial MasterCard® credit cards ("Credit Card") accounts are eligible to enroll in the Program. Use of your Ameriprise Credit Card or Debit Card account ("Card(s)") after you receive these Terms and Conditions will signify that you have read and agreed to all of the following provisions. As used in these Terms and Conditions, the words "you" or "cardmember" mean any client who holds an activated Card and is enrolled in the Program. Questions regarding the Program, including questions about your Rewards point ("Point") balance and/or Point redemption, may be directed to 877-264-3044 between 7:00 a.m. and 9:00 p.m. Monday through Friday and between 9:00 a.m. and 9:00 p.m. Saturday and Sunday, Eastern Time (ET). The words "we," "us" and "our" refer to Ameriprise Financial, Inc. ("Ameriprise") and its subsidiaries, affiliates, agents or administrators servicing the Program. All your Cards earn Points, the measure used to value rewards for redemption, that are combined into one account ("Account"). If a Card has multiple cardmembers, the Points will be assigned to the Account of the primary cardmember of the Card. MasterCard is a registered trademark of MasterCard International Incorporated. All other trademarks, registered trademarks and service marks belong to their respective owners. Ameriprise is not responsible for typographical errors or omissions in this brochure.

¹Eligibility

Program eligibility is restricted to Ameriprise Financial credit and debit cardmembers at least 18 years of age old with accounts in good standing as determined at our sole discretion. Eligible clients may sign up for the secure site on ameriprise.com. Program eligibility is restricted to cardmembers with Accounts in good standing as determined at our sole discretion. Your Ameriprise Credit Card account will not be in good standing for reasons that include, but are not limited to, (a) your account has been closed; (b) a payment has not been made when due; (c) a payment made to Barclays Bank Delaware is not honored by your bank; or (d) if you do not maintain the level of credit performance you maintained when approved. Your Ameriprise Debit Card account will not be in good standing for reasons that include, but are not limited to, (a) your account has been closed; (b) your purchase activity exceeds your available funds; or (c) fraudulent activity occurs on your account. We reserve the right to alter, substitute or terminate all or any part of the Program or any Program Reward ("Reward"), or to modify the Terms and Conditions of the Program or Points previously earned therein for any reason at our sole discretion. In accumulating Points, you may not rely upon the continued availability of any Rewards or Point redemption level for a Reward. You may not be able to obtain all offered Rewards. Any Reward may be withdrawn or subject to increased Point redemption requirements and/or new restrictions at any time. Should we decide to terminate the Program, we will provide not less than 30 days' prior written notice to current cardmembers and reasonable options for redemption of such outstanding Points. If all Cards associated with the Account are canceled, you will no longer earn Points or be allowed to redeem outstanding Points. However, if your Card is reinstated within 60 days of closure, all outstanding Points will be reinstated.

2Point Accrual and Tracking

Ameriprise Financial may terminate these offers at any time and reserves the right to modify, change or alter the terms and conditions of the promotional offers at its sole discretion. We reserve the right to add other transactions to this list of ineligible transactions at Ameriprise Financial's discretion and at any time. Any questions regarding eligibility of transactions shall be determined by Ameriprise Financial at its sole discretion. Previously awarded Points relating to ineligible transactions shall be forfeited.

Once enrolled, 1 Point will be awarded for every \$1 of "Net Purchases" made on any Ameriprise Credit Card. "Net Purchases" means the dollar value purchased with the Cards after the Enrollment Date, made by a cardmember or any authorized user minus any credits, returns, or other adjustments as reflected on your monthly account statements. No retroactive Points will be awarded. Earn 2 points for \$1 when you pay your Ameriprise Auto and Home Insurance premiums using your Ameriprise Financial MasterCard credit card. Transactions that are not eligible include, but are not limited to, cash advances including ATM withdrawals, money orders, balance transfers, convenience checks, drafts, fees, finance charges, purchases made on a line of credit and travelers check purchases. We reserve the right to add other transactions to this list of ineligible transactions at our discretion and at any time. Any questions regarding eligibility of transactions shall be determined by us at our sole discretion. Previously awarded Points relating to ineligible transactions shall be forfeited.

