



Supplements to the Ameriprise Managed Account Client Disclosure Brochure and the Custom Advisory Agreement for clients of Signature Wealth Program

This Brochure Supplement dated October 2024 is a supplement to the Managed Account Client Disclosure Brochure (Form ADV Part 2A, Appendix 1) dated September 2024 and includes information regarding a new investment advisory solution, Ameriprise® Signature Wealth. Please review this Supplement along with the Client Disclosure Brochure.

Each section of the Disclosure Brochure listed below contains updated information applicable to the new Program. In the instance of any conflict in the descriptions or details between the Disclosure Brochure and this Supplement, the Supplement will control any information related to Signature Wealth. Common terms used throughout this Supplement are defined in the Glossary section of the Disclosure Brochure.

Ameriprise® Managed Accounts services, fees and compensation

Appropriateness of a Managed Account for you

Beginning in October 2024, a select group of financial advisors will be able to offer a new discretionary Managed Account Program - *Ameriprise*® Signature Wealth through a limited rollout. If your financial advisor is not eligible for the limited rollout you will not be able to open a Signature Wealth Account, until the anticipated nationwide rollout of the Program to all financial advisors in the 2nd quarter of 2025.

Overview of *Ameriprise* Managed Accounts

Client Rights and Responsibilities

- You may impose security and mutual fund Reasonable Restrictions however you may not impose any sector Reasonable Restrictions on a Signature Wealth Account.

Overview of Services and Fees

For Accounts in the Signature Wealth Program, Ameriprise is the wrap program sponsor and introducing broker-dealer as described in the Disclosure Brochure. All discretionary investment management is provided by a third-party Advisory Service Provider (the "Signature Wealth Investment Manager").

A financial advisor will be assigned to each Signature Wealth Account and will provide services including:

- Providing portfolio construction recommendations using a portfolio proposal that is designed to assist with aligning the recommended portfolio to your Client Information.

Mutual Fund Share Classes in Managed Accounts

Advisory Shares are the primary share class for mutual funds offered for purchase in a Signature Wealth account.

Investment Product Due Diligence Services and Investment Availability for Purchases.

Prior to initially offering any mutual fund, ETF, exchange traded note (“ETN”), CEF or UIT in the Program and on at least an annual basis thereafter the Ameriprise Investment Research Group (“IRG”) conducts research and quantitative analysis, and may also conduct qualitative analysis, of investment products. For the Signature Wealth Program, Ameriprise Financial Services further defines the mutual funds and ETFs available for use in the Program. Signature Wealth Accounts may only hold Eligible Investments. Eligible to Hold Investments and Ineligible Investments are not permitted.

Advisory Service Providers

Ameriprise Financial Services uses the services of affiliated and third-party Advisory Service Providers to provide discretionary and non-discretionary investment advisory services that include investment management, asset allocation, rebalancing, and providing investment model portfolios, as applicable, for the Signature Wealth Program.

Managed Accounts Program Oversight Committee and Due Diligence Services.

The Managed Accounts Program Oversight Committee (“Oversight Committee”) of Ameriprise Financial Services is responsible for the oversight of the Advisory Service Providers for the Signature Wealth Program.

Types of Advisory Service Providers.

The types of providers that may provide services to your Signature Wealth Account include:

- **Signature Wealth Investment Manager.** Ameriprise Financial Services selected a non-affiliated third-party registered investment adviser as the discretionary Investment Manager for the Signature Wealth Program (“Signature Wealth Investment Manager”). The Signature Wealth Investment Manager:
 - Receives asset allocation and investment selection recommendations from the Signature Wealth Model Providers.
 - Has discretionary authority to purchase or sell securities or make other investments for your Account without your prior approval, except for mutual funds and ETFs you work with your financial advisor to select for your client directed model.
 - For the portion of your Account that is not invested in model investment portfolios and consists of individual mutual funds/ETFs that are recommended by your financial advisor (the "client directed model"), has trading authority only and is responsible for the ongoing trading and rebalancing of your client directed model.
 - Provides administrative and/or trading instruction to AEIS as the clearing / custody broker-dealer.
 - Provides rebalancing services to maintain to your Account’s asset allocation.
 - Selects replacement mutual funds and ETFs for your client directed model in instances where the investment is no longer eligible for use in the Signature Wealth Program, as applicable.
 - Acts on any Reasonable Restrictions that you may impose on the management of your Account(s).

Review the Signature Wealth Investment Manager’s Form ADV, Part 2A Appendix 1 for more information about its investment advisory business.

- **Signature Wealth Model Providers.** Signature Wealth Model Providers construct the recommended holdings in each model investment portfolio according to their specific investment strategy and may include their proprietary mutual funds and/or ETFs in the model investment portfolios. Each Signature Wealth Model Provider's disclosure document (Part 2A of Form ADV) is available to you at ameriprise.com/investmentproviders.

Our affiliate, such as Columbia Management Investment Advisers, LLC ("CMIA"), also participates in the Program as a Signature Wealth Model Provider. The Signature Wealth Model Providers provide non-discretionary investment and asset allocation recommendations to the Signature Wealth Investment Manager. For the client directed model, you will select the investments according to your personal portfolio, and the discretionary Signature Wealth Investment Manager will invest that portion of your overall Account according to your direction and will be responsible for the ongoing trading and rebalancing of your Signature Wealth Account, subject to any Reasonable Restrictions or other instructions provided by you.

- Signature Wealth Model Providers do not have any investment, brokerage discretion or trading authority to purchase or sell securities in your Account. The Signature Wealth Investment Manager exercises investment discretion for the Signature Wealth Accounts. Different Model Providers may arrive at different investment and asset allocation recommendations regarding investments in a certain sector, market capitalization, or other category of investments, depending on the model portfolio's investment objective. Oversight of the discretionary Investment Manager, Model Provider and the model portfolio's investment strategy is provided by the Oversight Committee, as described above.

Due Diligence of Signature Wealth Investment Manager.

The IRG conducts an annual review of the Signature Wealth Investment Manager. This review is based on applicable information gathered from various sources, including information from the Signature Wealth Investment Manager, disclosure documents, historical performance and assets under management. As a result of these reviews, Ameriprise Financial Services may identify actual or potential concerns regarding the Signature Wealth Investment Manager and may request them to take corrective action to address such concerns. This review may result in the removal of the Signature Wealth Investment Manager. If the Signature Wealth Investment Manager is removed, you and your financial advisor will receive notice and direction on what actions you will need to take. If no active is taken, your Account will be closed and moved in-kind to an Ameriprise brokerage account.

The Ameriprise Custom Advisory Relationship

A Signature Wealth Account is only available to clients that have established an Ameriprise® Custom Advisory Relationship (a "Relationship"). Similar to our current Managed Account Programs, once in a Relationship you may generally open a Signature Wealth Account by providing verbal instructions to your financial advisor and we will send a confirmation letter to you when an Account is opened.

Managed Account Programs and Services

The chart below provides an overview of the Signature Wealth Program. Please refer to the "**Signature Wealth**" and the "**Fees and Compensation**" sections below for additional information regarding the Signature Wealth Program and related fees. For information regarding the other Programs, please review the Disclosure Brochure. Ask your financial advisor for more information about the investment products available to you.

All Signature Wealth Accounts have a required (i) initial investment minimum; and (ii) maintenance minimum that varies based on the mix of model investment portfolio(s) you select for your Account. If an Account falls below the ongoing maintenance minimum, we will provide notice to you to add funds to the Account to bring it back to the required maintenance minimum. If your Account does not reach the maintenance minimum after 45 days, we will transfer the Account to an Ameriprise brokerage account in accordance with your applicable Managed Account Client Agreement.

