6 keys to successful financial planning
Are you on track to achieving your dreams?
Define your DREAM.
Before discussing numbers, we can help you determine where you’d like to go, what you’d like to do and where you’d like to be in years to come.

Develop your PLAN.
We provide a tailored financial plan based on a clear understanding of your needs, situation and goals. Then, you and your advisor will determine the right combination of products and services needed to implement your financial plan.

TRACK your progress.
Your needs and goals evolve over time. Through our ongoing relationship, we’ll revisit your plan and make adjustments to your strategies and tactics, helping you to stay on track.

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Dream ➔ Plan ➔ Track ➔
What is financial planning?

Financial planning begins with your dreams — to retire early, provide for aging parents, fund your child’s education, start a new business or leave a lasting legacy. Financial planning can help you get there.

It's a highly personal process. The best plans are based on a strategy for achieving your goals, as well as a timetable for implementing that strategy. Your plan should fit your income expectations and tolerance for risk.

It isn’t always easy to balance your day-to-day needs with your dreams for the future. The future often changes in unexpected ways. It’s important to have a plan that remains flexible over time so you can maintain your lifestyle, protect your assets, prepare for your future and meet your goals.

Look at the big picture

Even if you do your own financial planning, you may rely on bankers, accountants, attorneys and others to help manage your financial life. But you need to know more than how much is in your bank account, what your home is worth or how much you contribute to retirement accounts each month. You also need to know how all the aspects of your financial life are working for you or against you, accelerating or slowing your progress toward your goals.

Many people think that financial planning is essentially asset allocation. But this is just one piece of the whole. The optimal process integrates 6 key elements of financial planning: cash management, protection management, wealth accumulation, tax-planning strategies, retirement planning and wealth preservation. If you overlook one of these areas, you could be putting your goals and dreams at risk. Understanding the six elements helps you put all the pieces of your financial puzzle together into a well-rounded financial plan.
Learning how to manage your cash — by balancing maximum liquidity with higher returns — is vital to the development of an effective financial plan.

Do you have a clear understanding of your cash needs? Are you sure you’ll be ready to meet your needs in case of an emergency?
2. Protection management
How might unexpected events impact your family’s goals or your financial security? Financial planning includes taking steps to help assure that you and your loved ones are protected from major financial risks.

**Health:** At every age, protection from major health expenses is a top priority. Compare prices — some major medical policies with an annual deductible may cost less than a more comprehensive HMO policy. Also, employer-based plans may offer adequate protection for the present, but additional private coverage can bridge potential gaps in employment or changes in employer plan policies.

**Life:** Life insurance provides financial security for your loved ones when you’re no longer here. Your beneficiaries can use the proceeds to help maintain a stable standard of living. Policies may accumulate tax-deferred earnings to augment your retirement savings or estate plans.

Although there are many types of life insurance, most fall into two categories: term and permanent. Term insurance pays a benefit only if you die during the specified term of time and doesn’t offer a cash value. Permanent insurance, also referred to as “cash value” insurance, can provide lifelong protection.

**Income:** During your working years, your most important financial asset is your earning ability. An earnings interruption, even a brief one, can erode your savings and shatter your financial plans. According to the National Organization on Disability, disabilities affect 54 million Americans — and well over half of them are of working age. If you purchase disability income insurance with after-tax dollars, you’ll receive tax-free income if you lose your earning ability.

**Property and Casualty:** If you are like most Americans, your homes and cars are probably your largest property investments. Protecting yourself against the loss of these assets is an important aspect of financial planning. In addition, property and casualty insurance usually includes liability protection if your property is implicated in an injury or death.

**Long-term Care:** According to a 2001 Agency for Health Care Policy and Research study, 42% of Americans who live to age 70 or older will require long-term medical care. Prices for long-term care insurance policies tend to escalate as you age. So the time to buy might be sooner than you think. It may be wise to consider supplementing your Medicare or other health insurance with long-term care insurance, which is designed for those who need help taking care of themselves. If you become disabled for an extended period, long-term care insurance can provide for your care at home, in an assisted-living facility or in a nursing home.

The best protection strategy is customized to address your individual needs — and updated regularly to reflect the changing circumstances of your family, work life and economic situation.

**Have you determined what you can’t afford to lose? How will you provide for your dependents in the event of your illness, disability or death?**
3. Wealth accumulation
How can you balance your risk profile with your long-term needs?

