



Put your compensation to work. Taking control of your saving and investing plan.

July 13, 2017

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A private wealth advisory practice
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Introducing the *Confident Retirement*[®] approach



The *Confident Retirement* approach is not a guarantee of future financial results.

A woman with short, wavy grey hair is sitting on the left side of the frame, looking towards the right. She is wearing a white, short-sleeved top and light-colored pants. She is holding a small white cup with both hands. In front of her is a fireplace with a stone surround. The fireplace is lit, with a bright orange and yellow fire burning over several logs. The stone surround is made of irregular, stacked stones in shades of grey and brown. The text "Why do we work?" is overlaid on the right side of the image, in a white, serif font.

Why do we work?

Working supports
our passions



Working pays for
our passions



Make more out of what you make



Your total compensation



Your visible paycheck

Wages or salary

Profit Sharing

Bonus

Equity Compensation



Your hidden paycheck

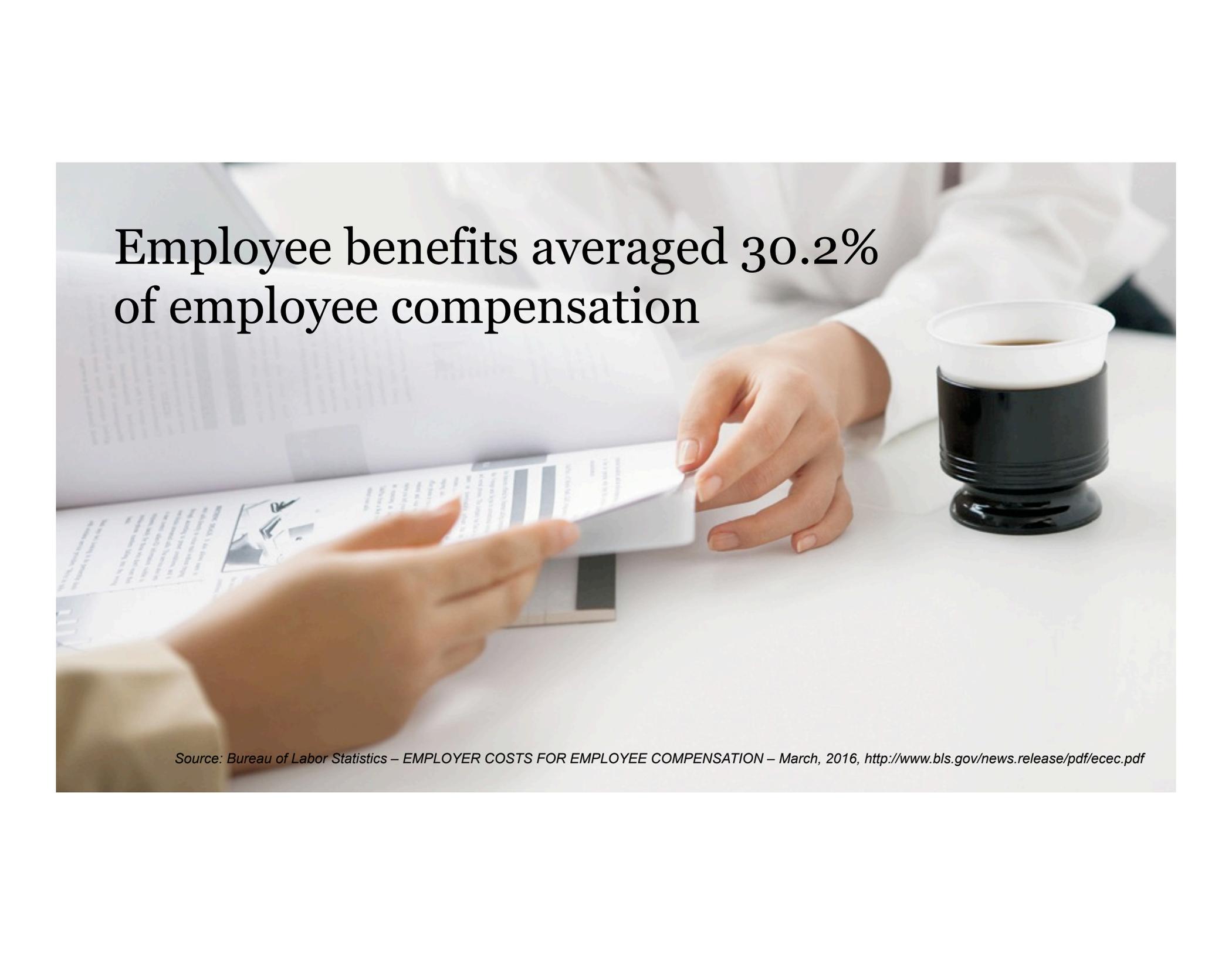
Government/employer benefits

- Social Security
- Worker's compensation
- Unemployment insurance
- Medicare

Employee benefits

- Retirement plans
- Insurance coverage
- Savings accounts
- Product/service discounts
- Transportation allowances
- Education funding
- Wellness programs

