

C0. Introduction

C0.1

(C0.1) Give a general description and introduction to your organization.

Ameriprise Financial is a leading diversified financial planning and services company with a network of more than 10,000 financial advisors in the U.S. and extensive asset management, advisory and insurance capabilities. As a longstanding leader in financial planning and advice in the U.S., a global asset manager and an insurer, understanding and meeting clients' needs is our top priority. At Ameriprise, we have been helping people feel confident about their financial future for more than 125 years.

Columbia Threadneedle Investments, the global asset management group of Ameriprise, is a leading global asset manager that provides a broad range of investment strategies and solutions for individual, institutional and corporate clients around the world. The company manages more than \$590 billion of assets across developed and emerging market equities, fixed income, asset allocation solutions and alternatives. In addition, Ameriprise provides life and annuity products through RiverSource Life Insurance Company.

Ameriprise is a values-driven firm. Our values of client focus, integrity always, excellence in all we do, and respect for individuals and communities in which we live and work guide our actions. Our culture and our people are central to our long-term sustainability. Our financial strength, steady investment and robust enterprise risk management program are critical elements of preserving and creating sustainable, long-term shareholder value. We are committed to the prudent management principles that underpin our firm. From our tone at the top and culture of compliance to the extensive corporate governance framework of independent oversight of our Board of Directors, Ameriprise and our stakeholders are well served by our strong governance capabilities, systems and policies.

In terms of climate, like other financial services firms, Ameriprise is a low Scope 1 and 2 greenhouse gas (GHG) emitter. We incorporate responsible environmental practices in the management of our facilities and have earned strong ENERGY STAR ratings for the actions we've implemented to improve energy efficiency. The main contributor to our Scope 1 and 2 GHG emissions is our corporate real estate. Our corporate-controlled real estate includes the Ameriprise Financial Center and the Ameriprise Client Service Center, the two buildings that make up our Minneapolis, Minnesota campus, and which we maintain operational control. The emissions data we include in this survey is for these two buildings.

From a risk management perspective, at the enterprise level, Ameriprise considers climate risk to be a long-term strategic risk. At Ameriprise, Columbia Threadneedle and RiverSource Life, we continue to evolve our climate change strategy and capabilities to manage risks and opportunities, and to meet current and evolving regulatory requirements.

C0.2

(C0.2) State the start and end date of the year for which you are reporting data.

	Start date	End date	Indicate if you are providing emissions data for past reporting years	Select the number of past reporting years you will be providing emissions data for
Reporting year	January 1 2020	December 31 2020	No	<Not Applicable>

C0.3

(C0.3) Select the countries/areas for which you will be supplying data.

United States of America

C0.4

(C0.4) Select the currency used for all financial information disclosed throughout your response.

USD

C0.5

(C0.5) Select the option that describes the reporting boundary for which climate-related impacts on your business are being reported. Note that this option should align with your chosen approach for consolidating your GHG inventory.

Other, please specify (Operational control – Ameriprise Minneapolis Headquarters and Client Service Center facilities)

C-FS0.7

(C-FS0.7) Which organizational activities does your organization undertake?

- Investing (Asset manager)
- Investing (Asset owner)
- Insurance underwriting (Insurance company)

C1. Governance

C1.1

(C1.1) Is there board-level oversight of climate-related issues within your organization?

Yes

C1.1a

(C1.1a) Identify the position(s) (do not include any names) of the individual(s) on the board with responsibility for climate-related issues.

Position of individual(s)	Please explain
Board-level committee	The Nominating and Governance Committee of the Ameriprise Financial Board of Directors oversees the firm's enterprise-level corporate social responsibility (CSR) efforts. The Committee reviews and discusses with senior management the content of the Company's annual CSR report and any proposed material revisions to the report, as well as shareholder feedback, the evolving practices in the financial services industry in the United States, and the company's related policies and reporting metrics. Our 2021 Responsible Business Report includes information on our climate positioning and risk management processes and is available at https://www.ameriprise.com/binaries/content/assets/ampcom/2021-responsible-business-report-ameriprise.pdf Our approach to climate and consideration as a long-term strategic risk also ensures that climate change is incorporated within overall risk discussion and oversight.
Chief Executive Officer (CEO)	Our chairman and CEO meets with members of the Ameriprise Corporate Social Responsibility Steering Committee (SteerCo) and members of the Ameriprise Executive Leadership Team to review progress on sustainability initiatives and recommendations for advancement of CSR efforts. This includes our climate-related strategy and energy efficiency initiatives. In consultation with our Chief Risk Officer and the SteerCo, the CEO helps drive climate strategy and related risk management processes. SteerCo membership includes senior leaders from Corporate Communications, Community Relations, Human Resources, Investor Relations, Real Estate, Responsible Investment at Columbia Threadneedle Investments (Columbia Threadneedle), Risk Management, and our General Counsel's Organization, including our Corporate Secretary. Ultimately, decisions about how the company will continue to evolve our climate strategy, actions and disclosures, are made by the CEO, Chief Risk Officer and members of the Executive Leadership Team.

C1.1b

(C1.1b) Provide further details on the board's oversight of climate-related issues.

Frequency with which climate-related issues are a scheduled agenda item	Governance mechanisms into which climate-related issues are integrated	Scope of board-level oversight	Please explain
Scheduled – some meetings	<ul style="list-style-type: none"> Reviewing and guiding strategy Reviewing and guiding major plans of action Reviewing and guiding annual budgets Reviewing and guiding business plans 	<ul style="list-style-type: none"> Climate-related risks and opportunities to our own operations The impact of our own operations on the climate 	The Nominating and Governance Committee of the Ameriprise Board oversees our corporate social responsibility (CSR) efforts, including our climate-related initiatives. For example, at the January 2021 meeting, the committee reviewed the Ameriprise Responsible Business Report, which includes our climate-related strategy and work. The chairman of the Committee, who also serves as Lead Independent Director, also participated on investor calls where climate change risk management and disclosures were discussed. As noted previously, climate change is viewed as a long-term strategic risk within our Enterprise Risk Management process. Management regularly updates the Board on the regulatory environment and emerging risks. The Board discusses with management, the general auditor and independent auditors the company's enterprise-wide risk assessment and risk management processes, including: <ul style="list-style-type: none"> • Prevailing material risks and exposures • Actions being taken to mitigate these risks • The design and effectiveness of our processes and controls in light of evolving market, business, regulatory and other conditions.

C1.2

(C1.2) Provide the highest management-level position(s) or committee(s) with responsibility for climate-related issues.

Name of the position(s) and/or committee(s)	Reporting line	Responsibility	Coverage of responsibility	Frequency of reporting to the board on climate-related issues
Chief Executive Officer (CEO)	Reports to the board directly	Assessing climate-related risks and opportunities	Risks and opportunities related to our own operations	As important matters arise
Chief Risks Officer (CRO)	CEO reporting line	Assessing climate-related risks and opportunities	Risks and opportunities related to our own operations	As important matters arise
Other, please specify (Vice President, Real Estate)	Finance - CFO reporting line	Both assessing and managing climate-related risks and opportunities	Risks and opportunities related to our own operations	Not reported to the board
Chief Investment Officer (CIO)	Investment - CIO reporting line	Assessing climate-related risks and opportunities	Risks and opportunities related to our investing activities	Not reported to the board
Other, please specify (CTI Responsible Investment leadership)	Investment - CIO reporting line	Both assessing and managing climate-related risks and opportunities	Risks and opportunities related to our investing activities	Not reported to the board
Facility manager	Finance - CFO reporting line	Managing climate-related risks and opportunities	Risks and opportunities related to our own operations	Not reported to the board
Corporate responsibility committee	Other, please specify (Ameriprise Corporate Social Responsibility Steering Committee)	Both assessing and managing climate-related risks and opportunities	Risks and opportunities related to our own operations	Annually
Other, please specify (RiverSource Life Risk Management)	Other, please specify (Reports to head of RiverSource Life subsidiary)	Assessing climate-related risks and opportunities	Risks and opportunities related to our insurance underwriting activities	Not reported to the board

C1.2a

(C1.2a) Describe where in the organizational structure this/these position(s) and/or committees lie, what their associated responsibilities are, and how climate-related issues are monitored (do not include the names of individuals).

The Nominating and Governance Committee of the Ameriprise Board oversees our corporate social responsibility (CSR) efforts. Our CSR Steering Committee (SteerCo) works closely with members of the company's Executive Leadership Team, and provides a twice annual update to the CEO, and an annual update to the Nominating and Governance Committee.

The SteerCo is well-positioned to monitor climate-related risks and opportunities. Climate-related issues are discussed by the SteerCo at their bi-monthly meetings. The SteerCo also produces the company's annual Responsible Business Report, which includes our climate positioning and risk management processes. SteerCo membership includes senior leaders from Corporate Communications, Community Relations, Human Resources, Investor Relations, Real Estate, Responsible Investment (RI) at Columbia Threadneedle Investments (Columbia Threadneedle), Ameriprise Wealth Management, RiverSource Life, and our General Counsel's Organization, including our Corporate Secretary. In addition, the SteerCo includes representation from our Operational Risk Management Committee, chaired by our Chief Risk Officer (CRO).

The CRO is responsible for the company's global risk management processes. The CRO reports on material risks to the Ameriprise Board of Directors. The CRO considers risks within our diversified business model, including risks and opportunities related to our business as a wealth manager, asset manager and insurer. More broadly, the CRO designs and executes our risk management approach within our operational and enterprise risk management capability. Climate is considered a long-term strategic risk within this framework. We are working to advance our capabilities and strengthen the linkages between our risk organization and our approach to CSR, including climate strategy.

