



**Update to Ameriprise® Financial Planning Service
Client Disclosure Brochure (Form ADV Part 2A)
Dated March 31, 2012 – March 31, 2013**

Update Dated August 2012

This is an expanded set of services that is offered in addition to those services described in the *Ameriprise®* Financial Planning Service Client Disclosure Brochure (Form ADV Part 2A). All information contained in the Brochure remains the same with exception of the language noted below. To help you better understand this information, headings and subheadings in this update generally coincide with those in the Brochure. If there is any conflict between this update and the Brochure, the update supersedes the Brochure.

Under the heading “AFPS planning topics”

(On page 2, add the following language to the NOTE section)

Certain Expanded Services (defined below) that you receive may not require your financial advisor to review the financial fundamentals.

Under the heading “Additional financial planning areas”

(On page 3, add the following language)

Expanded Services - Ameriprise Financial Services offers expanded services (“Expanded Services”) tailored to high net worth individuals and other affluent individuals with complex needs, businesses and nonprofit organizations. These customized, expanded services are provided by a select number of financial advisors who meet certain eligibility standards, and who are authorized to participate in the Program.

Not all Ameriprise financial advisors are approved to offer Expanded Services.

The breadth and nature of the Expanded Services provided will depend on your specific needs and will be discussed and agreed upon by your financial advisor and you. Expanded Services include services such as outsourcing lifestyle management, expense management, administrative accounting, bookkeeping and other personal (non-investment advisory) services.

Expanded Services for businesses and nonprofit organizations may include services such as:

Business Operations Planning – Analyzing go-to market strategies for start-up businesses; identifying business-client service models; assessing staffing and technology needs; and helping to develop business plans and marketing strategies.

Business Succession Planning – Gathering and analyzing information in preparation for a transition plan assessment and financing options.

Educational Seminars and Workshops – Providing seminars and workshops on various financial planning or investment-related topics.

Risk Management Assessment – Assessing and identifying protection needs of a business or nonprofit.

Consulting Services – Consulting Services may be one-time or project-based business consulting and financial planning services, and may include engaging other professionals to provide you additional services that you may require.

Neither Ameriprise Financial Services nor your financial advisor will have discretionary investment authority when providing any Expanded Service. When providing financial planning services, your financial advisor may consider your entire portfolio holdings whether those assets are held at Ameriprise Financial Services and or at another financial institution. However, your financial advisor will not provide specific advice on assets held outside of Ameriprise Financial Services where Ameriprise Financial Services is not the broker dealer of record. Additionally, your financial advisor is not permitted to serve as a trustee for you, as an AFPS and Expanded Service client.

Under the heading “Initial Recommendations”

(On page 3, replace the first paragraph with the following language)

In the first year following the effective date of the Agreement, described below, your financial advisor will work with you to identify and prioritize your objectives, and gather and analyze information. Throughout the year, you and your financial advisor may focus on tracking progress to goals, addressing other financial planning topics and or beginning to take action on recommendations as appropriate.

Under the heading “Ongoing relationship”

(On page 4, add the following language)

Consulting Services are not ongoing, but will terminate upon final consultation with you or at the conclusion of a specified project.

Under the heading “Changing your planning topics”

(On page 4, add the following language)

Your financial advisor may provide additional services over time, depending on your needs and circumstances.

Under the heading “Implementation of your financial planning recommendations”

(On page 4, add the following language)

The Expanded Services that you receive may include engaging other professionals and service providers. In certain situations, this may require that you enter into a separate agreement with the professional or service provider.

Under the heading “Fees and Compensation”

(On page 6, delete the second paragraph and replace with the following language)

Typically the minimum annual fee for each Agreement engagement period for Expanded Services is \$10,000. The minimum annual fee may vary depending on a number of factors, including the complexity of your needs and services. Your fee for Consulting Services may be a one-time charge depending on the project that will be included in your fee. You will pay a single fee for AFPS and Expanded Services that are provided to you.

Depending on the nature of the Expanded Service, the fee assessed may cover investment advisory and non-investment advisory services. You may also pay fees to other professionals or service providers with whom you have a separate arrangement.

(On page 6, add the following language as the last sentence of the third paragraph)

The Expanded Service Program is not available as part of a consolidated advisory fee relationship (e.g. you are charged a single asset-based fee for both AFPS and at least one Managed Account Service) offered in the Combined Disclosure Brochure.

Under the heading “Types of Clients”

(On page 8, add the following paragraph)

These Expanded Services are designed for high net worth and other affluent individuals who have complex needs, businesses and nonprofit organizations.

Please keep this update with your copy of the Brochure, service agreement and amendments.