Your Ameriprise financial advisor and you:

Let's figure this out together

A guide to planning for a more confident future

Prepared for .... Prepared by .... Date ....

Let’s talk about your life in retirement

What are your most important goals?

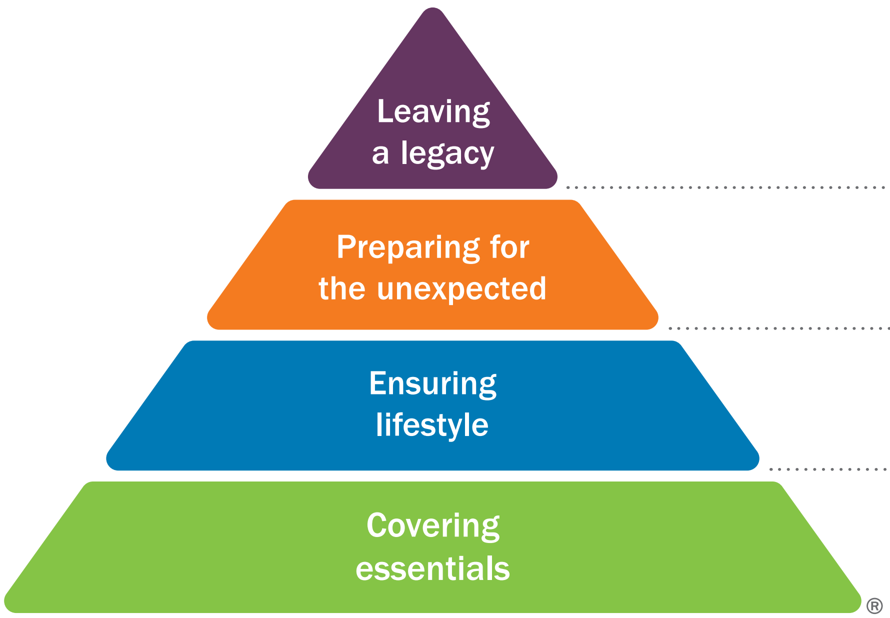
What are your biggest financial concerns?

What do you see changing in your future?

Now that we know what’s most important, let’s work together to develop a plan to help you achieve it.

The *Confident Retirement*® approach

I'll listen to understand how you want to live in retirement. Then we'll walk through the four key needs of retirement. And together, we'll take the first step toward creating a clear road map to your future.



Legacy is about the impact you'll make on the people, charities and causes that are important to you.

The unexpected are events that could derail your plans.

Lifestyle is about the things you want to do, and how you want to live, today and in the future.

Essentials are the necessities — the monthly expenses that keep your life running.

Let's see where you are today and how to achieve what you want for tomorrow.

The *Confident Retirement* approach is not a guarantee of future financial results.

Covering essentials

Guaranteed or stable income sources can help cover your essential expenses.

- How do you anticipate covering your essential expenses?
- Are you aware of ways to help ensure income throughout your retirement?

1. Determine your estimated essential income needs:

Essential living expenses (incl. medical)		Total income	
Effective average tax rate[1]		Income allocated to essentials	
Total essential expenses (incl. tax)[2]		**Essential gap/surplus (if any)[3]**	

2. Possible solutions* to help cover essentials with guarenteed or stable income sources:

Possible solutions[4]

- Income annuity
- Government bond ladder
- Certificate of deposit strategy
- Variable annuity with withdrawal benefit rider

Other

What we'll explore

(e.g., maturities, required minimum distributions, laddering strategies)

3. Other considerations:

Are all of these expenses truly essential?

How long do you plan to continue working?

Are there other assets we could put to use now?

Additional options

[1] See back cover.