As a financial services firm, Ameriprise is a low GHG-emitter. We work to monitor and manage emissions from our operations. From an organizational standpoint, the Real Estate team, including the Vice President and facility managers, monitors, tracks and manages our energy use and emissions. Our Real Estate team accounts for the operational impacts from acute or chronic weather changes that may impact our employees, offices or facility projects. The team also complies with all relevant regulatory policies that may impact our operational footprint. For example, municipal ordinances regarding environmental performance and reporting.

Columbia Threadneedle, the global asset management group of Ameriprise, is a signatory of the Principles for Responsible Investment (PRI). The Head of Responsible Investment Policy and Head of Stewardship are senior leaders within our Responsible Investment business and report within Investments. Additionally, they are members of the Ameriprise CSR SteerCo. Our global RI team works alongside our investment professionals facilitating environmental, social and governance analysis into our investment processes for our portfolio managers' consideration when making investment decisions for the funds and accounts they manage.

Columbia Threadneedle manages the assets of the RiverSource Life general account. RiverSource Life benefits from the RI capabilities and approach at Columbia Threadneedle, which includes assessing the actions/plans of portfolio companies as they work to meet their emissions goals and how this impacts the current and prospective carbon intensity of the portfolio. RiverSource Life is also beginning to consider climate risk as part of its overall risk management approach.

C1.3

(C1.3) Do you provide incentives for the management of climate-related issues, including the attainment of targets?

	Provide incentives for the management of climate-related issues	Comment
Row 1	Yes	Non-monetary recognition relates to our facilities team and are associated with energy efficiency projects, as detailed below.

C1.3a

(C1.3a) Provide further details on the incentives provided for the management of climate-related issues (do not include the names of individuals).

Entitled to incentive	Type of incentive	Activity incentivized	Comment
Facilities manager	Non-monetary reward	Energy reduction project	Our real estate team receives recognition for energy reduction initiatives in performance reviews.

C-FS1.4

(C-FS1.4) Does your organization offer its employees an employment-based retirement scheme that incorporates ESG principles, including climate change?

	We offer an employment-based retirement scheme that incorporates ESG principles, including climate change.	Comment
Row 1	Yes, as an investment option for some plans offered	Yes, a broad selection of ESG strategies are available through our self-directed brokerage option.

C2. Risks and opportunities

C2.1

(C2.1) Does your organization have a process for identifying, assessing, and responding to climate-related risks and opportunities?

Yes

C2.1a

(C2.1a) How does your organization define short-, medium- and long-term time horizons?

	From (years)	To (years)	Comment
Short-term	0	1	Realized risks are also sometimes defined within a 0-18 month timeframe.
Medium-term	1	3	
Long-term	3	100	

C2.1b

(C2.1b) How does your organization define substantive financial or strategic impact on your business?

Ameriprise considers climate as a long-term strategic risk within our Enterprise Risk Management (ERM) process. Within this framework, the Enterprise Risk Management Committee (ERMC) provides oversight for firm-wide strategic, financial and operational risk.

Through our ERM process, the company evaluates substantive financial impacts on a quarterly basis. Each business unit identifies and assesses material operational risks as part of an annual risk and control self-assessment. Business unit leads score each risk on three dimensions: probability of occurrence, financial impact and control environment.

Consideration of climate risk within the ERM process began in 2020 and continues to evolve over time.

C2.2

(C2.2) Describe your process(es) for identifying, assessing and responding to climate-related risks and opportunities.

Value chain stage(s) covered

Direct operations
Upstream

Risk management process

Integrated into multi-disciplinary company-wide risk management process

Frequency of assessment

More than once a year

Time horizon(s) covered

Long-term

Description of process

At the enterprise level, Ameriprise considers climate risk to be a long-term strategic risk. The company reviews long-term strategic risks on an ongoing bases, and formally reviews them as part of its enterprise risk management process annually. In addition, the company reviews strategic risk and the actions to mitigate the potential impact of those risks as part of its long-range planning process. Ameriprise, and its subsidiaries, Columbia Threadneedle and RiverSource Life, continue to evolve their climate approach and capabilities to manage risks and opportunities, as well as meet current and evolving regulatory requirements.

C2.2a

(C2.2a) Which risk types are considered in your organization's climate-related risk assessments?

	Relevance & inclusion	Please explain
Current regulation	Relevant, always included	As a diversified financial services firm, our businesses are heavily regulated. Virtually all aspects of our business, including the activities of our subsidiaries, are subject to various federal, state and international laws and regulations. Examples include the European Commission's regulations that impact all EU domiciled accounts managed by Columbia Threadneedle, and the evolving approaches being considered in the U.S., including at the U.S. Securities and Exchange Commission (SEC) and state insurance regulators.
Emerging regulation	Relevant, always included	As a diversified financial services company, Ameriprise is subject to risks and uncertainties that reflect an evolving regulatory environment. As an example, the SEC is considering public input from investors, registrants, and other market participants on climate change disclosure. In May 2020, the SEC Investor Advisory Committee approved recommendations urging the Commission to begin an effort to update reporting requirements for issuers to include material, decision-useful environmental, social, and governance (ESG). In December 2020, the ESG Subcommittee of the SEC Asset Management Advisory Committee issued a preliminary recommendation that the Commission require the adoption of standards by which corporate issuers disclose material ESG risks. As investor demand for climate change risks, impacts, and opportunities continues to grow, we expect that the SEC will be evolving its regulations to require more thorough ESG reporting.
Technology	Relevant, always included	Technology is a key component of our business, and any risk would be assessed against the ability to deliver the technology component of that particular area, including climate. As an example, physical risks related to technology infrastructure are considered annually when IT conducts a risk assessment, vertically and horizontally across the organization.
Legal	Relevant, always included	As a financial services firm, our operations are generally not subject to climate or environmentally related litigation claims. However, as with other financial services firms, the level of regulatory activity and inquiry concerning our businesses remains elevated. On occasion, Ameriprise receives requests for information from the SEC, the Financial industry regulatory Authority, the OCC, the U.K. Financial Conduct Authority, the FRB, state insurance and securities regulators, state attorneys general and various other domestic and foreign regulators. Failure to comply with laws, regulations or policies applicable to the business could result in negative actions by regulatory authorities resulting in civil penalties or reputational damage which could have a material adverse effect on our business. Ameriprise assesses regulatory requirements on an ongoing basis to ensure compliance with all obligations, including applicable environmental and climate-related laws and other requirements.
Market	Relevant, always included	We monitor evolving industry trends to inform our business strategy and identify market risks, which may include changes in client demand. As ESG investment trends evolve, clients may be interested in allocating a higher percentage of their investments to Responsible Investment (RI)/Environmental, Social and Governance (ESG) strategies and solutions over time. The investment approach for our asset management business, Columbia Threadneedle (CTI), is underpinned by its research intensity and belief that sharing insights across asset classes and geographies generates a richer perspective on global, regional and local investment landscapes. Consistent with this core belief, Responsible Investment (RI) research and data are integrated and embedded into our global research capability, facilitating the integration of material ESG factors into our research processes. In fact, part of our extensive fundamental research includes an innovative, proprietary RI ratings tool that combines an assessment of a company's financial stewardship with a view on how well it manages ESG risks as identified by the Sustainability Accounting Standards Board (SASB). By combining both aspects into a single, forward-looking score, the tool reflects CTI's conviction that prudent management of financial and ESG factors are important to a company's ability to create long-term, sustainable value. Columbia Threadneedle reported \$32+ billion in RI AUM at year-end 2020 and is working to grow this business. We have a 15-person RI specialist team in London and Minneapolis. As part of this effort we announced the acquisition of Bank of Montreal's (BMO's) EMEA asset management business, which is scheduled to be completed in Q4 2021. BMO is a recognized leader in RI, and this was one of the key drivers of the acquisition. As we bring our two businesses together, we will leverage established capabilities, processes and frameworks within both organizations to progress our combined approach. Integrating BMO's RI/ESG approach alongside Columbia Threadneedle's established capability and practices will be a priority, and we expect this work will enable significant progress in terms of our climate change strategy and environmental management approach. In addition to the RI capability within CTI, Ameriprise offers clients and advisors a range of RI/Thematic ESG products and solutions from third-party asset managers within mutual fund, ETF and separate account investment vehicles.
Reputation	Relevant, always included	Our reputation is one of our most important assets. Our ability to attract and retain customers, investors, employees and advisors is highly dependent upon external perceptions of our company. Damage to our reputation could cause significant harm to our business and prospects. Reputational damage may arise from numerous sources, including litigation or regulatory actions, failing to deliver minimum standards of service and quality, compliance failures, any perceived or actual weaknesses in our financial strength or liquidity, political, social or environmental issues, and technological or security breaches. Additionally, a failure to develop new products and services, such as those related to ESG demand, could harm our reputation. To help mitigate reputational risks related to climate, our investors are increasingly monitoring opportunities and risks related to Responsible Investment/ESG strategies, recognizing that the field is evolving to one that combines an expectation of improved performance related to sustainability factors and alignment with one's values. Additionally, Ameriprise maintains environmental transparency through its Responsible Business Report and participation in this survey.
Acute physical	Relevant, always included	The occurrence of climate-related natural disasters and catastrophes, including severe weather are considered risk factors for our business and could adversely affect our operations and the financial condition of our business. Such acute physical risks may damage our facilities, preventing our service providers, employees and financial advisors from performing their roles, or otherwise disturbing our ordinary business. These risks may also impact us indirectly by changing the condition and behaviors of our customers, business counterparties and regulators, as well as by causing declines or volatility in the economic and financial markets. Our real estate team monitors the acute physical risks that may affect the facilities in our operational footprint.
Chronic physical	Relevant, always included	Our real estate team monitors chronic shifts in climate that may affect the facilities in our operational footprint. For example, severe weather such as heat waves, winter weather or severe seasonal storms may impact our energy efficiency. We partner with our local utilities in Minneapolis and participate in load shedding to help reduce overall demand. We also participate in Xcel Energy's Commercial Efficiency Program to evaluate and implement energy efficiency projects. In addition, in 2020 we purchased 22 million kWh of Minnesota-sourced renewable energy certificates (RECs) to offset the 2020 energy consumption of our 1.8 million square foot Minneapolis campus. Flexibility in our building design also helps to mitigate chronic climate risks. Both buildings on our Minneapolis campus are ENERGY STAR certified and have received the U.S. Green Building Council's Leadership in Energy and Environmental Design (LEED) certification.

