



Ameriprise Financial Privacy Notice

Frequently Asked Questions

Updated October 2016

The Ameriprise Financial privacy notice is provided to new clients and as required by law. It explains how the Ameriprise Financial companies collect, share and protect your personal information. Following are answers to frequently asked questions about the Ameriprise privacy policy, client information practices and client privacy choices.

Q1. To whom does the Ameriprise Financial privacy notice apply? The Ameriprise Financial privacy notice applies to clients who have purchased or received products and services from any of the following companies:

- Ameriprise Financial, Inc.
- Ameriprise Financial Services, Inc.
- Ameriprise Certificate Company
- American Enterprise Investment Services, Inc.
- Ameriprise Trust Company
- RiverSource Life Insurance Company
- RiverSource Life Insurance Co. of New York

Q2. How frequently will I receive a Privacy Notice? As a client, you will receive a privacy notice when there is a material change to the Notice. If you hold an insurance product, you may receive a Notice on an annual basis in accordance with individual state Insurance regulations. If you requested to receive your statements electronically, you will receive an electronic version of the privacy notice. You also can view our privacy notice at any time at ameriprise.com/privacy.

Ameriprise Financial client information practices

Q3. Why does Ameriprise Financial collect my personal information? We collect your personal information for our:

- Everyday business purposes. For example: processing transactions, maintaining your account, reporting to credit bureaus, providing financial advice, verifying your identity and fulfilling legal and regulatory obligations.
- Marketing programs to offer you our products and services that may meet your needs.

Q4. What sources does Ameriprise Financial use to collect my personal information? We collect information from:

- Your applications or other forms when you open an account, register for one of our products or services, or accept a promotional offer for a product or service offered by us or our affiliates.
- Your transactions with us, affiliates or other companies.
- Consumer reporting agencies.

Q5. Can I have a list of the affiliates you share my information with? As listed in the privacy notice, affiliates are companies related by common ownership or control. They can be financial or nonfinancial companies. Our affiliates include:

- Companies with an Ameriprise, RiverSource, Columbia Threadneedle or American Enterprise name
- Financial companies such as banks, broker-dealers, asset managers or insurance companies.

Q6. What kind of information does Ameriprise Financial share with its affiliates? We may share contact information and general information about you & your transactions with our affiliates for their everyday business purposes.

However, you can limit the sharing of your information with our affiliates for marketing purposes and simultaneously prevent us from sharing information about your creditworthiness with our affiliates. For more information, see question 14.

We do not share health information that we collect from you or that we obtain from consumer investigation reports, except to underwrite or administer your insurance policy and related claims or to administer your annuity contract.

Q7. What information regarding my creditworthiness can I limit? Sharing your creditworthiness with service providers, who may or may not be affiliated with us, may be necessary to manage and service your account. You may limit the information we share with our affiliates for their everyday business purposes. However, you cannot limit the use of this information for our everyday business purposes.

Q8. The Privacy Notice indicates you report to the credit bureaus. Which bureaus do you report to? Equifax, TransUnion & Experian.

Q9. Why do I not have control over sharing of my Social Security Number (SSN)? Ameriprise does not share SSN for marketing purposes. SSN is shared only with our affiliates or non-affiliates when needed to process your transactions, maintain your accounts, respond to court orders and legal investigations, or report to credit bureaus.

Q10. If I am a Trustee, Fiduciary, Attorney In Fact, Guardian or Conservator, do you still need to collect my personal information? Yes, under FINRA Rule 2090, firms must collect and retain specific information about fiduciaries (non-owners) that are authorized to transact on behalf of the account owner(s). This includes knowing the extent of the fiduciary's authority.

Q11. If I have an ownership role on the account, can I update the privacy choice for others on the account? For example, as a custodian, can I update my grandchild's privacy choice? Your choices will apply individually. The preferred way to update privacy choices is to have each account holder select their own choice by calling 1.800.297.8018 and entering their client ID.

Q12. Does Ameriprise Financial share my personal information with other companies outside of the Ameriprise Financial companies? Yes, we may share your personal information with companies in limited circumstances, such as:

- To help us process transactions for your account
- To manage your account or perform other business functions on our behalf
- When disclosure is required or permitted by law
- When we enter into a joint marketing agreement* with another financial institution to provide financial products and services that we believe may benefit you

*If you have a California, North Dakota or Vermont mailing address, we will not include you in joint marketing activities.

When we share your information with outside companies or third parties, we require them to safeguard this information and only use it for the agreed-upon purpose.

Q13. Does Ameriprise Financial sell client lists or other client information? No, Ameriprise Financial does not sell client lists or other client information.

Clients' Privacy Choices (Opt Out)

Q14. What privacy choices do I have? As a client of Ameriprise Financial you can limit:

- What we share with our affiliates about your creditworthiness for their everyday business purposes.
- Our sharing of your personal information with our affiliates for marketing purposes.

Q15. Which federal law gives consumers the right to limit some but not all sharing of information?

Where can I find more information about this? Protecting the privacy of consumer information held by "financial institutions" is at the heart of the financial privacy provisions of the Gramm-Leach-Bliley (GLB) Financial Modernization Act of 1999. The GLB Act requires companies to give consumers privacy notices that explain the institutions' information-sharing practices. In turn, consumers have the right to limit some—but not all—sharing of their information. For more information on the GLB Act, you can refer to the Federal Trade Commission website: business.ftc.gov/privacy-and-security/gramm-leach-bliley-act.

Q16: How do I opt-out? To opt out, call us at 1.800.297.8018. If you choose to limit this sharing, your Ameriprise Financial advisor may still use your personal information to contact you by phone or email to offer products and services they sell. Additionally, the Ameriprise Financial companies you do business with may disclose this information to their affiliates as permitted by law, such as to service your account, but their affiliates will not use this shared information for their everyday business purposes.

Q17. Can my advisor limit my sharing on my behalf? No. You are required to call 1.800.297.8018 to record your choice.

Q18. Will any of the privacy choices eliminate all marketing from Ameriprise Financial? You may continue to receive marketing materials from Ameriprise Financial in order to service your existing relationship, which could include pre-printed marketing materials inserted in consolidated statements.

Advisors may still send you marketing offers. Advisors may also send you mail to provide you with service and account-related information.

Q19. I already opted out. Do I have to opt out again to continue to limit the sharing of my information? No—any privacy choices you made previously will remain in effect until revoked by you.

Q20. How can I revoke previously made privacy choices? Call the Client Service organization at 1.800.862.7919 and press 0 to speak to an operator. Request the Privacy Choice Revocation Form (200242).

Q21. I can't remember if I opted out previously. How can I find out? Call 1.800.862.7919. Press 0 to speak to an operator. A service representative will tell you whether or not you have already opted out.

Q22. Is the new privacy notice different from a previous version? The privacy notice was revised in 2016 to incorporate the following language: If your financial advisor's affiliation with Ameriprise Financial ends and your financial advisor joins a non-affiliated securities broker-dealer or registered investment advisor they may be permitted to use limited information to contact you. The information they may use is limited to your name, address, email address, phone number and account title.