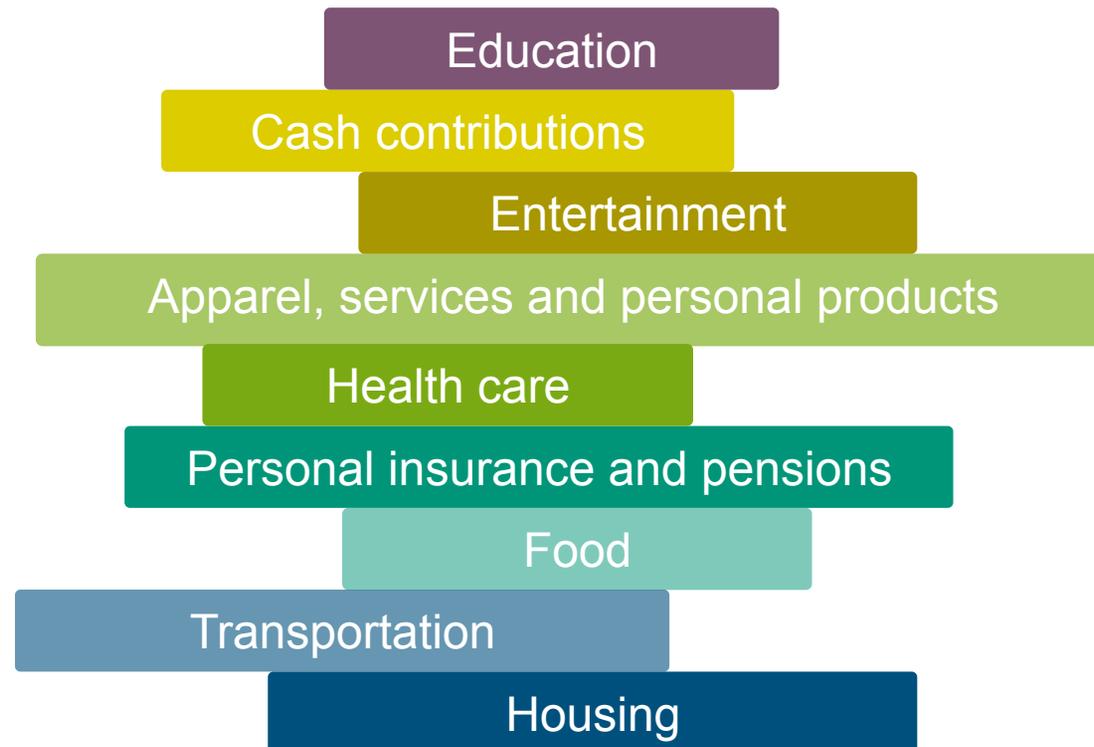


A close-up photograph of a person's hands in a white shirt, reviewing a document on a white desk. A black coffee cup with a white rim is visible on the right. The background is softly blurred, showing more of the desk and the person's torso.