C-FS2.2b

(C-FS2.2b) Do you assess your portfolio's exposure to climate-related risks and opportunities?

	We assess the portfolio's exposure	Please explain
Bank lending (Bank)	<Not Applicable>	<Not Applicable>
Investing (Asset manager)	Yes	Within Columbia Threadneedle, climate-related risks and opportunities form some of the ESG factors that are assessed through our research and stewardship activities. Our investment/research teams consider the risks and opportunities posed by the energy transition across sectors, and our method for prioritizing company engagements uses data points from the Transition Pathway Initiative. Climate-related risks and opportunities are also a feature, where material, Columbia Threadneedle's proprietary Responsible Investment ratings built on the SASB framework that includes climate risk factors in 72 of 77 industries. In addition, Columbia Threadneedle is developing enhanced models with a more forward-looking focus, which will enable us to deliver more dynamic, evidenced-based approaches to managing client and portfolio risks and opportunities related to climate strategy. These models reflect the work and analytics being completed in response to the EU Sustainable Finance reforms and include carbon lock-in models, carbon pathway analysis and related thematic outcome analysis.
Investing (Asset owner)	No, but we plan to do so in the next two years	As part of our commitment to advance our efforts related to climate change and strategy, we continue to advance our climate capabilities, understanding the leading frameworks at the enterprise and subsidiary levels, including our asset management business and our insurance business.
Insurance underwriting (Insurance company)	No, but we plan to do so in the next two years	As part of our commitment to advance our efforts related to climate change and strategy, we continue to advance our climate capabilities, understanding the leading frameworks at the enterprise and subsidiary levels, including our asset management business and our insurance business.
Other products and services, please specify	No, but we plan to do so in the next two years	As part of our commitment to advance our efforts related to climate change and strategy, we continue to advance our climate capabilities, understanding the leading frameworks at the enterprise and subsidiary levels, including our asset management business and our insurance business.

C-FS2.2c

(C-FS2.2c) Describe how you assess your portfolio's exposure to climate-related risks and opportunities.

	Portfolio coverage	Assessment type	Description
Bank lending (Bank)	<Not Applicable>	<Not Applicable>	<Not Applicable>
Investing (Asset manager)	Unknown	Qualitative	Climate related risks and opportunities form some of the ESG factors that are assessed through our research and stewardship activities. Columbia Threadneedle investment teams currently have a workstream focused on the risks and opportunities posed by the energy transition across sectors, and our method for prioritizing company engagements uses data points from the Transition Pathway Initiative. Climate related risks and opportunities are also a feature, where material, in our proprietary Responsible Investment ratings built on the SASB framework that includes climate risk factors in 72 of 77 industries. Various funds also use fossil fuel exclusion policies, and/or positive inclusion methodologies for clean energy stocks and bonds, but these are a minority of the assets under management currently.
Investing (Asset owner)	<Not Applicable>	<Not Applicable>	<Not Applicable>
Insurance underwriting (Insurance company)	<Not Applicable>	<Not Applicable>	<Not Applicable>
Other products and services, please specify	<Not Applicable>	<Not Applicable>	<Not Applicable>

C-FS2.2d

(C-FS2.2d) Do you assess your portfolio's exposure to water-related risks and opportunities?

	We assess the portfolio's exposure	Portfolio coverage	Please explain
Bank lending (Bank)	<Not Applicable>	<Not Applicable>	<Not Applicable>
Investing (Asset manager)	Yes	Minority of the portfolio	In reference to how we assess our "portfolio's" exposure, our asset management business, Columbia Threadneedle (CTI), considers water-related risks, where material, in CTI's proprietary Responsible Investment ratings. These ratings are available to all investment analysts and portfolio managers across the firm. Some of CTI's Responsible Investment (RI) strategies, capabilities and research initiatives also pay special attention to water-related risks and opportunities. For example, CTI designed an approach to assess water stress exposure both with respect to a business' operations and their geographical location for certain strategies.
Investing (Asset owner)	No, we don't assess this	<Not Applicable>	As an asset owner we do not generally consider exposure to water-related risks or opportunities as part of our assessment.
Insurance underwriting (Insurance company)	No, we don't assess this	<Not Applicable>	As a life insurer, we do not consider exposure to water-related risks and opportunities within underwriting of our life insurance policies.
Other products and services, please specify	No, we don't assess this	<Not Applicable>	As a wealth manager, we do not generally consider exposure to water-related risks or opportunities as part of our assessment.

C-FS2.2e

(C-FS2.2e) Do you assess your portfolio's exposure to forests-related risks and opportunities?

	We assess the portfolio's exposure	Portfolio coverage	Please explain
Bank lending (Bank)	<Not Applicable>	<Not Applicable>	<Not Applicable>
Investing (Asset manager)	Yes	Minority of the portfolio	Columbia Threadneedle (CTI), considers forest-related risks, where material, in CTI's proprietary Responsible Investment ratings. These ratings are available to all investment analysts and portfolio managers across the firm. The Responsible Investment Thematic Research team also has a specialist resource who covers our 'Sustainable Resource Management & Transformation' theme which incorporates biodiversity and land use change.
Investing (Asset owner)	No, we don't assess this	<Not Applicable>	As an asset owner, we do not generally consider exposure to forests-related risks or opportunities as part of our assessment.
Insurance underwriting (Insurance company)	No, we don't assess this	<Not Applicable>	As a life insurer, we do not generally consider exposure to forests-related risks or opportunities as part of our assessment.
Other products and services, please specify	No, we don't assess this	<Not Applicable>	As a wealth manager, we do not generally consider exposure to forest-related risks or opportunities as part of our assessment.

C-FS2.2f

(C-FS2.2f) Do you request climate-related information from your clients/investees as part of your due diligence and/or risk assessment practices?

	We request climate-related information	Please explain
Bank lending (Bank)	<Not Applicable>	<Not Applicable>
Investing (Asset manager)	Yes, for some	Columbia Threadneedle does not consider climate-related information for our entire investment portfolio, rather we consider some elements of climate as we pursue new pools of capital to manage against the backdrop of regulatory and client expectations and in recognition of what can be achieved in the context of the asset class under consideration.
Investing (Asset owner)	No, and we don't plan on requesting climate-related information	We do not currently request climate-related information.
Insurance underwriting (Insurance company)	No, and we don't plan on requesting climate-related information	We do not currently request climate-related information.
Other products and services, please specify	No, and we don't plan on requesting climate-related information	We do not currently request climate-related information.

C2.3

(C2.3) Have you identified any inherent climate-related risks with the potential to have a substantive financial or strategic impact on your business?

Yes

C2.3a

(C2.3a) Provide details of risks identified with the potential to have a substantive financial or strategic impact on your business.

Identifier

Risk 1

Where in the value chain does the risk driver occur?

Direct operations

Risk type & Primary climate-related risk driver

Reputation	Shifts in consumer preferences
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Primary potential financial impact

Increased direct costs

Climate risk type mapped to traditional financial services industry risk classification

Reputational risk

Company-specific description

Our response for this question reflects Columbia Threadneedle. Responsible Investment and Sustainability are of strategic importance to Columbia Threadneedle. We prioritize our ability to meet shifts in client preferences, which may include climate or other sustainability factors. As we see new trends in our clients' needs and interests over time, we will continue to adjust our product portfolio as necessary to ensure we provide significant choice in investment options to meet our clients' needs and reinforce our reputation as a leading wealth manager. In response to client demand we have launched two new sustainable equity products (Sustainable Outcomes Pan-European Equity and Sustainable Outcomes Global Equity) and over the last year. These products complement our long-standing and successful social bond fund products as well as UK and EM sustainable Equity products.

Time horizon

Long-term

Likelihood

Likely

Magnitude of impact

Unknown

Are you able to provide a potential financial impact figure?

No, we do not have this figure

Potential financial impact figure (currency)

<Not Applicable>

Potential financial impact figure – minimum (currency)

<Not Applicable>

Potential financial impact figure – maximum (currency)

<Not Applicable>

Explanation of financial impact figure

We do not disclose potential financial impacts.

Cost of response to risk

Description of response and explanation of cost calculation

Responding to client preferences is a critical driver in the development our business. We do not disclose potential financial impacts.

Comment

As noted above, we do not disclose potential financial impacts.

Identifier

Risk 2

Where in the value chain does the risk driver occur?

Direct operations

Risk type & Primary climate-related risk driver

Current regulation	Mandates on and regulation of existing products and services
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Primary potential financial impact

Increased direct costs

Climate risk type mapped to traditional financial services industry risk classification

Strategic risk

Company-specific description

Our response for this question reflects Columbia Threadneedle. The Sustainable Finance Disclosure Regulation (SFDR) imposes mandatory ESG disclosure obligations for asset managers and other financial markets participants with substantive provisions of the regulation effective from March 2021.

Time horizon

Long-term

Likelihood

Virtually certain

Magnitude of impact

Low

Are you able to provide a potential financial impact figure?

No, we do not have this figure

Potential financial impact figure (currency)

<Not Applicable>

Potential financial impact figure – minimum (currency)

<Not Applicable>

Potential financial impact figure – maximum (currency)

<Not Applicable>

Explanation of financial impact figure

We do not disclose potential financial impacts.

Cost of response to risk

Description of response and explanation of cost calculation

Columbia Threadneedle is mandated to comply with the European Commission's regulations that impact all EU domiciled accounts managed by CTI.