Use asset allocation. Asset allocation is one strategy you can utilize to help insulate your portfolio from the ups and downs of any one investment by dividing your dollars among stock, bond and cash investments. This can help spread the risk and reduce the overall volatility of your portfolio. Asset allocation is important because it can help you maintain investment objectives that are consistent with your goals.

Periodically, as various assets grow at varying rates, you should reassess and rebalance your allocations. There’s no such thing as a one-size-fits-all formula. Maintaining an asset allocation strategy that is compatible with your situation — and your goals — can help protect the assets in your portfolio.

Determine your investment style. Asset allocation within your portfolio should reflect your willingness to tolerate fluctuations in the value of your investments.

<table>
<thead>
<tr>
<th>Current Income</th>
<th>Growth and Income</th>
<th>Long-Term Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income with no emphasis on potential growth.</td>
<td>Current income and long-term investment growth.</td>
<td>Long-term investment growth with no emphasis on current income.</td>
</tr>
</tbody>
</table>

Source: Ameriprise Financial Personal Trust Services

There are risks associated with an investment in a bond fund, including credit risk, interest rate risk and prepayment and extension risk. In general, bond prices rise when interest rates fall and vice versa. This effect is usually more pronounced for longer-term securities.

Real estate investments are narrowly focused and may exhibit higher volatility than investments with broader investment objectives. Principal risks associated include market risk, issuer risk, diversification risk and sector/concentration risk.

With time on your side, you can seek to maximize your wealth*

The table below illustrates the importance of a systematic, disciplined approach to building wealth over time.

<table>
<thead>
<tr>
<th>Accumulation Time</th>
<th>At 3% rate of return</th>
<th>At 6% rate of return</th>
<th>At 10% rate of return</th>
</tr>
</thead>
<tbody>
<tr>
<td>$200/mo</td>
<td>$200/mo</td>
<td>$200/mo</td>
<td></td>
</tr>
<tr>
<td>2 years</td>
<td>$4,941</td>
<td>$5,086</td>
<td>$5,289</td>
</tr>
<tr>
<td>5 years</td>
<td>$12,929</td>
<td>$13,954</td>
<td>$15,487</td>
</tr>
<tr>
<td>10 years</td>
<td>$27,948</td>
<td>$32,776</td>
<td>$40,969</td>
</tr>
<tr>
<td>20 years</td>
<td>$65,660</td>
<td>$92,408</td>
<td>$151,874</td>
</tr>
</tbody>
</table>

Plan to live longer and better
According to the Society of Actuaries’ Annuity 2000 Mortality Table, Americans who reach the age of 65 have a 50 percent chance of living 20 or more years. At a relatively low inflation rate of three percent, a person with $100,000 in expenses today can expect them to increase to over $180,000 in 20 years.

If you are concerned about outliving your money, it’s important to balance fixed-income investments with others that may include risk but potentially offer a higher yield. Know your risk tolerance and the investment risk profile before making these investment decisions.

*Rates of return are based on a hypothetical compound example and are not intended to represent any specific investment or imply a guaranteed rate of return. The value and return on most investments will fluctuate. The effects of taxes and investment fees or expenses are not reflected in this chart.
4. Tax-planning strategies
Proactively managing your tax liabilities can have a powerful, positive effect on your long-term financial success. Consider some of the tax-advantaged investment opportunities available to you:

Pre-tax or after-tax? It’s a matter of balance
Your retirement investing strategy should contain both pre-tax investments to increase savings and after-tax investments to help reduce your tax burden after retirement.

<table>
<thead>
<tr>
<th>401(k) and Traditional IRA</th>
<th>Roth IRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-tax investments help you build retirement assets more rapidly.</td>
<td>Contributions are not tax-deductible, but if requirements are met, tax-free withdrawals can help reduce your tax burden after you retire.</td>
</tr>
</tbody>
</table>

Education savings incentives
If you’re investing for your children’s or grandchildren’s education, make the most of these opportunities.

> Coverdell Education Savings Accounts: You can make a non-deductible contribution of up to $2,000 each year for each child under age 18 and pay no tax on withdrawals used for qualified K–12 or college expenses. Contribution eligibility is based on your income.

> 529 College Savings Plans: Contributors benefit from high contribution limits and the ability to maintain control of the funds even after the child reaches the age of maturity. Grandparents favor these plans because they can contribute up to five times the annual gift tax exclusion for gifting purposes once every five years.