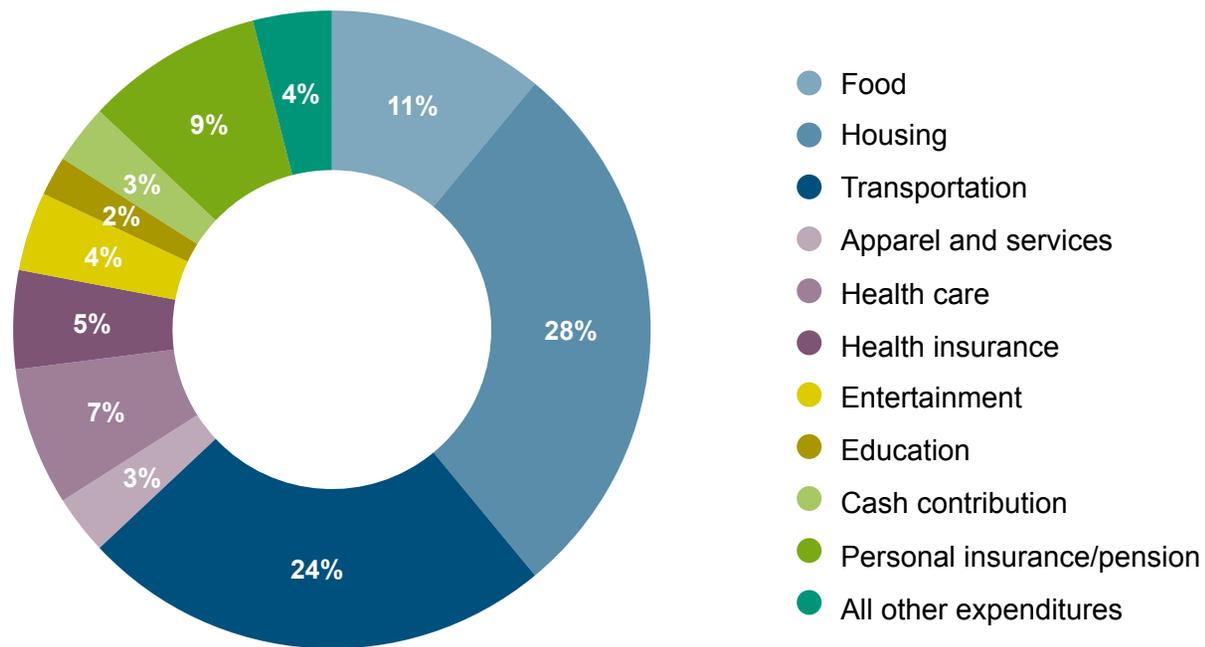
Employee benefits averaged 30.2% of employee compensation

Source: Bureau of Labor Statistics – EMPLOYER COSTS FOR EMPLOYEE COMPENSATION – March, 2016, <http://www.bls.gov/news.release/pdf/ecec.pdf>

Where does your money go?



Average spending across U.S.



Source: www.bls.gov, Average annual expenditures and characteristics, Consumer Expenditure Survey, Midyear Update, July 2014-June 2015

Consider making these commitments



Know how
much you make



Know how much
you spend



Spend less
than you make



Save and invest
the rest



How much debt
is too much?



Debt to income ratio

Excellent

< 30%

Good

30% - 36%

Borderline

37% - 40%

Red flag

\geq 41%



Essential



Lifestyle



Turning your personal budget surplus into more



Saving versus investing

Saving

- Near-term goals
- Emergency fund
- Vacation
- New car

Investing

- Long-term goals
- Down payment for house
- College savings
- Retirement



Five steps to saving and investing

Step 1: Set specific goals



Step 2:
Establish your timeframe
and cost



Step 3:
Calculate how much to
save and invest



Step 4: Determine where to put your money



Diversification helps you spread risk throughout your portfolio, so investments that do poorly may be balanced by others that do relatively better. Diversification is not a guarantee of overall portfolio profit and does not protect against loss.

