



# **Historical Financial and Metric Information**

(unaudited)

**Full Year 2005 and Quarterly through 3rd Quarter 2007**

**Ameriprise Financial, Inc.**  
**Historical Financial and Metric Information**  
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# Historical Financial and Metric Information

(unaudited)

Full Year 2005 and Quarterly through 3rd Quarter 2007

## Consolidated Results

**Ameriprise Financial, Inc.**  
**Consolidated Income Statements**

(in millions unless otherwise noted, unaudited)

	Full Year					Full Year					Year-to-Date	3 Qtr 2007 vs.
	2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	4 Qtr 2006	2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007	2007	3 Qtr 2006	% Change
<b>Revenues</b>												
Management and financial advice fees	\$ 2,334	\$ 644	\$ 654	\$ 657	\$ 745	\$ 2,700	\$ 722	\$ 788	\$ 798	\$ 2,308		21 %
Distribution fees	1,401	367	392	366	444	1,569	418	494	435	1,347		19 %
Net investment income	2,272	581	532	541	593	2,247	532	501	565	1,598		4 %
Premiums	1,129	260	252	283	275	1,070	257	266	269	792		(5)%
Other revenues	500	136	251	157	163	707	167	164	165	496		5 %
<b>Total revenues</b>	<b>7,636</b>	<b>1,988</b>	<b>2,081</b>	<b>2,004</b>	<b>2,220</b>	<b>8,293</b>	<b>2,096</b>	<b>2,213</b>	<b>2,232</b>	<b>6,541</b>		11 %
Banking and deposit interest expense	240	66	57	69	81	273	69	75	62	206		(10)%
<b>Total net revenues</b>	<b>7,396</b>	<b>1,922</b>	<b>2,024</b>	<b>1,935</b>	<b>2,139</b>	<b>8,020</b>	<b>2,027</b>	<b>2,138</b>	<b>2,170</b>	<b>6,335</b>		12 %
<b>Expenses</b>												
Distribution expenses	1,465	410	427	417	474	1,728	478	533	519	1,530		24 %
Interest credited to fixed accounts	1,019	247	243	240	238	968	217	224	214	655		(11)%
Benefits, claims, losses and settlement expenses	1,083	279	262	280	292	1,113	251	264	417	932		49 %
Amortization of deferred acquisition costs	431	128	153	87	104	472	134	125	128	387		47 %
Interest and debt expense	67	20	23	29	29	101	29	29	27	85		(7)%
Separation costs	293	67	84	87	123	361	85	63	60	208		(31)%
General and administrative expense	2,293	580	646	578	676	2,480	617	655	588	1,860		2 %
<b>Total expenses</b>	<b>6,651</b>	<b>1,731</b>	<b>1,838</b>	<b>1,718</b>	<b>1,936</b>	<b>7,223</b>	<b>1,811</b>	<b>1,893</b>	<b>1,953</b>	<b>5,657</b>		14 %
Income before income tax provision and discontinued operations	745	191	186	217	203	797	216	245	217	678		-
Income tax provision	187	46	45	43	32	166	51	49	19	119		(56)%
Income before discontinued operations	558	145	141	174	171	631	165	196	198	559		14 %
Discontinued operations - net of tax	16	-	-	-	-	-	-	-	-	-		-
<b>Net income</b>	<b>\$ 574</b>	<b>\$ 145</b>	<b>\$ 141</b>	<b>\$ 174</b>	<b>\$ 171</b>	<b>\$ 631</b>	<b>\$ 165</b>	<b>\$ 196</b>	<b>\$ 198</b>	<b>\$ 559</b>		14 %
<b>Adjusted Earnings Reconciliation <sup>(1)</sup></b>												
Net income	\$ 574	\$ 145	\$ 141	\$ 174	\$ 171	\$ 631	\$ 165	\$ 196	\$ 198	\$ 559		14 %
AMEX Assurance, net income	(56)	-	-	-	-	-	-	-	-	-		-
Income from discontinued operations, after-tax	(16)	-	-	-	-	-	-	-	-	-		-
Separation costs, after-tax <sup>(2)</sup>	191	44	54	57	80	235	55	41	39	135		(32)%
<b>Adjusted earnings</b>	<b>\$ 693</b>	<b>\$ 189</b>	<b>\$ 195</b>	<b>\$ 231</b>	<b>\$ 251</b>	<b>\$ 866</b>	<b>\$ 220</b>	<b>\$ 237</b>	<b>\$ 237</b>	<b>\$ 694</b>		3 %

<sup>(1)</sup> See non-GAAP Financial Information.

<sup>(2)</sup> In GAAP financial statements, separation costs are part of continuing operations. For this non-GAAP presentation, after-tax separation costs are calculated using the statutory tax rate of 35%.

# Variance of 100% or greater.

**Ameriprise Financial, Inc.**  
**Consolidated Income Statements**

(in millions unless otherwise noted, unaudited)

	Full Year					Full Year					Year-to-Date	3 Qtr 2007 vs.
	2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	4 Qtr 2006	2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007	2007	3 Qtr 2006	% Change
<b>Income Statement Metrics</b>												
Pretax income margin	10.1 %	9.9 %	9.2 %	11.2 %	9.5 %	9.9 %	10.7 %	11.5 %	10.0 %	10.7 %		
Net income margin	7.8 %	7.5 %	7.0 %	9.0 %	8.0 %	7.9 %	8.1 %	9.2 %	9.1 %	8.8 %		
Adjusted pretax margin <sup>(1)</sup>	13.2 %	13.4 %	13.3 %	15.7 %	15.2 %	14.4 %	14.8 %	14.4 %	12.8 %	14.0 %		
Adjusted earnings margin <sup>(1)</sup>	9.5 %	9.8 %	9.6 %	11.9 %	11.7 %	10.8 %	10.9 %	11.1 %	10.9 %	11.0 %		
<b>Net Investment Income</b>												
Investment income on fixed maturities	\$ 2,104	\$ 520	\$ 509	\$ 504	\$ 500	\$ 2,033	\$ 484	\$ 461	\$ 444	\$ 1,389		(12)%
Realized gains (losses)	67	4	6	14	27	51	9	2	15	26		7 %
Hedges related to certificate deposits	15	9	(3)	11	11	28	2	9	5	16		(55)%
Hedges related to interest credited	4	4	(3)	4	8	13	(1)	9	2	10		(50)%
Hedges related to variable annuities benefits	2	(11)	(8)	3	(3)	(19)	(4)	(24)	57	29		#
Affordable housing amortization	(60)	(12)	(11)	(11)	(10)	(44)	(8)	(9)	(7)	(24)		36 %
Other (including seed money)	140	67	42	16	60	185	50	53	49	152		#
<b>Total net investment income</b>	<b>\$ 2,272</b>	<b>\$ 581</b>	<b>\$ 532</b>	<b>\$ 541</b>	<b>\$ 593</b>	<b>\$ 2,247</b>	<b>\$ 532</b>	<b>\$ 501</b>	<b>\$ 565</b>	<b>\$ 1,598</b>		4 %
<b>Other Information</b>												
Goodwill and intangible assets	\$ 816	\$ 813	\$ 834	\$ 843	\$ 871	\$ 871	\$ 868	\$ 873	\$ 878	\$ 878		4 %
Dividends paid	244	28	27	27	26	108	27	36	35	98		30 %
Common stock share repurchases	\$ -	\$ 275	\$ 41	\$ 106	\$ 48	\$ 470	\$ 352	\$ 142	\$ 171	\$ 665		61 %
Return on equity before discontinued operations	8.0 %	7.4 %	7.1 %	7.6 %	8.3 %	8.3 %	8.6 %	9.2 %	9.4 %	9.4 %		
Adjusted net revenue growth: Target 6 - 8% <sup>(1)</sup>	NA	NA	NA	NA	NA	10.5 %	5.5 %	5.6 %	12.1 %	7.7 %		
Adjusted return on equity: Target 12 - 15% <sup>(1)</sup>	10.2 %	10.4 %	10.7 %	11.2 %	11.8 %	11.8 %	12.2 %	12.5 %	12.4 %	12.4 %		
Adjusted earnings per diluted share growth: Target 12 - 15% <sup>(1)</sup>	NA	NA	NA	NA	NA	24.3 %	20.0 %	24.1 %	5.3 %	16.2 %		
<b>Owned, Managed and Administered Assets (in billions)</b>												
Owned	\$ 28.1	\$ 31.6	\$ 32.3	\$ 34.4	\$ 38.4	\$ 38.4	\$ 40.4	\$ 43.0	\$ 44.0	\$ 44.0		28 %
Managed												
External clients	264.0	276.2	276.1	283.4	299.8	299.8	305.3	310.5	315.4	315.4		11 %
Owned	58.8	57.7	57.0	58.5	59.1	59.1	58.1	58.2	59.0	59.0		1 %
Total managed	322.8	333.9	333.1	341.9	358.9	358.9	363.4	368.7	374.4	374.4		10 %
Administered <sup>(2)</sup>	77.2	80.4	62.7	63.9	69.0	69.0	70.3	72.5	73.5	73.5		15 %
<b>Total OMA assets</b>	<b>\$ 428.1</b>	<b>\$ 445.9</b>	<b>\$ 428.1</b>	<b>\$ 440.2</b>	<b>\$ 466.3</b>	<b>\$ 466.3</b>	<b>\$ 474.1</b>	<b>\$ 484.2</b>	<b>\$ 491.9</b>	<b>\$ 491.9</b>		12 %

<sup>(1)</sup> See non-GAAP Financial Information.

<sup>(2)</sup> During the second quarter of 2006, the defined contribution recordkeeping business was sold to Wachovia resulting in a \$16.7 billion reduction in administered assets.

# Variance of 100% or greater.

**Ameriprise Financial, Inc.**  
**Consolidated, Common Share and Per Share Summary**

(in millions, except earnings per share amounts)	Full Year 2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	4 Qtr 2006	Full Year 2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007	Year-to-Date 2007	3 Qtr 2007 vs. 3 Qtr 2006 % Change
<b>Earnings Per Share</b>											
Basic earnings per share	\$ 2.32	\$ 0.57	\$ 0.57	\$ 0.71	\$ 0.70	\$ 2.56	\$ 0.69	\$ 0.83	\$ 0.84	\$ 2.35	18 %
Earnings per diluted share											
Earnings per diluted share	\$ 2.32	\$ 0.57	\$ 0.57	\$ 0.71	\$ 0.69	\$ 2.54	\$ 0.68	\$ 0.81	\$ 0.83	\$ 2.32	17 %
Income from discontinued operations, after-tax	(0.06)	-	-	-	-	-	-	-	-	-	-
AMEX Assurance, net income	(0.23)	-	-	-	-	-	-	-	-	-	-
Separation costs, after-tax	0.77	0.18	0.22	0.23	0.33	0.94	0.22	0.17	0.16	0.55	(30)%
<b>Adjusted earnings per diluted share <sup>(1)</sup></b>	<b>\$ 2.80</b>	<b>\$ 0.75</b>	<b>\$ 0.79</b>	<b>\$ 0.94</b>	<b>\$ 1.02</b>	<b>\$ 3.48</b>	<b>\$ 0.90</b>	<b>\$ 0.98</b>	<b>\$ 0.99</b>	<b>\$ 2.87</b>	<b>5 %</b>
<b>Basic Shares</b>											
Common shares											
Beginning balance	246.2	249.9	244.3	244.1	242.1	249.9	241.4	236.6	235.3	241.4	(4)%
Repurchases	-	(6.4)	(1.0)	(2.3)	(1.0)	(10.7)	(5.9)	(2.3)	(2.9)	(11.1)	(26)%
Issuances	3.8	1.2	0.9	0.5	0.3	2.9	1.5	1.2	0.1	2.8	(80)%
Other	(0.1)	(0.4)	(0.1)	(0.2)	-	(0.7)	(0.4)	(0.2)	(0.1)	(0.7)	50 %
<b>Total common outstanding</b>	<b>249.9</b>	<b>244.3</b>	<b>244.1</b>	<b>242.1</b>	<b>241.4</b>	<b>241.4</b>	<b>236.6</b>	<b>235.3</b>	<b>232.4</b>	<b>232.4</b>	<b>(4)%</b>
Total common outstanding	249.9	244.3	244.1	242.1	241.4	241.4	236.6	235.3	232.4	232.4	(4)%
Nonforfeitable restricted stock units	-	2.0	1.4	1.4	1.4	1.4	1.9	1.3	1.3	1.3	(7)%
Total basic common shares	249.9	246.3	245.5	243.5	242.8	242.8	238.5	236.6	233.7	233.7	(4)%
Total potentially dilutive	0.5	1.3	1.6	2.3	3.4	3.4	3.2	3.8	3.9	3.9	70 %
<b>Total diluted shares</b>	<b>250.4</b>	<b>247.6</b>	<b>247.1</b>	<b>245.8</b>	<b>246.2</b>	<b>246.2</b>	<b>241.7</b>	<b>240.4</b>	<b>237.6</b>	<b>237.6</b>	<b>(3)%</b>
<b>Weighted average common shares outstanding:</b>											
Basic	247.1	252.3	246.3	244.5	243.3	246.5	240.7	237.4	235.4	237.8	(4)%
Diluted	247.2	253.5	248.0	246.4	246.3	248.5	244.1	241.0	239.2	241.4	(3)%
<b>Book Value</b>											
Equity - end of period	\$ 7,687	\$ 7,341	\$ 7,235	\$ 7,753	\$ 7,925	\$ 7,925	\$ 7,731	\$ 7,600	\$ 7,758	\$ 7,758	-
Average equity - 5 point	7,120	7,248	7,399	7,551	7,588	7,588	7,597	7,649	7,753	7,753	3 %
Book Value per Share	\$ 30.76	\$ 29.81	\$ 29.47	\$ 31.84	\$ 32.64	\$ 32.64	\$ 32.42	\$ 32.12	\$ 33.20	\$ 33.20	4 %

<sup>(1)</sup> See non-GAAP Financial Information.

# Variance of 100% or greater.



## Historical Financial and Metric Information

(unaudited)

Full Year 2005 and Quarterly through 3rd Quarter 2007

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### Advice & Wealth Management Segment

**Ameriprise Financial, Inc.**  
**Advice & Wealth Management Segment**

(in millions unless otherwise noted, unaudited)

	Full Year					Full Year					Year-to-Date 2007	3 Qtr 2007 vs. 3 Qtr 2006 % Change
	2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	4 Qtr 2006	2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007			
<b>Revenues</b>												
Management and financial advice fees	\$ 837	\$ 267	\$ 267	\$ 263	\$ 283	\$ 1,080	\$ 306	\$ 327	\$ 348	\$ 981	32 %	
Distribution fees	1,781	472	516	483	563	2,034	540	620	541	1,701	12 %	
Net investment income	371	99	87	100	119	405	108	112	101	321	1 %	
Premiums	-	-	-	-	-	-	-	-	-	-	-	
Other revenues	60	15	16	13	18	62	16	18	21	55	62 %	
<b>Total revenues</b>	<b>3,049</b>	<b>853</b>	<b>886</b>	<b>859</b>	<b>983</b>	<b>3,581</b>	<b>970</b>	<b>1,077</b>	<b>1,011</b>	<b>3,058</b>	<b>18 %</b>	
Banking and deposit interest expense	215	59	50	64	73	246	64	70	58	192	(9)%	
<b>Total net revenues</b>	<b>2,834</b>	<b>794</b>	<b>836</b>	<b>795</b>	<b>910</b>	<b>3,335</b>	<b>906</b>	<b>1,007</b>	<b>953</b>	<b>2,866</b>	<b>20 %</b>	
<b>Expenses</b>												
Distribution expenses	1,756	498	517	501	552	2,068	562	615	585	1,762	17 %	
Interest credited to fixed accounts	-	-	-	-	-	-	-	-	-	-	-	
Benefits, claims, losses and settlement expenses	-	-	-	-	-	-	-	-	-	-	-	
Amortization of deferred acquisition costs	-	-	-	-	-	-	-	-	-	-	-	
Interest and debt expense	-	-	-	-	-	-	-	-	-	-	-	
General and administrative expense	1,060	246	261	243	321	1,071	288	291	274	853	13 %	
<b>Total expenses</b>	<b>2,816</b>	<b>744</b>	<b>778</b>	<b>744</b>	<b>873</b>	<b>3,139</b>	<b>850</b>	<b>906</b>	<b>859</b>	<b>2,615</b>	<b>15 %</b>	
<b>Pretax income</b>	<b>\$ 18</b>	<b>\$ 50</b>	<b>\$ 58</b>	<b>\$ 51</b>	<b>\$ 37</b>	<b>\$ 196</b>	<b>\$ 56</b>	<b>\$ 101</b>	<b>\$ 94</b>	<b>\$ 251</b>	<b>84 %</b>	
<b>Income Statement Metrics</b>												
Pretax income margin	0.6 %	6.3 %	6.9 %	6.4 %	4.1 %	5.9 %	6.2 %	10.0 %	9.9 %	8.8 %		
<b>Net Investment Income</b>												
Investment income on fixed maturities	\$ 312	\$ 73	\$ 71	\$ 68	\$ 77	\$ 289	\$ 74	\$ 69	\$ 64	\$ 207	(6)%	
Realized gains (losses)	(16)	(2)	-	1	-	(1)	-	(1)	-	(1)	#	
Hedges related to certificate deposits	15	9	(3)	11	11	28	2	9	5	16	(55)%	
Other (including seed money)	60	19	19	20	31	89	32	35	32	99	60 %	
<b>Total net investment income</b>	<b>\$ 371</b>	<b>\$ 99</b>	<b>\$ 87</b>	<b>\$ 100</b>	<b>\$ 119</b>	<b>\$ 405</b>	<b>\$ 108</b>	<b>\$ 112</b>	<b>\$ 101</b>	<b>\$ 321</b>	<b>1 %</b>	
<b>Balance Sheet Metrics</b>												
Allocated equity	\$ 823	\$ 816	\$ 807	\$ 961	\$ 973	\$ 973	\$ 959	\$ 952	\$ 942	\$ 942	(2)%	
Pretax return on allocated equity	NA	NA	NA	NA	22.4 %	22.4 %	22.4 %	26.3 %	30.1 %	30.1 %		
On-balance sheet deposits	\$ 6,685	\$ 6,154	\$ 5,742	\$ 6,485	\$ 6,594	\$ 6,594	\$ 6,323	\$ 5,916	\$ 5,887	\$ 5,887	(9)%	
<b>Financial Plans</b>												
Branded financial plan net cash sales	\$ 170	\$ 49	\$ 44	\$ 42	\$ 49	\$ 184	\$ 55	\$ 50	\$ 44	\$ 149	5 %	
Financial planning penetration	44%	44%	44%	44%	45%	45%	45%	45%	45%	45%		

