

Ameriprise Rewards Program Terms and Conditions

The following terms and conditions (“Terms and Conditions”) apply to the Ameriprise Rewards Program (“Program”). Please read these Terms and Conditions carefully. The Program’s Terms and Conditions are subject to change. Please refer to ameriprise.com/rewards for more information. The Program Terms and Conditions can be accessed by logging on to ameriprise.com, clicking View Rewards in the Cards & Lending section, and then choosing Terms & Conditions.

Ameriprise Financial Mastercard® credit cards, specifically the Ameriprise Financial World Elite Mastercard®, Ameriprise Financial World Mastercard®, and Ameriprise Financial Mastercard® card accounts (collectively, “Credit Card”) are automatically enrolled in the Program. The Ameriprise Financial Visa® Debit Card (“Debit Card”) is enrolled in the Program after the completion of a signature based purchase transaction. Use of your Credit Cards or Debit Card, (collectively, “Cards”) will signify that you have read and agreed to all of the Program Terms and Conditions. As used in these Program Terms and Conditions, the words “you” or “cardmember” mean any client who holds an activated Card and is enrolled in the Program. The words “we,” “us” and “our” refer to Ameriprise Financial, Inc. (“Ameriprise”) and its subsidiaries, affiliates, agents or administrators servicing the Program.

All of your Cards earn points (“Points”), the measure used to value rewards for redemption (“Rewards”), and are combined and deposited into one rewards account (“Rewards Account”). If a Rewards Account has multiple cardmembers, the Points earned will be assigned to the Rewards Account of the primary cardmember. Use of your Card also constitutes your acceptance of the terms of the cardmember agreement (“Cardmember Agreement”). Capitalized terms not defined in these Program Terms and Conditions have the meaning ascribed to them in the Cardmember Agreement.

Questions regarding the Program, including questions about your Point balance and/or Point redemption, may be directed to 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).

Ameriprise Mastercard® Credit Card - Earning Points through Use of the Credit Card

The rules for earning Points through use of the Credit Card are administered by Barclays Bank Delaware (“Barclays”). Barclays reserves the right to modify, amend or terminate the Credit Card rules for earning Points through use of the Credit Card at any time with or without notice. Barclays is solely responsible for all credit and eligibility standards and determination of Credit Card issuance. You can review current rules for earning Points through use of the Credit Card any time by logging on to ameriprise.com, clicking View Rewards in the Cards & Lending section, and then choosing Terms & Conditions.

To maintain your eligibility for participation in the Program through use of the Credit Card:

- You must maintain an open Credit Card that is not in default under your Cardmember Agreement with Barclays (“Good Standing”). See sections below titled “Points Restrictions” and “Points Forfeiture” for more details.
- You must be an individual (corporations, partnerships, and other entities may not participate) and use the Credit Card only for personal, family or household expenses.

Earning Points

You earn Points for purchases, less credits, returns and adjustments (“Net Purchases”) made by you and/or any authorized user of the Credit Card as follows:

- You earn 2 Points for every \$1 spent on Ameriprise Auto and Home Insurance premiums. Purchases must be submitted by Ameriprise indicating the transactions are qualified premiums to qualify for the Points. Barclays is not responsible for incorrectly coded purchases.
- You earn 1 Point for every \$1 spent on all other Net Purchases.
- When a purchase or transaction is not a whole dollar amount, any amount that is equal to or greater than \$0.50 will be rounded up to the nearest whole dollar and any amount that is equal to or less than \$0.49 will be rounded down to the nearest whole dollar to calculate your Points earned.
- Balance transfers, cash advances (including cash equivalent transactions such as, but not limited to, the use of your Credit Card to obtain money orders, traveler’s checks, foreign currency and lottery tickets), fees, interest charges and unauthorized/fraudulent purchases do not earn Points, except as permitted in the Bonus Points section below.

Bonus Points

You will be awarded a one-time 10,000 Points bonus after you spend \$500 in Net Purchases, cash advances or balance transfers within the first 90 days of the Credit Card account open date. The bonus will be reflected on the billing statement in which you have qualified to earn the bonus. Please allow 4-6 weeks for bonus Points to be deposited into your Rewards Account after the qualifying purchase(s) or transaction(s) have posted to your Credit Card.

