SPS Advisor

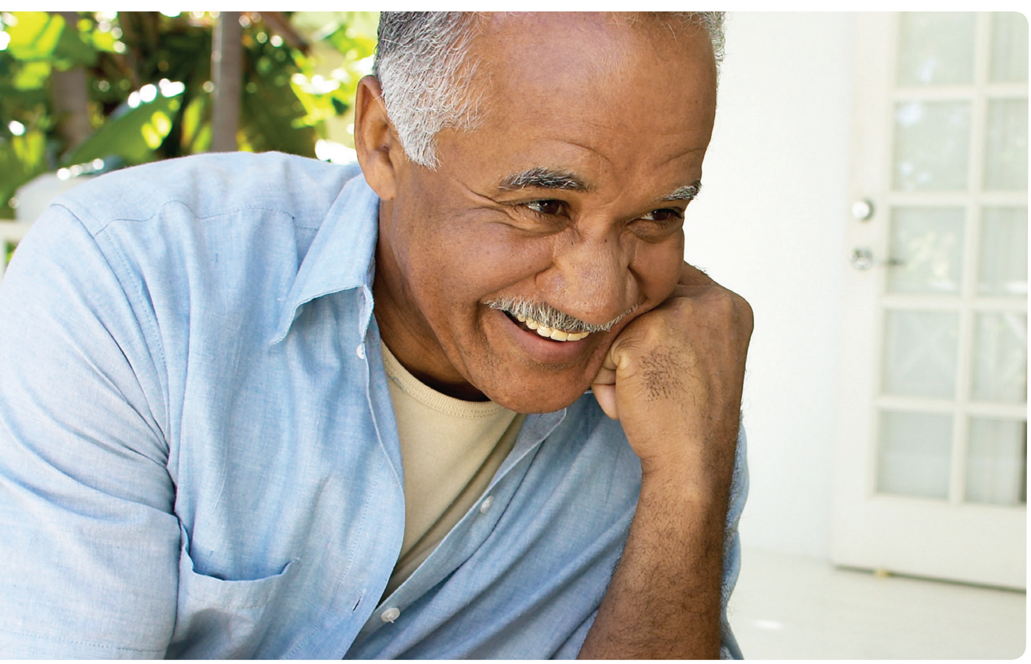
Professionally managed portfolio solutions that fit your lifestyle

Ameriprise® Strategic Portfolio Service (SPS) Advisor is an investment advisory account that's actively managed and monitored by your financial advisor on your behalf and with your best interest in mind. Your advisor is experienced and specially trained to understand the complexities of financial markets, allowing them to construct and manage a sound portfolio that helps put your financial goals more within reach.

How you'll benefit

Looking for a way to get the most out of your life and your investments? SPS Advisor can help. Here's what you'll get:

- Peace of mind, knowing your advisor is actively managing your investment portfolio and taking the right actions to keep your account aligned with your financial objectives
- Convenience of a single, asset-based fee
- Ongoing investment advice based on your financial situation
- A wide selection of investment options to fit your financial goals
- Personalized service provided by your financial advisor, experienced and certified in portfolio construction and management
- Periodic reporting that makes it easy for you to monitor your portfolio's progress
- More free time to focus on things more important than money



Investment advisory services

You already look to your financial advisor for guidance to make important investment decisions. Now take your relationship to the next level. With SPS Advisor, a discretionary investment advisory account, your advisor provides investment advice and strategies that support your financial goals and objectives on an ongoing basis.

Your advisor handles the day-to-day investment decisions, responding to market fluctuations and the economic environment, while you keep up-to-date on your portfolio's progress through periodic reports and statements. And your advisor manages your portfolio to meet your needs, so you can focus on the things you enjoy without worrying about your finances.

Experienced and certified advisors

When you grant your advisor the authority to make decisions on your behalf, you can be assured your advisor has the knowledge and experience to help you meet your financial goals. We require our advisors to meet certain experience and certification requirements. Many advisors hold designations such as Certified Investments Management Analyst (CIMA®), Chartered Financial Analyst (CFA), or Accredited Portfolio Management Advisor (APMA℠). Or they are experienced and specially trained to understand the complexities of the financial markets, allowing them to construct and manage a sound portfolio that helps put your financial goals more within reach.

One convenient asset-based fee

Rather than paying individual transaction fees, SPS Advisor lets you pay one, convenient annual fee based on the assets in your account. This fee covers investment advice and portfolio management, and all the transactions your advisor makes on your behalf throughout the year.

Advice tailored to your needs

You'll get a portfolio that's tailored to your needs and regularly monitored and adjusted, so it's aligned with your goals. Your advisor works with you to customize an asset allocation strategy based on your financial objectives, risk tolerance, and time horizon, and then develops a customized portfolio to implement your financial strategy. This strategy defines the investment approach your advisor takes to help make the investment decisions for you and keep your account on track.

A broad selection of investments for a customized portfolio

SPS Advisor gives you access to a broad selection of investment choices — more than 3,000 mutual funds from leading investment firms, plus stocks, bonds and other publicly traded securities — designed to help provide portfolio diversification.* You'll get a portfolio with investments that are diversified across asset classes that aims to reduce risk and build wealth over the long term.

Ongoing portfolio reporting

SPS Advisor is designed to give you a clear view of your financial picture today — to help you go where you want tomorrow. You'll be able to monitor your investment portfolio with:

- Consolidated monthly statements that keep you up-to-date on your portfolio's progress
- Online features that give you quick, convenient access to your account
- Year-end statements and tax-related reporting that provide critical portfolio information
- Regular portfolio reviews with your financial advisor

More free time to focus on what matters to you

With an SPS Advisor account, you can enjoy the benefits of a strategically managed portfolio — without devoting a lot of time and effort to the investment process. So you'll have more free time to enjoy life. Talk to your Ameriprise financial advisor today to find out if an SPS Advisor account is right for you.

Financial Planning 〉 Retirement 〉 Investments 〉 Insurance 〉 Banking

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* Diversification helps you spread risk throughout your portfolio, so investments that do poorly may be balanced by others that do relatively better. Diversification does not assure a profit or protect against loss.

Brokerage, investment and financial advisory services are made available through Ameriprise Financial Services, Inc. Member FINRA and SIPC. Some products and services may not be available in all jurisdictions or to all clients.

Please review the *Ameriprise®* Managed Accounts Client Disclosure Brochure (Schedule H of Form ADV Part II) for a full description of services offered, including fees and expenses.

Investment products are not insured by the FDIC, are not deposits of or obligations of or guaranteed by a financial institution, involve investment risks including possible loss of principal, and may fluctuate in value.

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