# Variance of 100% or greater.



**Ameriprise Financial, Inc.**  
**Advice & Wealth Management Segment**

(in millions unless otherwise noted, unaudited)

	Full Year 2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	4 Qtr 2006	Full Year 2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007	Year-to-Date 2007	3 Qtr 2007 vs. 3 Qtr 2006 % Change
<b>Financial Advisors</b>											
Employee advisors	3,268	3,075	3,056	3,063	3,178	3,178	2,987	2,731	2,541	2,541	(17)%
Franchisee advisors	7,392	7,491	7,499	7,571	7,651	7,651	7,611	7,642	7,712	7,712	2 %
<b>Total branded financial advisors</b>	<b>10,660</b>	<b>10,566</b>	<b>10,555</b>	<b>10,634</b>	<b>10,829</b>	<b>10,829</b>	<b>10,598</b>	<b>10,373</b>	<b>10,253</b>	<b>10,253</b>	<b>(4)%</b>
SAI independent advisors	1,780	1,813	1,817	1,793	1,763	1,763	1,744	1,703	1,750	1,750	(2)%
<b>Total financial advisors</b>	<b>12,440</b>	<b>12,379</b>	<b>12,372</b>	<b>12,427</b>	<b>12,592</b>	<b>12,592</b>	<b>12,342</b>	<b>12,076</b>	<b>12,003</b>	<b>12,003</b>	<b>(3)%</b>
Net revenue per total financial advisors	\$ 228	\$ 64	\$ 68	\$ 64	\$ 72	\$ 265	\$ 73	\$ 83	\$ 79	\$ 239	23 %
<b>Advisor Retention</b>											
Employee	63.7%	62.2%	60.3%	62.6%	63.1%	63.1%	63.1%	62.2%	61.0%	61.0%	
Franchisee	90.5%	90.7%	91.0%	92.9%	93.4%	93.4%	93.1%	93.2%	93.3%	93.3%	
<b>Product Information</b>											
<b>Certificates and Banking - Combined</b>											
Pretax income	\$ 53	\$ 10	\$ 9	\$ 8	\$ (1)	\$ 26	\$ 2	\$ (2)	\$ 3	\$ 3	(63)%
Allocated equity	\$ 304	\$ 283	\$ 268	\$ 424	\$ 430	\$ 430	\$ 409	\$ 389	\$ 375	\$ 375	(12)%
Pretax return on allocated equity	NA	NA	NA	NA	7.6%	7.6%	5.0%	1.8%	0.5%	0.5%	
<b>Wealth Management &amp; Distribution</b>											
Pretax income	\$ (35)	\$ 40	\$ 49	\$ 43	\$ 38	\$ 170	\$ 54	\$ 103	\$ 91	\$ 248	#
Allocated equity	\$ 519	\$ 533	\$ 539	\$ 537	\$ 543	\$ 543	\$ 550	\$ 563	\$ 567	\$ 567	6 %
Pretax return on allocated equity	NA	NA	NA	NA	31.8%	31.8%	34.0%	43.6%	51.8%	51.8%	
<b>Cash Sales by Product</b>											
Wrap net flows	\$ 8,833	\$ 3,260	\$ 3,194	\$ 2,142	\$ 2,339	\$ 10,935	\$ 3,355	\$ 3,811	\$ 2,697	\$ 9,863	26 %
Total mutual funds (non-wrap)	14,869	4,226	3,972	3,674	3,972	15,844	4,323	4,581	3,939	12,843	7 %
Annuities (proprietary and non-proprietary)											
Variable	7,277	2,330	2,873	2,692	2,661	10,556	2,761	3,002	2,688	8,451	-
Fixed	779	186	173	193	146	698	103	107	107	317	(45)%
Investment certificates	2,529	435	373	382	697	1,887	236	220	174	630	(54)%
Insurance (proprietary and non-proprietary)	484	129	128	122	134	513	125	131	124	380	2 %
Other	1,228	164	440	409	1,165	2,178	564	1,195	613	2,372	50 %
<b>Total cash sales</b>	<b>\$ 35,999</b>	<b>\$ 10,730</b>	<b>\$ 11,153</b>	<b>\$ 9,614</b>	<b>\$ 11,114</b>	<b>\$ 42,611</b>	<b>\$ 11,467</b>	<b>\$ 13,047</b>	<b>\$ 10,342</b>	<b>\$ 34,856</b>	<b>8 %</b>
<b>Total Client Assets (at period end)</b>	<b>\$ 237,608</b>	<b>\$ 249,166</b>	<b>\$ 248,633</b>	<b>\$ 255,869</b>	<b>\$ 271,598</b>	<b>\$ 271,598</b>	<b>\$ 278,722</b>	<b>\$ 292,271</b>	<b>\$ 297,856</b>	<b>\$ 297,856</b>	<b>16 %</b>
<b>Total Wrap Accounts</b>											
Beginning assets	\$ 42,409	\$ 57,712	\$ 64,044	\$ 66,483	\$ 70,096	\$ 57,712	\$ 76,365	\$ 81,812	\$ 89,150	\$ 76,365	34 %
Net flows	8,833	3,260	3,194	2,142	2,339	10,935	3,355	3,811	2,697	9,863	26 %
Market appreciation (depreciation) and other	6,470	3,072	(755)	1,471	3,930	7,718	2,092	3,527	1,097	6,716	(25)%
<b>Total wrap ending assets</b>	<b>\$ 57,712</b>	<b>\$ 64,044</b>	<b>\$ 66,483</b>	<b>\$ 70,096</b>	<b>\$ 76,365</b>	<b>\$ 76,365</b>	<b>\$ 81,812</b>	<b>\$ 89,150</b>	<b>\$ 92,944</b>	<b>\$ 92,944</b>	<b>33 %</b>
<b>S&amp;P 500</b>											
Daily average	1,207	1,284	1,281	1,288	1,389	1,310	1,425	1,497	1,489	1,470	16 %
Period end	1,248	1,295	1,270	1,336	1,418	1,418	1,421	1,503	1,527	1,527	14 %

# Variance of 100% or greater.



# Historical Financial and Metric Information

(unaudited)

Full Year 2005 and Quarterly through 3rd Quarter 2007

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## Asset Management Segment

**Ameriprise Financial, Inc.**  
**Asset Management Segment**

(in millions unless otherwise noted, unaudited)

	Full Year 2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	4 Qtr 2006	Full Year 2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007	Year-to-Date 2007	3 Qtr 2007 vs. 3 Qtr 2006 % Change
<b>Revenues</b>											
Management and financial advice fees	\$ 1,204	\$ 287	\$ 290	\$ 294	\$ 350	\$ 1,221	\$ 297	\$ 330	\$ 316	\$ 943	7 %
Distribution fees	365	92	87	77	80	336	82	84	78	244	1 %
Net investment income	50	17	12	16	18	63	17	22	5	44	(69)%
Premiums	-	-	-	-	-	-	-	-	-	-	-
Other revenues	10	7	99	29	22	157	19	19	14	52	(52)%
<b>Total revenues</b>	<b>1,629</b>	<b>403</b>	<b>488</b>	<b>416</b>	<b>470</b>	<b>1,777</b>	<b>415</b>	<b>455</b>	<b>413</b>	<b>1,283</b>	<b>(1)%</b>
Banking and deposit interest expense	20	6	8	6	6	26	4	6	3	13	(50)%
<b>Total net revenues</b>	<b>1,609</b>	<b>397</b>	<b>480</b>	<b>410</b>	<b>464</b>	<b>1,751</b>	<b>411</b>	<b>449</b>	<b>410</b>	<b>1,270</b>	<b>-</b>
<b>Expenses</b>											
Distribution expenses	414	104	105	99	107	415	113	116	117	346	18 %
Interest credited to fixed accounts	-	-	-	-	-	-	-	-	-	-	-
Benefits, claims, losses and settlement expenses	-	-	-	-	-	-	-	-	-	-	-
Amortization of deferred acquisition costs	79	17	13	12	10	52	10	9	7	26	(42)%
Interest and debt expense	-	-	-	-	-	-	-	-	-	-	-
General and administrative expense	939	233	283	245	270	1,031	242	243	214	699	(13)%
<b>Total expenses</b>	<b>1,432</b>	<b>354</b>	<b>401</b>	<b>356</b>	<b>387</b>	<b>1,498</b>	<b>365</b>	<b>368</b>	<b>338</b>	<b>1,071</b>	<b>(5)%</b>
<b>Pretax income</b>	<b>\$ 177</b>	<b>\$ 43</b>	<b>\$ 79</b>	<b>\$ 54</b>	<b>\$ 77</b>	<b>\$ 253</b>	<b>\$ 46</b>	<b>\$ 81</b>	<b>\$ 72</b>	<b>\$ 199</b>	<b>33 %</b>
<b>Income Statement Metrics</b>											
Pretax income margin	11.0 %	10.8 %	16.5 %	13.2 %	16.6 %	14.4 %	11.2 %	18.0 %	17.6 %	15.7 %	
<b>Balance Sheet Metrics</b>											
Allocated equity	\$ 898	\$ 887	\$ 876	\$ 864	\$ 869	\$ 869	\$ 863	\$ 865	\$ 862	\$ 862	-
Pretax return on allocated equity	NA	NA	NA	NA	28.8%	28.8%	29.4%	29.7%	31.9%	31.9%	
<b>Total Managed Assets Reconciliations</b>											
RiverSource managed assets	\$ 156,215	\$ 155,930	\$ 152,948	\$ 154,976	\$ 158,102	\$ 158,102	\$ 157,009	\$ 159,864	\$ 161,811	\$ 161,811	4 %
Threadneedle managed assets	121,641	128,112	128,561	132,454	141,352	141,352	142,099	138,398	139,804	139,804	6 %
Less: RiverSource assets sub-advised by Threadneedle	(4,388)	(4,783)	(4,553)	(4,669)	(5,147)	(5,147)	(5,203)	(5,325)	(5,614)	(5,614)	(20)%
<b>Total managed assets</b>	<b>\$ 273,468</b>	<b>\$ 279,259</b>	<b>\$ 276,956</b>	<b>\$ 282,761</b>	<b>\$ 294,307</b>	<b>\$ 294,307</b>	<b>\$ 293,905</b>	<b>\$ 292,937</b>	<b>\$ 296,001</b>	<b>\$ 296,001</b>	<b>5 %</b>
Managed assets - external clients	\$ 214,670	\$ 221,531	\$ 219,995	\$ 224,226	\$ 235,243	\$ 235,243	\$ 235,794	\$ 234,688	\$ 236,972	\$ 236,972	6 %
Managed assets - owned	58,798	57,728	56,961	58,535	59,064	59,064	58,111	58,249	59,029	59,029	1 %
<b>Total managed assets</b>	<b>\$ 273,468</b>	<b>\$ 279,259</b>	<b>\$ 276,956</b>	<b>\$ 282,761</b>	<b>\$ 294,307</b>	<b>\$ 294,307</b>	<b>\$ 293,905</b>	<b>\$ 292,937</b>	<b>\$ 296,001</b>	<b>\$ 296,001</b>	<b>5 %</b>
<b>Total Managed Assets by Type</b>											
Equity	\$ 117,881	\$ 124,737	\$ 120,337	\$ 122,840	\$ 130,049	\$ 130,049	\$ 129,913	\$ 134,014	\$ 133,292	\$ 133,292	9 %
Fixed income	120,726	118,227	119,564	121,761	123,106	123,106	122,912	114,406	117,170	117,170	(4)%
Money market	10,453	10,626	10,711	10,984	12,159	12,159	10,849	13,590	14,134	14,134	29 %
Alternative	8,702	9,486	9,381	9,399	9,866	9,866	10,936	10,873	11,484	11,484	22 %
Hybrid and other	15,706	16,183	16,963	17,777	19,127	19,127	19,295	20,054	19,921	19,921	12 %
<b>Total managed assets by type</b>	<b>\$ 273,468</b>	<b>\$ 279,259</b>	<b>\$ 276,956</b>	<b>\$ 282,761</b>	<b>\$ 294,307</b>	<b>\$ 294,307</b>	<b>\$ 293,905</b>	<b>\$ 292,937</b>	<b>\$ 296,001</b>	<b>\$ 296,001</b>	<b>5 %</b>

# Variance of 100% or greater.

**Ameriprise Financial, Inc.**  
**Asset Management Segment**

Mutual Fund Performance	Full Year					Full Year				Year-to-Date
	2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	4 Qtr 2006	2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007	2007
<b>RiverSource</b>										
<b>Equal Weighted Mutual Fund Rankings in top 2 Lipper Quartiles</b>										
Equity - 12 month	69%	73%	69%	73%	77%	77%	56%	70%	65%	65%
Fixed income - 12 month	50%	50%	44%	78%	72%	72%	83%	88%	83%	83%
Equity - 3 year	38%	56%	53%	58%	63%	63%	65%	65%	73%	73%
Fixed income - 3 year	38%	43%	41%	47%	53%	53%	44%	44%	39%	39%
Equity - 5 year	33%	53%	47%	47%	40%	40%	53%	44%	44%	44%
Fixed income - 5 year	13%	15%	23%	31%	15%	15%	36%	29%	29%	29%
<b>Asset Weighted Mutual Fund Rankings in top 2 Lipper Quartiles</b>										
Equity - 12 month	64%	84%	56%	70%	89%	89%	58%	87%	67%	67%
Fixed income - 12 month	44%	50%	44%	87%	87%	87%	97%	97%	93%	93%
Equity - 3 year	39%	59%	54%	67%	70%	70%	72%	74%	93%	93%
Fixed income - 3 year	39%	45%	44%	51%	48%	48%	46%	46%	46%	46%
Equity - 5 year	40%	77%	63%	71%	67%	67%	81%	61%	57%	57%
Fixed income - 5 year	4%	4%	20%	11%	10%	10%	28%	44%	44%	44%
<b>Threadneedle</b>										
<b>Equal Weighted Mutual Fund Rankings in top 2 S&amp;P Quartiles</b>										
Equity - 12-month	69%	84%	83%	72%	63%	63%	57%	63%	77%	77%
Fixed income - 12 month	78%	78%	44%	67%	56%	56%	44%	44%	22%	22%
Equity - 3 year	19%	41%	59%	64%	57%	57%	50%	64%	76%	76%
Fixed income - 3 year	56%	56%	56%	78%	67%	67%	56%	56%	22%	22%
Equity - 5 year	42%	63%	67%	33%	46%	46%	42%	29%	46%	46%
Fixed income - 5 year	75%	50%	75%	75%	67%	67%	56%	56%	33%	33%

