

Ameriprise Financial, Inc.
Non-GAAP Financial Measure Reconciliations
Third Quarter 2016

(in millions unless otherwise noted, unaudited)

	September 30, 2015	December 31, 2015	March 31, 2016	June 30, 2016	September 30, 2016
Long-term Debt Summary					
Senior notes	\$ 2,700	\$ 2,350	\$ 2,350	\$ 2,350	\$ 2,850
Junior subordinated notes	253	245	229	-	-
Capital lease obligations	-	60	58	55	52
Fair value of hedges, unamortized discount and debt issuance costs	50	37	46	47	32
Total Ameriprise Financial long-term debt	3,003	2,692	2,683	2,452	2,934
Less fair value of hedges, unamortized discount and debt issuance costs	50	37	46	47	32
Less capital lease obligations	-	60	58	55	52
Total Ameriprise Financial long-term debt excluding fair value of hedges, unamortized discount, debt issuance costs and capital lease obligations	\$ 2,953	\$ 2,595	\$ 2,579	\$ 2,350	\$ 2,850
Equity Summary					
Total equity	\$ 8,821	\$ 8,405	\$ 7,093	\$ 7,089	\$ 6,796
Less noncontrolling interests	1,192	1,188	-	-	-
Total Ameriprise Financial shareholders' equity	7,629	7,217	7,093	7,089	6,796
Less equity of consolidated investment entities	162	131	1	-	-
Total Ameriprise Financial shareholders' equity excluding CIEs	\$ 7,467	\$ 7,086	\$ 7,092	\$ 7,089	\$ 6,796
Capital Summary					
Total Ameriprise Financial long-term debt	\$ 3,003	\$ 2,692	\$ 2,683	\$ 2,452	\$ 2,934
Total Ameriprise Financial shareholders' equity	7,629	7,217	7,093	7,089	6,796
Total Ameriprise Financial capital	10,632	9,909	9,776	9,541	9,730
Less equity of consolidated investment entities	162	131	1	-	-
Less fair value of hedges, unamortized discount and debt issuance costs	50	37	46	47	32
Less capital lease obligations	-	60	58	55	52
Total Ameriprise Financial capital excluding fair value of hedges, unamortized discount, debt issuance costs, capital lease obligations and equity of CIEs	\$ 10,420	\$ 9,681	\$ 9,671	\$ 9,439	\$ 9,646
Total Ameriprise Financial long-term debt to total Ameriprise Financial capital	28.2%	27.2%	27.4%	25.7%	30.2%
Total Ameriprise Financial long-term debt to total Ameriprise Financial capital excluding fair value of hedges, unamortized discount, debt issuance costs, capital lease obligations and equity of CIEs	28.3%	26.8%	26.7%	24.9%	29.5%
Ameriprise Financial shareholders' equity					
AOCI	\$ 461	\$ 253	\$ 442	\$ 638	\$ 595
Appropriated retained earnings of CIEs	174	137	-	-	-
AOCI attributable to CIEs	(12)	(6)	1	-	-
Ameriprise Financial shareholders' equity	\$ 7,629	\$ 7,217	\$ 7,093	\$ 7,089	\$ 6,796
Less AOCI	461	253	442	638	595
Ameriprise Financial shareholders' equity excluding AOCI	\$ 7,168	\$ 6,964	\$ 6,651	\$ 6,451	\$ 6,201
Ameriprise Financial shareholders' equity					
Less appropriated retained earnings of CIEs	\$ 174	\$ 137	\$ -	\$ -	\$ -
Less AOCI	461	253	442	638	595
Ameriprise Financial shareholders' equity excluding CIEs and AOCI	\$ 6,994	\$ 6,827	\$ 6,651	\$ 6,451	\$ 6,201