

Ameriprise Financial Tax-Sheltered Custodial Account Fee Disclosure

Dear Plan Participant,

You are receiving this disclosure because our records indicate you are a participant or beneficiary in an employer-sponsored 403(b) retirement plan funded through a tax-sheltered custodial account (a "TSCA") invested in mutual funds distributed by Ameriprise Financial Services, LLC ("Ameriprise Financial"). Your state law requires that certain information related to your TSCA account and investment information be provided to you at time of account setup and on an annual basis.

This document is divided into three parts and includes the following information regarding your Ameriprise Financial TSCA:

- Part I: General Information
- Part II: Administrative Expenses
- Part III: Individual Expenses

Information about your TSCA's investment options can be found in the Comparative Chart of Plan Investment Options section of this document.

A glossary of investment terms can be found at https://www.ici.org/401k/11_401k_glos.

If you purchased mutual funds or other investments not offered through Ameriprise Financial, you may receive fee and investment information from that company.

Please review these materials carefully. Although no action is required, this information is valuable when monitoring your TSCA.

Questions? We're here to help.

Please contact your Ameriprise financial advisor or call our office at 1.800.862.7919. Ameriprise Financial client service representatives are available Monday through Friday, 7 a.m. to 6 p.m. Central time.

Part I - General Information

1. Providing investment instructions. You may provide investment instructions by using one of the following methods:
 - **Online or by phone:** Trading is available online, at any time¹. The number to call if placing an order by phone is 1.800.862.7919 between the hours of 7a.m. to 6p.m. Central time Monday through Friday. Mutual fund trades will be accepted and entered for the current day if they are received by 4p.m. Eastern time. Orders processed after 4p.m. will be processed the next business day.
 - **With your Advisor:** In certain situations, you may be able to execute trades with your financial advisor.
2. Self-directed brokerage window. The plan permits you to purchase mutual fund investments through a custodial account established at Ameriprise Financial. For additional information, you may contact the 403(b) Service area at 1.800.862.7919 or refer to the Investor's Guide to Purchasing Mutual Funds available at https://www.ameriprise.com/content/files/AMP_200757.PDF.
3. Advisory programs. The plan permits you to appoint an investment advisor under Ameriprise Financial's various advisory programs, which include the following Managed Accounts: *Ameriprise*[®] Strategic Portfolio Service (SPS) *Advantage*, *Ameriprise*[®] *Active Portfolios*[®] and *Ameriprise*[®] SPS Advisor. For additional information, you may contact Ameriprise Financial at 1.800.862.7919 or refer to the Managed Accounts Client Disclosure Brochure available at https://www.ameriprise.com/content/files/AMP_413021.PDF.
4. Limitations on instructions. Investment instructions can be provided on any day the New York Stock Exchange is open. There may be trading restrictions related to the products and services you purchase within your account such as surrender charges that may apply to mutual fund investments.
5. Voting and other rights. Plan participants exercise voting, tender, and similar rights with respect to the mutual funds in your TSCA.
6. Designated investment alternatives. We are not aware of any investments that have been identified by the employer as a designated investment alternative for your TSCA. However, you are able to invest in any mutual funds accessible through your TSCA, and this disclosure provides you with the cost and performance information related to some of the mutual funds available within your TSCA.

¹ Access to the phone system or website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

Part II - Administrative Expenses

This disclosure only provides information on fees that are charged by Ameriprise Financial. For more information on fees charged by the employer (as plan sponsor) or third party administrator, you may contact them directly.

Some of your plan's operating expenses may be paid from the total annual operating expenses of one or more of the investment choices. For more information related to the total annual operating expenses applicable to each investment option, please see the Comparative Chart of Investment Options.