*Equal Weighted Rankings in Top 2 Quartiles: Counts the number of Class A funds with above median ranking divided by the total number of Class A funds. Asset size is not a factor.*

*Asset Weighted Rankings in Top 2 Quartiles: Sums the assets of the Class A funds with above median ranking divided by the total Class A assets. Funds with more assets will receive a greater share of the total percentage above or below median.*

*Aggregated data shows only actively-managed mutual funds by affiliated investment managers.*

*Aggregated data does not include mutual funds sub-advised by advisors not affiliated with Ameriprise Financial, Inc., RiverSource S&P 500 Index Fund, RiverSource Cash Management Fund and RiverSource Tax Free Money Market Fund.*

*Aggregated equity rankings include RiverSource Portfolio Builder Series and other balanced and asset allocation funds that invest in both equities and fixed income.*

*RiverSource Portfolio Builder Series funds are funds of mutual funds that may invest in third-party sub-advised funds.*

*Aggregated data only includes mutual funds in existence as of current quarter end. Refer to Exhibit A for RiverSource individual mutual fund performance rankings and other important disclosures.*

*Exhibit A includes RiverSource performance rankings for funds sub-advised by non-affiliated advisors for general reference although not included in the summary above.*

**Ameriprise Financial, Inc.**  
**Asset Management Segment - RiverSource**

(in millions unless otherwise noted, unaudited)

	Full Year 2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	4 Qtr 2006	Full Year 2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007	Year-to-Date 2007	3 Qtr 2007 vs. 3 Qtr 2006 % Change
<b>RiverSource Managed Assets Rollforward</b>											
<b>RiverSource - Funds</b>											
Beginning assets	\$ 83,507	\$ 76,645	\$ 78,242	\$ 76,356	\$ 78,178	\$ 76,645	\$ 81,691	\$ 82,085	\$ 86,988	\$ 81,691	14 %
Net flows	(10,937)	(2,126)	(643)	(543)	(1,116)	(4,428)	(836)	721	399	284	#
Market appreciation (depreciation)	4,075	3,723	(1,243)	2,365	4,629	9,474	1,230	4,182	1,188	6,600	(50)%
<b>Total ending assets</b>	<b>\$ 76,645</b>	<b>\$ 78,242</b>	<b>\$ 76,356</b>	<b>\$ 78,178</b>	<b>\$ 81,691</b>	<b>\$ 81,691</b>	<b>\$ 82,085</b>	<b>\$ 86,988</b>	<b>\$ 88,575</b>	<b>\$ 88,575</b>	13 %
<b>Institutional</b>											
Beginning assets	\$ 63,285	\$ 62,164	\$ 59,871	\$ 58,912	\$ 59,077	\$ 62,164	\$ 59,131	\$ 57,238	\$ 55,827	\$ 59,131	(5)%
Net flows	(199)	(1,966)	(438)	(834)	(360)	(3,598)	(2,163)	(996)	(358)	(3,517)	57 %
Market appreciation (depreciation)	(922)	(327)	(521)	999	414	565	270	(415)	538	393	(46)%
<b>Total ending assets</b>	<b>\$ 62,164</b>	<b>\$ 59,871</b>	<b>\$ 58,912</b>	<b>\$ 59,077</b>	<b>\$ 59,131</b>	<b>\$ 59,131</b>	<b>\$ 57,238</b>	<b>\$ 55,827</b>	<b>\$ 56,007</b>	<b>\$ 56,007</b>	(5)%
<b>Alternative</b>											
Beginning assets	\$ 9,176	\$ 6,800	\$ 7,655	\$ 7,527	\$ 7,482	\$ 6,800	\$ 7,777	\$ 8,520	\$ 8,185	\$ 7,777	9 %
Net flows	(2,462)	846	(125)	(50)	289	960	739	(332)	426	833	#
Market appreciation (depreciation)	86	9	(3)	5	6	17	4	(3)	(6)	(5)	#
<b>Total ending assets</b>	<b>\$ 6,800</b>	<b>\$ 7,655</b>	<b>\$ 7,527</b>	<b>\$ 7,482</b>	<b>\$ 7,777</b>	<b>\$ 7,777</b>	<b>\$ 8,520</b>	<b>\$ 8,185</b>	<b>\$ 8,605</b>	<b>\$ 8,605</b>	15 %
<b>Trust</b>											
Beginning assets	\$ 12,110	\$ 11,308	\$ 10,973	\$ 10,949	\$ 10,963	\$ 11,308	\$ 10,219	\$ 9,983	\$ 9,632	\$ 10,219	(12)%
Net flows	(1,300)	(588)	(23)	(232)	(1,053)	(1,896)	(322)	(604)	(415)	(1,341)	(79)%
Market appreciation (depreciation)	498	253	(1)	246	309	807	86	253	125	464	(49)%
<b>Total ending assets</b>	<b>\$ 11,308</b>	<b>\$ 10,973</b>	<b>\$ 10,949</b>	<b>\$ 10,963</b>	<b>\$ 10,219</b>	<b>\$ 10,219</b>	<b>\$ 9,983</b>	<b>\$ 9,632</b>	<b>\$ 9,342</b>	<b>\$ 9,342</b>	(15)%
<b>Other and Eliminations</b>											
	\$ (702)	\$ (811)	\$ (796)	\$ (724)	\$ (716)	\$ (716)	\$ (817)	\$ (768)	\$ (718)	\$ (718)	1 %
<b>Total RiverSource managed assets</b>	<b>\$ 156,215</b>	<b>\$ 155,930</b>	<b>\$ 152,948</b>	<b>\$ 154,976</b>	<b>\$ 158,102</b>	<b>\$ 158,102</b>	<b>\$ 157,009</b>	<b>\$ 159,864</b>	<b>\$ 161,811</b>	<b>\$ 161,811</b>	4 %
<b>Total Net Flows - RiverSource</b>	<b>\$ (14,898)</b>	<b>\$ (3,834)</b>	<b>\$ (1,229)</b>	<b>\$ (1,659)</b>	<b>\$ (2,240)</b>	<b>\$ (8,962)</b>	<b>\$ (2,582)</b>	<b>\$ (1,211)</b>	<b>\$ 52</b>	<b>\$ (3,741)</b>	#

# Variance of 100% or greater.

**Ameriprise Financial, Inc.**  
**Asset Management Segment - Threadneedle**

(in millions unless otherwise noted, unaudited)

	Full Year 2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	4 Qtr 2006	Full Year 2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007	Year-to-Date 2007	3 Qtr 2007 vs. 3 Qtr 2006 % Change
<b>Threadneedle Managed Assets Rollforward</b>											
<b>Threadneedle Retail Funds</b>											
Beginning assets	\$ 18,680	\$ 22,510	\$ 24,606	\$ 24,284	\$ 25,742	\$ 22,510	\$ 28,112	\$ 28,741	\$ 30,494	\$ 28,112	26 %
Net flows	1,769	376	(383)	(74)	(216)	(297)	(130)	64	98	32	#
Market appreciation (depreciation)	3,640	1,557	(1,092)	843	1,334	2,642	592	936	287	1,815	(66)%
Foreign currency translation <sup>(1)</sup>	(1,705)	148	1,050	644	1,207	3,049	128	613	573	1,314	(11)%
Other	126	15	103	45	45	208	39	140	88	267	96 %
<b>Total ending assets</b>	<b>\$ 22,510</b>	<b>\$ 24,606</b>	<b>\$ 24,284</b>	<b>\$ 25,742</b>	<b>\$ 28,112</b>	<b>\$ 28,112</b>	<b>\$ 28,741</b>	<b>\$ 30,494</b>	<b>\$ 31,540</b>	<b>\$ 31,540</b>	<b>23 %</b>
<b>Institutional</b>											
Beginning assets	\$ 98,057	\$ 97,229	\$ 101,675	\$ 102,423	\$ 104,795	\$ 97,229	\$ 111,151	\$ 110,960	\$ 105,247	\$ 111,151	3 %
Net flows	(7,618)	(1,121)	(1,211)	(2,766)	(2,548)	(7,646)	(2,475)	(11,037)	(3,313)	(16,825)	(20)%
Market appreciation (depreciation)	11,557	4,077	(3,336)	1,536	2,932	5,209	936	1,838	585	3,359	(62)%
Foreign currency translation <sup>(1)</sup>	(8,055)	683	4,268	2,728	4,875	12,554	504	2,332	1,987	4,823	(27)%
Other	3,288	807	1,027	874	1,097	3,805	844	1,154	944	2,942	8 %
<b>Total ending assets</b>	<b>\$ 97,229</b>	<b>\$ 101,675</b>	<b>\$ 102,423</b>	<b>\$ 104,795</b>	<b>\$ 111,151</b>	<b>\$ 111,151</b>	<b>\$ 110,960</b>	<b>\$ 105,247</b>	<b>\$ 105,450</b>	<b>\$ 105,450</b>	<b>1 %</b>
<b>Alternative</b>											
Beginning assets	\$ 1,752	\$ 1,902	\$ 1,831	\$ 1,854	\$ 1,917	\$ 1,902	\$ 2,089	\$ 2,398	\$ 2,657	\$ 2,089	43 %
Net flows	30	(215)	40	40	15	(120)	235	156	46	437	15 %
Market appreciation (depreciation)	272	128	(93)	(26)	68	77	64	52	59	175	#
Foreign currency translation <sup>(1)</sup>	(152)	16	76	49	89	230	10	51	52	113	6 %
Other	-	-	-	-	-	-	-	-	-	-	-
<b>Total ending assets</b>	<b>\$ 1,902</b>	<b>\$ 1,831</b>	<b>\$ 1,854</b>	<b>\$ 1,917</b>	<b>\$ 2,089</b>	<b>\$ 2,089</b>	<b>\$ 2,398</b>	<b>\$ 2,657</b>	<b>\$ 2,814</b>	<b>\$ 2,814</b>	<b>47 %</b>
<b>Total Threadneedle managed assets</b>	<b>\$ 121,641</b>	<b>\$ 128,112</b>	<b>\$ 128,561</b>	<b>\$ 132,454</b>	<b>\$ 141,352</b>	<b>\$ 141,352</b>	<b>\$ 142,099</b>	<b>\$ 138,398</b>	<b>\$ 139,804</b>	<b>\$ 139,804</b>	<b>6 %</b>
<b>Total Net Flows - Threadneedle</b>	<b>\$ (5,819)</b>	<b>\$ (960)</b>	<b>\$ (1,554)</b>	<b>\$ (2,800)</b>	<b>\$ (2,749)</b>	<b>\$ (8,063)</b>	<b>\$ (2,370)</b>	<b>\$ (10,817)</b>	<b>\$ (3,169)</b>	<b>\$ (16,356)</b>	<b>(13)%</b>

<sup>(1)</sup> Amounts represent UK Pound to US dollar conversion.

# Variance of 100% or greater.



## **Historical Financial and Metric Information**

(unaudited)

**Full Year 2005 and Quarterly through 3rd Quarter 2007**

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### **Annuities Segment**

**Ameriprise Financial, Inc.**  
**Annuities Segment**

(in millions unless otherwise noted, unaudited)

	Full Year 2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	4 Qtr 2006	Full Year 2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007	Year-to-Date 2007	3 Qtr 2007 vs. 3 Qtr 2006 % Change
<b>Revenues</b>											
Management and financial advice fees	\$ 298	\$ 90	\$ 94	\$ 98	\$ 110	\$ 392	\$ 115	\$ 127	\$ 130	\$ 372	33 %
Distribution fees	171	50	54	52	57	213	61	66	70	197	35 %
Net investment income	1,544	375	343	333	352	1,403	311	280	370	961	11 %
Premiums	151	40	25	38	35	138	22	24	24	70	(37)%
Other revenues	30	10	12	13	15	50	17	23	25	65	92 %
<b>Total revenues</b>	<b>2,194</b>	<b>565</b>	<b>528</b>	<b>534</b>	<b>569</b>	<b>2,196</b>	<b>526</b>	<b>520</b>	<b>619</b>	<b>1,665</b>	<b>16 %</b>
Banking and deposit interest expense	1	-	-	-	-	-	-	-	-	-	-
<b>Total net revenues</b>	<b>2,193</b>	<b>565</b>	<b>528</b>	<b>534</b>	<b>569</b>	<b>2,196</b>	<b>526</b>	<b>520</b>	<b>619</b>	<b>1,665</b>	<b>16 %</b>
<b>Expenses</b>											
Distribution expenses	93	33	42	40	43	158	45	51	50	146	25 %
Interest credited to fixed accounts	875	211	207	204	201	823	183	189	177	549	(13)%
Benefits, claims, losses and settlement expenses	295	66	58	59	78	261	33	53	192	278	#
Amortization of deferred acquisition costs	244	70	79	86	52	287	89	76	53	218	(38)%
Interest and debt expense	-	-	-	-	-	-	-	-	-	-	-
General and administrative expense	196	52	53	50	48	203	58	65	56	179	12 %
<b>Total expenses</b>	<b>1,703</b>	<b>432</b>	<b>439</b>	<b>439</b>	<b>422</b>	<b>1,732</b>	<b>408</b>	<b>434</b>	<b>528</b>	<b>1,370</b>	<b>20 %</b>
<b>Pretax income</b>	<b>\$ 490</b>	<b>\$ 133</b>	<b>\$ 89</b>	<b>\$ 95</b>	<b>\$ 147</b>	<b>\$ 464</b>	<b>\$ 118</b>	<b>\$ 86</b>	<b>\$ 91</b>	<b>\$ 295</b>	<b>(4)%</b>
<b>Pretax Operating Earnings</b>											
Pretax income	\$ 490	\$ 133	\$ 89	\$ 95	\$ 147	\$ 464	\$ 118	\$ 86	\$ 91	\$ 295	(4)%
Realized (gains) losses	(37)	(4)	(4)	(12)	(21)	(41)	(6)	-	(12)	(18)	-
Hedge investment (gains) losses <sup>(1)</sup>	(2)	11	8	(3)	3	19	4	24	(57)	(29)	#
Mark-to-market for liability derivatives <sup>(1)</sup>	8	(18)	(11)	(19)	7	(41)	(28)	(25)	128	75	#
<b>Total pretax operating earnings</b>	<b>\$ 459</b>	<b>\$ 122</b>	<b>\$ 82</b>	<b>\$ 61</b>	<b>\$ 136</b>	<b>\$ 401</b>	<b>\$ 88</b>	<b>\$ 85</b>	<b>\$ 150</b>	<b>\$ 323</b>	<b>#</b>
<b>Income Statement Metrics</b>											
Pretax income margin	22.3%	23.5%	16.9%	17.8%	25.8%	21.1%	22.4%	16.5%	14.7%	17.7%	
Pretax operating earnings margin	20.9%	21.6%	15.5%	11.4%	23.9%	18.3%	16.7%	16.3%	24.2%	19.4%	
<b>Net Investment Income</b>											
Investment income on fixed maturities	\$ 1,482	\$ 356	\$ 344	\$ 334	\$ 324	\$ 1,358	\$ 308	\$ 290	\$ 279	\$ 877	(16)%
Realized gains (losses)	37	4	4	12	21	41	6	-	12	18	-
Hedges related to interest credited	4	4	(3)	4	8	13	(1)	9	2	10	(50)%
Hedges related to variable annuities benefits	2	(11)	(8)	3	(3)	(19)	(4)	(24)	57	29	#
Other (including seed money)	19	22	6	(20)	2	10	2	5	20	27	#
<b>Total net investment income</b>	<b>\$ 1,544</b>	<b>\$ 375</b>	<b>\$ 343</b>	<b>\$ 333</b>	<b>\$ 352</b>	<b>\$ 1,403</b>	<b>\$ 311</b>	<b>\$ 280</b>	<b>\$ 370</b>	<b>\$ 961</b>	<b>11 %</b>
<b>Balance Sheet Metrics</b>											
Allocated equity	\$ 2,710	\$ 2,626	\$ 2,505	\$ 2,518	\$ 2,422	\$ 2,422	\$ 2,292	\$ 2,151	\$ 2,128	\$ 2,128	(15)%
Pretax return on allocated equity	NA	NA	NA	NA	18.2%	18.2%	18.2%	18.8%	19.2%	19.2%	
<b>Other Metrics</b>											
Total annuity net flows	\$ 1,105	\$ 244	\$ 460	\$ 562	\$ 591	\$ 1,857	\$ 483	\$ 609	\$ 465	\$ 1,557	(17)%

<sup>(1)</sup> Totals include GMWB and GMAB only.