When reviewing the chart, please consider, among other factors: 1) your ability to meet initial investment and maintenance minimums for the Program using assets held in custody at Ameriprise or assets held elsewhere which might be aggregated; 2) whether the Program provides your financial advisor, the Oversight Committee or an Advisory Service Provider discretionary authority; 3) the impact of underlying investment product level fees on the overall performance of your portfolio; and 4) whether the rebate of any 12b-1 fees associated with your Account may be a taxable event for you.

	Signature Wealth
Investment Advisory Account Structure	Discretionary
Asset Allocation	Financial Advisor recommends via the Signature Wealth Proposal
Investment Selection	Financial Advisor recommends model investment portfolios and mutual funds ¹ and ETFs via the Signature Wealth Proposal
Investment Products	Mutual Fund/ETF model investment portfolios, mutual funds and ETFs held within a single account
Primary Share Class Offered for Purchase	Advisory Shares
Investment and Maintenance Minimums	<p>Each Signature Wealth Account has its own initial investment minimum and maintenance minimum and is determined by the investments you select within your personalized investment account asset allocation shown in the Signature Wealth Proposal.</p> <p>Each mutual fund/ETF portfolio investment model has its own initial investment minimum ranging from \$5,000 - \$50,000.</p> <p>Client must invest in one or more model investment portfolios.</p> <p>Client may also invest up to 25% of their Account in a client directed model that holds individual mutual funds and/or ETFs.</p>
Margin Trading	N/A
Cost Basis²	<p>Open end mutual funds: Non Average Cost Basis Method (defined below) unless you elect a different method.</p> <p>Equities: Loss/Gain Utilization Method (defined below) unless you elect a different method.</p>

¹ Please contact your financial advisor or refer to our Mutual Fund Screener Tool available at <https://www.ameriprise.com/research-market-insights/fund-screeners>, for a current list of mutual funds offered in any of these accounts.

² Below are the cost basis options available in the Signature Wealth Program. You may elect to sell specific shares outside of the cost basis option you have selected. If you elect to change from average cost to another method after disposing of any mutual fund shares (i.e., sale, journal, transfer, etc.), the method change will apply only to covered shares acquired after the date of the most recent disposition. If you transfer securities into a Managed Account the cost basis method applied to the Managed Account receiving the securities will be applied to such securities. If you hold bonds in your account, you have the option to make tax elections which may affect the income on your bonds and the character of your bond income. These elections can be made by filing form 402459. Revoking certain bond elections may require IRS consent.

Cost Basis for Mutual Funds

- **Non Average Cost Basis:** The lot relief method for the mutual fund account will be the same lot relief method elected for equities on this account, even if there are no equities in the account. If shares have been sold using average cost, specific identification may be prospectively accounted.

Cost Basis for Equities

- **Loss/Gain Utilization:** Evaluates losses and gains and strategically selects shares to deplete based on the loss/gain in conjunction with the holding period. The loss/gain utilization method depletes shares with losses before shares with gains, consistent with the objective of minimizing taxes. For share lots that yield a loss, short-term share lots will be redeemed ahead of long-term share lots. For gains, long-term share lots will be redeemed ahead of short-term share lots.

For Signature Wealth Accounts, if you indicate a preference, trades generally use that cost basis method. If you don't indicate a preference, the cost basis selected by Ameriprise Financial Services listed above will generally be used for the Program. Further, the Signature Wealth Investment Manager with investment discretion may elect to sell specific investment products for tax-harvesting purposes regardless of the cost basis option you have selected.

Signature Wealth

The Signature Wealth Program, a flexible Unified Managed Account, is a discretionary investment advisory program, which offers clients the ability to combine multiple investment types such as model investment portfolios and individual mutual funds/ETFs in an asset allocation within a single Account. With the assistance of your financial advisor, you will determine your investment objective, risk tolerance, and time horizon that will form the basis of your target asset allocation. From your Client Information, your financial advisor will create a personalized Signature Wealth Proposal and recommend investments from a broad range of model investment portfolios and eligible mutual funds and ETFs to fulfill your Signature Wealth Account target asset allocation. You can further customize and round out the asset allocation in your Account with a client directed model, the portion of your Account that is not invested in model investment portfolios and where you select from individual eligible mutual funds and ETFs to hold in your Account in addition to the model investment portfolio(s). A minimum of one model investment portfolio must be selected to participate in this Program. A client directed model is not required to participate in this Program. Advisory Shares are the primary share class for mutual funds offered for purchase in a Signature Wealth Account. TSCA Accounts are not eligible to invest in Signature Wealth.

The Signature Wealth Investment Manager has the discretionary authority to purchase or sell securities or make other investments for your Account, however, you directly own the underlying securities in the portfolio. Your financial advisor provides recommendations regarding which model investment portfolios, mutual funds and ETFs to hold in your Signature Wealth Account. Subject to any Reasonable Restrictions or other instructions provided by you. In instances where an investment is no longer eligible for use in the Signature Wealth Program, the Signature Wealth Investment Manager, not your financial advisor, will provide you with investment management services for your Signature Wealth Account according to your Accounts' target asset allocation and the model investment portfolios you select. The Signature Wealth Investment Manager will manage the assets in your Account(s) according to your Account's target asset allocation. If you have chosen to add a client directed model to your portfolio, you will work with your financial advisor to select the investments that make up your client directed model. The Signature Wealth Investment Manager has trading discretion over any client directed model. The Signature Wealth Investment Manager will be responsible for all trading and rebalancing of your client directed model along with the model investment portfolios you selected to maintain your Account's target asset allocation.

The Signature Wealth Investment Manager has limited investment discretion to select a replacement mutual fund or ETF for your client directed model. Your Signature Wealth Account will generally only rebalance when you make deposits into or withdrawals from the Signature Wealth Account, at least every 370 days, or when requested. However, if you make a change to your model investment portfolios or asset allocation, your Account will be rebalanced to align with the appropriate asset allocation in effect for your investment objective and risk tolerance. Such rebalancing transactions generally result in tax consequences in non-qualified accounts. Your annual rebalance date will reset each time your Account rebalances. The Signature Wealth Investment Manager will rebalance and reallocate your Signature Wealth Account, across each model investment portfolio and if applicable any client directed model.

You may request Reasonable Restrictions on your Account(s) by working with your financial advisor to complete and sign appropriate documents to reflect your restriction request(s). Restrictions are limited to the mutual fund and/or ETF requested, the Program does not accept sector restrictions. The Signature Wealth Investment Manager must accept any Reasonable Restrictions before they will be binding on the Account(s). If a Reasonable Restriction is accepted any impacted position(s) will be removed from the applicable model investment portfolio or client directed model and the proceeds reallocated to the remaining positions in any impacted model investment portfolio or client directed model on a pro rata basis.

Dividends and distributions received on your investments held in your Signature Wealth Account may be reinvested, where allowed, if selected by you.

Inclusion and Management of Advisory Service Providers

The following summarizes Ameriprise Financial Services' research, due diligence and contractual efforts in connection with the inclusion of Advisory Service Providers in the Signature Wealth Program.

