

Type of Fee <sup>1</sup>	Amount <sup>2</sup>	Due Date <sup>3</sup>	Remarks
<b>Supervision<sup>14</sup></b>	\$287 to \$2,438 per month per AFG or AFIG Independent Advisor	Monthly <sup>4</sup>	The Supervision Fee covers corporate compliance supervision and field Registered Principal supervision; fines may also be imposed per failure to comply with company policies and/or regulatory requirements.
	\$250 to \$450 per month per AFG and AFIG Associate Financial Advisor ≤ 52 service periods		
	\$287 to \$2,438 per month per AFG and AFIG Associate Financial Advisor > 52 service periods		
<b>Technology Access Package<sup>26</sup></b>	\$575 per month	Monthly <sup>4</sup>	We offer a Technology Access Package and additional a la carte items to assist you in managing and operating the Independent Financial Advisor Business.
<b>Ticket Charges</b>	\$2 to \$85 per transaction	As incurred	A ticket charge will apply to transaction activity in advisory/brokerage solutions.

#### NOTES TO ITEM 6:

1. We collect and impose all fees at the earliest Accounting Period (defined below), and we impose all fees uniformly. We may periodically modify these fees.
2. All fees are non-refundable.
3. During each Accounting Period, we may deduct the Association Fee (defined below), Errors and Omissions Fee, Technology Access Package Fee and any other fees, interest or monies due to us, and/or other deductions specified in the Franchise Agreement from your portion of the Compensation. **“Accounting Period”** means each of the two-week accounting periods in a calendar year, as determined by us. During any Accounting Period in which you are not entitled to a portion of the Compensation or your portion of the Compensation is less than the monthly fee, you must promptly pay us the amount due.
4. During each Accounting Period we will deduct half of the monthly fee from your portion of the Compensation.
5. The Administration Fee (**“Administration Fee”** or **“Admin Fee”**) is deducted from the advisory fee amount paid by a client before applying the Payout Rate, as specified in Item 19. The cost of the Administration Fee will vary depending on advisory assets under management in Advisory Solutions (Managed Accounts). See Table 11 of Item 19 for more information.
6. At your expense and option, you may become a member of a local or regional advertising, marketing program or promotional campaign. The fee for a campaign or program will be due upon demand. Your fee to participate in such campaigns or programs will be determined by local or regional market cost factors, the number of Independent Advisors participating, operating expenses and the size of the campaign or program.
7. Independent Advisors who qualify (based on specified criteria set forth in the Manuals) may be eligible for this program. Independent Advisors who are eligible and participate in this program are required to incur additional costs for program orientation, training and other expenses. Independent Advisors may also use the Ameriprise Platinum Financial Services advisor title on marketing and stationery materials, at their expense.
8. We deduct an association fee (**“Association Fee”**) from the Compensation each Accounting Period before you receive your portion of the Compensation. The Association Fee includes: accounting and payroll services related to the broker-dealer; assistance in obtaining and maintaining required licenses and registrations; certain forms and materials; corporate compliance oversight; fidelity bond coverage; field support; a limited license to use the Ameriprise Financial Proprietary Marks; national advertising and promotional materials; and signage specifications.
9. You are not required to participate in these programs and/or obtain these services.