- Points are awarded based on whole dollar amounts. For calculation purposes, when a purchase or transaction is not a whole dollar amount, any fraction equal to or greater than \$0.50 will be rounded up to the nearest whole dollar and any fraction equal to or less than \$0.49 will be rounded down to the nearest whole dollar. For example, if a client makes a purchase in the amount of \$49.49, 49 Points will be awarded, but if the transaction amount is \$49.50, 50 Points will be awarded.
- Points earned on Credit Cards will be added to your Account at the end of your Credit Card billing cycle.
- Business or trust accounts are not eligible for the Ameriprise Rewards program.
- Purchase returns or other credits reflected on your statements during or subsequent to the period of Program membership will reduce or eliminate the Points available for redemption.
- Points earned in your Account may be transferred to or combined with Points from another Account. Points are not transferable to or from any other non-Ameriprise Financial rewards or frequent flyer programs.
- As long as cardmember's Ameriprise World Elite MasterCard® Card is open, cardmember's Points do not expire. All other Ameriprise MasterCard accounts' Points will expire and be forfeited 5 years from the date the earned Points post to your Account. Points will be redeemed and expired on a first-in, first-out basis. If all Ameriprise World Elite MasterCard credit cards associated with an Account are canceled or changed to an Ameriprise World MasterCard® or an Ameriprise MasterCard®, all outstanding Points will expire 5 years from the date there is no longer an Ameriprise World Elite MasterCard account associated with the Account.

- If your *Ameriprise ONE*[®] Financial Account is closed, all Debit Cards associated with the Account will be closed and enrollment in the program is canceled unless you also have an eligible Ameriprise MasterCard Credit Card. If all Cards associated with the Account are canceled, cardmembers will no longer be allowed to redeem outstanding Points. However, if any Card associated with the Account is reinstated within 60 days, all outstanding Points will be reinstated.
- Cardmembers are solely responsible for any taxes that may be owed as a result of Ameriprise Rewards points earned and/or redeemed. Clients should consult their tax advisor if they have tax questions about the program. Neither Ameriprise Financial nor any of its affiliates provide tax advice.
- Points and Program certificates have no value except as used in accordance with the Terms and Conditions of the Program and any terms and conditions of each respective administrator of that specific reward ("Reward provider"), including, but not limited to Ameriprise Financial, Inc.
- Ameriprise Reward Points may potentially be reportable as income. While on their own, the value of the Ameriprise Rewards Points are not tax reportable, they may become so, if coupled with other miscellaneous income received from a single reportable entity as income to the IRS on a 1099-MISC. Please consult a tax professional for further details.
- Ameriprise Financial reserves the right to disqualify any cardmember from participating in the Program and to invalidate any or all Points for abuse, fraud or any violation of the Program's Terms and Conditions.
- By participating in the Program, and accepting and using Points earned via the Program, you or any other beneficiary of the Program release, discharge and hold harmless Ameriprise, TLI, and their respective subsidiaries, affiliates, agents, administrators, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Program or travel taken or use of products chosen as a Program Reward.
- Please allow up to 8 –12 weeks for Ameriprise Rewards points to be credited to the Ameriprise Rewards account.
- Ameriprise[®] *Achiever Circle* or *Achiever Circle Elite* client loyalty programs. Point offers described in this section are part of the Ameriprise *Achiever Circle* or *Achiever Circle Elite* client loyalty programs ("Loyalty Program") for eligible clients of Ameriprise Financial Services, Inc. ("Ameriprise Financial"), Member FINRA and SIPC, and are subject to the *Achiever Circle* Program Terms. Ameriprise Financial and its affiliates use the Ameriprise Rewards program to provide Ameriprise Rewards points through its Loyalty Program. Ameriprise Financial may terminate or modify all or any part of the Loyalty Program, and/or any associated offers, and/or Loyalty Program terms at any time. You should make investment decisions based on your investment objectives, risk tolerance and financial position and not on the basis of any offer. Loyalty Program and other benefits may have a tax impact — please consult your tax advisor. Other terms and fees may apply based on the benefits and features you select. Read all agreements carefully.

³**New money bonus points offer.** *Achiever Circle* and *Achiever Circle Elite* members can earn 25,000 Ameriprise Rewards points when they add \$50,000 or more of new funds to an eligible non-qualified account. Eligible funds are cash or cash equivalents. Eligible accounts include *Ameriprise*[®] Strategic Portfolio Service (SPS) Advantage, SPS Advisor, *Ameriprise ONE*[®] Financial Accounts and *Ameriprise*[®] Brokerage Accounts. Examples of accounts that are **NOT** eligible would include any account which is an IRA, any form of retirement account and/or IRS approved pension plan. Asset transfers between existing Ameriprise Financial accounts, exchanges and direct at fund transactions are NOT eligible.

