NEWS RELEASE

Podcast Now Available: The New Retirement Mindscape(SM)

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A Conversation about the Emotional Stages of Retirement and Other Findings from the Groundbreaking New Study with Craig Brimhall, Vice President of Retirement Wealth Strategies for Ameriprise Financial, and Ken Dychtwald, Ph.D., CEO Age Wave

MINNEAPOLIS, Jan. 23 /PRNewswire-FirstCall/ -- Ameriprise Financial (NYSE: AMP) today launched a new podcast presentation featuring a discussion of the landmark new study, The New Retirement Mindscape from Ameriprise Financial, the first study to explore people's attitudes, worries, behaviors, ambitions, and needs in retirement. The podcast is available on the web at ameriprise.com/sponsors-podcasts, and is also accessible from the Apple iTunes Music Store Podcast Directory.

The podcast audio program features a conversation between Craig Brimhall, Vice President of Retirement Wealth Strategies for Ameriprise Financial, and Ken Dychtwald, Ph.D., CEO of Age Wave and one of the nation's foremost visionaries and original thinkers regarding the lifestyle, marketing and workforce implications of the "age wave" or baby boomer generation. During the discussion Dychtwald dynamically outlines the background on the study and the five distinct and predictable stages of retirement the research revealed: 1) Imagination, 2) Anticipation, 3) Liberation, 4) Reorientation and 5) Reconciliation.

The discussion revealed key learnings about the retirement experience, and the impact of people's preconceptions and preparation, as described in these remarks from Ken Dychtwald excerpted from the podcast:

"I think ... people have been sold a bill of goods regarding retirement. The idea that ... you just stop working and stopping working all by itself is going to give you a lift of good feelings that are just going to take you to the Promised Land."

"With what's going on now with corporate pensions and ... in terms of the future uncertainty of government entitlements, this has become a pretty big do-it-yourself project-funding your own retirement. And what we saw was that people who tried to do it themselves did not make out so well."

"It would be easy to say it was money, but it's not just money. We saw people in our study that were enormously wealthy, but they had no life, so they were miserable-[while] others [had] a modest financial situation but they had crafted a dream for themselves and were now living it and ... having a great time. So, it's a combination .... Having the resources to feel secure and free, but in front of that, having the life that you want to apply those resources to."

About The Study

Working with Harris Interactive, a leading market research firm, The New Retirement Mindscape study was fielded to more than 2,000 Americans ages 40-75 and revealed the five emotional stages of progression into retirement. Harris Interactive fielded the study via a telephone survey in August 2005 to 2,000 adults age 40 to 75 with a margin of error of the overall sample of +/- 2.2 percent at the 95 percent confidence level.

About Age Wave

Age Wave is a leader in market analysis and innovative insights concerning the maturing baby boomer population. Dr. Dychtwald is a psychologist, gerontologist, entrepreneur, public speaker and the author of 11 books on aging and related issues, including his most recent book, The Power Years, A Users Guide to the Rest of Your Life. Further information can be obtained at **www.agewave.com**.

About Harris Interactive

Harris Interactive Inc., the 15th largest and fastest-growing market research firm in the world, is a Rochester, N.Y.-based global research company that blends premier strategic consulting with innovative and efficient methods of investigation, analysis and application. For more information, visit **www.harrisinteractive.com**.

About Ameriprise Financial

Ameriprise Financial, Inc. is a leading financial planning and services company that provides solutions for clients' asset accumulation, income management and insurance protection needs. Through a nationwide network of more than 10,000 financial advisors, Ameriprise Financial delivers tailored solutions to clients through a comprehensive and personalized financial planning approach built on a long-term relationship with a knowledgeable advisor. The company specializes in meeting the retirement-related financial needs of the mass affluent. For more information about our services and providers, visit **www.ameriprise.com**.

For a detailed report on the findings, a complete methodology and to get a copy of The Dream Book(SM), visit **www.ameriprise.com**.

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