10. At your expense and option, you may hire Associate Financial Advisor(s) to assist you with the Independent Financial Advisor Business, subject to the prior approval of Ameriprise Financial and consistent with Ameriprise Financial policies. The total cost to you will vary depending on the number of Associate Financial Advisors you hire. The non-account-based fees for each Associate Financial Advisor include: Association, Errors and Omissions, licensing, Supervision and Technology Access Package fees. The AFA Association Fee is a monthly fee that includes: accounting and reporting services related to the broker-dealer; certain forms; corporate compliance oversight; fidelity bond coverage; licensing administration; limited license to use the Ameriprise Financial Proprietary Marks; and national advertising and promotional materials. Other fees may apply if you: (i) opt to license the Associate Financial Advisor(s) in multiple states; (ii) opt into additional programs or services; or (iii) utilize onboarding services or a search firm. Fees will be determined when the services are requested and may vary depending on the scope of the programs and services. The fees are non-refundable.
11. At your expense and option, you may hire registered staff (Paraplanner) to assist you with the Independent Financial Advisor Business, subject to the prior approval of Ameriprise Financial and consistent with Ameriprise Financial policies. The monthly fee will be paid to us for licensing administration, technology and other costs. Other fees may apply if you opt to license the Paraplanner in multiple states and/or if you opt into additional programs and services. The fees are non-refundable.
12. Optional technology support products and services may be developed and offered through a vendor or the Company for an additional fee, which could exceed the disclosed range, and which will depend upon usage. The fees may be reduced as a part of a selection for additional software. In order to obtain some of our: (i) optional services; (ii) technology consulting services and troubleshooting; or (iii) technology support, you must obtain computer hardware that meets our exact specifications. Additional computing devices, licenses, monitoring, network hardware, software packages and support services are available for an additional fee.
13. You must obtain business authorizations, certificates, licenses, permits and registrations required by: federal and state securities and insurance laws, regulations and rules; the SEC, FINRA and other governmental and regulatory agencies; and Ameriprise Financial. You must also obtain appropriate insurance licenses before you sell insurance. The initial and renewal costs will be due as incurred and are non-refundable. The costs and fees may vary depending on the license held and the number of jurisdictions in which you are licensed. In exchange for your Association Fee, Ameriprise Financial will provide you with assistance in obtaining and maintaining the required licenses and registrations.
14. You must pay us the Supervision fee, which is charged in 24 Accounting Periods each year for yourself and any Associate Financial Advisor(s) you contract with or employ. The cost of compliance supervision conducted by a Registered Principal will vary depending on, among other things, your compliance record and sales volume. Because these factors vary widely among Independent Advisors, we provide a wide range. The monthly amounts listed are the annual fees divided by 12 months. See Item 1 for more information. We may also impose fines for failure to comply with company policies and regulatory requirements.
15. You are required to purchase from us, the clients serviced by an Employee or another Independent Advisor who does not have equity (see Item 14) and who becomes your Associate Financial Advisor, at the time the Associate Financial Advisor is appointed in the Independent Financial Advisor Business. The fee is generally 2% of the clients' invested assets for immediate equity, and the fee will be deducted from the Compensation on a monthly basis over twenty-four (24) months. In the event the Associate Financial Advisor terminates, all remaining payments will then be due.
16. You are required to purchase from us, the clients serviced by an Employee who becomes your registered staff (Paraplanner), at the time the Paraplanner is appointed in the Independent Financial Advisor Business. The fee is generally 2% of clients' invested assets for immediate equity, and the fee will be deducted from the Compensation on a monthly basis over twenty-four (24) months. In the event the Paraplanner terminates, all remaining payments will then be due.
17. If you choose to purchase your computer hardware independently, you must purchase a "software install" service for the installation of our base proprietary software. The service will be performed by our Technology Support Team.
18. At your expense and option, you may attend continuing education programs for a fee. The fees for these programs will vary by format (e.g., computer vs. instructor), location and other factors; all fees are due to us or an affiliate upon demand. The fees may be refundable depending on the program. In addition, if you qualify to participate in special optional programs, you may be required to attend additional training for an additional

fee. Some training programs may only be available to Independent Advisors who are enrolled in a certain program or meet specific program requirements.