Redeeming Points

Ameriprise manages the Program including redemption. You can obtain information regarding the redemption options available by calling the Rewards Service Center at 877-264-3044, between 7:00 a.m. and 9:00 p.m. Saturday and Sunday, ET or by logging on to Ameriprise.com.

Important Information about Points

- As long as the Program continues and the Credit Card is open, active and in Good Standing, there is no limit to the total Points you can earn using your Credit Card.
- In the event of any abusive, gaming or fraudulent activity related to the Credit Card or violation of the Credit Card rules for earning Points through use of the Credit Card, as determined by Barclays in its sole discretion, Barclays reserves the right to make corresponding adjustments to or invalidate Points accrued in the Program through use of the Credit Cards, to disqualify you from participating in the Program through use of the Credit Cards, and/or to close your Credit Card account at any time. Abusive or gaming activity includes, but is not limited to, obtaining or using a Card to maximize Points earned in a manner that is not consistent with typical consumer activity and/or multiple credit card applications/openings, as determined by Barclays in its sole discretion.
- All Points earned by the primary cardmember and/or any authorized user, through use of the Credit Cards, will be transferred to the primary cardmember's Rewards Account after the close of each billing statement. Your Rewards Account is subject to the Program Terms and Conditions which may be viewed at Ameriprise.com/rewards and which includes expiration and forfeiture policies.
- If you do not receive credit for earned Points through use of your Credit Card, please contact the Customer Service number on the back of your Credit Card.
- You have no property rights or other legal interest in Points. Points have no cash value or value of any kind until they are fully redeemed. Points may not be assigned, transferred or pledged.
- You are responsible for any tax liability related to use of your Credit Card and participating in the Program.
- Participation in the Program through use of your Credit Card account is subject to all applicable laws and regulations. The sale or barter of any Reward or Points earned through the use of the Credit Card is expressly prohibited.
- Barclays is not responsible for redemption of the Points in your Rewards Account or for arranging or providing for any goods, services related to the use of Points, for any delay, failure, or refusal by Ameriprise to award or redeem Points, or for any decision by Ameriprise to revoke or cancel Points or membership in the Program.
- If your Credit Card is closed for any reason, please refer to the Program Terms and Conditions in this document or at ameriprise.com/rewards for details regarding any impact to your outstanding Points balance.

Points Restrictions

You may not earn Points through use of the Credit Card during a billing cycle in which any of the following occur:

- You, or any authorized user on the Credit Card, engage in any illegal activity through the use of your Credit Card or engage in activity that is deemed to be abusive or gaming conduct, as determined by Barclays in its sole discretion. Abusive or gaming activity includes, but is not limited to, obtaining or using a Credit Card to maximize Points earned in a manner that is not consistent with typical consumer activity and/or multiple credit card applications/openings, as determined by Barclays in its sole discretion.

- You fail to make the minimum payment due on your Credit Card by the payment due date.
- Your Credit Card account becomes delinquent.
- Your Credit Card is otherwise in default under your Cardmember Agreement with Barclays in its sole discretion as defined above.

Points Forfeiture

Points earned through use of the Credit Card, but not yet transferred to the Rewards Account may be forfeited if any of the following occur:

- You, and/or any authorized user of your Credit Card engage in any illegal activity through the use of your Credit Card or engage in activity that is deemed to be abusive or gaming conduct determined by Barclays in its sole discretion. Abusive or gaming activity includes, but is not limited to, obtaining or using a Card to maximize Points earned in a manner that is not consistent with typical consumer activity and/or multiple credit card applications/openings, as determined by Barclays in its sole discretion.
- Your Credit Card becomes seriously delinquent, as determined by Barclays in its sole discretion.
- Your Credit Card is otherwise in default under your Cardmember Agreement with Barclays.
- Your Credit Card account is closed for any reason. Please refer to the Rewards Program Terms and Conditions for Earning Other Points, Redemptions and Account Maintenance below and at ameriprise.com/rewards, for details regarding any impact to your outstanding Points balance.