This promotional offer is limited to a one-time award per household. Clients who have received an award previously in one household will not be eligible for the New Money bonus points offer if as a result of a change in account ownership they subsequently become part of a different household. To be eligible, a client's overall Ameriprise Financial account activity in a calendar month must result in a net increase of at least \$50,000. Transferring funds from an existing Ameriprise Financial account to another Ameriprise Financial account is not considered an eligible deposit or increase. The client's Ameriprise Financial account must remain open with the qualifying funding for two years from the date that the qualifying assets are first received in the eligible account. Ameriprise Financial reserves the right to charge a fee of \$312.50 if these funds are withdrawn from the Firm within the two year time frame.

⁴**Auto and Home Insurance bonus points offer.** *Achiever Circle* and *Achiever Circle Elite* clients earn 500 Ameriprise Rewards points for completing an auto insurance quote and an additional 500 Ameriprise Rewards points for completing a home, condo or renters insurance quote through Ameriprise Auto & Home Insurance. The client has completed a quote and is eligible for points when they have been provided a rate for the insurance. Auto and home insurance are not available in AK, FL, LA, ME, ND, RI, WV and WY. Home, condo or renters insurance is not available in NY counties of Kings, Queens, Nassau, Richmond and Suffolk. Condo and renters insurance are not available in TX. Insurance coverage varies by region or state. Certain restrictions and limitations apply. This Ameriprise Rewards points offer is not valid in GA, MA, NJ or UT. Certain restrictions and limitations apply. Clients can earn the Ameriprise Rewards points under this offer once per year per household.

⁵**Direct Deposit bonus points offer.** *Achiever Circle* and *Achiever Circle Elite* members earn 500 Ameriprise Rewards points per quarter for direct depositing \$300 or more per month to an existing *Ameriprise ONE*[®] Financial Account checking account for three consecutive months. Accounts in Trust ownership are not eligible for rewards points.

⁶**Online Bill Pay bonus points offer.** *Achiever Circle* and *Achiever Circle Elite* members earn 500 Ameriprise Rewards points for activating the Online Bill Pay feature associated with an existing *Ameriprise ONE*[®] Financial Account. Clients are enrolled in Online Bill Pay after agreeing to the terms and conditions on the secure site on ameriprise.com and activation occurs when the client makes their first payment using the system. Clients can earn the 500 Ameriprise Rewards points once for each qualifying *Ameriprise ONE*[®] Financial Account.

⁷**Online Account Access offer.** *Achiever Circle* and *Achiever Circle Elite* members earn a onetime incentive of 1,000 Ameriprise Rewards points for signing up for the secure site on ameriprise.com. Clients who are already signed up for the secure site on ameriprise.com do not qualify for this offer. Clients can earn the Ameriprise Rewards points under this offer only once per client per account. Clients need to be 18 years of age to sign up for the secure site on ameriprise.com.

⁸**Online Document Delivery offer.** *Achiever Circle* and *Achiever Circle Elite* members with an existing Ameriprise Financial account earn 1,000 Ameriprise Rewards points for signing up for e-delivery of shareholder documents such as prospectuses and annual reports and earn another 1,000 Ameriprise Rewards points if they sign up for e-delivery of financial confirmations, consolidated statements and future document types (including but not limited to beneficiary changes and disclosure letters).

Clients need to be 18 years of age to sign up for e-delivery and must have access to a computer to qualify for this offer. Clients can earn the maximum Ameriprise Rewards points only once per client under this offer. To be eligible for online document delivery bonus points, a client must have at least one nonqualified account registration and have e-delivery activated for that account.