Tax-exempt investing
Investors in higher tax brackets may benefit from tax-exempt investments such as municipal bonds and municipal bond funds, which are generally free from federal income taxes but may be subject to federal alternative minimum tax or state and local income taxes. Tax-exempt fixed income investments often offer lower yields, but they may actually generate more interest income on an after-tax basis than higher-yielding taxable investments.

The table below compares a $200,000 investment in a tax-exempt investment with the same amount in a comparable investment generating taxable interest income.

<table>
<thead>
<tr>
<th></th>
<th>Annual Yield</th>
<th>Annual Interest Earned</th>
<th>Federal Income Taxes Paid*</th>
<th>Net Interest Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax-Exempt</td>
<td>4.0%</td>
<td>$8,000</td>
<td>$0</td>
<td>$8,000</td>
</tr>
<tr>
<td>Taxable</td>
<td>5.5%</td>
<td>$11,000</td>
<td>$3,850</td>
<td>$7,150</td>
</tr>
</tbody>
</table>

* 35% marginal Federal ordinary income tax rate.

Even though the annual yield on the tax-exempt investment is lower than the yield on the taxable investment, the net interest income from this investment is higher.
6 key elements of financial planning:

5. Retirement planning

Financial planning for retirement is simply the process of laying out your financial goals and then preparing to reach them. When you have a plan, you can:

> Envision your retirement goals and determine your income needs.
> Pursue your dreams with confidence.
> Feel more prepared about your financial future.

It starts in your earning years with a focus on accumulating retirement assets. Later, the focus shifts from growing your portfolio to creating your retirement paycheck.

Strategies for building your assets

To help you achieve your retirement dreams, the key is to make the most of the savings and investment opportunities available to you in your working years. These include stocks, bonds, mutual funds, annuities, IRAs, CDs, money market accounts and other investment vehicles.

The choices you make will depend on the retirement you imagine, and your choices will have implications for whether your retirement dreams become reality and for how long your retirement lasts. If you envision using retirement as an opportunity to reinvent yourself by starting your own business, reconnecting with hobbies, or traveling the world, this will affect how you should structure your retirement savings and income.

Meeting your goals in the accumulation years means taking advantage of salary deferral plans like 401(k)s or 403(b)s. You can supplement these savings with individual retirement accounts. A traditional IRA offers tax deferral on earnings and tax-deductible contributions, while a Roth IRA is designed for after-tax contributions.

Depending on your employment status, tax bracket and other factors, select the investment vehicles and contribution amounts that best fit your situation. In addition to contributing to your 401(k) and/or IRA accounts, you can set aside additional retirement savings in a tax-deferred annuity.

How long will your money last?

The chart below shows how long your savings will last for a range of savings amounts and retirement durations.

<table>
<thead>
<tr>
<th>Amount saved for retirement:</th>
<th>10 years</th>
<th>20 years</th>
<th>50 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>$200,000</td>
<td>$1,600</td>
<td>$900</td>
<td>$600</td>
</tr>
<tr>
<td>$500,000</td>
<td>$4,000</td>
<td>$2,250</td>
<td>$1,500</td>
</tr>
<tr>
<td>$750,000</td>
<td>$6,000</td>
<td>$3,375</td>
<td>$2,250</td>
</tr>
<tr>
<td>$1,000,000</td>
<td>$8,000</td>
<td>$4,500</td>
<td>$3,000</td>
</tr>
<tr>
<td>$2,000,000</td>
<td>$16,000</td>
<td>$9,000</td>
<td>$6,000</td>
</tr>
</tbody>
</table>

Withdrawal rates shown are based on an average pre-tax rate of return of 9.6% and blended tax rate of 20%. Annual rate of withdrawal assumptions (as a percentage of savings): 10-year projection — 9.6; 20-year projection — 5.4%; 50-year projection — 3.6%. Withdrawal rates are based on a 75% likelihood of success for an investor. Success is defined as meeting your income need every year of the projection, adjusted for inflation. Average pre-tax rate of return is hypothetical and is not representative of the actual rate of return you would experience. Blended tax rate is determined by dividing an investor’s total tax liability by their total income. Consult with your tax advisor about your personal situation as your holdings and blended tax rate will likely differ from this illustration. We do not provide tax advice.

Strategies for distributing your assets

As you move into retirement, your emphasis shifts from increasing accumulation to limiting risk and preserving your capital. A sound retirement income distribution plan should address your concerns about inflation, market fluctuations, health care expenses and outliving your assets.

This phase of retirement planning requires that you understand all the sources of your retirement income. Pensions, Social Security, annuities and retirement accounts are all governed by different rules and requirements. You need to create a distribution strategy that takes into account the individual characteristics of these various sources — one that provides a consistent retirement income that fits your needs and carries a low tax liability.