Review of Advisory Service Providers

Ameriprise Financial Services conducts initial and ongoing reviews of the Signature Wealth Investment Manager and the available Signature Wealth Model Providers, as further described in the "Advisory Service Providers" section. Ameriprise Financial Services seeks to identify and make available a range of model investment portfolios within the Signature Wealth Program to provide clients with a choice of investment styles and corresponding risk levels. The evaluation process consists of gathering information on the Signature Wealth Model Provider candidates from published materials, questionnaires and interviews. Screening factors are both quantitative and qualitative and include (but are not limited to): (i) management style and total assets under management; (ii) assets managed in a particular investment style; (iii) number of years the firm has managed assets; and (iv) the number and qualifications of investment professionals employed. Each evaluation factor may have a different weighting in the decision-making process. Generally, no one factor determines the outcome of any selection.

Firms, including affiliates of Ameriprise Financial Services, which pass the evaluation process are subject to a structured due diligence review by IRG.

Ameriprise Financial Services may identify actual or potential concerns regarding a particular Signature Wealth Model Provider as a result of the review and may request that the Signature Wealth Model Provider take corrective action to address such concerns. These reviews may also result in the removal of a Signature Wealth Model Provider from the Program.

Education and business standards

The investment advisory personnel employed by Advisory Service Providers participating in the Signature Wealth Program must meet certain educational, business and personnel requirements.

The minimum educational requirement for an individual providing investment advice is a college degree and completion of further financial service industry certifications such as the CFA, FINRA Series 7, 63, 65 and 66 licenses, or comparable education or work experience. Ameriprise Financial Services' research personnel seek to identify, and encourage participation by, Advisory Service Providers whose personnel have additional professional qualifications, including graduate degrees or a CFA designation. In addition, suitable work experience in the financial services industry is considered as part of an individual's overall qualifications.

Ameriprise Financial Services' contractual relationship with Advisory Service Providers

The Signature Wealth Investment Manager and each of the Signature Wealth Model Providers have entered into a master advisory agreement with Ameriprise Financial Services, which governs the relationship and responsibilities of the respective parties. You will not pay a Manager Fee for any of the Signature Wealth Model Providers, you will pay the Signature Wealth Investment Manager a fee for their services. See "Fees and Compensation" section below for more information.

Certain Signature Wealth Model Providers may employ one or more affiliates to perform certain aspects of their portfolio construction, administrative support, sales and marketing for one or more model investment portfolios. In these situations, the affiliate is subject to the same duties and obligations as the Signature Wealth Model Provider, including adherence to the master advisory agreement with Ameriprise Financial Services. In delegating responsibilities to an affiliate, the Signature Wealth Model Provider would not be relieved of any of its duties or obligations and remains responsible for the acts and omissions of the affiliate as if such acts and omissions were its own.

Your selection of Signature Wealth

Your financial advisor will discuss your financial objectives and other factors such as your risk tolerance, investment objectives, and important information regarding the Signature Wealth Program, the Signature Wealth

Investment Manager and the available Signature Wealth Model Providers. Based on the Client Information you provided, you and your financial advisor will work together to create a Signature Wealth proposal which will provide you with a target asset allocation for your Account along with recommendations for model investment portfolios and as applicable, a client directed model of individual mutual funds and / or ETFs to round out your target asset allocation. Your financial advisor will recommend and you may select one or more Signature Wealth Model Providers from the list of available model investment portfolios. Included in the available model investment portfolio list is Columbia Management Capital Advisers, an operating division of CMIA, an affiliate of Ameriprise Financial Services. When you select your investments and agree to establish a Signature Wealth Account, you will be giving discretion of your Signature Wealth Account to the Signature Wealth Investment Manager. To assist you in making your decision, you will be provided with a copy of the Signature Wealth Investment Manager's disclosure brochure document (Part 2A of Form ADV) and you will be provided with access to the Signature Wealth Model Provider's disclosure document (Part 2A of Form ADV), which includes important information regarding the Advisory Service Providers. Your financial advisor will also provide you with Signature Wealth Model Provider Fact Sheets for the model investment portfolios you selected for your Signature Wealth Account. Please note that past performance is not an indication of future results. Composite performance information included on the Signature Wealth Fact Sheet has been provided by the Signature Wealth Model Provider. In general, these composites are created quarterly on an asset and time-weighted basis using month-end market values and returns. Your financial advisor can provide you with the Signature Wealth Fact Sheets for specific composite performance information regarding each model investment portfolio available.

Ameriprise Financial Services requires each Signature Wealth Model Provider to meet Ameriprise Financial Services' performance validation standards, however Ameriprise Financial Services does not review the appropriateness of the methodologies used by the Signature Wealth Model Providers to calculate the underlying historical performance information presented in the Signature Wealth Fact Sheet, nor does Ameriprise Financial Services audit the mathematical accuracy of the Signature Wealth Model Provider's performance information. Ameriprise Financial Services does restate the performance after deducting the highest annual Asset-based Fee when presenting the performance on a net basis.

Review the Signature Wealth Investment Manager and as applicable, the Signature Wealth Model Provider's disclosure document (Part 2A of Form ADV), this Disclosure Brochure Supplement, the Disclosure Brochure and the applicable Signature Wealth Model Providers Fact Sheet(s) prior to selecting a Signature Wealth Account. Each Signature Wealth Model Provider's disclosure document is available to you at ameriprise.com/investmentproviders.

Acceptance of your Signature Wealth Account

Ameriprise Financial Services will determine, on behalf of the Signature Wealth Investment Manager, whether to accept or reject a prospective client and related Account based upon the Client Information. Once your Account is accepted, you will become an investment management client of the Signature Wealth Investment Manager. The Signature Wealth Investment Manager will have discretionary authority as described above to act on your behalf for purchases, sales and other transactions in your Signature Wealth Account, including sales with respect to securities transferred in-kind to the account, without seeking your approval. Such transactions generally result in tax consequences in non-qualified accounts. Your Signature Wealth Investment Manager will not have the ability to withdraw, disburse or transfer funds or securities from your account without your prior authorization.

Limitations on security type

Except as may be provided in connection with the Sweep Program, in general, the Signature Wealth Investment Manager may not directly invest your assets in cash equivalent securities or instruments such as money market securities, certificates of deposit, time deposits, banker's acceptances or repurchase agreements; or options, futures or other derivative instruments; however these types of securities may be included in the underlying holdings of the mutual funds and ETFs recommended by the Signature Wealth Model Providers and utilized by the Signature Wealth Investment Manager. These types of assets are also generally not accepted for deposit in connection with establishing a new Account.

Prospectus Delivery to Signature Wealth Investment Manager

Prospectuses contain detailed information about the fees and expenses charged by, and the past performance of, the investments held in your Account(s). With your authorization and appointment as your agent for delivery, the Signature Wealth Investment Manager will receive prospectuses on your behalf for the mutual funds and ETFs purchased in your Signature Wealth Account investments within the model investment portfolios. Information regarding your Account's holdings of, and transactions in, mutual funds and ETFs will be available on the secure site at ameriprise.com and in your Ameriprise Financial statements.

You retain the right to receive any prospectuses that are delivered to the Signature Wealth Investment Manager on request and at any time by requesting a copy from your financial advisor or by contacting us at 800.862.7919. You may also access the prospectuses for the mutual funds and ETFs held in your Signature Wealth Account(s) via the fund family's website.

If you prefer to receive the information that is contained in prospectuses, please contact your financial advisor or us at the number above and we will provide them to you. In this case, Ameriprise Financial Services will deliver prospectuses for the investments held in your Signature Wealth Account(s) directly to you in accordance with your document delivery preference.

If you elect a client directed model, the prospectuses related to the mutual funds and/or ETFs held will be directed to you. You may not direct these prospectuses to the Signature Wealth Investment Manager.

