



Be Brilliant.®

Health, wealth and a confident retirement

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A private wealth advisory practice of Ameriprise Financial Services, Inc.

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Be inspired.
Be Brilliant.[®]
Be there.



Ameriprise Financial cannot guarantee future financial results. Client experiences may vary.



There are risks associated with fixed income investments, including credit risk, interest rate risk, and prepayment and extension risk. In general, bond prices rise when interest rates fall and vice versa. This effect is usually more pronounced for longer-term securities.

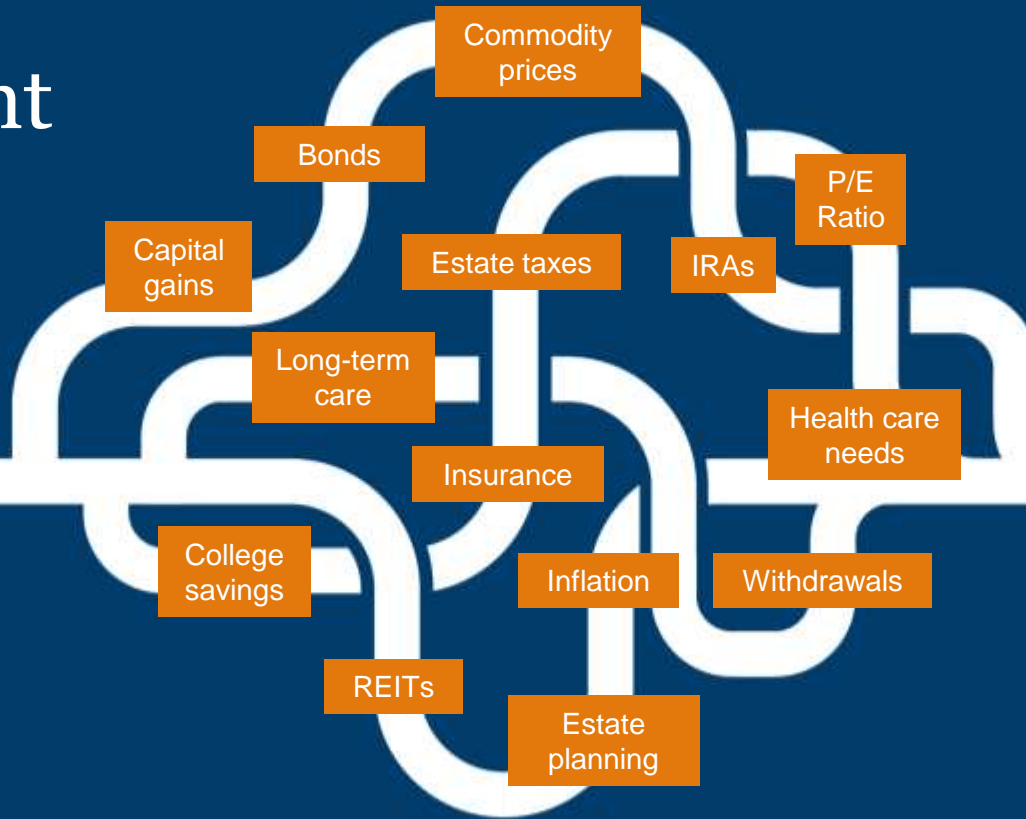
77M people over age 60 by 2020 -- Source: U.S. Department of Health and Human Services, Administration for Community Living, *Projected Future Growth of the Older Population*, <https://www.acl.gov/node/579>, April 26, 2017

"Stress in America" survey -- Source: American Psychological Association (APA), *Stress in America: Coping with Change*, stressinamerica.org, February 15, 2017

What are your
retirement aspirations?