19. We deduct the Errors and Omissions Fee from the Compensation each Accounting Period before sending you your portion of the Compensation. The cost of the Errors and Omissions Fee per Independent Advisor will vary depending on: (i) the amount of coverage chosen; (ii) whether Independent Advisor participates in the SPS Advisor discretionary program; (iii) the number of Associate Financial Advisors contracted or employed by Independent Advisor; and (iv) the distribution channel. The initial premium for the Errors and Omissions Fee will be for \$2,000,000 of coverage. The deductible will be \$10,000 per claim. At your option, additional \$3,000,000 in Errors and Omissions coverage may be purchased for an additional fee. Additional insurance options to protect you and the Independent Financial Advisor Business include: business insurance; health insurance; and practice management liability insurance. Your fee will be determined based on coverage and product selections.
20. Independent Advisors who qualify (based on specified criteria set forth in the Manuals) may be eligible to be a Consultant. As a Consultant, you will contract with other Independent Advisors to provide franchise consulting services. Such services include, but not limited to: business and marketing planning support; practice management consulting; recruiting and onboarding support; regular coaching sessions; and succession planning support. Fees are intended to cover the following: accommodations and travel to certain conferences regarding franchise consulting services; consulting development courses and enhanced training; corporate office support; management of the fee exchange; and reporting access. Independent Advisors who qualify for this program will sign the Franchise Consultant Agreement, which is Addendum 5 to the Franchise Agreement.
21. If you affiliate with a Consultant for franchise consulting services, you will sign an agreement between you and the Consultant (for an example, see [Exhibit G](#)). Ameriprise Financial collects the agreed-upon consulting fee on behalf of the Consultant from the Compensation, biweekly, whether the consulting fee is based on a commission split or flat-fee.
22. The internal client transfer fee is for our costs and expenses associated with administration of reassigning clients when a client transfer is requested. The amount of the fee charged will depend upon the number of clients being transferred, recognizing that Independent Advisors may transfer less than the entire Independent Financial Advisor Business. The fee will be paid by the acquiring Independent Advisor. The fees are non-refundable.
23. In the event the monthly network monitoring fee goes unpaid, Ameriprise may deduct any outstanding balance from your portion of the Compensation.
24. At your option, you may purchase additional investment research tools, such as advanced options and streaming quotes. The fees for these tools will be paid to us or an affiliate and will vary by the tool(s) selected. The fees are non-refundable.
25. At your option, various services can be purchased from the corporate office or Consultants to help operate the Independent Financial Advisor Business.
26. The Technology Access Package includes a single license to use our base proprietary *AdvisorCompass*® software that is used for conducting the Independent Financial Advisor Business ("**Software**"). For each additional Associate Financial Advisor, Paraplanner and/or other staff, you will be required to pay the Software Licenses and Fees for Staff. In order to obtain a limited, non-exclusive, non-transferable and terminable license to use the Software, you must sign the *AdvisorCompass*® Software License User's Agreement ("**Software License User's Agreement**" ([Exhibit I](#))). A violation of the Software License User's Agreement will result in penalties, as specified in Section 5 of the Franchise Agreement. The fee helps cover costs associated with data processing and maintaining computer identification and security. While the intent is to provide free support calls within the Technology Access Package, Ameriprise Financial reserves the right to begin billing at \$33 per ticket after advanced notice if an Independent Financial Advisor Business's call rate is deemed excessive. If you install outdated hardware or software on your computer, additional support fees may apply.

From time to time, the Company will certify certain software for you to use on your computer for an additional fee, as specified in Section 5 of the Franchise Agreement, which could exceed the disclosed range and will depend upon usage. Your use of this software is at your option and is not supported by the Company.

27. Independent Advisors who qualify (based on specified criteria set forth in the Manuals) may be eligible for this program. Independent Advisors who are eligible and participate in this program are required to incur additional costs for enhanced marketing materials, office standards, signage, stationary and training.

In some states, you may be required to pay state sales tax on products or services you purchase from us.

All of the programs, training and other services specified in Item 6 that we offer for a fee may be purchased by Employees who become Independent Advisors. Employees who become Independent Advisors will pay the Association Fee and will be required to enter into an agreement for compliance supervision for a fee that is estimated to range from \$287 to \$2,438 per month.

**ITEM 7**  
**YOUR ESTIMATED INITIAL INVESTMENT**

Item	Estimated Cost <sup>1</sup>	Due Date	To Whom Paid
<b>Initial Fee (including initial orientation program)<sup>2</sup></b>	\$1,500	Upon signing the Franchise Agreement	Us
<b>Additional Funds – 3 months<sup>3</sup></b>	\$0 to \$3,000 per registered office location per month	Monthly	Landlord
<b>Association Fee<sup>4</sup></b>	\$290 per month	Monthly	Us
<b>Business Authorizations and Licenses<sup>5</sup></b>	\$500 to \$3,000	As incurred	Providers and Regulators
<b>Computer Hardware</b>	\$1,200 to \$2,300 per computer (monthly lease option also available)	As incurred	Suppliers and/or Us
<b>Computer Software Installation Service<sup>6</sup></b>	\$200	As incurred	Us
<b>Errors and Omissions Fee<sup>7</sup></b>	<p>\$166.66 (standard) or \$208.32 (supplemental) per month per AFG and AFIG Independent Advisor</p> <p>\$40.00 (SPS Advisor certification surcharge) per month per participating AFG and AFIG Independent Advisor</p> <p>\$83.32 (standard) or \$124.98 (supplemental) per month per AFG and AFIG Associate Financial Advisor ≤ 52 service periods</p> <p>\$152.08 (standard) or \$193.74 (supplemental) per month per AFG Associate Financial Advisor &gt; 52 service periods</p> <p>\$141.66 (standard) or \$183.32 (supplemental) per month per AFIG Associate Financial Advisor &gt; 52 service periods</p>	Monthly	Suppliers and/or Us
<b>Internet Service, Mobile Communication Devices and Services, Phone Service, Printers and Scanners</b>	Approximately \$1,600 to \$21,200 as determined by Market rates	As incurred	Suppliers
<b>Network Equipment<sup>8</sup></b>	\$1,410 to \$8,200 as determined by Market rates	As incurred	Suppliers and/or Us
<b>Network Monitoring</b>	\$25 per month per device	Monthly	Approved Vendor
<b>Office Aesthetics and Furnishings<sup>9</sup></b>	\$0 to \$50,000	As incurred	Suppliers