Responsibility of the Parties/Information Sharing

Neither Ameriprise Financial, Inc. nor any of its affiliates are a party to the Cardmember Agreement between you and Barclays, do not participate in any extension of credit, and have no authority regarding the Credit Card account. Barclays has no authority regarding the Program and is not responsible for any goods or services offered through the Program or by Ameriprise Financial, Inc. You authorize Barclays to share information about your Credit Card with Ameriprise Financial, Inc., its affiliates, and their applicable third-party service providers, and authorize Ameriprise Financial, Inc., its affiliates and any of their applicable third-party service providers to share information about your Rewards Account with Barclays and its third-party service providers to the extent needed to administer the Program and the Credit Card. You also agree that Barclays and Ameriprise Financial, Inc. may share information as set forth in their respective Privacy Policies.

Limitation and Release of Liability

By participating in the Program through use of the Credit Card and accepting Points, you (on your behalf and on behalf of any person to whom you give the benefits of the Program) release, discharge and hold harmless Barclays and Ameriprise and their respective parent companies, 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 use of the Credit Card, including but not limited to travel taken or use of products purchased in connection with the Program. Barclays and Ameriprise have no liability in case of any disagreement over Points issued or a cardmember's right to earn or possess Points.

Important General Program Disclosures

Barclays reserves the right to correct inaccurate Point values represented on Credit Card statements, its website and/or mobile app, at Barclays' sole discretion. Barclays may, at its sole discretion, cancel, modify, restrict, or terminate the Credit Card rules for earning Points through use of the Credit Card at any time without prior notice. All interpretations of the Credit Card rules for earning Points through use of the Credit Card shall be in Barclays' sole discretion. Other terms and conditions may apply. All trademarks and service marks belong to their respective owners. Barclays' is not responsible for typographical errors or omissions in this document, its website, mobile app, or any marketing materials. Points earned through use of the Credit Card cannot be combined with other discount or reward programs unless specifically authorized by Barclays or Ameriprise.

Customer Service

If you have any questions about your Credit Card, please contact the Customer Service phone number on the back of your Credit Card.

Terms & Conditions for Earning Other Points, Redemptions and Account Maintenance

Eligibility

You may view your Rewards Account by logging on to the secure site at ameriprise.com and clicking View Rewards in the Cards & Lending section. Program eligibility is restricted to Credit Card cardmembers who are at least 18 years of age, with Cards in Good Standing as determined by Barclays or Ameriprise, as applicable, in its sole discretion. Your Credit Card will not be in Good Standing for reasons detailed in the Credit Card rules for earning Points through use of the Credit Card section at the beginning of this document. Your Debit Card will not be in good standing for reasons that include, but are not limited to the fact that, (a) your *Ameriprise ONE*[®] Financial Account has been closed; (b) your purchase activity exceeds the available funds in your *Ameriprise ONE*[®] Financial Account; or (c) in the event fraudulent activity occurs on your Debit Card. Good standing for Debit Cards is determined by Ameriprise in its sole discretion.

Ameriprise reserves the right to alter, substitute or terminate all or any part of the Program or any Rewards, or to modify the Terms and Conditions of the Program or Points previously earned therein for any reason at its sole discretion. You may not rely upon the continued availability of any Rewards or Points redemption level for a specific Reward. You may not be able to obtain all offered Rewards. Any Reward may be withdrawn or be subject to increased Point redemption requirements and/or new restrictions at any time. Should we decide to

terminate the Program, we will provide at least 30 days' prior written notice and reasonable options for redemption of such outstanding Points to current cardmembers. If all Cards associated with the Rewards Account are canceled or closed, you will no longer earn Points or be allowed to redeem outstanding Points. However, if your Card is reinstated within 60 days of Card account closure, your Points will be reinstated. Any Points forfeited as a result of a Card being closed or canceled will be reinstated.