[2] Total essential expenses = Essential expense need ÷ (1 - Effective average tax rate)

[3] Essential gap/surplus = Available income - Allocate to essential

[4] Guarantee, as used in this material, depends upon the ability of the issuing entity to honor and pay the amount you may be entitled to. U.S. Government bonds are backed by the full faith and credit of the U.S. Government. Certificates of deposit are FDIC-insured up to $250,000 per depositor. Insurance and annuity products are not government-insured, and are backed only by the continued claims paying ability of the issuing company. It is possible that an issuing entity may not be financially able to meet income guarantee obligations.

*For important product disclosures, see back page.

Ensuring lifestyle

Build a flexible investment and withdrawal plan to help ensure your lifestyle.

- How important is it to have money readily available for your lifestyle needs?
- Are you willing to change your lifestyle if your assets deplete too quickly?

1. Determine your lifestyle income need:

Desired lifestyle expenses

Effective average tax rate[1]

Total lifestyle expenses (incl. tax)[5]

Total income

Income allocated to lifestyle

Lifestyle income gap (if any)[6]

2. Determine your risk tolerance and withdrawal rate:[7]

- Conservative
- Moderately conservative
- Moderate
- Moderately aggressive
- Aggressive

Desired withdrawal rate

Lump sum needed

Lump sum needed = Lifestyle income gap ÷ (desired withdrawal rate ÷ 100)

3. Determine solutions* to help you achieve your lifestyle goals:

Strategic Cash	Income Investments	Growth Investments
• Checking account	• Bonds/bond funds	• Managed account (growth)
• High-yield savings	• Managed account (income)	• Alternative investments
• CDs/certificates	• Fixed annuity	• Variable annuities
Other	Other	• Cash-value life insurance
		Other

4. Other considerations:

Will your lifestyle change over time?

Are there other sources of income we haven't discussed?

Are there other assets to consider?

Additional options

[5] Total lifestyle expenses = Desired lifestyle expenses ÷ (1 - Effective average tax rate)
[6] Lifestyle income gap = Available income - Income allocated to lifestyle
[7] For questions on risk tolerance, consider consulting Risk Tolerance Form 406999 provided by your advisor.
*For important product disclosures, see back page.

Preparing for the unexpected

Prepare for the certainty of uncertainty.

- What do you see as the biggest uncertainty in your retirement?
- Do you know of anyone who has encountered unexpected expenses in retirement due to accidents or long-term care costs?

1. Determine the best way to cover potential long-term care needs:

- Self-fund: accept risk; you pay all expenses ☐
- Rely on family support ☐
- Rely on Medicaid or other government insurance ☐
- Purchase insurance to cover long-term/chronic care ☐

2. Determine the best way to cover legal liability in the event of accidents involving your home or auto:

- Self-fund: accept risk; you pay all expenses ☐
- Purchase an umbrella liability insurance policy ☐

3. Other considerations:

Will your lifestyle change over time?

Are there other sources of income we haven't discussed?

Are there other assets to consider?

Additional options

Leaving a legacy

Plan now. Smart giving is about control and leverage.

- How important is it to leave money for your family, charities or causes you believe in?
- Do you know how much of your estate could be subject to taxes?

1. Maintain control

- Updated will in place? ☐
- Updated beneficiaries? ☐
- Recent health care directive? ☐
- Recent power of attorney? ☐
- Have you considered using trusts? ☐