Item	Estimated Cost <sup>1</sup>	Due Date	To Whom Paid
Office Cabling <sup>8</sup>	\$500 to \$6,000 as determined by Market rates	As incurred	Suppliers
Office Lease <sup>10</sup>	\$0 to \$3,000 per registered office location per month	Monthly	Landlord
Optional Training Programs <sup>11</sup>	\$0 to \$10,000	As incurred	Suppliers and Us
Other Software Fees and Licenses <sup>12, 13</sup>	\$20 to \$200 per a la carte subscription per month	Monthly	Suppliers and Us
Security Deposits <sup>14</sup>	\$0 to \$9,000	As incurred	Lessors and Suppliers
Signage <sup>15</sup>	\$60 to \$9,000	As incurred	Approved Design Vendor and Selected Manufacturers
Software Licenses and Fees for Staff <sup>16</sup>	\$135 to \$525 per staff member per month	Monthly	Us
Start-up Supplies <sup>17</sup>	Approximately \$100 per month	As incurred	Suppliers
Supervision <sup>18</sup>	\$287 to \$2,438 per month per AFG or AFIG Independent Advisor  \$250 to \$450 per month per AFG and AFIG Associate Financial Advisor ≤ 52 service periods  \$287 to \$2,438 per month per AFG and AFIG Associate Financial Advisor > 52 service periods	Monthly	Registered Principal and Us
Support Staff <sup>19</sup>	\$0 to \$3,400 per month	As incurred	Suppliers
Technology Access Package <sup>16</sup>	\$575 per month	Monthly	Us
Travel and Entertainment <sup>20</sup>	Approximately \$100 per month	As incurred	Suppliers
<b>TOTAL</b>	<b>\$12,098.50 to \$130,363.00</b>		

#### NOTES TO ITEM 7:

1. All costs/expenses disclosed in Item 7 are non-refundable, unless otherwise indicated. However, certain lease costs, communication hardware, computer hardware and computer software, and security deposits may be refundable depending on the terms of the lease or purchase agreement(s) you sign with third parties.
2. The Initial Fee is non-refundable. See Item 5 and Item 11 for more information.
3. You will need capital for the start-up and to support ongoing expenses of the Independent Financial Advisor Business. The expenses include: Association Fee; compliance supervision; Errors and Omissions Fee; payroll; rent; utilities and other fees for the second and third months of operation (to the extent these costs are not covered by revenues). The need for additional funds will vary widely among Independent Financial Advisor Businesses; new Independent Financial Advisor Businesses usually generate a negative cash flow. We estimate the amount provided will be sufficient to cover ongoing expenses for the start-up phase of the Independent Financial Advisor Business, which we calculate to be three (3) months. The amount provided is only an estimate, however, and we cannot guarantee that you will incur additional expenses in starting the Independent Financial Advisor Business. The estimate is based on our experience and the experiences of Independent Advisors with whom we previously contracted.

If you are an Employee advisor who becomes an Independent Advisor, we estimate that because you are already engaged in the financial advisory business, the additional funds you will need for three (3) months of operation will be considerably less than the additional funds listed. We estimate the additional funds you will



need may range from \$0 to \$6,700. The amount provided is only an estimate, however, and we cannot guarantee that you will not incur additional expenses.