Methods of analysis

The following information applies generally to the Investment Managers and Model Providers available in Managed Accounts Programs. Investment Managers and Model Providers may utilize different techniques for buying and selling securities, which are often unique to the investment strategies they manage. Fundamental analysis is the most common method used and typically involves the development of a thorough understanding of fundamental features of a business through analysis and interpretation of company and industry data, such as revenue, expenses, assets, liabilities, management, industry position and other factors, in order to evaluate a security. Certain Investment Managers and Model Providers may also use quantitative methods of analysis, which is computer-based and uses mathematical and statistical modeling to value securities, markets or investment opportunities. Technical analysis may also be used, involving the analysis of market data. Investment Managers and Model Providers may employ one or more methods of analysis, with varying degrees of focus on certain attributes and techniques.

Review and Update of Client Information

Your financial advisor will review your Client Information and Signature Wealth Account's performance and compatibility with respect to your Account's target asset allocation, risk tolerance and time horizon with you. If there are changes to your Client Information, your financial advisor will inform Ameriprise Financial Services of any changes to your Client Information. Your financial advisor may also provide research and analysis regarding the target asset allocation and select model investment portfolios to you and recommend changes based on any changes to your Client Information. If there have been changes to your Client Information, your financial advisor may recommend updates your Signature Wealth Account's target asset allocation and/or model investment portfolios. Your financial advisor will review the updated proposal with you and based on your review and acceptance, your financial advisor will then submit your updated proposal to Ameriprise Financial Services. Ameriprise Financial Services will inform and provide the Signature Wealth Investment Manager with your updated information and requested changes.

Ameriprise provide the Signature Wealth Investment Manager with ongoing updates of Client Information and Account information, such as updates to your Account's target asset allocation and changes to the selected investments within your Account, as well as other relevant information to help them monitor these discretionary Account(s).

Transferred Accounts

You may wish to transfer a model investment portfolio that you hold at another investment advisory firm to Ameriprise Financial Services. If this model investment portfolio is offered in the Ameriprise Signature Wealth Program, you may transfer the account to your Signature Wealth Account. Upon receipt, the investment will be rebalanced into your Account in accordance with your Signature Wealth Account's target asset allocation within your Signature Wealth proposal, which may result in different investment positions and/or allocation of such positions than the model investment portfolio you held at the prior advisory firm. If your current model investment portfolio is not available in the Ameriprise Signature Wealth Service, your financial advisor will assist you with identifying other appropriate alternatives.

Supplementary Managed Accounts Information

Brokerage Practices

All trading in the Signature Wealth Program is discretionary and generally requires aggregation of client trade orders for the purchase or sale of securities within the Program and clients receive the average share price for the trade order, which includes transaction costs when AEIS executes transactions in your Managed Account.

In connection the Program you will grant discretionary trading authority to place trades for securities bought or sold for your Account, or brokerage discretion, to the Signature Wealth Investment Manager under the terms of your Client Agreement. The Signature Wealth Investment Manager is subject to an obligation to seek best execution, which is a duty to place trades with the broker-dealer or stock exchange (collectively referred to herein as the "Executing Party") that the manager reasonably believes is capable of providing the best qualitative execution of client trade orders under the circumstances considering all relevant factors, such as execution capabilities, efficiency and responsiveness of the Executing Party, transaction costs for the trade, familiarity with the type of security to be traded, the value of any research or other services provided by the Executing Party and other relevant factors.

The Asset-based Fee associated with each Account covers transaction costs when trades are executed by the Ameriprise Financial Services on an agency basis through AEIS; therefore, it is common for participating Investment Managers to direct transactions for your Account to Ameriprise Financial Services for execution in this manner.

For the Signature Wealth Program, the Signature Wealth Investment Manager will execute all brokerage transactions for your Signature Wealth Account through our clearing agent, AEIS, on an agency basis. The Signature Wealth Investment Manager will not direct or allocate a purchase or sale transaction for your Signature Wealth Account to another Executing Party other than AEIS.

See the "**Broker-dealer**" subsection in the "**Other Financial Industry Activities and Affiliations**" section of the Disclosure Brochure for more information about the brokerage business of Ameriprise Financial Services and its affiliates.

Sources of Information

In the Signature Wealth Program, the Signature Wealth Model Providers will utilize Sources of Information made available to them from Ameriprise Financial Services to assist them in the support of the Signature Wealth Program. The source of the information provided is Ameriprise Financial Services and is specific to the administration and operational support of the Signature Wealth Program. In addition, Ameriprise Financial Services will make available certain Signature Wealth Model Provider information to all Signature Wealth Model Providers. Except for the extent such information is ultimately provided by Ameriprise Financial Services, the information and data provided by the third-party organizations is believed to be accurate, Ameriprise Financial Services and its financial advisors do not independently verify third party information.

Death of a Managed Account holder

For Signature Wealth Accounts, when Ameriprise Financial Services receives notice that the owner of an individual Account has died, Ameriprise Financial Services will freeze the Signature Wealth Account(s), prorate the Asset-based

Fee based on the period of time during the billing period the Account was open and rebate any unused portion of the Asset-based Fee, and will then close the Signature Wealth Account and transfer the Account, and transfer the positions in-kind to a restricted SPS *Advantage* Account and await instructions from the executor or designated administrator of the deceased's estate. If the beneficiary wants to establish a new Signature Wealth Account, Ameriprise Financial Services must receive the necessary Account opening documents, including a newly executed Relationship Agreement and related documentation including a new Signature Wealth Proposal.

Fees and Compensation

The Asset-based Fee for a Signature Wealth Account is comprised of the total of (1) a negotiable Advisory Fee of up to a maximum annual rate of 2.0%; (2) a Platform Fee rate ranging from 0.02% to 0.05%; and (3) any applicable Manager Fee. The Signature Wealth Program currently does not charge a Manager Fee.

Fee Component	Annual Fee Rate	Additional Information and Allocation of Asset-based Fee
Maximum Advisory Fee	2.0%	The Advisory Fee compensates Ameriprise Financial Services. A portion of the Advisory Fee and, if applicable, the AFPS Fee, is shared with your financial advisor.
Platform Fee	Ranges from 0.02% - 0.05% based on advisory household assets under management ("AUM")	The Platform Fee compensates Ameriprise Financial Services and the Signature Wealth Investment Manager and is not shared with your financial advisor. For Signature Wealth Accounts, the initial Platform Fee rate applied to your Account at new Account set up will be determined by the anticipated advisory household AUM selected on your Account opening paperwork. The ongoing Platform Fee rate will then be adjusted on a monthly basis based on your actual advisory household AUM.
Manager Fee	For Signature Wealth Model Providers that charge a Manager Fee: Generally ranges from 0.10% to 0.80%	The Manager Fee compensates the Advisory Service Provider and is not shared with Ameriprise Financial Services or your financial advisor. Currently, the investment model portfolios available in Signature Wealth do not have a Manager Fee. As additional investment types and portfolios are added, a Manager Fee may be applicable. Signature Wealth Model Providers generally earn compensation through management fees, or Investment Costs, associated with proprietary mutual funds and ETFs used in the investment models recommended.

Billing Methodology

For Signature Wealth Accounts, the Platform Fee portion of your initial Asset-based Fee will be based on the anticipate advisory household AUM selected. The Platform Fee portion of your Asset-based Fee will then be

adjusted monthly based on your actual advisory household AUM based on the Billing Methodology described above and as further described in the Relationship Agreement.

Changes to Fee Components

Fee components are subject to change as described in the Disclosure Brochure and as summarized. Any change to an underlying fee component will change your total Asset-based Fee. We will provide you written confirmation any such changes. You authorize Ameriprise Financial Services to apply future changes to the fee components by continuing to accept the Service.

