

The Dream BookSM

Planning Beyond the Numbers

The Personal Advisors of
Ameriprise
Financial



Envision the possibilities.

Joining the Peace Corps, opening a coffee shop, learning to play the piano, biking across Tuscany, relaxing. Retirement isn't the end — it's a new beginning. It's like being 18 again and discovering what you want to do after high school. It's a time to grow, explore and embark on new adventures — **ask yourself, “What could I do next?”**

Planning for retirement has traditionally been about numbers. How much do you have? How much will you need? How long will your money last? Today, there is a new way to plan for retirement. And it starts with you and your dreams.

Don't get us wrong. There's still a lot of math involved in retirement planning. And we're really good at that because we are the company that helped pioneer financial planning more than 30 years ago. We are guided by the financial planning process defined by the Certified Financial Planner Board of Standards, Inc. and have more financial planning clients than anyone else.* We see both the science and the art of retirement planning. Through a comprehensive approach, an Ameriprise financial advisor can help you turn your dreams into reality.

According to our groundbreaking *New Retirement Mindscape*SM study,** we know that vision and planning are as important as money in achieving retirement fulfillment.

That's why our retirement planning process starts with and revolves around you. We will help you define your dreams, develop your plan and track your progress to help you build a vision for your retirement.

Take the first step towards making your dreams a reality – start defining your dreams now with the *Dream Book*SM.

*Based on the number of financial planning clients disclosed by firms in Item 5H of form ADV, Part 1, available at sec.gov.

**Conducted by Ameriprise Financial in cooperation with Age Wave and Harris Interactive.

What's next.SM

Sit down by yourself or with your loved one, enjoy a cup of coffee and start to envision your future. Consider what you've learned from others who have retired.

What have you observed that you wish to achieve?

What do you want to avoid?

What's your vision?

- > Spending time with family and friends
- > Going back to school
- > Doing volunteer work
- > Starting a new business
- > Staying healthy and fit
- > Traveling

What do you most look forward to doing?

What would you most like to do if you had more time or resources? Use your imagination to create the possibilities for your future. Does anything stand out as most important?

Hobbies — restoring an old car, designing and making quilts, gardening, writing a novel

Volunteer work — building homes for the homeless, volunteering for a political party, teaching people to read

Learning — going back to school, learning another language, getting your pilot's license

Career — starting a new business, becoming a consultant or coach, continuing the work you love

Relaxing and enjoying life — reflecting, reading, quiet time

Top 10 retirement businesses*

- > Antique/collectible restoration
- > Bakery, artisan bread bakery
- > Coach
- > Dog grooming
- > Freelance commercial writer
- > Lifestyle magazine entrepreneur
- > Minister
- > Motivational speaker
- > Professional organizer
- > Virtual assistant

These jobs capitalize on your life and work experience, offer flexibility and have low overhead.

*Source: *Too Young to Retire: 101 Ways to Start the Rest of Your Life* (Plume 2004)

Who do you want to spend more time with?

The loss of social connections at work is the most unforeseen challenge of retirement. It is important to take an active role in building and maintaining your support network of friends, family and acquaintances. For the people you wish to visit, consider how you plan to travel and how long you'll stay.

Spouse or partner — consider new activities you may try together

Family — how far away are your parents, children and grandchildren?

*Trends for people ages 50–59**

- ▶ 66% want a community lifestyle
- ▶ 54% desire a warmer climate
- ▶ 50% plan to buy a new home
- ▶ 47% want to stay within three hours of family

Friends — how do you hope to entertain and remain socially active?

New friends — how will you meet new people?
(consider classes, clubs and organizations)

Where do you dream of going?

