AMERIPRISE FINANCIAL INC
Form 10-Q
November 05, 2018
12000000000.000.00800000false--12-31Q320180000820027YesfalseLarge Accelerated FilerAMERIPRISE
FINANCIAL
INCfalse00.010.0112500000001250000000327506935328430252000.00710.00710.00830.00830.0083010000000000000000
0000820027 2018-01-01 2018-09-30 0000820027 2018-10-19 0000820027 2017-01-01 2017-09-30 0000820027
2017-07-01 2017-09-30 0000820027 2018-07-01 2018-09-30 0000820027
us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember 2018-09-30 0000820027 2017-12-31
0000820027 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
2017-12-31 0000820027 us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-09-30 0000820027
us-gaap:RetainedEarningsMember 2016-12-31 0000820027 us-gaap:AccountingStandardsUpdate201601Member
us-gaap:RetainedEarningsMember 2018-09-30 0000820027 us-gaap:AdditionalPaidInCapitalMember 2018-09-30
0000820027 us-gaap:AccumulatedOtherComprehensiveIncomeMember 2017-12-31 0000820027
us-gaap:TreasuryStockMember 2016-12-31 0000820027 us-gaap:CommonStockMember 2016-12-31 0000820027
us-gaap:AccumulatedOtherComprehensiveIncomeMember 2018-09-30 0000820027
us-gaap:AccumulatedOtherComprehensiveIncomeMember 2018-01-01 2018-09-30 0000820027 2016-12-31
0000820027 us-gaap:AccountingStandardsUpdate201409Member 2016-12-31 0000820027
us-gaap:AccumulatedOtherComprehensiveIncomeMember 2016-12-31 0000820027
us-gaap:AccountingStandardsUpdate201601Member 2018-09-30 0000820027 us-gaap:TreasuryStockMember
2017-09-30 0000820027 us-gaap:AdditionalPaidInCapitalMember 2016-12-31 0000820027
us-gaap:CommonStockMember 2017-12-31 0000820027 us-gaap:CommonStockMember 2018-01-01 2018-09-30
0000820027 us-gaap:CommonStockMember 2017-09-30 0000820027
us-gaap:AccountingStandardsUpdate201601Member us-gaap:AccumulatedOtherComprehensiveIncomeMember
2018-09-30 0000820027 us-gaap:CommonStockMember 2017-01-01 2017-09-30 0000820027
us-gaap:AdditionalPaidInCapitalMember 2018-01-01 2018-09-30 0000820027 us-gaap:RetainedEarningsMember
2018-01-01 2018-09-30 0000820027 us-gaap:RetainedEarningsMember 2018-09-30 0000820027
us-gaap:TreasuryStockMember 2018-09-30 0000820027 us-gaap:AdditionalPaidInCapitalMember 2017-09-30
0000820027 us-gaap:CommonStockMember 2018-09-30 0000820027 us-gaap:TreasuryStockMember 2018-01-01
2018-09-30 0000820027 us-gaap:AccumulatedOtherComprehensiveIncomeMember 2017-09-30 0000820027
us-gaap:AccountingStandardsUpdate201409Member us-gaap:RetainedEarningsMember 2016-12-31 0000820027
us-gaap:TreasuryStockMember 2017-01-01 2017-09-30 0000820027 us-gaap:TreasuryStockMember 2017-12-31
0000820027 us-gaap:AccumulatedOtherComprehensiveIncomeMember 2017-01-01 2017-09-30 0000820027
us-gaap:AdditionalPaidInCapitalMember 2017-01-01 2017-09-30 0000820027 us-gaap:RetainedEarningsMember
2017-01-01 2017-09-30 0000820027 us-gaap:RetainedEarningsMember 2017-09-30 0000820027 2017-09-30
0000820027 us-gaap:AdditionalPaidInCapitalMember 2017-12-31 0000820027 us-gaap:RetainedEarningsMember
2017-12-31 0000820027 us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-01-01 2017-09-30
0000820027 us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-01-01 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember 2017-01-01 2017-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember 2018-01-01 2018-09-30 0000820027
us-gaap:CalculatedUnderRevenueGuidanceInEffectBeforeTopic606Member 2017-01-01 2017-09-30 0000820027
us-gaap:AccountingStandardsUpdate201409Member
us-gaap:DifferenceBetweenRevenueGuidanceInEffectBeforeAndAfterTopic606Member 2017-01-01 2017-09-30
0000820027 us-gaap:AccountingStandardsUpdate201409Member
us-gaap:DifferenceBetweenRevenueGuidanceInEffectBeforeAndAfterTopic606Member 2017-12-31 0000820027
amp:IncomeTaxProvisionMember 2017-01-01 2017-09-30 0000820027
us-gaap:CalculatedUnderRevenueGuidanceInEffectBeforeTopic606Member 2017-07-01 2017-09-30 0000820027
us-gaap:AccountingStandardsUpdate201409Member
us-gaap:DifferenceBetweenRevenueGuidanceInEffectBeforeAndAfterTopic606Member 2017-07-01 2017-09-30
0000820027 us-gaap:AccountingStandardsUpdate201409Member us-gaap:SalesRevenueNetMember 2017-07-01

2017-09-30 0000820027 us-gaap:AccountingStandardsUpdate201409Member
us-gaap:GeneralAndAdministrativeExpenseMember 2017-01-01 2017-09-30 0000820027
us-gaap:AccountingStandardsUpdate201409Member us-gaap:GeneralAndAdministrativeExpenseMember 2017-07-01
2017-09-30 0000820027 us-gaap:AccountingStandardsUpdate201409Member us-gaap:SalesRevenueNetMember
2017-01-01 2017-09-30 0000820027 amp:FinancialPlanningFeesMember 2018-09-30 0000820027
amp:FinancialPlanningFeesMember 2017-12-31 0000820027 us-gaap:AccountingStandardsUpdate201409Member
2017-07-01 2017-09-30 0000820027 us-gaap:AccountingStandardsUpdate201409Member 2017-01-01 2017-09-30
0000820027 us-gaap:AccountingStandardsUpdate201409Member 2018-01-01 2018-09-30 0000820027
amp:TransactionandotherfeesMember 2018-09-30 0000820027 us-gaap:AccountingStandardsUpdate201409Member
2018-07-01 2018-09-30 0000820027 amp:NonOperatingMember 2018-07-01 2018-09-30 0000820027
amp:AdviceAndWealthManagementMember 2018-07-01 2018-09-30 0000820027
amp:DistributionFeesInsuranceandAnnuitiesMember amp:AnnuitiesMember 2018-07-01 2018-09-30 0000820027
amp:ProtectionMember 2018-07-01 2018-09-30 0000820027 us-gaap:CorporateAndOtherMember 2018-07-01
2018-09-30 0000820027 amp:FinancialPlanningFeesMember 2018-07-01 2018-09-30 0000820027
amp:TransactionandotherfeesMember 2018-07-01 2018-09-30 0000820027
amp:Managementandfinancialadvicefeesfromcontractswithcustomers Member 2018-07-01 2018-09-30 0000820027
amp:AnnuitiesMember 2018-07-01 2018-09-30 0000820027 amp:DistributionFeesMutualFundsMember
amp:AssetManagementSegmentMember 2018-07-01 2018-09-30 0000820027 amp:TransactionandotherfeesMember
amp:TotalSegmentMember 2018-07-01 2018-09-30 0000820027
amp:DistributionFeesfromContractswithCustomersMember amp:TotalSegmentMember 2018-07-01 2018-09-30
0000820027 amp:AssetManagementFeesInstitutionalMemberMember amp:TotalSegmentMember 2018-07-01
2018-09-30 0000820027 amp:FinancialPlanningFeesMember amp:AdviceAndWealthManagementMember
2018-07-01 2018-09-30 0000820027 amp:TotalSegmentMember 2018-07-01 2018-09-30 0000820027
amp:DistributionFeesOtherProductsMember amp:TotalSegmentMember 2018-07-01 2018-09-30 0000820027
amp:DistributionFeesMutualFundsMember amp:AdviceAndWealthManagementMember 2018-07-01 2018-09-30
0000820027 srt:ConsolidationEliminationsMember amp:ProtectionMember 2018-07-01 2018-09-30 0000820027
amp:AssetManagementFeesRetailMember 2018-07-01 2018-09-30 0000820027 amp:AdvisoryfeesMember
amp:AdviceAndWealthManagementMember 2018-07-01 2018-09-30 0000820027
amp:Managementandfinancialadvicefeesfromcontractswithcustomers Member
amp:AdviceAndWealthManagementMember 2018-07-01 2018-09-30 0000820027
amp:OtherRevenuesFromContractswithCustomersMember 2018-07-01 2018-09-30 0000820027
amp:DistributionFeesInsuranceandAnnuitiesMember amp:TotalSegmentMember 2018-07-01 2018-09-30
0000820027 amp:AssetManagementFeesInstitutionalMemberMember amp:AssetManagementSegmentMember
2018-07-01 2018-09-30 0000820027 amp:DistributionFeesMutualFundsMember 2018-07-01 2018-09-30
0000820027 amp:DistributionFeesfromContractswithCustomersMember amp:AdviceAndWealthManagementMember
2018-07-01 2018-09-30 0000820027 amp:AssetManagementSegmentMember 2018-07-01 2018-09-30 0000820027
amp:DistributionFeesInsuranceandAnnuitiesMember amp:ProtectionMember 2018-07-01 2018-09-30 0000820027
amp:TransactionandotherfeesMember amp:AnnuitiesMember 2018-07-01 2018-09-30 0000820027
amp:OtherRevenuesFromContractswithCustomersMember amp:TotalSegmentMember 2018-07-01 2018-09-30
0000820027 amp:Managementandfinancialadvicefeesfromcontractswithcustomers Member
amp:TotalSegmentMember 2018-07-01 2018-09-30 0000820027 amp:DistributionFeesOtherProductsMember
2018-07-01 2018-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember
amp:ProtectionMember 2018-07-01 2018-09-30 0000820027
amp:DistributionFeesfromContractswithCustomersMember 2018-07-01 2018-09-30 0000820027
amp:AssetManagementFeesRetailMember amp:AssetManagementSegmentMember 2018-07-01 2018-09-30
0000820027 amp:OtherRevenuesFromContractswithCustomersMember amp:AdviceAndWealthManagementMember
2018-07-01 2018-09-30 0000820027 amp:Managementandfinancialadvicefeesfromcontractswithcustomers Member
amp:ProtectionMember 2018-07-01 2018-09-30 0000820027 amp:DistributionFeesMutualFundsMember
amp:TotalSegmentMember 2018-07-01 2018-09-30 0000820027 amp:AdvisoryfeesMember 2018-07-01 2018-09-30
0000820027 amp:DistributionFeesOtherProductsMember amp:AdviceAndWealthManagementMember 2018-07-01
2018-09-30 0000820027 amp:AssetManagementFeesRetailMember amp:TotalSegmentMember 2018-07-01

2018-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember amp:AssetManagementSegmentMember 2018-07-01 2018-09-30 0000820027 srt:ConsolidationEliminationsMember 2018-07-01 2018-09-30 0000820027 srt:ConsolidationEliminationsMember us-gaap:CorporateAndOtherMember 2018-07-01 2018-09-30 0000820027 amp:AdvisoryfeesMember amp:TotalSegmentMember 2018-07-01 2018-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember amp:AssetManagementSegmentMember 2018-07-01 2018-09-30 0000820027 amp:TransactionandotherfeesMember amp:AssetManagementSegmentMember 2018-07-01 2018-09-30 0000820027 amp:FinancialPlanningFeesMember amp:TotalSegmentMember 2018-07-01 2018-09-30 0000820027 srt:ConsolidationEliminationsMember amp:NonOperatingMember 2018-07-01 2018-09-30 0000820027 amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember amp:AssetManagementSegmentMember 2018-07-01 2018-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember amp:AdviceAndWealthManagementMember 2018-07-01 2018-09-30 0000820027 amp:TransactionandotherfeesMember amp:ProtectionMember 2018-07-01 2018-09-30 0000820027 amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember amp:AnnuitiesMember 2018-07-01 2018-09-30 0000820027 srt:ConsolidationEliminationsMember amp:AssetManagementSegmentMember 2018-07-01 2018-09-30 0000820027 srt:ConsolidationEliminationsMember amp:AdviceAndWealthManagementMember 2018-07-01 2018-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember 2018-07-01 2018-09-30 0000820027 amp:TransactionandotherfeesMember amp:AdviceAndWealthManagementMember 2018-07-01 2018-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember amp:AnnuitiesMember 2018-07-01 2018-09-30 0000820027 amp:AssetManagementFeesInstitutionalMemberMember 2018-07-01 2018-09-30 0000820027 srt:ConsolidationEliminationsMember amp:AnnuitiesMember 2018-07-01 2018-09-30 0000820027 amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember 2017-07-01 2017-09-30 0000820027 amp:TransactionandotherfeesMember amp:AssetManagementSegmentMember 2017-07-01 2017-09-30 0000820027 amp:AssetManagementSegmentMember 2017-07-01 2017-09-30 0000820027 amp:TransactionandotherfeesMember amp:AdviceAndWealthManagementMember 2017-07-01 2017-09-30 0000820027 amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember amp:AssetManagementSegmentMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesOtherProductsMember amp:AdviceAndWealthManagementMember 2017-07-01 2017-09-30 0000820027 amp:AdviceAndWealthManagementMember 2017-07-01 2017-09-30 0000820027 amp:TotalSegmentMember 2017-07-01 2017-09-30 0000820027 amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember amp:TotalSegmentMember 2017-07-01 2017-09-30 0000820027 amp:FinancialPlanningFeesMember amp:AdviceAndWealthManagementMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember amp:TotalSegmentMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember 2017-07-01 2017-09-30 0000820027 srt:ConsolidationEliminationsMember amp:NonOperatingMember 2017-07-01 2017-09-30 0000820027 amp:ProtectionMember 2017-07-01 2017-09-30 0000820027 amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember amp:AnnuitiesMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesMutualFundsMember amp:AdviceAndWealthManagementMember 2017-07-01 2017-09-30 0000820027 amp:OtherRevenuesFromContractswithCustomersMember amp:TotalSegmentMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember amp:AdviceAndWealthManagementMember 2017-07-01 2017-09-30 0000820027 amp:TransactionandotherfeesMember amp:TotalSegmentMember 2017-07-01 2017-09-30 0000820027 amp:TransactionandotherfeesMember amp:ProtectionMember 2017-07-01 2017-09-30 0000820027 us-gaap:CorporateAndOtherMember 2017-07-01 2017-09-30 0000820027 amp:AnnuitiesMember 2017-07-01 2017-09-30 0000820027 amp:AssetManagementFeesRetailMember 2017-07-01 2017-09-30 0000820027 amp:OtherRevenuesFromContractswithCustomersMember 2017-07-01 2017-09-30 0000820027 amp:AssetManagementFeesInstitutionalMemberMember amp:AssetManagementSegmentMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesOtherProductsMember 2017-07-01 2017-09-30 0000820027 srt:ConsolidationEliminationsMember us-gaap:CorporateAndOtherMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesMutualFundsMember amp:AssetManagementSegmentMember 2017-07-01 2017-09-30

0000820027 amp:NonOperatingMember 2017-07-01 2017-09-30 0000820027 amp:AdvisoryfeesMember 2017-07-01 2017-09-30 0000820027 amp:FinancialPlanningFeesMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember amp:AssetManagementSegmentMember 2017-07-01 2017-09-30 0000820027 amp:AdvisoryfeesMember amp:TotalSegmentMember 2017-07-01 2017-09-30 0000820027 amp:OtherRevenuesFromContractswithCustomersMember amp:AdviceAndWealthManagementMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesOtherProductsMember amp:TotalSegmentMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember amp:ProtectionMember 2017-07-01 2017-09-30 0000820027 amp:TransactionandotherfeesMember 2017-07-01 2017-09-30 0000820027 amp:AssetManagementFeesRetailMember amp:TotalSegmentMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember amp:AnnuitiesMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember amp:AdviceAndWealthManagementMember 2017-07-01 2017-09-30 0000820027 amp:AdvisoryfeesMember amp:AdviceAndWealthManagementMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesMutualFundsMember 2017-07-01 2017-09-30 0000820027 amp:AssetManagementFeesRetailMember amp:AssetManagementSegmentMember 2017-07-01 2017-09-30 0000820027 amp:FinancialPlanningFeesMember amp:TotalSegmentMember 2017-07-01 2017-09-30 0000820027 amp:AssetManagementFeesInstitutionalMemberMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesMutualFundsMember amp:TotalSegmentMember 2017-07-01 2017-09-30 0000820027 srt:ConsolidationEliminationsMember amp:ProtectionMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember amp:AssetManagementSegmentMember 2017-07-01 2017-09-30 0000820027 srt:ConsolidationEliminationsMember 2017-07-01 2017-09-30 0000820027 amp:AssetManagementFeesInstitutionalMemberMember amp:TotalSegmentMember 2017-07-01 2017-09-30 0000820027 amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember amp:AdviceAndWealthManagementMember 2017-07-01 2017-09-30 0000820027 srt:ConsolidationEliminationsMember amp:AnnuitiesMember 2017-07-01 2017-09-30 0000820027 srt:ConsolidationEliminationsMember amp:AssetManagementSegmentMember 2017-07-01 2017-09-30 0000820027 amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember amp:ProtectionMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember amp:TotalSegmentMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember amp:AnnuitiesMember 2017-07-01 2017-09-30 0000820027 srt:ConsolidationEliminationsMember amp:AdviceAndWealthManagementMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember 2017-07-01 2017-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember amp:ProtectionMember 2017-07-01 2017-09-30 0000820027 amp:TransactionandotherfeesMember amp:AnnuitiesMember 2017-07-01 2017-09-30 0000820027 amp:AnnuitiesMember 2017-01-01 2017-09-30 0000820027 amp:AssetManagementFeesInstitutionalMemberMember 2017-01-01 2017-09-30 0000820027 amp:AssetManagementSegmentMember 2017-01-01 2017-09-30 0000820027 amp:FinancialPlanningFeesMember amp:AdviceAndWealthManagementMember 2017-01-01 2017-09-30 0000820027 amp:AssetManagementFeesRetailMember 2017-01-01 2017-09-30 0000820027 amp:AdvisoryfeesMember amp:TotalSegmentMember 2017-01-01 2017-09-30 0000820027 amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember 2017-01-01 2017-09-30 0000820027 amp:TotalSegmentMember 2017-01-01 2017-09-30 0000820027 amp:ProtectionMember 2017-01-01 2017-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember amp:AssetManagementSegmentMember 2017-01-01 2017-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember 2017-01-01 2017-09-30 0000820027 amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember amp:AnnuitiesMember 2017-01-01 2017-09-30 0000820027 amp:AssetManagementFeesInstitutionalMemberMember amp:TotalSegmentMember 2017-01-01 2017-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember amp:TotalSegmentMember 2017-01-01 2017-09-30 0000820027 amp:NonOperatingMember 2017-01-01 2017-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember amp:AdviceAndWealthManagementMember 2017-01-01 2017-09-30 0000820027 amp:DistributionFeesOtherProductsMember amp:TotalSegmentMember 2017-01-01 2017-09-30 0000820027 amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember amp:TotalSegmentMember 2017-01-01 2017-09-30 0000820027 amp:AssetManagementFeesRetailMember

amp:AssetManagementSegmentMember 2017-01-01 2017-09-30 0000820027
amp:DistributionFeesMutualFundsMember amp:TotalSegmentMember 2017-01-01 2017-09-30 0000820027
amp:AssetManagementFeesInstitutionalMemberMember amp:AssetManagementSegmentMember 2017-01-01
2017-09-30 0000820027 amp:AdvisoryfeesMember amp:AdviceAndWealthManagementMember 2017-01-01
2017-09-30 0000820027 srt:ConsolidationEliminationsMember 2017-01-01 2017-09-30 0000820027
amp:FinancialPlanningFeesMember amp:TotalSegmentMember 2017-01-01 2017-09-30 0000820027
us-gaap:CorporateAndOtherMember 2017-01-01 2017-09-30 0000820027
amp:AdviceAndWealthManagementMember 2017-01-01 2017-09-30 0000820027
srt:ConsolidationEliminationsMember amp:ProtectionMember 2017-01-01 2017-09-30 0000820027
amp:TransactionandotherfeesMember amp:TotalSegmentMember 2017-01-01 2017-09-30 0000820027
amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember amp:ProtectionMember 2017-01-01
2017-09-30 0000820027 amp:FinancialPlanningFeesMember 2017-01-01 2017-09-30 0000820027
amp:DistributionFeesMutualFundsMember amp:AssetManagementSegmentMember 2017-01-01 2017-09-30
0000820027 srt:ConsolidationEliminationsMember amp:AssetManagementSegmentMember 2017-01-01 2017-09-30
0000820027 amp:OtherRevenuesFromContractswithCustomersMember 2017-01-01 2017-09-30 0000820027
amp:AdvisoryfeesMember 2017-01-01 2017-09-30 0000820027
amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember
amp:AssetManagementSegmentMember 2017-01-01 2017-09-30 0000820027
amp:OtherRevenuesFromContractswithCustomersMember amp:TotalSegmentMember 2017-01-01 2017-09-30
0000820027 amp:DistributionFeesMutualFundsMember amp:AdviceAndWealthManagementMember 2017-01-01
2017-09-30 0000820027 amp:TransactionandotherfeesMember amp:AssetManagementSegmentMember 2017-01-01
2017-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember
amp:AssetManagementSegmentMember 2017-01-01 2017-09-30 0000820027 amp:TransactionandotherfeesMember
amp:AnnuitiesMember 2017-01-01 2017-09-30 0000820027 srt:ConsolidationEliminationsMember
amp:AnnuitiesMember 2017-01-01 2017-09-30 0000820027
amp:DistributionFeesfromContractswithCustomersMember amp:ProtectionMember 2017-01-01 2017-09-30
0000820027 amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember
amp:AdviceAndWealthManagementMember 2017-01-01 2017-09-30 0000820027
amp:DistributionFeesfromContractswithCustomersMember amp:AdviceAndWealthManagementMember 2017-01-01
2017-09-30 0000820027 srt:ConsolidationEliminationsMember us-gaap:CorporateAndOtherMember 2017-01-01
2017-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember amp:AnnuitiesMember
2017-01-01 2017-09-30 0000820027 amp:TransactionandotherfeesMember amp:ProtectionMember 2017-01-01
2017-09-30 0000820027 amp:TransactionandotherfeesMember 2017-01-01 2017-09-30 0000820027
amp:DistributionFeesInsuranceandAnnuitiesMember 2017-01-01 2017-09-30 0000820027
srt:ConsolidationEliminationsMember amp:NonOperatingMember 2017-01-01 2017-09-30 0000820027
amp:DistributionFeesOtherProductsMember 2017-01-01 2017-09-30 0000820027
amp:DistributionFeesInsuranceandAnnuitiesMember amp:ProtectionMember 2017-01-01 2017-09-30 0000820027
srt:ConsolidationEliminationsMember amp:AdviceAndWealthManagementMember 2017-01-01 2017-09-30
0000820027 amp:DistributionFeesfromContractswithCustomersMember amp:TotalSegmentMember 2017-01-01
2017-09-30 0000820027 amp:OtherRevenuesFromContractswithCustomersMember
amp:AssetManagementSegmentMember 2017-01-01 2017-09-30 0000820027 amp:TransactionandotherfeesMember
amp:AdviceAndWealthManagementMember 2017-01-01 2017-09-30 0000820027
amp:OtherRevenuesFromContractswithCustomersMember amp:AdviceAndWealthManagementMember 2017-01-01
2017-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember amp:AnnuitiesMember 2017-01-01
2017-09-30 0000820027 amp:DistributionFeesMutualFundsMember 2017-01-01 2017-09-30 0000820027
amp:AssetManagementFeesRetailMember amp:TotalSegmentMember 2017-01-01 2017-09-30 0000820027
amp:DistributionFeesOtherProductsMember amp:AdviceAndWealthManagementMember 2017-01-01 2017-09-30
0000820027 amp:AdvisoryfeesMember amp:AdviceAndWealthManagementMember 2018-01-01 2018-09-30
0000820027 amp:OtherRevenuesFromContractswithCustomersMember 2018-01-01 2018-09-30 0000820027
amp:AssetManagementSegmentMember 2018-01-01 2018-09-30 0000820027 amp:NonOperatingMember
2018-01-01 2018-09-30 0000820027 amp:TotalSegmentMember 2018-01-01 2018-09-30 0000820027

amp:DistributionFeesMutualFundsMember amp:AssetManagementSegmentMember 2018-01-01 2018-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember amp:AssetManagementSegmentMember 2018-01-01 2018-09-30 0000820027 amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember amp:AnnuitiesMember 2018-01-01 2018-09-30 0000820027 amp:TransactionandotherfeesMember amp:TotalSegmentMember 2018-01-01 2018-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember 2018-01-01 2018-09-30 0000820027 srt:ConsolidationEliminationsMember amp:AdviceAndWealthManagementMember 2018-01-01 2018-09-30 0000820027 amp:AssetManagementFeesRetailMember amp:AssetManagementSegmentMember 2018-01-01 2018-09-30 0000820027 amp:FinancialPlanningFeesMember 2018-01-01 2018-09-30 0000820027 amp:AnnuitiesMember 2018-01-01 2018-09-30 0000820027 amp:DistributionFeesOtherProductsMember 2018-01-01 2018-09-30 0000820027 amp:TransactionandotherfeesMember 2018-01-01 2018-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember amp:AdviceAndWealthManagementMember 2018-01-01 2018-09-30 0000820027 amp:AssetManagementFeesInstitutionalMemberMember amp:AssetManagementSegmentMember 2018-01-01 2018-09-30 0000820027 amp:ProtectionMember 2018-01-01 2018-09-30 0000820027 amp:DistributionFeesOtherProductsMember amp:TotalSegmentMember 2018-01-01 2018-09-30 0000820027 srt:ConsolidationEliminationsMember amp:ProtectionMember 2018-01-01 2018-09-30 0000820027 amp:FinancialPlanningFeesMember amp:TotalSegmentMember 2018-01-01 2018-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember amp:AnnuitiesMember 2018-01-01 2018-09-30 0000820027 srt:ConsolidationEliminationsMember amp:AssetManagementSegmentMember 2018-01-01 2018-09-30 0000820027 us-gaap:CorporateAndOtherMember 2018-01-01 2018-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember amp:AnnuitiesMember 2018-01-01 2018-09-30 0000820027 amp:AdvisoryfeesMember 2018-01-01 2018-09-30 0000820027 amp:AdviceAndWealthManagementMember 2018-01-01 2018-09-30 0000820027 amp:AssetManagementFeesRetailMember 2018-01-01 2018-09-30 0000820027 srt:ConsolidationEliminationsMember amp:NonOperatingMember 2018-01-01 2018-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember amp:ProtectionMember 2018-01-01 2018-09-30 0000820027 amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember amp:ProtectionMember 2018-01-01 2018-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember amp:TotalSegmentMember 2018-01-01 2018-09-30 0000820027 amp:TransactionandotherfeesMember amp:AnnuitiesMember 2018-01-01 2018-09-30 0000820027 srt:ConsolidationEliminationsMember us-gaap:CorporateAndOtherMember 2018-01-01 2018-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember amp:TotalSegmentMember 2018-01-01 2018-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember amp:AdviceAndWealthManagementMember 2018-01-01 2018-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember amp:ProtectionMember 2018-01-01 2018-09-30 0000820027 amp:OtherRevenuesFromContractswithCustomersMember amp:AdviceAndWealthManagementMember 2018-01-01 2018-09-30 0000820027 srt:ConsolidationEliminationsMember 2018-01-01 2018-09-30 0000820027 amp:AssetManagementFeesInstitutionalMemberMember amp:TotalSegmentMember 2018-01-01 2018-09-30 0000820027 amp:TransactionandotherfeesMember amp:AssetManagementSegmentMember 2018-01-01 2018-09-30 0000820027 amp:AdvisoryfeesMember amp:TotalSegmentMember 2018-01-01 2018-09-30 0000820027 amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember amp:AdviceAndWealthManagementMember 2018-01-01 2018-09-30 0000820027 amp:DistributionFeesfromContractswithCustomersMember 2018-01-01 2018-09-30 0000820027 amp:OtherRevenuesFromContractswithCustomersMember amp:TotalSegmentMember 2018-01-01 2018-09-30 0000820027 amp:DistributionFeesOtherProductsMember amp:AdviceAndWealthManagementMember 2018-01-01 2018-09-30 0000820027 amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember amp:AssetManagementSegmentMember 2018-01-01 2018-09-30 0000820027 amp:OtherRevenuesFromContractswithCustomersMember amp:AssetManagementSegmentMember 2018-01-01 2018-09-30 0000820027 amp:TransactionandotherfeesMember amp:AdviceAndWealthManagementMember 2018-01-01 2018-09-30 0000820027 srt:ConsolidationEliminationsMember amp:AnnuitiesMember 2018-01-01 2018-09-30 0000820027 amp:ManagementandfinancialadvicefeesfromcontractswithcustomersMember 2018-01-01