4. You must pay us the monthly Association Fee, which we will deduct from the Compensation each Accounting Period before you receive your portion of the Compensation. The Association Fee includes: accounting and payroll services related to the broker-dealer; assistance in obtaining and maintaining required licenses and registrations; certain forms and materials; corporate compliance oversight; fidelity bond coverage; field support; a limited license to use the Ameriprise Financial Proprietary Marks; national advertising and promotional materials; and signage specifications.
5. You must obtain business authorizations, certificates, licenses, permits and registrations required by: federal and state securities and insurance laws, regulations and rules; the SEC, FINRA and other governmental and regulatory agencies; and Ameriprise Financial. You must also obtain appropriate insurance licenses before you sell insurance. The initial and renewal costs will be due as incurred and are non-refundable. The costs and fees may vary depending on the license held and the number of jurisdictions in which you are licensed. In exchange for the Association Fee, Ameriprise Financial will provide you with assistance in obtaining and maintaining the required licenses and registrations.
6. If you choose to purchase your computer hardware independently, you must purchase a “software install” service for the installation of our base proprietary software. The service will be performed by our Technology Support Team.
7. You must pay us the Errors and Omissions Fee, which we will deduct from the Compensation each Accounting Period before sending you your portion of the Compensation. The cost of the Errors and Omissions Fee per Independent Advisor will vary depending on: (i) the amount of coverage chosen; (ii) whether Independent Advisor participates in the SPS Advisor discretionary program; (iii) the number of Associate Financial Advisors contracted or employed by Independent Advisor; and (iv) the distribution channel. The initial premium for the Errors and Omissions Fee will be for \$2,000,000 of coverage. The deductible will be \$10,000 per claim. At your option, additional \$3,000,000 in Errors and Omission coverage may be purchased for an additional fee. Additional insurance options to protect you and the Independent Financial Advisor Business include: business insurance; health insurance; and practice management liability insurance. Your fee will be determined based on coverage and product selections.
8. We will provide computer hardware and network equipment specifications. You must obtain computer hardware that meets our exact specifications. Computer hardware may be leased or purchased from your choice of vendor. You may purchase computer hardware through an Ameriprise certified vendor that meets our requirements and has required software installed. You may pay on an installment plan offered by outside vendors. In addition, you may get connectivity to our computer network (with Internet access) either through a Local Area Network (LAN) in our space (where available) or with a secure Internet account. You also will need network and telephone cabling installed in your office to properly operate your computer system. You should also anticipate ongoing monthly charges for telecommunications services and various equipment. See Item 11 for additional details. You must contract with a phone company for local and long- distance service.
9. You will need to procure office furnishings, in order to maintain a professional office, in good repair. We provide a wide range to account for Independent Advisors who do not currently have an office location, as compared to those with an existing office location and furnishings. The actual cost may vary based on the number of staff and the size of the office location.
10. You may lease from a third party or own your office location. If you lease your office location from a third party, you will choose the grade of space and the office size (meeting the minimum standards, as specified in Item 11). The cost will vary based on your selections. If you own your office location or have an existing office location for the Independent Financial Advisor Business (as permitted by Ameriprise Financial policies), you may not need to incur any additional leasehold expenses.
11. At your expense and option, you may attend continuing education programs for a fee. The fees for these programs will vary by format (e.g., computer vs. instructor), location and other factors. All fees are due to us or an affiliate upon demand. The fees may be refundable depending on the program. In addition, if you qualify to participate in special optional programs, you may be required to attend additional training for an additional fee. Some training programs may only be available to Independent Advisors who are enrolled in a certain program or meet specific program requirements.
12. You are not required to participate in these programs and/or obtain these services.

13. Optional technology support products and services may be developed and offered through a vendor or the Company for an additional fee, which could exceed the disclosed range, and which will depend upon usage. The fees may be reduced as a part of a selection for additional software. In order to obtain some of our: (i) optional services; (ii) technology consulting services and troubleshooting; or (iii) technology support, you must obtain computer hardware that meets our exact specifications. Additional computing devices, licenses, monitoring, network hardware, software packages and support services are available for an additional fee.
14. Security deposits generally are required by any equipment lessors, the landlord and utility providers. Landlords usually require a security deposit of one to three months' rent.
15. Each signage order must: (i) be submitted through our approved signage vendor to acquire designs; (ii) meet specifications, as specified in the Manuals; and (iii) be approved by us. The range provided is only an estimate and does not include the cost associated with installation.
16. The Technology Access Package includes a single license to use our base proprietary *AdvisorCompass*® software that is used for conducting the Independent Financial Advisor Business ("**Software**"). For each additional Associate Financial Advisor, Paraplanner and/or other staff, you will be required to pay the Software Licenses and Fees for Staff. In order to obtain a limited, non-exclusive, non-transferable and terminable license to use the Software, you must sign the *AdvisorCompass*® Software License User's Agreement ("**Software License User's Agreement**" (Exhibit I)). A violation of the Software License User's Agreement will result in penalties, as specified in Section 5 of the Franchise Agreement. The fee helps cover costs associated with data processing and maintaining computer identification and security. While the intent is to provide free support calls within the Technology Access Package, Ameriprise Financial reserves the right to begin billing at \$33 per ticket after advanced notice if an Independent Financial Advisor Business's call rate is deemed excessive. If you install outdated hardware or software on your computer, additional support fees may apply.