# Variance of 100% or greater.



**Ameriprise Financial, Inc.**  
**Annuities Segment**

(in millions unless otherwise noted, unaudited)

	Full Year					Full Year				Year-to-Date	3 Qtr 2007 vs. 3 Qtr 2006 % Change
	2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	4 Qtr 2006	2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007		
<b>Product Information</b>											
<b>Variable Annuities</b>											
Pretax income	\$ 221	\$ 55	\$ 35	\$ 39	\$ 68	\$ 197	\$ 57	\$ 41	\$ 35	\$ 133	(10)%
Allocated equity	\$ 1,120	\$ 1,099	\$ 1,056	\$ 1,049	\$ 1,023	\$ 1,023	\$ 944	\$ 905	\$ 919	\$ 919	(12)%
Pretax return on allocated equity	NA	NA	NA	NA	18.4%	18.4%	19.2%	20.6%	20.8%	20.8%	
<b>Fixed Annuities <sup>(1)</sup></b>											
Pretax income	\$ 269	\$ 78	\$ 54	\$ 56	\$ 79	\$ 267	\$ 61	\$ 45	\$ 56	\$ 162	-
Allocated equity	\$ 1,590	\$ 1,527	\$ 1,449	\$ 1,469	\$ 1,399	\$ 1,399	\$ 1,348	\$ 1,246	\$ 1,209	\$ 1,209	(12)%
Pretax return on allocated equity	NA	NA	NA	NA	18.0%	18.0%	17.4%	17.4%	18.1%	18.1%	
<b>Variable Annuities Rollforward</b>											
Beginning balance	\$ 35,531	\$ 40,150	\$ 42,900	\$ 43,254	\$ 45,606	\$ 40,150	\$ 49,489	\$ 51,475	\$ 55,092	\$ 49,489	27 %
Deposits	6,779	2,179	2,602	2,583	2,691	10,055	2,706	2,982	2,649	8,337	3 %
Withdrawals and terminations	(4,993)	(1,373)	(1,510)	(1,386)	(1,424)	(5,693)	(1,494)	(1,634)	(1,458)	(4,586)	(5)%
Net flows	2,386	806	1,092	1,197	1,267	4,362	1,212	1,348	1,191	3,751	(1)%
Investment performance and interest credited	2,205	1,933	(742)	1,140	2,617	4,948	770	2,265	847	3,882	(26)%
Other	28	11	4	15	(1)	29	4	4	(3)	5	#
<b>Total ending balance - contract accumulation values</b>	<b>\$ 40,150</b>	<b>\$ 42,900</b>	<b>\$ 43,254</b>	<b>\$ 45,606</b>	<b>\$ 49,489</b>	<b>\$ 49,489</b>	<b>\$ 51,475</b>	<b>\$ 55,092</b>	<b>\$ 57,127</b>	<b>\$ 57,127</b>	<b>25 %</b>
Variable annuities fixed sub-accounts	\$ 6,999	\$ 6,810	\$ 6,572	\$ 6,277	\$ 5,975	\$ 5,975	\$ 5,674	\$ 5,416	\$ 5,542	\$ 5,542	(12)%
<b>Fixed Annuities Rollforward</b>											
Beginning balance	\$ 17,501	\$ 16,861	\$ 16,443	\$ 15,954	\$ 15,423	\$ 16,861	\$ 14,884	\$ 14,285	\$ 13,652	\$ 14,884	(14)%
Deposits	686	151	154	147	113	565	83	77	81	241	(45)%
Withdrawals and terminations	(1,967)	(713)	(786)	(782)	(789)	(3,070)	(812)	(816)	(807)	(2,435)	(3)%
Net flows	(1,281)	(562)	(632)	(635)	(676)	(2,505)	(729)	(739)	(726)	(2,194)	(14)%
Policyholder interest credited	635	152	142	150	147	591	128	143	120	391	(20)%
Other	6	(8)	1	(46)	(10)	(63)	2	(37)	-	(35)	#
<b>Total ending balance - contract accumulation values</b>	<b>\$ 16,861</b>	<b>\$ 16,443</b>	<b>\$ 15,954</b>	<b>\$ 15,423</b>	<b>\$ 14,884</b>	<b>\$ 14,884</b>	<b>\$ 14,285</b>	<b>\$ 13,652</b>	<b>\$ 13,046</b>	<b>\$ 13,046</b>	<b>(15)%</b>
<b>Capitalized Interest</b>	<b>\$ 15</b>	<b>\$ 3</b>	<b>\$ 2</b>	<b>\$ 3</b>	<b>\$ 2</b>	<b>\$ 10</b>	<b>\$ 2</b>	<b>\$ 2</b>	<b>\$ 2</b>	<b>\$ 6</b>	<b>(33)%</b>
<b>Payout Annuities Reserve Balance</b>	<b>\$ 2,267</b>	<b>\$ 2,277</b>	<b>\$ 2,275</b>	<b>\$ 2,275</b>	<b>\$ 2,275</b>	<b>\$ 2,275</b>	<b>\$ 2,260</b>	<b>\$ 2,249</b>	<b>\$ 2,238</b>	<b>\$ 2,238</b>	<b>(2)%</b>
<b>Tax Equivalent Spread - Fixed Annuities <sup>(2)</sup></b>											
Gross rate of return on invested assets	5.8 %	6.0 %	5.8 %	5.4 %	5.7 %	5.7 %	5.7 %	5.6 %	5.6 %	5.6 %	
Crediting rate	(3.7)%	(3.7)%	(3.7)%	(3.7)%	(3.7)%	(3.7)%	(3.7)%	(3.7)%	(3.7)%	(3.7)%	
Tax equivalent margin spread	2.1 %	2.3 %	2.1 %	1.7 %	2.0 %	2.1 %	2.0 %	1.9 %	1.9 %	2.0 %	
<b>Total Variable Annuities DAC</b>											
Beginning balance	\$ 1,447	\$ 1,719	\$ 1,809	\$ 1,887	\$ 1,926	\$ 1,719	\$ 2,004	\$ 1,898	\$ 1,988	\$ 2,004	5 %
Capitalization	384	112	113	119	121	465	121	124	113	358	(5)%
Amortization per income statement	(165)	(49)	(57)	(69)	(32)	(207)	(68)	(56)	(20)	(144)	71 %
SOP 05-1 (Cumulative pretax impact)	-	-	-	-	-	-	(146)	-	-	(146)	-
Other (FAS 115)	53	27	22	(11)	(11)	27	(13)	22	(14)	(5)	(27)%
<b>Total ending balance</b>	<b>\$ 1,719</b>	<b>\$ 1,809</b>	<b>\$ 1,887</b>	<b>\$ 1,926</b>	<b>\$ 2,004</b>	<b>\$ 2,004</b>	<b>\$ 1,898</b>	<b>\$ 1,988</b>	<b>\$ 2,067</b>	<b>\$ 2,067</b>	<b>7 %</b>
<b>Total Fixed Annuities DAC</b>											
Beginning balance	\$ 426	\$ 396	\$ 391	\$ 381	\$ 359	\$ 396	\$ 343	\$ 315	\$ 309	\$ 343	(19)%
Capitalization	32	6	5	5	3	19	2	1	2	5	(60)%
Amortization per income statement	(79)	(21)	(22)	(17)	(20)	(80)	(21)	(20)	(33)	(74)	(94)%
SOP 05-1 (Cumulative pretax impact)	-	-	-	-	-	-	(7)	-	-	(7)	-
Other (FAS 115)	17	10	7	(10)	1	8	(2)	13	(6)	5	40 %
<b>Total ending balance</b>	<b>\$ 396</b>	<b>\$ 391</b>	<b>\$ 381</b>	<b>\$ 359</b>	<b>\$ 343</b>	<b>\$ 343</b>	<b>\$ 315</b>	<b>\$ 309</b>	<b>\$ 272</b>	<b>\$ 272</b>	<b>(24)%</b>

<sup>(1)</sup> Includes payout annuities.

<sup>(2)</sup> Attributable to interest sensitive products only, which have been 97% of the total ending fixed annuities accumulation values in the periods reported. The asset earnings rate is a calculated theoretical yield obtained from the assignment of investment income using the investment year method of allocation.

# Variance of 100% or greater.



## Historical Financial and Metric Information

(unaudited)

Full Year 2005 and Quarterly through 3rd Quarter 2007

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### Protection Segment

**Ameriprise Financial, Inc.**  
**Protection Segment**

(in millions unless otherwise noted, unaudited)

	Full Year 2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	4 Qtr 2006	Full Year 2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007	Year-to-Date 2007	3 Qtr 2007 vs. 3 Qtr 2006 % Change
<b>Revenues</b>											
Management and financial advice fees	\$ 42	\$ 12	\$ 15	\$ 14	\$ 15	\$ 56	\$ 16	\$ 17	\$ 17	\$ 50	21 %
Distribution fees	89	24	23	24	25	96	25	26	25	76	4 %
Net investment income	342	89	87	86	93	355	89	87	93	269	8 %
Premiums	999	226	232	251	245	954	243	251	253	747	1 %
Other revenues	394	102	121	102	106	431	108	105	107	320	5 %
<b>Total revenues</b>	<b>1,866</b>	<b>453</b>	<b>478</b>	<b>477</b>	<b>484</b>	<b>1,892</b>	<b>481</b>	<b>486</b>	<b>495</b>	<b>1,462</b>	<b>4 %</b>
Banking and deposit interest expense	2	1	(1)	-	1	1	-	1	-	1	-
<b>Total net revenues</b>	<b>1,864</b>	<b>452</b>	<b>479</b>	<b>477</b>	<b>483</b>	<b>1,891</b>	<b>481</b>	<b>485</b>	<b>495</b>	<b>1,461</b>	<b>4 %</b>
<b>Expenses</b>											
Distribution expenses	97	19	25	23	27	94	14	18	17	49	(26)%
Interest credited to fixed accounts	144	36	36	36	37	145	34	35	37	106	3 %
Benefits, claims, losses and settlement expenses	788	213	204	221	214	852	218	211	225	654	2 %
Amortization of deferred acquisition costs	108	41	61	(11)	42	133	35	40	68	143	#
Interest and debt expense	-	-	-	-	-	-	-	-	-	-	-
General and administrative expense	233	60	61	59	53	233	60	63	55	178	(7)%
<b>Total expenses</b>	<b>1,370</b>	<b>369</b>	<b>387</b>	<b>328</b>	<b>373</b>	<b>1,457</b>	<b>361</b>	<b>367</b>	<b>402</b>	<b>1,130</b>	<b>23 %</b>
<b>Pretax income</b>	<b>\$ 494</b>	<b>\$ 83</b>	<b>\$ 92</b>	<b>\$ 149</b>	<b>\$ 110</b>	<b>\$ 434</b>	<b>\$ 120</b>	<b>\$ 118</b>	<b>\$ 93</b>	<b>\$ 331</b>	<b>(38)%</b>
<b>Pretax Operating Earnings</b>											
Pretax income	\$ 494	\$ 83	\$ 92	\$ 149	\$ 110	\$ 434	\$ 120	\$ 118	\$ 93	\$ 331	(38)%
Realized (gains) losses	(13)	(2)	(1)	(1)	(5)	(9)	(1)	-	(3)	(4)	#
<b>Total pretax operating earnings</b>	<b>\$ 481</b>	<b>\$ 81</b>	<b>\$ 91</b>	<b>\$ 148</b>	<b>\$ 105</b>	<b>\$ 425</b>	<b>\$ 119</b>	<b>\$ 118</b>	<b>\$ 90</b>	<b>\$ 327</b>	<b>(39)%</b>
<b>Income Statement Metrics</b>											
Pretax income margin	26.5%	18.4%	19.2%	31.2%	22.8%	23.0%	24.9%	24.3%	18.8%	22.7%	
Pretax operating earnings margin	25.8%	17.9%	19.0%	31.0%	21.7%	22.5%	24.7%	24.3%	18.2%	22.4%	
<b>Net Investment Income</b>											
Investment income on fixed maturities	\$ 297	\$ 76	\$ 77	\$ 79	\$ 79	\$ 311	\$ 81	\$ 81	\$ 81	\$ 243	3 %
Realized gains (losses)	13	2	1	1	5	9	1	-	3	4	#
Other (including seed money)	32	11	9	6	9	35	7	6	9	22	50 %
<b>Total net investment income</b>	<b>\$ 342</b>	<b>\$ 89</b>	<b>\$ 87</b>	<b>\$ 86</b>	<b>\$ 93</b>	<b>\$ 355</b>	<b>\$ 89</b>	<b>\$ 87</b>	<b>\$ 93</b>	<b>\$ 269</b>	<b>8 %</b>
<b>Balance Sheet Metrics</b>											
Allocated equity	\$ 2,056	\$ 2,067	\$ 2,127	\$ 2,140	\$ 2,155	\$ 2,155	\$ 2,174	\$ 2,145	\$ 2,308	\$ 2,308	8 %
Pretax return on allocated equity	NA	NA	NA	NA	20.6%	20.6%	22.1%	23.1%	20.2%	20.2%	
<b>Product Information</b>											
<b>Long Term Care</b>											
Pretax income	\$ 8	\$ 1	\$ 8	\$ 18	\$ 1	\$ 28	\$ 7	\$ 7	\$ 3	\$ 17	(83)%
Allocated equity	\$ 523	\$ 525	\$ 541	\$ 544	\$ 553	\$ 553	\$ 564	\$ 542	\$ 552	\$ 552	1 %
Pretax return on allocated equity	NA	NA	NA	NA	5.2 %	5.2 %	6.2 %	6.0 %	3.3 %	3.3 %	
<b>Protection excluding Long Term Care</b>											
Pretax income	\$ 486	\$ 82	\$ 84	\$ 131	\$ 109	\$ 406	\$ 113	\$ 111	\$ 90	\$ 314	(31)%
Allocated equity	\$ 1,533	\$ 1,542	\$ 1,586	\$ 1,596	\$ 1,602	\$ 1,602	\$ 1,610	\$ 1,603	\$ 1,756	\$ 1,756	10 %
Pretax return on allocated equity	NA	NA	NA	NA	25.8 %	25.8 %	27.5 %	29.0 %	25.9 %	25.9 %	

# Variance of 100% or greater.

**Ameriprise Financial, Inc.**  
**Protection Segment**

(in millions unless otherwise noted, unaudited)