Point Accrual and Tracking

Earning Points

- Spend related Points earned through use of the Credit Cards will be added to your Rewards Account at the end of your Credit Card billing cycle.
- All other Points earned related to fulfilling Ameriprise Enterprise Rewards related offers will be awarded to your Rewards Account 8 to 12 weeks after the activity occurs.
- As long as your Ameriprise Financial World Elite Mastercard® Credit Card is open, your Points do not expire. Points earned on all other Credit Cards will expire and be forfeited 5 years from the date the earned Points post to your Rewards Account. Points will be redeemed and expired on a first-in, first-out basis. If at any time you no longer have an Ameriprise World Elite Mastercard® Credit Card associated with the Rewards Account, or it is canceled or downgraded to an Ameriprise World Mastercard®, Ameriprise Mastercard® Credit Card or an enrolled Ameriprise Financial Visa® Debit Card, all outstanding Points will expire 5 years from the date you no longer have an Ameriprise World Elite Mastercard® Credit Card.
- Points earned and in your Rewards Account may be transferred to or combined with the Points from another Cardmember's Rewards Account as determined by Ameriprise in its sole discretion. Points are not transferable to or from any other non-Ameriprise rewards or frequent flyer programs.
- Business or trust accounts are not eligible for the Program.
- If your *Ameriprise ONE*® Financial Account is closed, all Debit Cards associated with the Rewards Account will be closed and enrollment in the Program will be canceled unless you also have a Credit Card. If all Cards associated with the Rewards Account are closed, you will no longer be allowed to redeem outstanding Points. However, if any Card associated with the Rewards Account is reinstated within 60 days of being closed, all outstanding Points will be reinstated.
- Cardmembers are solely responsible for any taxes that may be owed as a result of Points earned and/or redeemed. Neither Ameriprise nor any of its affiliates provide tax advice. Points awarded may potentially be reportable as income if coupled with other miscellaneous income received from a single reportable entity to the IRS on a 1099-MISC. Please consult a tax professional for further details.
- Points and Program certificates have no value except as used in accordance with the Program Terms and Conditions and any terms and conditions of each respective administrator of that specific reward ("Reward Provider"), including, but not limited to Ameriprise.
- Ameriprise reserves the right to disqualify any Card member 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, its third-party service providers, and their respective subsidiaries, affiliates, agents, administrators, employees, officers, directors, successors and assignees from all claims, damages or liability arising out of participation in the Program or travel taken or use of products chosen as a Program Reward.

Ameriprise Rewards for 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 terms of the Loyalty Program. Ameriprise Financial and its affiliates use the Program to provide 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 in its sole discretion. Investment decisions should be based on your investment objectives, risk tolerance and financial position and not on the basis of any Loyalty Program offer. Loyalty Program and other benefits may have a tax impact — please consult your tax advisor. Loyalty Program terms and fees may apply based on the benefits and features you select. Read all applicable agreements carefully.

1. **New Money Bonus Points offer.** *Achiever Circle* and *Achiever Circle Elite* members can earn 25,000 Points when they add \$50,000 or more of new funds to an eligible non-qualified Ameriprise financial account. Eligible funds are cash or cash equivalents. Eligible Ameriprise financial accounts include *Ameriprise*® Strategic Portfolio Service (SPS) Advantage, SPS Advisor, *Ameriprise ONE*® Financial Accounts and *Ameriprise*® Brokerage Accounts. Examples of Ameriprise financial accounts that are NOT eligible for the New Money Bonus Points Offer would include any Ameriprise financial account which is an IRA, any form of retirement account and/or IRS approved pension plan. Transferring funds from an existing Ameriprise financial account to another Ameriprise financial account, exchanges and direct at fund transactions are not considered an eligible deposit or increase. 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 Ameriprise financial 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. The client’s Ameriprise financial account which receives a net increase of \$50,000 must remain open with the qualifying funding for two years from the date that the qualifying assets are first received in the eligible Ameriprise financial 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.

- 2. Auto and Home Insurance Bonus Points offer.** *Achiever Circle* and *Achiever Circle Elite* clients earn 500 Points for obtaining an auto insurance quote and an additional 500 Points for obtaining a home, condo or renters insurance quote through Ameriprise Auto & Home Insurance. The client is eligible for Points once they have obtained a quote and have been provided a rate for the insurance. The auto and home insurance program is not available in AK, LA, ME, ND, RI, WV, WY and Puerto Rico. The auto insurance program is not available in MI. The home insurance program is not available in FL. Home, condo or renters insurance is not available in NY counties of Kings, Queens, Nassau, Richmond and Suffolk. Condo and renters insurance is not available in TX. Insurance coverage varies by region or state. This Points offer is not valid in GA, MA, NJ or UT. Clients can earn the Points under this offer once per year per household. Certain restrictions and limitations apply.
- 3. Direct Deposit Bonus Points offer.** *Achiever Circle* and *Achiever Circle Elite* members earn 500 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 held in Trust ownership are not eligible for Points.
- 4. Online Bill Pay Bonus Points offer.** *Achiever Circle* and *Achiever Circle Elite* members earn 500 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 Points once for each qualifying *Ameriprise ONE*[®] Financial Account.
- 5. Online Account Access Bonus Points offer.** *Achiever Circle* and *Achiever Circle Elite* members earn a onetime incentive of 1,000 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 Points under this offer only once per household. Clients must be at least 18 years of age to sign up for the secure site on ameriprise.com.
- 6. Online Document Delivery Bonus Points offer.** *Achiever Circle* and *Achiever Circle Elite* members with an existing Ameriprise financial account earn 1,000 Points for signing up for e-delivery of shareholder documents such as prospectuses and annual reports and earn another 1,000 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 must be at least 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 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 Ameriprise financial account registration and have e-delivery activated for that Ameriprise financial account.