⁹Point Redemption and Rewards Information

- Points may be redeemed for a variety of Rewards. All Rewards selections are subject to availability. To redeem Points for Rewards, cardmembers may call the Rewards Service Center at 877-264-3044, between 7:00 a.m. and 9:00 p.m., Monday through Friday, and between 9:00 a.m. and 9:00 p.m., Saturday and Sunday, Eastern Time (ET) or visit ameriprise.com at anytime.
- Many Rewards are issued as certificates or gift cards (“Reward Certificates”) by the Reward providers. Rewards and Reward providers are subject to change and may be discontinued without notice. Seven to fourteen business days should be allowed for receipt of Reward Certificates.
- Reservations and ticketing for the Airfare Rewards may be done through the Rewards Service Center at 877-264-3044, between 7:00 a.m. and 9:00 p.m., Monday through Friday, and between 9:00 a.m. and 9:00 p.m., Saturday and Sunday, ET or online anytime at ameriprise.com.
- Four to six weeks should be allowed for receipt of merchandise Rewards. Merchandise will be shipped to the cardmember’s mailing address. Merchandise will not be delivered to P.O., A.P.O. or F.P.O. boxes. For security reasons, parcel or motor freight couriers may contact the cardmember to arrange delivery of merchandise. It is the responsibility of the cardmember to respond to the courier in a timely and reasonable manner to facilitate the delivery process. Additional shipping and handling fees for merchandise returned to vendor due to cardmember’s failure to make delivery arrangements are the responsibility of the cardmember. Merchandise Rewards will not be shipped outside of the 48 continental United States.
- Cardmembers who reside outside of the United States may redeem for gift cards or gift certificates, but additional shipping costs will apply. Please contact the Rewards Service Center for exact costs.
- Ameriprise Financial disclaims all responsibility for cardmember usage of airline tickets following receipt. Tickets may not be resold.
- Some Rewards are limited to use within the United States. Reward Certificates are void if altered or where prohibited by law.
- Rewards are not replaceable if lost, stolen, destroyed, or expired. Rewards are not returnable, exchangeable or refundable under any circumstances.
- Ameriprise Financial has no liability in case of disagreement over issuance of or right to possess Reward Certificates or Points.

- All questions or disputes regarding eligibility for the Program or eligibility for Points for accrual or redemption will be resolved by Ameriprise in its sole discretion.
- Rewards are subject to the terms and conditions imposed by the Reward provider, which, in most cases, appear on the Reward Certificates.
- In addition to our Point expiration policy explained above, expiration of Reward Certificates is subject to the policy of the Reward provider. See the individual Reward Certificates for details of specific expiration dates.
- Reward providers are solely responsible for the fulfillment of Rewards. Neither Ameriprise Financial nor TLI has any further obligation once the Reward is issued.
- Reward Certificates must be presented and surrendered upon redemption.
- In the event the goods and services you purchase are less than the face value of the Reward Certificate(s), the policy of the Reward provider will determine whether credit for the difference will be given. Ameriprise Financial is under no obligation to provide credit or cash back. Generally, no credit or cash back will be given. Certain Reward Certificates may require a minimum purchase. Exceptions and other restrictions will appear on each respective Reward Certificate.
- For specific questions regarding the Terms and Conditions of Reward Certificates, cardmembers may call the Rewards Service Center at 877-264-3044, between 7:00 a.m. and 9:00 p.m. Monday through Friday and between 9:00 a.m. and 9:00 p.m. Saturday and Sunday, ET.
- Replacement or return of damaged or defective merchandise Rewards should be arranged through the Rewards Service Center.
- A damaged, defective or expired Reward cannot be returned or exchanged after it has been in the cardmember's possession for thirty (30) days or more.

Airfare Rewards Redemption Options

- The cardmember may redeem Points for a scheduled ticket on a participating major airline carrier, provided that the fares and schedules are found on, and the ability to generate an electronic ticket is possible through, the Global Distribution System ("GDS"). Airfare Rewards may only be redeemed for scheduled flights on participating airlines by calling the Rewards Service Center or on the web at ameriprise.com. No other travel agency may be used. Reservations for tickets also exclude the use of charters, wholesalers, consolidators and any Internet fares that are not published and/or available through GDS. Airfare Reward Options for Ameriprise World Elite and World MasterCard cardmembers.
- Restricted: Ameriprise World Elite and World MasterCard cardmembers can redeem 25,000 Points which will cover the full fare for tickets up to \$350 booked through the Rewards Service Center. Tickets must be purchased at least 21 days in advance and include a Saturday night stay. For tickets over \$350, start by redeeming 25,000 Points for the first \$350 and then simply redeem an additional 5,000 Points for every increment or partial increment of \$50. For example, to redeem for an airfare costing \$525 you would redeem 45,000 Points. There is no limit to the price of your ticket. When redeeming for airline tickets, the price of the ticket must be fully covered by Points unless using the Airfare Credit detailed below.