2018-09-30 0000820027 amp:DistributionFeesMutualFundsMember 2018-01-01 2018-09-30 0000820027 amp:AssetManagementFeesRetailMember amp:TotalSegmentMember 2018-01-01 2018-09-30 0000820027 amp:TransactionandotherfeesMember amp:ProtectionMember 2018-01-01 2018-09-30 0000820027 amp:DistributionFeesInsuranceandAnnuitiesMember amp:AssetManagementSegmentMember 2018-01-01 2018-09-30 0000820027 amp:AssetManagementFeesInstitutionalMemberMember 2018-01-01 2018-09-30 0000820027 amp:DistributionFeesMutualFundsMember amp:TotalSegmentMember 2018-01-01 2018-09-30 0000820027 amp:FinancialPlanningFeesMember amp:AdviceAndWealthManagementMember 2018-01-01 2018-09-30 0000820027 amp:Managementandfinancialadvicefeesfromcontractswithcustomers Member amp:TotalSegmentMember 2018-01-01 2018-09-30 0000820027 amp:DistributionFeesMutualFundsMember amp:AdviceAndWealthManagementMember 2018-01-01 2018-09-30 0000820027 amp:TransactionandotherfeesMember 2017-12-31 0000820027 amp:SyndicatedLoansMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-01-01 2018-09-30 0000820027 us-gaap:EquitySecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-09-30 0000820027 amp:SyndicatedLoansMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31 0000820027 us-gaap:EquitySecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-01-01 2018-09-30 0000820027 us-gaap:EquitySecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31 0000820027 amp:SyndicatedLoansMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-09-30 0000820027 us-gaap:EquitySecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-06-30 0000820027 amp:SyndicatedLoansMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-06-30 0000820027 amp:SyndicatedLoansMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-07-01 2018-09-30 0000820027 us-gaap:EquitySecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-07-01 2018-09-30 0000820027 us-gaap:EquitySecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-07-01 2017-09-30 0000820027 amp:SyndicatedLoansMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-07-01 2017-09-30 0000820027 us-gaap:EquitySecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-06-30 0000820027 amp:SyndicatedLoansMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-09-30 0000820027 amp:SyndicatedLoansMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-06-30 0000820027 us-gaap:EquitySecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-09-30 0000820027 us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMember 2018-01-01 2018-09-30 0000820027 amp:NetInvestmentIncomeMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-01-01 2018-09-30 0000820027 amp:PropertyFundsMember us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMember 2018-09-30 0000820027 amp:NetInvestmentIncomeMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-01-01 2017-09-30 0000820027 amp:AffordablehousingpartnershipsMember us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMember 2017-12-31 0000820027 amp:InternationalSeriesFundMember us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMember 2018-09-30 0000820027 amp:AffordablehousingpartnershipsMember us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMember 2018-09-30 0000820027 amp:InvestmentinnonconsolidatedCLOsMember us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMember 2017-12-31 0000820027 amp:SponsoredhedgefundsandprivateequityfundsMember us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMember 2018-09-30 0000820027 amp:InternationalSeriesFundMember us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMember 2017-12-31 0000820027 amp:NetInvestmentIncomeMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-07-01 2018-09-30 0000820027 us-gaap:CollateralizedLoanObligationsMember srt:MaximumMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-01-01 2018-09-30 0000820027 amp:NetInvestmentIncomeMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-07-01 2017-09-30 0000820027 us-gaap:CollateralizedLoanObligationsMember srt:MinimumMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-01-01 2018-09-30 0000820027 amp:InvestmentinnonconsolidatedCLOsMember us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMember 2018-09-30 0000820027 us-gaap:CollateralizedLoanObligationsMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31 0000820027

us-gaap:CollateralizedLoanObligationsMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember
2018-09-30 0000820027 us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:EquitySecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31 0000820027
us-gaap:FairValueMeasurementsRecurringMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember
2017-12-31 0000820027 us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31 0000820027
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:EquitySecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31 0000820027
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31 0000820027
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:CorporateDebtSecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31
0000820027 us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
amp:SyndicatedLoansMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31 0000820027
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
amp:SyndicatedLoansMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31 0000820027
us-gaap:FairValueMeasurementsRecurringMember us-gaap:CorporateDebtSecuritiesMember
us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31 0000820027
us-gaap:FairValueMeasurementsRecurringMember us-gaap:EquitySecuritiesMember
us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31 0000820027
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31 0000820027
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherInvestmentsMember
us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31 0000820027
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherInvestmentsMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31
0000820027 us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:EquitySecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31 0000820027
us-gaap:FairValueMeasurementsRecurringMember amp:SyndicatedLoansMember
us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-12-31 0000820027
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherInvestmentsMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-09-30
0000820027 us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:CorporateDebtSecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-09-30
0000820027 us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-09-30 0000820027
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:EquitySecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-09-30 0000820027
us-gaap:FairValueMeasurementsRecurringMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember
2018-09-30 0000820027 us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-09-30 0000820027
us-gaap:FairValueMeasurementsRecurringMember amp:SyndicatedLoansMember
us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-09-30 0000820027
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
amp:SyndicatedLoansMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-09-30 0000820027
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-09-30 0000820027
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherInvestmentsMember
us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-09-30 0000820027
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
amp:SyndicatedLoansMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-09-30 0000820027

us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:EquitySecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-09-30 0000820027
us-gaap:FairValueMeasurementsRecurringMember us-gaap:EquitySecuritiesMember
us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-09-30 0000820027
us-gaap:FairValueMeasurementsRecurringMember us-gaap:CorporateDebtSecuritiesMember
us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-09-30 0000820027
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:EquitySecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2018-09-30 0000820027
amp:SyndicatedLoansMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-01-01 2017-09-30
0000820027 us-gaap:EquitySecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-01-01
2017-09-30 0000820027 us-gaap:CorporateDebtSecuritiesMember
us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-01-01 2017-09-30 0000820027
us-gaap:CorporateDebtSecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-09-30
0000820027 us-gaap:CorporateDebtSecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember
2016-12-31 0000820027 us-gaap:EquitySecuritiesMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember
2016-12-31 0000820027 amp:SyndicatedLoansMember us-gaap:VariableInterestEntityPrimaryBeneficiaryMember
2016-12-31 0000820027 us-gaap:VariableInterestEntityPrimaryBeneficiaryMember 2017-09-30 0000820027
amp:PropertyFundsMember us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMember 2017-12-31 0000820027
amp:Sponsoredhedgefundsandprivateequityfundsmember
us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:USTreasuryAndGovernmentMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:CorporateDebtSecuritiesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:ForeignGovernmentDebtSecuritiesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:ResidentialMortgageBackedSecuritiesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:MortgagesMember 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:OtherAggregatedInvestmentsMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:MortgagesMember 2017-12-31
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:PolicyLoansMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:PolicyLoansMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AvailableforsaleSecuritiesMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:AvailableforsaleSecuritiesMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:OtherAggregatedInvestmentsMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:EquitySecuritiesMember 2017-12-31
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:ResidentialMortgageBackedSecuritiesMember 2017-12-31 0000820027

srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:ForeignGovernmentDebtSecuritiesMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CorporateDebtSecuritiesMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember 2017-07-01
2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember 2018-07-01
2018-09-30 0000820027 2018-06-30 0000820027 2017-06-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:CreditRatingAAAMember 2017-12-31
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:CreditRatingBelowInvestmentGradeMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:CreditRatingAMember 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:CreditRatingAMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FixedMaturitiesMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:CreditRatingBBBMember 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:CreditRatingAAMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:CreditRatingAAMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FixedMaturitiesMember 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:CreditRatingBBBMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:CreditRatingAAAMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:CreditRatingBelowInvestmentGradeMember 2017-12-31 0000820027
amp:InterestinCLOsmanagedbytheCompanyMember
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:CreditRatingBelowInvestmentGradeMember 2017-12-31 0000820027
amp:InterestinCLOsmanagedbytheCompanyMember
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:CreditRatingBelowInvestmentGradeMember 2018-09-30 0000820027 us-gaap:HeldtomaturitySecuritiesMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:USTreasuryAndGovernmentMember 2017-12-31 0000820027 us-gaap:HeldtomaturitySecuritiesMember
2018-09-30 0000820027 amp:MountainMember us-gaap:CommercialRealEstatePortfolioSegmentMember
2018-09-30 0000820027 amp:EastNorthCentralMember us-gaap:CommercialRealEstatePortfolioSegmentMember
2017-12-31 0000820027 amp:WestSouthCentralMember us-gaap:CommercialRealEstatePortfolioSegmentMember
2018-09-30 0000820027 amp:PacificMember us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30
0000820027 amp:PacificMember us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000820027
amp:WestSouthCentralMember us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000820027
amp:SouthAtlanticMember us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000820027
amp:WestNorthCentralMember us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000820027
amp:WestNorthCentralMember us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000820027
amp:NewEnglandMember us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000820027
amp:EastNorthCentralMember us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000820027
amp:MiddleAtlanticMember us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000820027
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000820027 amp:EastSouthCentralMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000820027 amp:EastSouthCentralMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000820027 amp:MountainMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000820027
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000820027 amp:SouthAtlanticMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000820027 amp:MiddleAtlanticMember

us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000820027 amp:NewEnglandMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000820027 amp:MixedUseMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000820027 srt:HotelMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000820027 srt:ApartmentBuildingMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000820027 srt:OtherPropertyMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000820027 srt:OfficeBuildingMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000820027 srt:OtherPropertyMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000820027 srt:HotelMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000820027 srt:RetailSiteMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000820027 srt:ApartmentBuildingMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000820027 srt:RetailSiteMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000820027 srt:OfficeBuildingMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000820027 srt:IndustrialPropertyMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000820027 srt:IndustrialPropertyMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000820027 amp:MixedUseMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000820027 amp:SyndicatedLoansMember
2017-12-31 0000820027 amp:LoanstofinancialadvisorsMemberMember 2017-12-31 0000820027
amp:SyndicatedLoansMember 2018-01-01 2018-09-30 0000820027 amp:SyndicatedLoansMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-12-31 0000820027
amp:SyndicatedLoansMember 2017-07-01 2017-09-30 0000820027 amp:SyndicatedLoansMember 2017-01-01
2017-09-30 0000820027 us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30
0000820027 amp:SyndicatedLoansMember 2018-09-30 0000820027 amp:LoanstofinancialadvisorsMemberMember
2018-09-30 0000820027 us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-12-31
0000820027 amp:SyndicatedLoansMember 2018-07-01 2018-09-30 0000820027 amp:SyndicatedLoansMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember 2016-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember 2017-09-30 0000820027
amp:FixedannuitieslifecontingentliabilitiesMember 2018-09-30 0000820027 amp:LongtermcareinsuranceMember
2017-12-31 0000820027 amp:IndexedUniversalLifeMember 2018-09-30 0000820027 us-gaap:FixedAnnuityMember
2017-12-31 0000820027 us-gaap:FixedAnnuityMember 2018-09-30 0000820027
amp:VULULandotherlifeinsuranceadditionalliabilitiesMember 2017-12-31 0000820027
amp:VariableUniversalLifeAndUniversalLifeInsuranceMember 2017-12-31 0000820027
amp:VULULandotherlifeinsuranceadditionalliabilitiesMember 2018-09-30 0000820027
amp:VariableUniversalLifeAndUniversalLifeInsuranceMember 2018-09-30 0000820027
us-gaap:GuaranteedMinimumWithdrawalBenefitMember 2018-09-30 0000820027
amp:IndexedUniversalLifeMember 2017-12-31 0000820027 us-gaap:VariableAnnuityMember 2017-12-31
0000820027 us-gaap:GuaranteedMinimumWithdrawalBenefitMember 2017-12-31 0000820027
amp:OtherVariableAnnuityGuaranteesMember 2018-09-30 0000820027
amp:OtherVariableAnnuityGuaranteesMember 2017-12-31 0000820027 amp:OtherLifeInsuranceMember 2018-09-30
0000820027 amp:LongtermcareinsuranceMember 2018-09-30 0000820027
amp:FixedannuitieslifecontingentliabilitiesMember 2017-12-31 0000820027
us-gaap:GuaranteedMinimumAccumulationBenefitMember 2018-09-30 0000820027
us-gaap:GuaranteedMinimumAccumulationBenefitMember 2017-12-31 0000820027
amp:OtherLifeInsuranceMember 2017-12-31 0000820027 us-gaap:VariableAnnuityMember 2018-09-30 0000820027
amp:LifeandDisabilityIncomeInsuranceMember 2018-09-30 0000820027
amp:LifeandDisabilityIncomeInsuranceMember 2017-12-31 0000820027
amp:GuaranteedMinimumDeathBenefitOneYearRatchetMember us-gaap:GuaranteedMinimumDeathBenefitMember
2018-09-30 0000820027 amp:GuaranteedMinimumWithdrawalStandardBenefitMember
us-gaap:GuaranteedMinimumWithdrawalBenefitMember 2018-01-01 2018-09-30 0000820027
amp:GuaranteedMinimumDeathBenefitReturnOfPremiumMember
us-gaap:GuaranteedMinimumDeathBenefitMember 2018-09-30 0000820027

us-gaap:GuaranteedMinimumDeathBenefitMember 2017-12-31 0000820027
us-gaap:GuaranteedMinimumIncomeBenefitMember 2017-12-31 0000820027
amp:GuaranteedMinimumDeathBenefitOtherMember us-gaap:GuaranteedMinimumDeathBenefitMember 2017-12-31
0000820027 amp:GuaranteedMinimumDeathBenefitFiveOrSixYearResetMember
us-gaap:GuaranteedMinimumDeathBenefitMember 2018-01-01 2018-09-30 0000820027
amp:GuaranteedMinimumDeathBenefitFiveOrSixYearResetMember
us-gaap:GuaranteedMinimumDeathBenefitMember 2018-09-30 0000820027
us-gaap:GuaranteedMinimumDeathBenefitMember 2018-01-01 2018-09-30 0000820027
us-gaap:GuaranteedLifetimeWithdrawalBenefitMember us-gaap:GuaranteedMinimumWithdrawalBenefitMember
2017-12-31 0000820027 us-gaap:GuaranteedMinimumAccumulationBenefitMember 2017-01-01 2017-12-31
0000820027 amp:GuaranteedMinimumDeathBenefitGainGrossUpMember 2018-09-30 0000820027
amp:GuaranteedMinimumWithdrawalStandardBenefitMember
us-gaap:GuaranteedMinimumWithdrawalBenefitMember 2017-12-31 0000820027
us-gaap:GuaranteedMinimumAccumulationBenefitMember 2018-09-30 0000820027
amp:GuaranteedMinimumDeathBenefitFiveOrSixYearResetMember
us-gaap:GuaranteedMinimumDeathBenefitMember 2017-01-01 2017-12-31 0000820027
amp:GuaranteedMinimumDeathBenefitFiveYearRatchetMember us-gaap:GuaranteedMinimumDeathBenefitMember
2017-01-01 2017-12-31 0000820027 us-gaap:GuaranteedMinimumWithdrawalBenefitMember 2018-09-30
0000820027 amp:GuaranteedMinimumDeathBenefitFiveOrSixYearResetMember
us-gaap:GuaranteedMinimumDeathBenefitMember 2017-12-31 0000820027
amp:GuaranteedMinimumDeathBenefitFiveYearRatchetMember us-gaap:GuaranteedMinimumDeathBenefitMember
2017-12-31 0000820027 amp:GuaranteedMinimumDeathBenefitFiveYearRatchetMember
us-gaap:GuaranteedMinimumDeathBenefitMember 2018-01-01 2018-09-30 0000820027
us-gaap:GuaranteedLifetimeWithdrawalBenefitMember us-gaap:GuaranteedMinimumWithdrawalBenefitMember
2018-01-01 2018-09-30 0000820027 us-gaap:GuaranteedMinimumDeathBenefitMember 2018-09-30 0000820027
amp:GuaranteedMinimumDeathBenefitReturnOfPremiumMember
us-gaap:GuaranteedMinimumDeathBenefitMember 2018-01-01 2018-09-30 0000820027
us-gaap:GuaranteedMinimumIncomeBenefitMember 2018-09-30 0000820027
amp:GuaranteedMinimumDeathBenefitReturnOfPremiumMember
us-gaap:GuaranteedMinimumDeathBenefitMember 2017-12-31 0000820027
amp:GuaranteedMinimumDeathBenefitGainGrossUpMember 2017-12-31 0000820027
amp:GuaranteedMinimumWithdrawalStandardBenefitMember
us-gaap:GuaranteedMinimumWithdrawalBenefitMember 2018-09-30 0000820027
us-gaap:GuaranteedMinimumWithdrawalBenefitMember 2017-12-31 0000820027
us-gaap:GuaranteedMinimumIncomeBenefitMember 2017-01-01 2017-12-31 0000820027
us-gaap:GuaranteedMinimumAccumulationBenefitMember 2017-12-31 0000820027
us-gaap:GuaranteedMinimumDeathBenefitMember 2017-01-01 2017-12-31 0000820027
amp:GuaranteedMinimumDeathBenefitFiveYearRatchetMember us-gaap:GuaranteedMinimumDeathBenefitMember
2018-09-30 0000820027 us-gaap:GuaranteedMinimumWithdrawalBenefitMember 2018-01-01 2018-09-30
0000820027 amp:GuaranteedMinimumDeathBenefitGainGrossUpMember 2017-01-01 2017-12-31 0000820027
amp:GuaranteedMinimumDeathBenefitOtherMember us-gaap:GuaranteedMinimumDeathBenefitMember 2018-09-30
0000820027 amp:GuaranteedMinimumDeathBenefitOneYearRatchetMember
us-gaap:GuaranteedMinimumDeathBenefitMember 2018-01-01 2018-09-30 0000820027
us-gaap:GuaranteedLifetimeWithdrawalBenefitMember us-gaap:GuaranteedMinimumWithdrawalBenefitMember
2017-01-01 2017-12-31 0000820027 amp:GuaranteedMinimumDeathBenefitReturnOfPremiumMember
us-gaap:GuaranteedMinimumDeathBenefitMember 2017-01-01 2017-12-31 0000820027
us-gaap:GuaranteedMinimumAccumulationBenefitMember 2018-01-01 2018-09-30 0000820027
amp:GuaranteedMinimumDeathBenefitOneYearRatchetMember us-gaap:GuaranteedMinimumDeathBenefitMember
2017-12-31 0000820027 amp:GuaranteedMinimumDeathBenefitGainGrossUpMember 2018-01-01 2018-09-30
0000820027 amp:GuaranteedMinimumDeathBenefitOtherMember
us-gaap:GuaranteedMinimumDeathBenefitMember 2017-01-01 2017-12-31 0000820027

amp:GuaranteedMinimumWithdrawalStandardBenefitMember
us-gaap:GuaranteedMinimumWithdrawalBenefitMember 2017-01-01 2017-12-31 0000820027
us-gaap:GuaranteedLifetimeWithdrawalBenefitMember us-gaap:GuaranteedMinimumWithdrawalBenefitMember
2018-09-30 0000820027 us-gaap:GuaranteedMinimumIncomeBenefitMember 2018-01-01 2018-09-30 0000820027
us-gaap:GuaranteedMinimumWithdrawalBenefitMember 2017-01-01 2017-12-31 0000820027
amp:GuaranteedMinimumDeathBenefitOtherMember us-gaap:GuaranteedMinimumDeathBenefitMember 2018-01-01
2018-09-30 0000820027 amp:GuaranteedMinimumDeathBenefitOneYearRatchetMember
us-gaap:GuaranteedMinimumDeathBenefitMember 2017-01-01 2017-12-31 0000820027
amp:ULSecondaryGuaranteesMember 2018-09-30 0000820027 amp:ULSecondaryGuaranteesMember 2017-01-01
2017-12-31 0000820027 amp:ULSecondaryGuaranteesMember 2018-01-01 2018-09-30 0000820027
amp:ULSecondaryGuaranteesMember 2017-12-31 0000820027 us-gaap:EquityFundsMember 2018-09-30
0000820027 us-gaap:FixedIncomeFundsMember 2018-09-30 0000820027 us-gaap:MutualFundMember 2018-09-30
0000820027 us-gaap:MutualFundMember 2017-12-31 0000820027 amp:OtherMutualFundsMember 2018-09-30
0000820027 us-gaap:EquityFundsMember 2017-12-31 0000820027 us-gaap:FixedIncomeFundsMember 2017-12-31
0000820027 amp:OtherMutualFundsMember 2017-12-31 0000820027
us-gaap:GuaranteedMinimumIncomeBenefitMember 2017-01-01 2017-09-30 0000820027
us-gaap:GuaranteedMinimumAccumulationBenefitMember 2017-01-01 2017-09-30 0000820027
amp:GuaranteedMinimumUniversalLifeMember 2018-01-01 2018-09-30 0000820027
us-gaap:GuaranteedMinimumAccumulationBenefitMember 2016-12-31 0000820027
amp:GuaranteedMinimumDeathBenefitAndGainGrossUpMember 2016-12-31 0000820027
amp:GuaranteedMinimumDeathBenefitAndGainGrossUpMember 2018-01-01 2018-09-30 0000820027
amp:GuaranteedMinimumUniversalLifeMember 2017-01-01 2017-09-30 0000820027
amp:GuaranteedMinimumDeathBenefitAndGainGrossUpMember 2018-09-30 0000820027
amp:GuaranteedMinimumDeathBenefitAndGainGrossUpMember 2017-01-01 2017-09-30 0000820027
amp:GuaranteedMinimumUniversalLifeMember 2017-09-30 0000820027
us-gaap:GuaranteedMinimumAccumulationBenefitMember 2017-09-30 0000820027
us-gaap:GuaranteedMinimumWithdrawalBenefitMember 2017-01-01 2017-09-30 0000820027
amp:GuaranteedMinimumDeathBenefitAndGainGrossUpMember 2017-09-30 0000820027
us-gaap:GuaranteedMinimumWithdrawalBenefitMember 2016-12-31 0000820027
amp:GuaranteedMinimumDeathBenefitAndGainGrossUpMember 2017-12-31 0000820027
us-gaap:GuaranteedMinimumIncomeBenefitMember 2016-12-31 0000820027
amp:GuaranteedMinimumUniversalLifeMember 2016-12-31 0000820027
us-gaap:GuaranteedMinimumWithdrawalBenefitMember 2017-09-30 0000820027
amp:GuaranteedMinimumUniversalLifeMember 2017-12-31 0000820027
amp:GuaranteedMinimumUniversalLifeMember 2018-09-30 0000820027
us-gaap:GuaranteedMinimumIncomeBenefitMember 2017-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FederalHomeLoanBankAdvancesMember 2017-01-01 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember 2017-10-12 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:CommercialMortgageBackedSecuritiesMember
us-gaap:SecuritiesSoldUnderAgreementsToRepurchaseMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:ResidentialMortgageBackedSecuritiesMember
us-gaap:SecuritiesSoldUnderAgreementsToRepurchaseMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:CommercialMortgageBackedSecuritiesMember us-gaap:FederalHomeLoanBankAdvancesMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:ResidentialMortgageBackedSecuritiesMember
us-gaap:SecuritiesSoldUnderAgreementsToRepurchaseMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember

us-gaap:FederalHomeLoanBankAdvancesMember 2018-01-01 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:SecuritiesSoldUnderAgreementsToRepurchaseMember 2018-01-01 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:CommercialMortgageBackedSecuritiesMember us-gaap:FederalHomeLoanBankAdvancesMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:SecuritiesSoldUnderAgreementsToRepurchaseMember 2017-01-01 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:SecuritiesSoldUnderAgreementsToRepurchaseMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:SeniorNotes2020Member 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:SeniorNotes2020Member
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:CapitalLeaseObligationsMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FederalHomeLoanBankAdvancesMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:Seniornotes2024Member 2017-12-31
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:Seniornotes2023Member
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:SecuritiesSoldUnderAgreementsToRepurchaseMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:Seniornotes2023Member 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:SeniorNotes2019Member
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:Seniornotes2026Member 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FederalHomeLoanBankAdvancesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:Seniornotes2026Member 2017-12-31
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:DebtIssuanceandOtherAdjustmentsMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:SeniorNotes2019Member 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:CapitalLeaseObligationsMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:Seniornotes2024Member 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:DebtIssuanceandOtherAdjustmentsMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:CommercialMortgageBackedSecuritiesMember
us-gaap:SecuritiesSoldUnderAgreementsToRepurchaseMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:InterestRateContractMember
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:EquityContractMember
us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedUniversalLifeEmbeddedDerivativesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedAnnuitiesEmbeddedDerivativesMember us-gaap:FairValueMeasurementsRecurringMember 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherLiabilitiesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027

srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:GMWBAndGMABEmbeddedDerivativesMember us-gaap:FairValueMeasurementsRecurringMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:InterestRateContractMember us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:ForeignExchangeContractMember
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedAnnuitiesEmbeddedDerivativesMember us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:EquityContractMember
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedAnnuitiesEmbeddedDerivativesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel1Member
us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel1Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherLiabilitiesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherLiabilitiesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:GMWBAndGMABEmbeddedDerivativesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:ForeignExchangeContractMember
us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedUniversalLifeEmbeddedDerivativesMember us-gaap:FairValueMeasurementsRecurringMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:InterestRateContractMember us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:EquityContractMember
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:ForeignExchangeContractMember
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherLiabilitiesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel1Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherLiabilitiesMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:EquityContractMember
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel1Member
us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember

amp:GMWBAndGMABEmbeddedDerivativesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:ForeignExchangeContractMember
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedUniversalLifeEmbeddedDerivativesMember us-gaap:FairValueMeasurementsRecurringMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherLiabilitiesMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CreditRiskContractMember
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedAnnuitiesEmbeddedDerivativesMember us-gaap:FairValueMeasurementsRecurringMember 2017-12-31
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:ForeignExchangeContractMember us-gaap:FairValueInputsLevel1Member
us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherLiabilitiesMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:InterestRateContractMember
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:InterestRateContractMember
us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CreditRiskContractMember
us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:InterestRateContractMember
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:ForeignExchangeContractMember
us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherLiabilitiesMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedUniversalLifeEmbeddedDerivativesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:EquityContractMember
us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:EquityContractMember
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedAnnuitiesEmbeddedDerivativesMember us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:GMWBAndGMABEmbeddedDerivativesMember us-gaap:FairValueMeasurementsRecurringMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:PolicyholderAccountBalancesFuturePolicyBenefitsandClaimsMember 2018-01-01 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedUniversalLifeEmbeddedDerivativesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:GMWBAndGMABEmbeddedDerivativesMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember

amp:GMWBAndGMABEmbeddedDerivativesMember 2018-01-01 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:ContingentConsiderationLiabilityMember
2018-01-01 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedAnnuitiesEmbeddedDerivativesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:PolicyholderAccountBalancesFuturePolicyBenefitsandClaimsMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:ContingentConsiderationLiabilityMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:PolicyholderAccountBalancesFuturePolicyBenefitsandClaimsMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedAnnuitiesEmbeddedDerivativesMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedAnnuitiesEmbeddedDerivativesMember 2018-01-01 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedUniversalLifeEmbeddedDerivativesMember 2018-01-01 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedUniversalLifeEmbeddedDerivativesMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:GMWBAndGMABEmbeddedDerivativesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:ContingentConsiderationLiabilityMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:CarryingReportedAmountFairValueDisclosureMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:CarryingReportedAmountFairValueDisclosureMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:ContingentConsiderationLiabilityMember
2017-06-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:PolicyholderAccountBalancesFuturePolicyBenefitsandClaimsMember 2017-07-01 2017-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedUniversalLifeEmbeddedDerivativesMember 2017-07-01 2017-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:ContingentConsiderationLiabilityMember
2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:GMWBAndGMABEmbeddedDerivativesMember 2017-07-01 2017-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:GMWBAndGMABEmbeddedDerivativesMember 2017-06-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedUniversalLifeEmbeddedDerivativesMember 2017-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:PolicyholderAccountBalancesFuturePolicyBenefitsandClaimsMember 2017-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedUniversalLifeEmbeddedDerivativesMember 2017-06-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:ContingentConsiderationLiabilityMember
2017-07-01 2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:GMWBAndGMABEmbeddedDerivativesMember 2017-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:PolicyholderAccountBalancesFuturePolicyBenefitsandClaimsMember 2017-06-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AvailableforsaleSecuritiesMember
2018-01-01 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2018-01-01 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:ResidentialMortgageBackedSecuritiesMember 2018-01-01 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CorporateDebtSecuritiesMember

2018-01-01 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CommercialMortgageBackedSecuritiesMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:OtherContractMember 2018-01-01 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CommercialMortgageBackedSecuritiesMember 2018-01-01 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:ResidentialMortgageBackedSecuritiesMember 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:OtherContractMember 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CorporateDebtSecuritiesMember 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AvailableforsaleSecuritiesMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:OtherContractMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:ResidentialMortgageBackedSecuritiesMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CommercialMortgageBackedSecuritiesMember 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CorporateDebtSecuritiesMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AvailableforsaleSecuritiesMember 2018-09-30 0000820027 amp:AffordablehousingpartnershipsMember us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsNonrecurringMember us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMember 2017-12-31 0000820027 amp:GMWBAndGMABEmbeddedDerivativesMember 2018-09-30 0000820027 2017-01-01 2017-12-31 0000820027 amp:GMWBAndGMABEmbeddedDerivativesMember 2017-12-31 0000820027 amp:AffordablehousingpartnershipsMember us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsNonrecurringMember us-gaap:VariableInterestEntityNotPrimaryBeneficiaryMember 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member amp:GMWBAndGMABEmbeddedDerivativesMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MaximumMember us-gaap:FairValueInputsLevel3Member amp:GMWBAndGMABEmbeddedDerivativesMember us-gaap:MeasurementInputPriceVolatilityMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MaximumMember us-gaap:FairValueInputsLevel3Member us-gaap:CorporateDebtSecuritiesMember amp:MeasurementInputYieldandSpreadtoTreasuryMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member amp:ContingentConsiderationLiabilityMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:WeightedAverageMember us-gaap:FairValueInputsLevel3Member us-gaap:CorporateDebtSecuritiesMember amp:MeasurementInputYieldandSpreadtoTreasuryMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MaximumMember us-gaap:FairValueInputsLevel3Member amp:GMWBAndGMABEmbeddedDerivativesMember amp:MeasurementInputSurrenderRateMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member amp:IndexedAnnuitiesEmbeddedDerivativesMember

us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MinimumMember
us-gaap:FairValueInputsLevel3Member amp:GMWBAndGMABEmbeddedDerivativesMember
amp:MeasurementInputSurrenderRateMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MaximumMember
us-gaap:FairValueInputsLevel3Member amp:GMWBAndGMABEmbeddedDerivativesMember
amp:MeasurementInputUtilizationofGuaranteedWithdrawalsMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MinimumMember
us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
amp:MeasurementinputProbabilityofdefaultLongtermMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member
amp:ContingentConsiderationLiabilityMember us-gaap:MeasurementInputDiscountRateMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:WeightedAverageMember
us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
us-gaap:MeasurementInputPrepaymentRateMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MinimumMember
us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
us-gaap:MeasurementInputPrepaymentRateMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MinimumMember
us-gaap:FairValueInputsLevel3Member amp:GMWBAndGMABEmbeddedDerivativesMember
amp:MeasurementInputUtilizationofGuaranteedWithdrawalsMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MinimumMember
us-gaap:FairValueInputsLevel3Member us-gaap:CorporateDebtSecuritiesMember
amp:MeasurementInputYieldandSpreadtoTreasuryMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MinimumMember
us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
us-gaap:MeasurementInputLossSeverityMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MinimumMember
us-gaap:FairValueInputsLevel3Member amp:GMWBAndGMABEmbeddedDerivativesMember
us-gaap:MeasurementInputPriceVolatilityMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
srt:WeightedAverageMember us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
amp:MeasurementinputProbabilityofdefaultLongtermMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MaximumMember
us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
amp:MeasurementinputProbabilityofdefaultLongtermMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MaximumMember
us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
us-gaap:MeasurementInputLossSeverityMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MaximumMember
us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
us-gaap:MeasurementInputPrepaymentRateMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MaximumMember
us-gaap:FairValueInputsLevel3Member amp:IndexedAnnuitiesEmbeddedDerivativesMember
amp:MeasurementInputSurrenderRateMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30