Point 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, or if you have any questions about the Program, you 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 by logging on to the secure site at ameriprise.com, clicking View Rewards in the Cards & Lending section. The Rewards Center/Travel Service Center is closed: New Year's Day, Memorial Day, 4th of July, Labor Day, Thanksgiving Day and Christmas Day.
- Reservations and ticketing for Travel Rewards may be made through the Travel Service Center at 877-264-3044, between 9:00 a.m. and 6:00 p.m., Monday through Friday, and between 9:00 a.m. and 9:00 p.m., Saturday and Sunday, ET or by logging on to the secure site at ameriprise.com, clicking View Rewards in the Cards & Lending section., with the exception of major holidays, when the Travel Service Center is closed.
- Many Rewards are issued as rewards certificates ("Rewards Certificates") by the Rewards Providers. Rewards and Rewards Providers are subject to change and may be discontinued without notice. Seven to fourteen business days should be allowed for receipt of Rewards Certificates.
- Four to six weeks should be allowed for receipt of merchandise Rewards. Merchandise will be shipped to the Card member's mailing address. Merchandise will not be delivered to P.O., A.P.O. or F.P.O. box addresses. For security reasons, parcel or motor freight couriers may contact the Card member to arrange delivery of merchandise. It is the responsibility of the Card member 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 a Reward Provider due to Card member's failure to make delivery arrangements are the responsibility of the Card member. Merchandise Rewards will not be shipped outside of the 48 continental United States.
- Card members who reside outside of the United States may redeem for Rewards Certificates, but additional shipping costs will apply. Please contact the Rewards Service Center for exact costs.
- Ameriprise disclaims all responsibility for Card member's usage of airline tickets following receipt. Tickets may not be resold.
- Some Rewards are limited to use within the United States.
- Rewards Certificates are not replaceable if lost, stolen, destroyed, or expired. Rewards are not returnable, exchangeable or refundable under any circumstances.
- 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.
- In addition to our Point expiration policy explained above, expiration of Reward Certificates is subject to the policy of the Rewards Provider. See the individual Reward Certificates for details of specific expiration dates.
- Rewards Providers are solely responsible for the fulfillment of their Rewards. Neither Ameriprise nor its third-party service providers have any further obligation once the Reward is issued.
- In the event the goods and services you purchase are less than the face value of the Rewards Certificate(s), the policy of the Reward Provider will determine whether credit for the difference will be given. Ameriprise is under no obligation to provide credit or

cash back. Generally, no credit or cash back will be given. Certain Rewards Certificates may require a minimum purchase. Exceptions and other restrictions will appear on each respective Reward Certificate.

- Points have no intrinsic cash value, are non-negotiable, and cannot be redeemed for any benefit except those Rewards designated by us. Points and the Rewards Accounts are not property of any Card member or other person and may not be, pledged, gifted, sold, or transferred to anyone else under any circumstances unless specifically authorized by us. We shall not have liability for disagreements between Card members regarding Points or Reward Accounts. Discrepancies about Points earnings are not treated as credit card billing disputes: refer to your Credit Card Agreement or the annual Your Billing Rights notice for details about billing disputes. Our decisions regarding Points and Rewards Accounts discrepancies shall be final.
- Replacement or return of damaged or defective merchandise Rewards should be arranged through the Rewards Service Center.
- Damaged, defective or expired Rewards cannot be returned or exchanged after being in the Card member's possession for thirty (30) days or more.

