



Divorce Financial Analysis Supplement to  
*Ameriprise*<sup>®</sup> Financial Planning Service  
Client Disclosure Brochure (Form ADV Part 2A)  
Dated March 2023

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Divorce Financial Analysis is offered in addition to those services described in the *Ameriprise*<sup>®</sup> Financial Planning Service Client Disclosure Brochure (Form ADV Part 2A). Divorce Financial Analysis is available to two types of clients: Individuals and couples in divorce proceedings, or attorneys who wish to engage a financial advisor to provide Divorce Financial Analysis for use in their clients' cases. 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 goals"**

(On page 2, replace the paragraph with the following language.)

Your financial advisor reviews financial data and other information related to the divorce and uses it to prepare analysis to help assess the financial impact of the divorce settlement options under consideration. Divorce Financial Analysis does not require the financial advisor to review the financial fundamentals.

**Under the heading "Additional financial planning areas"**

(On page 3, add the following language)

**Divorce Financial Analysis** — providing analysis to help assess personal finances during a divorce. With Divorce Financial Analysis, your advisor does not recommend a preferred divorce settlement option or include recommendations regarding ownership or division of assets and liabilities. Any documents, analyses and other work products, and any other statements made by a financial advisor in providing the divorce financial analysis service are not protected by privilege and may be discoverable by another party to the proceeding. Individuals considering divorce should consult with an attorney regarding such issues. The attorney, not the financial advisor, is the divorcing individual's legal advocate during divorce proceedings.

This service may include expert witness service if the financial advisor is called to provide testimony regarding the process used to prepare a divorce financial analysis and its contents. If called to testify, the financial advisor may charge you additional fees for preparation for, attendance at and participation in a divorce proceeding.

Financial advisors who offer Divorce Financial Analysis are required to complete specialized training that focuses on the application of financial planning to personal finances during a divorce.

Not all Ameriprise financial advisors are authorized to offer Divorce Financial Analysis.

### **Under the heading “Initial Recommendations”**

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

Neither Ameriprise Financial Services nor the financial advisor will recommend a preferred divorce settlement option or provide recommendations regarding ownership or division of assets and liabilities. In a Divorce Financial Analysis, the financial advisor will work with you to identify and prioritize objectives and gather and analyze information. Your financial advisor will make best efforts to perform an analysis and deliver to you an illustration of the settlement offers proposed by the divorcing individual, their spouse or their designated agent, and an illustration of the settlement option you select.

The financial advisor may, upon your request, provide the following analyses as an Individual Service within Divorce Financial Analysis:

- Alimony buyout analysis
- Pension valuation
- Facilitation of the process of preparing a QDRO (the advisor may not prepare the QDRO)

Provision of any of the above as Individual Services will not include the illustration of settlement offers described in the preceding paragraph.

Shortly after you sign the AFPS Agreement to receive Divorce Financial Analysis, you will receive a confirmation of services that reflects:

- the AFPS fee for Divorce Financial Analysis, based on your financial advisor’s initial assessment of the complexity of the analysis required;
- the date your engagement began; and
- the final date of the engagement.

The 180-day timeframe for providing initial recommendations referenced in the confirmation of services does not apply to Divorce Financial Analysis.

If your need for Divorce Financial Analysis changes over the course of the engagement, you and your financial advisor should discuss whether your AFPS fee will need to change.

### **Under the heading “Ongoing relationship”**

(On page 4, replace the existing section with the following language)

Although Ameriprise Financial Planning Service is an ongoing service, Divorce Financial Analysis is not ongoing. At the completion of Divorce Financial Analysis service, you should terminate the AFPS Agreement upon final consultation or when your divorce settlement is final. See “Termination of AFPS.” If you are a divorcing individual who wishes to engage your financial advisor for financial planning after the completion of the Divorce Financial Analysis service, you may do so under the same agreement you signed to receive Divorce Financial Analysis. Talk with your advisor about this option.

The AFPS Agreement that you signed to receive your Divorce Financial Analysis is effective the day that Ameriprise Financial Services processes the Agreement (“Effective Date”), which may be different than the date(s) of your AFPS Agreement signed by you and your financial advisor. Your Divorce Financial Analysis service begins on the Effective Date and ends the day you terminate it.

If you do not receive Divorce Financial Analysis, you are entitled to a refund of your AFPS Fee. Please contact your financial advisor or call 800.862.7919.

### **Under the heading “Changing your planning goals”**

(On page 4, delete this section)

### **Under the heading “Implementation of your financial planning recommendations”**

(On pages 4, delete this section)

### **Under the heading “Fees and Compensation”**

(On page 7, insert the following language after the fifth paragraph)

The AFPS fee for Divorce Financial Analysis is based on the initial assessment of the complexity of the financial issues in the divorce and the analysis needed. If the scope of the analysis changes, you and your financial advisor should discuss whether the AFPS fee for your Divorce Financial Analysis also needs to change. If you agree that the fee should increase, your financial advisor will ask you to sign a Fee Amendment to the AFPS Agreement.

### **Under the heading “Types of Clients”**

(On page 12, replace the language with the following paragraph)

Divorce Financial Analysis is designed for:

- (1) An individual who is negotiating a divorce settlement.
- (2) A married couple, in certain circumstances, who is committed to an amicable divorce settlement.
- (3) An attorney who wishes to engage a financial advisor to produce Divorce Financial Analysis for the attorney's use in negotiating their clients' cases.

Divorce Financial Analysis is generally not appropriate for a client who is merely contemplating divorce or for a client whose divorce settlement is complete; financial planning is generally more appropriate for clients in those situations.

### **Under the heading “Terms and Conditions of Your AFPS Agreement,” under the subheading “Disclosure of Interest and Capacity”**

(On page 52, add the following new section at the end)

#### **Indemnification**

If your financial advisor is providing Expert Witness Service related to Divorce Financial Analysis, you agree to indemnify your financial advisor and hold him or her harmless against any and all claims resulting from unintentional errors or omissions made by him or her during this testimony.

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

