

Protection and oversight for your accounts

For over a century, through good times and through tough times, Ameriprise Financial has been there when our clients needed us. The strength of our commitment is matched only by our strength as a company. Below are just some of the ways that we look out for our clients, maintain a solid financial foundation, and run our business prudently within the regulatory environment.

SIPC coverage — Ameriprise® brokerage account assets are protected by the Securities Investor Protection Corporation (SIPC), a nonprofit membership corporation. SIPC protection covers the securities and cash held in brokerage accounts in the event of the failure or insolvency of the brokerage firm where those assets are held. SIPC insurance does not protect against investment losses, only against the loss of cash or securities held in a brokerage account due to the financial failure of the brokerage firm. SIPC offers protection up to a maximum of \$500,000 per client — including a \$250,000 limit on claims for cash held in the brokerage account.

Our brokerage accounts are also covered by supplemental insurance, which provides our clients with additional coverage for up to \$24.5 million per client, of which \$1.9 million can be cash held in the brokerage account. Supplemental insurance coverage is subject to a policy maximum of \$100 million for the firm. Review our Client Agreement to learn more about the SIPC insurance coverage specific to your Ameriprise® accounts. You can learn more about the SIPC by visiting its website at sipc.org.

FDIC insurance — FDIC insurance covers brokered CDs available in brokerage accounts and deposits in FDIC member federal banking institutions, such as banks and savings associations. FDIC insurance was increased to \$250,000 per depositor in qualified and non-qualified accounts by the Financial Services Reform law of 2010.

For cash held in an Ameriprise brokerage account, we offer most customers a FDIC-insured money market “sweep” account program called the Ameriprise® Insured Money Market Account (AIMMA). With AIMMA, Ameriprise transfers or sweeps brokerage account cash balances to multiple banks, each of which is FDIC-insured. Through AIMMA we can protect up to \$2.5 million in cash in your brokerage accounts. Joint accounts are protected up to \$5 million in cash. To learn more about FDIC insurance, visit fdic.gov.

Regulatory oversight — In addition, the brokerage and investment businesses of Ameriprise are regulated by federal, state and other regulators.

Among other rules, we comply with the following:

- We can't use your assets to run our businesses without your consent. Client assets held in segregated accounts can't be used in our business operations.
- You receive accurate records of brokerage account transactions, such as account statements and confirmations of transactions. For added safety, we keep all records in multiple secure locations.
- We maintain adequate levels of cash and liquid investments to meet our financial obligations to you.

Ameriprise Financial Services, Inc. also ensures that:

- All our representatives are properly registered to conduct business.
- All locations from which our representatives serve clients are also registered.
- Our representatives have completed qualifying exams and meet continuing education requirements.
- All representatives are required to adhere to a strict code of conduct.

Insurance products and services — Ameriprise offers insurance and annuity products and services produced by its affiliates, RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York. RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York continue to receive high financial strength ratings from independent rating agencies. Insurance and annuity product guarantees are subject to the claims-paying ability of the issuing company, and are not insured by the FDIC or SIPC.

We protect your personal information — Your online security is a top priority. That's why we offer our Online Security Guarantee to ensure that your personal and account information are safe. It includes the following measures:

- We use industry-standard security methods, including firewalls, encryption and client authentication technology to control account access.
- Your password is private and not accessible to any employee of Ameriprise.
- The secure site on ameriprise.com protects the information you share with your advisor so it remains confidential.
- The secure site also offers tools and resources that make it easy for you to securely view and manage your accounts.

Your confidentiality is important, so we encourage you to protect your password and use up-to-date technology, including firewalls and anti-spyware, to protect your information.

To learn more, visit ameriprise.com/security.

Insurer Financial Strength Ratings (as of May 1, 2017)

RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York are rated individually. Currently the ratings are the same for both companies.

Rating agencies	RiverSource Life insurer financial strength ratings	Last update
A.M. Best ambest.com	A+ Superior (Second highest of 15 ratings)	Stable outlook 11/2/16
Moody's moodys.com	Aa3 Excellent (Fourth highest of 21 ratings)	Stable outlook 2/10/17
Standard & Poor's standardandpoors.com	AA- Very Strong (Fourth highest of 21 ratings)	Stable outlook 10/24/16

Ratings shown are as of May 1, 2017. For the most current ratings, please see the individual rating agency websites.

Rules for the insurance industry vary from state to state. Our insurance affiliates meet the requirements of each state in which they offer disability income, life insurance and annuity products, as well as the requirements of securities laws and regulations that apply to variable life insurance and annuity products.

We have safety measures for records, compliance and emergencies — In addition to regulation and insurance coverage, Ameriprise Financial has the following measures in place:

Safe securities holding — American Enterprise Investment Services, Inc. (AEIS), is the subsidiary responsible for trading, settlement and custody of cash and securities for brokerage clients of Ameriprise Financial. AEIS stores digital records of securities in a central depository. This system is an industry standard which is considered safe and cost-effective. Unlike individual stock certificates, book-entry securities are less vulnerable to theft and can't be counterfeited. AEIS keeps records of each customer's holdings and provides periodic statements that reflect current positions.

- **Internal compliance staff** — Ameriprise Financial has a dedicated compliance staff to help us stay current on regulatory requirements.
- **Annual audits** — An independent accounting firm conducts annual audits and provides an annual assessment of reported financials as well as the custody functions AEIS provides for customers' brokerage assets. AEIS publishes a Statement of Financial Condition twice annually, available online at ameriprise.com/aeisfinancialstatement.
- **Business continuity plan** — This plan is designed to provide service to our clients during any significant disruptions of business operations. The plan includes contingency arrangements at our headquarters and at our data centers located in other parts of the country and is tested annually.

Ameriprise Financial cannot guarantee future financial results.

Investment products are not federally or 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.

RiverSource Distributors, Inc. (Distributor), Member FINRA. Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota, and in New York only, by RiverSource Life Insurance Co. of New York, Albany, New York. Affiliated with Ameriprise Financial Services, Inc.

Ameriprise Financial Services, Inc. Member FINRA and SIPC. Margin lending and brokerage clearing services provided by American Enterprise Investment Services, Inc. Member FINRA and SIPC. Both firms are subsidiaries of Ameriprise Financial, Inc.