	Full Year					Full Year				Year-to-Date	3 Qtr 2007 vs.
	2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	4 Qtr 2006	2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007	2007	3 Qtr 2006 % Change
<b>Cash Sales</b>											
VUL / UL <sup>(1)</sup>	\$ 343	\$ 91	\$ 86	\$ 84	\$ 90	\$ 351	\$ 84	\$ 88	\$ 88	\$ 260	5 %
Term and whole life	20	5	5	4	6	20	5	5	5	15	25 %
Disability insurance	21	5	5	5	5	20	5	5	4	14	(20)%
Auto and Home	529	159	138	151	140	588	149	147	157	453	4 %
<b>Total cash sales</b>	<b>\$ 913</b>	<b>\$ 260</b>	<b>\$ 234</b>	<b>\$ 244</b>	<b>\$ 241</b>	<b>\$ 979</b>	<b>\$ 243</b>	<b>\$ 245</b>	<b>\$ 254</b>	<b>\$ 742</b>	<b>4 %</b>
<b>VUL / UL Policyholder Account Balances</b>											
Beginning balance	\$ 8,174	\$ 8,375	\$ 8,747	\$ 8,681	\$ 8,888	\$ 8,375	\$ 9,329	\$ 9,473	\$ 9,858	\$ 9,329	14 %
Premiums and deposits	545	267	265	263	278	1,073	275	283	277	835	5 %
Investment performance and interest	259	349	(87)	193	418	873	131	372	115	618	(40)%
Withdrawals and surrenders	(622)	(262)	(266)	(271)	(279)	(1,078)	(276)	(285)	(287)	(848)	(6)%
Other	19	18	22	22	24	86	14	15	13	42	(41)%
<b>Total ending balance</b>	<b>\$ 8,375</b>	<b>\$ 8,747</b>	<b>\$ 8,681</b>	<b>\$ 8,888</b>	<b>\$ 9,329</b>	<b>\$ 9,329</b>	<b>\$ 9,473</b>	<b>\$ 9,858</b>	<b>\$ 9,976</b>	<b>\$ 9,976</b>	<b>12 %</b>
<b>Premiums by product</b>											
Term and whole life	\$ 74	\$ 18	\$ 18	\$ 18	\$ 18	\$ 72	\$ 18	\$ 21	\$ 21	\$ 60	17 %
Disability insurance	149	39	39	40	41	159	41	42	42	125	5 %
Long term care	146	36	38	50	40	164	35	35	36	106	(28)%
Auto and Home	491	127	132	137	141	537	141	144	146	431	7 %
Intercompany premiums	12	6	5	6	5	22	8	9	8	25	33 %
AMEX Assurance	127	-	-	-	-	-	-	-	-	-	-
<b>Total premiums</b>	<b>\$ 999</b>	<b>\$ 226</b>	<b>\$ 232</b>	<b>\$ 251</b>	<b>\$ 245</b>	<b>\$ 954</b>	<b>\$ 243</b>	<b>\$ 251</b>	<b>\$ 253</b>	<b>\$ 747</b>	<b>1 %</b>
<b>Auto and Home Insurance</b>											
Policy Count (thousands)	451	459	469	481	490	490	496	505	512	512	6 %
Loss ratio	82.4 %	82.8 %	74.4 %	82.8 %	76.1 %	79.0 %	71.0 %	78.8 %	78.1 %	76.0 %	
Expense ratio	15.5 %	14.9 %	15.7 %	15.8 %	15.4 %	15.4 %	18.2 %	17.1 %	18.0 %	17.6 %	
Combined ratio	97.9 %	97.7 %	90.1 %	98.6 %	91.5 %	94.4 %	89.2 %	95.9 %	96.1 %	93.6 %	
<b>DAC Rollforward</b>											
<b>Life and Health</b>											
Beginning balance	\$ 1,767	\$ 1,920	\$ 1,945	\$ 1,973	\$ 2,045	\$ 1,920	\$ 2,064	\$ 2,042	\$ 2,085	\$ 2,064	6 %
Capitalization	217	55	49	49	50	203	57	60	54	171	10 %
Amortization per income statement	(72)	(36)	(27)	23	(29)	(69)	(24)	(28)	(54)	(106)	#
SOP 05-1 (Cumulative pretax impact)	-	-	-	-	-	-	(51)	-	-	(51)	-
Other (FAS 115)	8	6	6	-	(2)	10	(4)	11	1	8	-
<b>Total ending balance</b>	<b>\$ 1,920</b>	<b>\$ 1,945</b>	<b>\$ 1,973</b>	<b>\$ 2,045</b>	<b>\$ 2,064</b>	<b>\$ 2,064</b>	<b>\$ 2,042</b>	<b>\$ 2,085</b>	<b>\$ 2,086</b>	<b>\$ 2,086</b>	<b>2 %</b>
<b>Life Insurance in-Force</b>	<b>\$ 160,018</b>	<b>\$ 163,783</b>	<b>\$ 167,373</b>	<b>\$ 170,579</b>	<b>\$ 174,022</b>	<b>\$ 174,022</b>	<b>\$ 177,374</b>	<b>\$ 181,080</b>	<b>\$ 184,304</b>	<b>\$ 184,304</b>	<b>8 %</b>
<b>Net Amount at Risk</b>	<b>\$ 64,420</b>	<b>\$ 63,577</b>	<b>\$ 63,248</b>	<b>\$ 62,196</b>	<b>\$ 61,458</b>	<b>\$ 61,458</b>	<b>\$ 60,967</b>	<b>\$ 60,185</b>	<b>\$ 59,516</b>	<b>\$ 59,516</b>	<b>(4)%</b>
<b>Net Policyholder Reserves</b>											
VUL / UL	\$ 7,246	\$ 7,627	\$ 7,571	\$ 7,796	\$ 8,243	\$ 8,243	\$ 8,388	\$ 8,783	\$ 8,915	\$ 8,915	14 %
Term and whole life	234	234	237	234	234	234	234	234	233	233	-
Disability insurance	356	368	374	381	386	386	408	414	419	419	10 %
Long term care and other	2,151	2,176	2,190	2,211	2,238	2,238	2,257	2,275	2,300	2,300	4 %
Auto and Home loss and LAE reserves	308	323	332	354	364	364	352	360	361	361	2 %
<b>Total net policyholder reserves</b>	<b>\$ 10,295</b>	<b>\$ 10,728</b>	<b>\$ 10,704</b>	<b>\$ 10,976</b>	<b>\$ 11,465</b>	<b>\$ 11,465</b>	<b>\$ 11,639</b>	<b>\$ 12,066</b>	<b>\$ 12,228</b>	<b>\$ 12,228</b>	<b>11 %</b>

<sup>(1)</sup> Includes lump sum deposits.

# Variance of 100% or greater.



## Historical Financial and Metric Information

(unaudited)

Full Year 2005 and Quarterly through 3rd Quarter 2007

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### Corporate & Other Segment

**Ameriprise Financial, Inc.**  
**Corporate & Other Segment**

(in millions unless otherwise noted, unaudited)

	Full Year 2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	4 Qtr 2006	Full Year 2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007	Year-to-Date 2007	3 Qtr 2007 vs. 3 Qtr 2006 % Change
<b>Revenues</b>											
Management and financial advice fees	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1	\$ 1	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-
Net investment income	(31)	3	4	8	14	29	9	2	(3)	8	#
Premiums	-	-	-	-	-	-	-	-	-	-	-
Other revenues	7	2	3	-	1	6	7	(1)	(2)	4	-
<b>Total revenues</b>	(24)	5	7	8	15	35	16	1	(4)	13	#
Banking and deposit interest expense	6	2	1	2	2	7	2	1	2	5	-
<b>Total net revenues</b>	(30)	3	6	6	13	28	14	-	(6)	8	#
<b>Expenses</b>											
Distribution expenses	1	-	-	-	-	-	-	1	-	1	-
Interest credited to fixed accounts	-	-	-	-	-	-	-	-	-	-	-
Benefits, claims, losses and settlement expenses	-	-	-	-	-	-	-	-	-	-	-
Amortization of deferred acquisition costs	-	-	-	-	-	-	-	-	-	-	-
Interest and debt expense	67	20	23	29	29	101	29	29	27	85	(7)%
General and administrative expense	43	34	31	22	29	116	24	48	40	112	82 %
<b>Total expenses before separation costs<sup>(1)</sup></b>	111	54	54	51	58	217	53	78	67	198	31 %
Separation costs	293	67	84	87	123	361	85	63	60	208	(31)%
<b>Total expenses</b>	404	121	138	138	181	578	138	141	127	406	(8)%
<b>Pretax loss</b>	<u>\$ (434)</u>	<u>\$ (118)</u>	<u>\$ (132)</u>	<u>\$ (132)</u>	<u>\$ (168)</u>	<u>\$ (550)</u>	<u>\$ (124)</u>	<u>\$ (141)</u>	<u>\$ (133)</u>	<u>\$ (398)</u>	(1)%
<b>Balance Sheet Metrics</b>											
Allocated equity	\$ 1,351	\$ 1,387	\$ 1,586	\$ 1,496	\$ 1,715	\$ 1,715	\$ 1,586	\$ 1,842	\$ 1,767	\$ 1,767	18 %

<sup>(1)</sup> See non-GAAP Financial Information.

# Variance of 100% or greater.

**Ameriprise Financial, Inc.**  
**Eliminations <sup>(1)</sup>**

(in millions unless otherwise noted, unaudited)

	Full Year					Full Year			Year-to-Date	3 Qtr 2007 vs.	
	2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	4 Qtr 2006	2006	1 Qtr 2007	2 Qtr 2007	2007	3 Qtr 2006	
										% Change	
<b>Revenues</b>											
Management and financial advice fees	\$ (47)	\$ (12)	\$ (12)	\$ (12)	\$ (13)	\$ (49)	\$ (12)	\$ (13)	\$ (14)	\$ (39)	(17)%
Distribution fees	(1,005)	(271)	(288)	(270)	(281)	(1,110)	(290)	(302)	(279)	(871)	(3)%
Net investment income	(4)	(2)	(1)	(2)	(3)	(8)	(2)	(2)	(1)	(5)	50 %
Premiums	(21)	(6)	(5)	(6)	(5)	(22)	(8)	(9)	(8)	(25)	(33)%
Other revenues	(1)	-	-	-	1	1	-	-	-	-	-
<b>Total revenues</b>	<b>(1,078)</b>	<b>(291)</b>	<b>(306)</b>	<b>(290)</b>	<b>(301)</b>	<b>(1,188)</b>	<b>(312)</b>	<b>(326)</b>	<b>(302)</b>	<b>(940)</b>	<b>(4)%</b>
Banking and deposit interest expense	(4)	(2)	(1)	(3)	(1)	(7)	(1)	(3)	(1)	(5)	67 %
<b>Total net revenues</b>	<b>(1,074)</b>	<b>(289)</b>	<b>(305)</b>	<b>(287)</b>	<b>(300)</b>	<b>(1,181)</b>	<b>(311)</b>	<b>(323)</b>	<b>(301)</b>	<b>(935)</b>	<b>(5)%</b>
<b>Expenses</b>											
Distribution expenses	(896)	(244)	(262)	(246)	(255)	(1,007)	(256)	(268)	(250)	(774)	(2)%
Interest credited to fixed accounts	-	-	-	-	-	-	-	-	-	-	-
Benefits, claims, losses and settlement expenses	-	-	-	-	-	-	-	-	-	-	-
Amortization of deferred acquisition costs	-	-	-	-	-	-	-	-	-	-	-
Interest and debt expense	-	-	-	-	-	-	-	-	-	-	-
General and administrative expense	(178)	(45)	(43)	(41)	(45)	(174)	(55)	(55)	(51)	(161)	(24)%
<b>Total expenses</b>	<b>(1,074)</b>	<b>(289)</b>	<b>(305)</b>	<b>(287)</b>	<b>(300)</b>	<b>(1,181)</b>	<b>(311)</b>	<b>(323)</b>	<b>(301)</b>	<b>(935)</b>	<b>(5)%</b>
<b>Pretax income</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>-</b>

<sup>(1)</sup> The majority of the amounts above represent the impact of inter-segment transfer pricing for both revenues and expenses.

# Variance of 100% or greater.

**Ameriprise Financial, Inc.**  
**AMEX Assurance**

(in millions unless otherwise noted, unaudited)

	Full Year 2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	4 Qtr 2006	Full Year 2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007	Year-to-Date 2007	3 Qtr 2007 vs. 3 Qtr 2006 % Change
<b>Revenues</b>											
Management and financial advice fees	\$ 3	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-
Net investment income	9	-	-	-	-	-	-	-	-	-	-
Premiums	127	-	-	-	-	-	-	-	-	-	-
Other revenues	(1)	-	-	-	-	-	-	-	-	-	-
<b>Total revenues</b>	<b>138</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Banking and deposit interest expense	-	-	-	-	-	-	-	-	-	-	-
<b>Total net revenues</b>	<b>138</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Expenses</b>											
Distribution expenses	34	-	-	-	-	-	-	-	-	-	-
Interest credited to fixed accounts	-	-	-	-	-	-	-	-	-	-	-
Benefits, claims, losses and settlement expenses	(12)	-	-	-	-	-	-	-	-	-	-
Amortization of deferred acquisition costs	17	-	-	-	-	-	-	-	-	-	-
Interest and debt expense	-	-	-	-	-	-	-	-	-	-	-
General and administrative expense	17	-	-	-	-	-	-	-	-	-	-
<b>Total expenses</b>	<b>56</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Pretax income</b>	<b>\$ 82</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>-</b>

# Variance of 100% or greater.





## **Historical Financial and Metric Information**

(unaudited)

**Full Year 2005 and Quarterly through 3rd Quarter 2007**

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## **Balance Sheet and Ratings Information**

## Ameriprise Financial, Inc. Consolidated Balance Sheets

(in millions, unaudited)

	Year End				Year End			
	2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007
<b>Assets</b>								
Cash and cash equivalents	\$ 2,483	\$ 1,675	\$ 2,132	\$ 3,341	\$ 2,760	\$ 2,444	\$ 3,333	\$ 4,002
Investments	39,086	38,072	36,993	36,162	35,504	34,411	31,669	31,126
Separate account assets	41,561	45,220	45,751	48,834	53,848	56,281	60,470	62,371
Receivables	2,330	2,532	2,592	2,691	3,161	3,264	3,559	3,323
Deferred acquisition costs	4,182	4,280	4,342	4,423	4,499	4,337	4,462	4,502
Restricted and segregated cash	1,082	1,099	1,018	1,076	1,254	1,193	1,296	1,225
Other assets	2,556	3,098	3,376	3,227	3,455	3,530	3,718	3,621
<b>Total assets</b>	<b>\$ 93,280</b>	<b>\$ 95,976</b>	<b>\$ 96,204</b>	<b>\$ 99,754</b>	<b>\$ 104,481</b>	<b>\$ 105,460</b>	<b>\$ 108,507</b>	<b>\$ 110,170</b>
<b>Liabilities</b>								
Future policy benefits and claims	\$ 32,725	\$ 32,194	\$ 31,539	\$ 30,794	\$ 30,031	\$ 29,149	\$ 28,316	\$ 28,048
Separate account liabilities	41,561	45,220	45,751	48,834	53,848	56,281	60,470	62,371
Customer Deposits	6,808	6,285	5,871	6,563	6,707	6,483	6,055	6,029
Debt	1,852	1,939	2,437	2,272	2,244	2,243	2,221	2,215
Accounts payable and accrued expenses	1,328	1,143	1,366	1,185	1,407	1,190	1,242	1,222
Other liabilities	1,319	1,854	2,005	2,353	2,319	2,383	2,603	2,527
<b>Total liabilities</b>	<b>85,593</b>	<b>88,635</b>	<b>88,969</b>	<b>92,001</b>	<b>96,556</b>	<b>97,729</b>	<b>100,907</b>	<b>102,412</b>
<b>Shareholders' Equity</b>								
Common shares (\$.01 par)	2	3	3	3	3	3	3	3
Additional paid-in capital	4,091	4,208	4,254	4,291	4,353	4,468	4,533	4,593
Retained earnings	3,745	3,862	3,976	4,123	4,268	4,268	4,428	4,591
Treasury stock	-	(290)	(332)	(438)	(490)	(865)	(1,009)	(1,180)
Accumulated other comprehensive income (loss), net of tax	(151)	(442)	(666)	(226)	(209)	(143)	(355)	(249)
<b>Total shareholders' equity</b>	<b>7,687</b>	<b>7,341</b>	<b>7,235</b>	<b>7,753</b>	<b>7,925</b>	<b>7,731</b>	<b>7,600</b>	<b>7,758</b>
<b>Total liabilities and shareholders' equity</b>	<b>\$ 93,280</b>	<b>\$ 95,976</b>	<b>\$ 96,204</b>	<b>\$ 99,754</b>	<b>\$ 104,481</b>	<b>\$ 105,460</b>	<b>\$ 108,507</b>	<b>\$ 110,170</b>

## Ameriprise Financial, Inc. Capital and Ratings Information

(in millions unless otherwise noted, unaudited)

	Year End				Year End			
	2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007
<b>Debt Summary</b>								
Senior notes	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500
Medium term notes	50	-	-	-	-	-	-	-
Junior subordinated notes <sup>(2)</sup>	-	-	500	500	500	500	500	500
Non-recourse debt								
Debt of CDO	283	284	254	254	225	225	197	197
Debt for inverse floaters	19	18	18	18	19	18	24	18
Debt of property fund limited partnerships	-	137	165	-	-	-	-	-
Total non-recourse debt	302	439	437	272	244	243	221	215
<b>Total debt</b>	<b>\$ 1,852</b>	<b>\$ 1,939</b>	<b>\$ 2,437</b>	<b>\$ 2,272</b>	<b>\$ 2,244</b>	<b>\$ 2,243</b>	<b>\$ 2,221</b>	<b>\$ 2,215</b>
Total debt	\$ 1,852	\$ 1,939	\$ 2,437	\$ 2,272	\$ 2,244	\$ 2,243	\$ 2,221	\$ 2,215
Total non-recourse debt	(302)	(439)	(437)	(272)	(244)	(243)	(221)	(215)
Total debt excluding non-recourse debt <sup>(1)</sup>	1,550	1,500	2,000	2,000	2,000	2,000	2,000	2,000
Junior subordinated notes 75% equity credit <sup>(2)</sup>	-	-	(375)	(375)	(375)	(375)	(375)	(375)
Total debt excluding non-recourse debt and 75% equity credit <sup>(1),(2)</sup>	<b>\$ 1,550</b>	<b>\$ 1,500</b>	<b>\$ 1,625</b>	<b>\$ 1,625</b>	<b>\$ 1,625</b>	<b>\$ 1,625</b>	<b>\$ 1,625</b>	<b>\$ 1,625</b>
Total shareholders' equity	\$ 7,687	\$ 7,341	\$ 7,235	\$ 7,753	\$ 7,925	\$ 7,731	\$ 7,600	\$ 7,758
Total capital	9,539	9,280	9,672	10,025	10,169	9,974	9,821	9,973
Total capital excluding non-recourse debt <sup>(1)</sup>	\$ 9,237	\$ 8,841	\$ 9,235	\$ 9,753	\$ 9,925	\$ 9,731	\$ 9,600	\$ 9,758
<b>Other Information</b>								
Debt to total capital	19.4 %	20.9 %	25.2 %	22.7 %	22.1 %	22.5 %	22.6 %	22.2 %
Debt to total capital excluding non-recourse debt <sup>(1)</sup>	16.8 %	17.0 %	21.7 %	20.5 %	20.2 %	20.6 %	20.8 %	20.5 %
Debt to total capital excluding non-recourse debt and 75% equity credit <sup>(1)</sup>	16.8 %	17.0 %	17.6 %	16.7 %	16.4 %	16.7 %	16.9 %	16.7 %

### Ratings

#### Claims Paying Ratings

RiverSource Life Insurance Company

IDS Property Casualty Ins. Company

#### Debt Ratings

Ameriprise Financial, Inc.