- Unrestricted: Ameriprise World Elite and World MasterCard cardmembers can redeem 35,000 Points which will cover the full fare for tickets up to \$350 booked through the Rewards Service Center. This offer has no restrictions or blackout dates. For tickets over \$350, start by redeeming 35,000 Points for the first \$350 and then simply redeem an additional 5,000 Points for every increment or partial increment of \$50. For example, to redeem for an airfare costing \$525 you would redeem 55,000 Points. There is no limit to the price of your ticket. When redeeming for airline tickets, the price of the ticket must be fully covered by Points unless using the Airfare Credit detailed below. Airfare Credit Option for all Ameriprise MasterCard cardmembers.
- \$150 Airfare Credit is available for airfares priced below the ticket prices in the offers above or when you have a limited number of Points to use. The \$150 credit is available for 15,000 Points on any airline ticket you book through the Rewards Service Center. This credit cannot be used with any other redemption.

Additional Airfare Rewards Details

- All air travel rewards, for the airfare Rewards options described above must be booked through the Rewards Service Center. No other travel agency may be used for these offers.
- If you purchase airfare from airlines' websites or other Internet travel providers using your Card, the "Statement Credit" option allows you to redeem points for a statement credit for the entire or the partial purchase price at a Points redemption rate of 100 Points per dollar spent. (Minimum purchase price of \$100.) The "Statement Credit" offer cannot be combined with other air travel Rewards offers.
- All travel itineraries and supporting documentation will be sent via email.
- Once points are redeemed, the transaction cannot be reversed. If changes to an itinerary are later necessary, the cardmember or authorized participant may contact the Redemption Center with their request up to 72-hours prior to the travel date. Changes may require additional costs such as airline penalty fees, increased fares, and service fees. Most airlines will not allow traveler name changes. In addition, if the cardmember or recipient is a no-show, the travel Reward is void.
- The traveler may be subject to Customs' fees, excess baggage charges or any other charges assessed by governmental entities as a result of travel.
- Participating air carriers are subject to change at any time without notice.
- A cardmember may elect to have the Rewards Service Center book non-Rewards airline tickets through a major airline carrier provided that the fares and schedules are available and the ability to generate a ticket is possible through GDS. This service will be subject to a service fee at time of booking.
- Ameriprise Financial is not responsible for communication of airline schedule changes or any other changes made by the airline. Flight reservations should be re-confirmed by the cardmember or designated traveler at least 72 hours prior to departure. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. The cardmember or designated traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. The traveler should have valid government issued photo ID and passport upon airport check-in.
- Ameriprise Financial and TLI are not responsible for performance of any airline. Car Rental Rewards

- Advance reservations are recommended for Reward rentals.
- The cardmember renting the vehicle (“Renter”) must be 25 years of age and possess a valid U.S. driver’s license.
- The Renter will be required to execute a rental agreement at time of rental. The Renter must provide a major credit card at the time of rental (check or debit cards are not permitted).
- The Renter may be provided a voucher or certificate as an instrument of securing a rental vehicle. The voucher or certificate must be presented to the rental car company at the time of rental pickup. Vouchers and certificates are negotiable instruments for the purpose of securing car rental services and will not be replaced if lost, stolen or destroyed. No change or credit will be issued for unused portions of Rewards. The Renter is subject to the restrictions and vehicle type listed on the voucher or certificate.
- Rewards do not include taxes, insurance, mileage fees, airport fees, extra drivers, optional service charges such as refueling, or any other fees or charges imposed by rental location and/or company.
- Some blackout dates may apply.
- Ameriprise Financial and TLI are not responsible for performance of any rental car company.
- The rental car company may inquire about a Renter’s driving record at time of rental to determine rental eligibility.
- Participating rental car companies and Reward offerings are subject to change without notice.

Travel Package Rewards

- All travel packages must be booked a minimum of 30 days prior to travel date or the cardmember will incur additional fees.
- All travel packages are subject to a maximum value. Any incremental cost that exceeds the maximum value as a result of the cardmember’s preferences is the responsibility of the cardmember.
- The cardmember or other designated traveler must meet the eligibility requirements established by the travel provider. Travel packages may only be booked through the Rewards Service Center at 877-264-3044, between 7:00 a.m. and 9:00 p.m. Monday through Friday and between 9:00 a.m. and 9:00 p.m. Saturday and Sunday, ET.
- Travel packages may not be combined with upgrade certificates, frequent traveler promotions, or other reward programs, promotional or discount certificates/vouchers, Internet fares, companion fares, group travel, convention fares, or special rate programs.
- Travel packages that have been booked may not be canceled and are not eligible for any refund in part or whole. No interim price reductions will be considered or offered once the booking has been completed.
- After booking, any additional special handling may result in the imposition of additional fees. Bookings made less than 30 days prior to a travel date will result in the imposition of a special handling fee/per traveler in addition to other fees imposed by the travel provider.