From time to time, the Company will certify certain software for you to use on your computer for an additional fee, as specified in Section 5 of the Franchise Agreement, which could exceed the disclosed range and will depend upon usage. Your use of this software is at your option and is not supported by the Company.
17. The estimated cost covers business cards, office supplies, stationery and other materials.
18. You must pay us the Supervision fee, which is charged in 24 Accounting Periods each year for yourself and any Associate Financial Advisor(s) you contract with or employ. The cost of compliance supervision conducted by a Registered Principal will vary depending on, among other things, your compliance record and sales volume. Because these factors vary widely among Independent Advisors, we provide a wide range. The monthly amounts listed are the annual fees divided by 12 months. See Item 1 for more information.
19. At your expense and option, you may hire support staff to assist you with the Independent Financial Advisor Business, subject to the prior approval of Ameriprise Financial and consistent with Ameriprise Financial policies. We estimate the amount provided will cover one full-time assistant, but you may hire more or fewer support staff depending on the needs of the Independent Financial Advisor Business.
20. At your option, you may incur entertainment and travel expenses associated with entertaining and visiting existing and potential clients. You may also have to pay for food, lodging and transportation to attend certain Independent Advisor events and training.



## ITEM 8

### RESTRICTIONS ON SOURCES OF PRODUCTS & SERVICES

#### Products & Services

You do not purchase Products & Services. As specified in Item 16, all of the Products & Services offered for sale or sold at the Independent Financial Advisor Business must be pre-approved by us, meet our then-current standards and be procured through us or our affiliates, as set forth in the Manuals.

We and our affiliates are currently approved suppliers of the Products & Services. All of the Products & Services are currently also supplied by approved non-affiliated suppliers.

You must not offer for sale or sell any Products or Services until you receive our written approval of such product, service or supplier. We may, from time to time, revoke our approval of certain Products & Services or suppliers if we determine, in our sole discretion, that the Products & Services or suppliers no longer meet our standards. Upon receipt of such revocation, you must cease offering and selling any disapproved Products & Services and/or cease purchasing from any disapproved suppliers (although you may continue to service such Products & Services, unless otherwise notified).

We and our affiliates will derive revenue from selling Products & Services to clients of Independent Financial Advisor Businesses operating under the System. In order for you to sell some of the Products & Services offered by some of our affiliates, you may be required to execute agreements with certain affiliates.

Our Parent company and sole stockholder is Ameriprise Financial, Inc., a public company whose stock is listed on the New York Stock Exchange ("NYSE:AMP"). Although none of our directors or principal officers hold a controlling interest in Ameriprise Financial, Inc., each may hold an equity interest in Ameriprise Financial, Inc. in the form of shares of common stock, non-qualified employee stock options, phantom stock units, restricted stock or units in the Ameriprise Financial 401(k) Plan's Ameriprise Financial Stock Fund.

#### Office Lease

As specified in Item 6, Item 7 and Item 11, you may lease your office location from a third party. You may also choose to own your office location(s). Office location(s) leased or owned by you must meet location and signage standards, as set forth in the Manuals.

#### Other Purchases

As specified in the Manuals, you must, at your expense, maintain a FINRA and state (if applicable) compliant office location with the equipment, fixtures and furnishings necessary to maintain professional standards for operating the Independent Financial Advisor Business. You must purchase and install signs, as set forth in the Manuals and as specified by FINRA policies, regulations and rules.