0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
us-gaap:MeasurementInputDiscountRateMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel3Member us-gaap:CorporateDebtSecuritiesMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member
us-gaap:AssetBackedSecuritiesMember amp:MeasurementinputProbabilityofdefaultShorttermMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:WeightedAverageMember
us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
us-gaap:MeasurementInputLossSeverityMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MinimumMember
us-gaap:FairValueInputsLevel3Member amp:IndexedAnnuitiesEmbeddedDerivativesMember
amp:MeasurementInputSurrenderRateMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel3Member amp:IndexedUniversalLifeEmbeddedDerivativesMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:GMWBAndGMABEmbeddedDerivativesMember 2017-01-01 2017-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:GMWBAndGMABEmbeddedDerivativesMember 2016-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:PolicyholderAccountBalancesFuturePolicyBenefitsandClaimsMember 2017-01-01 2017-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:PolicyholderAccountBalancesFuturePolicyBenefitsandClaimsMember 2016-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:ContingentConsiderationLiabilityMember
2016-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedUniversalLifeEmbeddedDerivativesMember 2017-01-01 2017-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:ContingentConsiderationLiabilityMember
2017-01-01 2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
amp:IndexedUniversalLifeEmbeddedDerivativesMember 2016-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CreditRiskContractMember
us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember
us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:CorporateDebtSecuritiesMember 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USTreasuryAndGovernmentMember 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:ForeignGovernmentDebtSecuritiesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:CorporateDebtSecuritiesMember 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueMeasurementsRecurringMember us-gaap:CommercialMortgageBackedSecuritiesMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:ResidentialMortgageBackedSecuritiesMember 2018-09-30 0000820027

srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueMeasurementsRecurringMember us-gaap:CorporateDebtSecuritiesMember 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel1Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USTreasuryAndGovernmentMember 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:CreditRiskContractMember us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueMeasurementsRecurringMember us-gaap:ResidentialMortgageBackedSecuritiesMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueMeasurementsRecurringMember
us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:ResidentialMortgageBackedSecuritiesMember
2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueMeasurementsRecurringMember us-gaap:ForeignGovernmentDebtSecuritiesMember 2018-09-30
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MaximumMember
us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
amp:MeasurementinputProbabilityofdefaultLongtermMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MaximumMember
us-gaap:FairValueInputsLevel3Member amp:GMWBAndGMABEmbeddedDerivativesMember
amp:MeasurementInputSurrenderRateMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MaximumMember
us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
us-gaap:MeasurementInputLossSeverityMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MinimumMember
us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
amp:MeasurementinputProbabilityofdefaultLongtermMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member
us-gaap:AssetBackedSecuritiesMember us-gaap:MeasurementInputDiscountRateMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member
amp:IndexedUniversalLifeEmbeddedDerivativesMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MinimumMember
us-gaap:FairValueInputsLevel3Member amp:GMWBAndGMABEmbeddedDerivativesMember
us-gaap:MeasurementInputPriceVolatilityMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember

us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MinimumMember
us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
us-gaap:MeasurementInputLossSeverityMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel3Member amp:ContingentConsiderationLiabilityMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member
amp:ContingentConsiderationLiabilityMember us-gaap:MeasurementInputDiscountRateMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MinimumMember
us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
us-gaap:MeasurementInputPrepaymentRateMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
amp:MeasurementinputProbabilityofdefaultShorttermMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:WeightedAverageMember
us-gaap:FairValueInputsLevel3Member us-gaap:CorporateDebtSecuritiesMember
amp:MeasurementInputYieldandSpreadtoTreasuryMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MaximumMember
us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
us-gaap:MeasurementInputPrepaymentRateMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MinimumMember
us-gaap:FairValueInputsLevel3Member us-gaap:CorporateDebtSecuritiesMember
amp:MeasurementInputYieldandSpreadtoTreasuryMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MinimumMember
us-gaap:FairValueInputsLevel3Member amp:GMWBAndGMABEmbeddedDerivativesMember
amp:MeasurementInputUtilizationofGuaranteedWithdrawalsMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member
amp:GMWBAndGMABEmbeddedDerivativesMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
srt:WeightedAverageMember us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
us-gaap:MeasurementInputLossSeverityMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel3Member us-gaap:CorporateDebtSecuritiesMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MaximumMember
us-gaap:FairValueInputsLevel3Member us-gaap:CorporateDebtSecuritiesMember
amp:MeasurementInputYieldandSpreadtoTreasuryMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
srt:WeightedAverageMember us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember
us-gaap:MeasurementInputPrepaymentRateMember us-gaap:ValuationTechniqueDiscountedCashFlowMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MaximumMember
us-gaap:FairValueInputsLevel3Member amp:GMWBAndGMABEmbeddedDerivativesMember
amp:MeasurementInputUtilizationofGuaranteedWithdrawalsMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MinimumMember
us-gaap:FairValueInputsLevel3Member amp:GMWBAndGMABEmbeddedDerivativesMember
amp:MeasurementInputSurrenderRateMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31

0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:WeightedAverageMember us-gaap:FairValueInputsLevel3Member us-gaap:AssetBackedSecuritiesMember amp:MeasurementinputProbabilityofdefaultLongtermMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember srt:MaximumMember us-gaap:FairValueInputsLevel3Member amp:GMWBAndGMABEmbeddedDerivativesMember us-gaap:MeasurementInputPriceVolatilityMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:ResidentialMortgageBackedSecuritiesMember 2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:EquitySecuritiesMember 2017-01-01 2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:ResidentialMortgageBackedSecuritiesMember 2017-01-01 2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CorporateDebtSecuritiesMember 2017-01-01 2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AvailableforsaleSecuritiesMember 2017-01-01 2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CommercialMortgageBackedSecuritiesMember 2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2016-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CorporateDebtSecuritiesMember 2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2017-01-01 2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CommercialMortgageBackedSecuritiesMember 2016-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:EquitySecuritiesMember 2016-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AvailableforsaleSecuritiesMember 2016-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CorporateDebtSecuritiesMember 2016-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:ResidentialMortgageBackedSecuritiesMember 2016-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:EquitySecuritiesMember 2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CommercialMortgageBackedSecuritiesMember 2017-01-01 2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AvailableforsaleSecuritiesMember 2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CommercialMortgageBackedSecuritiesMember 2018-07-01 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2018-06-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AvailableforsaleSecuritiesMember 2018-07-01 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CorporateDebtSecuritiesMember 2018-06-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:OtherContractMember 2018-07-01 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:ResidentialMortgageBackedSecuritiesMember 2018-07-01 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2018-07-01 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CorporateDebtSecuritiesMember 2018-07-01 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:ResidentialMortgageBackedSecuritiesMember 2018-06-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:OtherContractMember 2018-06-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AvailableforsaleSecuritiesMember 2018-06-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CommercialMortgageBackedSecuritiesMember 2018-06-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:GMWBAndGMABEmbeddedDerivativesMember 2018-06-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:IndexedAnnuitiesEmbeddedDerivativesMember 2018-07-01 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:GMWBAndGMABEmbeddedDerivativesMember 2018-07-01 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:PolicyholderAccountBalancesFuturePolicyBenefitsandClaimsMember 2018-07-01 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:IndexedUniversalLifeEmbeddedDerivativesMember 2018-07-01 2018-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:IndexedAnnuitiesEmbeddedDerivativesMember 2018-06-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:IndexedUniversalLifeEmbeddedDerivativesMember 2018-06-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:ContingentConsiderationLiabilityMember 2018-06-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember amp:PolicyholderAccountBalancesFuturePolicyBenefitsandClaimsMember 2018-06-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember us-gaap:CorporateDebtSecuritiesMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueMeasurementsRecurringMember us-gaap:USTreasuryAndGovernmentMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember us-gaap:ResidentialMortgageBackedSecuritiesMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember us-gaap:CorporateDebtSecuritiesMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueMeasurementsRecurringMember us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueMeasurementsRecurringMember amp:EquitysecuritiesmeasuredatNAVMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember us-gaap:ForeignGovernmentDebtSecuritiesMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueMeasurementsRecurringMember us-gaap:ForeignGovernmentDebtSecuritiesMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueMeasurementsRecurringMember us-gaap:CommercialMortgageBackedSecuritiesMember 2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember

us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:ResidentialMortgageBackedSecuritiesMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:EquitySecuritiesMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueMeasurementsRecurringMember us-gaap:CorporateDebtSecuritiesMember 2017-12-31
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-12-31
0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USTreasuryAndGovernmentMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueMeasurementsRecurringMember us-gaap:ResidentialMortgageBackedSecuritiesMember
2017-12-31 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueMeasurementsRecurringMember us-gaap:EquitySecuritiesMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:ResidentialMortgageBackedSecuritiesMember 2017-06-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:ResidentialMortgageBackedSecuritiesMember 2017-07-01 2017-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AvailableforsaleSecuritiesMember
2017-07-01 2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2017-06-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2017-07-01 2017-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:CorporateDebtSecuritiesMember
2017-07-01 2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:EquitySecuritiesMember 2017-06-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:AvailableforsaleSecuritiesMember
2017-06-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:CorporateDebtSecuritiesMember 2017-06-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-07-01 2017-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-06-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:EquitySecuritiesMember 2017-07-01
2017-09-30 0000820027 srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember
us-gaap:FairValueInputsLevel3Member amp:IndexedAnnuitiesEmbeddedDerivativesMember
us-gaap:MeasurementInputCounterpartyCreditRiskMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member
amp:GMWBAndGMABEmbeddedDerivativesMember us-gaap:MeasurementInputCounterpartyCreditRiskMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027
us-gaap:FairValueHedgingMember 2018-01-01 2018-09-30 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member
amp:IndexedUniversalLifeEmbeddedDerivativesMember us-gaap:MeasurementInputCounterpartyCreditRiskMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000820027

srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member
amp:GMWBAndGMABEmbeddedDerivativesMember us-gaap:MeasurementInputCounterpartyCreditRiskMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31 0000820027
srt:ConsolidatedEntityExcludingVariableInterestEntitiesVIEMember us-gaap:FairValueInputsLevel3Member
amp:IndexedUniversalLifeEmbeddedDerivativesMember us-gaap:MeasurementInputCounterpartyCreditRiskMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31 0000820027 us-gaap:OverTheCounterMember
2018-09-30 0000820027 us-gaap:ExchangeTradedMember 2018-09-30 0000820027
us-gaap:ExchangeClearedMember 2018-09-30 0000820027 amp:TotalOvertheCounterDerivativesMember
2017-12-31 0000820027 us-gaap:ExchangeClearedMember 2017-12-31 0000820027
us-gaap:OverTheCounterMember 2017-12-31 0000820027 us-gaap:ExchangeTradedMember 2017-12-31
0000820027 amp:TotalOvertheCounterDerivativesMember 2018-09-30 0000820027
amp:IndexedUniversalLifeEmbeddedDerivativesMember amp:InterestCreditedToFixedAccountsMember 2017-07-01
2017-09-30 0000820027 us-gaap:ForeignExchangeContractMember us-gaap:NondesignatedMember
us-gaap:GeneralAndAdministrativeExpenseMember 2017-01-01 2017-09-30 0000820027
amp:BenefitsClaimsLossesAndSettlementExpensesMember 2017-07-01 2017-09-30 0000820027
us-gaap:InterestRateContractMember us-gaap:NondesignatedMember
amp:BenefitsClaimsLossesAndSettlementExpensesMember 2017-01-01 2017-09-30 0000820027
amp:GMWBAndGMABEmbeddedDerivativesMember amp:BenefitsClaimsLossesAndSettlementExpensesMember
2017-01-01 2017-09-30 0000820027 amp:BankingAndDepositInterestExpenseMember 2017-01-01 2017-09-30
0000820027 us-gaap:ForeignExchangeContractMember us-gaap:NondesignatedMember
amp:DistributionExpensesMember 2017-01-01 2017-09-30 0000820027
amp:StockMarketCertificatesEmbeddedDerivativesMember amp:BankingAndDepositInterestExpenseMember
2017-01-01 2017-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember
amp:BenefitsClaimsLossesAndSettlementExpensesMember 2017-01-01 2017-09-30 0000820027
us-gaap:EquityContractMember us-gaap:NondesignatedMember us-gaap:GeneralAndAdministrativeExpenseMember
2017-01-01 2017-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember
amp:BenefitsClaimsLossesAndSettlementExpensesMember 2017-07-01 2017-09-30 0000820027
us-gaap:InterestRateContractMember us-gaap:NondesignatedMember
amp:BenefitsClaimsLossesAndSettlementExpensesMember 2017-07-01 2017-09-30 0000820027
us-gaap:OtherContractMember us-gaap:NondesignatedMember
amp:BenefitsClaimsLossesAndSettlementExpensesMember 2017-07-01 2017-09-30 0000820027
us-gaap:EquityContractMember us-gaap:NondesignatedMember amp:DistributionExpensesMember 2017-01-01
2017-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember
amp:BankingAndDepositInterestExpenseMember 2017-01-01 2017-09-30 0000820027
us-gaap:InterestRateContractMember us-gaap:NondesignatedMember amp:NetInvestmentIncomeMember 2017-07-01
2017-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember
amp:DistributionExpensesMember 2017-07-01 2017-09-30 0000820027
amp:InterestCreditedToFixedAccountsMember 2017-07-01 2017-09-30 0000820027
us-gaap:CreditRiskContractMember us-gaap:NondesignatedMember
amp:BenefitsClaimsLossesAndSettlementExpensesMember 2017-01-01 2017-09-30 0000820027
us-gaap:ForeignExchangeContractMember us-gaap:NondesignatedMember
amp:BenefitsClaimsLossesAndSettlementExpensesMember 2017-01-01 2017-09-30 0000820027
amp:IndexedUniversalLifeEmbeddedDerivativesMember amp:InterestCreditedToFixedAccountsMember 2017-01-01
2017-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember
amp:NetInvestmentIncomeMember 2017-07-01 2017-09-30 0000820027 us-gaap:EquityContractMember
us-gaap:NondesignatedMember us-gaap:GeneralAndAdministrativeExpenseMember 2017-07-01 2017-09-30
0000820027 amp:DistributionExpensesMember 2017-01-01 2017-09-30 0000820027
amp:StockMarketCertificatesEmbeddedDerivativesMember amp:BankingAndDepositInterestExpenseMember
2017-07-01 2017-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember
amp:BankingAndDepositInterestExpenseMember 2017-07-01 2017-09-30 0000820027
amp:BankingAndDepositInterestExpenseMember 2017-07-01 2017-09-30 0000820027

us-gaap:ForeignExchangeContractMember us-gaap:NondesignatedMember amp:BenefitsClaimsLossesAndSettlementExpensesMember 2017-07-01 2017-09-30 0000820027 us-gaap:ForeignExchangeContractMember us-gaap:NondesignatedMember us-gaap:GeneralAndAdministrativeExpenseMember 2017-07-01 2017-09-30 0000820027 amp:BenefitsClaimsLossesAndSettlementExpensesMember 2017-01-01 2017-09-30 0000820027 us-gaap:CreditRiskContractMember us-gaap:NondesignatedMember amp:BenefitsClaimsLossesAndSettlementExpensesMember 2017-07-01 2017-09-30 0000820027 amp:DistributionExpensesMember 2017-07-01 2017-09-30 0000820027 us-gaap:OtherContractMember us-gaap:NondesignatedMember amp:BenefitsClaimsLossesAndSettlementExpensesMember 2017-01-01 2017-09-30 0000820027 amp:GMWBAndGMABEmbeddedDerivativesMember amp:BenefitsClaimsLossesAndSettlementExpensesMember 2017-07-01 2017-09-30 0000820027 amp:NetInvestmentIncomeMember 2017-01-01 2017-09-30 0000820027 us-gaap:ForeignExchangeContractMember us-gaap:NondesignatedMember amp:DistributionExpensesMember 2017-07-01 2017-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember amp:InterestCreditedToFixedAccountsMember 2017-01-01 2017-09-30 0000820027 us-gaap:GeneralAndAdministrativeExpenseMember 2017-07-01 2017-09-30 0000820027 us-gaap:GeneralAndAdministrativeExpenseMember 2017-01-01 2017-09-30 0000820027 amp:InterestCreditedToFixedAccountsMember 2017-01-01 2017-09-30 0000820027 us-gaap:InterestRateContractMember us-gaap:NondesignatedMember amp:NetInvestmentIncomeMember 2017-01-01 2017-09-30 0000820027 amp:NetInvestmentIncomeMember 2017-07-01 2017-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember amp:NetInvestmentIncomeMember 2017-01-01 2017-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember amp:InterestCreditedToFixedAccountsMember 2017-07-01 2017-09-30 0000820027 us-gaap:NetInvestmentHedgingMember 2017-07-01 2017-09-30 0000820027 us-gaap:CashFlowHedgingMember 2018-01-01 2018-09-30 0000820027 us-gaap:NetInvestmentHedgingMember 2018-07-01 2018-09-30 0000820027 us-gaap:NetInvestmentHedgingMember 2018-01-01 2018-09-30 0000820027 us-gaap:NetInvestmentHedgingMember 2017-01-01 2017-09-30 0000820027 us-gaap:DepositsMember amp:StockMarketCertificatesEmbeddedDerivativesMember 2018-09-30 0000820027 us-gaap:OtherAssetsMember us-gaap:ForeignExchangeContractMember us-gaap:NondesignatedMember 2017-12-31 0000820027 us-gaap:OtherLiabilitiesMember us-gaap:ForeignExchangeContractMember us-gaap:NondesignatedMember 2018-09-30 0000820027 us-gaap:OtherLiabilitiesMember us-gaap:DesignatedAsHedgingInstrumentMember 2017-12-31 0000820027 us-gaap:OtherContractMember us-gaap:NondesignatedMember 2018-09-30 0000820027 us-gaap:InterestRateContractMember us-gaap:DesignatedAsHedgingInstrumentMember 2018-09-30 0000820027 us-gaap:ForeignExchangeContractMember us-gaap:NondesignatedMember 2018-09-30 0000820027 us-gaap:ForeignExchangeContractMember us-gaap:DesignatedAsHedgingInstrumentMember 2017-12-31 0000820027 amp:PolicyholderAccountBalancesFuturePolicyBenefitsandClaimsMember amp:GMWBAndGMABEmbeddedDerivativesMember 2017-12-31 0000820027 amp:PolicyholderAccountBalancesFuturePolicyBenefitsandClaimsMember amp:IndexedUniversalLifeEmbeddedDerivativesMember 2017-12-31 0000820027 us-gaap:OtherLiabilitiesMember us-gaap:ForeignExchangeContractMember us-gaap:NondesignatedMember 2017-12-31 0000820027 us-gaap:OtherAssetsMember us-gaap:EquityContractMember us-gaap:NondesignatedMember 2017-12-31 0000820027 us-gaap:NondesignatedMember 2018-09-30 0000820027 us-gaap:OtherAssetsMember us-gaap:EquityContractMember us-gaap:NondesignatedMember 2018-09-30 0000820027 us-gaap:OtherAssetsMember us-gaap:NondesignatedMember 2017-12-31 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember 2018-09-30 0000820027 us-gaap:OtherAssetsMember us-gaap:DesignatedAsHedgingInstrumentMember 2018-09-30 0000820027 us-gaap:OtherAssetsMember us-gaap:CreditRiskContractMember us-gaap:NondesignatedMember 2018-09-30 0000820027 us-gaap:OtherAssetsMember us-gaap:InterestRateContractMember us-gaap:DesignatedAsHedgingInstrumentMember 2018-09-30 0000820027 us-gaap:OtherLiabilitiesMember us-gaap:NondesignatedMember 2018-09-30 0000820027 us-gaap:EmbeddedDerivativeFinancialInstrumentsMember 2017-12-31 0000820027 us-gaap:OtherLiabilitiesMember us-gaap:ForeignExchangeContractMember us-gaap:DesignatedAsHedgingInstrumentMember 2017-12-31 0000820027 us-gaap:OtherAssetsMember

us-gaap:InterestRateContractMember us-gaap:NondesignatedMember 2017-12-31 0000820027
us-gaap:CreditRiskContractMember us-gaap:NondesignatedMember 2018-09-30 0000820027
us-gaap:EquityContractMember us-gaap:NondesignatedMember 2017-12-31 0000820027
us-gaap:OtherLiabilitiesMember us-gaap:EquityContractMember us-gaap:NondesignatedMember 2018-09-30
0000820027 us-gaap:OtherAssetsMember us-gaap:DesignatedAsHedgingInstrumentMember 2017-12-31 0000820027
us-gaap:OtherLiabilitiesMember us-gaap:EquityContractMember us-gaap:NondesignatedMember 2017-12-31
0000820027 us-gaap:ForeignExchangeContractMember us-gaap:NondesignatedMember 2017-12-31 0000820027
us-gaap:OtherLiabilitiesMember us-gaap:InterestRateContractMember us-gaap:NondesignatedMember 2017-12-31
0000820027 amp:PolicyholderAccountBalancesFuturePolicyBenefitsandClaimsMember
amp:IndexedUniversalLifeEmbeddedDerivativesMember 2018-09-30 0000820027 us-gaap:OtherContractMember
us-gaap:NondesignatedMember 2017-12-31 0000820027 us-gaap:OtherLiabilitiesMember
us-gaap:DesignatedAsHedgingInstrumentMember 2018-09-30 0000820027
us-gaap:DesignatedAsHedgingInstrumentMember 2017-12-31 0000820027
us-gaap:DesignatedAsHedgingInstrumentMember 2018-09-30 0000820027 us-gaap:OtherLiabilitiesMember
us-gaap:NondesignatedMember 2017-12-31 0000820027 us-gaap:NondesignatedMember 2017-12-31 0000820027
amp:PolicyholderAccountBalancesFuturePolicyBenefitsandClaimsMember
amp:IndexedAnnuitiesEmbeddedDerivativesMember 2017-12-31 0000820027 us-gaap:OtherAssetsMember
us-gaap:InterestRateContractMember us-gaap:NondesignatedMember 2018-09-30 0000820027
us-gaap:InterestRateContractMember us-gaap:NondesignatedMember 2018-09-30 0000820027
us-gaap:OtherLiabilitiesMember us-gaap:CreditRiskContractMember us-gaap:NondesignatedMember 2017-12-31
0000820027 us-gaap:CreditRiskContractMember us-gaap:NondesignatedMember 2017-12-31 0000820027
us-gaap:ForeignExchangeContractMember us-gaap:DesignatedAsHedgingInstrumentMember 2018-09-30
0000820027 us-gaap:InterestRateContractMember us-gaap:NondesignatedMember 2017-12-31 0000820027
us-gaap:OtherAssetsMember us-gaap:InterestRateContractMember us-gaap:DesignatedAsHedgingInstrumentMember
2017-12-31 0000820027 us-gaap:InterestRateContractMember us-gaap:DesignatedAsHedgingInstrumentMember
2017-12-31 0000820027 us-gaap:OtherLiabilitiesMember us-gaap:InterestRateContractMember
us-gaap:NondesignatedMember 2018-09-30 0000820027
amp:PolicyholderAccountBalancesFuturePolicyBenefitsandClaimsMember
amp:GMWBAndGMABEmbeddedDerivativesMember 2018-09-30 0000820027 us-gaap:OtherAssetsMember
us-gaap:NondesignatedMember 2018-09-30 0000820027
amp:PolicyholderAccountBalancesFuturePolicyBenefitsandClaimsMember
amp:IndexedAnnuitiesEmbeddedDerivativesMember 2018-09-30 0000820027 us-gaap:OtherAssetsMember
us-gaap:ForeignExchangeContractMember us-gaap:NondesignatedMember 2018-09-30 0000820027
us-gaap:DepositsMember amp:StockMarketCertificatesEmbeddedDerivativesMember 2017-12-31 0000820027
us-gaap:EmbeddedDerivativeFinancialInstrumentsMember 2018-09-30 0000820027
us-gaap:GeneralAndAdministrativeExpenseMember 2018-07-01 2018-09-30 0000820027
us-gaap:CreditRiskContractMember us-gaap:NondesignatedMember
amp:BenefitsClaimsLossesAndSettlementExpensesMember 2018-07-01 2018-09-30 0000820027
us-gaap:EquityContractMember us-gaap:NondesignatedMember amp:DistributionExpensesMember 2018-01-01
2018-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember
amp:InterestCreditedToFixedAccountsMember 2018-01-01 2018-09-30 0000820027
amp:StockMarketCertificatesEmbeddedDerivativesMember amp:BankingAndDepositInterestExpenseMember
2018-01-01 2018-09-30 0000820027 us-gaap:ForeignExchangeContractMember us-gaap:NondesignatedMember
amp:NetInvestmentIncomeMember 2018-07-01 2018-09-30 0000820027 amp:DistributionExpensesMember
2018-07-01 2018-09-30 0000820027 amp:BankingAndDepositInterestExpenseMember 2018-01-01 2018-09-30
0000820027 amp:BankingAndDepositInterestExpenseMember 2018-07-01 2018-09-30 0000820027
us-gaap:OtherContractMember us-gaap:NondesignatedMember
amp:BenefitsClaimsLossesAndSettlementExpensesMember 2018-01-01 2018-09-30 0000820027
us-gaap:CreditRiskContractMember us-gaap:NondesignatedMember
amp:BenefitsClaimsLossesAndSettlementExpensesMember 2018-01-01 2018-09-30 0000820027
us-gaap:EquityContractMember us-gaap:NondesignatedMember amp:NetInvestmentIncomeMember 2018-07-01