Road to retirement



Retirement Risk

Health
care needs

Unexpected
events

Market
volatility

Longevity

Inflation

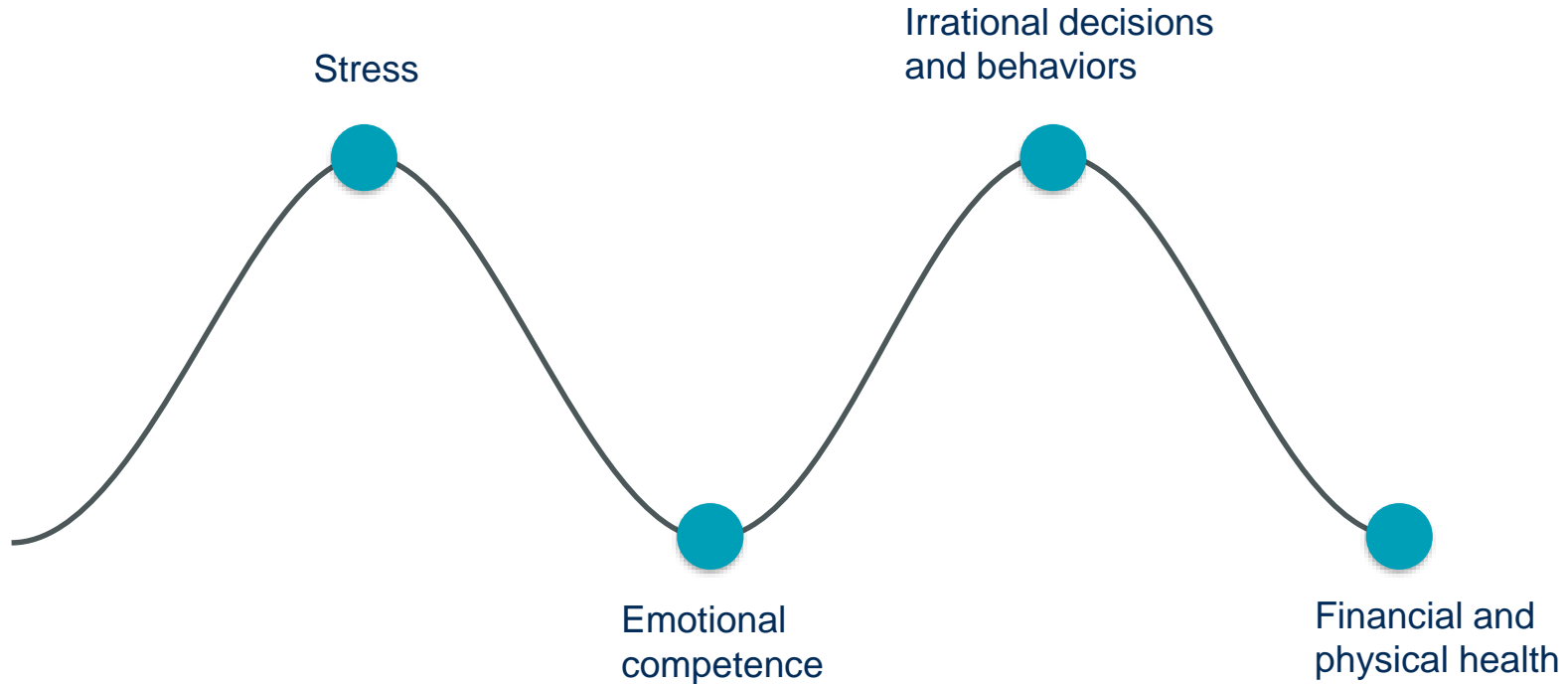
Withdrawal
rate



“Financial Intelligence is the capacity to make smart, responsible, values-based decisions with and about money in the presence of competing and difficult to deal with emotions.”

— DOUG LENNICK
Founding partner
Think2Perform

Financial and physical health are intertwined



Source: Think2Perform



Introducing the *Confident Retirement*[®] approach

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



Covering Essentials

Essentials are the necessities — the monthly expenses that keep your life running. Cover these expenses with guaranteed or stable income sources.