Platform Fee rates for the Signature Wealth Program are subject to change based on your household assets, as described above and will vary over the course of your Relationship. The Platform Fee may increase or decrease. Platform Fee rate changes do not require your signature. The Manager Fee rate is variable by Advisory Service Provider and specific investment strategy and is charged to you as a component of your Asset-based Fee. Manager Fee rates are subject to change.

Additional Costs Associated with a Managed Account

The management fees and other underlying fees related to investment products you purchase within your Signature Wealth Account are referred to as Investment Costs and are more fully described in the Disclosure Brochure. These costs are in addition to the Asset-based Fee that you pay directly from your Account and may include Third Party Payments that are compensation to AEIS, as more fully discussed in the Disclosure Brochure. They are paid by you indirectly as part of the cost of the investment and they reduce the value of your investment in the product. They are not a direct fee deducted from your Account.

Investment Costs apply whether the investment product is sponsored or managed by a third party or an affiliate of Ameriprise Financial Services, such as CMIA, a wholly owned subsidiary of Ameriprise Financial, Inc., Ameriprise Financial Services' parent company. When you invest in investment products managed by CMIA, CMIA or its affiliates will receive compensation for managing those investments and for other services they provide based on the amount you invest, just as they would if you invested in CMIA investment products through another service provider.

Investment Costs received by CMIA are not compensation to Ameriprise Financial Services or AEIS, however, Ameriprise Financial Services, CMIA and their affiliates receive more revenue, in aggregate, from the purchase of affiliated mutual funds or investment products offered by CMIA or their affiliates than from the purchase of investment products offered by firms that are not affiliated with Ameriprise Financial, Inc.

Third Party Payments. As with the other Programs Ameriprise Financial Services offers and as fully discussed in the Disclosure Brochure, AEIS will receive the following types of cost reimbursement payments from product companies with respect to the investment model portfolios and other investment products we recommend and you select for the investment of your Signature Wealth Account assets. This compensation helps fund the cost of providing service, maintaining accounts and offering an investment platform for our clients. These payments are generally funded directly, or indirectly, from Investment Costs.

- Mutual funds – AEIS will receive cost-reimbursement payments (e.g., reimbursement for marketing support) from affiliated and non-affiliated mutual fund firms for investments you make as a result of our recommendations. The universe of mutual funds eligible for purchase in the Signature Wealth Program generally represents a subset of the funds that appear on the Starting Point List or are otherwise sponsored or managed by Full Participation Firms that make cost reimbursement payments to AEIS. The list of eligible funds is therefore designed to primarily include, and therefore favor, mutual funds from Full Participation Firms as further described in the **“Cost Reimbursement Services and Third-Party Payments”** and **“Payments from other non-affiliated product companies”** sections of the Disclosure Brochure.
- Certain other investment products – AEIS will receive cost-reimbursement payments from third party investment firms whose products Ameriprise Financial Services recommends.
- Other servicing and account maintenance fees – AEIS will also receive sub-transfer agency fees or networking fees with respect to investments you make in mutual funds.

- AEIS also receives revenues that exceed the costs of the cost reimbursement services provided. These revenues include marketing support and distribution support payments, and such payments increase the gross revenues and net earnings of AEIS.
- AEIS is responsible for delivering to clients or their agent all shareholder materials (e.g. annual reports and proxies) received from the issuers of securities. It does this through a vendor. The vendor charges each issuer based on rates determined by the New York Stock Exchange. AEIS earns rebates from its vendor based on the difference between the rate charged to the issuer and the cost to the vendor to deliver the shareholder materials. The rebates are generally higher for customers who consent to utilizing electronic delivery.

Cost reimbursement services and Third Party Payments related to your Signature Wealth Account are further described in the “**Cost Reimbursement Services and Third Party Payments**” section of the Disclosure Brochure, including marketing and sales support payments are received from mutual fund firms that participate in the Full Participation Program Ameriprise Financial Services offers.

Sweep Program and Expenses

The Sweep Programs offered in Signature Wealth Accounts are:

- Ameriprise Insured Money Market Account (“AIMMA”) is the Sweep Program offered for non-qualified Signature Wealth Accounts.
- Ameriprise Bank Insured Sweep Account (“ABISA”) is the Sweep Program offered for qualified Signature Wealth Accounts.

Amendments to the *Ameriprise* Custom Advisory Relationship Agreement terms for the *Ameriprise*[®] Signature Wealth Program

Amendments to the *Ameriprise* Custom Advisory Relationship Agreement (the “Relationship Agreement”) are set forth below. Capitalized terms not defined herein have the meaning as set forth in the Relationship Agreement or Disclosure Brochure, as amended to include the Signature Wealth Program. These changes take effect on or about October 14, 2024 for clients participating in the Signature Wealth Program. The Amendments along with each Relationship Confirmation and Account Confirmation relating to your Signature Wealth Account(s) become part of the Relationship Agreement and you authorize us to rely on the information contained in each Relationship Confirmation and Account Confirmation unless you notify us that it is incorrect and until we accept the corrected information. In the event any of the information contained in any Relationship Confirmation or Account Confirmation is incorrect or you would like to update any information, please contact your financial advisor immediately.

Part I. General Terms of the *Ameriprise*[®] Custom Advisory Relationship Agreement

The following terms in Section 4: Use of terms are revised and restated as follows to include the Signature Wealth Program:

Asset-based Fee: The Asset-based Fee is comprised of the total of (1) a negotiable Advisory Fee of up to a maximum annual rate of 2.0%; (2) any applicable Platform Fee rate of up to 0.17%; and (3) any applicable Manager Fee.

- **Platform Fee:** The Platform Fee covers additional costs associated with the programs for services provided by Ameriprise Financial such as investment selection including investment strategy and investment product due diligence, overlay management, additional trading costs, enhanced trading tools, reporting (e.g.,

manager and portfolio reports), advisory training and expert support, platform management (e.g., ongoing product development and administration) and additional operational and support related functions. This fee is applicable for Signature Wealth, Select Separate Account, Vista Separate Account, Investor Unified Account and Access Account and varies by Program as set forth in Section 9.

- **Manager Fee:** The Manager Fee represents investment management fees charged by Advisory Service Providers for a specific investment strategy. The Manager Fee is variable by Advisory Service Provider and specific investment strategy and is charged to you as a component of the Asset-based Fee. For unified managed accounts made available in Signature Wealth, Select Strategist Account and Investor Unified Accounts, the blended fee rate is calculated using the full billable value of the account, while applying a 0% manager fee rate to (i) model investment portfolios in Signature Wealth with a 0% Manager Fee; and (ii) non-separately managed account assets (e.g., mutual funds and exchange traded funds (“ETFs”)) and the applicable Manager Fee rate as allocated to the separately managed account assets (“Blended Fee Rate”). Manager Fee rates are subject to change. This fee is applicable for Signature Wealth Account, Select Separate Account, Vista Separate Account, Investor Unified Account and Access Account.

Advisory Service Providers

- **Signature Wealth Investment Manager:** The Signature Wealth Investment Manager is a non-affiliated Investment Manager for the Signature Wealth Program with discretionary authority to purchase or sell securities or make other investments for your Signature Wealth Account. The Signature Wealth Investment Manager may be referred to as the “Program Manager” in marketing and sales literature.
- **Signature Wealth Model Provider:** Signature Wealth Model Providers construct a model investment portfolio according to their specific investment strategy and provide investment and asset allocation recommendations to the Signature Wealth Investment Manager. Neither the Signature Wealth Model Provider nor Ameriprise Financial have any discretionary authority to purchase or sell securities in your Signature Wealth Account. The Signature Wealth Investment Manager will make discretionary investment selection and asset allocation decisions for the model investment portfolio, which Ameriprise Financial implements according to the Signature Wealth Investment Manager’s trading instructions.