	A.M. Best	S & P	Moody's	Fitch
RiverSource Life Insurance Company	A+	AA-	Aa3	AA-
IDS Property Casualty Ins. Company	A	N/R	N/R	N/R
Ameriprise Financial, Inc.	a-	A-	A3	A-

<sup>(1)</sup> See non-GAAP Financial Information.

<sup>(2)</sup> The Company's junior subordinated notes receive an equity credit of at least 75% by the majority of rating agencies.

**Ameriprise Financial, Inc.**  
**Investments**

(in millions unless otherwise noted, unaudited)

	Year End 2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	Year End 2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007
<b>Cash and cash equivalents</b>	\$ 2,483	\$ 1,675	\$ 2,132	\$ 3,341	\$ 2,760	\$ 2,444	\$ 3,333	\$ 4,002
<b>Investments - Ending Balances</b>								
<b>Available-for-Sale Securities ("AFS")</b>								
Corporate debt securities	\$ 18,623	\$ 18,128	\$ 17,489	\$ 17,250	\$ 16,831	\$ 16,147	\$ 14,735	\$ 14,471
Mortgage backed securities	8,791	8,392	7,999	7,807	7,677	7,444	6,494	6,267
Commercial mortgage backed securities	3,499	3,463	3,391	3,420	3,387	3,322	3,151	3,075
Asset backed securities	1,620	1,524	1,408	1,266	1,266	1,192	1,042	1,044
<b>Total mortgage and other asset backed securities</b>	13,910	13,379	12,798	12,493	12,330	11,958	10,687	10,386
Structured investments	37	40	40	43	46	47	46	48
State and municipal obligations	897	920	972	1,056	1,070	1,085	1,069	1,054
US government and agencies obligations	387	380	375	383	378	362	355	360
Foreign government bonds and obligations	145	132	128	128	135	135	132	133
Common and preferred stocks	14	7	56	59	60	60	58	58
Other AFS	204	185	329	100	30	7	11	54
<b>Total AFS securities</b>	34,217	33,171	32,187	31,512	30,880	29,801	27,093	26,564
Commercial mortgage loans	3,190	3,147	3,129	3,111	3,096	3,031	3,004	3,025
Allowance for loan losses	(44)	(41)	(40)	(40)	(40)	(40)	(40)	(18)
<b>Commercial mortgage loans, net</b>	3,146	3,106	3,089	3,071	3,056	2,991	2,964	3,007
Policy loans	623	630	641	654	660	664	679	693
Trading securities	655	697	624	506	522	592	610	551
Other investments	445	468	452	419	386	363	323	311
<b>Total investments</b>	\$ 39,086	\$ 38,072	\$ 36,993	\$ 36,162	\$ 35,504	\$ 34,411	\$ 31,669	\$ 31,126
<b>Total Cash and Investments</b>	\$ 41,569	\$ 39,747	\$ 39,125	\$ 39,503	\$ 38,264	\$ 36,855	\$ 35,002	\$ 35,128
SFAS 115 Mark-to-market AFS	\$ (122)	\$ (627)	\$ (1,012)	\$ (350)	\$ (328)	\$ (203)	\$ (618)	\$ (434)
<b>AFS Fixed Maturity Asset Quality - %</b>								
AAA	43 %	43 %	43 %	43 %	43 %	44 %	44 %	43 %
AA	7 %	8 %	8 %	8 %	9 %	10 %	10 %	11 %
<b>AFS securities AA and above</b>	50 %	51 %	51 %	51 %	52 %	54 %	54 %	54 %
A	19 %	19 %	18 %	18 %	17 %	16 %	16 %	16 %
BBB	24 %	23 %	24 %	24 %	24 %	24 %	24 %	24 %
Below investment grade	7 %	7 %	7 %	7 %	7 %	6 %	6 %	6 %
<b>Total AFS fixed maturity asset quality - %</b>	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %
<b>Fair Value of Below Investment Grade as a % of Total Cash and Investments</b>	7 %	7 %	6 %	6 %	6 %	6 %	6 %	5 %

# Ameriprise Financial, Inc.

## Non-GAAP Financial Information

Ameriprise Financial, Inc. (the Company) follows accounting principles generally accepted in the United States (U.S. GAAP). This report includes information on both a U.S. GAAP and non-GAAP basis.

Certain non-GAAP measures in this report exclude items that are a direct result of our separation from American Express Company, which consist of discontinued operations, AMEX Assurance and non-recurring separation costs. These non-GAAP financial measures, which our management views as important indicators of financial performance, include:

- Adjusted earnings (adjusted to exclude the after-tax impacts of AMEX Assurance, discontinued operations and separation costs);
- Separation costs, after-tax;
- Adjusted pretax margin;
- Adjusted earnings margin;
- Adjusted net revenue growth;
- Adjusted return on equity;
- Adjusted earnings per diluted share;
- Total expenses before separation costs for the Corporate & Other segment;
- 2005 Consolidated income statement adjusted to exclude AMEX Assurance and separation costs;
- 2005 Protection segment income statement adjusted to exclude AMEX Assurance;
- Income before income tax provision, discontinued operations and separation costs;
- Income tax provision before tax benefit attributable to separation costs; and
- Income before discontinued operations and separation costs.

Management believes that the presentation of these non-GAAP financial measures excluding these specific income statement impacts best reflect the underlying performance of the Company's ongoing operations and facilitates a more meaningful trend analysis. These non-GAAP measures are also used for goal setting, certain compensation related to the Company's annual incentive award program and evaluating the Company's performance on a basis comparable to that used by securities analysts.

The Company presents debt to capital ratios excluding non-recourse debt of structured entities consolidated in accordance with FIN 46(R), EITF 04-5 and other accounting literature and with a 75% equity credit for the Company's junior subordinate debt. Management believes that the debt to capital ratios excluding this non-recourse debt better represents the Company's capital structure.

## Reclassification

Certain prior period information has been restated to conform to current period presentation.

# Ameriprise Financial, Inc.

## Glossary of Selected Terminology - Segments

**Advice & Wealth Management** - This segment provides financial advice and full service brokerage and banking services, primarily to retail clients, through our financial advisors. Our advisors distribute a diversified selection of both proprietary and non-proprietary products to help clients meet their financial needs. A significant portion of revenues in this segment are fee-based, driven by the level of client assets, which is impacted by both market movements and net asset flows. We also earn net investment income on owned assets from primarily certificate and banking products. This segment earns revenues (Distribution fees) for distributing non-proprietary products and earns intersegment revenues (Distribution fees) for distributing our proprietary products and services to our retail clients. Intersegment expenses for this segment include expenses for investment management services provided by our Asset Management segment.

**Asset Management** - This segment provides investment advice and investment products to retail and institutional clients. Threadneedle Investments predominantly provides international investment products and services, and RiverSource Investments predominantly provides domestic products and services. Domestic retail products are primarily distributed through our Advice & Wealth Management segment and also through third-party distribution. International retail products are primarily distributed through third parties. Products accessed by consumers on a retail basis include mutual funds, variable product funds underlying insurance and annuity separate accounts, separately managed accounts and collective funds. Asset Management products are also distributed directly to institutions through an institutional sales force. Institutional asset management products include traditional asset classes separate accounts, collateralized loan obligations, hedge funds and property funds. Revenues in this segment are primarily earned as fees based on managed asset balances which are impacted by both market movements and net asset flows. This segment earns intersegment revenue for investment management services. Intersegment expenses for this segment include distribution expenses for services provided by our Advice & Wealth Management, Annuities and Protection segments.

**Annuities** - This segment provides RiverSource Life variable and fixed annuity products to our retail clients primarily distributed through our Advice & Wealth Management segment and to the retail clients of unaffiliated distributors through third-party distribution. Revenues for our variable annuity products are primarily earned as fees based on underlying account balances, which are impacted by both market movements and net asset flows. Revenues for our fixed annuity products are primarily earned as net investment income on underlying account balances, with profitability significantly impacted by the spread between net investment income earned and interest credited on the fixed account balances. We also earn net investment income on owned assets supporting annuity benefits reserves and capital supporting the business. Intersegment revenues for this segment reflect fees paid by our Asset Management segment for marketing support and other services provided in connection with the availability of RiverSource funds under the variable annuity contracts. Intersegment expenses for this segment include distribution expenses for services provided by our Advice & Wealth Management segment, as well as expenses for investment management services provided by our Asset Management segment.

**Protection** - This segment offers a variety of protection products to address the identified protection and risk management needs of our retail clients including life, disability income and property-casualty insurance. Life and disability income products are primarily distributed through our Advice & Wealth Management segment. Our property-casualty products are sold direct, primarily through affinity relationships. The primary sources of revenues for this segment are premiums, fees, and charges that we receive to assume insurance-related risk. We earn net investment income on owned assets supporting insurance reserves and capital supporting the business. We also receive fees based on the level of assets supporting variable universal life separate account balances. This segment earns intersegment revenues from fees paid by the Asset Management segment for marketing support and other services provided in connection with the availability of RiverSource funds under the variable universal life contracts. Intersegment expenses for this segment include distribution expenses for services provided by our Advice & Wealth Management segment, as well as expenses for investment management services provided by our Asset Management segment.

**Corporate & Other** - This segment consists of net investment income on corporate level assets, including unallocated equity and other revenues from various investments as well as unallocated corporate expenses. This segment also includes non-recurring costs associated with our separation from American Express, which will end in 2007.

# Ameriprise Financial, Inc.

## Glossary of Selected Terminology

**Adjusted Earnings** - Adjustments to net income including the after-tax effect of Income before discontinued operations and separation costs and AMEX Assurance net income .

**Adjusted Earnings Margin** - A ratio using as the numerator adjusted earnings and as the denominator adjusted net revenue.

**Adjusted Net Revenue** - Total net revenue less AMEX Assurance net revenue.

**Adjusted Pretax Income** - Adjustments made to income before tax provision and discontinued operations for separation costs and AMEX Assurance pretax income.

**Adjusted Pretax Margin** - A ratio using as the numerator pretax income excluding discontinued operations, AMEX Assurance and separation cost and as the denominator adjusted net revenue.

**Adjusted Return on Equity** - Adjusted return on equity ("ROE") is calculated using adjusted earnings in the numerator for the last twelve months and equity excluding both the assets and liabilities of discontinued operations and equity allocated to expected non-recurring separation costs as of the last day of the preceding four quarters and the current quarter in the denominator.

**Administered Assets** - Administered assets include assets for which we provide administrative services such as client assets invested in other companies' products that we offer outside of our wrap accounts. These assets include those held in clients' brokerage accounts. We do not exercise management discretion over these assets and do not earn a management fee. These assets are not reported on our Consolidated Balance Sheets.

**Alternative Assets** - Assets reported by the Company that include Hedge Funds and Collateralized Debt Obligations ("CDO").

**Allocated Equity** - The internal allocation of consolidated shareholders' equity, excluding accumulated other comprehensive income (loss), to our operating segments for purposes of measuring segment return on allocated equity. Allocated equity does not represent insurance company risk-based capital or other regulatory capital requirements applicable to us and certain of our subsidiaries. For the Corporate & Other segment, allocated equity also includes any excess capital.

**AMEX Assurance Company** - A legal entity previously owned by IDS Property Casualty Insurance Company ("IDS Property Casualty") that offers travel and other card insurance to American Express Company ("American Express") customers. This business prior to our separation from American Express had historically been reported in the Travel Related Services segment of American Express. Under the separation agreement with American Express, 100% of this business was ceded to an American Express subsidiary in return for an arm's length ceding fee.

**Auto & Home Insurance** - Personal auto and home protection products marketed directly to customers through marketing affiliates such as Costco Wholesale Corporation, Delta Loyalty Management Services, Inc. and Ford Motor Credit Company. We sell these products through our auto and home subsidiary, IDS Property Casualty Insurance Company (doing business as Ameriprise Auto & Home Insurance).

**Book Value per Share** - Total shareholders' equity divided by the number of basic common shares outstanding at period-end.

**Cash Sales** - Cash Sales are the dollar value volume indicator that captures gross new cash inflows which generate product revenue streams to our company. This includes primarily "client initiated" activity that results in an incremental increase in assets (owned, managed or administered), or premiums in-force (but doesn't need to result in time of sale revenue), or activity that doesn't increase assets or premiums inforce, but generates "fee revenue".

**Debt to Total Capital Ratio** - A ratio comprised of total debt divided by total capital. We also present debt to capital ratios excluding non-recourse debt of structured entities consolidated in accordance with FIN 46(R), EITF 04-5 and other accounting literature and with a 75% equity credit for our junior subordinate debt.

**Deferred Acquisition Costs and Amortization** - Deferred acquisition costs ("DAC") represents the costs of acquiring new protection, annuity and certain mutual fund business, principally direct sales commissions and other distribution and underwriting costs that have been deferred on the sale of annuity, life, disability income and long term care insurance and, to a lesser extent, deferred marketing and promotion expenses on auto and home insurance and deferred distribution costs on certain mutual fund products. These costs are deferred to the extent they are recoverable from future profits.

**Financial Planning Penetration** - The period-end number of current clients who have received a financial plan, or have entered into an agreement to receive and have paid for a financial plan, divided by the number of active retail client groups, serviced by branded financial advisors.

**Life Insurance in-Force** - The total amount of all life insurance death benefits currently insured by our company.

**Managed External Client Assets** - Managed external client assets includes client assets for which we provide investment management services, such as the assets of the RiverSource family of mutual funds, assets of institutional clients and client assets held in wrap accounts (retail accounts for which we receive an advice fee based on assets held in the account). Managed external client assets also include assets managed by sub-advisors selected by us. Managed external client assets are not reported on our Consolidated Balance Sheets.

**Managed Owned Assets** - Managed owned assets include certain assets on our Consolidated Balance Sheets for which we provide investment management services and recognize management fees, such as the assets of the general account and RiverSource Variable Product funds held in the separate accounts of our life insurance subsidiaries.

**Net Amount at Risk** - Life insurance in-force less policyholder reserves net of re-insurance.

**Net Flows** - Sales less redemptions and miscellaneous flows which may include reinvested dividends.

**Net Income Margin** - A ratio representing net income as a percentage of total net revenues.

**Owned Assets** - Owned assets include certain assets on our Consolidated Balance Sheets for which we do not provide investment management services and do not recognize management fees, such as investments in non-proprietary funds held in the separate accounts of our life insurance subsidiaries, as well as restricted and segregated cash and receivables.

**Pretax Income (Loss)** - Income (loss) before income tax provision (benefit).

**Pretax Income Margin** - A ratio representing pretax income as a percentage of total net revenues.

**Pretax Return on Allocated Equity** - Calculated using pretax income for the last twelve months and the average allocated equity as of the last day of the trailing four quarters and current quarter end.

## Ameriprise Financial, Inc.

### Glossary of Selected Terminology

**Securities America** - Securities America Financial Corporation ("SAFC") is a corporation whose sole function is to hold the stock of its operating subsidiaries, Securities America, Inc. ("SAI") and Securities America Advisors, Inc. ("SAA"). SAI is a registered broker-dealer and an insurance agency. SAA is an SEC registered investment advisor.