Comment

As noted above, we do not disclose potential financial impacts.

Identifier

Risk 3

Where in the value chain does the risk driver occur?

Direct operations

Risk type & Primary climate-related risk driver

Acute physical	Other, please specify (Increased likelihood and severity of extreme weather events)
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Primary potential financial impact

Increased direct costs

Climate risk type mapped to traditional financial services industry risk classification

Operational risk

Company-specific description

Our business continuity capability includes assessing, protecting against and mitigating the risks of heightened weather events, including the physical impacts to our facilities and therefore, our business continuity.

Time horizon

Long-term

Likelihood

Unlikely

Magnitude of impact

Low

Are you able to provide a potential financial impact figure?

No, we do not have this figure

Potential financial impact figure (currency)

<Not Applicable>

Potential financial impact figure – minimum (currency)

<Not Applicable>

Potential financial impact figure – maximum (currency)

<Not Applicable>

Explanation of financial impact figure

We do not disclose potential financial impacts

Cost of response to risk

Description of response and explanation of cost calculation

We consider the physical impacts of acute and chronic weather events to our facilities and business continuity. Our business continuity, real estate and security teams partner to evaluate possible impacts and address as necessary.

Comment

We do not disclose potential financial impacts

(C2.4) Have you identified any climate-related opportunities with the potential to have a substantive financial or strategic impact on your business?

Yes

C2.4a

(C2.4a) Provide details of opportunities identified with the potential to have a substantive financial or strategic impact on your business.

Identifier

Opp1

Where in the value chain does the opportunity occur?

Downstream

Opportunity type

Products and services

Primary climate-related opportunity driver

Shift in consumer preferences

Primary potential financial impact

Increased revenues resulting from increased demand for products and services

Company-specific description

Within Columbia Threadneedle (CTI), the global asset management group of Ameriprise, Responsible Investment (RI) is an important aspect of our ability to meet client preferences and grow AUM. We believe responsible investment may help to generate better informed investment decisions and outcomes for clients. Our global RI team works alongside our investment professionals, facilitating integration of material ESG analysis into our investment processes for our portfolio managers' consideration when making investment decisions for the portfolios they manage. Additionally, CTI holds more than \$32 billion in Responsible Investment AUM. ESG product launches include the Columbia Threadneedle (Lux) Sustainable Outcomes Global Equity and Columbia Threadneedle (Lux) Sustainable Outcomes Pan-European Equity in May 2021; Threadneedle (Lux) Emerging Market ESG Equities Fund and the Threadneedle (Lux) Pan European ESG Equities Fund in 2020; the Threadneedle (Lux) European Social Bond Fund in 2017; three Columbia sustainable equity income ETFs in 2016; and the Columbia U.S. Social Bond Fund and Threadneedle Ethical UK Equity Fund in 2015. As ESG investment trends evolve, we expect clients will be interested in allocating a higher percentage of their investments to RI/ESG strategies and solutions.

Time horizon

Short-term

Likelihood

Likely

Magnitude of impact

Unknown

Are you able to provide a potential financial impact figure?

No, we do not have this figure

Potential financial impact figure (currency)

<Not Applicable>

Potential financial impact figure – minimum (currency)

<Not Applicable>

Potential financial impact figure – maximum (currency)

<Not Applicable>

Explanation of financial impact figure

We do not disclose potential financial impacts.

Cost to realize opportunity

Strategy to realize opportunity and explanation of cost calculation

To meet increased client demand, we continue to develop CTI's Responsible Investment (RI) capabilities. Our RI/ESG research, including consideration of companies' compliance with global norms such as the United Nations (UN) Global Compact, assessments of climate and transition risk, and review of the companies' contribution to proprietary thematic outcomes, is integrated by portfolio managers at the security and the portfolio level, using a combination of thematic research, tools and review profiles. Additionally, CTI benefits from our extensive fundamental research capability, including an innovative, proprietary RI ratings tool that combines an assessment of a company's financial stewardship with a view on how well it manages ESG risks as identified by the Sustainability Accounting Standards Board (SASB).

Comment

See above – we would not disclose potential costs related to this opportunity.

Identifier

Opp2

Where in the value chain does the opportunity occur?

Downstream

Opportunity type

Products and services

Primary climate-related opportunity driver

Development and/or expansion of low emission goods and services

Primary potential financial impact

Increased revenues resulting from increased demand for products and services

Company-specific description

In 2010, the asset management business of Ameriprise, Columbia Threadneedle (CTI) launched the Low Carbon Workplace Trust and assembled a team of industry leaders in property investment management, design, carbon engineering/refurbishment and carbon compliance. Together with our partners we identify suitable office

buildings and turn them into modern, energy-efficient workplaces, while at the same time generating returns for investors. We then let them manage the buildings to ensure ongoing management and reduction of energy wastage. Reflecting the certification of its office investment portfolio to operational carbon neutrality in 2019, the fund changed its name to the Threadneedle Carbon Neutral Real Estate Fund ('the Fund') in May 2020. As large asset owners with stewardship responsibilities, institutional investors are increasingly looking for a responsible, tangible aspect to their investments, whether social or environmental. This is increasingly mirrored by the demands in the occupational market and we are seeing sustainability and carbon neutrality credentials being high on tenant's agenda when considering stock selection. The Carbon Neutral Real Estate Fund concept is economically viable, socially responsible, repeatable, scalable and profitable. It is a great example of the private sector taking the initiative and developing new commercial models that unlock the value in low carbon refurbishment.

Time horizon

Medium-term

Likelihood

More likely than not

Magnitude of impact

Low

Are you able to provide a potential financial impact figure?

No, we do not have this figure

Potential financial impact figure (currency)

<Not Applicable>

Potential financial impact figure – minimum (currency)

<Not Applicable>

Potential financial impact figure – maximum (currency)

<Not Applicable>

Explanation of financial impact figure

Given our large size, the overall financial impact would be low when considered within Ameriprise' total revenues/earnings. We would note that we do not disclose potential financial impacts.

Cost to realize opportunity

Strategy to realize opportunity and explanation of cost calculation

To meet client demand, we continue to develop CTI's Responsible Investment capabilities. As ESG investment trends evolve, we expect clients will be interested in allocating a higher percentage of their investments to RI/ESG strategies and solutions.

Comment

See above – we would not disclose potential costs related to this opportunity.

Identifier

Opp3

Where in the value chain does the opportunity occur?

Downstream

Opportunity type

Products and services

Primary climate-related opportunity driver

Reputational benefits resulting in increased demand for goods/services

Primary potential financial impact

Other, please specify (Meeting shift in client demand and deepening client and advisor relationship by providing products and services)

Company-specific description

In addition to the Responsible Investment (RI) capability within Columbia Threadneedle, Ameriprise offers clients and advisors a range of RI/Thematic ESG products and solutions from third-party asset managers within mutual fund, ETF and separate account investment vehicles. We also provide Ameriprise advisors with our perspective on ESG trends through the Ameriprise Investment Research Group. In addition to third party asset managers offerings, Ameriprise introduced a portfolio series within the Active Portfolios® program -- Active Sustainable Investing World Portfolios, which focuses on growth but also incorporates ESG factors into investment decisions. As of end of May 2021, clients have invested over \$2B within this strategy, and more than 1300 advisors incorporating it into client portfolios. We continue to have strong interest in ESG products and solutions. While these products are more broadly ESG-focused, we recognize that climate is an element of ESG.

Time horizon

Short-term

Likelihood

Likely

Magnitude of impact

Unknown

Are you able to provide a potential financial impact figure?

No, we do not have this figure

Potential financial impact figure (currency)

<Not Applicable>

Potential financial impact figure – minimum (currency)

<Not Applicable>

Potential financial impact figure – maximum (currency)

<Not Applicable>

Explanation of financial impact figure

We would note that we do not disclose potential financial impacts.

Cost to realize opportunity

Strategy to realize opportunity and explanation of cost calculation

Ameriprise will continue to research and develop ESG products and services as client and advisor demands evolve.

Comment

See above – we would not disclose potential costs related to this opportunity.

Identifier

Opp4

Where in the value chain does the opportunity occur?

Upstream

Opportunity type

Energy source

Primary climate-related opportunity driver

Use of lower-emission sources of energy

Primary potential financial impact

Reduced indirect (operating) costs

Company-specific description

By purchasing Renewable Energy Certificates (RECs), we were able to retire 100% of our Minneapolis campus' electricity consumption and offset with cleaner, lower-emission sources of energy. The RECs purchased supported the Minnesota renewable market (mainly wind energy) and were purchased through open market, which provided a considerable cost savings compared to the option through our local utility.

Time horizon

Short-term

Likelihood

Virtually certain

Magnitude of impact

Low

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

190000

Potential financial impact figure – minimum (currency)

<Not Applicable>

Potential financial impact figure – maximum (currency)

<Not Applicable>

Explanation of financial impact figure

Purchasing open market RECs versus from our utility delivered a cost avoidance of \$190K.

Cost to realize opportunity

44200

Strategy to realize opportunity and explanation of cost calculation

The RECs purchased supported the Minnesota renewable market (mainly wind energy), and were purchased through open market, costing \$44,200.

Comment**Identifier**

Opp5

Where in the value chain does the opportunity occur?

Upstream

Opportunity type

Resource efficiency

Primary climate-related opportunity driver

Move to more efficient buildings

Primary potential financial impact

Reduced indirect (operating) costs

Company-specific description

This opportunity refers to the multitude of energy efficiency projects that our real estate team coordinates and tracks on our 1.8 million square foot Minneapolis campus each year.

Time horizon

Medium-term

Likelihood

Virtually certain

Magnitude of impact

Low

Are you able to provide a potential financial impact figure?

