



NEWS RELEASE

## Ameriprise Financial Introduces Active Diversified Alternatives Portfolios

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New solutions within the Active Portfolios<sup>(R)</sup> investments family give individuals access to alternative strategies often reserved for institutional investors

MINNEAPOLIS--(BUSINESS WIRE)-- Ameriprise Financial, Inc. (NYSE: AMP) has introduced Active Diversified Alternatives Portfolios, a series of easy-to-use, professionally managed portfolios designed for long-term investors seeking increased diversification and risk management.

Using the sophisticated approach to dynamic asset allocation, fund manager research and portfolio construction of Wilshire Funds Management, a business unit of Wilshire Associates Incorporated (Wilshire<sup>(R)</sup>), Active Diversified Alternatives Portfolios is designed to enhance risk-adjusted performance by incorporating uncorrelated sources of return from funds that utilize alternative investment strategies.

"As individual investors work with their financial advisors to define risk tolerance, they are increasingly focused on managing risk over the long term," said Sarah McKenzie, Senior Vice President of Brokerage and Managed Products at Ameriprise Financial. "Active Diversified Alternatives Portfolios seeks to provide investors with consistency, diversification and risk management through a sophisticated investment process that is easy to use."

This innovative approach of using six alternative investment trading strategies (below) within a discretionary wrap account allows financial advisors to make recommendations from among six risk profiles (below) and two tax treatments (tax-sensitive and tax-neutral),\* based on investors' goals, risk tolerance, tax situation, resources and specific needs.

Risk Profiles:	Alternative Strategies:
-- Conservative	-- Managed Futures
-- Moderate Conservative	-- Global Tactical Asset Allocation
-- Moderate	-- Equity Market Neutral
-- Moderate Aggressive	-- Long/Short Equity
-- Aggressive	-- Merger Arbitrage
-- All Equity	-- Convertible Arbitrage

The allocation to alternative strategies varies based on the risk profile selected. Generally speaking, each portfolio will have an allocation to alternatives ranging from 8-20% of the portfolio.

The tax-sensitive\* versions of each core portfolio include tax-exempt municipal bond mutual funds and may include equity mutual funds with lower turnover rates when appropriate.

The Active Diversified Alternatives Portfolios series and Active Diversified Funds series are discretionary mutual fund wrap accounts which are part of Active Portfolios investments, a family of professionally managed solutions that provide sophisticated investment alternatives for accumulation or income needs. As of June 30, 2009, Active Portfolios investments had more than \$4.6 billion in assets.

The Active Diversified Alternatives Portfolios series gives investors access to Wilshire Funds Management's distinct blend of qualitative and quantitative analysis, and the firm's innovative approach to dynamic asset allocation, investment research and portfolio construction. The investment professionals at Wilshire view and assess the market and act on opportunities based on their insights into the asset allocation strategies of institutional investors. Wilshire constructs the portfolios to provide broad exposure to asset classes and investment styles using fund managers they believe are capable of delivering consistent, risk-adjusted performance over time.

\*Neither Ameriprise Financial, nor any of its advisors or representatives, provides tax advice.

About Wilshire Associates



Wilshire Associates, a leading global, independent investment consulting and services firm, provides consulting services, analytics solutions and customized investment products to plan sponsors, investment managers and financial intermediaries. Its business units include, Wilshire Analytics, Wilshire Consulting, Wilshire Funds Management and Wilshire Private Markets.

The firm was founded in 1972, revolutionizing the industry by pioneering the application of investment analytics and research to investment management for the institutional marketplace. Wilshire also is credited with helping to develop the field of quantitative investment analysis that uses mathematical tools to analyze market risks. All other business units evolved from Wilshire's strong analytics foundation. Wilshire developed the Wilshire 5000 Total Market Index<sup>SM</sup>, the first asset/liability models for pension funds, the first U.S. equity style metrics work and many other "firsts" as the firm grew to approximately 340 employees serving the investment needs of institutional and high net worth clients around the world.

#### About Ameriprise Financial

Ameriprise Financial, Inc. is a diversified financial services company serving the comprehensive financial planning needs of the mass affluent and affluent. For more information, visit **Ameriprise.com**.

Past performance is not an indication of future performance. Diversification and asset allocation help you spread risk throughout your portfolio, so investments that do poorly may be balanced by others that do relatively better. Diversification and asset allocation do not ensure profit or protect against loss.

Ameriprise Financial Services, Inc., Member FINRA and SIPC, Please review the Ameriprise<sup>(R)</sup> Managed Accounts Client Disclosure Brochure (Schedule H of Form ADV Part II) for a full description of services offered, including fees and expenses.

There are risks associated with fixed income investments, including credit risk, interest rate risk, and prepayment and extension risk.

In general, bond prices rise when interest rates fall and vice versa. This effect is usually more pronounced for longer-term securities.

International investing involves increased risk and volatility due to potential political and economic instability, currency fluctuations, and differences in financial reporting and accounting standards and oversight. Risks are particularly significant in emerging markets.

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.

Ameriprise Financial is the investment manager for Active Diversified Alternatives Portfolios investments. Wilshire Funds Management, a business unit of Wilshire Associates, serves as the portfolios strategist to construct and monitor the model portfolios. Wilshire is not affiliated with Ameriprise Financial and Wilshire does not have discretionary authority or control with respect to purchasing or selling securities or making investments for investors.

Wilshire is a registered service mark of Wilshire Associates Incorporated, Santa Monica, California. All other trade names, trademarks, and/or service marks are the property of their respective holders.

Wilshire Funds Management uses mathematical and statistical investment processes to allocate assets, select managers and construct portfolios and funds in ways that seek to outperform their specific benchmarks. Past performance is not an indication of future performance and processes used may not achieve the desired results.

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