Do you have the right mix of taxable, tax-deferred and tax-free assets? ☐

Have you considered planned giving during retirement? ☐

Desired annual giving amount ________

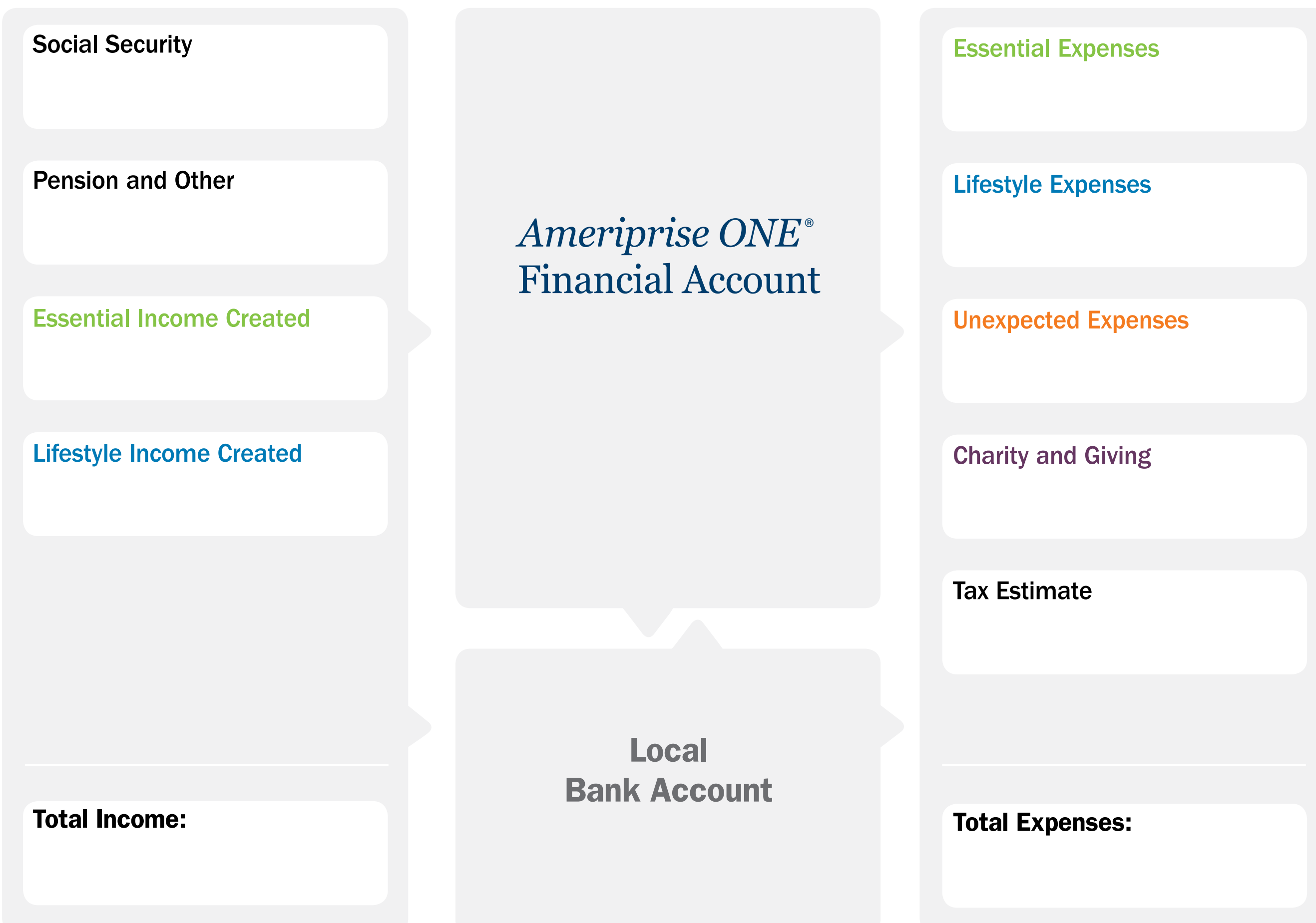
2. Leverage your assets

- Current total life insurance death benefit ________
- Additional assets you wish to leverage for future gifts ________

Assets for legacy → Income tax-free benefit created at death

Bringing it all together

Now that we have a clear picture of what your retirement life will look like, let's focus on how to automatically manage your income to help make it happen.



A summary of what we discussed today

You're on your way to a confident life — on your terms.