Part III - Individual Expenses

Certain fees and expenses may be imposed against an individual participant's account, rather than against the plan as a whole. For fees in connection with mutual funds within your TSCA brokerage account, please refer to <https://www.ameriprise.com/financial-planning/our-fees/brokerage-accounts-custodial-fees/>. For fees in connection with your Managed Accounts within your TSCA, refer to: https://www.ameriprise.com/content/files/AMP_413021.PDF

Comparative Chart of Plan Investment Options

The Comparative Chart is divided into two sections and includes important information to help compare your available investment options:

- Section I: Performance Information
- Section II: Fees and Expense Information

Section I: Performance Information

The table below focuses on the return investment performance of a variety of mutual funds distributed through Ameriprise Financial within your TSCA. It shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. A benchmark is an unmanaged group of securities whose performance is used as a standard to measure investment performance.

Some well-known benchmarks are the Dow Jones Industrial Average and the S&P 500[®] Index. Index performance is provided for illustrative purposes only and does not reflect the fees and expenses of investing in mutual funds. Indices are not intended to represent specific investments and investors cannot invest directly in an index.

Ameriprise Financial is not making any recommendations regarding these investment options. Although gathered from reliable sources, data accuracy and completeness cannot be guaranteed. Unusually high performance may be the result of current favorable market conditions - this performance may not be replicated in the future.

This performance information is for the quarter ending June 30, 2022 and is provided by Morningstar DirectSM. Returns are being applied to all historical time periods and do not include any other fees or expenses including any contingent deferred sales charges or surrender charges or any plan or participant fees, if applicable. Such fees and expenses, if applicable and reflected, would have lowered the performance described below. You may obtain the most recent performance information at Morningstar.com or consult with your advisor. To obtain a paper copy of recent rate information provided on this website, you may call our office at 1-800-862-7919.

Variable Return Investment Performance Subaccount Returns as of 6/30/2022

<u>U.S. Equity</u>	<u>Return 1 Yr</u>	<u>Return 3 Yr</u>	<u>Return 5 Yr</u>	<u>Return 10 Yr</u>	<u>Return Inception</u>	<u>Inception Date</u>	<u>Annual Gross Expense Ratio (%)</u>	<u>Annual Gross Expense per \$1,000</u>
Columbia Dividend Income A	-3.60	9.42	10.14	11.46	9.51	11/25/2002	0.92	\$9.20
Federated Hermes Strategic Value Div A	11.60	8.03	6.17	8.66	7.15	3/30/2005	1.18	\$11.80
Invesco Comstock A	-0.37	10.09	8.94	11.01	10.69	10/7/1968	0.82	\$8.20
JHancock Disciplined Value A	-4.36	8.52	7.68	10.50	11.61	12/22/2008	1.02	\$10.20
JPMorgan Value Advantage A	-3.78	7.51	7.47	10.28	8.56	2/28/2005	1.14	\$11.40
MFS Value A	-5.38	7.21	7.17	10.83	9.72	1/2/1996	0.80	\$8.00
<i>Russell 1000 Value TR USD</i>	-6.82	6.87	7.17	10.50	11.57	1/1/1987		
Columbia Contrarian Core A	-13.21	10.87	10.12	12.66	7.76	10/30/1998	1.00	\$10.00
JHancock Fundamental All Cap Core A	-18.55	11.05	10.57	13.14	11.66	6/1/2011	1.31	\$13.10
JPMorgan US Equity A	-10.04	12.66	12.06	13.44	8.69	9/10/2001	0.98	\$9.80
MFS Massachusetts Investors Tr A	-10.64	8.89	10.26	12.31	9.21	7/15/1924	0.70	\$7.00
JPMorgan Hedged Equity 2 A	-6.49				-0.28	2/26/2021	0.93	\$9.30
JPMorgan Hedged Equity 3 A	-9.78				-2.94	2/26/2021	1.01	\$10.10
<i>S&P 500 TR USD</i>	-10.62	10.60	11.31	12.96	10.67	1/30/1970		
American Century Focused Dynamic Gr A	-36.41	9.08	13.83	13.67	9.33	5/31/2006	1.10	\$11.00
Calvert Equity A	-10.04	10.91	14.96	13.92	9.14	8/24/1987	0.91	\$9.10
ClearBridge Large Cap Growth A	-25.81	5.40	9.80	13.39	8.69	8/29/1997	0.99	\$9.90
Columbia Select Large Cap Growth A	-35.47	4.50	8.40	11.90	8.31	9/28/2007	1.10	\$11.00
Janus Henderson Forty A	-29.56	7.55	11.28	13.39	10.85	9/30/2004	1.02	\$10.20
JHancock US Global Leaders Growth A	-25.63	7.03	10.81	11.88	9.58	9/29/1995	1.13	\$11.30
JPMorgan Large Cap Growth A	-20.68	13.31	16.27	14.96	9.60	2/22/1994	1.03	\$10.30
MFS Growth A	-22.86	7.80	12.41	13.82	9.35	9/13/1993	0.85	\$8.50
<i>Russell 1000 Growth TR USD</i>	-18.77	12.58	14.29	14.80	11.52	1/1/1987		