**Separate Accounts** - Represent assets and liabilities that are maintained and established primarily for the purpose of funding variable annuity and insurance products. The assets of the separate account are only available to fund the liabilities of the variable annuity contract holders and others with contracts requiring premiums or other deposits to the separate account. Clients elect to invest premiums in stock, bond and/or money market funds depending on their risk tolerance. All investment performance, net of fees, is passed through to the client.

**Separation Costs** - Separation costs include expenses related to our separation from American Express Company. These costs are primarily associated with establishing the Ameriprise Financial brand, separating and reestablishing our technology platforms and advisor and employee retention programs. These costs will end in 2007.

**SOP 05-1 ("Statement of Position"), "Accounting by Insurance Enterprises for Deferred Acquisition Costs in Connection With Modifications or Exchanges of Insurance Contracts"** - SOP 05-1 provides guidance on accounting for DAC associated with any insurance or annuity contract that is significantly modified or internally replaced with another contract.

**Third Party Distribution** - Distribution of RiverSource products, which include a variety of equity and fixed income mutual funds, annuities and insurance products, to retail clients through unaffiliated financial institutions and broker-dealers. The Third Party channel is separate from the Branded Advisor, Threadneedle, SAFC, and Institutional sales channels.

**Threadneedle** - Threadneedle Asset Management Holdings Limited is our foreign operations in the United Kingdom.

**Total Capital** - Total shareholders' equity plus total debt. Total capital is also presented excluding non-recourse debt.

**Wrap Accounts** - Wrap accounts enable our clients to purchase other securities such as mutual funds in connection with investment advisory fee-based "wrap account" programs or services. We offer clients the opportunity to select products that include proprietary and non-proprietary funds. We currently offer both discretionary and non-discretionary investment advisory wrap accounts. In a discretionary wrap account, an unaffiliated investment advisor or our investment management subsidiary, RiverSource Investments, LLC chooses the underlying investments in the portfolio on behalf of the client. In a non-discretionary wrap account, the client chooses the underlying investments in the portfolio based, to the extent the client elects, in part or whole on the recommendations of their financial advisor. Investors in our wrap accounts generally pay an asset-based fee based on the assets held in their wrap accounts. These investors also pay any related fees or costs included in the underlying securities held in that account, such as underlying mutual fund operating expenses and Rule 12b-1 fees.



**EXHIBIT A**

**RiverSource® Mutual Fund Performance and  
Lipper Ranking**





The performance information shown represents past performance and is not a guarantee of future results. The investment return and principal value of your investment will fluctuate so that your shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information shown. You may obtain performance information current to the most recent month-end by visiting [riversource.com/funds](http://riversource.com/funds)

Class A Shares by Lipper Category	Total Net Assets (Mil \$)	Total Net Assets Date	Total Expense Ratio	Rankings and Annualized Returns at NAV <sup>1</sup>								Annualized Returns at POP <sup>1</sup>											
				1 year Return	1 year Ranking	3 years Return	3 years Ranking	5 years Return	5 years Ranking	10 years Return	10 years Ranking	Fund Inception Date	Since Inception Return	Ranking Since Date	Ranking Since Ranking	Max. Front Sales Charge	1 year	3 years	5 years	10 years	Since Inception		
<b>Real Estate Funds</b>																							
RiverSource Real Estate Fund	264.70	09/28/2007	1.51	4.05	57%	20.29	25%							03/04/2004	18.88	03/04/2004	21%	5.75	-1.93	17.94		16.93	
Lipper Fund Ranking / Total Funds in Category				162 / 286		53 / 214										42 / 201							
<b>S&amp;P 500 Index Objective Funds</b>																							
RiverSource S&P 500 Index Fund <sup>3</sup>	258.10	09/28/2007	0.79	15.73		12.48		14.71						10/25/1999	3.09	10/28/1999		--	15.73	12.48	14.71	3.09	
<b>Science &amp; Technology Fund</b>																							
RiverSource Global Technology Fund	176.20	09/28/2007	1.69	24.14	55%	19.68	15%	28.25	5%	6.28	32%			11/13/1996	6.85	11/14/1996	65%	5.75	17.00	17.34	26.74	5.65	6.27
Lipper Fund Ranking / Total Funds in Category				153 / 278		36 / 254		10 / 232		16 / 50						27 / 41							
<b>Small Cap Core Funds</b>																							
RiverSource Small Cap Equity Fund <sup>2</sup>	288.30	09/28/2007	1.58	14.79	36%	13.50	41%	18.25	41%					03/08/2002	9.19	03/08/2002	73%	5.75	8.19	11.28	16.86	8.03	
Lipper Fund Ranking / Total Funds in Category				266 / 744		235 / 574		185 / 451								304 / 419							
RiverSource Small Cap Value Fund <sup>2</sup>	827.80	09/28/2007	1.58	10.73	67%	11.46	76%	17.75	54%					06/18/2001	11.46	06/18/2001	37%	5.75	4.36	9.28	16.37	10.41	
Lipper Fund Ranking / Total Funds in Category				499 / 744		434 / 574		240 / 451								132 / 361							
RiverSource Small Cap Advantage Fund	470.00	09/28/2007	1.32	9.02	77%	10.76	84%	17.28	62%					05/04/1999	8.01	05/06/1999	86%	5.75	2.75	8.60	15.90	7.25	
Lipper Fund Ranking / Total Funds in Category				570 / 744		482 / 574		280 / 451								208 / 241							
RiverSource Small Company Index Fund	933.70	09/28/2007	0.92	14.06	41%	13.37	44%	17.76	53%	8.37	55%			08/19/1996	10.78	08/22/1996	60%	5.75	7.50	11.15	16.37	7.73	10.19
Lipper Fund Ranking / Total Funds in Category				300 / 744		251 / 574		239 / 451		88 / 161						61 / 101							
<b>Small Cap Growth Funds</b>																							
RiverSource Small Cap Growth Fund <sup>2</sup>	203.20	09/28/2007	1.76	24.47	35%	14.63	51%	16.28	67%					01/24/2001	2.48	01/24/2001	71%	5.75	17.31	12.39	14.91	1.58	
Lipper Fund Ranking / Total Funds in Category				202 / 586		236 / 469		257 / 388								226 / 318							
<b>Small Cap Value Funds</b>																							
RiverSource Disciplined Small Cap Value Fund	41.70	09/28/2007	1.73	1.48	90%									02/16/2006	-0.38	02/16/2006	91%	5.75	-4.36			-3.95	
Lipper Fund Ranking / Total Funds in Category				254 / 284												240 / 263							

<sup>^</sup> Since fund inception returns and rankings are not available. Actual fund inception date pre-dates data in Lipper database.

<sup>1</sup> Since inception returns and rankings for periods less than one year in length are cumulative.

<sup>2</sup> Mutual funds subadvised by advisors not affiliated with Ameriprise Financial, Inc.

<sup>3</sup> RiverSource S&P 500 Index Fund data is for D shares.

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Class A Shares by Lipper Category	Total Net Assets (Mil \$)	Total Net Assets Date	Total Expense Ratio	Rankings and Annualized Returns at NAV <sup>1</sup>								Annualized Returns @ POP <sup>1</sup>										
				1 year		3 years		5 years		10 years		Fund Inception	Since Inception	Ranking Since	Max. Front Sales Charge	1 year	3 years	5 years	10 years	Since Inception		
				Return	Ranking	Return	Ranking	Return	Ranking	Return	Ranking	Date	Return	Date	Ranking							
<b>Taxable Funds</b>																						
<b>Emerging Markets Debt Funds</b>																						
RiverSource Emerging Markets Bond Fund Lipper Fund Ranking / Total Funds in Category	187.40	09/28/2007	1.81	9.78	27%							02/16/2006	7.91	02/16/2006	24%	14 / 58	4.75	4.57		4.71		
<b>Equity Market Neutral Funds</b>																						
RiverSource Absolute Return Currency & Income Fund Lipper Fund Ranking / Total Funds in Category	117.60	09/28/2007	1.59	10.20	16%							06/15/2006	8.82	06/15/2006	17%	8 / 47	4.75	4.96		4.80		
<b>Global Income Funds</b>																						
RiverSource Global Bond Fund Lipper Fund Ranking / Total Funds in Category	491.00	09/28/2007	1.38	8.19	47%	4.62	49%	6.84	46%	5.04	53%	03/20/1989	7.43	03/23/1989	38%	3 / 7	4.75	3.05	2.94	5.81	4.53	7.15
<b>High Current Yield Funds</b>																						
RiverSource High Yield Bond Fund Lipper Fund Ranking / Total Funds in Category	1,812.90	09/28/2007	1.08	7.71	29%	7.62	20%	11.75	36%	4.17	62%	12/08/1983	8.22	12/08/1983	46%	10 / 21	4.75	2.60	5.89	10.67	3.67	7.99
RiverSource Income Opportunities Fund Lipper Fund Ranking / Total Funds in Category	311.70	09/28/2007	1.14	7.28	44%	6.37	58%					06/19/2003	7.72	06/19/2003	53%	186 / 351	4.75	2.18	4.66			6.50
<b>Intermediate Investment Grade Debt Funds</b>																						
RiverSource Core Bond Fund Lipper Fund Ranking / Total Funds in Category	329.20	09/28/2007	1.09	4.43	50%	3.32	53%					06/19/2003	2.69	06/19/2003	65%	263 / 409	4.75	-0.54	1.65			1.53
RiverSource Diversified Bond Fund Lipper Fund Ranking / Total Funds in Category	3,000.20	09/28/2007	0.97	5.75	7%	4.01	13%	4.42	25%	4.73	75%	10/03/1974	9.07	10/03/1974	25%	1 / 3	4.75	0.72	2.34	3.41	4.22	8.91
<b>Loan Participation Funds</b>																						
RiverSource Floating Rate Fund Lipper Fund Ranking / Total Funds in Category	634.40	09/28/2007	1.07	3.69	50%							02/16/2006	4.96	02/16/2006	18%	10 / 56	4.75	-1.24				1.86
<b>Mixed-Asset Target Allocation Conservative Funds</b>																						
RiverSource Income Builder Basic Income Fund Lipper Fund Ranking / Total Funds in Category	287.90	09/28/2007	1.23	9.05	30%							02/16/2006	8.36	02/16/2006	15%	55 / 371	4.75	3.87				5.15
RiverSource Income Builder Moderate Income Fund Lipper Fund Ranking / Total Funds in Category	623.90	09/28/2007	1.25	9.90	19%							02/16/2006	9.21	02/16/2006	6%	19 / 371	4.75	4.68				5.97
RiverSource Income Builder Enhanced Income Fund Lipper Fund Ranking / Total Funds in Category	349.80	09/28/2007	1.34	10.77	10%							02/16/2006	9.57	02/16/2006	3%	9 / 371	4.75	5.50				6.33
<b>Multi-Sector Income Funds</b>																						
RiverSource Strategic Income Allocation Fund Lipper Fund Ranking / Total Funds in Category	120.60	09/28/2007	1.45									05/17/2007	0.46	05/17/2007	56%	77 / 137	4.75					-4.31
<b>Short-Intermediate Investment Grade Debt Funds</b>																						
RiverSource Limited Duration Bond Fund Lipper Fund Ranking / Total Funds in Category	156.70	09/28/2007	1.11	4.31	51%	3.23	26%					06/19/2003	2.72	06/19/2003	26%	31 / 120	4.75	-0.65	1.57			1.56
<b>Short U.S. Government Funds</b>																						
RiverSource Short Duration U.S. Government Fund Lipper Fund Ranking / Total Funds in Category	761.20	09/28/2007	1.03	4.61	68%	3.10	56%	2.33	62%	3.95	69%	08/19/1985	6.23	08/31/1985	17%	1 / 5	4.75	-0.36	1.44	1.33	3.45	5.99
<b>Treasury Inflation Protected Securities Funds</b>																						
RiverSource Inflation Protected Securities Fund Lipper Fund Ranking / Total Funds in Category	398.70	09/28/2007	0.98	4.36	38%	3.44	41%					03/04/2004	3.28	03/04/2004	44%	29 / 65	4.75	-0.60	1.78			1.88
<b>U.S. Mortgage Funds</b>																						
RiverSource U.S. Government Mortgage Fund Lipper Fund Ranking / Total Funds in Category	409.80	09/28/2007	1.17	4.54	43%	3.58	37%	3.64	30%			02/14/2002	4.23	02/14/2002	34%	21 / 61	4.75	-0.43	1.91	2.64		3.33
<b>Tax-Exempt Funds</b>																						
<b>California Municipal Debt Funds</b>																						
RiverSource California Tax-Exempt Fund Lipper Fund Ranking / Total Funds in Category	175.60	09/28/2007	0.87	1.98	39%	3.54	50%	3.17	63%	4.44	56%	08/18/1986	5.73	08/31/1986	80%	16 / 19	4.75	-2.86	1.87	2.18	3.93	5.49
<b>General Municipal Debt Funds</b>																						
RiverSource Tax-Exempt High Income Fund Lipper Fund Ranking / Total Funds in Category	2,756.20	09/28/2007	1.08	1.96	49%	3.11	51%	3.16	58%	4.33	50%	05/07/1979	6.73	05/31/1979	46%	10 / 21	4.75	-2.88	1.45	2.16	3.83	6.54
RiverSource Tax-Exempt Bond Fund Lipper Fund Ranking / Total Funds in Category	731.70	09/28/2007	0.94	2.04	43%	3.09	52%	2.88	72%	4.34	49%	11/24/1976	5.92	11/30/1976	75%	6 / 7	4.75	-2.80	1.43	1.88	3.84	5.75

Fixed Income Fund Performance & Lipper Ranking  
As of September 30, 2007  
Source of Data: Lipper

The performance information shown represents past performance and is not a guarantee of future results. The investment return and principal value of your investment will fluctuate so that your shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information shown. You may obtain performance information current to the most recent month-end by visiting [riversource.com/funds](http://riversource.com/funds).

Class A Shares by Lipper Category	Total Net Assets (Mil \$)	Total Net Assets Date	Total Expense Ratio	Rankings and Annualized Returns at NAV <sup>1</sup>								Annualized Returns @ POP <sup>1</sup>									
				1 year		3 years		5 years		10 years		Fund Inception Date	Since Inception Return	Ranking Since Date	Ranking	Max. Front Sales Charge	1 year	3 years	5 years	10 years	Since Inception
<b>Intermediate Municipal Debt Funds</b>																					
RiverSource Intermediate Tax-Exempt Fund Lipper Fund Ranking / Total Funds in Category	76.20	09/28/2007	0.91	2.02	80%	2.34	69%	2.56	70%	3.89	82%	11/13/1996	4.02	11/14/1996	82%	4.75	-2.83	0.69	1.57	3.39	3.55
				127 / 158		97 / 141		78 / 111		61 / 74					57 / 69						
<b>Massachusetts Municipal Debt Funds</b>																					
RiverSource Massachusetts Tax-Exempt Fund Lipper Fund Ranking / Total Funds in Category	46.90	09/28/2007	1.08	2.14	47%	2.88	55%	2.71	82%	4.04	75%	07/02/1987	5.62	07/31/1987	93%	4.75	-2.71	1.23	1.71	3.53	5.36
				26 / 55		28 / 50		41 / 49		32 / 42					12 / 12						
<b>Michigan Municipal Debt Funds</b>																					
RiverSource Michigan Tax-Exempt Fund Lipper Fund Ranking / Total Funds in Category	39.60	09/28/2007	1.11	2.50	29%	3.14	54%	3.10	58%	4.22	56%	07/02/1987	5.79	07/31/1987	88%	4.75	-2.37	1.48	2.10	3.72	5.54
				9 / 31		15 / 27		16 / 27		14 / 24					7 / 7						
<b>Minnesota Municipal Debt Funds</b>																					
RiverSource Minnesota Tax-Exempt Fund Lipper Fund Ranking / Total Funds in Category	317.10	09/28/2007	1.06	2.07	36%	2.96	60%	3.18	58%	4.32	49%	08/18/1986	5.79	08/31/1986	67%	4.75	-2.78	1.30	2.18	3.81	5.55
				16 / 44		25 / 41		24 / 41		17 / 34					4 / 5						
<b>New York Municipal Debt Funds</b>																					
RiverSource New York Tax-Exempt Fund Lipper Fund Ranking / Total Funds in Category	63.10	09/28/2007	1.20	2.19	35%	3.09	59%	2.95	67%	4.32	61%	08/18/1986	5.60	08/31/1986	77%	4.75	-2.67	1.43	1.96	3.81	5.36
				33 / 96		55 / 93		60 / 89		42 / 68					13 / 16						
<b>Ohio Municipal Debt Funds</b>																					
RiverSource Ohio Tax-Exempt Fund Lipper Fund Ranking / Total Funds in Category	42.20	09/28/2007	1.12	2.15	53%	2.79	60%	2.56	77%	4.03	69%	07/02/1987	5.59	07/31/1987	89%	4.75	-2.70	1.14	1.57	3.53	5.34
				24 / 45		25 / 41		32 / 41		24 / 34					8 / 8						

<sup>1</sup> Since inception returns and rankings for periods less than one year in length are cumulative.

