



NEWS RELEASE

Ameriprise Financial Launches Its Exclusive Confident Retirement® Approach

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Firm introduces new approach to help clients close to retirement and those in retirement feel more confident about all aspects of their financial future

MINNEAPOLIS--(BUSINESS WIRE)-- Ameriprise Financial (NYSE: AMP) today announces the launch of its exclusive Confident Retirement® approach. This major new initiative, which is being introduced to the firm's financial advisors, pairs a strong framework with easy-to-use technology to help inspire an ongoing dialogue between clients and their advisors. The process leads clients to an understanding of their retirement needs based on their individual dreams and goals, and helps advisors figure out how to utilize their assets in retirement to help them achieve their expectations.

"We've developed a way to help pre-retirees and retirees truly engage in an ongoing conversation about what and how they need to prepare for retirement," said Kim Sharan, president of financial planning and wealth strategies at Ameriprise Financial. "Confident Retirement makes it possible for clients to define their retirement plans and get a clear understanding of how they will fund them. It also prompts clients and advisors to discuss potential retirement needs that they may not have yet considered."

The Confident Retirement approach concentrates on four fundamental areas that advisors can address with their clients to help them feel more confident about their retirement. The four areas are: Covering Essentials, Ensuring a Lifestyle, Preparing for the Unexpected, and Leaving a Legacy.

This approach takes into account each of these goals in a simple, structured way to assess and determine solutions

to help meet clients' needs and goals. These areas are addressed individually, and over time advisors and clients can track their progress and adjust their strategy as their financial situation changes. By following this process, advisors gain a deeper understanding of their clients, and clients become more engaged and involved in building the retirement they want.

"The response from our advisors who have adopted this framework and their clients has been tremendous," says Pat O'Connell, executive vice president of the Ameriprise Advisor Group. "As more begin to utilize the Confident Retirement approach, we anticipate it will make a big impact on the level of confidence our clients have about their retirement. In uncertain economic times, having a simple yet detailed plan in place can make all the difference."

The need for a framework like the Confident Retirement approach is made evident by numerous research studies that show a majority of Americans may not be financially prepared for their retirement. Recent research revealed in the Retirement Check-In[®] survey found that on average, Americans nearing retirement report a gap of nearly \$200,000 between what they have saved for retirement and what they believe they will need to live comfortably in retirement. The same survey shows that many Americans also lack confidence about being able to cover the essential expenses in retirement such as housing, food and taxes.

For more information about Ameriprise or the Confident Retirement approach, visit **Ameriprise.com**.

About Ameriprise Financial

At Ameriprise Financial, we have been helping people feel confident about their financial future for over 115 years. With outstanding asset management, advisory and insurance capabilities and a nationwide network of approximately 10,000 financial advisors, we have the strength and expertise to serve the full range of individual and institutional investors' financial needs. For more information, or to find an Ameriprise financial advisor, visit **ameriprise.com**.

The Retirement Check-in[®] survey was commissioned by Ameriprise Financial, Inc. and conducted by telephone by Koski Research in November 2012. Respondents included 1,000 employed Americans age 50-70 with \$100,000 or more in retirement funds and/or investable assets.

Confident Retirement is not a guarantee of future financial results.

Brokerage, investment and financial advisory services are made available through Ameriprise Financial Services, Inc. Member FINRA and SIPC.

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