<u>U.S. Equity</u>	<u>Return 1 Yr</u>	<u>Return 3 Yr</u>	<u>Return 5 Yr</u>	<u>Return 10 Yr</u>	<u>Return Inception</u>	<u>Inception Date</u>	<u>Annual Gross Expense Ratio (%)</u>	<u>Annual Gross Expense per \$1,000</u>
MFS Mid Cap Value A	-6.48	8.06	7.38	10.90	8.56	8/31/2001	1.02	\$10.20
Allspring Special Mid Cap Value A	-4.58	8.57	7.66	11.86	8.45	7/31/2007	1.13	\$11.30
<i>Russell Mid Cap Value TR USD</i>	-10.00	6.70	6.27	10.62	11.22	12/31/1985		
ClearBridge Mid Cap A	-17.48	6.56	6.40	10.04	9.21	9/1/1998	1.13	\$11.30
Principal Edge MidCap A	-15.22	5.56	7.18		10.19	12/31/2018	1.26	\$12.60
<i>Russell Mid Cap TR USD</i>	-17.30	6.59	7.96	11.29	12.71	12/31/1978		
BlackRock Mid-Cap Growth A	-33.28	2.54	10.39	13.46	9.13	12/27/1996	1.09	\$10.90
Delaware Ivy Mid Cap Growth A	-29.77	7.97	12.45	11.84	8.16	6/30/2000	1.17	\$11.70
JPMorgan Mid Cap Growth A	-28.79	7.14	10.93	12.82	10.39	2/18/1992	1.26	\$12.60
PGIM Jennison Mid-Cap Growth A	-27.10	6.31	9.06	9.77	9.61	12/31/1996	1.03	\$10.30
<i>Russell Mid Cap Growth TR USD</i>	-29.57	4.25	8.88	11.50	10.52	2/1/1995		
Janus Henderson Small Cap Value A	-13.44	0.50	2.05	7.45	9.03	7/6/2009	1.76	\$17.60
PGIM Quant Solutions Small-Cap Val A	-8.39	8.40	3.97	8.68	5.74	2/14/2014	1.17	\$11.70
Undiscovered Managers Behavioral Val A	-3.56	10.22	7.65	11.30	9.12	6/4/2004	1.34	\$13.40
<i>Russell 2000 Value TR USD</i>	-16.28	6.18	4.89	9.05	12.15	12/31/1978		
Calvert Small-Cap A	-14.19	4.64	7.24	11.22	7.22	10/1/2004	1.19	\$11.90
ClearBridge Small Cap A	-21.51	2.10	4.02	9.62	12.75	2/3/2009	1.08	\$10.80
Delaware Small Cap Core A	-15.98	6.58	6.56	10.69	9.89	12/29/1998	1.06	\$10.60
Principal SmallCap A	-23.46	5.75	6.69	10.45	7.14	6/28/2005	1.12	\$11.20
<i>Russell 2000 TR USD</i>	-25.20	4.21	5.17	9.35	10.87	12/31/1978		