Will your investments and income support the retirement of your dreams?
6. Wealth preservation
The concept of wealth preservation or estate planning might seem like a strategy reserved only for the very wealthy, but it’s an essential part of financial planning for everyone. If you have a significant net worth (including assets like a home, retirement accounts or insurance policies) you should consider an estate plan. Other benefits of an estate plan are the ability to earmark your assets for your chosen charities, provide care for a special-needs family member, and ensure a faster settlement of the estate for your heirs. Estate planning enables you to protect your family, reduce estate taxes (if applicable) and leave a lasting legacy.

Plan to have your wishes fulfilled
The three essentials of estate planning are a will, a durable power of attorney and a healthcare proxy.

<table>
<thead>
<tr>
<th>Will</th>
<th>Durable Power of Attorney</th>
<th>Healthcare Proxy</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt; Official record of your intentions.</td>
<td>&gt; Allows a trusted person to manage your affairs if you are incapacitated.</td>
<td>&gt; Power of attorney that allows a designated individual to make healthcare decisions if you are unable to do so.</td>
</tr>
<tr>
<td>&gt; Provides directions on how your intentions should be executed after your death.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Be sure to regularly review and update (if necessary) the beneficiaries named on your life insurance, retirement accounts and other assets. Recent legislation has broadened the range of individuals who can be identified as a beneficiary, so make sure you’re up to date on the current laws in your primary state of residence. A beneficiary review is also critical to ensure your assets don’t go to an unintended person such as a former spouse.

Make the most of your legacy?
Estate planning can involve gifts, trusts and other legal strategies to help minimize the impact of taxes on your legacy. If you’re married, you may want to weigh the pros and cons of holding assets jointly with your spouse to help reduce probate delays and expenses. Although joint assets may simplify the probate process, they may increase estate taxes for some couples who are subject to estate taxes.

Laws affecting estate taxes are constantly evolving, and these changes may affect your planning and strategy. And because every person has unique goals for their legacy, the best wealth transition plan is one that is tailored to your circumstances and priorities.

What purpose do you want your financial legacy to serve? Will your estate plan let you achieve this purpose?
What does effective financial planning look like?

Whether it’s your own plan or the result of a relationship with a professional, good financial planning delivers these benefits:

> Relies on a structured process that identifies your financial needs and addresses each of them with thorough research.

> Provides you with a complete, analytical view of your current assets and liabilities.

> Presents you with reasonable options to get from where you are to where you want to be, and the means to compare and evaluate these options.

> Creates a road map that helps you evaluate your progress over time, with the goals you want to achieve and the flexibility to respond to changing circumstances.

> Supplies you with regular reports that make it easy to track your progress against your financial goals.

As you think about financial planning, consider all your savings, protection measures, investments and other financial purchases in relation to your family’s goals. If your goals change, so should your financial strategies.

What’s your plan for reaching your financial goals?

You have choices. You can go it alone. Or you can work with a financial professional.

Either option is preferable to procrastinating. People who put off financial planning often do so because they have misconceptions about the process. They may think it’s for people who are closer to retirement, or for those who have more disposable income.

Postponing financial planning can mean limiting your retirement options and surrendering control of your future. Fortunately, it’s never too late to start.

Research indicates that Americans between the ages of 40 and 60 who work with a financial advisor save nearly twice as much on average compared to those who handle their own financial planning.

*“Visions of an Ideal Retirement,” a survey conducted by Roper Public Affairs in alliance with American Express Financial Advisors, 2004. Also 2004 Consumer Survey, Certified Financial Planner Board of Standards, Inc. This information is not intended to be representative of all clients. Keep in mind that a relationship with a financial advisor does not guarantee investment success.*
Two methods for financial planning:

A. The do-it-yourself approach
The upside of going it alone is the independence of having all the responsibility for your financial plan. You research your own investments, select asset allocation, purchase insurance coverage and monitor the results.

Occasionally, you may consult financial specialists, such as tax accountants, attorneys or bankers. But you are responsible for all your own big-picture planning, including maintaining a diversified investment portfolio, managing risk and a long list of other details. Many self-planners focus solely on asset allocation, instead of looking at all the components of a personalized financial plan. Be sure you adequately consider the other components like estate and tax-planning strategies.

It takes a great deal of detachment to guard against making impulsive or emotional decisions. It's easy to become too excited or discouraged by short-term fluctuations.