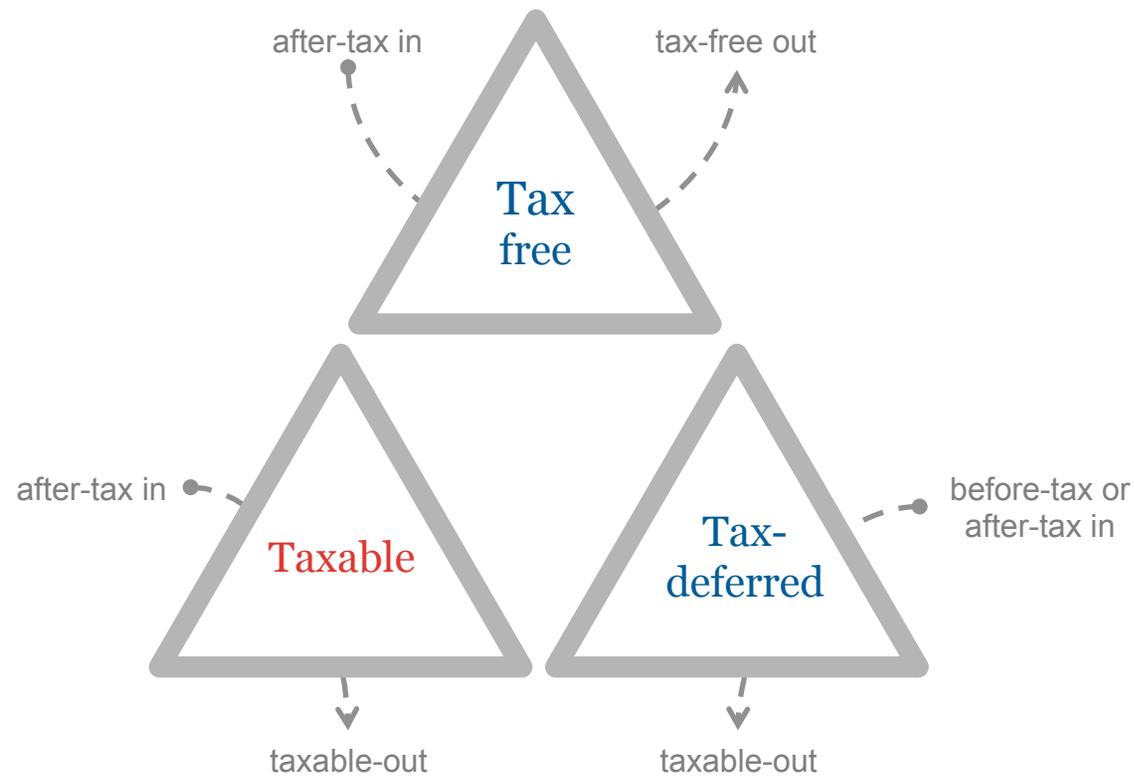
Step 5: Stay consistent and disciplined



Dollar-cost averaging does not assure a profit or protect against loss in declining markets.



Position your investments in a way that can help reduce your taxes



Ameriprise Financial and its affiliates do not offer tax or legal advice. Consumers should consult with their tax advisor or attorney regarding their specific situation.

Potential funding sources

Percentage of each pay raise

Bonuses

Tax refunds

Money freed up from paying off a loan

Cash gifts

Achieving your goals



Buying a home

Analyzing costs

- Down payment
- Mortgage payment
- Renovations and maintenance
- Insurance
- Taxes



All characters are fictional. This example is provided for illustrative purposes only.

Your workplace benefits



Employee benefits information has been provided by <name of company>. All information in this seminar is subject to the provisions of your benefit plan document. If there is a conflict, the plan document governs.

Your visible paycheck



Employee benefits information have been provided by <company name>. All information in this seminar is subject to the provisions of your benefit plan document. If there is a conflict, the plan document governs.

Your hidden paycheck



Employee benefits information have been provided by <company name>. All information in this seminar is subject to the provisions of your benefit plan document. If there is a conflict, the plan document governs.

Retirement plans

403(b) plan



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Insurance coverage

Health

Life

Disability

Long-term care



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Spending accounts

Flexible spending accounts (FSAs)

Health savings accounts (HSAs)

Health reimbursement arrangement

Financial planning benefit, subsidy or preferred pricing



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Work/life balance

Personal and financial wellness programs

Child care and education funding

Product and service discount alliances

Transportation and other subsidies



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Ameriprise Financial is America's leader in financial planning.¹

More than 2 million individual, business and institutional clients.²

Ameriprise Financial has more than \$750 billion in assets under management and administration.³

Ameriprise Financial maintains leadership positions in each of its four core business segments: Advice & Wealth Management, Asset Management, Annuities and Protection.⁴

Never taken a bailout.

- ¹ Ameriprise helped pioneer the financial planning process more than 30 years ago. We have more CERTIFIED FINANCIAL PLANNERTM professionals than any other company in the U.S. based on data by the Certified Financial Planner Board of Standards, Inc., as of Dec. 31, 2015.
- ² Company data as of May 1, 2016.
- ³ Ameriprise Financial First Quarter 2016 Statistical Supplement.
- ⁴ No.1 financial planning firm in the U.S.: Ameriprise helped pioneer the financial planning process more than 30 years ago. We have more CERTIFIED FINANCIAL PLANNER™ professionals than any other company, as documented by the CFP Board of Standards, Inc., as of Dec. 31, 2015. There is no guarantee that you will work with an advisor with a CFP® certification. No. 4 mutual fund advisory program in assets: Cerulli Edge – data as of Q1 2016. No. 5 branded advisor force in the U.S.: Company reports as of Q4 2015. No.8 variable universal life insurance provider (total assets): LIMRA International, Q4 2015. No. 13 in long-term mutual fund assets in the U.S.: ICI Complex Assets, Q4 2015. No. 10 variable annuity provider, LIMRA International, Q4 2015

Complimentary Initial Consultation



Beforehand, take the *3-Minute Confident Retirement*[®] check

Map out your journey using the *Confident Retirement* approach

Tell me about what's important to you

Learn about how I work with clients

Determine if we're a good match

The initial consultation provides an overview of financial planning concepts. You will not receive written analysis and/or recommendations.

Important information

This presentation is being provided only as a general source of information and is not intended to be the primary basis for investment decisions. It should not be construed as advice designed to meet the particular needs of an individual investor. Please seek the advice of a financial advisor regarding your particular financial concerns.

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Thank you.

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