U.S. Equity	Return 1 Yr	Return 3 Yr	Return 5 Yr	Return 10 Yr	Return Inception	Inception Date	Annual Gross Expense Ratio (%)	Annual Gross Expense per \$1,000
American Century Small Cap Growth A	-29.21	6.82	10.69	12.01	10.71	1/31/2003	1.42	\$14.20
Columbia Small Cap Growth A	-45.74	1.61	9.05	10.86	9.31	11/1/2005	1.21	\$12.10
Allspring Discovery Small Cap Gr Gr A	-42.70	-0.57	7.03	8.74	8.59	6/5/1995	1.47	\$14.70
<i>Russell 2000 Growth TR USD</i>	-33.43	1.40	4.80	9.30	9.20	12/31/1978		
Fidelity Advisor® Real Estate Income A	-7.21	2.85	4.07	6.10	6.93	4/14/2010	0.99	\$9.90
Principal Real Estate Securities A	-7.28	5.01	6.92	8.29	7.71	6/28/2005	1.21	\$12.10
<i>FTSE NAREIT Equity REITs TR USD</i>	-6.27	4.00	5.30	7.39	11.19	12/31/1971		
Invesco Global Real Estate Income A	-10.75	0.01	2.38	4.12	6.72	5/31/2002	1.19	\$11.90
Principal Global Real Estate Sec A	-15.55	-0.68	3.35	5.69	2.81	10/1/2007	1.29	\$12.90
<i>FTSE EPRA Nareit Global TR USD</i>	-13.48	-1.27	2.38	5.21	5.27	3/23/2009		
ClearBridge Global Infrastructure Inc A	9.81	9.93	7.73		8.78	3/31/2016	1.70	\$17.00
MainStay CBRE Global Infrastructure A	-0.28	5.07	6.61		7.87	10/16/2013	1.35	\$13.50
<i>DJ Brookfld Global Infra NR USD</i>	2.07	4.45	5.64	7.58	10.74	7/14/2008		
PGIM Jennison MLP A	7.33	3.06	1.65		0.06	12/18/2013	1.55	\$15.50
<i>S&P 500 TR USD</i>	-10.62	10.60	11.31	12.96	10.67	1/30/1970		

Foreign Equity	Return 1 Yr	Return 3 Yr	Return 5 Yr	Return 10 Yr	Return Inception	Inception Date	Annual Gross Expense Ratio (%)	Annual Gross Expense per \$1,000
American Beacon International Eq A	-15.69	-0.47	0.22	4.02	3.97	5/17/2010	1.13	\$11.30
Federated Hermes Intl Start Val Div A	-1.08	4.92	2.64	3.47	1.44	6/4/2008	1.30	\$13.00
Hartford International Value A	-9.75	2.51	1.16	6.70	6.52	5/28/2010	1.22	\$12.20
<i>MSCI EAFE Value NR USD</i>	-11.95	0.18	0.52	4.25	9.95	12/31/1974		
BlackRock Advantage International Inv A	-17.58	0.80	1.76	5.77	4.13	1/31/2006	1.05	\$10.50
JPMorgan International Focus A	-22.92	0.48	2.26	5.45	5.68	11/30/2011	1.21	\$12.10
<i>MSCI EAFE NR USD</i>	-17.77	1.07	2.20	5.40	8.18	3/31/1986		
Fidelity Advisor® International Growth A	-23.40	2.62	4.49	6.80	3.62	11/1/2007	1.28	\$12.80
Goldman Sachs GQG Ptnrs Intl Opps A	-11.86	6.43	8.48		10.58	12/15/2016	1.19	\$11.90
MFS International Growth A	-18.28	2.96	5.34	6.70	5.59	10/24/1995	1.08	\$10.80
PGIM Jennison International Opps A	-36.25	5.58	9.21	8.57	8.95	6/5/2012	1.27	\$12.70
<i>MSCI EAFE Growth NR USD</i>	-23.76	1.32	3.47	6.29	7.95	12/31/1974		
American Century Emerging Markets A	-32.47	-1.87	0.49	3.32	6.08	5/12/1999	1.50	\$15.00
BlackRock Emerging Mkts Inv A	-31.56	1.03	4.25	3.62	4.45	10/21/1994	1.29	\$12.90
JHancock Emerging Markets A	-20.59	1.01	1.27	2.52	-0.01	3/31/2011	1.45	\$14.50
<i>MSCI EM NR USD</i>	-25.28	0.57	2.18	3.06	7.78	1/1/2001		