2018-09-30 0000820027 us-gaap:InterestRateContractMember us-gaap:NondesignatedMember amp:BenefitsClaimsLossesAndSettlementExpensesMember 2018-01-01 2018-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember amp:BankingAndDepositInterestExpenseMember 2018-07-01 2018-09-30 0000820027 us-gaap:InterestRateContractMember us-gaap:NondesignatedMember amp:NetInvestmentIncomeMember 2018-01-01 2018-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember us-gaap:GeneralAndAdministrativeExpenseMember 2018-01-01 2018-09-30 0000820027 us-gaap:ForeignExchangeContractMember us-gaap:NondesignatedMember us-gaap:GeneralAndAdministrativeExpenseMember 2018-07-01 2018-09-30 0000820027 us-gaap:OtherContractMember us-gaap:NondesignatedMember amp:BenefitsClaimsLossesAndSettlementExpensesMember 2018-07-01 2018-09-30 0000820027 amp:GMWBAndGMABEmbeddedDerivativesMember amp:BenefitsClaimsLossesAndSettlementExpensesMember 2018-07-01 2018-09-30 0000820027 amp:GMWBAndGMABEmbeddedDerivativesMember amp:BenefitsClaimsLossesAndSettlementExpensesMember 2018-01-01 2018-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember amp:InterestCreditedToFixedAccountsMember 2018-07-01 2018-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember us-gaap:GeneralAndAdministrativeExpenseMember 2018-07-01 2018-09-30 0000820027 amp:BenefitsClaimsLossesAndSettlementExpensesMember 2018-07-01 2018-09-30 0000820027 us-gaap:InterestRateContractMember us-gaap:NondesignatedMember amp:NetInvestmentIncomeMember 2018-07-01 2018-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember amp:BankingAndDepositInterestExpenseMember 2018-01-01 2018-09-30 0000820027 us-gaap:GeneralAndAdministrativeExpenseMember 2018-01-01 2018-09-30 0000820027 amp:StockMarketCertificatesEmbeddedDerivativesMember amp:BankingAndDepositInterestExpenseMember 2018-07-01 2018-09-30 0000820027 us-gaap:ForeignExchangeContractMember us-gaap:NondesignatedMember amp:NetInvestmentIncomeMember 2018-01-01 2018-09-30 0000820027 us-gaap:ForeignExchangeContractMember us-gaap:NondesignatedMember us-gaap:GeneralAndAdministrativeExpenseMember 2018-01-01 2018-09-30 0000820027 amp:BenefitsClaimsLossesAndSettlementExpensesMember 2018-01-01 2018-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember amp:DistributionExpensesMember 2018-07-01 2018-09-30 0000820027 amp:NetInvestmentIncomeMember 2018-01-01 2018-09-30 0000820027 amp:InterestCreditedToFixedAccountsMember 2018-01-01 2018-09-30 0000820027 amp:IndexedUniversalLifeEmbeddedDerivativesMember amp:InterestCreditedToFixedAccountsMember 2018-01-01 2018-09-30 0000820027 us-gaap:ForeignExchangeContractMember us-gaap:NondesignatedMember amp:BenefitsClaimsLossesAndSettlementExpensesMember 2018-01-01 2018-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember amp:BenefitsClaimsLossesAndSettlementExpensesMember 2018-01-01 2018-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember amp:NetInvestmentIncomeMember 2018-01-01 2018-09-30 0000820027 amp:DistributionExpensesMember 2018-01-01 2018-09-30 0000820027 us-gaap:InterestRateContractMember us-gaap:NondesignatedMember amp:BenefitsClaimsLossesAndSettlementExpensesMember 2018-07-01 2018-09-30 0000820027 amp:NetInvestmentIncomeMember 2018-07-01 2018-09-30 0000820027 amp:InterestCreditedToFixedAccountsMember 2018-07-01 2018-09-30 0000820027 amp:IndexedUniversalLifeEmbeddedDerivativesMember amp:InterestCreditedToFixedAccountsMember 2018-07-01 2018-09-30 0000820027 us-gaap:EquityContractMember us-gaap:NondesignatedMember amp:BenefitsClaimsLossesAndSettlementExpensesMember 2018-07-01 2018-09-30 0000820027 us-gaap:InterestRateContractMember us-gaap:FairValueHedgingMember amp:InterestExpenseBorrowingsMember 2018-07-01 2018-09-30 0000820027 us-gaap:InterestRateContractMember us-gaap:FairValueHedgingMember amp:InterestExpenseBorrowingsMember 2018-01-01 2018-09-30 0000820027 us-gaap:InterestRateContractMember us-gaap:FairValueHedgingMember amp:InterestExpenseBorrowingsMember 2017-01-01 2017-09-30 0000820027 us-gaap:InterestRateContractMember us-gaap:FairValueHedgingMember amp:InterestExpenseBorrowingsMember 2017-07-01 2017-09-30 0000820027 amp:DueInTwoYearsMember 2018-09-30 0000820027 amp:DueInFourYearsMember 2018-09-30 0000820027 amp:DueAfterFourYearsMember 2018-09-30 0000820027 amp:CurrentYearMember 2018-09-30 0000820027 amp:DueInOneYearMember 2018-09-30 0000820027 amp:DueInThreeYearsMember 2018-09-30 0000820027 amp:OpenMarketShareRepurchasesMember 2017-01-01 2017-09-30 0000820027 amp:OpenMarketShareRepurchasesMember 2018-01-01 2018-09-30 0000820027 amp:InterestExpenseBorrowingsMember 2018-01-01 2018-09-30 0000820027 us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember 2018-09-30 0000820027 us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember 2018-07-01 2018-09-30 0000820027 us-gaap:AccumulatedTranslationAdjustmentMember 2018-06-30 0000820027 us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember 2018-01-01 2018-09-30 0000820027 amp:AccumulatedNetUnrealizedFromOtherInvestmentGainLossMember 2018-07-01 2018-09-30 0000820027 us-gaap:AccumulatedNetGainLossFromDesignatedOrQualifyingCashFlowHedgesMember 2018-01-01 2018-09-30 0000820027 us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember 2018-01-01 2018-09-30 0000820027 us-gaap:AccumulatedTranslationAdjustmentMember 2018-01-01 2018-09-30 0000820027 amp:AccumulatedNetUnrealizedFromOtherInvestmentGainLossMember 2018-06-30 0000820027 us-gaap:AccumulatedNetGainLossFromDesignatedOrQualifyingCashFlowHedgesMember 2018-09-30 0000820027 us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember 2018-07-01 2018-09-30 0000820027 us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember 2018-06-30 0000820027 us-gaap:AccountingStandardsUpdate201601Member us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember 2017-12-31 0000820027 us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember 2017-12-31 0000820027 amp:AccumulatedNetUnrealizedFromOtherInvestmentGainLossMember 2018-09-30 0000820027 amp:AccumulatedNetUnrealizedFromOtherInvestmentGainLossMember 2018-01-01 2018-09-30 0000820027 us-gaap:AccumulatedNetGainLossFromDesignatedOrQualifyingCashFlowHedgesMember 2018-07-01 2018-09-30 0000820027 us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember 2018-06-30 0000820027 us-gaap:AccumulatedTranslationAdjustmentMember 2018-09-30 0000820027 us-gaap:AccumulatedTranslationAdjustmentMember 2018-07-01 2018-09-30 0000820027 us-gaap:AccountingStandardsUpdate201601Member us-gaap:AccumulatedOtherComprehensiveIncomeMember 2017-12-31 0000820027 amp:AccumulatedNetUnrealizedFromOtherInvestmentGainLossMember 2017-12-31 0000820027 us-gaap:AccumulatedNetGainLossFromDesignatedOrQualifyingCashFlowHedgesMember 2017-12-31 0000820027 us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember 2018-09-30 0000820027 us-gaap:AccumulatedNetGainLossFromDesignatedOrQualifyingCashFlowHedgesMember 2018-06-30 0000820027 us-gaap:AccumulatedTranslationAdjustmentMember 2017-12-31 0000820027 us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember 2017-12-31 0000820027 amp:AccumulatedNetUnrealizedFromOtherInvestmentGainLossMember 2017-01-01 2017-09-30 0000820027 us-gaap:AccumulatedTranslationAdjustmentMember 2017-09-30 0000820027 us-gaap:AccumulatedNetGainLossFromDesignatedOrQualifyingCashFlowHedgesMember 2017-06-30 0000820027 us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember 2017-01-01 2017-09-30 0000820027 us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember 2017-09-30 0000820027 us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember 2017-07-01 2017-09-30 0000820027 amp:AccumulatedNetUnrealizedFromOtherInvestmentGainLossMember 2017-07-01 2017-09-30 0000820027 us-gaap:AccumulatedTranslationAdjustmentMember 2017-06-30 0000820027 amp:AccumulatedNetUnrealizedFromOtherInvestmentGainLossMember 2017-06-30 0000820027 us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember 2017-09-30 0000820027 us-gaap:AccumulatedTranslationAdjustmentMember 2017-07-01 2017-09-30 0000820027 us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember 2016-12-31 0000820027 amp:AccumulatedNetUnrealizedFromOtherInvestmentGainLossMember 2016-12-31 0000820027 us-gaap:AccumulatedNetGainLossFromDesignatedOrQualifyingCashFlowHedgesMember 2017-01-01 2017-09-30 0000820027 us-gaap:AccumulatedNetGainLossFromDesignatedOrQualifyingCashFlowHedgesMember 2016-12-31 0000820027 us-gaap:AccumulatedTranslationAdjustmentMember 2017-01-01 2017-09-30 0000820027 us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember 2017-06-30 0000820027 us-gaap:AccumulatedTranslationAdjustmentMember 2016-12-31 0000820027 us-gaap:AccumulatedNetGainLossFromDesignatedOrQualifyingCashFlowHedgesMember 2017-07-01 2017-09-30 0000820027 us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember 2017-06-30 0000820027

us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember 2017-07-01 2017-09-30 0000820027
amp:AccumulatedNetUnrealizedFromOtherInvestmentGainLossMember 2017-09-30 0000820027
us-gaap:AccumulatedNetGainLossFromDesignatedOrQualifyingCashFlowHedgesMember 2017-09-30 0000820027
us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember 2016-12-31 0000820027
us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember 2017-01-01 2017-09-30 0000820027
amp:InterestExpenseBorrowingsMember 2017-01-01 2017-09-30 0000820027
amp:InterestExpenseBorrowingsMember 2017-07-01 2017-09-30 0000820027 srt:MinimumMember 2018-09-30
0000820027 us-gaap:StateAndLocalJurisdictionMember 2018-09-30 0000820027 srt:MaximumMember 2018-09-30
0000820027 us-gaap:InsuranceRelatedAssessmentsMember 2018-09-30 0000820027
us-gaap:InsuranceRelatedAssessmentsMember 2018-01-01 2018-09-30 0000820027
us-gaap:InsuranceRelatedAssessmentsMember 2017-01-01 2017-12-31 0000820027
us-gaap:InsuranceRelatedAssessmentsMember 2017-12-31 0000820027 amp:AnnuitiesMember 2018-09-30
0000820027 amp:AdviceAndWealthManagementMember 2017-12-31 0000820027 amp:ProtectionMember
2018-09-30 0000820027 amp:AssetManagementSegmentMember 2018-09-30 0000820027
us-gaap:CorporateAndOtherMember 2017-12-31 0000820027 amp:ProtectionMember 2017-12-31 0000820027
us-gaap:CorporateAndOtherMember 2018-09-30 0000820027 amp:AssetManagementSegmentMember 2017-12-31
0000820027 amp:AdviceAndWealthManagementMember 2018-09-30 0000820027 amp:AnnuitiesMember
2017-12-31 iso4217:USD xbrli:shares xbrli:shares iso4217:USD amp:Positions xbrli:pure

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549
FORM 10-Q

x **QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

For the Quarterly Period Ended September 30, 2018

OR

o **TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

For the Transition Period from_______________________to_______________________

Commission File No. 1-32525

AMERIPRISE FINANCIAL INC

(Exact name of registrant as specified in its charter)

Delaware	**13-3180631**
(State or other jurisdiction of incorporation or organization)	**(I.R.S. Employer Identification No.)**
1099 Ameriprise Financial Center, Minneapolis, Minnesota	**55474**
(Address of principal executive offices)	**(Zip Code)**

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

Former name, former address and former fiscal year, if changed since last report: **Not Applicable**

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes x No o

Indicate by check mark whether the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T (§ 232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). Yes x No o

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, smaller reporting company, or an emerging growth company. See the definitions of “large accelerated filer,” “accelerated filer,” “smaller reporting company,” and “emerging growth company” in Rule 12b-2 of the Exchange Act.

Large Accelerated Filer x
Accelerated Filer o
Non-Accelerated Filer o
Smaller reporting company o
Emerging growth company o

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. o

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Exchange Act).
Yes o No x

Indicate the number of shares outstanding of each of the issuer’s classes of common stock, as of the latest practicable date.

Class	**Outstanding at October 19, 2018**
Common Stock (par value $.01 per share)	139,356,365 shares

AMERIPRISE FINANCIAL, INC.

FORM 10-Q
INDEX
Part I. Financial Information

2

AMERIPRISE FINANCIAL, INC.

PART I. FINANCIAL INFORMATION
ITEM 1. FINANCIAL STATEMENTS (UNAUDITED)
CONSOLIDATED STATEMENTS OF OPERATIONS (UNAUDITED)

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2018	2017 [1]	2018	2017 [1]
	(in millions, except per share amounts)			
Revenues				
Management and financial advice fees	$1,739	$1,639	$5,099	$4,694
Distribution fees	470	435	1,403	1,301
Net investment income	386	372	1,201	1,154
Premiums	363	348	1,063	1,035
Other revenues	358	232	950	802
Total revenues	3,316	3,026	9,716	8,986
Banking and deposit interest expense	24	12	60	34
Total net revenues	3,292	3,014	9,656	8,952
Expenses				
Distribution expenses	920	850	2,727	2,504
Interest credited to fixed accounts	178	176	499	509
Benefits, claims, losses and settlement expenses	729	474	1,858	1,652
Amortization of deferred acquisition costs	25	48	180	189
Interest and debt expense	50	52	181	154
General and administrative expense	802	781	2,379	2,325
Total expenses	2,704	2,381	7,824	7,333
Pretax income	588	633	1,832	1,619
Income tax provision	85	126	273	316
Net income	$503	$507	$1,559	$1,303
Earnings per share				
Basic	$3.48	$3.31	$10.61	$8.40
Diluted	$3.43	$3.26	$10.45	$8.27
Supplemental Disclosures:				
Total other-than-temporary impairment losses on securities	$—	$—	$—	$(1)
Portion of loss recognized in other comprehensive income (before taxes)	—	—	—	—
Net impairment losses recognized in net investment income	$—	$—	$—	$(1)

[1] Certain prior period amounts have been restated. See Note 1 for more information.

See Notes to Consolidated Financial Statements.

AMERIPRISE FINANCIAL, INC.

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (UNAUDITED)

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2018	2017	2018	2017
	(in millions)			
Net income	$503	$507	$1,559	$1,303
Other comprehensive income (loss), net of tax:				
Foreign currency translation adjustment	(3)	16	(18)	46
Net unrealized gains (losses) on securities	(62)	(4)	(454)	60
Net unrealized gains (losses) on derivatives	—	1	—	2
Defined benefit plans	—	—	—	5
Other	—	—	—	(1)
Total other comprehensive income (loss), net of tax	(65)	13	(472)	112
Total comprehensive income	$438	$520	$1,087	$1,415

See Notes to Consolidated Financial Statements.

4

AMERIPRISE FINANCIAL, INC.

CONSOLIDATED BALANCE SHEETS (UNAUDITED)

	September 30, 2018	December 31, 2017 [(1)]
	(in millions, except share amounts)	
Assets		
Cash and cash equivalents	$2,389	$2,484
Cash of consolidated investment entities (“CIEs”)	89	136
Investments	35,610	35,925
Investments of consolidated investment entities, at fair value	1,310	2,131
Separate account assets	86,592	87,368
Receivables	6,042	5,762
Receivables of consolidated investment entities, at fair value	5	25
Deferred acquisition costs	2,832	2,676
Restricted and segregated cash and investments	2,493	3,147
Other assets	7,828	7,826
Other assets of consolidated investment entities, at fair value	1	—
Total assets	$145,191	$147,480
Liabilities and Equity		
Liabilities:		
Policyholder account balances, future policy benefits and claims	$29,204	$29,904
Separate account liabilities	86,592	87,368
Customer deposits	10,758	10,303
Short-term borrowings	201	200
Long-term debt	2,870	2,891
Debt of consolidated investment entities, at fair value	1,370	2,206
Accounts payable and accrued expenses	1,867	1,975
Other liabilities	6,697	6,575
Other liabilities of consolidated investment entities, at fair value	14	63
Total liabilities	139,573	141,485
Equity:		
Ameriprise Financial, Inc.:		
Common shares ($.01 par value; shares authorized, 1,250,000,000; shares issued, 328,430,252 and 327,506,935 respectively)	3	3
Additional paid-in capital	8,214	8,085
Retained earnings	12,498	11,326
Treasury shares, at cost (188,610,627 and 180,872,271 shares, respectively)	(14,853)	(13,648)
Accumulated other comprehensive income (loss), net of tax	(244)	229
Total equity	5,618	5,995
Total liabilities and equity	$145,191	$147,480

[(1)] Certain prior period amounts have been restated. See Note 1 for more information.

See Notes to Consolidated Financial Statements.

5

AMERIPRISE FINANCIAL, INC.

CONSOLIDATED STATEMENTS OF EQUITY (UNAUDITED)

	Number of Outstanding Shares	Common Shares	Additional Paid-In Capital	Retained Earnings	Treasury Shares	Accumulated Other Comprehensive Income (Loss)	Total
	(in millions, except per share data)						
Balances at January 1, 2017, previously reported	154,759,904	$ 3	$ 7,765	$ 10,351	$ (12,027)	$ 200	$ 6,292
Cumulative effect of change in accounting policies	—	—	—	(3)	—	—	(3)
Balances at January 1, 2017, restated	154,759,904	3	7,765	10,348	(12,027)	200	6,289
Comprehensive income:							
Net income	—	—	—	1,303	—	—	1,303
Other comprehensive income, net of tax	—	—	—	—	—	112	112
Total comprehensive income							1,415
Dividends to shareholders	—	—	—	(379)	—	—	(379)
Repurchase of common shares	(10,184,145)	—	—	—	(1,323)	—	(1,323)
Share-based compensation plans	3,761,769	—	252	—	52	—	304
Balances at September 30, 2017	148,337,528	$ 3	$ 8,017	$ 11,272	$ (13,298)	$ 312	$ 6,306
Balances at January 1, 2018 [1]	146,634,164	$ 3	$ 8,085	$ 11,326	$ (13,648)	$ 229	$ 5,995
Cumulative effect of change in accounting policies	—	—	—	1	—	(1)	—
Comprehensive income:							
Net income	—	—	—	1,559	—	—	1,559
Other comprehensive loss, net of tax	—	—	—	—	—	(472)	(472)
Total comprehensive income							1,087
Dividends to shareholders	—	—	—	(388)	—	—	(388)
Repurchase of common shares	(8,526,715)	—	—	—	(1,265)	—	(1,265)
Share-based compensation plans	1,711,676	—	129	—	60	—	189
Balances at September 30, 2018	139,819,125	$ 3	$ 8,214	$ 12,498	$ (14,853)	$ (244)	$ 5,618

[1] Prior period retained earnings have been restated. See Note 1 for more information.

See Notes to Consolidated Financial Statements.

6

AMERIPRISE FINANCIAL, INC.

CONSOLIDATED STATEMENTS OF CASH FLOWS (UNAUDITED)

AMERIPRISE FINANCIAL, INC.

	Nine Months Ended September 30,	
	2018	2017
	(in millions)	
Cash Flows from Operating Activities		
Net income	$1,559	$1,303
Adjustments to reconcile net income to net cash provided by (used in) operating activities:		
Depreciation, amortization and accretion, net	152	176
Deferred income tax expense (benefit)	8	(58)
Share-based compensation	105	91
Net realized investment (gains) losses	(16)	(37)
Net trading (gains) losses	(9)	(5)
Loss from equity method investments	44	41
Net (gains) losses of consolidated investment entities	(29)	3
Changes in operating assets and liabilities:		
Restricted and segregated investments	349	1
Deferred acquisition costs	(61)	(31)
Other investments, net	(4)	(139)
Policyholder account balances, future policy benefits and claims, net	(523)	(353)
Derivatives, net of collateral	353	589
Receivables	(264)	(445)
Brokerage deposits	(488)	(47)
Accounts payable and accrued expenses	(98)	(19)
Other, net	31	109
Net cash provided by (used in) operating activities	1,109	1,179
Cash Flows from Investing Activities		
Available-for-Sale securities:		
Proceeds from sales	412	335
Maturities, sinking fund payments and calls	5,127	3,583
Purchases	(6,463)	(3,722)
Proceeds from sales, maturities and repayments of mortgage loans	236	348
Funding of mortgage loans	(164)	(372)
Proceeds from sales, maturities and collections of other investments	607	211
Purchase of other investments	(538)	(351)
Purchase of investments by consolidated investment entities	(327)	(1,092)
Proceeds from sales, maturities and repayments of investments by consolidated investment entities	920	1,087
Purchase of land, buildings, equipment and software	(117)	(125)
Other, net	(42)	(8)
Net cash provided by (used in) investing activities	$(349)	$(106)

See Notes to Consolidated Financial Statements.

CONSOLIDATED STATEMENTS OF CASH FLOWS (UNAUDITED) (Continued)

	Nine Months Ended September 30,	
	2018	2017
	(in millions)	

Cash Flows from Financing Activities		
Investment certificates:		
Proceeds from additions	$4,440	$ 3,595
Maturities, withdrawals and cash surrenders	(3,497)	(3,158)
Policyholder account balances:		
Deposits and other additions	1,511	1,538
Net transfers from (to) separate accounts	(89)	(120)
Surrenders and other benefits	(1,406)	(1,413)
Cash paid for purchased options with deferred premiums	(182)	(187)
Cash received from purchased options with deferred premiums	161	42
Repayments of long-term debt	(9)	(8)
Dividends paid to shareholders	(380)	(368)
Repurchase of common shares	(1,192)	(1,161)
Exercise of stock options	2	13
Borrowings by consolidated investment entities	566	—
Repayments of debt by consolidated investment entities	(1,132)	(59)
Other, net	3	—
Net cash provided by (used in) financing activities	(1,204)	(1,286)
Effect of exchange rate changes on cash	(3)	32
Net increase (decrease) in cash, cash equivalents and restricted cash	(447)	(181)
Cash, cash equivalents and restricted cash at beginning of period	5,144	5,392
Cash, cash equivalents and restricted cash at end of period	$4,697	$ 5,211
Supplemental Disclosures:		
Interest paid excluding consolidated investment entities	$154	$ 130
Interest paid by consolidated investment entities	90	65
Income taxes paid, net	295	387
Non-cash investing activity:		
Partnership commitments not yet remitted	1	9

	September 30, 2018	December 31, 2017
	(in millions)	
Reconciliation of cash, cash equivalents and restricted cash:		
Cash and cash equivalents	$2,389	$ 2,484
Cash of consolidated investment entities	89	136
Restricted and segregated cash and investments	2,493	3,147
Less: Restricted and segregated investments	(274)	(623)
Total cash, cash equivalents and restricted cash per consolidated statements of cash flows	$4,697	$ 5,144

See Notes to Consolidated Financial Statements.

AMERIPRISE FINANCIAL, INC.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)

1. Basis of Presentation

Ameriprise Financial, Inc. is a holding company, which primarily conducts business through its subsidiaries to provide financial planning, products and services that are designed to be utilized as solutions for clients' cash and liquidity, asset accumulation, income, protection and estate and wealth transfer needs. The foreign operations of Ameriprise Financial, Inc. are conducted primarily through Threadneedle Asset Management Holdings Sàrl and Ameriprise Asset Management Holdings GmbH (collectively, "Threadneedle").

The accompanying Consolidated Financial Statements include the accounts of Ameriprise Financial, Inc., companies in which it directly or indirectly has a controlling financial interest and variable interest entities ("VIEs") in which it is the primary beneficiary (collectively, the "Company"). All intercompany transactions and balances have been eliminated in consolidation.

The interim financial information in this report has not been audited. In the opinion of management, all adjustments necessary for fair statement of the consolidated results of operations and financial position for the interim periods have been made. Except for the out-of-period correction described below and the prior period adjustments for the retrospective adoption of the new revenue recognition accounting standard, all adjustments made were of a normal recurring nature.

In the first quarter of 2017, the Company recorded a $20 million decrease to income tax provision related to an out-of-period correction for a reversal of a tax reserve.

The accompanying Consolidated Financial Statements are prepared in accordance with U.S. generally accepted accounting principles ("GAAP"). Results of operations reported for interim periods are not necessarily indicative of results for the entire year. These Consolidated Financial Statements and Notes should be read in conjunction with the Consolidated Financial Statements and Notes in the Company's Annual Report on Form 10-K for the year ended December 31, 2017, filed with the Securities and Exchange Commission ("SEC") on February 23, 2018 ("2017 10-K").

The Company evaluated events or transactions that may have occurred after the balance sheet date for potential recognition or disclosure through the date the financial statements were issued. No subsequent events or transactions were identified.

On January 1, 2018, the Company retrospectively adopted the new accounting standard for revenue recognition. See Note 2 and Note 3 for further information on the new accounting standard and the Company's revenue from contracts with customers. The following tables present the impact to the consolidated statements of operations for the prior periods presented:

	Three Months Ended September 30, 2017		
	Previously Reported	Effect of Change	As Adjusted
	(in millions)		
Revenues			
Management and financial advice fees	$1,626	$ 13	$1,639
Distribution fees	437	(2)	435
Net investment income	372	—	372
Premiums	348	—	348
Other revenues	210	22	232
Total revenues	2,993	33	3,026
Banking and deposit interest expense	12	—	12
Total net revenues	2,981	33	3,014
Expenses			
Distribution expenses	850	—	850
Interest credited to fixed accounts	176	—	176
Benefits, claims, losses and settlement expenses	474	—	474
Amortization of deferred acquisition costs	48	—	48

Interest and debt expense	52	—	52
General and administrative expense	753	28	781
Total expenses	2,353	28	2,381
Pretax income	628	5	633
Income tax provision	125	1	126
Net income	$ 503	$ 4	$ 507

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

	Nine Months Ended September 30, 2017		
	Previously Reported	Effect of Change	As Adjusted
	(in millions)		
Revenues			
Management and financial advice fees	$4,669	$ 25	$4,694
Distribution fees	1,310	(9)	1,301
Net investment income	1,154	—	1,154
Premiums	1,035	—	1,035
Other revenues	733	69	802
Total revenues	8,901	85	8,986
Banking and deposit interest expense	34	—	34
Total net revenues	8,867	85	8,952
Expenses			
Distribution expenses	2,505	(1)	2,504
Interest credited to fixed accounts	509	—	509
Benefits, claims, losses and settlement expenses	1,652	—	1,652
Amortization of deferred acquisition costs	189	—	189
Interest and debt expense	154	—	154
General and administrative expense	2,244	81	2,325
Total expenses	7,253	80	7,333
Pretax income	1,614	5	1,619
Income tax provision	315	1	316
Net income	$1,299	$ 4	$1,303

The impact to the consolidated balance sheet as of December 31, 2017 was a $10 million increase to total assets, a $13 million increase to total liabilities and a $3 million decrease to retained earnings.

2. Recent Accounting Pronouncements

Adoption of New Accounting Standards

Revenue from Contracts with Customers

In May 2014, the Financial Accounting Standards Board ("FASB") updated the accounting standards for revenue from contracts with customers. The update provides a five-step revenue recognition model for all revenue arising from contracts with customers and affects all entities that enter into contracts to provide goods or services to their customers (unless the contracts are in the scope of other standards). The standard also updates the accounting for certain costs associated with obtaining and fulfilling a customer contract and requires disclosure of quantitative and qualitative information that enables users of financial statements to understand the nature, amount, timing, and uncertainty of revenues and cash flows arising from contracts with customers. The standard is effective for interim and annual periods beginning after December 15, 2017. The standard may be applied retrospectively for all periods presented or retrospectively with a cumulative-effect adjustment at the date of adoption. The Company adopted the revenue recognition guidance on a retrospective basis on January 1, 2018. The update does not apply to revenue associated with the manufacturing of insurance and annuity products or financial instruments as these revenues are in the scope of other standards. Therefore, the update did not have an impact on these revenues. The Company's implementation efforts included the identification of revenue within the guidance and the review of the customer contracts to determine the Company's performance obligation and the associated timing of each performance obligation. The Company determined that certain payments received primarily related to franchise advisor fees should be presented as revenue rather than a reduction of expense. The adoption of the standard did not have other material impacts on the Company's consolidated results of operations and financial condition. The impact of the change was an increase to revenues of $33 million and $85 million and an increase to expenses of $28 million and $80 million for the three months and nine months ended September 30, 2017, respectively. See Note 3 for new disclosures on revenue from contracts with customers.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

Financial Instruments – Recognition and Measurement of Financial Assets and Financial Liabilities
In January 2016, the FASB updated the accounting standards on the recognition and measurement of financial instruments. The update requires entities to carry marketable equity securities, excluding investments in securities that qualify for the equity method of accounting, at fair value with changes in fair value reflected in net income each reporting period. The update affects other aspects of accounting for equity instruments, as well as the accounting for financial liabilities utilizing the fair value option. The update eliminates the requirement to disclose the methods and assumptions used to estimate the fair value of financial assets or liabilities held at cost on the balance sheet and requires entities to use the exit price notion when measuring the fair value of these financial instruments. The standard is effective for interim and annual periods beginning after December 15, 2017. The Company adopted the standard on January 1, 2018 using a modified retrospective approach. The adoption of the standard did not have a material impact on the Company's consolidated results of operations or financial condition.

Future Adoption of New Accounting Standards

Financial Services – Insurance – Targeted Improvements to the Accounting for Long-Duration Contracts
In August 2018, the FASB updated the accounting standard related to long-duration insurance contracts. The guidance revises key elements of the measurement models and disclosure requirements for long-duration insurance contracts issued by insurers and reinsurers.

The guidance establishes a significant new category of benefit features called market risk benefits that protect the contract holder from other-than-nominal capital market risk and expose the insurer to that risk. Insurers will have to measure market risk benefits at fair value. Market risk benefits include variable annuity guaranteed benefits (i.e. guaranteed minimum death, withdrawal, withdrawal for life, accumulation and income benefits). The portion of the change in fair value attributable to a change in the instrument-specific credit risk of market risk benefits in a liability position will be recorded in other comprehensive income ("OCI").

Significant changes also relate to the measurement of the liability for future policy benefits for nonparticipating traditional long-duration insurance contracts and immediate annuities with a life contingent feature include the following:

- Insurers will be required to review and update the cash flow assumptions used to measure the liability for future policy benefits rather than using assumptions locked in at contract inception. The review of assumptions to measure the liability for all future policy benefits will be required annually at the same time each year, or more frequently if suggested by experience. The effect of updating assumptions will be measured on a retrospective catch-up basis and presented separate from the ongoing policyholder benefit expense in the statement of operations in the period the update is made. This new unlocking process will be required for the Company's term and whole life insurance, disability income, long term care insurance and immediate annuities with a life contingent feature.
- The discount rate used to measure the liability for future policy benefits will be standardized. The current requirement to use a discount rate reflecting expected investment yields will change to an upper-medium grade (low credit risk) fixed income corporate instrument yield (generally interpreted as an "A" rating) reflecting the duration characteristics of the liability. Entities will be required to update the discount rate at each reporting date with the effect of discount rate changes reflected in OCI.
- The current premium deficiency test is being replaced with a net premium ratio cap of 100%. If the net premium ratio (i.e. the ratio of the present value of total expected benefits and related expenses to the present value of total expected premiums) exceeds 100%, insurers are required to recognize a loss in the statement of operations in the period. Contracts from different issue years will no longer be permitted to be grouped to determine contracts in a loss position.

In addition, the update requires deferred acquisition costs ("DAC") and deferred sales inducement costs ("DSIC") relating to all long-duration contracts and most investment contracts to be amortized on a straight-line basis over the expected life of the contract independent of profit emergence. Under the new guidance, interest will not accrue to the deferred balance and DAC and DSIC will not be subject to an impairment test.

The update requires significant additional disclosures, including disaggregated rollforwards of the liability for future policy benefits, policyholder account balances, market risk benefits, DAC and DSIC, as well as qualitative and quantitative information about expected cash flows, estimates and assumptions. The update is effective for interim and annual periods beginning after December 15, 2020. The standard should be applied to the liability for future policy benefits and DAC and DSIC on a modified retrospective basis and applied to market risk benefits on a retrospective basis with the option to apply full retrospective transition if certain criteria are met. Early adoption is permitted. The Company is currently evaluating the impact of the standard on its consolidated results of operations, financial condition and disclosures.