- All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. Proper travel documentation is required throughout the tour. Even though a traveler has completed registration using Online Check-in, it is still the responsibility of the traveler to present the required travel documents at the time of departure. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit state.gov for passport and visa requirements. The Rewards Service Center assumes no responsibility for advising guests of proper travel documentation. Neither Ameriprise nor TLI is responsible for the performance of the tour operator or any service vendor.

Hotel Rewards

- Hotel Rewards are not redeemable for cash and are void if sold for cash or other consideration.
- Hotel Rewards are not refundable or replaceable if lost, stolen, destroyed or expired.
- Hotel Rewards are not redeemable and are void if altered, photocopied or reproduced.
- Guest must present and submit the Reward Certificate at check-in.
- Hotel Rewards may not be valid where restricted by law.
- Length of stay restrictions may apply.
- Any tax liability, including disclosure, connected with receipt or use of hotel Reward is the recipient's responsibility.
- The Reward Certificate will not be extended beyond the expiration date.
- Hotels may require advance deposits to reserve accommodations and may not include resort fees or taxes.
- Hotels may require advance reservations.
- Accommodations are subject to availability at time of reservations and blackout dates may apply due to seasonal periods or special events.
- Participating properties are subject to change at any time without notice.
- Ameriprise Financial and TLI are not responsible for hotel performance.

Cruise Rewards

- All cruise redemption requests must be made at least 30 days prior to sailing.
- All cruise Rewards are based on double occupancy for a cabin. Travelers must meet the eligibility requirements established by the cruise provider.
- All cruise Rewards are non-refundable. Changes may be made up to 90 days prior to sailing (120 days for holiday and special event cruises) for a \$100 change fee, plus any fees imposed by the cruise line. Changes or cancellation under 90 days (120 days for holiday and special event cruises) may result in forfeiture of the Reward and additional fees may apply. In addition, if a reservation is not canceled and cardmember or recipient is a no-show, the travel Reward is void.

- All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. Proper travel documentation is required at embarkation and throughout the cruise. Even though a traveler has completed registration using Online Check-in, it is still the responsibility of the traveler to present the required travel documents at the time of embarkation. Traveler should check with state.gov to determine the travel documents necessary for each port of call. Any guest without proper documents will not be allowed to board the vessel and no refund of the cruise fare will be issued. The Rewards Service Center assumes no responsibility for advising guests of proper travel documentation. Ameriprise Financial and TLI are not responsible for the performance of the cruise line.
- Participating cruise lines are subject to change at any time without notice.

Merchandise Rewards

- Merchandise Rewards are offered and provided by independent manufacturers. The manufacturer's warranty applies to all merchandise rewards. Ameriprise Financial makes no express or implied representation or warranty and will not be liable for injury, damage, loss or expense resulting from your acceptance or use of a Reward or from a Reward's defect or failure. Ameriprise Financial disclaims any implied warranty of merchantability or fitness for a particular purpose.
- Merchandise Rewards include applicable sales tax and shipping and handling (via first-class mail, ground delivery or motor freight service within the continental U.S.).
- All merchandise Reward orders are subject to product availability and Ameriprise Financial reserves the right to substitute merchandise of equal or greater value. Cardmember will be notified if the merchandise Reward ordered is not available and if/when it will become available.
- Ameriprise Financial reserves the right to alter or substitute any or all merchandise Rewards at any time without prior notification.
- Returns are only accepted for merchandise that is damaged, defective or incorrectly shipped. Notification of same must be made within 48 hours of delivery and must be returned within 30 days (in the original packaging) for credit or shipment of replacement item. If the item is damaged or defective, please contact 877-264-3044, between 7:00 a.m. and 9:00 p.m. Monday through Friday and between 9:00 a.m. and 9:00 p.m. Saturday and Sunday, ET, to report the problem and obtain assistance.

