

- *Columbia Management Investment Services Corp.* (formerly RiverSource Service Corporation) is a transfer agent that processes client transactions for our Columbia funds and Ameriprise face-amount certificates. Its results of operations are included in our Asset Management and Advice and Wealth Management segments.
- *AMPF Holding Corporation* is a holding company for certain of our retail brokerage and advisory subsidiaries, including AFSI (defined below) and AEIS (defined below). AMPF Holding Corporation's results of operations are included in our Advice & Wealth Management segment.
- *American Enterprise Investment Services Inc.* ("AEIS") is our registered clearing broker-dealer subsidiary. Brokerage transactions for accounts introduced by AFSI are executed and cleared through AEIS. Its results of operations are included in our Advice & Wealth Management segment.
- *Ameriprise Financial Services, Inc.* ("AFSI"), a registered broker-dealer and registered investment adviser, is our primary financial planning and retail distribution subsidiary, which operates under our Ameriprise Financial brand name. Its results of operations are included in our Advice & Wealth Management segment.
- *Securities America Financial Corporation* ("SAFC") is a holding company for Securities America, Inc. ("SAI"), a registered broker-dealer retail distribution subsidiary, Securities America Advisors, Inc., a registered investment adviser, and for Brecek & Young. Operating under its own name, management organization and operating, compliance and technology infrastructure, it provides a platform for our unbranded affiliated advisors and its results of operations are included in our Advice & Wealth Management segment.
- *RiverSource Distributors, Inc.* ("RiverSource Distributors") is a broker-dealer subsidiary that serves as the principal underwriter and/or distributor for our RiverSource annuities and insurance products sold through AFSI and SAI as well as through third party channels. Its results of operations are included in our Annuities and Protection segments.
- *RiverSource Life Insurance Company* ("RiverSource Life") conducts its insurance and annuity business in states other than New York. Its results of operations for our annuities business are included primarily in the Annuities segment, and its results of operations with respect to other life and health products it manufactures are reflected primarily in the Protection segment. Investment income on excess capital is reported in the Corporate & Other segment.
- *RiverSource Life Insurance Co. of New York* ("RiverSource Life of NY") conducts its insurance and annuity business in the State of New York. Its results of operations for our annuities business are included primarily in the Annuities segment, and its results of operations with respect to other life and health products it manufactures are reflected primarily in the Protection segment. Investment income on excess capital is reported in the Corporate & Other segment. RiverSource Life of NY is a wholly owned subsidiary of RiverSource Life. We refer to RiverSource Life and RiverSource Life of NY as the "RiverSource Life companies."
- *IDS Property Casualty Insurance Company* ("IDS Property Casualty" or "Ameriprise Auto & Home") provides personal auto, home and excess liability insurance products. *Ameriprise Insurance Company*, a wholly owned subsidiary of IDS Property Casualty, is also licensed to provide these products. The results of operations of these companies are included in the Protection segment.
- *Ameriprise Certificate Company* issues a variety of face-amount certificates. Its results of operations are included in the Advice & Wealth Management segment.
- *Ameriprise Trust Company* provides trust services to individuals and businesses. Its results of operations are included in the Asset Management segment.
- *Ameriprise Bank, FSB* ("Ameriprise Bank") offers a variety of consumer banking and lending products and personal trust and related services. Its results of operations are included in the Advice & Wealth Management segment.

#### **Our Segments—Advice & Wealth Management**

Our Advice & Wealth Management segment provides financial planning and advice, as well as full-service brokerage and banking services, primarily to retail clients through our affiliated financial advisors. Our affiliated financial advisors utilize a diversified selection of both affiliated and non-affiliated products to help clients meet their financial needs. A significant portion of revenues in this segment is fee-based, driven by the level of client assets, which is impacted by both market movements and net asset flows. We also earn net investment income on owned assets primarily from certificate and banking products. This segment earns revenues (distribution fees) for distributing non-affiliated products and earns intersegment revenues (distribution fees) for distributing our affiliated products and services to our retail clients. Intersegment expenses for this segment include expenses for investment management services provided by our Asset Management segment. All intersegment activity is eliminated in our consolidated results. In 2010, 30% of our revenues from external clients were attributable to our Advice & Wealth Management business.