

AMERIPRISE FINANCIAL INC

Form 8-K

October 21, 2009

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**FORM 8-K**

**CURRENT REPORT**

**Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported) **October 21, 2009**

**AMERIPRISE FINANCIAL, INC.**

(Exact name of registrant as specified in its charter)

**Delaware**  
(State or other jurisdiction  
of incorporation)

**001-32525**  
(Commission  
File Number)

**13-3180631**  
(IRS Employer  
Identification No.)

**55 Ameriprise Financial Center**

**Minneapolis, Minnesota**  
(Address of principal executive offices)

**55474**  
(Zip Code)

Registrant's telephone number, including area code **(612) 671-3131**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

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- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  
  - o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  
  - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 2.02 Results of Operations and Financial Conditions.**

On October 21, 2009, Ameriprise Financial, Inc. (the Company) issued a press release announcing its financial results for the third quarter of 2009. A copy of the press release is attached as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference and furnished herewith. In addition, the Company furnishes herewith, as Exhibit 99.2, its Statistical Supplement for the quarterly period ended September 30, 2009.

We follow accounting principles generally accepted in the United States (GAAP). The press release furnished as Exhibit 99.1 and the financial information furnished as Exhibit 99.2 include information on both a GAAP and non-GAAP adjusted basis.

Certain non-GAAP measures in these exhibits exclude items that reflect certain after-tax market related impacts and our integration charges. Our non-GAAP financial measures, which our management views as important indicators of financial performance, include the following: core operating earnings; core operating earnings, after-tax; net investment (gains)/losses, after-tax; integration charges, after-tax; DAC and DSIC charges, after-tax; variable annuity guarantees, net of DAC and DSIC, after-tax; RiverSource 2a-7 money market funds support costs, after-tax; expenses related to unaffiliated money market funds, after-tax; debt retirement costs, after-tax; pretax segment income (loss) margin; pretax return on allocated equity; pretax return on allocated equity for pretax segment income (loss) excluding net income (loss) attributable to noncontrolling interests; pretax income (loss) margin; net income (loss) attributable to Ameriprise Financial margin; pretax operating earnings; and pretax operating earnings margin. Management believes that the presentation of these non-GAAP financial measures excluding these specific income statement impacts best reflects the underlying performance of our 2009 and 2008 operations and facilitates a more meaningful trend analysis. These non-GAAP measures were used for goal setting, certain compensation related to our annual incentive award program and evaluating our performance on a basis comparable to that used by securities analysts.

We also present in Exhibits 99.1 and 99.2 debt to capital ratios that exclude the effect of a nonrecourse collateralized debt obligation consolidated in accordance with Financial Accounting Standards Board Interpretation No. 46, Consolidation of Variable Interest Entities, as revised, and non-recourse debt of certain property fund limited partnerships managed by our subsidiary, Threadneedle Asset Management Holdings Sarl, consolidated in accordance with Emerging Issues Task Force Issue No. 04-5, Determining whether a General Partner, or the General Partners as a Group, Controls a Limited Partnership or Similar Entity When the Limited Partners Have Certain Rights. Management believes that the debt to capital ratios, excluding this non-recourse debt, better represent our capital structure. In addition, we provide debt to capital ratio information that reflects an equity credit on our junior subordinated notes issued on May 26, 2006. These junior subordinated notes receive at least a 75% equity credit by the majority of the rating agencies.

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits.

Exhibit No.	Description
Exhibit 99.1	Press Release dated October 21, 2009 announcing financial results for the third quarter of 2009
Exhibit 99.2	Statistical Supplement for the quarterly period ended September 30, 2009



**SIGNATURES**

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Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

AMERIPRISE FINANCIAL, INC.

(Registrant)

Date: October 21, 2009

By

/s/ Walter S. Berman  
Walter S. Berman  
Executive Vice President and  
Chief Financial Officer