Yes, an estimated range

Potential financial impact figure (currency)

<Not Applicable>

Potential financial impact figure – minimum (currency)

900000

Potential financial impact figure – maximum (currency)

1000000

Explanation of financial impact figure

Changing bulbs to LED will result in significant energy cost savings over the next 10 years. 20,250 bulbs were replaced with LED bulbs in 2020. The potential financial impact was calculated using the annual power cost savings (supplied by our utility provider) and the assumption that the bulbs will last 10 years.

Cost to realize opportunity

220178

Strategy to realize opportunity and explanation of cost calculation

With our employees starting to return to work at the Minneapolis campus, where the LED bulbs were installed last year, we will fully realize this opportunity over approximately the next 10 years (average life of an LED bulb). The cost calculation derived from the actual cost of the LED bulbs, minus the rebate received back from our utility provider, plus the labor costs to install the bulbs, and clean and prepare the light fixtures.

Comment

C3. Business Strategy

C3.1

(C3.1) Have climate-related risks and opportunities influenced your organization’s strategy and/or financial planning?

Yes

C3.1b

(C3.1b) Does your organization intend to publish a low-carbon transition plan in the next two years?

	Intention to publish a low-carbon transition plan	Intention to include the transition plan as a scheduled resolution item at Annual General Meetings (AGMs)	Comment
Row 1	No, we do not intend to publish a low-carbon transition plan in the next two years	<Not Applicable>	Ameriprise and Columbia Threadneedle continue to advance our climate capabilities and are considering related reporting frameworks. At the time of this survey submission, we have not made a decision regarding our timeline for publishing a low-carbon transition plan.

C3.2

(C3.2) Does your organization use climate-related scenario analysis to inform its strategy?

No, but we anticipate using qualitative and/or quantitative analysis in the next two years

C3.2b

(C3.2b) Why does your organization not use climate-related scenario analysis to inform its strategy?

In 2020, Enterprise Risk Management (ERM) approved the expansion of management and oversight for climate risk. Climate is now considered as a long-term strategic risk within this framework. As we evolve to meet client and stakeholder needs, we are working towards completing climate-related scenario analysis and further evolving our overall governance of climate and other ESG topics.

C3.3

(C3.3) Describe where and how climate-related risks and opportunities have influenced your strategy.

	Have climate-related risks and opportunities influenced your strategy in this area?	Description of influence
Products and services	Yes	As Environmental, Social and Governance (ESG) investment trends evolve, we expect our clients and advisors will be interested in allocating a higher percentage of assets to Responsible Investment (RI)/ESG strategies and solutions over time. This expectation is driving our strategy around some of the products and services that we offer, and presenting some climate-related opportunities. At Columbia Threadneedle (CTI), we offer a range of dedicated RI strategies, including our innovative Social Bond franchise and recently launched ESG strategies in EMEA, for clients seeking to more actively promote ESG factors or achieve specific sustainable outcomes. In addition to the RI capability within CTI, Ameriprise offers clients and advisors a range of RI/Thematic ESG products and solutions from third-party asset managers within mutual fund, ETF and separate account investment vehicles, as they consider the impact of climate change on their investments. Our climate-related products and services have traditionally been considered on a longer-term horizon. However, as demand for RI and sustainable investing options continues to increase, we expect this will be viewed more on a short- and/or medium-term horizon, as our strategy around climate-related risks and opportunities continues to evolve.
Supply chain and/or value chain	Evaluation in progress	Climate-related risks and opportunities have not yet influenced our supply chain strategy, as we are initially focused on evaluating the risks and opportunities on our operations, relevant products and services, and investment in research and development. We are beginning the process and developing the governance to evaluate the impact of climate-related risks and opportunities on our supply chain, understanding the evolving regulatory environment in the U.S. and abroad.
Investment in R&D	Yes	The investment approach at Columbia Threadneedle (CTI), is underpinned by our research intensity and belief that sharing insights across asset classes and geographies generates a richer perspective on global, regional and local investment landscapes. Consistent with this core belief, Responsible Investment (RI) research and data have been integrated and embedded into our global research capability, facilitating the integration of material ESG factors and climate strategy into our research processes. We call this process Research Intensity, as it facilitates a collaborative, insight-driven approach to research. Our ESG research, including consideration of companies' compliance with global norms such as the United Nations Global Compact, assessments of climate and transition risk, and review of the companies' contribution to proprietary thematic outcomes, is integrated by portfolio managers, at the security and portfolio level, using a combination of thematic research, tools and review profiles. As part of its fundamental research, CTI continues to develop its innovative, proprietary RI ratings tool that combines an assessment of a company's financial stewardship with a view on how well it manages ESG risks as identified by the Sustainability Accounting Standards Board (SASB). By combining both aspects into a single, forward-looking score, the tool reflects our conviction that prudent management of financial and ESG factors are important to a company's ability to create long-term, sustainable value. Ameriprise recognizes that the focus on climate change will be an important consideration within our economies, in both the short and long term. The nature of these changes will shape our strategy around climate-related risks and opportunities within R&D, in the short, medium and long term.
Operations	Yes	Ameriprise's operations are impacted by climate-related risks and opportunities, which influences our real estate management strategy. We manage the risks and opportunities of climate change across our physical footprint. Our enterprise risk management process includes assessing, protecting against and mitigating the physical risks of catastrophic weather events affecting the company, our clients and our policyholders. Within the real estate Ameriprise controls, we are focused on operating our buildings efficiently and reducing waste. We partner with our local utilities in Minneapolis and participate in load shedding to help reduce overall demand. We also participate in Xcel Energy's Commercial Efficiency Program to evaluate and implement energy efficiency projects. We have reduced energy consumption by installing automatic light sensors, reducing heating and cooling, and upgrading to lower wattage light bulbs. In fact, we used the significantly reduced occupancy period during the past year when the vast majority of our employees were working from home to accelerate projects in many of our office locations. The time horizon varies for these projects and strategies, depending on what they are. Generally, capital investments, equipment replacements, and other building systems are considered on a long-term horizon.

C3.4

(C3.4) Describe where and how climate-related risks and opportunities have influenced your financial planning.

	Financial planning elements that have been influenced	Description of influence
Row 1	Revenues Indirect costs Acquisitions and divestments	Revenues: As client demand for responsible investment options increases in light of climate-related issues, revenues for Ameriprise could be impacted. Ameriprise has made strides to offer sustainable and impacts investments from mutual funds and ETFs to Separately Managed Accounts and an Active Portfolio series. Ameriprise introduced a new portfolio series within the Active Portfolios® program – Active Sustainable Investing World Portfolios, which focuses on growth but also incorporates ESG into investment decisions. As of end of May 2021, clients have invested over \$2B within this strategy, and more than 1300 advisors are incorporating it into client portfolios. We continue to have interest in ESG products and solutions. We have also added sustainable screens to advisor tools. Ameriprise's ESG assets increased by 65% from August 2020 to March 2021. Products such as these could become more in-demand, for clients seeking to more actively promote ESG factors or achieve specific sustainable outcomes. Indirect Costs: In 2020, Ameriprise purchased 22M kWh of Renewable Energy Certificates (RECs) to offset the 2020 energy consumption of the two buildings that make up the 1.8 million square foot Minneapolis campus. We intend to do the same in 2021. Additionally, climate-related risks could impact our operating costs and related financial planning with regards to energy costs. Typically we budget a conservatively high utility number in case we face a harsh winter or summer. Acquisitions: As noted previously in our response, Ameriprise announced the acquisition of Bank of Montreal's (BMO's) EMEA asset management business, which is scheduled to be completed in Q4 2021. BMO is a recognized leader in Responsible Investment, and this was one of the key drivers of the acquisition. As we bring our two businesses together, we will leverage established capabilities, processes and frameworks within both organizations to progress our combined approach. Integrating BMO's RI/ESG approach alongside Columbia Threadneedle's established capability and practices will be a priority, and we expect this work will enable significant progress in terms of our climate change strategy and environmental management approach.

C3.4a

(C3.4a) Provide any additional information on how climate-related risks and opportunities have influenced your strategy and financial planning (optional).

C-FS3.6

(C-FS3.6) Are climate-related issues considered in the policy framework of your organization?

Yes, climate-related issues are integrated into our general policy framework that relates to our financing activities

C-FS3.6a

(C-FS3.6a) In which policies are climate-related issues integrated?

	Type of policy	Portfolio coverage of policy	Description
Bank lending (Bank)	<Not Applicable>	<Not Applicable>	<Not Applicable>
Investing (Asset manager)	Sustainable/Responsible Investment Policy Proxy voting policy	Majority of the portfolio	Within Columbia Threadneedle, Responsible investment (RI) has long been integral to our investment research and decisions, and our approach to business more broadly. As a founding signatory of the Principles for Responsible Investment (PRI), we have upheld responsible investment as an established pillar of our business for well over a decade. Our Responsible Investment Policy states: 1. We will incorporate ESG issues into investment analysis and decision-making processes. We have an integrated approach to responsible investment and ESG research and implement them by making ESG performance ratings and research available to our portfolio managers and analysts in our investment tools. This integrated approach is supported by our culture of collaboration, sharing of research and ideas. In developing our understanding of a portfolio company, we may take into account its approach to managing environmental, social and governance issues. 2. We place emphasis on both internal and external resources to guide and prioritize our work. Among a host of resources, we have access to an external ESG rating provider covering nearly 6,000 companies globally. 3. We will be active owners and incorporate ESG issues into our ownership policies and practices. We actively vote our shares globally and engage with companies on important ESG issues. We follow regional voting principles and take into account local market practice. 4. We will seek appropriate disclosure on ESG issues by the entities in which we invest. We place value on transparency by companies, and may encourage transparency in our discussions around ESG performance. 5. We will promote acceptance and implementation of the Principles within the investment industry. We participate in external forums and discussions where relevant and appropriate and are actively involved with the PRI Secretariat. 6. We will work together to enhance our effectiveness in implementing the Principles. We may engage in meaningful collaboration with other investors in company dialogue and wider ESG issues. In those cases, we take into account consistency of purpose and conflict of interest policies. 7. We will report on our activities and progress towards implementing the Principles. The Responsible Investment Policy is available publicly here: https://www.columbiathreadneedleus.com/binaries/content/assets/cti/public/CMIA-RESPONSIBLE-INVESTMENT-POLICY-STATEMENT.PDF Specifically within our Corporate Governance and Proxy Voting Principles we vote against key directors at firms that do not evidence preparedness to withstand the energy transition as monitored and measured under the Transition Pathways Initiative (TPI), and we also support numerous climate-related shareholder proposals. Additionally, the Proxy Voting Principles are available publicly here: https://www.columbiathreadneedleus.com/binaries/content/assets/cti/public/CTI-GOVERNANCE-AND-PROXY-VOTING-PRINCIPLES.PD
Investing (Asset owner)	Please select	Please select	For CFS3.6 and CFS3.6a, our response reflects the asset management side of our business only. Please see above.
Insurance underwriting (Insurance company)	Please select	Please select	For CFS3.6 and CFS3.6a, our response reflects the asset management side of our business only. Please see above.
Other products and services, please specify	Please select	Please select	For CFS3.6 and CFS3.6a, our response reflects the asset management side of our business only. Please see above.