10 Unique Experiences

Offers are subject to change without notice. Each event includes access and participation as detailed by the Rewards Service Center. For events with limited capacity, packages or tickets will be fulfilled on a first-come, first-served basis, subject to availability. All packages and tickets are valid for the dates listed for each event or based upon availability of celebrity participants. Canceled reservations or no-shows will not be refunded. In the event that an experience is canceled, Points will be credited back to the Account. If a cardmember is unable to participate in a planned event, any crediting of Points related to that redemption will be at Ameriprise Financial's sole discretion. In the event an experience is canceled, Ameriprise Financial will not be liable for any additional costs associated with the event—including airfare or hotel expenses. Unless otherwise noted, hotel, ground transportation and airfare is not included with the price of any package. Spectators attend at their own risk with respect to dangers inherent to the event. Ameriprise Financial and TLP are not sponsors of or otherwise associated with, any of the events or properties described.

11 Cash Back

The following accounts are eligible for cash back: Ameriprise Financial — *Active Portfolios*[®] Account, *Ameriprise*[®] Strategic Portfolio Services (SPS) Advantage Account, *Ameriprise ONE*[®] Financial Account and *Ameriprise*[®] Brokerage and Cash Reserve Certificates Account. Points for cash back redemption into an eligible account must be redeemed in 30,000 point increments. Cash back values into an eligible account are:

- Ameriprise World Elite MasterCard: 1.50% into eligible account.
- Ameriprise World MasterCard: 1.25% into eligible account.
- Ameriprise MasterCard: 1.00% into eligible account

Cash back values are subject to change. For all cash back Ameriprise Rewards, you must provide the full account number for the established eligible account where you would like the cash back amount deposited. If the account number provided is not valid, the cash back request will not be processed and the Points will be returned to your Account. Please allow up to 15 business days for the deposit to show in your account.

12 Statement Credits

The Statement Credit option allows you to redeem points for a statement credit for the entire or the partial purchase price at a Points redemption rate of 100 Points per dollar spent. (Minimum purchase price of \$100.) The statement credit offer cannot be combined with other Rewards offers. Statement credits will be posted to cardmember's card within 30 days of request.

13 Personal Finance

You may redeem points for an Ameriprise Financial Planning Certificate. Points are redeemed in increments of 10,000 when being redeemed towards Financial Planning Certificates. Point redemption values for Ameriprise Financial Planning Certificates are:

- Ameriprise World Elite MasterCard: 1.50%

- Ameriprise World MasterCard: 1.50%
- Ameriprise MasterCard: 1.50%

Planning certificates are non-refundable, not replaceable in the event of loss or destruction, and are not redeemable for cash or cash equivalents. The certificate must be presented to an

Ameriprise personal financial advisor at the time of Personal Financial Plan purchase; no photocopies will be honored. The amount of the Ameriprise Financial Planning Certificate will be deducted from the Personal Financial Plan purchase amount. Any unused portion will not be returned as cash. Planning certificates are void where prohibited by law.

14 Reward Certificates

- Reward Certificates may not be combined with any other promotional offers.
- Reward Certificates are valid at participating merchants only through the expiration date printed on the Reward Certificate.
- Reward Certificates must be submitted at redemption, and no photocopies of Reward Certificates will be honored.
- Fulfillment of the Reward Certificate is the sole responsibility of the participating merchant.
- Use of any Reward Certificate is subject to any additional restrictions listed on the Reward Certificate.
- Reward Certificates are not valid toward previous purchases, and cannot be used as payment on existing account balances with either the participating merchant or Ameriprise. Reward Certificates have no cash value and may not be redeemed for cash or its equivalent. Any unused portion will not be returned as cash unless the Reward Certificate states otherwise.
- Reward Certificates are not refundable or exchangeable and are not replaceable in the event of loss or destruction after issuance.
- Reward Certificates are transferable unless otherwise noted on the Reward Certificate.
- Reward Certificates are void where prohibited by law.
- Unless otherwise stated on the Reward Certificate, Reward Certificates offered do not include any federal, state, or local taxes, which are the sole responsibility of the cardmember.
- Ameriprise Financial is not responsible for the problems or defects of any merchandise purchased using a Reward Certificate or for failure of merchant to perform because of bankruptcy, insolvency or any other reason.
- Ameriprise Financial and TLI are not responsible for any merchant performance.

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