Leaving a legacy

Summary text here

Preparing for the unexpected

Summary text here

Ensuring lifestyle

Summary text here

Covering essentials

Summary text here

Next steps

We've taken the first steps toward laying a foundation for your retirement. And we'll build on it as your situation changes, by going deeper on topics like these:

Financial health

Is my cash flow working out as expected?
Potential topics: spending plan, cash reserves, Social Security options

Investing efficiently

Do I have the most optimal mix of asset classes for my situation?
Potential topics: consolidation of assets, active management, diversification

Protection and planning for uncertainty

Do I have the appropriate insurance for this stage of my life?
Potential topics: long-term care, life insurance, health care needs

Managing my tax liability

Am I doing all that I can to manage my tax liability now and in the future?
Potential topics: tax structure of assets, withdrawal order, required minimum distribution considerations

"There is nothing like a dream to create the future."

VICTOR HUGO

Additional notes

Financial Planning | Retirement | Investments | Insurance

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Important Note on Effective Average Tax Rate: This tax rate is meant to be an estimate only, in order to include an approximation of income taxes in your total essential and lifestyle expense needs.

This is not the same as a marginal tax rate. This estimate should be the ratio of the taxes you expect to owe on average each year during retirement to your planned spending each year. The rate will be used to "gross up" expenses in order to cover the taxes you may owe.

When estimating your future level of assumed taxes with your financial advisor, carefully consider all the sources of income you will use. ***Please note that your tax situation can change significantly from your working years to your retirement years.*** In retirement, wage or self-employment income will be significantly reduced or eliminated, allowing the lower tax brackets and/or deductions to apply to a larger portion of your other taxable income. It is probable that a portion of your income resources might be subject to low tax or to no tax based on current tax law. Examples include part or all of Social Security benefits, municipal bond interest, long-term capital gains, withdrawals of basis from nonqualified assets, and qualifying distributions from Roth accounts. And significantly, you will have more control over taxes because you generally may choose when to take withdrawals from tax-deferred assets like 401(k) plans. In addition, your tax deductions, exemptions and credits may be different. Other factors that could affect your retirement tax estimate include state or local income taxes, whether you will be subject to the Alternative Minimum Tax, existing tax provisions that are scheduled to expire in the future, and your view of the long-term direction of tax policy.

Neither Ameriprise Financial Services, Inc. ("Ameriprise Financial Services") nor your financial advisor provide tax advice. Consult your tax professional or attorney regarding tax issues specific to your circumstances.

*Variable annuities are designed for long-term investments, such as retirement accounts.

Variable annuities involve insurance-related fees and charges, such as mortality and expense risk and administrative charges. Further, there are additional fees to purchase a rider.

Investment securities, including mutual funds, certificates, high-yield products, alternative investments, variable annuities or variable life insurance, are subject to market risks, including potential loss of principal and fluctuation in value. Past performance does not guarantee future results. Bank CDs are FDIC insured.

Generally, among asset classes, stocks, high-yield products and alternative investments are more volatile than bonds, CDs or other types of short-term instruments. Government bonds and corporate bonds have more moderate short-term price fluctuations than stocks but provide lower potential long-term returns. In general, bond prices rise when interest rates fall and vice versa. This effect is usually more pronounced for longer-term securities. U.S. Treasury bills maintain a stable value if held to maturity, but returns are generally only slightly above the inflation rate. Variable annuities are insurance products that are complex long-term investment vehicles that are subject to market risk, including the potential loss of principal invested.

The *Confident Retirement* approach is not a guarantee of future financial results.

Ameriprise ONE is a brokerage account with cash management features.

The information in this guide is for illustrative purposes only and is hypothetical in nature and does not guarantee future results. It should be used for a one-on-one presentation only. Other investment types not considered in this conversation may have characteristics similar or superior to those being analyzed. Results may vary with each discussion over time. Please note that this conversation is not designed to make specific product recommendations and should not be used as such without specific suitability analysis. Ask your advisor to perform specific suitability analysis. Please make sure you consult with your tax and legal attorney to understand the suggested options completely before making any investment decisions or changes to your current plan.

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