C-FS3.7

(C-FS3.7) Are climate-related issues factored into your external asset manager selection process?

No, for none of our externally managed assets

C-FS3.7b

(C-FS3.7b) Why are climate-related issues not factored into your external asset manager selection process?

We have not yet taken this step within our external asset manager selection process. However, we have for specific ESG strategies, such as our Active Portfolios® -- Active Sustainable Investing World Portfolios strategy.

C4. Targets and performance

C4.1

(C4.1) Did you have an emissions target that was active in the reporting year?

No target

C4.1c

(C4.1c) Explain why you did not have an emissions target, and forecast how your emissions will change over the next five years.

	Primary reason	Five-year forecast	Please explain
Row 1	Other, please specify	As our climate strategy evolves further at Ameriprise, Columbia Threadneedle and RiverSource Life, and we review the requirements of the TCFD framework, we would expect to implement strategies to achieve our goals related to climate strategy. Because we are in the initial stages of this work and establishing the appropriate governance, we would not provide an estimate at this time.	As a financial services firm, we generate low levels of Scope 1 and 2 greenhouse gas (GHG) emissions relative to other industries. The main contributor to those emissions is our corporate real estate. With the real estate Ameriprise controls, we are focused on operating our buildings efficiently and implementing programs and practices that reduce emissions and eliminate waste. We expect to reduce emissions in our HQ and CSC over time given the multiple initiatives in place and under development. However, in terms of goal setting for these buildings where we have operational control, we recognize that weather extremes (length and depth of winter and heat of summer) in any given year create challenges for one-year comparisons. We do believe that goal setting would require averages over multiple years to accommodate for swings in temperature and related energy requirements.

C4.2

(C4.2) Did you have any other climate-related targets that were active in the reporting year?

No other climate-related targets

C4.3

(C4.3) Did you have emissions reduction initiatives that were active within the reporting year? Note that this can include those in the planning and/or implementation phases.

Yes

C4.3a

(C4.3a) Identify the total number of initiatives at each stage of development, and for those in the implementation stages, the estimated CO2e savings.

	Number of initiatives	Total estimated annual CO2e savings in metric tonnes CO2e (only for rows marked *)
Under investigation	0	0
To be implemented*	0	0
Implementation commenced*	0	0
Implemented*	21	8741
Not to be implemented	0	0

C4.3b

(C4.3b) Provide details on the initiatives implemented in the reporting year in the table below.

Initiative category & Initiative type

Energy efficiency in buildings	Lighting
--------------------------------	----------

Estimated annual CO2e savings (metric tonnes CO2e)

939

Scope(s)

Scope 2 (location-based)
Scope 2 (market-based)

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

94043

Investment required (unit currency – as specified in C0.4)

220178

Payback period

1-3 years

Estimated lifetime of the initiative

6-10 years

Comment

20,250 bulbs on the Minneapolis campus were replaced with LED bulbs in 2020.

Initiative category & Initiative type

Low-carbon energy consumption	Low-carbon electricity mix
-------------------------------	----------------------------

Estimated annual CO2e savings (metric tonnes CO2e)

7802

Scope(s)

Scope 2 (market-based)

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

0

Investment required (unit currency – as specified in C0.4)

44200

Payback period

1-3 years

Estimated lifetime of the initiative

1-2 years

Comment

Ameriprise purchased 22 million kWh of Minnesota-sourced renewable energy certificates (RECs) to offset the 2020 energy consumption of our 1.8 million square foot Minneapolis campus.

C4.3c

(C4.3c) What methods do you use to drive investment in emissions reduction activities?

Method	Comment
Partnering with governments on technology development	We partner with our local utilities in Minneapolis and participate in load shedding to help reduce overall demand. We also participate in Xcel Energy's Commercial Efficiency Program to evaluate and implement energy efficiency projects.

C4.5

(C4.5) Do you classify any of your existing goods and/or services as low-carbon products or do they enable a third party to avoid GHG emissions?

Yes

C4.5a

(C4.5a) Provide details of your products and/or services that you classify as low-carbon products or that enable a third party to avoid GHG emissions.

Level of aggregation

Product

Description of product/Group of products

In 2010, Columbia Threadneedle (CTI), launched the Low Carbon Workplace Trust and assembled a team of industry leaders in property investment management, design, carbon engineering/refurbishment and carbon compliance. Together with our partners we identify suitable office buildings and turn them into modern, energy-efficient workplaces, while at the same time generating returns for investors. We then let them manage the buildings to ensure ongoing management and reduction of energy wastage. Reflecting the certification of its office investment portfolio to operational carbon neutrality in 2019, the fund changed its name to the Threadneedle Carbon Neutral Real Estate Fund (‘the Fund’) in May 2020. As large asset owners with stewardship responsibilities, institutional investors are increasingly looking for a responsible, tangible aspect to their investments, whether social or environmental. This is increasingly mirrored by the demands in the occupational market and we are seeing sustainability and carbon neutrality credentials being high on tenant’s agenda when considering stock selection. The Carbon Neutral Real Estate Fund concept is economically viable, socially responsible, repeatable, scalable and profitable. It is a great example of the private sector taking the initiative and developing new commercial models that unlock the value in low carbon refurbishment.

Are these low-carbon product(s) or do they enable avoided emissions?

Low-carbon product

Taxonomy, project or methodology used to classify product(s) as low-carbon or to calculate avoided emissions

Please select

% revenue from low carbon product(s) in the reporting year

% of total portfolio value

0

Asset classes/ product types

Please select

Comment

We do not disclose revenue or portfolio value information.

C5. Emissions methodology

C5.1

(C5.1) Provide your base year and base year emissions (Scopes 1 and 2).

Scope 1

Base year start

January 1 2015

Base year end

December 31 2015

Base year emissions (metric tons CO2e)

1743.54

Comment

N/A

Scope 2 (location-based)

Base year start

January 1 2015

Base year end

December 31 2015

Base year emissions (metric tons CO2e)

17440.66

Comment

N/A

Scope 2 (market-based)

Base year start

January 1 2015

Base year end

December 31 2015

Base year emissions (metric tons CO2e)

17440.66

Comment

Same as location-based due to our submission of our emissions for our HQ and CSC buildings

C5.2

(C5.2) Select the name of the standard, protocol, or methodology you have used to collect activity data and calculate emissions.

Energy Information Administration 1605B

C6. Emissions data

C6.1

(C6.1) What were your organization's gross global Scope 1 emissions in metric tons CO2e?

Reporting year

Gross global Scope 1 emissions (metric tons CO2e)

1640

Start date

<Not Applicable>

End date

<Not Applicable>

Comment

C6.2

(C6.2) Describe your organization's approach to reporting Scope 2 emissions.

Row 1

Scope 2, location-based

We are reporting a Scope 2, location-based figure

Scope 2, market-based

We are reporting a Scope 2, market-based figure

Comment

C6.3

(C6.3) What were your organization's gross global Scope 2 emissions in metric tons CO2e?

Reporting year

Scope 2, location-based

10302

Scope 2, market-based (if applicable)

0

Start date

<Not Applicable>

End date

<Not Applicable>

Comment

Our scope 2 market-based emissions when calculated with the emissions factor provide by our utility company, Xcel Energy, was equal to 7,802 CO2e. With the purchase of 22M kWh of renewable energy certificates, our scope 2 market-based emissions became 0.

C6.4

(C6.4) Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1 and Scope 2 emissions that are within your selected reporting boundary which are not included in your disclosure?

No

C6.5

(C6.5) Account for your organization's gross global Scope 3 emissions, disclosing and explaining any exclusions.

Purchased goods and services

Evaluation status

Not evaluated

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Capital goods

Evaluation status

Not evaluated

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Fuel-and-energy-related activities (not included in Scope 1 or 2)

Evaluation status

Not evaluated

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Upstream transportation and distribution

Evaluation status

Not evaluated

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Waste generated in operations

Evaluation status

Not evaluated

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Business travel**Evaluation status**

Relevant, not yet calculated

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain**Employee commuting****Evaluation status**

Relevant, not yet calculated

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain**Upstream leased assets****Evaluation status**

Not evaluated

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain**Downstream transportation and distribution****Evaluation status**

Not relevant, explanation provided

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

This category is not relevant because Ameriprise does not sell any physical products that would incur emissions from transportation and distribution from a retail location.

Processing of sold products**Evaluation status**

Not relevant, explanation provided

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

This category is not relevant because Ameriprise does not sell any physical products that would incur emissions from processing or production.