Social Security or
pensions



Annuities



CDs and other
certificates



Solutions for
covering essentials

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. CDs are FDIC-insured up to \$250,000 per depositor. Insurance and annuity products are subject to the claims paying ability of the issuing company. On variable annuities and insurance, the guarantee does not apply to the performance of the variable subaccounts, which will vary with market conditions. It is possible that an issuing entity may not be financially able to meet income guarantee obligations.



Ensuring lifestyle

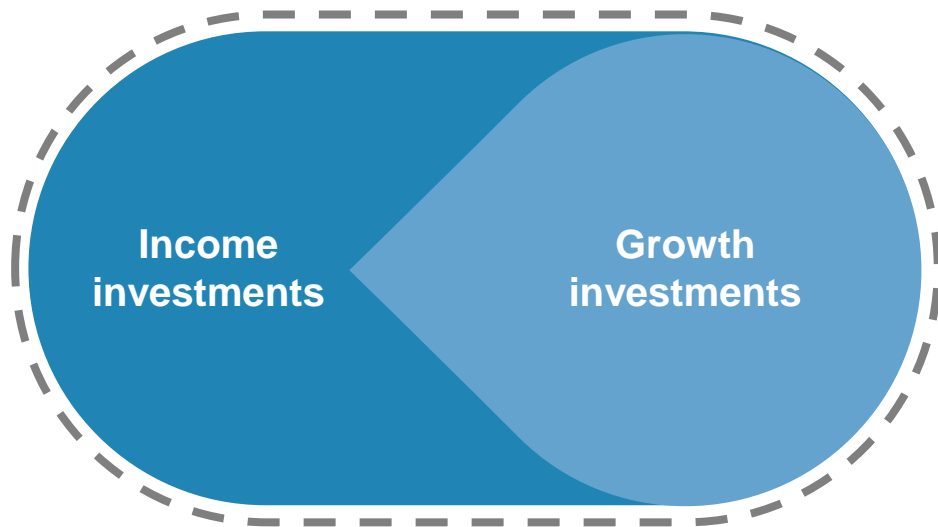
Lifestyle is about the things that you want to do and how you want to live, today and in the future. Build a flexible investment and withdrawal plan to help ensure your lifestyle.



3 categories we look at for ensuring lifestyle



In case of
market downturn



Short to medium-term
lifestyle expenses

Long-term lifestyle
expenses

Investment products are not federally or FDIC-insured, 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.



Preparing for the unexpected

The unexpected are events that could derail your financial plan. Protect yourself from the certainty of uncertainty.



4 possible solutions to cover the cost of long-term care



Before you purchase an insurance policy or annuity contract, be sure ask your financial advisor to explain the features, benefits, risks and fees, and whether the product is appropriate for you based upon your financial situation and objectives. Variable annuities and variable life insurance are complex investment vehicles that are subject to market risk, including the potential loss of principal invested. Annuities are long-term insurance products.