Global Equity	Return 1 Yr	Return 3 Yr	Return 5 Yr	Return 10 Yr	Return Inception	Inception Date	Annual Gross Expense Ratio (%)	Annual Gross Expense per \$1,000
AB Sustainable Global Thematic A	-22.02	8.62	9.54	10.98	11.11	3/1/1982	1.05	\$10.50
Columbia Select Global Equity A	-23.04	6.78	9.78	10.65	6.30	5/29/1990	1.24	\$12.40
PGIM Jennison Global Opportunities A	-35.76	7.13	11.39	12.73	11.64	3/14/2012	1.21	\$12.10
MFS Global Equity A	-17.62	4.14	5.68	9.20	8.31	9/7/1993	1.14	\$11.40
Invesco Global Opportunities A	-43.53	-3.66	1.26	8.89	10.29	10/22/1990	1.04	\$10.40
<i>MSCI World NR USD</i>	-14.34	7.00	7.67	9.51	8.64	3/31/1986		

Taxable Fixed Income	Return 1 Yr	Return 3 Yr	Return 5 Yr	Return 10 Yr	Return Inception	Inception Date	Annual Gross Expense Ratio (%)	Annual Gross Expense per \$1,000
Lord Abbett Ultra Short Bond A	-1.50	0.29	1.01		1.05	10/17/2016	0.43	\$4.30
<i>Bloomberg Govt/Corp 1 Yr Duration TR USD</i>	-2.79	0.36	1.03	0.77	2.39	1/1/1998		
Eaton Vance Short Duration Gov Inc Adv	-1.17	0.61	1.09	1.15	-1.49	5/17/2021	0.77	\$7.70
<i>Bloomberg US Govt 1-3 Yr TR USD</i>	-3.50	0.18	0.91	0.78	5.55	1/30/1976		
Fidelity Advisor® Short-Term Bd A	-4.20	0.04	0.81	0.90	0.77	7/12/2016	0.65	\$6.50
Lord Abbett Short Duration Income A	-4.60	0.30	1.36	1.93	3.74	11/4/1993	0.58	\$5.80
PGIM Short-Term Corporate Bond A	-7.02	-0.12	0.94	1.43	4.50	9/1/1989	0.72	\$7.20
<i>Bloomberg US Govt/ Credit 1-3 Yr TR USD</i>	-3.56	0.31	1.07	1.01	5.69	1/30/1976		
BlackRock Inflation Protected Bond Inv A	-5.69	3.05	2.94	1.29	3.72	6/28/2004	0.76	\$7.60
Lord Abbett Inflation Focused A	-0.57	4.33	3.37	1.65	1.54	4/29/2011	0.64	\$6.40
<i>Bloomberg US Treasury US TIPS TR USD</i>	-5.14	3.04	3.21	1.73	4.95	4/15/1998		
Invesco Corporate Bond A	-16.05	-0.51	1.27	3.07	6.62	9/23/1971	0.72	\$7.20
MFS Corporate Bond A	-15.59	-1.34	0.89	2.37	7.34	5/8/1974	0.76	\$7.60
<i>Bloomberg US Credit TR USD</i>	-13.64	-1.00	1.24	2.45	7.09	12/29/1972		
JHancock Investment Grade Bond A	-11.81	-1.15	0.66	1.79	4.47	12/31/1991	0.82	\$8.20
JPMorgan Core Bond A	-9.85	-0.63	0.97	1.49	4.95	5/1/1992	0.85	\$8.50
JPMorgan Mortgage-Backed Securities A	-7.67	-0.38	1.15	1.71	4.41	8/18/2000	0.87	\$8.70
PGIM Core Bond A	-11.87	-1.41	0.49	0.88	1.03	2/17/2015	0.69	\$6.90
Western Asset Core Bond A	-14.07	-2.02	0.31	1.63	1.71	4/30/2012	0.83	\$8.30
<i>Bloomberg US Agg Bond TR USD</i>	-10.29	-0.93	0.88	1.54	6.78	1/3/1980		
BlackRock Total Return Inv A	-11.94	-0.99	0.72	2.16	3.03	9/24/2007	0.74	\$7.40
Calvert Bond A	-10.38	-0.48	1.09	1.92	5.47	8/24/1987	0.74	\$7.40
Columbia Total Return Bond A	-14.25	-0.49	1.26	1.96	4.21	7/31/2000	0.88	\$8.80
PGIM Total Return Bond A	-12.82	-1.69	0.71	2.20	5.11	1/10/1995	0.78	\$7.80
Western Asset Core Plus Bond A	-16.40	-2.55	0.02	1.90	1.99	4/30/2012	0.82	\$8.20
<i>Bloomberg US Universal TR USD</i>	-10.89	-0.94	0.94	1.83	5.51	12/31/1998		

