



Planning for your succession

As a successful financial advisor, you've built long-lasting relationships with clients who turn to you for help to achieve their goals and plan for their futures. It's important to take time to prepare for your own future and the future of your business.

Succession planning is a critical part of helping protect both your personal interests and those of your clients, but developing a succession plan can be daunting with all the things you need to consider. With the resources and support available at Ameriprise, you can have peace of mind knowing your clients will get the personalized care and service they deserve.

Benefits for you:

- **Help finding an advisor** you can trust to treat your clients the way you have.
- **Freedom** to decide whether to sell your practice, transition it over time, scale back and work with select clients or join Ameriprise and sunset your practice.
- **Access to industry best practices** to help you structure a satisfying agreement.
- **Support from a team of specialists** who will help manage your transition and assist with integration.

Benefits for your clients:

- **Personalized financial planning and advice** — Our holistic approach takes a comprehensive view of your clients' finances.
- **Help achieving confidence in retirement** — Our *Confident Retirement*® approach uses a simple conversation to help clients address their retirement needs.
- **Access to a wide range of products and services.**
- **Fee-reimbursement** — Ameriprise will reimburse ACAT and non-ACAT fees¹ associated with transferring client accounts.

Industry facts

- 80% of advisors don't have a succession strategy, even though 42% of them say they plan to retire in the next 10 years.²
- The average age of wealth advisors in the U.S. is nearly 51, with 43% over the age of 55.³
- 60% of RIAs either have no succession plan or have one that isn't ready for implementation.⁴

Planning your succession

Whether sunsetting or selling your practice, we'll help you do it your way. Our succession strategy specialists will help you find a successor who shares your values and vision for your practice — someone who will take care of your clients the way you do.

Sunsetting your practice — Ameriprise Advisor Group

We believe advisors who have served their clients well deserve to be rewarded. As retirement approaches, qualifying advisors in the Ameriprise Advisor Group can benefit in multiple ways from our Sunset Program⁵:

- For advisors affiliated with Ameriprise for 3 or more years
- Opportunity to earn up to 250% of your production
- Compensation can be paid to a deceased advisor's estate or beneficiary

The program also offers qualifying advisors a three-year compensation plan to make a smooth transition to the firm in anticipation of a planned exit from the business. First, join Ameriprise as an experienced advisor. Then, after three years, you can work with your field leader to transition your practice to a ready advisor.

Selling your practice — Ameriprise Franchise Group

Whenever you're ready to exit the business, our succession program can help you unlock the equity in your practice and transfer your accounts to a successor who will take care of your clients. You can exit the business over time to maintain income, or sell directly through our internal market of ready buyers.

Succession plans

The right succession strategy for you depends on your personal objectives — consider these factors that Ameriprise can assist with:

- **Practice valuation** — The practice acquisition team will help you understand what your practice is worth, based on our industry knowledge and experience.
- **Choosing a successor** — We'll assist you in finding a successor who shares the vision and values you have for your practice.
- **Timing** — You'll have the flexibility to choose whether you transition over time, team with an advisor, or scale back and work only with select clients.

If you think it is time to start building your succession plan and want to find a broker-dealer that can truly support you, see what Ameriprise has to offer. Visit joinameriprise.com/sell or contact our practice acquisition team at **888.267.8370**.

¹ Up to \$199 per account during your first 120 days at Ameriprise.

² Financial-planning.com, "Advisor Group launches matchmaking service for succession planning," October 27, 2017.

³ Thinkadvisor.com, "Addressing the Shortage of Millennial Financial Advisors," March 28, 2017.

⁴ Financial-planning.com, "Solving Succession: give it all up to get it all," May 1, 2017.

⁵ Specific tenure and compliance requirements must be met for advisors to participate.

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

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