

## Overview

At Ameriprise Financial, we strive to provide our clients with outstanding service that leads to long-term relationships. That is why we have incorporated business continuity planning into our business strategy. Our company has developed a comprehensive business continuity plan that covers operations performed by Ameriprise Financial Services, Inc., American Enterprise Investment Services, RiverSource Life Insurance Company, and all other subsidiaries (hereafter “Ameriprise Financial”). The plan is designed to protect our company from events that threaten the company’s employees, brand, reputation, and financial solvency.

The Ameriprise Financial business continuity plan is based upon a proactive, “all hazards” approach towards preparing for business disruptions of varying severity and scope. It provides for testing at least annually and in response to any material changes affecting our business, and takes into consideration critical third-party relationships. Although it is impossible to anticipate every scenario, we believe that our business continuity plan will enable Ameriprise Financial to resume doing business even after the occurrence of events that are most likely to affect business operations.

## Key Plan Elements

Business continuity planning at Ameriprise Financial is part of a much larger planning process taking place across the entire Ameriprise Financial organization. Our “all-hazards” approach includes planning for a multitude of potential threat scenarios, including the possibility of an influenza pandemic. Our goal is to protect our employees’ health and safety while simultaneously mitigating the potential for disruptive business impacts that threaten to undermine our ability to provide service to our clients. As part of our “all hazards” planning, we have developed multiple solution strategies that will enable Ameriprise Financial to recover business operations after experiencing virtually any form of disruption or outage. We have developed a proprietary, geographically diverse back-up facility complete with space for key employees as well as telephones, computers, and other necessary hardware. This proprietary facility is located on a separate power grid from our headquarters and is serviced by a different power provider. It has local and long distance telephone service providers that are distinct from those that service Ameriprise Financial headquarters. We have also entered into an agreement with a third party to provide us with additional back-up facilities and services. We have implemented data mirroring for our mainframe applications between geographically dispersed data centers, as well.

## Strategy by Disruption Type

What follows is a description of how Ameriprise Financial will respond to the following four types of disruptions: (1) a firm-only disruption, (2) a disruption that affects a single building, (3) a disruption that affects the entire city or business district, and (4) a disruption that affects an entire region. We have also included information about how long we expect it will take Ameriprise Financial to recover from these different types of events.

### 1. Firm-Only Disruptions

To respond to a disruption that affects only Ameriprise Financial, such as a computer virus, we have developed an enterprise-wide Crisis Preparedness Plan (CPP) that outlines procedures for proactively addressing life, health, and safety issues; crisis communications; damage assessment; damage mitigation; personnel mobilization; and the protection of mission-critical systems.

If this type of disruption takes place, Ameriprise Financial intends to restore our clearing (including broker-dealer, retirement services, asset management operations, and all services that support the aforementioned operations) within one day after the disruption

occurs. However, unforeseen circumstances could result in lengthier delays during any particular disruption

**2. Disruptions that Affect a Single Building**

In the event of a disruption that affects a single Ameriprise Financial facility, such as a fire in one of our buildings, our plan calls for a response involving multiple alternative locations. We will resume operations by moving key personnel supporting critical business processes to unaffected buildings, to our proprietary back-up facility (if necessary), third-party back-up facilities (if necessary), and to Ameriprise Financial investment management offices (if necessary). Certain operational processes can be performed by having key personnel connect to the Ameriprise Financial network from a remote location. We are also prepared (if necessary) to transfer responsibility for certain operations and support services to our satellite offices.

We intend to resume operations in all of our business lines within one day after experiencing this type of disruption. However, unforeseen circumstances could result in lengthier delays depending on the building that is affected and the availability of data and applications from our data centers.

**3. Disruptions Affecting the Entire City or Business District**

If a disruption is significant enough to affect the entire city or business district, such as a terrorist attack, we are prepared to recover business operations (including services that support these operations) at both our proprietary and third-party back-up facilities, as well as at certain Ameriprise Financial investment management offices. As above, certain key employees will work remotely and certain operations and support services would be handled by other Ameriprise Financial offices.

We intend to resume operations in all of our business lines within one day after a disruption of this nature occurs. However, unforeseen circumstances could result in lengthier delays, depending on the availability of data and applications from our data centers and on the availability of key employees.

**4. Disruptions Affecting an Entire Region**

In the event of a disruption that affects an entire region, such as a regional power outage, we are prepared to recover business operations from third-party back-up facilities, certain of Ameriprise Financial investment management offices and other remote locations that are geographically dispersed from the affected region. In addition, certain Ameriprise Financial investment management offices and satellite offices will take control of portions of Ameriprise Financial business lines. Although Ameriprise Financial intends to resume operations within one day after this type of disruption occurs, it is possible that one of more of our business lines may not be able to resume operations until after the disruption is over.

**Recovery Time Variables**

In all of the situations described above, Ameriprise Financial expects to continue doing business and expects to resume operations within the specified time frames. However, in the event that a business disruption results in a significant loss of life at our headquarters, or otherwise results in our key employees being unavailable or unable to report to their designated back-up facility, the times to recovery described above may be increased.

Furthermore, although we expect to continue operating irrespective of the type of disruption, it is impossible to anticipate every scenario. Therefore, it is possible that a significant business disruption could result in Ameriprise Financial deciding that we are unable to continue doing

business. In those situations, our plan provides procedures to help ensure that our customers have prompt access to their funds and securities.

### **Enhancements Ongoing**

Ameriprise Financial continues to devote substantial resources to the enhancement of our corporate business continuity plan. For example, in addition to our back-up facilities, third-party back-up arrangements and our mainframe data mirroring, we are currently in the process of mirroring our critical data and applications between geographically dispersed data centers to improve our recovery time under each of the situations described above.

We are continuing to assess how our plan takes into consideration third-party relationships. We may also enter into agreements with other firms to perform certain functions on our behalf in the event of a disruption, until we have the capability to resume performing those tasks.

### **Changes and Modifications**

The Ameriprise Financial business continuity plan is subject to modification. We will promptly post information about updates or modifications to the plan on our Web site. You can also obtain updated information about the plan by requesting a written copy by mail. All requests for updated information should be sent to the following address:

**Ameriprise Financial Services Center  
70100 Ameriprise Financial Center  
Minneapolis, Minnesota 55474**

### **Addendum – RiverSource Life Insurance Co. of New York [as of January 1, 2007]**

A subsidiary of Ameriprise Financial that operates in New York has implemented business continuity plans that are incorporated into the Ameriprise Financial business continuity program, and address disruptions of varying severity and scope that may affect its operations. This subsidiary intends to resume operations within one day after a disruption occurs, utilizing the back-up facilities of Ameriprise Financial and personnel located in the Midwest.