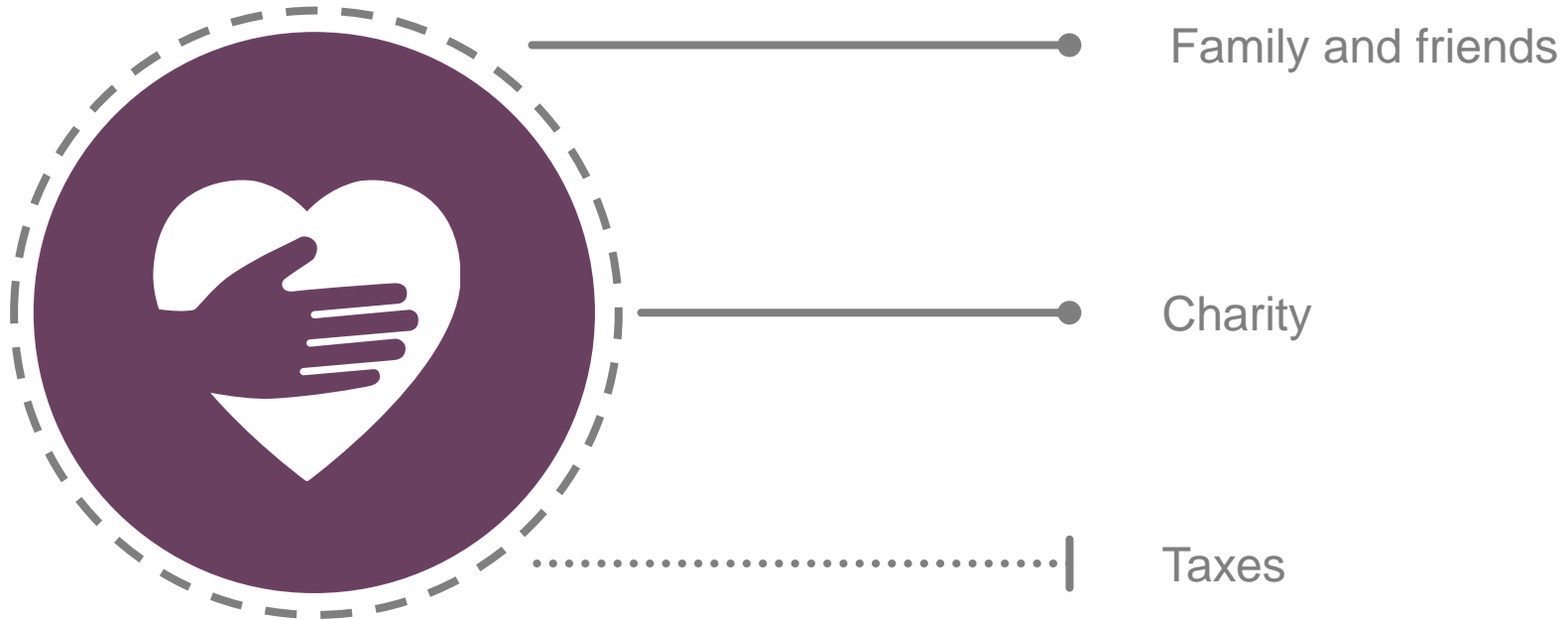


Leaving a legacy

Legacy is about the impact you'll make on the people, charities and causes that are important to you. Plan now to maximize your giving and make your wishes known.