## Ameriprise Financial, Inc.

### Fund Performance & Lipper Ranking

As of September 30, 2007

Source of Data: Lipper

### Important Disclosures

*Rankings based on annualized total returns, excluding sales charges. Net asset value (NAV) returns for all periods would have been lower if the applicable sales charges were included.*

*Please note the following about the "Ranking since" Lipper Rankings: In order to obtain a more accurate "since inception" Lipper Ranking for funds with an inception prior to 2000, the Thursday or month-end date following the actual inception date was used, rather than the actual inception date. When researching since inception rankings, please use the "Ranking Since" date.*

*Please note the following about the "Annualized Returns @ POP": The POP return is calculated assuming a one-time purchase of the Fund at the maximum sales charge listed in the exhibit. RiverSource S&P 500 Index Fund has no sales loads, however, a redemption fee of 0.50% is charged on shares redeemed within 180 days of purchase.*

*Net assets per fund include all share classes. Assets for RiverSource Portfolio Builder Funds, RiverSource Income Builder Funds and RiverSource Retirement Plus Funds are invested in other RiverSource Funds and therefore would be double counted if assets are summed to reach a total.*

*Fee waivers were in place for each subadvised fund shown and the return would have been lower for each Fund had fee waivers not been in place.*

# Ameriprise Financial, Inc.

## Important Disclosures - continued

***An investment in money market funds is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although these funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in these funds.***

***You should consider the investment objectives, risks, and charges and expenses of mutual funds carefully before investing. For a free prospectus, which contains this and other important information about the funds, call (800) 297-3863, TTY: (800) 846-4852. Read the prospectus carefully before investing.***

*The RiverSource Global Technology Fund is a narrowly focused sector fund and it may exhibit higher volatility than funds with broader investment objectives.*

*Investments in small- and mid-capitalization companies often involve greater risk and potential volatility than investments in larger, more established companies.*

*The RiverSource Precious Metals Fund is a narrowly focused sector fund and it may exhibit higher volatility than funds with broader investment objectives.*

*The RiverSource Real Estate Fund is a narrowly focused sector fund and it may exhibit higher volatility than funds with broader investment objectives. An investment in a real estate fund is subject to the same risks as a direct investment in real estate. Such risks include market risk, economic risk and mortgage rate risk.*

*International investing involves increased risk and volatility, not typically associated with domestic investing, due to changes in currency exchange rates, foreign government regulations, differences in auditing and accounting standards, potential political and economic instability, limited liquidity and volatile prices. The risks of international investing are particularly significant in emerging markets.*

*There are risks associated with an investment in a bond fund, including the impact of interest rates, credit and inflation. These and other risk considerations are discussed in the fund's prospectus. In general, bond prices rise when interest rates fall and vice versa. This effect is usually more pronounced for longer-term securities. Non-investment grade securities, commonly called "high-yield" or "junk" bonds, generally have more volatile prices and carry more risk to principal and income than investment grade securities.*

*High yield funds invest in lower-rated bonds, which generally have more volatile prices and carry more risk to principal and income than investment grade securities.*

*Principal risks associated with the RiverSource Inflation Protected Securities Fund include style risk, interest rate risk, market risk, credit risk, liquidity risk and sector/concentration risk. Treasury Inflation Protected Securities (TIPS) are backed by the full faith and credit of the U.S. government. The U.S. government guarantee applies only to the underlying TIPS securities, and not the Fund itself.*

*Income from tax-exempt funds may be subject to state and local taxes, and a portion of income may be subject to the federal and/or state alternative minimum tax for certain investors. Federal income tax rules will apply to any capital gains distribution.*

*Shares of the RiverSource Short Duration U.S. Government Fund and the RiverSource U.S. Government Mortgage Fund are not insured or guaranteed by the U.S. government.*

*The Floating Rate Fund invests primarily in floating rate loans, the market value of which may fluctuate, sometimes rapidly and unpredictably. The principal risks of investing in the fund include liquidity risk, interest rate risk, credit risk, counterparty risk, highly leveraged transactions risk, derivatives risk, confidential information access risk, and impairment of collateral risk. Generally, when interest rates rise, the prices of fixed income securities fall, however, securities or loans with floating interest rates can be less sensitive to interest rate changes, but they may decline in value if their interest rates do not rise as much as interest rates in general. Limited liquidity may affect the ability of the fund to purchase or sell floating rate loans and may have a negative impact on fund performance. The floating rate loans and securities in which the fund invests generally are lower-rated (non-investment grade) and are more likely to experience a default, which results in more volatile prices and more risk to principal and income than investment grade loans or securities. See the Fund's prospectus for information on these and other risks associated with the Fund.*

*Portfolio Builder, Income Builder and Retirement Plus Series, The RiverSource Portfolio Builder Funds, RiverSource Income Builder Funds and RiverSource Retirement Plus Funds are "funds of funds" comprised of holdings in several different RiverSource funds, which may include small cap, mid cap, large cap, money market, international, bond and/or other sector funds. Specific risk considerations are discussed in each fund's prospectus. Each of the underlying funds in which the portfolio invests has its own investment risks, and those risks can affect the value of each portfolio's shares and investments. See each fund's prospectus for specific risks that may be associated with the underlying funds.*

*"Standard & Poor's®," "S&P," "S&P 500®," and "Standard & Poor's 500®" are trademarks of the McGraw Hill Companies, Inc. These trademarks and service marks have been licensed for use by RiverSource Investments. The Funds are not sponsored, endorsed, sold or promoted by Standard & Poor's or any of their subsidiaries or affiliates (the "Licensors") and the Licensors make no representation regarding the advisability of investing in the Funds.*



## Ameriprise Financial, Inc.

### Important Disclosures - continued

***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.***

***RiverSource<sup>SM</sup> mutual funds are distributed by RiverSource Distributors, Inc. Member FINRA, and managed by RiverSource Investments, LLC. These companies are part of Ameriprise Financial, Inc.***

*Brokerage, investment and financial advisory services are made available through Ameriprise Financial Services, Inc. Member FINRA and SIPC. Ameriprise Bank, FSB, member FDIC, provides certain deposit and lending products and services for Ameriprise Financial Services, Inc. Ameriprise Bank, FSB deposit products are FDIC-insured up to \$100,000 per customer.*

*RiverSource Distributors, Inc. (Distributor), Member FINRA. Insurance and annuity products are issued by RiverSource Life Insurance Company, and in New York only by RiverSource Life Insurance Co. of New York, Albany, NY. Only RiverSource Life Insurance Co. of New York is authorized to sell insurance products in the state of NY.*

*The Threadneedle group of companies constitutes the Ameriprise Financial international investment platform. The group consists of wholly owned subsidiaries of Ameriprise Financial, Inc. and provides services independent from Ameriprise Financial Services, Inc., including Ameriprise Financial Services' broker-dealer business.*

*RiverSource Investments, LLC is an SEC-registered investment adviser that offers investment products and services under the names RiverSource Institutional Advisors, RiverSource Alternative Investments, RiverSource Capital Management and RiverSource Insurance Assets. RiverSource Investments, LLC also serves as the Investment Manager for the RiverSource mutual funds.*

*Ameriprise Certificates are issued by Ameriprise Certificate Company and distributed by Ameriprise Financial Services, Inc. Member FINRA.*

*Ameriprise Auto & Home Insurance issues auto, home and umbrella insurance underwritten by AMEX Assurance Company (AMEX Assurance) or IDS Property Casualty Insurance Company (IDS Property Casualty), DePere, WI.*

*Mortgages and home equity loans are provided by Ameriprise Bank, FSB, an FDIC-insured federal savings bank. Ameriprise Bank, FSB, an Equal Housing Lender, is an Ameriprise Financial Services, Inc. company.*

*These companies, including Securities America, Inc., Member FINRA, are all affiliated with Ameriprise Financial, Inc.*

**EXHIBIT B**

**RECONCILIATION TABLES**

## Ameriprise Financial, Inc.

### Reconciliation Table: Consolidated and Protection Income Statement Adjusted to Exclude AMEX Assurance and Separation Costs For the Year Ended December 31, 2005

(in millions, unaudited)	Consolidated	Difference Attributable to Separation Costs	Adjusted Consolidated <sup>(1)</sup>	AMEX Assurance	Adjusted Consolidated to Exclude AMEX Assurance <sup>(1)</sup>	Protection Segment	AMEX Assurance	Adjusted Protection Segment to Exclude AMEX Assurance <sup>(1)</sup>
<b>Revenues</b>								
Management and financial advice fees	\$ 2,334	\$ -	\$ 2,334	\$ 3	\$ 2,331	\$ 42	\$ 3	\$ 39
Distribution fees	1,401	-	1,401	-	1,401	89	-	89
Net investment income	2,272	-	2,272	9	2,263	342	9	333
Premiums	1,129	-	1,129	127	1,002	999	127	872
Other revenues	500	-	500	(1)	501	394	(1)	395
Total revenues	7,636	-	7,636	138	7,498	1,866	138	1,728
Banking and deposit interest expense	240	-	240	-	240	2	-	2
Total net revenues	7,396	-	7,396	138	7,258	1,864	138	1,726
<b>Expenses</b>								
Distribution expenses	1,465	-	1,465	34	1,431	97	34	63
Interest credited to fixed accounts	1,019	-	1,019	-	1,019	144	-	144
Benefits, claims, losses and settlement expenses	1,083	-	1,083	(12)	1,095	788	(12)	800
Amortization of deferred acquisition costs	431	-	431	17	414	108	17	91
Interest and debt expense	67	-	67	-	67	-	-	-
Separation costs	293	(293)	-	-	-	-	-	-
General and administrative expense	2,293	-	2,293	17	2,276	233	17	216
Total expenses	6,651	(293)	6,358	56	6,302	1,370	56	1,314
Income before income tax provision, discontinued operations and separation costs <sup>(1), (2)</sup>	745	293	1,038	82	956	<u>\$ 494</u>	<u>\$ 82</u>	<u>\$ 412</u>
Income tax provision before tax benefit attributable to separation costs <sup>(1), (2)</sup>	187	102	289	26	263			
Income before discontinued operations and separation costs <sup>(1)</sup>	558	191	749	<u>\$ 56</u>	<u>\$ 693</u>			
Separation costs, after-tax <sup>(1)</sup>	-	191	191					
Income before discontinued operations	558	-	558					
Discontinued operations, net of tax	16	-	16					
Net income	<u>\$ 574</u>	<u>\$ -</u>	<u>\$ 574</u>					

<sup>(1)</sup> See Non-GAAP Financial Information.

<sup>(2)</sup> See definition of Effective Tax Rate on Adjusted Earnings included in this supplement.

**Ameriprise Financial, Inc.**  
**Reconciliation Table: Adjusted Net Revenue, Adjusted Pretax Income and Adjusted Earnings**

(in millions unless otherwise noted, unaudited)

	Full Year 2005	1 Qtr 2006	2 Qtr 2006	3 Qtr 2006	4 Qtr 2006	Full Year 2006	1 Qtr 2007	2 Qtr 2007	3 Qtr 2007	Year-to-Date 2007
<b>Adjusted Net Revenue <sup>(1)</sup></b>										
Total net revenue	\$ 7,396	\$ 1,922	\$ 2,024	\$ 1,935	\$ 2,139	\$ 8,020	\$ 2,027	\$ 2,138	\$ 2,170	\$ 6,335
AMEX Assurance net revenues	(138)	-	-	-	-	-	-	-	-	-
<b>Adjusted net revenue</b>	<u>\$ 7,258</u>	<u>\$ 1,922</u>	<u>\$ 2,024</u>	<u>\$ 1,935</u>	<u>\$ 2,139</u>	<u>\$ 8,020</u>	<u>\$ 2,027</u>	<u>\$ 2,138</u>	<u>\$ 2,170</u>	<u>\$ 6,335</u>
<b>Adjusted Pretax Income <sup>(1)</sup></b>										
Income before income tax provision and discontinued operations	\$ 745	\$ 191	\$ 186	\$ 217	\$ 203	\$ 797	\$ 216	\$ 245	\$ 217	\$ 678
Separation costs	293	67	84	87	123	361	85	63	60	208
AMEX Assurance pretax income	(82)	-	-	-	-	-	-	-	-	-
<b>Adjusted pretax income</b>	<u>\$ 956</u>	<u>\$ 258</u>	<u>\$ 270</u>	<u>\$ 304</u>	<u>\$ 326</u>	<u>\$ 1,158</u>	<u>\$ 301</u>	<u>\$ 308</u>	<u>\$ 277</u>	<u>\$ 886</u>
<b>Adjusted Earnings <sup>(1)</sup></b>										
Net income	\$ 574	\$ 145	\$ 141	\$ 174	\$ 171	\$ 631	\$ 165	\$ 196	\$ 198	\$ 559
AMEX Assurance, net income	(56)	-	-	-	-	-	-	-	-	-
Income from discontinued operations, after-tax	(16)	-	-	-	-	-	-	-	-	-
Separation costs, after-tax <sup>(2)</sup>	191	44	54	57	80	235	55	41	39	135
<b>Adjusted earnings</b>	<u>\$ 693</u>	<u>\$ 189</u>	<u>\$ 195</u>	<u>\$ 231</u>	<u>\$ 251</u>	<u>\$ 866</u>	<u>\$ 220</u>	<u>\$ 237</u>	<u>\$ 237</u>	<u>\$ 694</u>

<sup>(1)</sup> See non-GAAP Financial Information.

<sup>(2)</sup> In GAAP financial statements, separation costs are part of continuing operations. For this non-GAAP presentation, after-tax separation costs are calculated using the statutory tax rate of 35%.

## Ameriprise Financial, Inc. Return on Equity Calculation

<u>(in millions, unaudited)</u>	<u>ROE <sup>(1)</sup></u>	<u>Adjustments</u>	<u>Adjusted ROE <sup>(2)</sup></u>
<b>Return on Equity Calculation for the Twelve Months Ended:</b>			
<b>December 31, 2005</b>			
Return	\$ 558	\$ 135	\$ 693
Equity	\$ 6,980	\$ (168)	\$ 6,812
Return on Equity	8.0 %		10.2 %
<b>March 31, 2006</b>			
Return	\$ 528	\$ 192	\$ 720
Equity	\$ 7,156	\$ (235)	\$ 6,921
Return on Equity	7.4 %		10.4 %
<b>June 30, 2006</b>			
Return	\$ 520	\$ 236	\$ 756
Equity	\$ 7,348	\$ (291)	\$ 7,057
Return on Equity	7.1 %		10.7 %
<b>September 30, 2006</b>			
Return	\$ 571	\$ 236	\$ 807
Equity	\$ 7,550	\$ (336)	\$ 7,214
Return on Equity	7.6 %		11.2 %
<b>December 31, 2006</b>			
Return	\$ 631	\$ 235	\$ 866
Equity	\$ 7,588	\$ (273)	\$ 7,315
Return on Equity	8.3 %		11.8 %
<b>March 31, 2007</b>			
Return	\$ 651	\$ 246	\$ 897
Equity	\$ 7,597	\$ (215)	\$ 7,382
Return on Equity	8.6 %		12.2 %
<b>June 30, 2007</b>			
Return	\$ 706	\$ 233	\$ 939
Equity	\$ 7,649	\$ (158)	\$ 7,491
Return on Equity	9.2 %		12.5 %
<b>September 30, 2007</b>			
Return	\$ 730	\$ 215	\$ 945
Equity	\$ 7,753	\$ (102)	\$ 7,651
Return on Equity	9.4 %		12.4 %

<sup>(1)</sup> Return on equity is calculated using the trailing twelve months income in the numerator and equity, calculated using a five point average of quarter-end equity, in the denominator.

<sup>(2)</sup> Adjusted return on equity is calculated using adjusted earnings (income excluding AMEX Assurance and non-recurring separation costs) in the numerator, and equity excluding the equity allocated to expected non-recurring separation costs as of the last day of the preceding four quarters and the current quarter in the denominator.