Fair Value Measurement – Disclosure Framework – Changes to the Disclosure Requirements for Fair Value Measurement

In August 2018, the FASB updated the accounting standards related to disclosures for fair value measurements. The update eliminates the following disclosures: 1) the amount of and reasons for transfers between Level 1 and Level 2 of the fair value hierarchy, 2) the policy of timing of transfers between levels of the fair value hierarchy, and 3) the valuation processes for Level 3 fair value measurements. The new disclosures include changes in unrealized gains and losses for the period included in OCI for recurring Level 3 fair value measurements of instruments held at the end of the reporting period and the range and weighted average used to develop

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

significant unobservable inputs and how the weighted average was calculated. The new disclosures are required on a prospective basis; all other provisions should be applied retrospectively. The update is effective for interim and annual periods beginning after December 15, 2019. Early adoption is permitted for the entire standard or only the provisions that eliminate or modify disclosure requirements. The Company is currently evaluating the impact of the standard on its disclosures. The update does not have an impact on the Company's consolidated results of operations or financial condition.

Compensation – Retirement Benefits – Defined Benefit Plans – General – Disclosure Framework – Changes to the Disclosure Requirements for Defined Benefit Plans

In August 2018, the FASB updated the accounting standards related to disclosures for sponsors of defined benefit plans. The update requires disclosure of the weighted-average interest crediting rate for cash balance plans and an explanation of the reasons for significant gains and losses related to changes in the benefit obligation for the period. The update also eliminates the disclosure of the amounts in accumulated other comprehensive income ("AOCI") expected to be recognized as components of net period benefit cost over the next fiscal year. The update is effective for annual periods ending after December 15, 2020, and should be applied retrospectively. Early adoption is permitted. The Company is currently evaluating the impact of the standard on its disclosures. The update does not have an impact on the Company's consolidated results of operations or financial condition.

Intangibles – Goodwill and Other – Internal-Use Software – Customer's Accounting for Implementation Costs Incurred in a Cloud Computing Arrangement That Is a Service Contract

In August 2018, the FASB updated the accounting standards related to customer's accounting for implementation costs incurred in a cloud computing arrangement ("CCA") that is a service contract. The update requires implementation costs for a CCA to be evaluated for capitalization using the same approach as implementation costs associated with internal-use software. The update also addresses presentation, measurement and impairment of capitalized implementation costs in a CCA that is a service contract. The update requires new disclosures on the nature of hosting arrangements that are service contracts, significant judgements made when applying the guidance and quantitative disclosures, including amounts capitalized, amortized and impaired. The update is effective for interim and annual periods beginning after December 15, 2019, and can be applied either prospectively or retrospectively. Early adoption is permitted. The Company is currently evaluating the impact of the standard on its consolidated results of operations, financial condition and disclosures.

Income Statement – Reporting Comprehensive Income – Reclassification of Certain Tax Effects from Accumulated Other Comprehensive Income

In February 2018, the FASB updated the accounting standards related to the presentation of tax effects stranded in OCI. The update allows a reclassification from AOCI to retained earnings for tax effects stranded in AOCI resulting from the legislation commonly referred to as the Tax Cuts and Jobs Act ("Tax Act"). The update is optional and entities may elect not to reclassify the stranded tax effects. The update is effective for fiscal years beginning after December 15, 2018. Entities may elect to record the impacts either in the period of adoption or retrospectively to each period (or periods) in which the effect of the change in the U.S. federal corporate income tax rate in the Tax Act is recognized. Early adoption is permitted in any period. The Company does not plan to reclassify the stranded tax effects in OCI. As such, the update will not have an impact on the Company's consolidated results of operations and financial condition.

Derivatives and Hedging – Targeted Improvements to Accounting for Hedging Activities

In August 2017, the FASB updated the accounting standards to amend the hedge accounting recognition and presentation requirements. The objectives of the update are to better align the financial reporting of hedging relationships to the economic results of an entity's risk management activities and simplify the application of the hedge accounting guidance. The update also adds new disclosures and amends existing disclosure requirements. The standard is effective for interim and annual periods beginning after December 15, 2018, and should be applied on a modified retrospective basis. Early adoption is permitted. The Company is currently evaluating the impact of the standard on its consolidated results of operations and financial condition.

Receivables – Nonrefundable Fees and Other Costs – Premium Amortization on Purchased Callable Debt Securities
In March 2017, the FASB updated the accounting standards to shorten the amortization period for certain purchased callable debt securities held at a premium. Under current guidance, premiums are generally amortized over the contractual life of the security. The amendments require the premium to be amortized to the earliest call date. The update applies to securities with explicit, non-contingent call features that are callable at fixed prices and on preset dates. The standard is effective for interim and annual periods beginning after December 15, 2018, and should be applied on a modified retrospective basis through a cumulative-effect adjustment directly to retained earnings as of the beginning of the period of adoption. Early adoption is permitted. The update is not expected to have a material impact on the Company’s consolidated results of operations or financial condition.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

Intangibles – Goodwill and Other – Simplifying the Test for Goodwill Impairment
In January 2017, the FASB updated the accounting standards to simplify the accounting for goodwill impairment. The update removes the hypothetical purchase price allocation (Step 2) of the goodwill impairment test. Goodwill impairment will now be the amount by which a reporting unit's carrying value exceeds its fair value. The standard is effective for interim and annual periods beginning after December 15, 2019, and should be applied prospectively with early adoption permitted for any impairment tests performed after January 1, 2017. The update is not expected to have a material impact on the Company's consolidated results of operations or financial condition.
Financial Instruments – Credit Losses – Measurement of Credit Losses on Financial Instruments
In June 2016, the FASB updated the accounting standards related to accounting for credit losses on certain types of financial instruments. The update replaces the current incurred loss model for estimating credit losses with a new model that requires an entity to estimate the credit losses expected over the life of the asset. Generally, the initial estimate of the expected credit losses and subsequent changes in the estimate will be reported in current period earnings and recorded through an allowance for credit losses on the balance sheet. The current credit loss model for Available-for-Sale debt securities does not change; however, the credit loss calculation and subsequent recoveries are required to be recorded through an allowance. The standard is effective for interim and annual periods beginning after December 15, 2019. Early adoption will be permitted for interim and annual periods beginning after December 15, 2018. A modified retrospective cumulative adjustment to retained earnings should be recorded as of the first reporting period in which the guidance is effective for loans, receivables, and other financial instruments subject to the new expected credit loss model. Prospective adoption is required for establishing an allowance related to Available-for-Sale debt securities, certain beneficial interests, and financial assets purchased with a more-than-insignificant amount of credit deterioration since origination. The Company is currently evaluating the impact of the standard on its consolidated results of operations and financial condition.
Leases
In February 2016, the FASB updated the accounting standards for leases. The update was issued to increase transparency and comparability for the accounting of lease transactions. The standard will require most lease transactions for lessees to be recorded on the balance sheet as lease assets and lease liabilities and both quantitative and qualitative disclosures about leasing arrangements. The Company discloses information related to operating lease arrangements within Note 23 of the 2017 10-K. The standard is effective for interim and annual periods beginning after December 15, 2018 with early adoption permitted. Entities may elect to adopt the standard using a modified retrospective approach at either the beginning of the earliest period presented or as of the date of adoption. The Company plans to adopt the standard using a modified retrospective approach as of the date of adoption and is currently evaluating the impact of the standard on its consolidated results of operations and financial condition.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

3. Revenue from Contracts with Customers

On January 1, 2018, the Company adopted the new accounting standard for revenue from contracts with customers on a retrospective basis. See Note 2 for additional information on the adoption of the new accounting standard.

The following tables present revenue disaggregated by segment on an adjusted operating basis with a reconciliation of segment revenues to those reported on the Consolidated Statements of Operations:

	Three Months Ended September 30, 2018							
	Advice & Wealth Management	Asset Management	Annuities	Protection	Corporate & Other	Total Segments	Non-operating Revenue	Total
	(in millions)							
Management and financial advice fees:								
Asset management fees:								
Retail	$—	$ 479	$ —	$ —	$ —	$ 479	$ —	$ 479
Institutional	—	125	—	—	—	125	—	125
Advisory fees	740	—	—	—	—	740	—	740
Financial planning fees	75	—	—	—	—	75	—	75
Transaction and other fees	87	48	15	2	—	152	—	152
Total management and financial advice fees	902	652	15	2	—	1,571	—	1,571
Distribution fees:								
Mutual funds	182	64	—	—	—	246	—	246
Insurance and annuity	220	44	85	9	—	358	—	358
Other products	156	—	—	—	—	156	—	156
Total distribution fees	558	108	85	9	—	760	—	760
Other revenues	43	—	—	—	—	43	—	43
Total revenue from contracts with customers	1,503	760	100	11	—	2,374	—	2,374
Revenue from other sources [(1)]	85	12	528	600	49	1,274	26	1,300
Total segment gross revenues	1,588	772	628	611	49	3,648	26	3,674
Less: Banking and deposit interest expense	24	—	—	—	2	26	—	26
Total segment net revenues	1,564	772	628	611	47	3,622	26	3,648
Less: intersegment revenues	235	13	91	17	(2)	354	2	356
Total net revenues	$ 1,329	$ 759	$ 537	$ 594	$ 49	$ 3,268	$ 24	$ 3,292

14

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

	Three Months Ended September 30, 2017							
	Advice & Wealth Management	Asset Management	Annuities	Protection	Corporate & Other	Total Segments	Non-operating Revenue	Total
	(in millions)							
Management and financial advice fees:								
Asset management fees:								
Retail	$—	$ 467	$ —	$ —	$ —	$ 467	$ —	$ 467
Institutional	—	140	—	—	—	140	—	140
Advisory fees	641	—	—	—	—	641	—	641
Financial planning fees	71	—	—	—	—	71	—	71
Transaction and other fees	89	51	14	3	—	157	—	157
Total management and financial advice fees	801	658	14	3	—	1,476	—	1,476
Distribution fees:								
Mutual funds	186	68	—	—	—	254	—	254
Insurance and annuity	212	43	82	10	—	347	—	347
Other products	120	—	—	—	—	120	—	120
Total distribution fees	518	111	82	10	—	721	—	721
Other revenues	36	—	—	—	—	36	—	36
Total revenue from contracts with customers	1,355	769	96	13	—	2,233	—	2,233
Revenue from other sources [(1)]	67	15	530	465	51	1,128	18	1,146
Total segment gross revenues	1,422	784	626	478	51	3,361	18	3,379
Less: Banking and deposit interest expense	12	—	—	—	1	13	—	13
Total segment net revenues	1,410	784	626	478	50	3,348	18	3,366
Less: intersegment revenues	233	12	88	16	(1)	348	4	352
Total net revenues	$ 1,177	$ 772	$ 538	$ 462	$ 51	$ 3,000	$ 14	$ 3,014

15

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

	Nine Months Ended September 30, 2018							
	Advice & Wealth Management	Asset Management	Annuities	Protection	Corporate & Other	Total Segments	Non-operating Revenue	Total
	(in millions)							
Management and financial advice fees:								
Asset management fees:								
Retail	$—	$ 1,431	$—	$—	$ —	$ 1,431	$ —	$ 1,431
Institutional	—	345	—	—	—	345	—	345
Advisory fees	2,137	—	—	—	—	2,137	—	2,137
Financial planning fees	223	—	—	—	—	223	—	223
Transaction and other fees	268	144	44	6	—	462	—	462
Total management and financial advice fees	2,628	1,920	44	6	—	4,598	—	4,598
Distribution fees:								
Mutual funds	556	201	—	—	—	757	—	757
Insurance and annuity	673	131	253	27	—	1,084	—	1,084
Other products	448	—	—	—	—	448	—	448
Total distribution fees	1,677	332	253	27	—	2,289	—	2,289
Other revenues	131	2	—	—	—	133	—	133
Total revenue from contracts with customers	4,436	2,254	297	33	—	7,020	—	7,020
Revenue from other sources [(1)]	232	51	1,566	1,630	164	3,643	142	3,785
Total segment gross revenues	4,668	2,305	1,863	1,663	164	10,663	142	10,805
Less: Banking and deposit interest expense	60	—	—	—	4	64	—	64
Total segment net revenues	4,608	2,305	1,863	1,663	160	10,599	142	10,741
Less: intersegment revenues	722	37	271	46	(3)	1,073	12	1,085
Total net revenues	$ 3,886	$ 2,268	$ 1,592	$ 1,617	$ 163	$ 9,526	$ 130	$ 9,656

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

	Nine Months Ended September 30, 2017							
	Advice & Wealth Management	Asset Management	Annuities	Protection	Corporate & Other	Total Segments	Non-operating Revenue	Total
	(in millions)							
Management and financial advice fees:								
Asset management fees:								
Retail	$—	$ 1,367	$—	$—	$—	$1,367	$ —	$1,367
Institutional	—	347	—	—	—	347	—	347
Advisory fees	1,817	—	—	—	—	1,817	—	1,817
Financial planning fees	210	—	—	—	—	210	—	210
Transaction and other fees	271	155	42	6	—	474	—	474
Total management and financial advice fees	2,298	1,869	42	6	—	4,215	—	4,215
Distribution fees:								
Mutual funds	572	219	—	—	—	791	—	791
Insurance and annuity	621	125	242	25	—	1,013	—	1,013
Other products	348	—	—	—	—	348	—	348
Total distribution fees	1,541	344	242	25	—	2,152	—	2,152
Other revenues	119	1	—	—	—	120	—	120
Total revenue from contracts with customers	3,958	2,214	284	31	—	6,487	—	6,487
Revenue from other sources [1]	183	42	1,577	1,485	164	3,451	102	3,553
Total segment gross revenues	4,141	2,256	1,861	1,516	164	9,938	102	10,040
Less: Banking and deposit interest expense	34	—	—	—	2	36	—	36
Total segment net revenues	4,107	2,256	1,861	1,516	162	9,902	102	10,004
Less: intersegment revenues	701	35	259	46	(1)	1,040	12	1,052
Total net revenues	$3,406	$ 2,221	$1,602	$1,470	$ 163	$8,862	$ 90	$8,952

[1] Revenues not included in the scope of the revenue from contracts with customers standard. The amounts primarily consist of revenue associated with the manufacturing of insurance and annuity products or financial instruments.

The following discussion describes the nature, timing, and uncertainty of revenues and cash flows arising from the Company’s contracts with customers on a consolidated basis.

Management and Financial Advice Fees

Asset Management Fees

The Company earns revenue for performing asset management services for retail and institutional clients. The revenue is earned based on a fixed or tiered rate applied, as a percentage, to assets under management. Assets under management vary with market fluctuations and client behavior. The asset management performance obligation is considered a series of distinct services that are substantially the same and are satisfied each day over the contract term. Asset management fees are accrued, invoiced and collected on a monthly or quarterly basis.

The Company’s asset management contracts for Open Ended Investment Companies (“OEICs”) in the UK and Société d'Investissement à Capital Variable (“SICAVs”) in Europe include performance obligations for asset management and fund distribution services. The amounts received for these services are reported as management and financial advice fees. The revenue recognition pattern is the same for both performance obligations as the fund distribution services revenue is variably constrained due to factors outside the Company’s control including market volatility and client behavior (such as how long clients hold their investment) and not recognized until assets under management are

known.
The Company may also earn performance-based management fees on institutional accounts, hedge funds, collateralized loan obligations ("CLOs"), OEICs, SICAVs and property funds based on a percentage of account returns in excess of either a benchmark

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

index or a contractually specified level. This revenue is variable and impacted primarily by the performance of the assets being managed compared to the benchmark index or contractually specified level. The revenue is not recognized until it is probable that a significant reversal will not occur. Performance-based management fees are invoiced on a quarterly or annual basis.

Advisory Fees

The Company earns revenue for performing investment advisory services for certain brokerage customer's discretionary and non-discretionary managed accounts. The revenue is earned based on a contractual fixed rate applied, as a percentage, to the market value of assets held in the account. The investment advisory performance obligation is considered a series of distinct services that are substantially the same and are satisfied each day over the contract term. Advisory fees are accrued daily and invoiced or charged on a monthly or quarterly basis.

Financial Planning Fees

The Company earns revenue for providing financial plans to its clients. The revenue earned for each financial plan is either a fixed fee (received monthly, quarterly or annually) or a variable fee (received monthly or quarterly) based on a contractual fixed rate applied, as a percentage, to assets held in a client's investment advisory account. The financial planning fee is based on the complexity of a client's financial and life situation and his or her advisor's experience. The performance obligation is satisfied at the time the financial plan is delivered to the customer. The Company records a contract liability for the unearned revenue when cash is received before the plan is delivered. The financial plan contracts with clients are annual contracts. Amounts recorded as a contract liability are recognized as revenue when the financial plan is delivered, which occurs within the annual period.

For fixed fee arrangements, revenue is recognized when the financial plan is delivered. The Company accrues revenue for any amounts that have not been received at the time the financial plan is delivered.

For variable fee arrangements, revenue is recognized for cash that has been received when the financial plan is delivered. The amount received after the plan is delivered is variably constrained due to factors outside the Company's control including market volatility and client behavior. The revenue is recognized when it is probable that a significant reversal will not occur that is generally each month or quarter end as the advisory account balance uncertainty is resolved.

Contract liabilities for financial planning fees, which are included in other liabilities in the Consolidated Balance Sheets, were $128 million and $134 million as of September 30, 2018 and December 31, 2017, respectively.

The Company pays sales commissions to advisors when a new financial planning contract is obtained or when an existing contract is renewed. The sales commissions paid to the advisors prior to financial plan delivery are considered costs to obtain a contract with a customer and are initially capitalized. When the performance obligation to deliver the financial plan is satisfied, the commission is recognized as distribution expense. Capitalized costs to obtain these contracts are reported in other assets in the Consolidated Balance Sheets, and were $105 million and $109 million as of September 30, 2018 and December 31, 2017, respectively.

Transaction and Other Fees

The Company earns revenue for providing customer support, shareholder and administrative services (including transfer agent services) for affiliated mutual funds and networking, sub-accounting and administrative services for unaffiliated mutual funds. The Company also receives revenue for providing custodial services and account maintenance services on brokerage and retirement accounts that are not included in an advisory relationship. Transfer agent and administrative revenue is earned based on either a fixed rate applied, as a percentage, to assets under management or an annual fixed fee for each fund position. Networking and sub-accounting revenue is earned based on either an annual fixed fee for each account or an annual fixed fee for each fund position. Custodial and account maintenance revenue is generally earned based on a quarterly or annual fixed fee for each account. Each of the customer support and administrative services performance obligations are considered a series of distinct services that are substantially the same and are satisfied each day over the contract term. Transaction and other fees (other than custodial service fees) are invoiced or charged to brokerage accounts on a monthly or quarterly basis. Custodial service fees are invoiced or charged to brokerage accounts on an annual basis. Contract liabilities for custodial service fees, which are included in other liabilities in the Consolidated Balance Sheets, were $16 million and nil as of September 30, 2018 and December 31, 2017, respectively.

The Company earns revenue for providing trade execution services to franchise advisors. The trade execution performance obligation is satisfied at the time of each trade and the revenue is primarily earned based on a fixed fee per trade. These fees are invoiced and collected on a semi-monthly basis.

Distribution Fees

Mutual Funds and Insurance and Annuity Products

The Company earns revenue for selling affiliated and unaffiliated mutual funds, fixed and variable annuities and insurance products. The performance obligation is satisfied at the time of each individual sale. A portion of the revenue is based on a fixed rate applied, as a percentage, to amounts invested at the time of sale. The remaining revenue is recognized over the time the client owns the investment or holds the contract and is generally earned based on a fixed rate applied, as a percentage, to the net asset value of the fund, or the value of the insurance policy or annuity contract. The ongoing revenue is not recognized at the time of sale because it is

variably constrained due to factors outside the Company's control including market volatility and client behavior (such as how long clients hold their investment, insurance policy or annuity contract). The revenue will not be recognized until it is probable that a significant reversal will not occur.
The Company earns revenue for providing unaffiliated partners an opportunity to educate the Company's advisors or to support availability and distribution of their products on the Company's platforms. These payments allow the outside parties to train and support the advisors, explain the features of their products and distribute marketing and educational materials, and support trading and operational systems necessary to enable the Company's client servicing and production distribution efforts. The Company earns revenue for placing and maintaining unaffiliated fund partners and insurance companies' products on the Company's sales platform (subject to the Company's due diligence standards). The revenue is primarily earned based on a fixed fee or a fixed rate applied, as a percentage, to the market value of assets invested. These performance obligations are considered a series of distinct services that are substantially the same and are satisfied each day over the contract term. These fees are invoiced and collected on monthly basis.
Other Products
The Company earns revenue for selling unaffiliated alternative products. The performance obligation is satisfied at the time of each individual sale. A portion of the revenue is based on a fixed rate applied, as a percentage, to amounts invested at the time of sale. The remaining revenue is recognized over the time the client owns the investment and is earned generally based on a fixed rate applied, as a percentage, to the market value of the investment. The ongoing revenue is not recognized at the time of sale because it is variably constrained due to factors outside the Company's control including market volatility and client behavior (such as how long clients hold their investment). The revenue will not be recognized until it is probable that a significant reversal will not occur.
The Company earns revenue from brokerage clients for the execution of requested trades. The performance obligation is satisfied at the time of trade execution and amounts are received on the settlement date. The revenue varies for each trade based on various factors that include the type of investment, dollar amount of the trade and how the trade is executed (online or broker assisted).
The Company earns revenue for placing clients' deposits in its brokerage sweep program with third-party banks. The amount received from the third-party banks is impacted by short-term interest rates. The performance obligation with the financial institutions that participate in the sweep program is considered a series of distinct services that are substantially the same and are satisfied each day over the contract term. The revenue is earned daily and settled monthly based on a rate applied, as a percentage, to the deposits placed.
Other Revenues
The Company earns revenue from fees charged to franchise advisors for providing various services the advisors need to manage and grow their practices. The primary services include: licensing of intellectual property and software, compliance supervision, insurance coverage, technology services and support, consulting and other services. The services are either provided by the Company or third- party providers. The Company controls the services provided by third parties as it has the right to direct the third parties to perform the services, is primarily responsible for performing the services and sets the prices the advisors are charged. The Company recognizes revenue for the gross amount of the fees received from the advisors. The fees are primarily collected monthly as a reduction of commission payments. Intellectual property and software licenses, along with compliance supervision, insurance coverage, and technology services and support are primarily earned based on a monthly fixed fee. These services are considered a series of distinct services that are substantially the same and are satisfied each day over the contract term. The consulting and other services performance obligations are satisfied as the services are delivered and revenue is earned based upon the level of service requested. Prior to the implementation of the revenue recognition standard, fees received from the advisors for software licenses, compliance supervision, technology services and support, consulting, and other services were recorded as a reduction to the Company's expenses to provide the services and totaled $26 million and $24 million for the three months ended September 30, 2018 and 2017, respectively, and $79 million and $75 million

for the nine months ended September 30, 2018 and 2017, respectively.

Receivables

Receivables for revenue from contracts with customers are recognized when the performance obligation is satisfied and the Company has an unconditional right to the revenue. Receivables related to revenues from contracts with customers were $670 million and $657 million as of September 30, 2018 and December 31, 2017, respectively.

4. Variable Interest Entities

The Company provides asset management services to investment entities which are considered to be VIEs, such as CLOs, hedge funds, property funds and certain non-U.S. series funds (OEICs and SICAVs) (collectively, “investment entities”), which are sponsored by the Company. In addition, the Company invests in structured investments other than CLOs and certain affordable housing partnerships which are considered VIEs. The Company consolidates certain investment entities (collectively, “consolidated investment entities”) if the Company is deemed to be the primary beneficiary. The Company has no obligation to provide financial or other support to the non-consolidated VIEs beyond its investment nor has the Company provided any support to these entities.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

CLOs
CLOs are asset backed financing entities collateralized by a pool of assets, primarily syndicated loans and, to a lesser extent, high-yield bonds. Multiple tranches of debt securities are issued by a CLO, offering investors various maturity and credit risk characteristics. The debt securities issued by the CLOs are non-recourse to the Company. The CLO’s debt holders have recourse only to the assets of the CLO. The assets of the CLOs cannot be used by the Company. Scheduled debt payments are based on the performance of the CLO’s collateral pool. The Company earns management fees from the CLOs based on the CLO’s collateral pool and, in certain instances, may also receive incentive fees. The fee arrangement is at market and commensurate with the level of effort required to provide those services. The Company has invested in a portion of the unrated, junior subordinated notes of certain CLOs.
The Company’s maximum exposure to loss with respect to non-consolidated CLOs is limited to its amortized cost, which was $7 million and $6 million as of September 30, 2018 and December 31, 2017, respectively. The Company classifies these investments as Available-for-Sale securities. See Note 5 for additional information on these investments.
Property Funds
The Company provides investment advice and related services to property funds some of which are considered VIEs. For investment management services, the Company generally earns management fees based on the market value of assets under management, and in certain instances may also receive performance-based fees. The fee arrangement is at market and commensurate with the level of effort required to provide those services. The Company does not have a significant economic interest and is not required to consolidate any of the property funds. The carrying value of the Company’s investment in property funds is reflected in other investments and was $24 million as of both September 30, 2018 and December 31, 2017.
Hedge Funds and other Private Funds
The Company has determined that consolidation is not required for hedge funds and other private funds which are sponsored by the Company and considered VIEs. For investment management services, the Company earns management fees based on the market value of assets under management, and in certain instances may also receive performance-based fees. The fee arrangement is at market and commensurate with the level of effort required to provide those services and the Company does not have a significant economic interest in any fund. The Company’s maximum exposure to loss with respect to its investment in these entities is limited to its carrying value. The carrying value of the Company’s investment in these entities is reflected in other investments and was $7 million as of both September 30, 2018 and December 31, 2017.
Non-U.S. Series Funds
The Company manages non-U.S. series funds, which are considered VIEs. For investment management services, the Company earns management fees based on the market value of assets under management, and in certain instances may also receive performance-based fees. The fee arrangement is at market and commensurate with the level of effort required to provide those services. The Company does not consolidate these funds and its maximum exposure to loss is limited to its carrying value. The carrying value of the Company’s investment in these funds is reflected in other investments and was $70 million and $25 million as of September 30, 2018 and December 31, 2017, respectively.
Affordable Housing Partnerships and Other Real Estate Partnerships
The Company is a limited partner in affordable housing partnerships that qualify for government-sponsored low income housing tax credit programs and partnerships that invest in multi-family residential properties that were originally developed with an affordable housing component. The Company has determined it is not the primary beneficiary and therefore does not consolidate these partnerships.
A majority of the limited partnerships are VIEs. The Company’s maximum exposure to loss as a result of its investment in the VIEs is limited to the carrying value. The carrying value is reflected in other investments and was $364 million and $408 million as of September 30, 2018 and December 31, 2017, respectively. The Company had a $57 million and a $97 million liability recorded as of September 30, 2018 and December 31, 2017, respectively,

related to original purchase commitments not yet remitted to the VIEs. The Company has not provided any additional support and is not contractually obligated to provide additional support to the VIEs beyond the above mentioned funding commitments.

Structured Investments

The Company invests in structured investments which are considered VIEs for which it is not the sponsor. These structured investments typically invest in fixed income instruments and are managed by third parties and include asset backed securities, commercial mortgage backed securities and residential mortgage backed securities. The Company classifies these investments as Available-for-Sale securities. The Company has determined that it is not the primary beneficiary of these structures due to the size of the Company's investment in the entities and position in the capital structure of these entities. The Company's maximum exposure to loss as a result of its investment in these structured investments is limited to its carrying value. See Note 5 for additional information on these structured investments.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

Fair Value of Assets and Liabilities

The Company categorizes its fair value measurements according to a three-level hierarchy. See Note 11 for the definition of the three levels of the fair value hierarchy.

The following tables present the balances of assets and liabilities held by consolidated investment entities measured at fair value on a recurring basis:

	September 30, 2018			
	Level 1	Level 2	Level 3	Total
	(in millions)			
Assets				
Investments:				
Corporate debt securities	$—	$9	$—	$9
Common stocks	5	1	6	12
Other investments	4	—	—	4
Syndicated loans	—	1,164	121	1,285
Total investments	9	1,174	127	1,310
Receivables	—	5	—	5
Other assets	—	1	—	1
Total assets at fair value	$9	$1,180	$127	$1,316
Liabilities				
Debt (1)	$—	$1,370	$—	$1,370
Other liabilities	—	14	—	14
Total liabilities at fair value	$—	$1,384	$—	$1,384

	December 31, 2017			
	Level 1	Level 2	Level 3	Total
	(in millions)			
Assets				
Investments:				
Corporate debt securities	$—	$27	$—	$27
Common stocks	18	8	4	30
Other investments	5	—	—	5
Syndicated loans	—	1,889	180	2,069
Total investments	23	1,924	184	2,131
Receivables	—	25	—	25
Total assets at fair value	$23	$1,949	$184	$2,156
Liabilities				
Debt (1)	$—	$2,206	$—	$2,206
Other liabilities	—	63	—	63
Total liabilities at fair value	$—	$2,269	$—	$2,269

(1) The carrying value of the CLOs' debt is set equal to the fair value of the CLOs' assets. The estimated fair value of the CLOs' debt was $1.3 billion and $2.2 billion as of September 30, 2018 and December 31, 2017, respectively.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

The following tables provide a summary of changes in Level 3 assets held by consolidated investment entities measured at fair value on a recurring basis:

	Common Stocks	Syndicated Loans
	(in millions)	
Balance, July 1, 2018	$4	$ 111
Total gains (losses) included in:		
Net income	2 (1)	1 (1)
Purchases	—	9
Sales	—	(3)
Settlements	—	(10)
Transfers into Level 3	—	52
Transfers out of Level 3	—	(39)
Balance, September 30, 2018	$6	$ 121
Changes in unrealized gains (losses) included in income relating to assets held at September 30, 2018	$2 (1)	$ —

	Common Stocks	Syndicated Loans
	(in millions)	
Balance, July 1, 2017	$7	$ 185
Total gains (losses) included in:		
Net income	1 (1)	(1) (1)
Purchases	—	6
Sales	—	(12)
Settlements	—	(3)
Transfers into Level 3	—	84
Transfers out of Level 3	(4)	(77)
Balance, September 30, 2017	$4	$ 182
Changes in unrealized gains (losses) included in income relating to assets held at September 30, 2017	$1 (1)	$ —

	Common Stocks	Syndicated Loans
	(in millions)	
Balance, January 1, 2018	$4	$ 180
Total gains (losses) included in:		
Net income	6 (1)	2 (1)
Purchases	—	51
Sales	(4)	(39)
Settlements	—	(40)
Transfers into Level 3	4	130
Transfers out of Level 3	(4)	(163)
Balance, September 30, 2018	$6	$ 121
Changes in unrealized gains (losses) included in income relating to assets held at September 30, 2018	$4 (1)	$ —

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

	Corporate Debt Securities	Common Stocks	Syndicated Loans
	(in millions)		
Balance, January 1, 2017	$—	$ 5	$ 254
Total gains (losses) included in:			
Net income	—	1 [(1)]	—
Purchases	—	3	133
Sales	(2)	(1)	(27)
Settlements	—	—	(56)
Transfers into Level 3	2	2	197
Transfers out of Level 3	—	(6)	(319)
Balance, September 30, 2017	$—	$ 4	$ 182
Changes in unrealized gains (losses) included in income relating to assets held at September 30, 2017	$—	$ 1 [(1)]	$ (2) [(1)]

[(1)] Included in net investment income in the Consolidated Statements of Operations.