The second paragraph of Section 9.C: Billing Cycle is revised and restated to include the Signature Wealth Program:

For all Programs, except the Signature Wealth Program, the initial Asset-based Fee will be based on the market value of the assets in the Account on the date the Account reaches the investment minimum and advisory services begin, adjusted proportionately to reflect the number of days remaining in the initial billing cycle, including the day your Account is accepted. Sponsor will calculate the Asset-based Fee for each subsequent billing period based on the market value of the Account assets, which includes cash held in your Sweep Program or Ameriprise Select Deposit Program, on the last business day of the preceding billing period.

For Signature Wealth Accounts, the Platform Fee portion of your initial Asset-based Fee, and therefore your total Asset-based Fee, will be based on the advisory household assets under management (“AUM”) indicated in the Signature Wealth Proposal. The Platform Fee portion of your ongoing Asset-based Fee will be calculated and adjusted monthly based on the applicable advisory household asset tier listed in Section 9.H. You understand and acknowledge your total Asset-based Fee for each Signature Wealth Account will increase and decrease over time based on the market value of your advisory AUM. You further understand that deposits into and withdrawals from your Managed Accounts will cause your advisory AUM to increase and decrease. Any such increase or decrease that changes your applicable advisory household asset tier will be immediately applied to the Platform Fee rate for your Signature Wealth Account(s) consistent with the billing methodology for additions and withdrawals described in Section 9.E.

If you or Sponsor terminate your Account during a billing period, Sponsor will deduct the monthly Asset-based Fee if it has not been assessed, prorate the Asset-based Fee based on the period of time during the billing period that the Account was open, including the day of the termination, and return any unused portion of the Asset-based Fee, as applicable, less any applicable distribution fee described in Section 23 of Part I.

Section 9.H: Platform Fees is added as follows:

Platform Fees vary by Program as set forth below. You agree and understand Platform Fee rates for the Signature Wealth Program are subject to change based on your advisory AUM and the advisory household tier applicable to you.

In the Signature Wealth Program, up to 0.015% of the Platform Fee compensates the Signature Wealth Investment Manager for their services as the discretionary Investment Manager for the Signature Wealth Program. This amount is passed directly through to the Signature Wealth Investment Manager and is not retained by Ameriprise Financial Services or our financial advisors. You authorize Ameriprise Financial to transmit this portion of the Platform Fee to the Signature Wealth Investment Manager on your behalf. Any remaining amount of the Platform Fee compensates Ameriprise Financial Services and is retained by us for services provided.

Program	Platform Fee Rate
Select Separate Account	0.17%
Vista Separate Account	0.17%
Investor Unified Account	0.17%
Access Account	0.17%
Signature Wealth	Ranges from 0.02% - 0.05% based on advisory AUM

Advisory household asset tier	Signature Wealth Account Platform Fee rate
\$0 to \$999,999.99	0.05%
\$1,000,000 to \$1,999,999.99	0.04%
\$2,000,000 to \$9,999,999.99	0.03%
\$10,000,000 +	0.02%

The Platform Fee rates and ranges may increase or decrease, and, if your Account does not currently have a Platform Fee, one may be added. In these cases, we will provide prior notice of the change to you. Platform Fee rate changes do not require your signature.

The first sentence of Section 20: Termination, Reappointment of Advisory Service Provider by Sponsor has been revised and restated to include the Signature Wealth Program:

You understand and acknowledge that Sponsor may terminate any Advisory Service Provider providing investment advisory services with respect to one or more portfolios or investment strategies (each, an "Investment") in the Active Portfolios® investments, Signature Wealth Program, Select Separate Account, Investor Unified Account, Vista Separate Account, or Access Account (the "Manager Directed Programs"), or discontinue the Advisory Service Provider's Services with respect to a particular Investment, by providing the Advisory Service Provider with at least thirty (30) days prior written notice.

The first sentence of Section 21: Program Reorganizations has been revised and restated to include the Signature Wealth Program:

In Sponsor's sole discretion and with advance notice to you Sponsor may reorganize any Investment in each of the Active Portfolios® investments, Signature Wealth, Select Separate Account, Investor Unified Account, Vista Separate Account, or Access Account Programs into another Manager Directed Program in the following manners:

Section 24.B: Advisory Service Provider Disclosure Brochures is revised and restated to include the Signature Wealth Program:

You understand and acknowledge that if you open an Account that uses the services of an applicable Advisory Service Provider, excluding Signature Wealth Model Providers, Sponsor will provide to you that Advisory Service Provider's Form ADV Part 2A or other brochure meeting the requirements of Rule 204-3 under the Adviser's Act (each an "Advisory

Service Provider Disclosure Brochure"). By continuing to accept the services provided by that Advisory Service Provider, you acknowledge that you have received the Advisory Service Provider Disclosure Brochure and understand the services you are receiving. If you believe you may not have received the applicable Advisory Service Provider Disclosure Brochure, or would like another copy, please contact us at 800.862.7919 or through your financial advisor. You understand each Signature Wealth Model Provider's Advisory Service Provider Disclosure Brochure is not provided directly to you and is available to you at ameriprise.com/investmentproviders.

Section 24.D: Prospectus Delivery to Investment Managers is revised and restated to include the Signature Wealth Program:

You agree that with respect to your existing *Active Portfolios* Account(s) and for any new *Active Portfolios* Account and Signature Wealth Account(s) you open, your grant of full discretionary authority to the Investment Manager(s) for your Account(s), as described in Part II of this Agreement, includes your authorization and appointment of such Investment Manager(s) as your agent to receive prospectuses on your behalf for the mutual funds and ETFs purchased and held in your Signature Wealth and/or *Active Portfolios* Account(s). You understand that if you have invested in a non-discretionary client directed model within your Signature Wealth Account, you may not appoint the Signature Wealth Investment Manager to receive prospectuses and that you will receive all prospectuses for the investments held within your client directed model.

With your authorization, you acknowledge and understand that prospectuses will be delivered only to your Investment Manager(s) and that information regarding your Account's holdings of, and transactions in, mutual funds and ETFs will be available on the secure site at ameriprise.com and in your Ameriprise Financial statements.

You understand that (i) your Asset-based Fee will not change as a result of appointing the Investment Manager(s) to receive prospectuses on your behalf; (ii) such appointment is not a condition of entering into, or continuing participation in the Signature Wealth or *Active Portfolios* Programs; and (iii) you retain the right to receive copies of prospectuses that are delivered to the Investment Manager upon request and at any time from your financial advisor or by contacting us at 800.862.7919. You acknowledge that you may access the prospectuses for the mutual funds and ETFs held in your Signature Wealth or *Active Portfolios* Account(s) via the fund family's website.

You may rescind your authorization to deliver prospectuses to Investment Manager(s) on your behalf at any time by contacting your financial adviser or us at the number above. This can be requested for an Account or your Relationship without your signature. In this case, you agree that Ameriprise Financial Services will deliver prospectuses for the investments held in your Signature Wealth and/or *Active Portfolios* Account(s) directly to you in accordance with your document delivery preference. If you subsequently would like to re-appoint Investment Manager(s) as your agent to receive prospectuses, you acknowledge that you may do so by contacting your financial advisor and completing and signing the appropriate document. In the event our master investment advisory agreement with your Investment Manager does not provide for the receipt of certain or all prospectuses on behalf of clients, you acknowledge that you will receive such prospectuses directly.