The do-it-yourself approach to financial planning is a year-round commitment. It can be costly for those who don’t devote enough time and effort to the task.

B. Working with a professional financial advisor
Working with a financial advisor can help reduce the uncertainties and anxieties created by going without a plan or simply piecing one together from books and web sites. Advisors typically have access to financial, legal, and regulatory resources not available to self-planners.

A professional financial advisor who uses the financial planning process begins with a detailed look at your total financial situation, your priorities and your goals. You and your advisor collaborate on a big-picture strategy, including investment vehicles, tax strategy, risk management, protection planning and more. Then your financial advisor examines your financial situation at scheduled meetings to help ensure you’re still on target, and proactively suggests adjustments if they’re required.

Ultimately, the decisions are yours. When you work with an advisor, you can decide with an understanding of your options and their implications.

The advantages of using a professional financial advisor extend beyond the profession’s exacting standards. Professional advisors can bring specialized training and licensing credentials to the task of planning your financial life. They can tie together all the elements of financial planning into a coherent financial plan. And they bring a reassuring objectivity to the often difficult aspects of managing your finances.

In a recent survey, respondents who worked with a financial advisor felt better prepared financially and reported feeling twice as optimistic about retirement as those who were unprepared.°

Ameriprise Financial’s personal, collaborative approach.

**Dream ➤ Plan ➤ Track ➤**

**Define your DREAM**
Before we talk about your numbers, we want to know about your dreams. That’s why we’ve created the *Dream Book™* guide. Think of it as a personal journal that will literally take you on a journey through your past and into your future, searching for the passion, the satisfaction and fulfillment you seek. But that’s just the start...

**Develop your PLAN**
You need to have a plan to help bring your dreams alive. That’s where the Ameriprise Financial commitment to one-to-one, face-to-face financial planning really makes a difference. We’ll review every aspect of your finances — that way, working together, we can get the best picture of where you are and what you need to do to achieve your dreams of what’s ahead. With this information, we’ll create a tailored financial plan — a plan that encompasses your entire financial life. Then, we’ll determine the right combination of products and services needed to implement your financial plan — from cash to fixed income to equities to insurance and protection products. But it doesn’t end there...

**TRACK your progress**
Truth is, in life things change. You might switch jobs, move or take on an extra financial responsibility. There will be changes in the market and in the economy. From time to time, you’ll need to adjust your plan — make course corrections to stay on track. We’ll be there with you for the long run — to help you evaluate your progress, determine any necessary adjustments and keep you on your path to realizing your dreams. We’ll be available for regular checkup meetings or for any situation that might require immediate attention. Our commitment to you is not just for today or even tomorrow. We want to see you live your dreams.

Ameriprise Financial cannot guarantee future financial results.

*Updating your plan may require additional fees and service agreements.
We will work with you to put your plan into action.

Ameriprise Financial offers a vast array of investment, banking, insurance and other solutions to support your comprehensive financial plan.

**Investments and brokerage**
Our investment tools include over 2,000 top-rated mutual funds from leading fund companies. You can also use a brokerage account to purchase stocks, bonds and other investment vehicles. In addition, we offer specialized investments like limited partnerships and real estate investment trusts.

**Annuities**
An annuity investment, issued by a life insurance company, helps you accumulate assets and provides a steady stream of income. Annuities offer benefits like tax deferral, so you can control when you pay taxes on earnings from those accounts.

**Banking**
We provide traditional banking services, including deposit accounts, in addition to lending products such as mortgages, home equity loans and lines of credit.

**Retirement services for individuals and small businesses**
Ameriprise Financial offers a full range of IRAs, as well as qualified accounts like the 403(b).

**Insurance**
Ameriprise Financial offers life, disability, long-term care and casualty insurance to protect your family, your assets and your financial security.

**Ameriprise ONE™ Financial Account**
A consolidated investment and cash management account that will help shape your financial future. It allows you and your advisor to manage your assets and implement the financial solutions that can help you reach your goals.

Find the right relationship.

If you decide to work with a professional, it’s important to find someone who will take the time to understand your needs and create a plan that suits you. Different firms and different advisors have varying approaches, and you owe it to yourself to be completely comfortable with the person who will be handling your finances. When looking for an advisor, keep these considerations in mind:
> Not every advisor is right for every person. Find one who fits your needs.
> A financial advisor should be able to draw on a wide range of financial, tax and legal resources.
> An advisor should meet with you regularly to review your progress toward your goals and make changes to the plan if required.
> Ask about the advisor’s background and experience, licenses and areas of specialization.
> Ask how the advisor is paid for services and what the typical charges are.

