



# Dream Book

Giving voice to your goals.

Listen.

*Play the banjo in a talent show.*

*Go to Italy to finish my work.*

“

*Climb Mount Kilimanjaro.*

*Calf rope in the rodeo.*

*I dream of helping my daughter buy her first home.*

*I would like to find balance in work, play, health and fitness.*

*Golf on every continent, including Antarctica.*

*Put my children through college debt-free.*

*Buy a llama farm.*

*Own a winery and produce fine wine.*

*See a ball game in every major league stadium.*

*Drive a Porsche on the autobahn in Stuttgart.*

*We'd love to make annual vacations a priority and go places we've never been.*

*Buy a zoo.*

*Play in the World Series of Poker.*

*Be there when my kids get home from school.*

”

*Own and run a bowling alley downtown.*

Each dream is as unique as the person who voices it.



There's a voice  
inside you.

*Have more free time to  
spend with my family.*

Can you hear it?

Wondering, wishing, hoping — expressing your dreams and desires. Sometimes the voice is crystal clear, yet other times your dreams are just a faint idea. When it comes to your financial and retirement goals, what's your voice inside telling you?

*Build our  
dream home.*



Set your voice free.

*Retire and live in the  
French countryside.*

Now it's your time to dream — to think about what's important to you. And since a dream that's expressed is more likely to be realized, we're going to help you find that voice inside you and commit it to words.

*Dedicate more time and money  
to helping wounded soldiers.*



## What do your dreams look like?

Use the questions on the following pages to define your dreams. Start with your more immediate dreams — a year or two out. Then work up to your long-term dreams — retirement and beyond. Let that voice inside you be heard.

Use the questions as thought starters. Do your best to answer the ones that are applicable to you, and feel free to ignore the ones that aren't. And, if you want, make up some of your own. They're your dreams — and your rules.

*I want to teach part-time at the community college.*



## Near Dreams

*What do you enjoy doing to keep yourself healthy, fit, active and alert?*

What parts of your life do you value most?

What are some activities you enjoy doing alone? With others?

What are the causes you would like to be more involved with?

If you could be doing anything right now, what would it be?



## Near Dreams

What part of your home or life would you like to change?

What would you like to have more of in your life?

Who do you want to spend more time with?

Where do you wish you lived today? In the future?



## Far Dreams

*If you could do anything in the future, what would it be?*

How do you imagine spending retirement?

What are the things you absolutely believe in?

What do you most want to avoid in life?





## Far Dreams

Is there something you've always wanted to learn or do for a living?

If you had all the time in the world, how would you spend your days?

One day ...



## Deciding what's important.

What is an important dream or goal?

When do you want to achieve it?

How much will it cost?

What steps do you need to take next to make it happen?

Why is it important to you?

*Near or far, choose one of your most important dreams or goals and expand on it.*



Let's make it happen.

Dreams don't just come true. It takes planning and follow-up with necessary adjustments along the way. To do that, we want to take the time to get to know you as a person — not as a balance sheet. Because your dreams are as individual as you are.

At the core of our relationship is our comprehensive financial planning approach, which starts with a simple conversation about your dreams and goals. We'll discuss all parts of your financial life and how it all fits together. Only then will we offer you meaningful advice on an array of solutions fully aligned with your dreams and goals. And if your circumstances change over time, we'll be there to help you make tomorrow's dreams a reality.

## Getting there.

You have dreams and goals for your family and your future — especially a confident retirement. It takes solid planning to get you there. Your Ameriprise financial advisor understands this and wants to help you plan to have the means to accomplish the dreams that you've been working toward.

Those with a comprehensive financial plan in place are nearly twice as likely to feel “very confident” about managing money, savings and investments than non-planners.<sup>1</sup>

Retirement is one goal most of us have in common. How much will it cost you? The chart below should give you an idea of how much you may need to save for retirement to have the income you desire, and what it might take to make your retirement dreams real.

### HOW LONG YOUR SAVINGS WILL LAST

Amount saved for retirement <sup>2</sup>	Amount you can withdraw each month for:		
	10 YEARS	20 YEARS	30 YEARS
\$500,000	\$5,500	\$3,575	\$3,000
\$1,000,000	\$11,170	\$7,100	\$6,000
\$2,000,000	\$22,300	\$14,350	\$12,000

## About Ameriprise

For more than 120 years, we've focused on helping clients realize their personal and financial potential, through good times and tough times. Empowering them to live the full and rich life they've earned.

We help people invest and save for their future by creating a financial plan customized for each client's vision — forged by asking the right questions and applying the right answers. All supporting the belief that, with the right financial advisor, life can be brilliant.

## Our Advisors. Your Dreams.

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<sup>1</sup> 2013 Household Financial Planning Survey, Consumer Federation of America and Certified Financial Planner Board of Standards, 9/2013.

<sup>2</sup> This illustration is based on a 6% return, is hypothetical and not meant to represent any specific investment. It does not take into account the effect taxes, inflation or other economic factors may have on your savings and distribution plans. Assets held in IRAs or other retirement plans generally require minimum distributions at age 70½. These distribution requirements may be greater than the amounts listed.

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