

Ameriprise Financial, Inc.
Non-GAAP Financial Measure Reconciliations
Fourth Quarter 2015

(in millions unless otherwise noted, unaudited)

	December 31, 2014	March 31, 2015	June 30, 2015	September 30, 2015	December 31, 2015
Long-term Debt Summary					
Senior notes	\$ 2,768	\$ 2,772	\$ 2,761	\$ 2,766	\$ 2,402
Junior subordinated notes	294	294	294	253	245
Capital lease obligations	-	-	-	-	60
Total Ameriprise Financial long-term debt	3,062	3,066	3,055	3,019	2,707
Less fair value of hedges and unamortized discount	68	72	61	66	52
Less capital lease obligations	-	-	-	-	60
Total Ameriprise Financial long-term debt excluding fair value of hedges, unamortized discount and capital lease obligations	\$ 2,994	\$ 2,994	\$ 2,994	\$ 2,953	\$ 2,595
Equity Summary					
Total equity	\$ 9,305	\$ 9,259	\$ 8,996	\$ 8,821	\$ 8,405
Less noncontrolling interests	1,181	1,064	1,121	1,192	1,188
Total Ameriprise Financial shareholders' equity	8,124	8,195	7,875	7,629	7,217
Less equity of consolidated investment entities	222	266	243	162	131
Total Ameriprise Financial shareholders' equity excluding CIEs	\$ 7,902	\$ 7,929	\$ 7,632	\$ 7,467	\$ 7,086
Capital Summary					
Total Ameriprise Financial long-term debt	\$ 3,062	\$ 3,066	\$ 3,055	\$ 3,019	\$ 2,707
Total Ameriprise Financial shareholders' equity	8,124	8,195	7,875	7,629	7,217
Total Ameriprise Financial capital	11,186	11,261	10,930	10,648	9,924
Less equity of consolidated investment entities	222	266	243	162	131
Less fair value of hedges and unamortized discount	68	72	61	66	52
Less capital lease obligations	-	-	-	-	60
Total Ameriprise Financial capital excluding fair value of hedges, unamortized discount, capital lease obligations and equity of CIEs	\$ 10,896	\$ 10,923	\$ 10,626	\$ 10,420	\$ 9,681
Total Ameriprise Financial long-term debt to total Ameriprise Financial capital	27.4%	27.2%	28.0%	28.4%	27.3%
Total Ameriprise Financial long-term debt to total Ameriprise Financial capital excluding fair value of hedges, unamortized discount, capital lease obligations and equity of CIEs	27.5%	27.4%	28.2%	28.3%	26.8%
Ameriprise Financial shareholders' equity					
AOCI	\$ 8,124	\$ 8,195	\$ 7,875	\$ 7,629	\$ 7,217
Appropriated retained earnings of CIEs	662	704	500	461	253
AOCI attributable to CIEs	234	279	257	174	137
AOCI attributable to CIEs	(12)	(13)	(14)	(12)	(6)
Ameriprise Financial shareholders' equity	\$ 8,124	\$ 8,195	\$ 7,875	\$ 7,629	\$ 7,217
Less AOCI	662	704	500	461	253
Ameriprise Financial shareholders' equity excluding AOCI	\$ 7,462	\$ 7,491	\$ 7,375	\$ 7,168	\$ 6,964
Ameriprise Financial shareholders' equity					
Less appropriated retained earnings of CIEs	\$ 8,124	\$ 8,195	\$ 7,875	\$ 7,629	\$ 7,217
Less AOCI	234	279	257	174	137
Less AOCI	662	704	500	461	253
Ameriprise Financial shareholders' equity excluding CIEs and AOCI	\$ 7,228	\$ 7,212	\$ 7,118	\$ 6,994	\$ 6,827