Taxable Fixed Income	Return 1 Yr	Return 3 Yr	Return 5 Yr	Return 10 Yr	Return Inception	Inception Date	Annual Gross Expense Ratio (%)	Annual Gross Expense per \$1,000
Fidelity Advisor® Strategic Income A	-11.31	0.10	1.61	2.84	5.80	9/3/1996	0.97	\$9.70
JHancock Strategic Income Opps A	-11.54	-0.18	0.60	2.44	3.61	1/4/2010	1.10	\$11.00
Neuberger Berman Strategic Income A	-12.03	-0.27	1.06	2.38	3.97	12/20/2007	1.00	\$10.00
<i>Bloomberg US Universal TR USD</i>	-10.89	-0.94	0.94	1.83	5.51	12/31/1998		
BlackRock High Yield Bond Inv A	-12.61	0.06	1.93	4.30	6.02	11/19/1998	0.93	\$9.30
Columbia Income Opportunities A	-12.24	-0.96	0.98	3.37	5.39	6/19/2003	1.15	\$11.50
Lord Abbett High Yield A	-14.54	-1.15	1.13	4.49	5.79	12/31/1998	0.88	\$8.80
PGIM High Yield A	-12.08	0.29	2.40	4.49	6.77	1/22/1990	0.75	\$7.50
<i>Bloomberg US HY 2% Issuer Cap TR USD</i>	-12.82	0.18	2.09	4.47	6.84	12/31/1992		
Eaton Vance Floating- Rate & Hi Inc A	-5.18	0.85	1.88	3.13	3.81	5/7/2003	1.04	\$10.40
Lord Abbett Floating Rate A	-3.93	-0.01	1.44	3.05	3.35	12/31/2007	0.79	\$7.90
<i>S&P/LSTA Leveraged Loan TR</i>	-2.78	2.09	2.91	3.74	4.61	1/1/1997		
Columbia Convertible Securities A	-22.29	9.19	10.04	10.24	9.91	9/25/1987	1.10	\$11.00
<i>ICE BofA All US Convertible TR USD</i>	-20.63	10.09	10.03	10.64	9.44	12/31/1987		
Nuveen Preferred Secs & Inc A	-10.46	1.52	2.22	5.31	5.05	12/19/2006	0.99	\$9.90
Principal Spectrum Pref&Cptl Scs IncA	-12.11	0.04	1.41	4.37	4.74	6/28/2005	1.04	\$10.40
<i>ICE BofA Fxd Rate Pref TR USD</i>	-13.71	-0.36	1.51	4.08	5.68	2/28/1989		
BlackRock Strategic Global Bond Inv A	-13.26	-1.73	0.47	1.53	3.83	10/21/1994	1.02	\$10.20
BrandywineGLOBAL Global Opp Bond A	-17.39	-2.38	-0.79	0.93	2.67	3/10/2010	1.00	\$10.00
<i>Bloomberg Global Aggregate TR USD</i>	-15.25	-3.22	-0.55	0.11	4.85	1/1/1990		
MFS Emerging Markets Debt A	-20.14	-4.23	-0.99	1.67	7.55	3/17/1998	1.07	\$10.70
Neuberger Berman Emerging Mkts Dbt A	-20.29	-5.24	-1.94		-0.18	9/27/2013	1.39	\$13.90
<i>JPM EMBI Global Diversified TR USD</i>	-21.22	-5.22	-1.19	2.21	7.47	7/30/1999		