Destination — U.S., overseas, historical sites, trace your roots, visit friends or family

How do you want to travel? — motor home, car, bicycle, motorcycle, plane

How much traveling do you want to do? — number of trips each year, duration

Who do you want to travel with? — spouse or partner, friends, children, tour groups

AVERAGE VACATION COSTS

Destination	Source	Low	High
African Safari	AfricaDreamSafari.com	\$7,953	\$14,551
Alaskan Cruise	CarlsonTravel.com	\$2,903	\$13,124
Italy Tour	CarlsonTravel.com	\$3,601	\$4,903
Ft. Myers, FL	NWAWorldVacations.com	\$1,584	\$3,738
Jackson Hole, WY	HobbitTravel.com	\$2,986	\$4,640

All prices are for two people and include air, hotel and land packages (8/05).

Where do you see yourself living?

Where you want to live is an important part of the picture. Do you want to be part of a community? Do you want to try a new climate or lifestyle? Do you want to live in multiple locations?

Stay in the area — loft in the city, current home, smaller/maintenance-free home

Move closer to family — spend time with children, grandchildren or parents

Change your lifestyle — simplify life, live abroad, on the go

Relocate near activities you love — vacation home, learning community, active outdoor setting

Retirement. Where?*

- › 76% close to family
- › 54% close to water
- › 50% close to park
- › 44% mixed-age community
- › 36% close to jobs
- › 30% a big city
- › 19% close to college
- › 18% country club
- › 16% retirement community

* Source: Rethinking Retirement, Roper Reports, RoperASW, 2003

How do you intend to stay healthy and active?

Your lifestyle is changing. Think about this in broad terms, including mental and physical health, a healthy soul and a nurturing environment.

Physical fitness — health club, personal trainer, walking, golf, exercise videos

Mental fitness — classes, concerts, playing chess or bridge, writing a book, meditation

Health care — health insurance, medical help lines, Medicare, long-term care, prescription drugs

Did you know?*

An American male who reaches age 65 in good health has a 50% chance of living to age 85 and a 25% chance of living to age 92.

**Source: Annuity 2000 Mortality Table: Society of Actuaries*

How do you want to make your lasting mark?

What do you want your legacy to be? Remember, legacy doesn't necessarily mean money. It may also mean the values or lessons you've learned. It's what's important to you — what you want to pass on to others.

Family — children, siblings, parents, friends, pets

Schools — your alma mater, your family members' schools

Charities or causes — food shelves, shelters, the arts

Spirituality — your place of worship

Medical/scientific organizations — research or treatment for diseases that affect you or those close to you

Do you have a passion in life? What is it?

If you could do anything you want, time and money aside, what would it be?

If you had only five years left to live, how would you spend those years?

How would your answer differ if you had 30 years left to live?

Did you know?*

- ▶ People who seek help from an advisor are generally more positive about their outlook for retirement
- ▶ 82% of pre-retirees with an advisor believe their retirement dreams are achievable versus 66% of those without an advisor

**Source: Ameriprise Financial New Retirement Mindscape study, January 2006*

What brings you happiness?

As it turns out, money alone does not buy happiness in retirement. Having a vision for the future and planning for that vision are as important as money in achieving a fulfilling retirement.

So, what is the secret to reaching a happy retirement? Our *New Retirement Mindscape*SM study found that retirees who achieve their visions and continue to find fulfillment in their lives share the following traits:

- ▶ Begin retirement planning early
- ▶ Have a clear vision for retirement
- ▶ Remain active and engaged in retirement
- ▶ Are financially prepared
- ▶ Work with a financial advisor

This study is just another way we help you with *Planning Beyond the Numbers*.SM

Visit ameriprise.com/mindscape to learn more.

Now that you've put some thoughts about your retirement goals down in writing, the next step is to discuss them with an Ameriprise financial advisor. A one-on-one meeting is the most effective way to start setting your dreams for the future in motion.

If you are already a client, simply bring this to your next meeting with your advisor. To request a complimentary initial consultation with an Ameriprise financial advisor near you, or for more information about how Ameriprise Financial can get you started, call **1-800-AMERIPRISE** or visit **www.ameriprise.com**.

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