Securities and loans transferred from Level 3 primarily represent assets with fair values that are now obtained from a third-party pricing service with observable inputs or priced in active markets. Transfers out of Level 3 for the nine months ended September 30, 2018 included $2 million of common stock and $24 million of syndicated loans related to the deconsolidation of a CLO. Securities and loans transferred to Level 3 represent assets with fair values that are now based on a single non-binding broker quote. The Company recognizes transfers between levels of the fair value hierarchy as of the beginning of the quarter in which each transfer occurred. For assets and liabilities held at the end of the reporting periods that are measured at fair value on a recurring basis, there were no transfers between Level 1 and Level 2.

All Level 3 measurements as of September 30, 2018 and December 31, 2017 were obtained from non-binding broker quotes where unobservable inputs utilized in the fair value calculation are not reasonably available to the Company.

Determination of Fair Value

Assets

Investments

The fair value of syndicated loans obtained from third-party pricing services using a market approach with observable inputs is classified as Level 2. The fair value of syndicated loans obtained from third-party pricing services with a single non-binding broker quote as the underlying valuation source is classified as Level 3. The underlying inputs used in non-binding broker quotes are not readily available to the Company.

In consideration of the above, management is responsible for the fair values recorded on the financial statements. Prices received from third-party pricing services are subjected to exception reporting that identifies loans with significant daily price movements as well as no movements. The Company reviews the exception reporting and resolves the exceptions through reaffirmation of the price or recording an appropriate fair value estimate. The Company also performs subsequent transaction testing. The Company performs annual due diligence of the third-party pricing services. The Company's due diligence procedures include assessing the vendor's valuation qualifications, control environment, analysis of asset-class specific valuation methodologies and understanding of sources of market observable assumptions and unobservable assumptions, if any, employed in the valuation methodology. The Company also considers the results of its exception reporting controls and any resulting price challenges that arise.

See Note 11 for a description of the Company's determination of the fair value of corporate debt securities, common stocks and other investments.

Receivables

For receivables of the consolidated CLOs, the carrying value approximates fair value as the nature of these assets has historically been short term and the receivables have been collectible. The fair value of these receivables is classified

as Level 2.
Liabilities
Debt
The fair value of the CLOs' assets, typically syndicated bank loans, is more observable than the fair value of the CLOs' debt tranches for which market activity is limited and less transparent. As a result, the fair value of the CLOs' debt is set equal to the fair value of the CLOs' assets. The fair value of the CLOs' debt is classified as Level 2.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

Other Liabilities
Other liabilities consist primarily of securities purchased but not yet settled held by consolidated CLOs. The carrying value approximates fair value as the nature of these liabilities has historically been short term. The fair value of these liabilities is classified as Level 2.

Fair Value Option
The Company has elected the fair value option for the financial assets and liabilities of the consolidated CLOs. Management believes that the use of the fair value option better matches the changes in fair value of assets and liabilities related to the CLOs.
The following table presents the fair value and unpaid principal balance of loans and debt for which the fair value option has been elected:

	September 30, 2018	December 31, 2017
	(in millions)	
Syndicated loans		
Unpaid principal balance	$ 1,307	$ 2,140
Excess unpaid principal over fair value	(22)	(71)
Fair value	$ 1,285	$ 2,069
Fair value of loans more than 90 days past due	$ —	$ 24
Fair value of loans in nonaccrual status	—	24
Difference between fair value and unpaid principal of loans more than 90 days past due, loans in nonaccrual status or both	3	35
Debt		
Unpaid principal balance	$ 1,513	$ 2,340
Excess unpaid principal over fair value	(143)	(134)
Carrying value [(1)]	$ 1,370	$ 2,206

[(1)] The carrying value of the CLOs’ debt is set equal to the fair value of the CLOs’ assets. The estimated fair value of the CLOs’ debt was $1.3 billion and $2.2 billion as of September 30, 2018 and December 31, 2017, respectively.

Interest income from syndicated loans, bonds and structured investments is recorded based on contractual rates in net investment income. Gains and losses related to changes in the fair value of investments and gains and losses on sales of investments are also recorded in net investment income. Interest expense on debt is recorded in interest and debt expense with gains and losses related to changes in the fair value of debt recorded in net investment income.
Total net gains (losses) recognized in net investment income related to changes in the fair value of financial assets and liabilities for which the fair value option was elected were $5 million and $(1) million for the three months ended September 30, 2018 and 2017, respectively.
Total net gains (losses) recognized in net investment income related to changes in the fair value of financial assets and liabilities for which the fair value option was elected were $29 million and $(3) million for the nine months ended September 30, 2018 and 2017, respectively.
Debt of the consolidated investment entities and the stated interest rates were as follows:

	Carrying Value		Weighted Average Interest Rate	
	September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
	(in millions)			
Debt of consolidated CLOs due 2025-2030	$ 1,370	$ 2,206	3.5 %	2.8 %

The debt of the consolidated CLOs has both fixed and floating interest rates, which range from 0% to 11.0%. The interest rates on the debt of CLOs are weighted average rates based on the outstanding principal and contractual interest rates.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

5. Investments

The following is a summary of Ameriprise Financial investments:

	September 30, 2018	December 31, 2017
	(in millions)	
Available-for-Sale securities, at fair value	$30,840	$ 30,927
Mortgage loans, net	2,684	2,756
Policy and certificate loans	854	845
Other investments	1,232	1,397
Total	$35,610	$ 35,925

Other investments primarily reflect the Company’s interests in affordable housing partnerships, trading securities, seed money investments, syndicated loans and held-to-maturity certificates of deposit with original or remaining maturities at the time of purchase of more than 90 days but less than 12 months. As of January 1, 2018, marketable equity securities were reclassified from Available-for-Sale securities to other investments due to the adoption of a new accounting standard on the recognition and measurement of financial instruments. The carrying value of held-to-maturity certificates of deposit was nil and $205 million as of September 30, 2018 and December 31, 2017, respectively, which approximates fair value due to the short time between the purchase of the instrument and its expected realization.

The following is a summary of net investment income:

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2018	2017	2018	2017
	(in millions)			
Investment income on fixed maturities	$339	$340	$1,002	$1,012
Net realized gains (losses)	4	(3)	15	35
Affordable housing partnerships	(24)	(17)	(49)	(42)
Other	43	26	132	70
Consolidated investment entities	24	26	101	79
Total	$386	$372	$1,201	$1,154

Available-for-Sale securities distributed by type were as follows:

September 30, 2018					
Description of Securities	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value	Noncredit OTTI (1)
	(in millions)				
Corporate debt securities	$13,880	$ 658	$(147)	$14,391	$ —
Residential mortgage backed securities	6,310	27	(112)	6,225	—
Commercial mortgage backed securities	4,713	16	(134)	4,595	—

Asset backed securities	1,459	30	(12)	1,477	2
State and municipal obligations	2,190	183	(14)	2,359	—
U.S. government and agencies obligations	1,495	—	—	1,495	—
Foreign government bonds and obligations	296	10	(8)	298	—
Total	$ 30,343	$ 924	$ (427)	$ 30,840	$ 2

25

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

December 31, 2017

Description of Securities	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value	Noncredit OTTI [1]
(in millions)					
Corporate debt securities	$ 13,976	$ 1,131	$ (32)	$ 15,075	$ —
Residential mortgage backed securities	6,585	63	(37)	6,611	—
Commercial mortgage backed securities	4,362	48	(36)	4,374	—
Asset backed securities	1,549	36	(5)	1,580	1
State and municipal obligations	2,215	259	(11)	2,463	—
U.S. government and agencies obligations	502	1	—	503	—
Foreign government bonds and obligations	298	20	(4)	314	—
Common stocks	5	3	(1)	7	—
Total	$ 29,492	$ 1,561	$ (126)	$ 30,927	$ 1

(1) Represents the amount of other-than-temporary impairment ("OTTI") losses in AOCI. Amount includes unrealized gains and losses on impaired securities subsequent to the initial impairment measurement date. These amounts are included in gross unrealized gains and losses as of the end of the period.

As of September 30, 2018 and December 31, 2017, investment securities with a fair value of $1.9 billion and $1.7 billion, respectively, were pledged to meet contractual obligations under derivative contracts and short-term borrowings, of which $1.0 billion and $803 million, respectively, may be sold, pledged or rehypothecated by the counterparty.

As of September 30, 2018 and December 31, 2017, fixed maturity securities comprised approximately 87% and 86%, respectively, of Ameriprise Financial investments. Rating agency designations are based on the availability of ratings from Nationally Recognized Statistical Rating Organizations ("NRSROs"), including Moody's Investors Service ("Moody's"), Standard & Poor's Ratings Services ("S&P") and Fitch Ratings Ltd. ("Fitch"). The Company uses the median of available ratings from Moody's, S&P and Fitch, or, if fewer than three ratings are available, the lower rating is used.

When ratings from Moody's, S&P and Fitch are unavailable, the Company may utilize ratings from other NRSROs or rate the securities internally. As of September 30, 2018 and December 31, 2017, the Company's internal analysts rated $823 million and $979 million, respectively, of securities using criteria similar to those used by NRSROs.

A summary of fixed maturity securities by rating was as follows:

	September 30, 2018			**December 31, 2017**		
Ratings	**Amortized Cost**	**Fair Value**	**Percent of Total Fair Value**	**Amortized Cost**	**Fair Value**	**Percent of Total Fair Value**
	(in millions, except percentages)					
AAA	$12,764	$12,551	41 %	$11,293	$11,331	37 %
AA	1,659	1,801	6	1,898	2,114	7
A	4,158	4,394	14	4,760	5,243	17
BBB	10,807	11,140	36	10,317	10,989	35
Below investment grade (1)	955	954	3	1,219	1,243	4
Total fixed maturities	$30,343	$30,840	100%	$29,487	$30,920	100%

(1) The amortized cost and fair value of below investment grade securities includes interest in CLOs managed by the Company of $7 million and $9 million, respectively, at September 30, 2018, and $6 million and $7 million, respectively, at December 31, 2017. These securities are not rated but are included in below investment grade due to their risk characteristics.

As of September 30, 2018 and December 31, 2017, approximately 35% and 37%, respectively, of the securities rated AAA were GNMA, FNMA and FHLMC mortgage backed securities. No holdings of any other issuer were greater than 10% of total equity.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

The following tables provide information about Available-for-Sale securities with gross unrealized losses and the length of time that individual securities have been in a continuous unrealized loss position:

September 30, 2018	Less than 12 months			12 months or more			Total		
Description of Securities	Number of Securities	Fair Value	Unrealized Losses	Number of Securities	Fair Value	Unrealized Losses	Number of Securities	Fair Value	Unrealized Losses
(in millions, except number of securities)									
Corporate debt securities	366	$5,808	$(105)	79	$840	$(42)	445	$6,648	$(147)
Residential mortgage backed securities	177	3,137	(48)	145	1,675	(64)	322	4,812	(112)
Commercial mortgage backed securities	116	1,987	(61)	85	1,245	(73)	201	3,232	(134)
Asset backed securities	49	722	(7)	24	206	(5)	73	928	(12)
State and municipal obligations	165	391	(7)	80	214	(7)	245	605	(14)
Foreign government bonds and obligations	15	53	(3)	14	17	(5)	29	70	(8)
Total	888	$12,098	$(231)	427	$4,197	$(196)	1,315	$16,295	$(427)

December 31, 2017	Less than 12 months			12 months or more			Total		
Description of Securities	Number of Securities	Fair Value	Unrealized Losses	Number of Securities	Fair Value	Unrealized Losses	Number of Securities	Fair Value	Unrealized Losses
(in millions, except number of securities)									
Corporate debt securities	150	$1,791	$(8)	70	$740	$(24)	220	$2,531	$(32)
Residential mortgage backed securities	102	1,772	(11)	130	1,467	(26)	232	3,239	(37)
Commercial mortgage backed securities	67	1,178	(12)	58	783	(24)	125	1,961	(36)

Asset backed securities	36	424	(2)	26	187	(3)	62	611	(5)
State and municipal obligations	76	141	(1)	34	180	(10)	110	321	(11)
Foreign government bonds and obligations	3	6	—	15	23	(4)	18	29	(4)
Common stocks	—	—	—	4	1	(1)	4	1	(1)
Total	434	$5,312	$(34)	337	$3,381	$(92)	771	$8,693	$(126)

As part of Ameriprise Financial's ongoing monitoring process, management determined that the change in gross unrealized losses on its Available-for-Sale securities is primarily attributable to an increase in interest rates as well as slightly wider credit spreads.

The following table presents a rollforward of the cumulative amounts recognized in the Consolidated Statements of Operations for other-than-temporary impairments related to credit losses on Available-for-Sale securities for which a portion of the securities' total other-than-temporary impairments was recognized in OCI:

	Three Months Ended September 30,		**Nine Months Ended September 30,**	
	2018	**2017**	**2018**	**2017**
	(in millions)			
Beginning balance	$—	$2	$2	$69
Credit losses for which an other-than-temporary impairment was previously recognized	—	—	—	1
Reductions for securities sold during the period (realized)	—	—	—	(68)
Ending balance	$—	$2	$2	$2

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

Net realized gains and losses on Available-for-Sale securities, determined using the specific identification method, recognized in earnings were as follows:

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2018	2017	2018	2017
	(in millions)			
Gross realized investment gains	$4	$6	$15	$50
Gross realized investment losses	—	(2)	(1)	(6)
Other-than-temporary impairments	—	—	—	(1)
Total	$4	$4	$14	$43

Other-than-temporary impairments for the nine months ended September 30, 2017 primarily related to credit losses on asset backed securities.
See Note 14 for a rollforward of net unrealized investment gains (losses) included in AOCI.
Available-for-Sale securities by contractual maturity as of September 30, 2018 were as follows:

	Amortized Cost	Fair Value
	(in millions)	
Due within one year	$3,251	$3,265
Due after one year through five years	6,187	6,192
Due after five years through 10 years	3,912	3,882
Due after 10 years	4,511	5,204
	17,861	18,543
Residential mortgage backed securities	6,310	6,225
Commercial mortgage backed securities	4,713	4,595
Asset backed securities	1,459	1,477
Total	$30,343	$30,840

Actual maturities may differ from contractual maturities because issuers may have the right to call or prepay obligations. Residential mortgage backed securities, commercial mortgage backed securities and asset backed securities are not due at a single maturity date. As such, these securities were not included in the maturities distribution.

6. Financing Receivables

The Company's financing receivables primarily include commercial mortgage loans, syndicated loans, policy loans, certificate loans, advisor loans and margin loans. Commercial mortgage loans, syndicated loans, policy loans and certificate loans are reflected in investments. Advisor loans and margin loans are recorded in receivables.

Allowance for Loan Losses

Policy and certificate loans do not exceed the cash surrender value at origination. As there is minimal risk of loss related to policy and certificate loans, the Company does not record an allowance for loan losses. The Company monitors collateral supporting margin loans and requests additional collateral when necessary in order to mitigate the risk of loss. As there is minimal risk of loss related to margin loans, the allowance for loan losses is immaterial.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

Commercial Mortgage Loans and Syndicated Loans

The following table presents a rollforward of the allowance for loan losses for the nine months ended and the ending balance of the allowance for loan losses by impairment method:

	September 30,	
	2018	2017
	(in millions)	
Beginning balance	$26	$29
Charge-offs	(2)	—
Provisions	—	(1)
Ending balance	$24	$28
Individually evaluated for impairment	$—	$3
Collectively evaluated for impairment	24	25

The recorded investment in financing receivables by impairment method was as follows:

	September 30, 2018	December 31, 2017
	(in millions)	
Individually evaluated for impairment	$16	$ 17
Collectively evaluated for impairment	3,227	3,258
Total	$3,243	$ 3,275

As of September 30, 2018 and December 31, 2017, the Company’s recorded investment in financing receivables individually evaluated for impairment for which there was no related allowance for loan losses was $16 million and $17 million, respectively. Unearned income, unamortized premiums and discounts, and net unamortized deferred fees and costs are not material to the Company’s total loan balance.

During the three months ended September 30, 2018 and 2017, the Company purchased $36 million and $18 million, respectively, of syndicated loans, and sold $13 million and $12 million, respectively, of syndicated loans. During the nine months ended September 30, 2018 and 2017, the Company purchased $181 million and $154 million, respectively, of syndicated loans, and sold $49 million and $16 million, respectively, of syndicated loans.

The Company has not acquired any loans with deteriorated credit quality as of the acquisition date.

Loans to Financial Advisors

As of September 30, 2018 and December 31, 2017, principal amounts outstanding for advisor loans were $537 million and $509 million, respectively, and allowance for loan losses were $24 million and $23 million, respectively. The allowance for loan losses related to loans to financial advisors is not included in the table disclosures above. Of the gross balance outstanding, the portion associated with financial advisors who are no longer affiliated with the Company was $18 million and $19 million as of September 30, 2018 and December 31, 2017, respectively. The allowance for loan losses on these loans was $12 million as of both September 30, 2018 and December 31, 2017.

Credit Quality Information

Nonperforming loans, which are generally loans 90 days or more past due, were $15 million and $19 million as of September 30, 2018 and December 31, 2017, respectively. All other loans were considered to be performing.

Commercial Mortgage Loans

The Company reviews the credit worthiness of the borrower and the performance of the underlying properties in order to determine the risk of loss on commercial mortgage loans. Based on this review, the commercial mortgage loans are assigned an internal risk rating, which management updates as necessary. Commercial mortgage loans which management has assigned its highest risk rating were nil of total commercial mortgage loans as of both September 30, 2018 and December 31, 2017. Loans with the highest risk rating represent distressed loans which the

Company has identified as impaired or expects to become delinquent or enter into foreclosure within the next six months. In addition, the Company reviews the concentrations of credit risk by region and property type.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

Concentrations of credit risk of commercial mortgage loans by U.S. region were as follows:

	Loans		Percentage	
	September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
	(in millions)			
East North Central	$213	$ 215	8 %	8 %
East South Central	96	90	4	3
Middle Atlantic	188	192	7	7
Mountain	240	256	9	9
New England	63	74	2	3
Pacific	806	812	30	29
South Atlantic	735	768	27	28
West North Central	222	235	8	8
West South Central	140	133	5	5
	2,703	2,775	100%	100 %
Less: allowance for loan losses	19	19		
Total	$2,684	$ 2,756		

Concentrations of credit risk of commercial mortgage loans by property type were as follows:

	Loans		Percentage	
	September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
	(in millions)			
Apartments	$602	$ 566	22 %	20 %
Hotel	44	40	2	1
Industrial	452	476	17	17
Mixed use	47	44	2	2
Office	441	492	16	18
Retail	900	937	33	34
Other	217	220	8	8
	2,703	2,775	100%	100 %
Less: allowance for loan losses	19	19		
Total	$2,684	$ 2,756		

Syndicated Loans
The recorded investment in syndicated loans as of September 30, 2018 and December 31, 2017 was $540 million and $498 million, respectively. The Company’s syndicated loan portfolio is diversified across industries and issuers. The primary credit indicator for syndicated loans is whether the loans are performing in accordance with the contractual terms of the syndication. Total nonperforming syndicated loans as of September 30, 2018 and December 31, 2017 were $1 million and $5 million, respectively.

Troubled Debt Restructurings
The recorded investment in restructured loans was not material as of both September 30, 2018 and December 31, 2017. The troubled debt restructurings did not have a material impact to the Company’s allowance for loan losses or income recognized for the three months and nine months ended September 30, 2018 and 2017. There are no commitments to lend additional funds to borrowers whose loans have been restructured.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

7. Deferred Acquisition Costs and Deferred Sales Inducement Costs

In the third quarter of the year, management updated market-related inputs and implemented model changes related to the living benefit valuation. In addition, management conducted its annual review of life insurance and annuity valuation assumptions relative to current experience and management expectations including modeling changes. These aforementioned changes are collectively referred to as unlocking. The impact of unlocking to DAC in the third quarter of 2018 primarily reflected updated mortality assumptions on universal life ("UL") and variable universal life ("VUL") insurance products and lower surrender rate assumptions on variable annuities, partially offset by an unfavorable impact from updates to assumptions on utilization of guaranteed withdrawal benefits. The impact of unlocking to DAC in the third quarter of 2017 primarily reflected improved persistency and mortality on UL and VUL insurance products and a correction related to a variable annuity model assumption partially offset by updates to market-related inputs to the living benefit valuation.

The balances of and changes in DAC were as follows:

	2018	2017
	(in millions)	
Balance at January 1	$2,676	$2,648
Capitalization of acquisition costs	241	220
Amortization, excluding the impact of valuation assumptions review	(213)	(201)
Amortization, impact of valuation assumptions review	33	12
Impact of change in net unrealized (gains) losses on securities	95	(18)
Balance at September 30	$2,832	$2,661

The balances of and changes in DSIC, which is included in other assets, were as follows:

	2018	2017
	(in millions)	
Balance at January 1	$276	$302
Capitalization of sales inducement costs	2	3
Amortization, excluding the impact of valuation assumptions review	(26)	(26)
Amortization, impact of valuation assumptions review	—	(1)
Impact of change in net unrealized (gains) losses on securities	16	1
Balance at September 30	$268	$279

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

8. Policyholder Account Balances, Future Policy Benefits and Claims and Separate Account Liabilities

Policyholder account balances, future policy benefits and claims consisted of the following:

	September 30, 2018		December 31, 2017	
	(in millions)			
Policyholder account balances				
Fixed annuities [1]	$ 9,499		$ 9,934	
Variable annuity fixed sub-accounts	5,127		5,166	
VUL/UL insurance	3,057		3,047	
Indexed universal life (“IUL”) insurance	1,649		1,384	
Other life insurance	689		720	
Total policyholder account balances	20,021		20,251	
Future policy benefits				
Variable annuity guaranteed minimum withdrawal benefits (“GMWB”)	(125)	[2]	463	
Variable annuity guaranteed minimum accumulation benefits (“GMAB”)	(83)	[3]	(80)	[3]
Other annuity liabilities	26		78	
Fixed annuity life contingent liabilities	1,464		1,484	
Life and disability income insurance	1,219		1,221	
Long term care insurance	4,997		4,896	
VUL/UL and other life insurance additional liabilities	807		688	
Total future policy benefits	8,305		8,750	
Policy claims and other policyholders’ funds	878		903	
Total policyholder account balances,	$ 29,204		$ 29,904	

future policy
benefits and claims

(1) Includes fixed deferred annuities, non-life contingent fixed payout annuities and indexed annuity host contracts.
(2) Includes the fair value of GMWB embedded derivatives that was a net asset as of September 30, 2018 reported as a contra liability.
(3) Includes the fair value of GMAB embedded derivatives that was a net asset as of both September 30, 2018 and December 31, 2017 reported as a contra liability.

Separate account liabilities consisted of the following:

	September 30, 2018	December 31, 2017
	(in millions)	
Variable annuity	$74,317	$ 75,174
VUL insurance	7,338	7,352
Other insurance	33	34
Threadneedle investment liabilities	4,904	4,808
Total	$86,592	$ 87,368

32

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

9. Variable Annuity and Insurance Guarantees

The majority of the variable annuity contracts offered by the Company contain guaranteed minimum death benefit ("GMDB") provisions. The Company also offers variable annuities with death benefit provisions that gross up the amount payable by a certain percentage of contract earnings, which are referred to as gain gross-up ("GGU") benefits. In addition, the Company offers contracts with GMWB and GMAB provisions. The Company previously offered contracts containing guaranteed minimum income benefit ("GMIB") provisions.

Certain UL policies offered by the Company provide secondary guarantee benefits. The secondary guarantee ensures that, subject to specified conditions, the policy will not terminate and will continue to provide a death benefit even if there is insufficient policy value to cover the monthly deductions and charges.

The following table provides information related to variable annuity guarantees for which the Company has established additional liabilities:

Variable Annuity Guarantees by Benefit Type (1)	September 30, 2018 Total Contract Value	Contract Value in Separate Accounts	Net Amount at Risk	Weighted Average Attained Age	December 31, 2017 Total Contract Value	Contract Value in Separate Accounts	Net Amount at Risk	Weighted Average Attained Age
(in millions, except age)								
GMDB:								
Return of premium	$61,379	$59,441	$ 12	67	$61,418	$59,461	$ 9	66
Five/six-year reset	8,504	5,781	11	66	8,870	6,149	12	66
One-year ratchet	6,215	5,864	19	69	6,548	6,187	11	69
Five-year ratchet	1,471	1,416	1	65	1,563	1,506	1	65
Other	1,126	1,107	63	72	1,099	1,075	50	72
Total — GMDB	$78,695	$73,609	$ 106	67	$79,498	$74,378	$ 83	66
GGU death benefit	$1,105	$1,055	$ 129	70	$1,118	$1,067	$ 133	70
GMIB	$208	$192	$ 7	69	$233	$216	$ 7	69
GMWB:								
GMWB	$2,252	$2,245	$ 1	72	$2,508	$2,500	$ 1	71
GMWB for life	44,871	44,776	217	68	44,375	44,259	129	67
Total — GMWB	$47,123	$47,021	$ 218	68	$46,883	$46,759	$ 130	67
GMAB	$2,761	$2,758	$ —	59	$3,086	$3,083	$ —	59

(1)

Individual variable annuity contracts may have more than one guarantee and therefore may be included in more than one benefit type. Variable annuity contracts for which the death benefit equals the account value are not shown in this table.

The net amount at risk for GMDB, GGU and GMAB is defined as the current guaranteed benefit amount in excess of the current contract value. The net amount at risk for GMIB is defined as the greater of the present value of the minimum guaranteed annuity payments less the current contract value or zero. The net amount at risk for GMWB is defined as the greater of the present value of the minimum guaranteed withdrawal payments less the current contract value or zero.

The following table provides information related to insurance guarantees for which the Company has established additional liabilities:

	September 30, 2018		**December 31, 2017**	
	Net Amount at Risk	**Weighted Average Attained Age**	**Net Amount at Risk**	**Weighted Average Attained Age**
	(in millions, except age)			
UL secondary guarantees	$6,499	66	$6,460	65

The net amount at risk for UL secondary guarantees is defined as the current guaranteed death benefit amount in excess of the current policyholder account balance.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

Changes in additional liabilities (contra liabilities) for variable annuity and insurance guarantees were as follows:

	GMDB & GGU	GMIB	GMWB [1]	GMAB [1]	UL
	(in millions)				
Balance at January 1, 2017	$16	$ 8	$1,017	$(24)	$434
Incurred claims	3	—	(478)	(49)	59
Paid claims	(3)	(1)	—	—	(22)
Balance at September 30, 2017	$16	$ 7	$539	$(73)	$471
Balance at January 1, 2018	$17	$ 6	$463	$(80)	$489
Incurred claims	5	—	(588)	(3)	171
Paid claims	(4)	—	—	—	(19)
Balance at September 30, 2018	$18	$ 6	$(125)	$(83)	$641

[1] The incurred claims for GMWB and GMAB include the change in the fair value of the liabilities (contra liabilities) less paid claims.

The liabilities for guaranteed benefits are supported by general account assets.

The following table summarizes the distribution of separate account balances by asset type for variable annuity contracts providing guaranteed benefits:

	September 30, 2018	December 31, 2017
	(in millions)	
Mutual funds:		
Equity	$44,968	$ 46,038
Bond	22,846	23,529
Other	6,059	5,109
Total mutual funds	$73,873	$ 74,676

10. Debt

The balances and the stated interest rates of outstanding debt of Ameriprise Financial were as follows:

	Outstanding Balance		Stated Interest Rate	
	September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
	(in millions)			
Long-term debt:				
Senior notes due 2019	$300	$ 300	7.3%	7.3 %
Senior notes due 2020	750	750	5.3	5.3
Senior notes due 2023	750	750	4.0	4.0
Senior notes due 2024	550	550	3.7	3.7
Senior notes due 2026	500	500	2.9	2.9
Capitalized lease obligations	28	38		
Other [1]	(8)	3		
Total long-term debt	2,870	2,891		
Short-term borrowings:				
Federal Home Loan Bank ("FHLB") advances	151	150	2.3	1.5
Repurchase agreements	50	50	2.3	1.4
Total short-term borrowings	201	200		

Total	$3,071	$ 3,091

(1) Amounts include adjustments for fair value hedges on the Company's long-term debt and unamortized discount and debt issuance costs. See Note 13 for information on the Company's fair value hedges.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

Short-term Borrowings

The Company enters into repurchase agreements in exchange for cash, which it accounts for as secured borrowings and has pledged Available-for-Sale securities to collateralize its obligations under the repurchase agreements. As of September 30, 2018 and December 31, 2017, the Company has pledged $53 million and $43 million, respectively, of agency residential mortgage backed securities and nil and $8 million, respectively, of commercial mortgage backed securities. The remaining maturity of outstanding repurchase agreements was less than three months as of September 30, 2018 and less than one month as of December 31, 2017. The stated interest rate of the repurchase agreements is a weighted average annualized interest rate on repurchase agreements held as of the balance sheet date.

