



## FRANCHISE DISCLOSURE DOCUMENT

Ameriprise Financial Services, Inc.  
A Delaware Corporation  
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The Independent Advisor will operate a business that offers financial planning, investment advice and consulting services, securities products, insurance products, brokerage services, and other related products under the "Ameriprise Financial Services, Inc." name and logo.

The total investment necessary to begin operation of an Ameriprise Financial Services, Inc. Independent Advisor Business franchise is \$8,509.97 to ~~\$79,913~~80,115.49. This includes \$1,500 to \$6,500 that must be paid to us or an affiliate.

This Disclosure Document summarizes certain provisions of your franchise agreement and other information in plain English. Read this Disclosure Document and all accompanying agreements carefully. You must receive this Disclosure Document at least 14 calendar days before you sign a binding agreement with, or make any payments to, the franchisor or affiliate in connection with the proposed franchise sale. **Note, however, that no government agency has verified the information contained in this document.**

You may wish to receive your Disclosure Document in another format that is more convenient for you. To discuss the availability of disclosure in different formats, contact the Franchise Operations department at [UFOCandFDDQuestions@ampf.com](mailto:UFOCandFDDQuestions@ampf.com), 612-671-5262 or 1835 Ameriprise Financial Center, Minneapolis, MN 55474

The terms of your contract will govern your franchise relationship. Don't rely on the Disclosure Document alone to understand your contract. Read all of your contract carefully. Show your contract and this disclosure document to an adviser, like a lawyer or accountant.

Buying a franchise is a complex investment. The information in this Disclosure Document can help you make up your mind. More information on franchising, such as "*A Consumer's Guide to Buying a Franchise*," which can help you understand how to use this Disclosure Document is available from the Federal Trade Commission. You can contact the FTC at 1-877-FTC-HELP or by writing to the FTC at 600 Pennsylvania Avenue, NW, Washington, DC 20580. You can also visit the FTC's home page at [www.ftc.gov](http://www.ftc.gov) for additional information. Call your state agency or visit your public library for other sources of information on franchising.

There may also be laws on franchising in your state. Ask your state agencies about them.

Issuance Date: ~~October 2, 2014~~March 26, 2015.

## STATE COVER PAGE

Your state may have a franchise law that requires a franchisor to register or file with a state franchise administrator before offering or selling in your state. REGISTRATION OF A FRANCHISE BY A STATE DOES NOT MEAN THAT THE STATE RECOMMENDS THE FRANCHISE OR HAS VERIFIED THE INFORMATION IN THIS DISCLOSURE DOCUMENT.

Call the state franchise administrator listed in [Exhibit E](#) for information about the franchisor, or about franchising in your state.

MANY FRANCHISE AGREEMENTS DO NOT ALLOW YOU TO RENEW UNCONDITIONALLY AFTER THE INITIAL TERM EXPIRES. YOU MAY HAVE TO SIGN A NEW AGREEMENT WITH DIFFERENT TERMS AND CONDITIONS IN ORDER TO CONTINUE TO OPERATE YOUR BUSINESS. BEFORE YOU BUY, CONSIDER WHAT RIGHTS YOU HAVE TO RENEW YOUR FRANCHISE, IF ANY, AND WHAT TERMS YOU MIGHT HAVE TO ACCEPT IN ORDER TO RENEW.

Please consider the following RISK FACTORS before you buy this franchise:

1. THE FRANCHISE AGREEMENT STATES THAT THE LAW OF MINNESOTA GOVERNS THE FRANCHISE AGREEMENT, AND THIS LAW MAY NOT PROVIDE THE SAME PROTECTIONS AND BENEFITS AS LOCAL LAW. YOU MAY WANT TO COMPARE THESE LAWS.
2. THE SAME OR SIMILAR PRODUCTS AND SERVICES TO BE OFFERED BY YOU ALSO ARE OFFERED BY US AND OTHERS WHO EITHER MAY BE AFFILIATED WITH US OR PERMITTED BY US TO DO SO. YOU WILL NOT HAVE ANY EXCLUSIVE TERRITORY OR CUSTOMERS.
3. THE FRANCHISE AGREEMENT CONTAINS A RESTRICTIVE COVENANT AND ADDENDUM (ADDENDUM 3) WHICH MAY LIMIT YOUR ABILITY TO SERVICE CLIENTS OUTSIDE OF AMERIPRISE FINANCIAL AFTER TERMINATION OF THE FRANCHISE AGREEMENT.
4. ANY CLAIM OR CONTROVERSY ARISING OUT OF, OR RELATED TO, THE FRANCHISE AGREEMENT SHALL BE FINALLY SETTLED BY ARBITRATION (EXCEPT ACTIONS TO ENFORCE THE RESTRICTIVE COVENANT) UNLESS OTHERWISE AGREED TO BY THE PARTIES.
5. THE FRANCHISE AGREEMENT STATES THAT THE PARTIES WAIVE TRIAL BY JURY.
6. THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE.

Certain state laws may supersede these provisions. See State Addenda in [Exhibit B](#) for a summary of some of these laws.

If you learn that anything in this Disclosure Document is untrue, contact the Federal Trade Commission and the state administrators listed in [Exhibit E](#).

We use the services of one or more FRANCHISE BROKERS or referral sources to assist us in selling our franchise. A franchise broker or referral source represents us, not you. We pay this person a fee for selling our franchise or referring you to us. You should be sure to do your own investigation of the franchise.

For states not requiring franchise registration or filing, the issuance date (as most recently amended) of this document is ~~October 2, 2014~~ March 26, 2015.

Effective Date: See the next page for state effective dates.

## STATE EFFECTIVE DATES

The following states require that the Franchise Disclosure Document be registered or filed with the state, or be exempt from registration: California, Hawaii, Illinois, Indiana, Maryland, Michigan, Minnesota, New York, North Dakota, Rhode Island, South Dakota, Virginia, Washington and Wisconsin.

This Franchise Disclosure Document is registered, on file or exempt from registration in the following states having franchise registration and disclosure laws, with the following effective dates:

	California	<del>December 11, 2013</del> <u>December 17, 2014</u>
	Hawaii	<del>April 8, 2014</del> <u>Pending</u>
	Illinois	<u>March 26, 2014</u>
	Indiana	<u>March 26, 2014</u>
	Maryland	<del>April 1, 2014</del> <u>Pending</u>
	Michigan	<del>April 2, 2014</del> <u>Pending</u>
	Minnesota	<del>April 1, 2014</del> <u>Pending</u>
	New York	<u>March 26, 2014</u>
	North Dakota	<del>March 27, 2014</del> <u>Pending</u>
	Rhode Island	<del>March 27, 2014</del> <u>Pending</u>
	South Dakota	<del>March 27, 2014</del> <u>Pending</u>
	Virginia	<u>April 21, 2014</u> <u>Pending</u>
	Washington	<del>April 18, 2014</del> <u>Pending</u>
	Wisconsin	<del>March 27, 2014</del> <u>Pending</u>

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