Airfare Travel

- Airline tickets may only be booked through the Travel Service Center.
- Redemptions for airline tickets start at 5000 Points and may be purchased with a combination of Points and cash. This service may be subject to a service fee at time of booking.
- There are no blackout dates. Travel is subject to availability. Participating air carriers are subject to change. All airline rules and restrictions apply (check requirements when booking). Tickets may be purchased in any individual's name.
- Miscellaneous costs, including baggage, airport/airline fees and surcharges, government imposed fees, gratuities, insurance and airline amenities are your responsibility. Your tickets will be non-refundable and non-transferable.
- All tickets are issued as electronic tickets. All tickets must be issued at the time of booking and reservations will not be held. Before completing your order please confirm that all information is accurate. All airline redemptions are non-refundable and non-transferable.
- You may elect to have the Rewards Service Center book non-rewards airline tickets through a major airline carrier providing that the fares, schedules and ability to generate a ticket are possible through the Rewards Service Center. This service will be subject to a service fee at the time of booking.
- All travel itineraries and supporting documentation will be sent via email. Reservations for tickets also exclude the use of charters, wholesalers, consolidators, and any Internet fares that are not published, not available through the Rewards Service Center, and/or not available for ticketing through a certified travel agency.
- Once Points are redeemed, the transaction cannot be reversed. If changes to an itinerary are necessary later, you or another authorized participant may contact the Rewards Service Center with the request up to 5 days prior to the travel date. Based on airline requirements, changes may require additional costs such as airline penalty fees, increased fares, and service fees. Most airlines will not allow traveler name changes.

- Flight reservations should be re-confirmed by the traveler at least 72 hours prior to departure. All reservations are subject to the rules, restrictions and conditions of the service provider, which include exclusions and limitations of liability.
- The traveler should have valid government-issued photo ID upon airport check-in. For travel requirements (domestic and international) please visit: <https://travel.state.gov>.
- Airline ticket Rewards may not be used in conjunction with any type of coupons, vouchers, other mileage programs or companion fares.
- Ameriprise and its third-party service providers are not responsible for communication of airline schedule changes or for the performance of the airline.

Travel Package Rewards

- Travel packages may only be booked through the Travel Service Center.
- Rewards cannot be used on previous purchases or for items not covered by your travel package.
- Redemptions for Travel Packages start at 5000 Points and may be purchased with a combination of Points and cash. This service may be subject to a service fee at time of booking.
- All travel packages must be booked a minimum of 30 days prior to travel date or you may incur additional fees.
- Travel packages may only be booked through the Travel Redemption Center.
- Traveler must meet the eligibility requirements established by the travel Rewards Provider.
- The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit Travel.State.Gov for passport and visa requirements.
- Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3 to 4 weeks for Points to post to the Rewards Account. 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.
- Ameriprise is not responsible for the performance of any travel Rewards Provider used in travel packages.

Hotel Rewards

- You may redeem Points for over 325,000 hotels worldwide. Hotels may only be booked through the Travel Service Center. You must meet the eligibility requirements established by the hotel Rewards Provider at the time of booking.
- Redemptions for Hotel Rewards start at 5000 Points and may be purchased with a combination of Points and cash. This service may be subject to a service fee at time of booking.
- Hotel rates do not include resort fees, which, if applicable, are payable directly to the hotel at the time of check-out.

- Most hotel rates allow cancellation with a minimum of a 24-hour notice. Please see the specific hotel/rate cancellation policy at the time of booking. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3 to 4 weeks.
- Hotels do not allow changes to dates, names, room type, and number of occupants once booking is complete. Changes will result in a cancellation of the current reservation, adhering to the hotels cancellation policy and rebooking at the current room rate and room availability.
- Neither Ameriprise nor its third-party service providers is responsible for the performance of any hotel Rewards Provider.