Use of sold products

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

This category is not relevant because Ameriprise does not sell physical products that would incur emissions from their use.

End of life treatment of sold products

Evaluation status

Not relevant, explanation provided

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

This category is not relevant because Ameriprise does not sell physical products that would incur emissions at their end of life phase.

Downstream leased assets

Evaluation status

Relevant, not yet calculated

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Franchises

Evaluation status

Relevant, not yet calculated

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Other (upstream)

Evaluation status

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Other (downstream)

Evaluation status

Metric tonnes CO2e

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

C6.10

(C6.10) Describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tons CO2e per unit currency total revenue and provide any additional intensity metrics that are appropriate to your business operations.

Intensity figure

1.386e-7

Metric numerator (Gross global combined Scope 1 and 2 emissions, metric tons CO2e)

1640

Metric denominator

unit total revenue

Metric denominator: Unit total

11829000000

Scope 2 figure used

Market-based

% change from previous year

86.35

Direction of change

Decreased

Reason for change

Scope 1 and Scope 2 market-based emissions we report have decreased significantly year over year, mainly due to the purchase of Renewable Energy Certificates. Additionally, revenue decreased year over year. Net revenue figure used for 2020 is \$11,829,000,000, and net revenue figure used for 2019 is \$12,710,000,000. Our intensity ratio reflects market-based emissions for our Minneapolis Headquarters and Client Service Center compared to total Ameriprise revenue. We do not break out Minneapolis-generated revenue. Therefore, this intensity metric understates our intensity by revenue. The intensity metric for our FTE (below) is a more relevant figure, because it compares Minneapolis-based emissions with Minneapolis-based employees.

Intensity figure

2.58

Metric numerator (Gross global combined Scope 1 and 2 emissions, metric tons CO2e)

11942

Metric denominator

full time equivalent (FTE) employee

Metric denominator: Unit total

4628

Scope 2 figure used

Location-based

% change from previous year

15

Direction of change

Decreased

Reason for change

Given that the Scope 1 and Scope 2 location-based emissions provided are for our Minneapolis campus, an intensity ratio related to the number of FTEs within this operational footprint is more relevant than the unit per revenue intensity metric provided above. This calculation is based on the total FTEs within the operational footprint of our Minneapolis campus. Gross global combined Scope 1 and Scope 2 location-based emissions were reduced year over year. Additionally, total FTEs in our operational scope decreased from 5,200 in 2019 to 4,628 in 2020. The intensity figure improved from 3.04 in 2019, down to 2.58 in 2020.

C7. Emissions breakdowns

C7.9

(C7.9) How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to those of the previous reporting year?

Decreased

C7.9a

(C7.9a) Identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined), and for each of them specify how your emissions compare to the previous year.

	Change in emissions (metric tons CO2e)	Direction of change	Emissions value (percentage)	Please explain calculation
Change in renewable energy consumption	7802	Decreased	60.5	In 2020 we purchased 22M kWh of Renewable Energy Certificates (RECs), which brought our scope 2 market-based emissions down to 0.
Other emissions reduction activities	3270	Decreased	25.4	After deducting the change in emissions from renewable energy consumption and changes related to the pandemic, from the total decrease in emissions from 2019, we are attributing the remaining decrease in emissions to the various energy efficiency projects that were completed in 2020. These include replacing bulbs with LED lighting, installing and replacing variable frequency drives on some equipment, and maintenance conducted on the boiler and other HVAC equipment.
Divestment		<Not Applicable >		
Acquisitions		<Not Applicable >		
Mergers		<Not Applicable >		
Change in output		<Not Applicable >		
Change in methodology		<Not Applicable >		
Change in boundary		<Not Applicable >		
Change in physical operating conditions		<Not Applicable >		
Unidentified		<Not Applicable >		
Other	180	Decreased	1.4	During the second through fourth quarters of 2020, the vast majority of employees based in our Minneapolis campus were working from home due to the COVID-19 pandemic, which naturally resulted in less energy consumption at our corporate-held real estate for which we measure greenhouse gas emissions. We attribute part of our reduction in emissions to this change in activity within those facilities, and estimate that we saved 500,000 kWh by proactively adjusting building controls to account for reduced occupancy.

C7.9b

(C7.9b) Are your emissions performance calculations in C7.9 and C7.9a based on a location-based Scope 2 emissions figure or a market-based Scope 2 emissions figure?

Market-based

C8. Energy

C8.1

(C8.1) What percentage of your total operational spend in the reporting year was on energy?

More than 0% but less than or equal to 5%

C8.2

(C8.2) Select which energy-related activities your organization has undertaken.

	Indicate whether your organization undertook this energy-related activity in the reporting year
Consumption of fuel (excluding feedstocks)	Yes
Consumption of purchased or acquired electricity	Yes
Consumption of purchased or acquired heat	No
Consumption of purchased or acquired steam	Yes
Consumption of purchased or acquired cooling	No
Generation of electricity, heat, steam, or cooling	No

C8.2a

(C8.2a) Report your organization's energy consumption totals (excluding feedstocks) in MWh.

	Heating value	MWh from renewable sources	MWh from non-renewable sources	Total (renewable and non-renewable) MWh
Consumption of fuel (excluding feedstock)	Unable to confirm heating value	0	8805.28	8805.28
Consumption of purchased or acquired electricity	<Not Applicable>	0	17929.3	17929.3
Consumption of purchased or acquired heat	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Consumption of purchased or acquired steam	<Not Applicable>	0	5093.58	5093.58
Consumption of purchased or acquired cooling	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Consumption of self-generated non-fuel renewable energy	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Total energy consumption	<Not Applicable>	0	31828.16	31828.16

C9. Additional metrics

C9.1

(C9.1) Provide any additional climate-related metrics relevant to your business.

Description

Energy usage

Metric value

31828.16

Metric numerator

MWh

Metric denominator (intensity metric only)

% change from previous year

27

Direction of change

Decreased

Please explain

In calculating our energy consumption for 2020 and reviewing the numbers from 2019, we discovered that we had inaccurately converted some of our energy consumption data from 2019. We are responding to this question with the accurate data. For 2019, we reported consuming 732.12 MWh of fuel. However, our total consumption was 16,677 gallons of distillate fuel oil no. 2 (= 678.75 MWh) and 40,200.7 Dth of natural gas (= 11,781.67 MWh). Therefore, our fuel consumption should have been reported as 12,460.42 MWh for 2019. Also for 2019, we reported consuming 373 MWh of steam. However, our total consumption of steam was 18,943 Dth, which is equal to 5,551.65 MWh. For 2019 we accurately report our acquired electricity as 25,664.30 MWh. So totals for 2019 should have been reported as: Fuel = 12,460.42 Acquired electricity = 25,664.30 Steam = 5,551.65 TOTAL energy consumed = 43,676.37 In 2020 we consumed a total of 31,828.16 MWh of non-renewable energy: 8,805.28 MWh in fuel, 17,929.3 MWh of acquired electricity, and 5,093.58 MWh of steam. Therefore, we had a 27% decrease in energy consumption from 2019 to 2020. This error was not recognized last year by the third party organization that verifies our emissions and provides our assurance, because these numbers are related to our actual energy consumption, rather than our CO2e emissions.

C10. Verification

C10.1

(C10.1) Indicate the verification/assurance status that applies to your reported emissions.

	Verification/assurance status
Scope 1	Third-party verification or assurance process in place
Scope 2 (location-based or market-based)	Third-party verification or assurance process in place
Scope 3	No emissions data provided

C10.1a

(C10.1a) Provide further details of the verification/assurance undertaken for your Scope 1 emissions, and attach the relevant statements.

Verification or assurance cycle in place

Annual process

Status in the current reporting year

Complete

Type of verification or assurance

Limited assurance

Attach the statement

CY20 Ameriprise Assurance Statement-V2.pdf

Page/ section reference

All

Relevant standard

ISO14064-3

Proportion of reported emissions verified (%)

100

C10.1b

(C10.1b) Provide further details of the verification/assurance undertaken for your Scope 2 emissions and attach the relevant statements.

Scope 2 approach

Scope 2 location-based

Verification or assurance cycle in place

Annual process

Status in the current reporting year

Complete

Type of verification or assurance

Limited assurance

Attach the statement

CY20 Ameriprise Assurance Statement-V2.pdf

Page/ section reference

All

Relevant standard

ISO14064-3

Proportion of reported emissions verified (%)

100

Scope 2 approach

Scope 2 market-based

Verification or assurance cycle in place

Annual process

Status in the current reporting year

Complete

Type of verification or assurance

Limited assurance

Attach the statement

CY20 Ameriprise Assurance Statement-V2.pdf

Page/ section reference

All

Relevant standard

ISO14064-3

Proportion of reported emissions verified (%)

100

C10.2

(C10.2) Do you verify any climate-related information reported in your CDP disclosure other than the emissions figures reported in C6.1, C6.3, and C6.5?

No, we are waiting for more mature verification standards and/or processes

C11. Carbon pricing

C11.2

(C11.2) Has your organization originated or purchased any project-based carbon credits within the reporting period?

No

C11.3

(C11.3) Does your organization use an internal price on carbon?

No, and we do not currently anticipate doing so in the next two years

C12. Engagement

C12.1

(C12.1) Do you engage with your value chain on climate-related issues?

Yes, our customers

Yes, other partners in the value chain

C12.1b

(C12.1b) Give details of your climate-related engagement strategy with your customers.