Understanding Risks

U.S. Equities

These are funds that invest in U.S. equity markets:

- Large Cap: Stocks of large, well-established companies entail less risk than smaller caps and are more volatile than fixed income markets.
- Mid Cap: Stocks of medium sized companies involve greater risks and volatility than stocks in larger, more established companies.
- Small Cap: Stocks of small-sized companies are more volatile and less liquid than the stocks of larger companies. Small company securities involve special risks such as relatively small revenues, limited product lines, and small market shares.

International Stock

International investment involves increased risk and volatility due to potential political and economic instability, currency fluctuations, and differences in financial reporting and accounting standards and oversight. Risks are particularly significant in emerging markets.

Bonds

There are risks associated with an investment in a bond fund, including the following: credit risk, interest rate risk, prepayment risk, and extension risk. In general, bond prices rise when interest rates fall and vice versa. This effect is more pronounced for longer-term securities. Non-investment grade bonds, commonly called "high-yield" or "junk" bonds, have more volatile prices and carry more risk to principal and income than investment grade securities.

Specialty

Funds whose investments are concentrated in a specific industry, sector or geographic area may be subject to a higher degree of market risk than funds whose investments are diversified.

Commodities

While commodities carry risk levels comparable to equities, their prices can be impacted by a wide range of forces, including: demographic and technological change, weather, geopolitical events, etc. These factors may lead to uncertainty in the marketplace, causing individual commodity prices to move sharply higher or lower. This potential for increased volatility may not make this investment suitable for all investors.

Real Estate

Real estate investments are a narrowly focused sector investment and may exhibit higher volatility than investments with broader investment objectives. An investment in real estate is subject to the same risks as a direct investment in real estate. Such risks include market risk, economic risk and mortgage rate risk.

Section II: Fee and Expense Information

Within your TSCA, you may purchase advisory fee-based accounts that include certain Managed Accounts or mutual funds through a brokerage account.

Managed Accounts provide an asset-based fee structure that allows you to receive guidance and implement your personalized investment strategy without incurring individual trading costs at the time of purchase or sale. Although you will not incur trading costs, you will pay an agreed upon annual asset-based advisory wrap fee. The advisory wrap fee specific to your account may be found in your account agreement. The maximum wrap fee for SPS *Advantage*, SPS Advisor and *Active Portfolios* accounts is 2.00%. The advisory wrap fee, however, does not include fees and charges that you will be responsible for and charged separately, such as product-specific fees if you invest in mutual funds or other investment products that contain embedded fees. These embedded fees can include investment management fees paid to a mutual fund adviser.

Mutual funds - Within your TSCA, you may purchase mutual funds on a load-waived basis through a limited-use brokerage account. There is an annual custodial fee of \$50 for having a brokerage account. SPS Advisor, SPS *Advantage* and *Active Portfolios* accounts are not subject to the annual custodial fee.

In addition, Ameriprise Financial may impose charges for wire transfers or other personal services you may request in connection with your account. For additional fee information, go to: <https://www.ameriprise.com/financial-planning/financial-planning-fees/brokerage-fees.asp>.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an article, "A Look at 401(k) Plan Fees", showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. Fees and expenses are just two of many factors to consider when you decide to put money in an investment option. You may also want to think about how these investment options work, along with your other investments, to help you achieve your financial goals.