The Company’s life insurance subsidiary is a member of the FHLB of Des Moines which provides access to collateralized borrowings. The Company has pledged Available-for-Sale securities consisting of commercial mortgage backed securities to collateralize its obligation under these borrowings. The fair value of the securities pledged is recorded in investments and was $788 million and $750 million as of September 30, 2018 and December 31, 2017, respectively. The remaining maturity of outstanding FHLB advances was less than three months as of September 30, 2018 and less than four months as of December 31, 2017. The stated interest rate of the FHLB advances is a weighted average annualized interest rate on outstanding borrowings as of the balance sheet date.

On October 12, 2017, the Company entered into an amended and restated credit agreement that provides for an unsecured revolving credit facility of up to $750 million that expires in October 2022. Under the terms of the credit agreement for the facility, the Company may increase the amount of this facility up to $1.0 billion upon satisfaction of certain approval requirements. As of both September 30, 2018 and December 31, 2017, the Company had no borrowings outstanding and $1 million of letters of credit issued against the facility. The Company’s credit facility contains various administrative, reporting, legal and financial covenants. The Company was in compliance with all such covenants as of both September 30, 2018 and December 31, 2017.

11. Fair Values of Assets and Liabilities

GAAP defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date; that is, an exit price. The exit price assumes the asset or liability is not exchanged subject to a forced liquidation or distressed sale.

Valuation Hierarchy

The Company categorizes its fair value measurements according to a three-level hierarchy. The hierarchy prioritizes the inputs used by the Company’s valuation techniques. A level is assigned to each fair value measurement based on the lowest level input that is significant to the fair value measurement in its entirety. The three levels of the fair value hierarchy are defined as follows:

Level 1 Unadjusted quoted prices for identical assets or liabilities in active markets that are accessible at the measurement date.

Level 2 Prices or valuations based on observable inputs other than quoted prices in active markets for identical assets and liabilities.

Level 3 Prices or valuations that require inputs that are both significant to the fair value measurement and unobservable.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

The following tables present the balances of assets and liabilities of Ameriprise Financial measured at fair value on a recurring basis:

	September 30, 2018				
	Level 1	Level 2	Level 3	Total	
	(in millions)				
Assets					
Cash equivalents	$168	$1,793	$—	$1,961	
Available-for-Sale securities:					
Corporate debt securities	—	13,399	992	14,391	
Residential mortgage backed securities	—	6,116	109	6,225	
Commercial mortgage backed securities	—	4,595	—	4,595	
Asset backed securities	—	1,468	9	1,477	
State and municipal obligations	—	2,359	—	2,359	
U.S. government and agency obligations	1,495	—	—	1,495	
Foreign government bonds and obligations	—	298	—	298	
Total Available-for-Sale securities	1,495	28,235	1,110	30,840	
Equity securities	1	1	—	2	
Equity securities at net asset value (“NAV”)				6	(1)
Trading securities	17	27	—	44	
Separate account assets at NAV				86,592	(1)
Investments segregated for regulatory purposes	274	—	—	274	
Other assets:					
Interest rate derivative contracts	—	617	—	617	
Equity derivative contracts	87	2,598	—	2,685	
Credit derivative contracts	—	7	—	7	
Foreign exchange derivative contracts	2	43	—	45	
Total other assets	89	3,265	—	3,354	
Total assets at fair value	$2,044	$33,321	$1,110	$123,073	
Liabilities					
Policyholder account balances, future policy benefits and claims:					
Indexed annuity embedded derivatives	$—	$4	$11	$15	
IUL embedded derivatives	—	—	684	684	
GMWB and GMAB embedded derivatives	—	—	(686)	(686)	(2)
Total policyholder account balances, future policy benefits and claims	—	4	9	13	(3)
Customer deposits	—	12	—	12	
Other liabilities:					
Interest rate derivative contracts	1	602	—	603	
Equity derivative contracts	14	3,223	—	3,237	
Foreign exchange derivative contracts	1	27	—	28	
Other	20	10	29	59	
Total other liabilities	36	3,862	29	3,927	
Total liabilities at fair value	$36	$3,878	$38	$3,952	

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

	December 31, 2017				
	Level 1	Level 2	Level 3	Total	
	(in millions)				
Assets					
Cash equivalents	$147	$2,025	$—	$2,172	
Available-for-Sale securities:					
Corporate debt securities	—	13,936	1,139	15,075	
Residential mortgage backed securities	—	6,456	155	6,611	
Commercial mortgage backed securities	—	4,374	—	4,374	
Asset backed securities	—	1,573	7	1,580	
State and municipal obligations	—	2,463	—	2,463	
U.S. government and agencies obligations	503	—	—	503	
Foreign government bonds and obligations	—	314	—	314	
Common stocks	1	—	—	1	
Common stocks at NAV				6	(1)
Total Available-for-Sale securities	504	29,116	1,301	30,927	
Trading securities	10	34	—	44	
Separate account assets at NAV				87,368	(1)
Investments segregated for regulatory purposes	623	—	—	623	
Other assets:					
Interest rate derivative contracts	—	1,104	—	1,104	
Equity derivative contracts	63	2,360	—	2,423	
Foreign exchange derivative contracts	2	34	—	36	
Total other assets	65	3,498	—	3,563	
Total assets at fair value	$1,349	$34,673	$1,301	$124,697	

Liabilities					
Policyholder account balances, future policy benefits and claims:					
Indexed annuity embedded derivatives	$—	$5	$—	$5	
IUL embedded derivatives	—	—	601	601	
GMWB and GMAB embedded derivatives	—	—	(49)	(49)	(4)
Total policyholder account balances, future policy benefits and claims	—	5	552	557	(5)
Customer deposits	—	10	—	10	
Other liabilities:					
Interest rate derivative contracts	1	415	—	416	
Equity derivative contracts	7	2,876	—	2,883	
Credit derivative contracts	—	2	—	2	
Foreign exchange derivative contracts	4	23	—	27	
Other	9	6	28	43	
Total other liabilities	21	3,322	28	3,371	
Total liabilities at fair value	$21	$3,337	$580	$3,938	

(1) Amounts are comprised of certain financial instruments that are measured at fair value using the NAV per share (or its equivalent) as a practical expedient and have not been classified in the fair value hierarchy.

(2) The fair value of the GMWB and GMAB embedded derivatives included $178 million of individual contracts in a liability position and $864 million of individual contracts in an asset position as of September 30, 2018.

(3)

The Company's adjustment for nonperformance risk resulted in a$(370) million cumulative increase (decrease) to the embedded derivatives as of September 30, 2018.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

(4) The fair value of the GMWB and GMAB embedded derivatives included $443 million of individual contracts in a liability position and $492 million of individual contracts in an asset position as of December 31, 2017.

(5) The Company's adjustment for nonperformance risk resulted in a$(399) million cumulative increase (decrease) to the embedded derivatives as of December 31, 2017.

The following tables provide a summary of changes in Level 3 assets and liabilities of Ameriprise Financial measured at fair value on a recurring basis:

	Available-for-Sale Securities					
	Corporate Debt Securities	Residential Mortgage Backed Securities	Commercial Mortgage Backed Securities	Asset Backed Securities	Total	Other Derivatives
	(in millions)					
Balance, July 1, 2018	$1,040	$ 120	$ 52	$ 31	$1,243	$ 2
Total gains (losses) included in:						
Net income	—	—	—	—	—	(2) [1]
Other comprehensive income (loss)	(2)	—	—	1	(1)	—
Purchases	—	20	—	—	20	—
Settlements	(46)	(5)	—	(1)	(52)	—
Transfers out of Level 3	—	(26)	(52)	(22)	(100)	—
Balance, September 30, 2018	$992	$ 109	$ —	$ 9	$1,110	$ —
Changes in unrealized gains (losses) relating to assets held at September 30, 2018	$—	$ —	$ —	$ —	$—	$ (2) [1]

	Policyholder Account Balances, Future Policy Benefits and Claims				
	Indexed Annuity Embedded Derivatives	IUL Embedded Derivatives	GMWB and GMAB Embedded Derivatives	Total	Other Liabilities
	(in millions)				
Balance, July 1, 2018	$8	$ 620	$ (425)	$203	$ 29
Total (gains) losses included in:					
Net income	—	55 [2]	(344) [1]	(289)	—
Issues	3	24	90	117	—
Settlements	—	(15)	(7)	(22)	—
Balance, September 30, 2018	$11	$ 684	$ (686)	$9	$ 29
Changes in unrealized (gains) losses relating to liabilities held at September 30, 2018	$—	$ 55 [2]	$ (347) [1]	$(292)	$ —

38

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

	Available-for-Sale Securities					
	Corporate Debt Securities	Residential Mortgage Backed Securities	Commercial Mortgage Backed Securities	Asset Backed Securities	Common Stocks	Total
	(in millions)					
Balance, July 1, 2017	$1,333	$172	$ —	$33	$ —	$1,538
Total gains (losses) included in:						
Other comprehensive income	(1)	1	—	(2)	1	(1)
Purchases	39	—	65	10	—	114
Settlements	(104)	(9)	—	—	—	(113)
Transfers into Level 3	—	20	—	13	—	33
Transfers out of Level 3	—	(19)	—	(19)	—	(38)
Balance, September 30, 2017	$1,267	$165	$ 65	$35	$ 1	$1,533
Changes in unrealized gains (losses) relating to assets held at September 30, 2017	$—	$—	$ —	$—	$ —	$—

	Policyholder Account Balances, Future Policy Benefits and Claims			
	IUL Embedded Derivatives	GMWB and GMAB Embedded Derivatives	Total	Other Liabilities
	(in millions)			
Balance, July 1, 2017	$527	$272	$799	$ 14
Total (gains) losses included in:				
Net income	35 [2]	(309) [1]	(274)	—
Issues	26	84	110	13
Settlements	(11)	(2)	(13)	—
Balance, September 30, 2017	$577	$45	$622	$ 27
Changes in unrealized (gains) losses relating to liabilities held at September 30, 2017	$35 [2]	$(307) [1]	$(272)	$ —

	Available-for-Sale Securities					
	Corporate Debt Securities	Residential Mortgage Backed Securities	Commercial Mortgage Backed Securities	Asset Backed Securities	Total	Other Derivatives
	(in millions)					
Balance, January 1, 2018	$1,139	$155	$ —	$ 7	$1,301	$ —
Total gains (losses) included in:						
Net income	(1)	—	—	—	(1) [4]	(3) [1]
Other comprehensive income (loss)	(28)	1	—	1	(26)	—
Purchases	15	20	52	32	119	3
Settlements	(133)	(24)	—	(1)	(158)	—
Transfers into Level 3	—	—	—	2	2	—
Transfers out of Level 3	—	(43)	(52)	(32)	(127)	—
Balance, September 30, 2018	$992	$109	$ —	$ 9	$1,110	$ —

Changes in unrealized gains (losses) relating to assets held at September 30, 2018	$(1)	$—	$ —	$ —	$(1)[4]	$ (3) [1]

39

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

	Policyholder Account Balances, Future Policy Benefits and Claims				
	Indexed Annuity Embedded Derivatives	IUL Embedded Derivatives	GMWB and GMAB Embedded Derivatives	Total	Other Liabilities
	(in millions)				
Balance, January 1, 2018	$—	$ 601	$ (49)	$552	$ 28
Total (gains) losses included in:					
Net income	—	56 [2]	(875) [1]	(819)	1 [3]
Issues	11	65	257	333	—
Settlements	—	(38)	(19)	(57)	—
Balance, September 30, 2018	$11	$ 684	$ (686)	$9	$ 29
Changes in unrealized (gains) losses relating to liabilities held at September 30, 2018	$—	$ 56 [2]	$ (868) [1]	$(812)	$ —

	Available-for-Sale Securities					
	Corporate Debt Securities	Residential Mortgage Backed Securities	Commercial Mortgage Backed Securities	Asset Backed Securities	Common Stocks	Total
	(in millions)					
Balance, January 1, 2017	$1,311	$ 268	$ —	$ 68	$ 1	$1,648
Total gains (losses) included in:						
Other comprehensive income	1	2	—	—	1	4
Purchases	109	132	65	64	—	370
Settlements	(154)	(34)	—	(15)	—	(203)
Transfers into Level 3	—	20	—	27	8	55
Transfers out of Level 3	—	(223)	—	(109)	(9)	(341)
Balance, September 30, 2017	$1,267	$ 165	$ 65	$ 35	$ 1	$1,533
Changes in unrealized gains (losses) relating to assets held at September 30, 2017	$—	$ —	$ —	$ (1)	$ —	$(1) [4]

	Policyholder Account Balances, Future Policy Benefits and Claims			
	IUL Embedded Derivatives	GMWB and GMAB Embedded Derivatives	Total	Other Liabilities
	(in millions)			
Balance, January 1, 2017	$464	$ 614	$1,078	$ 13
Total (gains) losses included in:				
Net income	75 [2]	(798) [1]	(723)	1 [3]
Issues	70	238	308	13
Settlements	(32)	(9)	(41)	—
Balance, September 30, 2017	$577	$ 45	$622	$ 27
Changes in unrealized (gains) losses relating to liabilities held at September 30, 2017	$75 [2]	$ (771) [1]	$(696)	$ —

[1] Included in benefits, claims, losses and settlement expenses in the Consolidated Statements of Operations.
[2] Included in interest credited to fixed accounts in the Consolidated Statements of Operations.
[3] Included in general and administrative expense in the Consolidated Statements of Operations.

(4) Included in net investment income in the Consolidated Statements of Operations.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

The increase (decrease) to pretax income of the Company's adjustment for nonperformance risk on the fair value of its embedded derivatives was $(58) million and $(37) million, net of DAC, DSIC, unearned revenue amortization and the reinsurance accrual, for the three months ended September 30, 2018 and 2017, respectively. The increase (decrease) to pretax income of the Company's adjustment for nonperformance risk on the fair value of its embedded derivatives was $(10) million and $(91) million, net of DAC, DSIC, unearned revenue amortization and the reinsurance accrual, for the nine months ended September 30, 2018 and 2017, respectively.
Securities transferred from Level 3 primarily represent securities with fair values that are now obtained from a third-party pricing service with observable inputs. Securities transferred to Level 3 represent securities with fair values that are now based on a single non-binding broker quote. The Company recognizes transfers between levels of the fair value hierarchy as of the beginning of the quarter in which each transfer occurred. For assets and liabilities held at the end of the reporting periods that are measured at fair value on a recurring basis, there were no transfers between Level 1 and Level 2.
The following tables provide a summary of the significant unobservable inputs used in the fair value measurements developed by the Company or reasonably available to the Company of Level 3 assets and liabilities:

	September 30, 2018				
	Fair Value (in millions)	**Valuation Technique**	**Unobservable Input**	**Range**	**Weighted Average**
Corporate debt securities (private placements)	$991	Discounted cash flow	Yield/spread to U.S. Treasuries	0.7 % – 2.4%	1.1 %
Asset backed securities	$9	Discounted cash flow	Annual short-term default rate	2.3%	
			Annual long-term default rate	2.5% – 3.5%	3.0 %
			Discount rate	11.5%	
			Constant prepayment rate	5.0 % – 10.0%	10.0 %
			Loss recovery	36.4% – 63.6%	63.6 %
IUL embedded derivatives	$684	Discounted cash flow	Nonperformance risk (1)	83 bps	
Indexed annuity embedded derivatives	$11	Discounted cash flow	Surrender rate	0.0 % – 50.0%	
			Nonperformance risk (1)	83 bps	
GMWB and GMAB embedded derivatives	$(686)	Discounted cash flow	Utilization of guaranteed withdrawals (2)	0.0 % – 36.0%	
			Surrender rate	0.1 % – 73.4%	
			Market volatility (3)	3.7 % – 15.5%	
			Nonperformance risk (1)	83 bps	
Contingent consideration liabilities	$29	Discounted cash flow	Discount rate	9.0%	

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

	December 31, 2017				
	Fair Value (in millions)	Valuation Technique	Unobservable Input	Range	Weighted Average
Corporate debt securities (private placements)	$1,138	Discounted cash flow	Yield/spread to U.S. Treasuries	0.7 % – 2.3%	1.1 %
Asset backed securities	$7	Discounted cash flow	Annual short-term default rate	3.8%	
			Annual long-term default rate	2.5% – 3.0%	2.7 %
			Discount rate	10.5%	
			Constant prepayment rate	5.0 % – 10.0%	9.9 %
			Loss recovery	36.4% – 63.6%	63.2 %
IUL embedded derivatives	$601	Discounted cash flow	Nonperformance risk (1)	71 bps	
GMWB and GMAB embedded derivatives	$(49)	Discounted cash flow	Utilization of guaranteed withdrawals (2)	0.0 % – 42.0%	
			Surrender rate	0.1 % – 74.7%	
			Market volatility (3)	3.7 % – 16.1%	
			Nonperformance risk (1)	71 bps	
Contingent consideration liabilities	$28	Discounted cash flow	Discount rate	9.0%	

(1) The nonperformance risk is the spread added to the observable interest rates used in the valuation of the embedded derivatives.
(2) The utilization of guaranteed withdrawals represents the percentage of contractholders that will begin withdrawing in any given year.
(3) Market volatility is implied volatility of fund of funds and managed volatility funds.

Level 3 measurements not included in the table above are obtained from non-binding broker quotes where unobservable inputs utilized in the fair value calculation are not reasonably available to the Company.

Sensitivity of Fair Value Measurements to Changes in Unobservable Inputs

Significant increases (decreases) in the yield/spread to U.S. Treasuries used in the fair value measurement of Level 3 corporate debt securities in isolation would result in a significantly lower (higher) fair value measurement.

Significant increases (decreases) in the annual default rate and discount rate used in the fair value measurement of Level 3 asset backed securities in isolation, generally, would result in a significantly lower (higher) fair value measurement and a significant increase (decrease) in loss recovery in isolation would result in a significantly higher (lower) fair value measurement. A significant increase (decrease) in the constant prepayment rate in isolation would result in a significantly lower (higher) fair value measurement.

Significant increases (decreases) in nonperformance risk used in the fair value measurement of the IUL embedded derivatives in isolation would result in a significantly lower (higher) fair value measurement.

Significant increases (decreases) in nonperformance risk and surrender rate used in the fair value measurement of the indexed annuity embedded derivatives in isolation would result in a significantly lower (higher) liability value.

Significant increases (decreases) in utilization and volatility used in the fair value measurement of the GMWB and GMAB embedded derivatives in isolation would result in a significantly higher (lower) liability value.

Significant increases (decreases) in nonperformance risk and surrender rate used in the fair value measurement of the GMWB and GMAB embedded derivatives in isolation would result in a significantly lower (higher) liability value. Utilization of guaranteed withdrawals and surrender rates vary with the type of rider, the duration of the policy, the age of the contractholder, the distribution channel and whether the value of the guaranteed benefit exceeds the contract accumulation value.

Significant increases (decreases) in the discount rate used in the fair value measurement of the contingent consideration liability in isolation would result in a significantly lower (higher) fair value measurement.

Determination of Fair Value

The Company uses valuation techniques consistent with the market and income approaches to measure the fair value of its assets and liabilities. The Company’s market approach uses prices and other relevant information generated by market transactions involving identical or comparable assets or liabilities. The Company’s income approach uses valuation techniques to convert future projected cash flows to a single discounted present value amount. When applying either approach, the Company maximizes the use of observable inputs and minimizes the use of unobservable inputs.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

The following is a description of the valuation techniques used to measure fair value and the general classification of these instruments pursuant to the fair value hierarchy.

Assets

Cash Equivalents

Cash equivalents include time deposits and other highly liquid investments with original or remaining maturities at the time of purchase of 90 days or less. Actively traded money market funds are measured at their NAV and classified as Level 1. The Company's remaining cash equivalents are classified as Level 2 and measured at amortized cost, which is a reasonable estimate of fair value because of the short time between the purchase of the instrument and its expected realization.

Investments (Available-for-Sale Securities, Equity Securities and Trading Securities)

When available, the fair value of securities is based on quoted prices in active markets. If quoted prices are not available, fair values are obtained from third party pricing services, non-binding broker quotes, or other model-based valuation techniques. Level 1 securities primarily include U.S. Treasuries. Level 2 securities primarily include corporate bonds, residential mortgage backed securities, commercial mortgage backed securities, asset backed securities, state and municipal obligations and foreign government securities. The fair value of these Level 2 securities is based on a market approach with prices obtained from third party pricing services. Observable inputs used to value these securities can include, but are not limited to, reported trades, benchmark yields, issuer spreads and non-binding broker quotes. Level 3 securities primarily include certain corporate bonds, non-agency residential mortgage backed securities, commercial mortgage backed securities and asset backed securities. The fair value of corporate bonds, non-agency residential mortgage backed securities, commercial mortgage backed securities and certain asset backed securities classified as Level 3 is typically based on a single non-binding broker quote. The underlying inputs used for some of the non-binding broker quotes are not readily available to the Company. The Company's privately placed corporate bonds are typically based on a single non-binding broker quote. The fair value of certain asset backed securities is determined using a discounted cash flow model. Inputs used to determine the expected cash flows include assumptions about discount rates and default, prepayment and recovery rates of the underlying assets. Given the significance of the unobservable inputs to this fair value measurement, the fair value of the investment in certain asset backed securities is classified as Level 3. In addition to the general pricing controls, the Company reviews the broker prices to ensure that the broker quotes are reasonable and, when available, compares prices of privately issued securities to public issues from the same issuer to ensure that the implicit illiquidity premium applied to the privately placed investment is reasonable considering investment characteristics, maturity, and average life of the investment.

In consideration of the above, management is responsible for the fair values recorded on the financial statements. Prices received from third party pricing services are subjected to exception reporting that identifies investments with significant daily price movements as well as no movements. The Company reviews the exception reporting and resolves the exceptions through reaffirmation of the price or recording an appropriate fair value estimate. The Company also performs subsequent transaction testing. The Company performs annual due diligence of third party pricing services. The Company's due diligence procedures include assessing the vendor's valuation qualifications, control environment, analysis of asset-class specific valuation methodologies, and understanding of sources of market observable assumptions and unobservable assumptions, if any, employed in the valuation methodology. The Company also considers the results of its exception reporting controls and any resulting price challenges that arise.

Separate Account Assets

The fair value of assets held by separate accounts is determined by the NAV of the funds in which those separate accounts are invested. The NAV is used as a practical expedient for fair value and represents the exit price for the separate account. Separate account assets are excluded from classification in the fair value hierarchy.

Investments Segregated for Regulatory Purposes

Investments segregated for regulatory purposes includes U.S. Treasuries that are classified as Level 1.

Other Assets

Derivatives that are measured using quoted prices in active markets, such as foreign currency forwards, or derivatives that are exchange-traded are classified as Level 1 measurements. The variation margin on futures contracts is also classified as Level 1. The fair value of derivatives that are traded in less active over-the-counter (“OTC”) markets is generally measured using pricing models with market observable inputs such as interest rates and equity index levels. These measurements are classified as Level 2 within the fair value hierarchy and include swaps and the majority of options. The fair value of certain derivatives measured using pricing models which include significant unobservable inputs are classified as Level 3 within the fair value hierarchy. Other derivative contracts consist of the Company’s macro hedge derivatives that contain settlement provisions linked to both equity returns and interest rates. See Note 13 for further information on the macro hedge program. The counterparties’ nonperformance risk associated with uncollateralized derivative assets was immaterial as of both September 30, 2018 and December 31, 2017. See Note 12 and Note 13 for further information on the credit risk of derivative instruments and related collateral.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

Liabilities

Policyholder Account Balances, Future Policy Benefits and Claims

The Company values the embedded derivatives attributable to the provisions of certain variable annuity riders using internal valuation models. These models calculate fair value by discounting expected cash flows from benefits plus margins for profit, risk and expenses less embedded derivative fees. The projected cash flows used by these models include observable capital market assumptions and incorporate significant unobservable inputs related to contractholder behavior assumptions, implied volatility, and margins for risk, profit and expenses that the Company believes an exit market participant would expect. The fair value also reflects a current estimate of the Company's nonperformance risk specific to these embedded derivatives. Given the significant unobservable inputs to this valuation, these measurements are classified as Level 3. The embedded derivatives attributable to these provisions are recorded in policyholder account balances, future policy benefits and claims.

The Company uses various Black-Scholes calculations to determine the fair value of the embedded derivatives associated with the provisions of its indexed annuity and IUL products. Significant inputs to the equity indexed annuity calculation include observable interest rates, volatilities and equity index levels and, therefore, are classified as Level 2. The fair value of fixed index annuity and IUL embedded derivatives includes significant observable interest rates, volatilities and equity index levels and the significant unobservable estimate of the Company's nonperformance risk. Given the significance of the nonperformance risk assumption to the fair value, the fixed index annuity and IUL embedded derivatives are classified as Level 3. The embedded derivatives attributable to these provisions are recorded in policyholder account balances, future policy benefits and claims.

The Company's Corporate Actuarial Department calculates the fair value of the embedded derivatives on a monthly basis. During this process, control checks are performed to validate the completeness of the data. Actuarial management approves various components of the valuation along with the final results. The change in the fair value of the embedded derivatives is reviewed monthly with senior management. The Level 3 inputs into the valuation are consistent with the pricing assumptions and updated as experience develops. Significant unobservable inputs that reflect policyholder behavior are reviewed quarterly along with other valuation assumptions.

Customer Deposits

The Company uses various Black-Scholes calculations to determine the fair value of the embedded derivative liability associated with the provisions of its stock market certificates ("SMC"). The inputs to these calculations are primarily market observable and include interest rates, volatilities and equity index levels. As a result, these measurements are classified as Level 2.

Other Liabilities

Derivatives that are measured using quoted prices in active markets, such as foreign currency forwards, or derivatives that are exchange-traded, are classified as Level 1 measurements. The variation margin on futures contracts is also classified as Level 1. The fair value of derivatives that are traded in less active OTC markets is generally measured using pricing models with market observable inputs such as interest rates and equity index levels. These measurements are classified as Level 2 within the fair value hierarchy and include swaps and the majority of options. The Company's nonperformance risk associated with uncollateralized derivative liabilities was immaterial as of both September 30, 2018 and December 31, 2017. See Note 12 and Note 13 for further information on the credit risk of derivative instruments and related collateral.

Securities sold but not yet purchased include highly liquid investments which are short-term in nature. Securities sold but not yet purchased are measured using amortized cost, which is a reasonable estimate of fair value because of the short time between the purchase of the instrument and its expected realization and are classified as Level 2.

Contingent consideration liabilities consist of earn-outs and/or deferred payments related to the Company's acquisitions. Contingent consideration liabilities are recorded at fair value using a discounted cash flow model under multiple scenarios and an unobservable input (discount rate). Given the use of a significant unobservable input, the fair value of contingent consideration liabilities is classified as Level 3 within the fair value hierarchy.

Fair Value on a Nonrecurring Basis

The Company assesses its investment in affordable housing partnerships for other-than-temporary impairment. The investments that are determined to be other-than-temporarily impaired are written down to their fair value. The Company uses a discounted cash flow model to measure the fair value of these investments. Inputs to the discounted cash flow model are estimates of future net operating losses and tax credits available to the Company and discount rates based on market condition and the financial strength of the syndicator (general partner). The balance of affordable housing partnerships measured at fair value on a nonrecurring basis was $132 million and $166 million as of September 30, 2018 and December 31, 2017, respectively, and is classified as Level 3 in the fair value hierarchy.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

Asset and Liabilities Not Reported at Fair Value

The following tables provide the carrying value and the estimated fair value of financial instruments that are not reported at fair value:

	September 30, 2018					
	Carrying Value	Fair Value				
		Level 1	Level 2	Level 3	Total	
	(in millions)					
Financial Assets						
Mortgage loans, net	$2,684	$—	$—	$2,620	$2,620	
Policy and certificate loans	854	—	—	805	805	
Receivables	1,653	118	1,023	503	1,644	
Restricted and segregated cash	2,219	2,219	—	—	2,219	
Other investments and assets	559	—	525	37	562	
Financial Liabilities						
Policyholder account balances, future policy benefits and claims	$9,786	$—	$—	$9,846	$9,846	
Investment certificate reserves	7,319	—	—	7,303	7,303	
Brokerage customer deposits	3,427	3,427	—	—	3,427	
Separate account liabilities at NAV	5,275				5,275	[1]
Debt and other liabilities	3,249	124	3,055	72	3,251	

	December 31, 2017					
	Carrying Value	Fair Value				
		Level 1	Level 2	Level 3	Total	
	(in millions)					
Financial Assets						
Mortgage loans, net	$2,756	$—	$—	$2,752	$2,752	
Policy and certificate loans	845	—	—	801	801	
Receivables	1,537	103	946	487	1,536	
Restricted and segregated cash	2,524	2,524	—	—	2,524	
Other investments and assets [2]	725	—	677	49	726	
Financial Liabilities						
Policyholder account balances, future policy benefits and claims	$10,246	$—	$—	$10,755	$10,755	
Investment certificate reserves	6,390	—	—	6,374	6,374	
Brokerage customer deposits	3,915	3,915	—	—	3,915	
Separate account liabilities at NAV	5,177				5,177	[1]
Debt and other liabilities	3,290	118	3,180	119	3,417	

[1] Amounts are comprised of certain financial instruments that are measured at fair value using the NAV per share (or its equivalent) as a practical expedient and have not been classified in the fair value hierarchy.

[2] Amounts have been corrected to include certificates of deposit with original or remaining maturities at the time of purchase of more than 90 days but less than 12 months of $205 million as of December 31, 2017. The certificates of deposit are classified as Level 2 and recorded at cost, which is a reasonable estimate of fair value because of the short time between the purchase of the instrument and its expected realization.