Type of engagement

Education/information sharing

Details of engagement

Share information about your products and relevant certification schemes (i.e. Energy STAR)

% of customers by number

% of customer - related Scope 3 emissions as reported in C6.5

0

Portfolio coverage (total or outstanding)

Unknown

Please explain the rationale for selecting this group of customers and scope of engagement

With regard to Columbia Threadneedle, as ESG investment trends evolve and more of our clients are interested in Responsible Investment(RI)/ESG strategies and solutions for their investment portfolios, we continue to look for ways to engage with them on our environmental stewardship strategies, including climate. Columbia Threadneedle discloses ESG engagement case studies in its publication, "Responsible Investment Quarterly." Regularly sent to clients, publicized internally and available to download online, the publication lists all companies that the RI team engaged with each quarter, high-level topics (E, S, G or overlapping ESG) alongside a selection of case studies. Our ESG research, including consideration of companies' compliance with global norms such as assessments of climate and transition risk, the United Nations Global Compact, and review of the companies' contribution to proprietary thematic outcomes, is integrated by portfolio managers, at the security and the portfolio level, using a combination of thematic research, tools and review profiles. Columbia Threadneedle launched an innovative, proprietary RI ratings tool that combines an assessment of a company's financial stewardship with a view on how well it manages ESG risks, including climate, as identified by the Sustainability Accounting Standards Board (SASB). In addition, as part of our upcoming acquisition of BMO's EMEA asset management business, we will be adding an RI engagement/advisory capability. We have developed portfolio decarbonization analysis methodologies and have been able to support many of our asset owner clients set portfolio decarbonization targets, particularly those clients signed up to the Net Zero Asset Owners Alliance. We are able to develop these analytics due to our strong data science capabilities and responsible investment experience. Additionally, the Ameriprise Responsible Business Report, which includes information on our approach to climate, is available publicly on Ameriprise.com.

Impact of engagement, including measures of success

At Columbia Threadneedle our clients have told us that our approach to portfolio decarbonization is market leading, and we are receiving increasing volumes of inquiries in this area.

C12.1d

(C12.1d) Give details of your climate-related engagement strategy with other partners in the value chain.

Our environmental stewardship reflects our ability to effectively measure, track and monitor our operational efficiency and GHG emissions. We maintain transparency by publishing information about our responsible use of resources, management of our energy-efficiency buildings, support of public transportation, recycling efforts, and our approach to managing climate issues, and our responsible investment initiatives, in our annual Responsible Business Report (RBR). The RBR is available online, and our advisors have the opportunity to provide the report to their clients.

C12.3

(C12.3) Do you engage in activities that could either directly or indirectly influence public policy on climate-related issues through any of the following?

Trade associations

C12.3b

(C12.3b) Are you on the board of any trade associations or do you provide funding beyond membership?

Yes

C12.3c

(C12.3c) Enter the details of those trade associations that are likely to take a position on climate change legislation.

Trade association

Ameriprise senior leaders are on the boards of financial services trade associations, including the Investment Company Institute (ICI), American Council of Life Insurers (ACLI) and Securities Industry and Financial Markets Association (SIFMA).

Is your position on climate change consistent with theirs?

Consistent

Please explain the trade association's position

In June 2021, ICI responded to the Securities and Exchange Commission's (SEC) request for input on climate change-related corporate disclosure. ICI recommended that the SEC require companies to disclose direct and indirect greenhouse gas emissions data and demographic information about their workforces. ICI explains that consistent, comparable, and reliable data about climate change and workforce diversity make it easier for fund managers to make investment decisions on behalf of the millions of retail investors who invest in their funds. SIFMA submitted similar feedback to the SEC in June 2021, as well. SIFMA urged the SEC to take action on climate disclosure through formal rulemaking. SIFMA wrote, "The SEC and the United States should take an active leadership role in the ongoing international work to facilitate global consistency and pragmatism in climate-related disclosure rules and guidelines." Additionally, In February 2021, SIFMA, as a member of the U.S. Climate Finance Working Group, published principles for a U.S. Transition to a Sustainable Low-Carbon Economy. The financial services industry has been active on climate priorities for decades, helping clients reduce emissions and developing new business models. The principles, developed in coordination with 10 other leading financial services trade associations representing the perspectives of banks, investment banks, insurers, asset managers, investment funds, pension funds and other financial intermediaries, build from that experience to create a useful policy framework for the transition to a low-carbon economy. For additional information, view the trade associations' websites.

How have you influenced, or are you attempting to influence their position?

Yes, Ameriprise is active members of these trade associations.

C12.3f

(C12.3f) What processes do you have in place to ensure that all of your direct and indirect activities that influence policy are consistent with your overall climate change strategy?

We are not actively influencing public policy on climate change, other than through our Responsible Investment capability at Columbia Threadneedle.

C12.4

(C12.4) Have you published information about your organization's response to climate change and GHG emissions performance for this reporting year in places other than in your CDP response? If so, please attach the publication(s).

Publication

In voluntary sustainability report

Status

Complete

Attach the document

2021-responsible-business-report-ameriprise.pdf

Page/Section reference

25-26

Content elements

Governance

Strategy

Risks & opportunities

Other metrics

Comment

C-FS12.5

(C-FS12.5) Are you a signatory of any climate-related collaborative industry frameworks, initiatives and/or commitments?

	Industry collaboration	Comment
Reporting framework	Principles for Responsible Investment (PRI)	Threadneedle Asset Management Limited was an initial signatory to the United Nations-backed Principles for Responsible Investment in 2006, and Columbia Management Investment Advisers, LLC became a signatory in 2014. Our Head of Stewardship for our Responsible Investment (RI) team is presently serving a two-year term as a member of the PRI Fixed Income Advisory Committee. All PRI signatories are required to report on their investment activities annually. Each affiliate has filed a separate Public Transparency Report. The 2020 reports are available through the PRI website.
Industry initiative	Transition Pathway Initiative	Columbia Threadneedle is currently a member of the Transition Pathway Initiative, which provides investors with assessments of companies' preparedness for the transition to a low-carbon economy, supporting investor efforts to take account of the risk and challenges created by climate change.
Commitment	Other, please specify (Investment Association)	Ameriprise, through Columbia Threadneedle, are members of the Investment Association's climate-focused workstreams.

C14. Portfolio Impact

C-FS14.1

(C-FS14.1) Do you conduct analysis to understand how your portfolio impacts the climate? (Scope 3 portfolio impact)

	We conduct analysis on our portfolio's impact on the climate	Disclosure metric	Comment
Bank lending (Bank)	<Not Applicable>	<Not Applicable>	<Not Applicable>
Investing (Asset manager)	Yes	Category 15 "Investment" total absolute emissions	We are able to generate carbon footprints across our equity and fixed income portfolios. Our real estate portfolios also monitor their emissions profiles. This information is disclosed to clients when requested, and more regularly for ESG focused mandates.
Investing (Asset owner)	No	<Not Applicable>	We do not currently conduct portfolio impact analysis as an asset owner.
Insurance underwriting (Insurance company)	No	<Not Applicable>	We do not currently conduct portfolio impact analysis within our life insurance business.
Other products and services, please specify	No	<Not Applicable>	We do not currently conduct portfolio impact analysis within our wealth management business.

C-FS14.1a

(C-FS14.1a) What are your organization's Scope 3 portfolio emissions? (Category 15 "Investments" total emissions)

Category 15 (Investments)

Evaluation status

Relevant, calculated

Scope 3 portfolio emissions (metric tons CO2e)

167752687308

Portfolio coverage

More than 10% but less than or equal to 20%

Percentage calculated using data obtained from client/investees

0

Emissions calculation methodology

Columbia Threadneedle is able to calculate portfolio emissions on an aggregated level using emissions data purchased from MSCI. Because there are different subsidiaries to Columbia Threadneedle, footprints are currently calculated at subsidiary level, due to data sharing sensitivities between entities. These footprints are for our equity and fixed income holdings and do not currently cover other asset classes.

Please explain

For Threadneedle Asset Management Limited (TAML) our carbon footprint using the metric tCO2e is 161,752,687,308 tCO2e. This corresponds to the Scope 1 & 2 emissions for the companies that we invest in where data is available. This is the sum total of our investees scope 1 & 2 footprints and is not weighted to correspond to our debt or equity share of the company.

C-FS14.1c

(C-FS14.1c) Why do you not conduct analysis to understand how your portfolio impacts the climate? (Scope 3 Category 15 "Investments" emissions or alternative carbon footprinting and/or exposure metrics)

We have not yet taken the step to calculate Scope 3 emissions across all of our business lines, and therefore have not conducted an assessment to examine Columbia Threadneedle's entire portfolio impacts on climate.

However, Columbia Threadneedle is able to measure the carbon footprints of its equity and fixed income portfolios using emissions data reported by corporations.

C-FS14.2

(C-FS14.2) Are you able to provide a breakdown of your organization's Scope 3 portfolio impact?

	Scope 3 breakdown	Comment
Row 1	None of the above, but we plan to do this in the next 2 years	With regard to Columbia Threadneedle, as we evolve to meet client and stakeholder needs, we are working towards completing a breakdown of our organization's Scope 3 portfolio impact and further evolving our overall governance of climate and other ESG topics.

C-FS14.3

(C-FS14.3) Are you taking actions to align your portfolio to a well below 2-degree world?

	We are taking actions to align our portfolio to a well below 2-degree world	Please explain
Bank lending (Bank)	<Not Applicable>	<Not Applicable>
Investing (Asset manager)	No	
Investing (Asset owner)	No	
Insurance underwriting (Insurance company)	No	
Other products and services, please specify	No	

C15. Signoff

C-FI

(C-FI) Use this field to provide any additional information or context that you feel is relevant to your organization's response. Please note that this field is optional and is not scored.

C15.1

(C15.1) Provide details for the person that has signed off (approved) your CDP climate change response.

	Job title	Corresponding job category
Row 1	Vice President, Corporate Communications	Other, please specify (Public Affairs)

Submit your response

In which language are you submitting your response?

English

Please confirm how your response should be handled by CDP

	I am submitting to	Public or Non-Public Submission
I am submitting my response	Investors	Public

Please confirm below

I have read and accept the applicable Terms