3 ways to leave your legacy

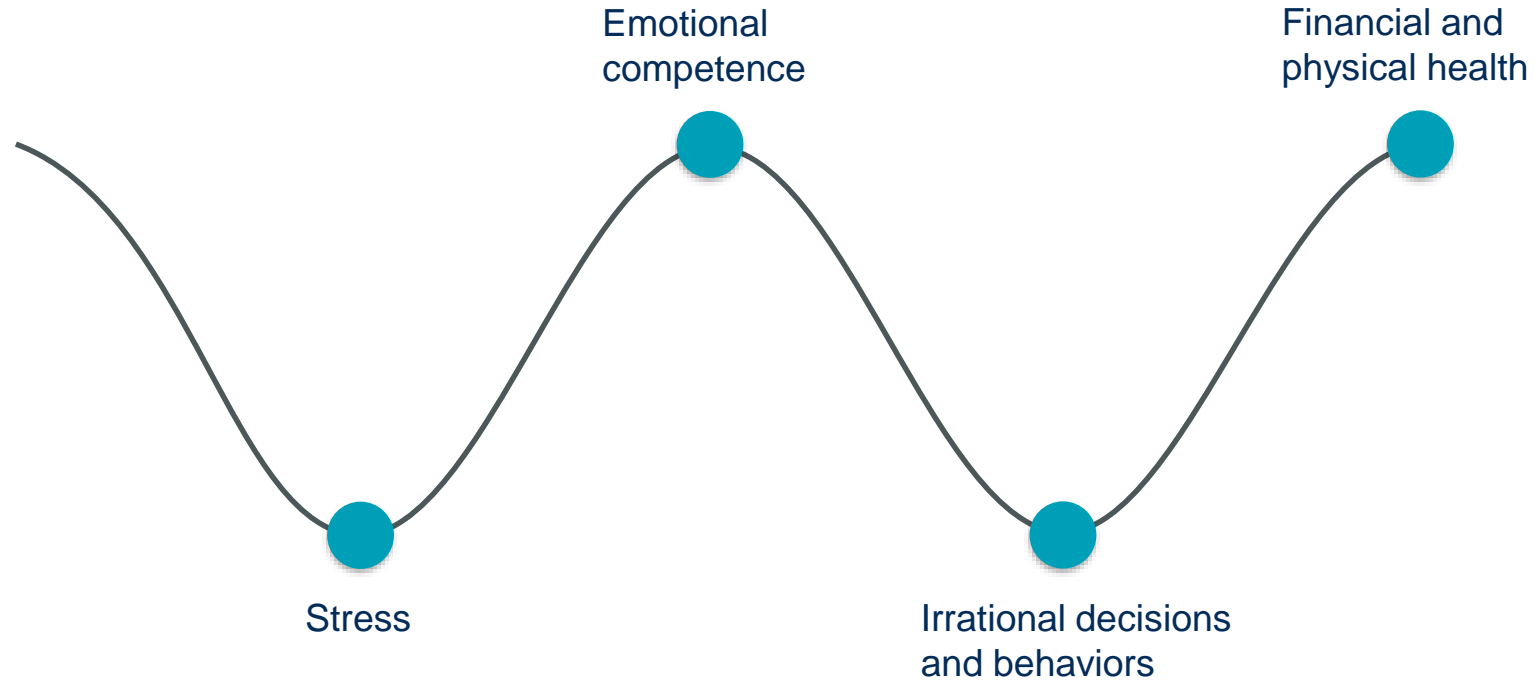


Ameriprise Financial, Inc. and its affiliates do not offer tax or legal advice. Consumers should consult with their tax advisor or attorney regarding their specific situation.



Bringing it
all together

Financial and physical health are intertwined



Source: Think2Perform

How will
you be brilliant?



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Ameriprise Financial



Founded in 1894.

Ameriprise Financial is a longstanding leader in financial planning and advice.

More than 2 million individual, business and institutional clients.¹

Ameriprise Financial has more than \$820 billion in assets under management and administration.²

Ameriprise Financial, Inc. maintains leadership positions in each of its four core business segments: Advice & Wealth Management, Asset Management, Annuities and Protection.³

¹ Company Reports.

² Company data as of Q4 2018.

³ Columbia Threadneedle Investments ranks 4th for retail funds under management in the U.K.: Investment Management Association, data as of November 2018; No. 5 mutual fund advisory program in assets: Cerulli Edge Managed Accounts Edition – data as of Q2 2018; No. 5 branded advisor force in the U.S.: Company reports as of December 31, 2018; Top 15 variable universal life insurance provider (total assets): LIMRA International, Q1 2018; Top 15 provider of long-term mutual fund assets in the U.S.: ICI Complex Assets, November 30, 2018; Top 15 variable annuity provider: LIMRA International, Q2 2018.

Complimentary Initial Consultation



Beforehand, take the *3-Minute Confident Retirement*® check.

Map out your journey using the *Confident Retirement* approach.

Tell me about what's important to you.

Learn about how I work with clients and the commitments I make to them.

Determine if we're a good match.

The initial consultation provides an overview of financial planning concepts. You will not receive written analysis and/or recommendations.

90% of clients who've had the *Confident Retirement* conversation feel more confident: Source: Ameriprise Financial *Confident Retirement* Client survey results from May 2012 through May 2018 All results are reflective of top-two box responses (strongly/somewhat agree). The *Confident Retirement* approach is not a guarantee of future financial results.

Thank you.

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