Part II. Program-Specific Terms of the Ameriprise Custom Advisory Relationship Agreement

The following terms are added to the Relationship Agreement and contain additional terms that will apply specifically to the Signature Wealth Program.

Signature Wealth Program Additional Terms

1. Overview of Signature Wealth Program

Signature Wealth Program, a flexible unified managed account, is a discretionary investment advisory service that enables you to invest in a variety of model investment portfolios constructed of mutual funds and/or ETFs, managed by the discretionary Signature Wealth Investment Manager, an unaffiliated third-party investment

adviser. You can also select from individual eligible mutual funds and ETFs to hold in a client directed model in addition to the model investment portfolio(s). The available investments available include both affiliated and unaffiliated model investment portfolios, mutual funds and/or ETFs.

A. Signature Wealth Services:

Sponsor will provide you with the following investment advisory services through one or more of its financial advisor(s). Your financial advisor or their staff will (i) assist you in defining your Client Information and any investment objectives that will help form the basis of your Signature Wealth Proposal and the management of your Signature Wealth Account; (ii) at least annually, consult with you to determine whether there have been any changes in your Client Information, investment objectives, or any Reasonable Restrictions you may have placed on the management of your Signature Wealth Account. At least annually, your financial advisor will analyze, assess, and review Signature Wealth Account and Proposal, including the performance. You understand that certain duties of Sponsor are carried out through its employees and agents, including your financial advisor, and that your financial advisor will serve as a liaison for you in connection with your participation in a Signature Wealth Account.

Account Rebalancing Services. By entering into this Relationship Agreement and requesting your financial advisor to open a Signature Wealth Account, you authorize and direct Ameriprise Financial, directly or indirectly through AEIS, to effect Account rebalancing transactions on your behalf in the following circumstances:

- a. *Client Information / Investment Change Rebalance:* You understand that when you update your Account level Client Information, you will be provided an updated Signature Wealth Proposal and if needed, a recommended investment update or change. You agree that upon your review and acceptance the updated proposal, you are directing Ameriprise Financial to fully rebalance your Signature Wealth Account in accordance with the updated Signature Wealth Proposal.
- b. *Annual Rebalance:* You authorize Ameriprise Financial to fully rebalance your Signature Wealth Account to the Account's target asset allocation every 370 days (the "Anniversary Rebalance Date"). The first Anniversary Rebalance Date calculation begins when your Signature Wealth Account is accepted, funded and trading begins. The Anniversary Rebalance Date will be reset anytime (i) the Signature Wealth Investment Manager fully rebalances your Account; (ii) you request that your Account is rebalanced; (iii) you and your financial advisor modify your Signature Wealth Proposal and/or model investment portfolios resulting in a Client Information/Investment Change rebalance of your Signature Wealth Account, or (iv) your Account is rebalanced prior to your scheduled Anniversary Rebalance Date for any other reason.
- c. *Client Requested Rebalance:* If (i) your Signature Wealth Account is comprised of multiple model investment portfolios, with or without a client directed model; and (ii) any of your model investment portfolios or your client directed model have drifted 5% or more from your Account's target asset allocation, you may request a full rebalance of your Signature Wealth Account. Your request will be reviewed and if it meets eligibility criteria, you understand you are authorizing a full rebalance of your Signature Wealth Account to occur on the following business day.

Tax Harvesting Services. To manage the realization of tax losses and gains on securities held within your Signature Wealth Account, you may request that losses and/or gains be harvested from your Signature Wealth Account ("tax harvesting related transactions"). You agree to provide your financial advisor with the necessary information and instructions regarding amounts and/or securities to harvest and how to invest the proceeds. You understand that when you request tax harvesting related transactions, you authorize Ameriprise Financial to effect transactions in your Signature Wealth Account(s) on your behalf in accordance with the process described below. You consent to and instruct Ameriprise Financial to follow this process for all applicable tax harvesting related transactions that you request and accordingly direct us to sell, purchase and liquidate the impacted positions in your Account(s) as follows:

- a. *Tax harvesting related transactions to realize tax losses:* By requesting such transactions and in accordance with each request you make, you authorize and direct Ameriprise Financial Services to sell impacted positions and to invest the proceeds during the 30-day wash sale period into your selection of a replacement security that is either (i) a money market mutual fund; or (ii) a broad market ETF that provides general exposure to the market

and that corresponds to the risk tolerance and time horizon for your Signature Wealth Account. The money market mutual fund and list of ETFs corresponding to each risk tolerance and time horizon is available from your financial advisor. After the 30-day wash sale period, you authorize Ameriprise Financial Services to sell the replacement security, and to reinvest the proceeds into your selected Signature Wealth Account investments on the following business day.

- b. *Tax harvesting related transactions to realize tax gains:* By requesting such transactions and in accordance with each request you make, you authorize and direct Ameriprise Financial Services to reinvest the proceeds from the tax harvesting related transactions into your selected Signature Wealth Account investments on the following business day.

Reasonable Restrictions. You acknowledge requests for restrictions are limited to the mutual fund and/or ETF requested and the Program does not accommodate sector level restrictions. By requesting restrictions to be applied to your Signature Wealth Account and upon accepted by the Signature Wealth Investment Manager, you authorize and direct Ameriprise Financial to remove the impacted mutual fund or ETF from the applicable model investment portfolio or client directed model and to reallocate the proceeds to the remaining positions in any impacted model investment portfolio or client directed model on a pro rata basis.

B. Appointment and Authority of the Discretionary Signature Wealth Investment Manager over the Assets in your Account:

You acknowledge and agree that by signing the Relationship Application and providing further direction for your financial advisor to open a Signature Wealth Account, you appoint and authorize the Signature Wealth Investment Manager as investment manager for the assets held in your Signature Wealth Account(s) as follows:

- a. *With respect to assets invested in or intended for use in a model investment portfolio to* (i) have full and complete investment discretion to direct and manage the investment and reinvestment of the securities and other assets held in the Signature Wealth Account(s); and (ii) have full power and authority to act on behalf of the Signature Wealth Account(s) with respect to purchases, sales and other transactions in any and all securities including sales with respect to securities transferred in-kind to the Account.
- b. *With respect to assets invested in or intended for use in a client directed model to* (i) have trading discretion to implement securities in your client directed model in your Signature Wealth Account(s) in accordance with your Signature Wealth Proposal; and (ii) in the event a mutual fund or ETF held in your client directed model is removed from the Signature Wealth Program or is otherwise no longer available, to have full and complete investment discretion to select and implement a replacement mutual fund or ETF.

You understand the Signature Wealth Investment Manager will independently determine, in its sole discretion, whether to accept or reject your appointment with respect to the Signature Wealth Account(s), based on the Client Information and other data provided to the Signature Wealth Investment Manager. Upon acceptance of your appointment by the Signature Wealth Investment Manager, you will become the Signature Wealth Investment Manager's direct investment management client. The discretionary investment services described in this Agreement will be provided solely by the Signature Wealth Investment Manager. The Signature Wealth Investment Manager will not be a subadviser to Ameriprise Financial. Neither Ameriprise Financial nor your financial advisor will be involved in, or will be responsible or liable for, investment decisions made by the Signature Wealth Investment Manager.