First, look at what your advisor has to offer in terms of accessibility and resources. Then use the checklists on page 27 to evaluate a financial planning process or company.

**Investment products, including shares of mutual funds, are not federally or FDIC insured, are not deposits or obligations of, or guaranteed by, a financial institution, involve investment risks, including possible loss of principal, and may fluctuate in value.**
The time is now.

Personalized financial planning using our unique Dream > Plan > Track > approach can support your pursuit of a fulfilling, rewarding life by attending to every aspect of your financial well-being. To make this happen, an advisor will work with you to understand your dreams and help you:

1. **Establish a cash management strategy** that balances liquidity with higher returns.
2. **Provide a protection strategy** that shelters you and your loved ones from the unexpected.
3. **Develop a wealth accumulation strategy** with a systematic, disciplined approach to a balanced portfolio.
4. **Formulate a tax management strategy** that proactively supports your long-term financial success.
5. **Create a retirement planning strategy** that maximizes savings while managing risk and provides for a paycheck in retirement.
6. **Institute a wealth preservation strategy** that translates your wishes into an enduring legacy.

You need a personalized strategy. We can help.

**Working with an Ameriprise financial advisor helps you address all these key strategies, and puts you on track toward the future you envision. Call (800) 269-3130 toll-free or visit ameriprise.com to schedule a complimentary consultation** with a financial advisor in your community.

*The initial consultation provides an overview of financial planning concepts. You will not receive written analysis and/or recommendations.*

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**How does the planning process stack up?**

You might want to ask yourself a few questions as you consider using the services of a financial advisor.

<table>
<thead>
<tr>
<th>Does the financial advisor...</th>
<th>Yes □</th>
<th>No □</th>
</tr>
</thead>
<tbody>
<tr>
<td>... live and work in your community?</td>
<td>Yes □</td>
<td>No □</td>
</tr>
<tr>
<td>...utilize a process to discover dreams and goals (such as retirement, home purchase, education or business needs) that fit your lifestyle and resources?</td>
<td>Yes □</td>
<td>No □</td>
</tr>
<tr>
<td>...have access to the research resources, legal advice, compliance oversight and administrative support of a full-service planning firm? Is the advisor trained, licensed and objective?</td>
<td>Yes □</td>
<td>No □</td>
</tr>
<tr>
<td>...provide information and service live, one-on-one?</td>
<td>Yes □</td>
<td>No □</td>
</tr>
<tr>
<td>...maintain an ongoing review process with regular meetings to make sure you keep on track?</td>
<td>Yes □</td>
<td>No □</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Does the planning process include...</th>
<th>Yes □</th>
<th>No □</th>
</tr>
</thead>
<tbody>
<tr>
<td>...time to understand your dreams and goals?</td>
<td>Yes □</td>
<td>No □</td>
</tr>
<tr>
<td>...an extensive data-gathering process with an analysis of your personal financial risks and opportunities?</td>
<td>Yes □</td>
<td>No □</td>
</tr>
<tr>
<td>...consultation on taxes and strategy?</td>
<td>Yes □</td>
<td>No □</td>
</tr>
<tr>
<td>...identification of possible financial risks to your vehicle, home or other personal property?</td>
<td>Yes □</td>
<td>No □</td>
</tr>
<tr>
<td>...identification of possible financial risks from illness, disability, long-term care needs or death?</td>
<td>Yes □</td>
<td>No □</td>
</tr>
<tr>
<td>...discussion of a plan to distribute assets according to your wishes?</td>
<td>Yes □</td>
<td>No □</td>
</tr>
</tbody>
</table>
The Ameriprise Financial Story

Financial priorities differ from person to person. They can also differ from year to year. At Ameriprise Financial, we think it’s important for you to have a plan that is tailored to your needs and has the flexibility to evolve with you. We take a unique, comprehensive and ongoing approach to financial planning called Dream > Plan > Track >.™ We get to know you personally — your goals, your worries and your dreams. We then draw on our more than 110-year heritage to provide experienced guidance to help you develop a customized financial plan with the appropriate combination of products and services. An Ameriprise financial advisor will be there with you for the long run — making adjustments to your strategies and tactics, helping you stay on track. That’s how The Personal Advisors of Ameriprise Financial help over two million people take control of their financial futures. Life is full of surprises and opportunities. We can help prepare you. Get to What’s next.™