Car Rental Terms and Conditions

- You may use Points, Points plus cash or all cash for car rental reservations with select car rental companies as shown available on the Rewards website or when making reservations directly with a participating Rewards Provider agent. This service may be subject to a service fee at the time of booking.
- Redemptions for Car Rental start at 5000 Points and may be purchased with a combination of Points and cash.
- Car reservations will be prepaid at the time of booking and payment for costs not covered by the use of Points will be made by using any active Card.
- Car rental charges will appear on the Credit Card statement as “Card Member Services”.
- Renter will be solely responsible at the time the rented vehicle is returned for all additional rentals days and for any and all taxes and other charges not included in the daily rental rate.
- Each renter (and any person identified on the rental contract as an “Additional Authorized Driver”) must possess a valid driver’s license issued by the state or province in which such person resides, be age 21 or older (or 18 or older where required by law; and 25 or older for luxury, large sport utility, and 12 and 15 passenger vans), and meet the other normal qualifications of the applicable rental car company at the applicable renting location.
- Reservations for all car groups are subject to availability. Vehicles may only be reserved by vehicle class and not by vehicle make or model. In the event renter reserves a vehicle and the class of vehicle is not available at the time of rental, the applicable car rental company shall provide the renter with a vehicle in a higher class, subject to availability, at the same rate as the vehicle class which was reserved.
- Performance by the car rental company of car rental services shall be under a standard rental agreement in effect at the time of rental, which must be executed by the renter at the time of pickup.
- Renter will use the rented vehicle only for personal or routine business use, and operate the rented vehicle only on properly maintained roads and parking lots.
- Renter will comply with all applicable laws relating to holding of licensure to operate the vehicle, and pertaining to operation of motor vehicles.
- Renter will not sublease the rental vehicle or use it as a vehicle for hire.
- Car rental reservations must be cancelled at least 72-hours in advance of pick-up. Failure to cancel reservations 72-hours in advance will result in the loss of all payments

at the time of booking. If Renter is a “no show” all Points and cash used for the rental will be forfeited. In addition, if renter returns a rental vehicle prior to the end of the reserved rental period, neither the car rental company nor the Program will credit nor refund renter for the unused portion thereof.

- Renter agrees to indemnify, defend, and hold harmless Ameriprise and its third-party service provider for any loss, damage, or legal actions against the car rental company as a result of renter’s operation or use of the rented vehicle during the term of the car rental contract. This includes any attorney fees necessarily incurred for these purposes.
- Renter will also pay for any parking tickets, moving violations, or other citations received while in possession of the rented vehicle.
- Neither Ameriprise nor its third-party service providers is responsible for the performance of any car rental Rewards Provider.

Tours & Attractions

- Please note: The 'Voucher Info' section on the Rewards website details which voucher type(s) apply specifically to your selected tour/activity.
- Redemptions for Tours & Attractions start at 5000 Points and may be purchased with a combination of Points and cash. This service may be subject to a service fee at the time of booking.
- Paper Voucher Only: Our local operator requires you to present a printed copy of this voucher on the day of your activity. You may be refused entry if you do not present a printed copy of your voucher.
- e-Voucher: The local operator accepts both printed and electronic vouchers (e-vouchers). If you travel with a mobile device, simply show your Photo ID and present your e-voucher on your Smartphone or tablet on the day of travel.
- Voucher Not Required: You can present a paper or electronic voucher for this activity, or you can simply present the adult traveler’s photo ID. The local operator has your reservation on file and only requires proof of identity (valid photo ID in the adult traveler’s name under which the reservation is booked).
- Cancellation Policy: The cancellation policy is 72-hours prior to the activity date and time. Any cancellation requests within 72 hours will have a 100% penalty. Please note some activities and special events may be non-refundable. Please review the additional information at the time of booking each tour/activity.
- Neither Ameriprise nor its third-party service providers is responsible for the performance of any tour and attractions Rewards Provider.

Cruise Rewards

- Cruises may only be booked through the Travel Service Center at 877-264-3044 Monday through Friday from 8 a.m. to 6 p.m. EST, with the exception of major holidays, when the Rewards Service Center is closed.
- Rewards cannot be used on previous purchases or for items not covered by your cruise package.

- Redemptions for Cruises start at 5000 Points and may be purchased with a combination of Points and cash. This service may be subject to a service fee at time of booking.
- All cruise redemption requests must be made at least 30 days prior to sailing date or cardmember may incur additional fees.
- Cruise packages may only be booked through the Rewards Service Center.
- Traveler must meet the eligibility requirements established by the cruise Rewards Provider.
- Traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit Travel.State.Gov for passport and visa requirements.
- Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3-4 weeks for Points to post to the Rewards Account. 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.
- Neither Ameriprise nor its third-party service providers is responsible for the performance of any cruise line Rewards Provider. 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 makes no express or implied representations or warranties 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 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 Rewards orders are subject to product availability. Cardmember will be notified if the merchandise Rewards ordered are not available and if/when they will become available.
- Ameriprise 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 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 to report the problem and obtain assistance.