C. Signature Wealth Model Providers

You will work with your financial advisor to select one or more model investment portfolios constructed by a Signature Wealth Model Provider and to create your Signature Wealth Proposal which will include your selected investments within your target asset allocation. You understand Signature Wealth Model Providers to not have any discretion or authority to place orders to purchase or sell securities in your Account. You acknowledge that the Signature Wealth Model Provider will make investment recommendations to the Signature Wealth Investment Manager and such recommendations may include the Signature Wealth Model Provider's proprietary mutual funds and/or ETFs.

D. Brokerage Services

You direct Ameriprise Financial to follow the instructions of the Signature Wealth Investment Manager with respect implementing transactions in your Signature Wealth Account(s), and you acknowledge that the Signature Wealth Investment Manager will attempt to group orders among its clients where consistent with its obligation to seek best execution.

2. Deposits and Distributions upon Withdrawal or Termination

You may make additional investments in your Signature Wealth Account(s) at any time in amounts of \$100 or more. The additional investments will be invested into Account at the discretion of the Signature Wealth Investment Manager, no later than the next rebalancing of your Signature Wealth Account. When you make a deposit of new cash your assets will be invested in accordance with the target asset allocation included in your current Signature Wealth Proposal. If as a part of the new deposit you are electing to replace a model investment portfolio or change your target asset allocation, you will receive, review and accept an updated Signature Wealth Proposal which will reflect any updates to your target asset allocation and/or the new model investment portfolio, mutual funds and/or ETFs selected in your client directed sleeve.

You may request partial withdrawals from your Signature Wealth Account on a systematic or ad-hoc basis upon notice to Sponsor. In general, partial withdrawals from your Signature Wealth Account should be in amounts not less than \$1,000. If you request a cash withdrawal amount that is greater than the amount of available cash in your Account, you authorize the Signature Wealth Investment Manager to trade your Account to raise the necessary amount of cash. You understand and agree that any trading related to such a withdrawal may be taxable and that your withdrawal will be available after any necessary trading is completed.

3. Proxies and Corporate Actions

You have a number of options for voting proxies on securities held in your Signature Wealth Account.

- a. You have the right to vote proxies on the securities held in your Signature Wealth Account or you may delegate the authority to vote proxies on your behalf to a third party.
- b. **Signature Wealth Investment Manager.** You may delegate the authority to vote proxies to the Signature Wealth Investment Manager. The Signature Wealth Investment Manager will vote all proxies solicited by or with respect to the issuers of securities in which your Signature Wealth Account assets may be invested, in accordance with the Signature Wealth Investment Manager's proxy voting policies and procedures. Ameriprise Financial will promptly forward all your Account(s) proxy solicitations to the Signature Wealth Investment Manager in accordance with this Section 3.B.
- c. Neither Sponsor or your financial advisor will take any action or give advice regarding the voting of proxies, nor is Sponsor or your financial advisor responsible for any other corporate actions relating to the investments held in your Signature Wealth Account, including administrative filings such as proofs of claims related to bankruptcy or claims in class actions.

4. Termination and Transfers to SPS Advantage Account

You acknowledge that when Ameriprise Financial Services receives notice that the owner of an individual Signature Wealth Account has died, Ameriprise Financial Services will (i) discontinue and terminate the Signature Wealth Account(s); (ii) prorate the Asset-based Fee based on the period of time during the billing period the Account was open and rebate any unused portion of the Asset-based Fee; and (iii) transfer the positions in-kind to a non-discretionary SPS *Advantage* Account to be held in restricted status while we await instructions from the executor or designated administrator of the deceased's estate.

Additionally, Ameriprise Financial may, in its sole discretion and at any time, discontinue or terminate the Signature Wealth Account and this service upon thirty (30) days prior written notice to you. The Asset-based Fee will be charged until the Account is closed. In this case, Ameriprise Financial will transfer your assets into a non-discretionary SPS *Advantage* Account, which will require that you give your financial advisor prior approval for all

securities transactions. If your Signature Wealth Account is transferred to an SPS *Advantage* Account the SPS *Advantage* Additional Terms of this Agreement will continue to govern your Account. Please review the Disclosure Brochure for more information about the SPS *Advantage* Account or contact your financial advisor for more information. You understand and agree that if you do not have a SPS *Advantage* Account with the same account registration, beneficiaries, and other account level attributes as your Signature Wealth Account, a new SPS *Advantage* Account will be opened for you with the same attributes.

5. Termination and Reappointment

- a. Termination of Account and Signature Wealth Investment Manager by You: You may terminate your Signature Wealth Account at any time by providing appropriate notice to Sponsor as described in Section 23 of Part I. Upon receipt of such notice, Sponsor will provide the Signature Wealth Investment Manager with appropriate notice of the termination, and such termination will take effect immediately following the Signature Wealth Investment Manager's receipt of the notice. Sponsor will proceed with your request to terminate your Account as soon as is reasonably practicable after receiving any necessary documentation.
- b. Termination by Sponsor or Signature Wealth Investment Manager: You understand and acknowledge that each of Sponsor and Signature Wealth Investment Manager may terminate the contractual arrangement between the parties under certain circumstances and generally by providing at least thirty (30) days prior written notice. In this event, you understand and acknowledge that the Signature Wealth Investment Manager will terminate its participation in the Signature Wealth Program. You agree that Ameriprise Financial, in its sole discretion and capacity as Program Sponsor, will determine whether to continue, reorganize or terminate your Signature Wealth Account in accordance with the provisions of this Agreement, including but not limited to (i) identifying and naming a successor Advisory Service Provider as Signature Wealth Investment Manager in accordance with Section 20 of Part 1; or (ii) reorganizing your Signature Wealth Account into another Manager Directed Program in accordance with Section 21 of Part 1. You will be provided advance notice and instructions related to your Account.
- c. Termination of a Signature Wealth Model Provider You understand and acknowledge that Sponsor may terminate any Signature Wealth Model Provider providing investment advisory services with respect to one or more model investment portfolios or discontinue the Signature Wealth Model Provider with respect to a particular model investment portfolio, by providing the Signature Wealth Model Provider with at least thirty (30) days prior written notice. In addition, you understand and acknowledge that any Signature Wealth Model Provider may terminate one or more of its model investment portfolios, or terminate its participation in the Signature Wealth Program, by providing Sponsor with at least thirty (30) days prior written notice. In this instance, you agree that Ameriprise Financial, in its sole discretion and capacity as Program Sponsor, will determine whether to continue, reorganize or terminate your Signature Wealth Account in accordance with the provisions of this Agreement, including but not limited to (i) identifying and naming a successor Signature Wealth Model Provider in accordance with Section 20 of Part 1; (ii) reorganizing your Signature Wealth Account into another Manager Directed Program in accordance with Section 21 of Part 1; or (iii) transferring your Signature Wealth Account into an SPS *Advantage* Account in accordance with Section 4 of these Signature Wealth Program Additional Terms. You will be provided advance notice and instructions related to your Account.

You may request copies of the Relationship Client Agreement or the Disclosure Brochure without charge by contacting your financial advisor, by writing Ameriprise Financial Services, LLC at 2661 Ameriprise Financial Center, Minneapolis, MN 55474, or by calling 800.297.7378. They are also available at our website at:

Managed Account Client Agreements and Custom Advisory Relationship Agreement

<https://www.ameriprise.com/customer-service/account-forms/client-agreements-and-product-disclosures>

You may also find additional information about us through the Investment Adviser Public Disclosure (IAPD) system at <https://adviserinfo.sec.gov/IAPD/default.aspx>.

Please keep these amendments and updates with your copy of the Relationship Agreement and Disclosure Brochure.

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