

For over 130 years — *putting clients first*

As your Ameriprise Financial advisor, I will always make recommendations in your best interest regardless of the relationship you choose. One way you can choose to work with me is on a fiduciary basis in a fee-based, ongoing advisory relationship. You can also choose to work with me on a non-fiduciary basis in a commission-based, transaction by transaction brokerage relationship. Or, you can choose a combination of both. Many of my clients choose to work with me in a fiduciary capacity for part or all of their investment or financial planning needs. For more information about my obligations to you, please refer to our [Client Relationship Summary](#) found on our website, [ameriprise.com](#).

Ameriprise was founded on the belief that individuals value savings and investment options when planning for their most important goals, and that's still true today. I'm proud to offer my clients choices in how they'd like to reach their financial goals.

What does it mean to be a “fiduciary?”

For purposes of investment advice, a fiduciary is defined as someone who has a duty to provide ongoing advice and review of a client's account.

In an advisory relationship, I act as a fiduciary while providing investment advice in a financial planning or advisory account relationship. My fiduciary duty includes providing ongoing advice and reviewing your investments, for which I receive a fee. Depending on your advisory account, a third-party investment manager (also acting as a fiduciary) or I make investment recommendations to you. If you have directed, we may also have discretion to make investment decisions on your behalf.

In a brokerage relationship, I make investment recommendations to you that are in your best interest at the time of the recommendation and receive a commission for doing so. Although I may update those recommendations periodically, there is no obligation to provide ongoing advice and review. A brokerage relationship includes stocks and bonds, packaged products like mutual funds and ETFs, variable insurance, variable and structured annuities, and Ameriprise Certificates. Depending on how long you hold these securities, it may be less expensive to purchase them in a brokerage relationship and pay a commission than to hold them in an advisory account and pay an ongoing advice fee.

Whether you choose an advisory relationship, a brokerage relationship, or both, you are entitled to recommendations in your best interest that do not place the firm's or my interests ahead of yours. While you will receive recommendations in your best interest in either relationship, if ongoing advice and review is important, you may consider an advisory account or financial planning relationship where I'm acting as a fiduciary.

Working together, I'll deliver you personalized advice that puts you first, designed to help reach your goals and focus on what's most important to you. Integrity has been a core value since we were founded in 1894. We've never lost focus on our clients — it's who we are, and we are honored to serve you.

Ameriprise Financial cannot guarantee future financial results.

Investment products are not insured by the FDIC, NCUA or any federal agency, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.

Investment advisory products and services are made available through Ameriprise Financial Services, LLC, a registered investment adviser.

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