

## Ameriprise<sup>®</sup> Flexible Savings Certificate

Guaranteed rates with various term length options

Fixed-rate investments such as certificates offer important benefits to many investors' portfolios. With a guaranteed interest rate and term length, they can create ongoing, guaranteed interest income.

### Reasons to consider the Ameriprise Flexible Savings Certificate

- All of your money works for you – Since there are no sales charges or annual fees, 100% of your principal stays invested and keeps working for you. You can buy an Ameriprise Flexible Savings Certificate in any amount from \$1,000 to \$2 million.<sup>1</sup>
- Guaranteed principal – Ameriprise Certificate Company is the largest issuer of face-amount certificates in the United States. The company backs your investment 100% with its reserves of cash and qualified investments on deposit rather than with insurance by the government.  

Ameriprise Certificate Company and its parent company Ameriprise Financial have a consistent record of safety that started in 1894, extended through the Great Depression and continues today.

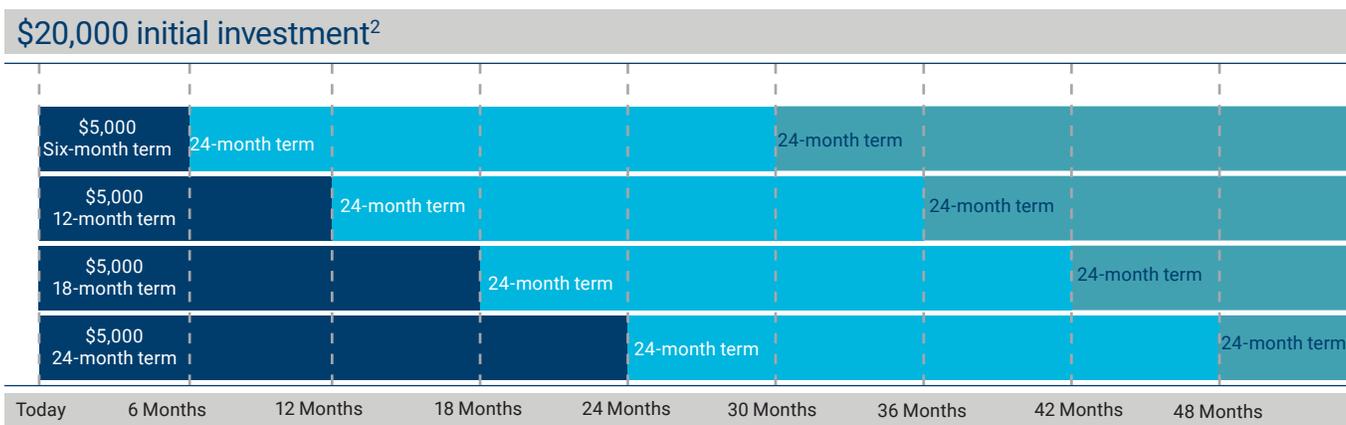
The assets backing the certificates have varying ratings and generally increase in market value as interest rates fall and decrease in market value as interest rates rise. These assets have risks, including credit risk, interest rate risk, prepayment risk and extension risk.
- Regular income – Set up your certificate to receive monthly, quarterly, semiannual or annual interest, or interest and principal payments.
- Easy access to your money – You can access all of your investment plus interest during the 15 day grace period at the end of each term. During each term, if an emergency arises, you can withdraw all or part of the earnings in your certificate plus up to 10% of your principal without penalty. Any principal withdrawn above the 10% level is assessed a 2% withdrawal charge. If you withdraw during a certificate month, you will not earn interest for the month on the amount withdrawn.<sup>2</sup>
- Save more, earn more – Ameriprise Flexible Savings Certificate offers two rate tiers for most term lengths – one for balances under \$100,000 and another for balances of \$100,000 and more – so you can earn more as your balance grows.
- Various term lengths – Select a term that matches your goals, from 3, 6, 7,<sup>3</sup> 9, 12, 13,<sup>3</sup> 18, 24, 30 or 36 months. At the end of each term, you can choose a new term or keep the same term at a new interest rate. Ameriprise Certificate Company guarantees your interest rate for the length of the term.
- Ability to add to your investment – Make supplemental payments of up to 25% of your principal into your Ameriprise Flexible Savings Certificate anytime during the term. The payments will earn interest until the end of the term at the rate in effect for your account.
- Can be purchased within an IRA – To defer income taxes on your certificate's earnings, consider opening an IRA, a 401(k) or another qualified retirement plan.<sup>4</sup>

## Laddering your certificates to reach a potentially higher rate of return

Buying multiple Ameriprise Flexible Savings Certificates with varying term lengths is a strategy known as “laddering.” With this strategy, you invest a portion of your overall investment in liquid short term certificates, while putting much of it in longer term certificates with the goal of earning a greater overall return.

When the shortest-term certificate comes due, simply reinvest it in a new certificate for a longer term. This can help you earn higher rates while keeping some money accessible periodically if needed.

The chart below shows how you can divide a \$20,000 investment into four \$5,000 certificates with laddered terms of 6, 12, 18 and 24 months. At the end of each term, you can extend the ladder by renewing the certificate for the longest amount of time (in this case, 24 months).



*Call your financial advisor today to see how Ameriprise<sup>®</sup> Certificates can be a part of your overall financial strategy.*

<sup>1</sup> Flexible Savings Certificates greater than \$2 million need prior approval.

<sup>2</sup> IRAs and qualified plans may be subject to early withdrawal tax penalties.

<sup>3</sup> A \$10,000 minimum investment is required for 7-month term; 7-month term automatically renews to a 6-month term. \$1 million investment is required for the 13-month term; the 13-month term automatically renews to a 12-month term.

<sup>4</sup> Contributions to these accounts are limited to the amount allowed by federal law. Tax-deferred earnings are not taxed until you withdraw them. Distributions of pretax contributions and earnings are subject to ordinary income tax and may be subject to a 10% penalty if distributed before age 59½.

**You should consider the investment objectives, risks, charges and expenses of certificates carefully before investing. For a free prospectus which contains this and other important information about our certificates, visit [ameriprise.com/certificates](http://ameriprise.com/certificates). Read the prospectus carefully before you invest.**

Certificates are backed by the assets of Ameriprise Certificate Company (ACC). ACC is not a bank, and the securities it offers are not deposits or obligations of, or backed or guaranteed or endorsed by, any bank or financial institution, nor are they insured by the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA), the Federal Reserve Board or any other agency. Although ACC's qualified assets on deposit currently exceed the deposit amounts required by applicable regulations, if there are losses on ACC's assets, ACC may not have sufficient resources to meet its obligations, including making interest and/or principal payments on your certificates. Most of ACC's assets are debt securities and are subject to risks including credit risk, interest rate risk and prepayment and extension risk.

As a subsidiary of Ameriprise Financial, Inc., Ameriprise Certificate Company (ACC) is (absent exclusion or exemption) required to comply with certain limits on its activity, including investment and/or trading limitations on its portfolio and other limitations under applicable banking laws. Failure to meet one or more of certain requirements and regulations would mean, depending on the requirements not met and any agreement then reached with the Board of Governors for the Federal Reserve System, that Ameriprise Financial (and therefore ACC) could not undertake new activities, continue certain activities, or make certain acquisitions until such violation is cured.

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

Ameriprise Certificates are issued by Ameriprise Certificate Company and distributed by Ameriprise Financial Services, LLC. Member FINRA and SIPC.