#### Advertising and Promotion

All advertising and promotion by you must be in such format, media and of such type as we may approve. You must conduct such activities in a dignified manner, which conform to the requirements and standards as we may establish to conform with regulatory requirements and to protect the value of the Proprietary Marks. You must not use any advertising, plans or promotional materials unless and until you have received our written approval (see Item 11 under the subheading "Advertising" for more information). Additional information on advertising, marketing, promotion and seminar marketing are contained in the Manuals. We and our affiliates may derive revenue from providing marketing programs to you.

#### Computer Software and System

We will provide computer hardware specifications. Your computer hardware must be capable of operating the software we specify and connecting to our computer network. You must agree to the Software License User's Agreement, attached as Exhibit I, gain access to our computer network and obtain a license to use the Software from us (see Item 11 under the subheading "Computer Systems" for additional information and restrictions, regarding the computer hardware and software). We and our affiliates may derive revenue from leasing the computer hardware and licensing the software to you.

#### Insurance

You will be responsible for any and all liability resulting from operating the Independent Financial Advisor Business, and you must agree to indemnify us, as specified in the Franchise Agreement. We recommend, prior to commencing operation of the Independent Financial Advisor Business or operating under the Franchise Agreement, that you procure and maintain – in full force and effect at all times during the term of the Franchise Agreement, at your expense, an insurance policy or policies protecting you against any claim or demand with

respect to death, personal injury or property damage, or any expense, liability or loss whatsoever arising from or in connection with the Independent Financial Advisor Business (including comprehensive general liability insurance). We recommend that any insurance policy or policies you procure with respect to the Independent Financial Advisor Business also protect us, our affiliates and their respective directors, officers, partners, employees and agents.

As specified in the Manuals and in Section 3 and Section 13 of the Franchise Agreement, you are required to participate in our Errors and Omissions Program. The policy is written by American International Specialty Lines Ins. Co. and insured by Ameriprise Captive Insurance Company. In addition, you may have the opportunity to purchase additional insurance options from us to protect you and the Independent Financial Advisor Business, such as: business insurance; health insurance; and practice management liability insurance, as set forth in the Manuals.

Our total revenues, including revenues from non-franchise businesses in 2024, were \$8,392,721,000. (See Ameriprise Financial Services, LLC Audited Financial Statement for the Year Ended December 31, 2024.) \$353,026,004.00 or 4.2% of these total revenues were as a result of Independent Advisors' purchases of products and services.

We estimate your leases or purchases from approved suppliers (including us and our affiliates), or in accordance with our specifications, will represent approximately 25% – 50% of your total leases and purchases in establishing the Independent Financial Advisor Business and approximately 25% – 50% in continued operation of the Independent Financial Advisor Business. As detailed above, you are, however, required to offer for sale only the Products & Services that we approve at the Independent Financial Advisor Business. In some instances, suppliers of Products & Services may pay us or our affiliates a periodic fee or a fee based on sales to clients made by Independent Financial Advisor Businesses operating under the System. Such fees generally range from .10% – .20% (or more) of the sales to clients obtained by Independent Advisors.

From time to time, one or more of our officers may own an interest in one or more of our suppliers.

Our standards for leases, purchases and suppliers are either: (i) contained in the Manuals; or (ii) will be provided to you upon request. When approving suppliers, we consider: (i) whether the supplier demonstrates the ability to meet our policies regarding confidentiality and privacy; (ii) our company specifications and standards; and (iii) whether the supplier possess adequate capacity and quality controls to supply your needs promptly and reliably. With respect to suppliers of the Products & Services, we also consider: (i) how the supplier is managed and structured; (ii) internal conditions, external conditions and events, as well as conditions that affect a supplier's stability and structure; (iii) the stability of the supplier; (iv) the performance of the supplier; (v) the risk level involved in using the supplier; and (vi) the way the supplier operates their businesses. If you propose an alternative supplier, we will approve or disapprove the alternative supplier within a reasonable time after we receive all requested information concerning the supplier. We currently do not charge a fee for the review of an alternative supplier. We may revoke our approval of an alternative supplier upon written notice.

We do not have any distribution or purchasing cooperatives. We do not grant material or special benefits based on use of an approved or designated supplier.

In order to maintain client privacy and compliance with relevant regulations, we may set additional restrictions on your use of third-party vendors, as set forth in the Manuals.

We consider a variety of factors when determining whether to grant or renew additional franchises. Among the factors considered is compliance with the Franchise Agreement.