Unique Experiences

- Unique experiences may only be booked through the Travel Service Center.
- 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. If a Card member is unable to participate in a planned event, any crediting of Points related to that redemption will be at Ameriprise's sole discretion.
- In the event that an experience is canceled, Points will be credited back to the Rewards Account and Ameriprise 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 and its third-party service provider are not sponsors of or otherwise associated with any of the events or properties described.

Cash Back

The following Ameriprise financial accounts are eligible for deposit of cash back Rewards:

- Ameriprise Financial — Active Portfolios® account
- *Ameriprise*® Strategic Portfolio Services (SPS) Advantage account
- *Ameriprise ONE*® Financial account
- *Ameriprise*® Brokerage and Cash Reserve Certificates account

Points for cash back redemption into an eligible Ameriprise financial account must be redeemed in 30,000 Point increments. Cash back values into an eligible Ameriprise financial account are as follows:

- Ameriprise Financial World Elite Mastercard® Credit Card: 1.50% into eligible Ameriprise financial account.
- Ameriprise Financial World Mastercard® Credit Card: 1.25% into eligible Ameriprise financial account.
- Ameriprise Financial Mastercard® Credit Card and Ameriprise Visa debit card: 1.00% into eligible Ameriprise financial account.

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

Statement Credits

- The statement credit option allows you to redeem Points for a statement credit for your Credit Card 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 Card member's Credit Card within 30 days of request.

Personal Finance

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

- Ameriprise Financial World Elite Mastercard® Credit Card: 1.50%
- Ameriprise Financial World Mastercard® Credit Card: 1.50%
- Ameriprise Financial Mastercard® Credit Card and Ameriprise Financial Account ONE® Debit Card: 1.50%

Ameriprise Financial Planning Certificates are non-refundable, not replaceable in the event of loss or destruction, and are not redeemable for cash or cash equivalents. The Ameriprise Financial Planning Certificate must be presented to an Ameriprise financial advisor at the time of Financial Plan purchase; no photocopies will be honored. The amount of the Ameriprise Financial Planning Certificate will be deducted from the Financial Plan purchase amount. Any unused portion will not be returned as cash. Ameriprise Financial Planning Certificates are void where prohibited by law.

Rewards Certificates

- Rewards Certificates may not be combined with any other promotional offers.
- Rewards Certificates are valid at participating Rewards Provider only through the expiration date printed on the Rewards Certificate.
- Rewards Certificates must be submitted at redemption, and no photocopies of Rewards Certificates will be honored.
- Fulfillment of Rewards Certificate is the sole responsibility of the participating Rewards Provider.
- Use of any Rewards Certificates is subject to any additional restrictions listed on the Reward Certificate.
- Rewards Certificates are not valid toward previous purchases, and cannot be used as payment on existing account balances with either the participating Rewards Provider or Ameriprise. Rewards 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 Rewards Certificates state otherwise.

- Rewards Certificates are not refundable or exchangeable and are not replaceable in the event of loss or destruction after issuance.
- Rewards Certificates are transferable unless otherwise noted on the Rewards Certificates.
- Rewards Certificates are void where prohibited by law.
- Unless otherwise stated on the Rewards Certificates, Rewards Certificates offered do not include any federal, state, or local taxes, which are the sole responsibility of the Card member.
- Ameriprise is not responsible for the problems or defects of any merchandise purchased using Rewards Certificates or for failure of merchant to perform because of bankruptcy, insolvency or any other reason.
- Ameriprise and its third-party service providers are not responsible for any Reward Provider performance.

Other disclosures

Property and casualty insurance is underwritten by IDS Property Casualty Insurance Company and Ameriprise Insurance Company, both in De Pere, Wisconsin. Each company is a subsidiary of Ameriprise Financial, Inc. The auto and home insurance program is not available in AK, LA, ME, ND, RI, WV, WY and Puerto Rico. The auto insurance program is not available in MI. The home insurance program is not available in FL. Home, condo or renters insurance are not available in NY counties of Kings, Queens, Nassau, Richmond and Suffolk. Condo and renters insurance are not available in TX. Investment products made available through Ameriprise Financial are not FDIC insured, 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.

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For more information go to ameriprise.com/rewards.