See Note 6 for additional information on mortgage loans, policy loans and certificate loans. Receivables include brokerage margin loans, securities borrowed and loans to financial advisors. Restricted and segregated cash includes cash segregated under federal and other regulations held in special reserve bank accounts for the exclusive benefit of the Company's brokerage customers. Other investments and assets primarily include syndicated loans, certificate of deposits with original or remaining maturities at the time of purchase of more than 90 days but less than 12 months, the Company's membership in the FHLB and investments related to the Community Reinvestment Act. See Note 6 for additional information on syndicated loans.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

Policyholder account balances, future policy benefit and claims includes fixed annuities in deferral status, non-life contingent fixed annuities in payout status, indexed annuity host contracts and the fixed portion of a small number of variable annuity contracts classified as investment contracts. See Note 8 for additional information on these liabilities. Investment certificate reserves represent customer deposits for fixed rate certificates and stock market certificates. Brokerage customer deposits are amounts payable to brokerage customers related to free credit balances, funds deposited by customers and funds accruing to customers as a result of trades or contracts. Separate account liabilities primarily relate to investment contracts in pooled pension funds offered by Threadneedle. Debt and other liabilities include the Company's long-term debt, short-term borrowings, securities loaned and future funding commitments to affordable housing partnerships and other real estate partnerships. See Note 10 for further information on the Company's long-term debt and short-term borrowings.

12. Offsetting Assets and Liabilities

Certain financial instruments and derivative instruments are eligible for offset in the Consolidated Balance Sheets. The Company's derivative instruments, repurchase agreements and securities borrowing and lending agreements are subject to master netting and collateral arrangements and qualify for offset. A master netting arrangement with a counterparty creates a right of offset for amounts due to and from that same counterparty that is enforceable in the event of a default or bankruptcy. Securities borrowed and loaned result from transactions between the Company's broker dealer subsidiary and other financial institutions and are recorded at the amount of cash collateral advanced or received. Securities borrowed and securities loaned are primarily equity securities. The Company's securities borrowed and securities loaned transactions generally do not have a fixed maturity date and may be terminated by either party under customary terms.

The Company's policy is to recognize amounts subject to master netting arrangements on a gross basis in the Consolidated Balance Sheets.

The following tables present the gross and net information about the Company's assets subject to master netting arrangements:

	September 30, 2018						
	Gross Amounts of Recognized Assets	Gross Amounts Offset in the Consolidated Balance Sheets	Amounts of Assets Presented in the Consolidated Balance Sheets	Gross Amounts Not Offset in the Consolidated Balance Sheets			Net Amount
				Financial Instruments (1)	Cash Collateral	Securities Collateral	
	(in millions)						
Derivatives:							
OTC	$3,327	$ —	$ 3,327	$(2,895)	$(413)	$(5)	$ 14
OTC cleared	10	—	10	(9)	—	—	1
Exchange-traded	17	—	17	(1)	—	—	16
Total derivatives	3,354	—	3,354	(2,905)	(413)	(5)	31
Securities borrowed	118	—	118	(15)	—	(100)	3
Total	$3,472	$ —	$ 3,472	$(2,920)	$(413)	$(105)	$ 34

	December 31, 2017						
	Gross Amounts of Recognized Assets	Gross Amounts Offset in the Consolidated Balance Sheets	Amounts of Assets Presented in the Consolidated Balance Sheets	Gross Amounts Not Offset in the Consolidated Balance Sheets			Net Amount
				Financial Instruments (1)	Cash Collateral	Securities Collateral	
	(in millions)						
Derivatives:							
OTC	$3,520	$ —	$ 3,520	$(2,653)	$(760)	$(88)	$ 19

OTC cleared	21	—	21	(15)	—	—	6
Exchange-traded	22	—	22	(1)	—	—	21
Total derivatives	3,563	—	3,563	(2,669)	(760)	(88)	46
Securities borrowed	103	—	103	(19)	—	(82)	2
Total	$3,666	$ —	$ 3,666	$(2,688)	$(760)	$(170)	$ 48

(1) Represents the amount of assets that could be offset by liabilities with the same counterparty under master netting or similar arrangements that management elects not to offset on the Consolidated Balance Sheets.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

The following tables present the gross and net information about the Company's liabilities subject to master netting arrangements:

	September 30, 2018						
				Gross Amounts Not Offset in the Consolidated Balance Sheets			
	Gross Amounts of Recognized Liabilities	Gross Amounts Offset in the Consolidated Balance Sheets	Amounts of Liabilities Presented in the Consolidated Balance Sheets	Financial Instruments [1]	Cash Collateral	Securities Collateral	Net Amount
	(in millions)						
Derivatives:							
OTC	$3,856	$ —	$ 3,856	$(2,895)	$(117)	$(843)	$ 1
OTC cleared	9	—	9	(9)	—	—	—
Exchange-traded	3	—	3	(1)	—	—	2
Total derivatives	3,868	—	3,868	(2,905)	(117)	(843)	3
Securities loaned	124	—	124	(15)	—	(105)	4
Repurchase agreements	51	—	51	—	—	(51)	—
Total	$4,043	$ —	$ 4,043	$(2,920)	$(117)	$(999)	$ 7

	December 31, 2017						
				Gross Amounts Not Offset in the Consolidated Balance Sheets			
	Gross Amounts of Recognized Liabilities	Gross Amounts Offset in the Consolidated Balance Sheets	Amounts of Liabilities Presented in the Consolidated Balance Sheets	Financial Instruments [1]	Cash Collateral	Securities Collateral	Net Amount
	(in millions)						
Derivatives:							
OTC	$3,309	$ —	$ 3,309	$(2,653)	$ (70)	$(579)	$ 7
OTC cleared	16	—	16	(15)	—	—	1
Exchange-traded	3	—	3	(1)	—	—	2
Total derivatives	3,328	—	3,328	(2,669)	(70)	(579)	10
Securities loaned	118	—	118	(19)	—	(94)	5
Repurchase agreements	50	—	50	—	—	(50)	—
Total	$3,496	$ —	$ 3,496	$(2,688)	$ (70)	$(723)	$ 15

[1] Represents the amount of liabilities that could be offset by assets with the same counterparty under master netting or similar arrangements that management elects not to offset on the Consolidated Balance Sheets.

In the tables above, the amount of assets or liabilities presented are offset first by financial instruments that have the right of offset under master netting or similar arrangements, then any remaining amount is reduced by the amount of cash and securities collateral. The actual collateral may be greater than amounts presented in the tables.

When the fair value of collateral accepted by the Company is less than the amount due to the Company, there is a risk of loss if the counterparty fails to perform or provide additional collateral. To mitigate this risk, the Company monitors collateral values regularly and requires additional collateral when necessary. When the value of collateral pledged by the Company declines, it may be required to post additional collateral.

Freestanding derivative instruments are reflected in other assets and other liabilities. Cash collateral pledged by the Company is reflected in other assets and cash collateral accepted by the Company is reflected in other liabilities. Repurchase agreements are reflected in short-term borrowings. Securities borrowing and lending agreements are reflected in receivables and other liabilities, respectively. See Note 13 for additional disclosures related to the Company's derivative instruments, Note 10 for additional disclosures related to the Company's repurchase agreements and Note 4 for information related to derivatives held by consolidated investment entities.

47

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

13. Derivatives and Hedging Activities

Derivative instruments enable the Company to manage its exposure to various market risks. The value of such instruments is derived from an underlying variable or multiple variables, including equity, foreign exchange and interest rate indices or prices. The Company primarily enters into derivative agreements for risk management purposes related to the Company’s products and operations.

The Company’s freestanding derivative instruments are all subject to master netting arrangements. The Company’s policy on the recognition of derivatives on the Consolidated Balance Sheets is to not offset fair value amounts recognized for derivatives and collateral arrangements executed with the same counterparty under the same master netting arrangement. See Note 12 for additional information regarding the estimated fair value of the Company’s freestanding derivatives after considering the effect of master netting arrangements and collateral.

The Company uses derivatives as economic hedges and accounting hedges. The following table presents the notional value and gross fair value of derivative instruments, including embedded derivatives:

	September 30, 2018			December 31, 2017		
	Notional	Gross Fair Value Assets [1]	Gross Fair Value Liabilities [2][3]	Notional	Gross Fair Value Assets [1]	Gross Fair Value Liabilities [2][3]
	(in millions)					
Derivatives designated as hedging instruments						
Interest rate contracts	$675	$8	$ —	$675	$23	$ —
Foreign exchange contracts	—	—	—	87	—	4
Total qualifying hedges	675	8	—	762	23	4
Derivatives not designated as hedging instruments						
Interest rate contracts	59,482	609	603	66,043	1,081	416
Equity contracts	56,352	2,685	3,237	59,292	2,423	2,883
Credit contracts	862	7	—	721	—	2
Foreign exchange contracts	4,307	45	28	4,163	36	23
Other contracts	1,350	—	—	452	—	—
Total non-designated hedges	122,353	3,346	3,868	130,671	3,540	3,324
Embedded derivatives						
GMWB and GMAB [4]	N/A	—	(686)	N/A	—	(49)
IUL	N/A	—	684	N/A	—	601
Indexed annuities	N/A	—	15	N/A	—	5
SMC	N/A	—	12	N/A	—	10
Total embedded derivatives	N/A	—	25	N/A	—	567
Total derivatives	$123,028	$3,354	$ 3,893	$131,433	$3,563	$ 3,895

N/A Not applicable.

[1] The fair value of freestanding derivative assets is included in Other assets on the Consolidated Balance Sheets.

[2] The fair value of freestanding derivative liabilities is included in Other liabilities on the Consolidated Balance Sheets. The fair value of GMWB and GMAB, IUL, and indexed annuity embedded derivatives is included in Policyholder account balances, future policy benefits and claims on the Consolidated Balance Sheets. The fair value of the SMC embedded derivative liability is included in Customer deposits on the Consolidated Balance Sheets.

[3] The fair value of the Company’s derivative liabilities after considering the effects of master netting arrangements, cash collateral held by the same counterparty and the fair value of net embedded derivatives was $870 million and $1.3 billion as of September 30, 2018 and December 31, 2017, respectively. See Note 12 for additional information related to master netting arrangements and cash collateral. See Note 4 for information about derivatives held by consolidated VIEs.

[4] The fair value of the GMWB and GMAB embedded derivatives as of September 30, 2018 included $178 million of individual contracts in a

liability position and $864 million of individual contracts in an asset position. The fair value of the GMWB and GMAB embedded derivatives as of December 31, 2017 included $443 million of individual contracts in a liability position and $492 million of individual contracts in an asset position.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

See Note 11 for additional information regarding the Company's fair value measurement of derivative instruments.
As of September 30, 2018 and December 31, 2017, investment securities with a fair value of $5 million and $89 million, respectively, were received as collateral to meet contractual obligations under derivative contracts, of which $5 million and $89 million, respectively, may be sold, pledged or rehypothecated by the Company. As of both September 30, 2018 and December 31, 2017, the Company had sold, pledged or rehypothecated nil of these securities. In addition, as of both September 30, 2018 and December 31, 2017, non-cash collateral accepted was held in separate custodial accounts and was not included in the Company's Consolidated Balance Sheets.

Derivatives Not Designated as Hedges

The following tables present a summary of the impact of derivatives not designated as hedging instruments, including embedded derivatives, on the Consolidated Statements of Operations:

	Net Investment Income	Banking and Deposit Interest Expense	Distribution Expenses	Interest Credited to Fixed Accounts	Benefits, Claims, Losses and Settlement Expenses	General and Administrative Expense
	(in millions)					
Three Months Ended September 30, 2018						
Interest rate contracts	$6	$ —	$ —	$ —	$ (205)	$ —
Equity contracts	(1)	1	17	34	(229)	3
Credit contracts	—	—	—	—	4	—
Foreign exchange contracts	1	—	—	—	—	(5)
Other contracts	—	—	—	—	(2)	—
GMWB and GMAB embedded derivatives	—	—	—	—	261	—
IUL embedded derivatives	—	—	—	(40)	—	—
SMC embedded derivatives	—	(2)	—	—	—	—
Total gain (loss)	$6	$ (1)	$ 17	$ (6)	$ (171)	$ (2)
Nine Months Ended September 30, 2018						
Interest rate contracts	$28	$ —	$ —	$ —	$ (738)	$ —
Equity contracts	(1)	2	22	37	(341)	5
Credit contracts	—	—	—	—	22	—
Foreign exchange contracts	1	—	—	—	(1)	(13)
Other contracts	—	—	—	—	(4)	—
GMWB and GMAB embedded derivatives	—	—	—	—	637	—
IUL embedded derivatives	—	—	—	(18)	—	—
SMC embedded derivatives	—	(2)	—	—	—	—
Total gain (loss)	$28	$ —	$ 22	$ 19	$ (425)	$ (8)

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

	Net Investment Income	Banking and Deposit Interest Expense	Distribution Expenses	Interest Credited to Fixed Accounts	Benefits, Claims, Losses and Settlement Expenses	General and Administrative Expense
	(in millions)					
Three Months Ended September 30, 2017						
Interest rate contracts	$(1)	$ —	$ —	$ —	$ 14	$ —
Equity contracts	(10)	1	13	18	(261)	2
Credit contracts	—	—	—	—	(3)	—
Foreign exchange contracts	—	—	1	—	1	1
Other contracts	—	—	—	—	(2)	—
GMWB and GMAB embedded derivatives	—	—	—	—	227	—
IUL embedded derivatives	—	—	—	(24)	—	—
SMC embedded derivatives	—	(1)	—	—	—	—
Total gain (loss)	$(11)	$ —	$ 14	$ (6)	$ (24)	$ 3
Nine Months Ended September 30, 2017						
Interest rate contracts	$(8)	$ —	$ —	$ —	$ 61	$ —
Equity contracts	(7)	3	36	50	(920)	7
Credit contracts	—	—	—	—	(22)	—
Foreign exchange contracts	—	—	3	—	(27)	5
Other contracts	—	—	—	—	(2)	—
GMWB and GMAB embedded derivatives	—	—	—	—	569	—
IUL embedded derivatives	—	—	—	(43)	—	—
SMC embedded derivatives	—	(3)	—	—	—	—
Total gain (loss)	$(15)	$ —	$ 39	$ 7	$ (341)	$ 12

The Company holds derivative instruments that either do not qualify or are not designated for hedge accounting treatment. These derivative instruments are used as economic hedges of equity, interest rate, credit and foreign currency exchange rate risk related to various products and transactions of the Company.

Certain annuity contracts contain GMWB or GMAB provisions, which guarantee the right to make limited partial withdrawals each contract year regardless of the volatility inherent in the underlying investments or guarantee a minimum accumulation value of consideration received at the beginning of the contract period, after a specified holding period, respectively. The GMAB and non-life contingent GMWB provisions are considered embedded derivatives, which are bifurcated from their host contracts for valuation purposes and reported on the Consolidated Balance Sheets at fair value with changes in fair value reported in earnings. The Company economically hedges the exposure related to GMAB and non-life contingent GMWB provisions using options (equity index, interest rate swaptions, etc.), swaps (interest rate, total return, etc.) and futures.

The deferred premium associated with certain of the above options and swaptions is paid or received semi-annually over the life of the contract or at maturity. The following is a summary of the payments the Company is scheduled to make and receive for these options and swaptions as of September 30, 2018:

	Premiums Payable	Premiums Receivable
	(in millions)	
2018 (1)	$54	$ 31
2019	294	171
2020	216	132

2021	187	119
2022	225	200
2023 - 2027	545	59
Total	$1,521	$ 712

(1) 2018 amounts represent the amounts payable and receivable for the period from October 1, 2018 to December 31, 2018.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

Actual timing and payment amounts may differ due to future settlements, modifications or exercises of the contracts prior to the full premium being paid or received.

The Company has a macro hedge program to provide protection against the statutory tail scenario risk arising from variable annuity reserves on its statutory surplus and to cover some of the residual risks not covered by other hedging activities. As a means of economically hedging these risks, the Company may use a combination of futures, options, swaps and swaptions. Certain of the macro hedge derivatives contain settlement provisions linked to both equity returns and interest rates. The Company’s macro hedge derivatives that contain settlement provisions linked to both equity returns and interest rates are shown in Other contracts in the tables above.

Indexed annuity, IUL and stock market certificate products have returns tied to the performance of equity markets. As a result of fluctuations in equity markets, the obligation incurred by the Company related to indexed annuity, IUL and stock market certificate products will positively or negatively impact earnings over the life of these products. The equity component of indexed annuity, IUL and stock market certificate product obligations are considered embedded derivatives, which are bifurcated from their host contracts for valuation purposes and reported on the Consolidated Balance Sheets at fair value with changes in fair value reported in earnings. As a means of economically hedging its obligations under the provisions of these products, the Company enters into index options and futures contracts.

The Company enters into futures, credit default swaps and commodity swaps to manage its exposure to price risk arising from seed money investments in proprietary investment products. The Company enters into foreign currency forward contracts to economically hedge its exposure to certain foreign transactions. The Company enters into futures contracts to economically hedge its exposure related to compensation plans. In 2015, the Company entered into interest rate swaps to offset interest rate changes on unrealized gains or losses for certain investments.

Cash Flow Hedges

The Company has designated and accounts for the following as cash flow hedges: (i) interest rate swaps to hedge interest rate exposure on debt, (ii) interest rate lock agreements to hedge interest rate exposure on debt issuances and (iii) swaptions used to hedge the risk of increasing interest rates on forecasted fixed premium product sales.

For the three months and nine months ended September 30, 2018 and 2017, amounts recognized in earnings related to cash flow hedges due to ineffectiveness were not material. The estimated net amount of existing pretax gains as of September 30, 2018 that the Company expects to reclassify to earnings within the next twelve months is $1 million, which consists of $1 million of pretax gains to be recorded as a reduction to interest and debt expense and nil of pretax losses to be recorded in net investment income. Currently, the longest period of time over which the Company is hedging exposure to the variability in future cash flows is 17 years and relates to forecasted debt interest payments. See Note 14 for a rollforward of net unrealized derivative gains (losses) included in AOCI related to cash flow hedges.

Fair Value Hedges

The Company entered into and designated as fair value hedges two interest rate swaps to convert senior notes due 2019 and 2020 from fixed rate debt to floating rate debt. The swaps have identical terms as the underlying debt being hedged so no ineffectiveness is expected to be realized. The Company recognizes gains and losses on the derivatives and the related hedged items within interest and debt expense. The following table presents the amounts recognized in income related to fair value hedges:

Derivatives designated as hedging instruments	Location of Gain Recognized into Income	Amount of Gain Recognized in Income on Derivatives: Three Months Ended September 30,		Nine Months Ended September 30,	
		2018	2017	2018	2017
		(in millions)			
Interest rate	Interest and debt expense	$ 3	$ 4	$ 9	$ 12

contracts

Net Investment Hedges

The Company entered into, and designated as net investment hedges in foreign operations, forward contracts to hedge a portion of the Company’s foreign currency exchange rate risk associated with its investment in Threadneedle. As the Company determined that the forward contracts are effective, the change in fair value of the derivatives is recognized in AOCI as part of the foreign currency translation adjustment. For the three months ended September 30, 2018 and 2017, the Company recognized a gain of $7 million and a loss of $4 million, respectively, in OCI. For the nine months ended September 30, 2018 and 2017, the Company recognized a gain of $13 million and a loss of $3 million, respectively, in OCI.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

Credit Risk

Credit risk associated with the Company's derivatives is the risk that a derivative counterparty will not perform in accordance with the terms of the applicable derivative contract. To mitigate such risk, the Company has established guidelines and oversight of credit risk through a comprehensive enterprise risk management program that includes members of senior management. Key components of this program are to require preapproval of counterparties and the use of master netting and collateral arrangements whenever practical. See Note 12 for additional information on the Company's credit exposure related to derivative assets.

Certain of the Company's derivative contracts contain provisions that adjust the level of collateral the Company is required to post based on the Company's debt rating (or based on the financial strength of the Company's life insurance subsidiaries for contracts in which those subsidiaries are the counterparty). Additionally, certain of the Company's derivative contracts contain provisions that allow the counterparty to terminate the contract if the Company's debt does not maintain a specific credit rating (generally an investment grade rating) or the Company's life insurance subsidiary does not maintain a specific financial strength rating. If these termination provisions were to be triggered, the Company's counterparty could require immediate settlement of any net liability position. As of September 30, 2018 and December 31, 2017, the aggregate fair value of derivative contracts in a net liability position containing such credit contingent provisions was $483 million and $372 million, respectively. The aggregate fair value of assets posted as collateral for such instruments as of September 30, 2018 and December 31, 2017 was $482 million and $369 million, respectively. If the credit contingent provisions of derivative contracts in a net liability position as of September 30, 2018 and December 31, 2017 were triggered, the aggregate fair value of additional assets that would be required to be posted as collateral or needed to settle the instruments immediately would have been $1 million and $3 million, respectively.

14. Shareholders' Equity

The following tables provide the amounts related to each component of OCI:

	Three Months Ended September 30,					
	2018			2017		
	Pretax	Income Tax Benefit (Expense)	Net of Tax	Pretax	Income Tax Benefit (Expense)	Net of Tax
	(in millions)					
Net unrealized securities gains (losses):						
Net unrealized securities gains (losses) arising during the period [1]	$(106)	$ 25	$(81)	$60	$ (22)	$38
Reclassification of net securities (gains) losses included in net income [2]	(4)	1	(3)	(4)	1	(3)
Impact of deferred acquisition costs, deferred sales inducement costs, unearned revenue, benefit reserves and reinsurance recoverables	28	(6)	22	(61)	22	(39)
Net unrealized securities gains (losses)	(82)	20	(62)	(5)	1	(4)
Net unrealized derivatives gains (losses):						
Reclassification of net derivative (gains) losses included in net income [3]	—	—	—	1	—	1
Net unrealized derivatives gains (losses)	—	—	—	1	—	1
Defined benefit plans:						
Net gain (loss) arising during the period	—	—	—	—	—	—
Defined benefit plans	—	—	—	—	—	—
Foreign currency translation	(5)	2	(3)	25	(9)	16
Other	—	—	—	—	—	—
Total other comprehensive income (loss)	$(87)	$ 22	$(65)	$21	$ (8)	$13

52

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

	Nine Months Ended September 30,					
	2018			2017		
	Pretax	Income Tax Benefit (Expense)	Net of Tax	Pretax	Income Tax Benefit (Expense)	Net of Tax
	(in millions)					
Net unrealized securities gains (losses):						
Net unrealized securities gains (losses) arising during the period [1]	$(924)	$ 207	$(717)	$304	$(107)	$197
Reclassification of net securities (gains) losses included in net income [2]	(14)	3	(11)	(43)	15	(28)
Impact of deferred acquisition costs, deferred sales inducement costs, unearned revenue, benefit reserves and reinsurance recoverables	347	(73)	274	(168)	59	(109)
Net unrealized securities gains (losses)	(591)	137	(454)	93	(33)	60
Net unrealized derivatives gains (losses):						
Reclassification of net derivative (gains) losses included in net income [4]	—	—	—	3	(1)	2
Net unrealized derivatives gains (losses)	—	—	—	3	(1)	2
Defined benefit plans:						
Net gain (loss) arising during the period	—	—	—	7	(2)	5
Defined benefit plans	—	—	—	7	(2)	5
Foreign currency translation	(21)	3	(18)	71	(25)	46
Other	—	—	—	(1)	—	(1)
Total other comprehensive income (loss)	$(612)	$ 140	$(472)	$173	$(61)	$112

[1] Includes other-than-temporary impairment losses on Available-for-Sale securities related to factors other than credit that were recognized in other comprehensive income (loss) during the period.
[2] Pretax amounts are recorded in net investment income.
[3] Includes nil pretax gain reclassified to interest and debt expense for both the three months ended September 30, 2018 and 2017, and nil and $1 million pretax loss reclassified to net investment income for the three months ended September 30, 2018 and 2017, respectively.
[4] Includes a $1 million pretax gain reclassified to interest and debt expense for both the nine months ended September 30, 2018 and 2017, and a $1 million and $3 million pretax loss reclassified to net investment income for the nine months ended September 30, 2018 and 2017, respectively.

Other comprehensive income (loss) related to net unrealized securities gains (losses) includes three components: (i) unrealized gains (losses) that arose from changes in the market value of securities that were held during the period; (ii) (gains) losses that were previously unrealized, but have been recognized in current period net income due to sales of Available-for-Sale securities and due to the reclassification of noncredit other-than-temporary impairment losses to credit losses; and (iii) other adjustments primarily consisting of changes in insurance and annuity asset and liability balances, such as DAC, DSIC, unearned revenue, benefit reserves and reinsurance recoverables, to reflect the expected impact on their carrying values had the unrealized gains (losses) been realized as of the respective balance sheet dates.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

The following tables present the changes in the balances of each component of AOCI, net of tax:

	Net Unrealized Securities Gains (Losses)	Net Unrealized Derivatives Gains (Losses)	Defined Benefit Plans	Foreign Currency Translation	Other	Total
	(in millions)					
Balance, July 1, 2018	$93	$ 8	$(97)	$(182)	$(1)	$(179)
OCI before reclassifications	(59)	—	—	(3)	—	(62)
Amounts reclassified from AOCI	(3)	—	—	—	—	(3)
Total OCI	(62)	—	—	(3)	—	(65)
Balance, September 30, 2018	$31 (1)	$ 8	$(97)	$(185)	$(1)	$(244)
Balance, January 1, 2018	$486	$ 8	$(97)	$(167)	$(1)	$229
Cumulative effect of change in accounting policies	(1)	—	—	—	—	(1)
OCI before reclassifications	(443)	—	—	(18)	—	(461)
Amounts reclassified from AOCI	(11)	—	—	—	—	(11)
Total OCI	(454)	—	—	(18)	—	(472)
Balance, September 30, 2018	$31 (1)	$ 8	$(97)	$(185)	$(1)	$(244)

	Net Unrealized Securities Gains (Losses)	Net Unrealized Derivatives Gains (Losses)	Defined Benefit Plans	Foreign Currency Translation	Other	Total
	(in millions)					
Balance at July 1, 2017	$543	$ 6	$(120)	$(129)	$(1)	$299
OCI before reclassifications	(1)	—	—	16	—	15
Amounts reclassified from AOCI	(3)	1	—	—	—	(2)
Total OCI	(4)	1	—	16	—	13
Balance, September 30, 2017	$539 (1)	$ 7	$(120)	$(113)	$(1)	$312
Balance, January 1, 2017	$479	$ 5	$(125)	$(159)	$—	$200
OCI before reclassifications	88	—	—	46	(1)	133
Amounts reclassified from AOCI	(28)	2	5	—	—	(21)
Total OCI	60	2	5	46	(1)	112
Balance, September 30, 2017	$539 (1)	$ 7	$(120)	$(113)	$(1)	$312

(1) Includes $1 million and $8 million of noncredit related impairments on securities and net unrealized securities gains (losses) on previously impaired securities as of September 30, 2018 and September 30, 2017, respectively.

For the nine months ended September 30, 2018 and 2017, the Company repurchased a total of 7.7 million shares and 8.0 million shares, respectively, of its common stock for an aggregate cost of $1.1 billion and $1.0 billion, respectively. In April 2017, the Company’s Board of Directors authorized an expenditure of up to $2.5 billion for the repurchase of shares of the Company’s common stock through June 30, 2019. As of September 30, 2018, the Company had $944 million remaining under its share repurchase authorization.

The Company may also reacquire shares of its common stock under its share-based compensation plans related to restricted stock awards and certain option exercises. The holders of restricted shares may elect to surrender a portion of their shares on the vesting date to cover their income tax obligation. These vested restricted shares are reacquired by the Company and the Company’s payment of the holders’ income tax obligations are recorded as a treasury share purchase.

For the nine months ended September 30, 2018 and 2017, the Company reacquired 0.3 million shares and 0.3 million shares, respectively, of its common stock through the surrender of shares upon vesting and paid in the aggregate $43 million and $33 million, respectively, related to the holders' income tax obligations on the vesting date. Option holders may elect to net settle their vested awards resulting in the surrender of the number of shares required to cover the strike price and tax obligation of the options exercised. These shares are reacquired by the Company and recorded as treasury shares. For the nine months ended September 30, 2018 and

2017, the Company reacquired 0.5 million shares and 1.9 million shares, respectively, of its common stock through the net settlement of options for an aggregate value of $82 million and $248 million, respectively.

During both the nine months ended September 30, 2018 and 2017, the Company reissued 0.8 million treasury shares for restricted stock award grants, performance share units and issuance of shares vested under advisor deferred compensation plans.

15. Regulatory Requirements

The Company's insurance subsidiaries are required to prepare statutory financial statements in accordance with the accounting practices prescribed or permitted by the insurance departments of their respective states of domicile. RiverSource Life received approval from the Minnesota Department of Commerce to apply a permitted statutory accounting practice, effective July 1, 2017 through June 30, 2019, for certain derivative instruments used to economically hedge the interest rate exposure of certain variable annuity products that do not qualify for statutory hedge accounting. The permitted practice is intended to mitigate the impact to statutory surplus from the misalignment between variable annuity statutory reserves, which are not carried at fair value, and the fair value of derivatives used to economically hedge the interest rate exposure of non-life contingent living benefit guarantees. As of September 30, 2018 and December 31, 2017, application of this permitted practice resulted in an increase (decrease) to RiverSource Life's statutory surplus of approximately $377 million and $(3) million, respectively.

16. Income Taxes

In December of 2017, the Tax Act reduced federal income tax rates from 35% to 21% for tax years after 2017. The Company's effective tax rate was 14.4% and 19.9% for the three months ended September 30, 2018 and 2017, respectively. The Company's effective tax rate was 14.9% and 19.5% for the nine months ended September 30, 2018 and 2017, respectively.

The effective tax rate for the three months ended September 30, 2018 is lower than the statutory rate as a result of low income housing tax credits and a $20 million benefit due to the finalization of the prior year's tax return. The effective tax rate for the nine months ended September 30, 2018 is lower than the statutory rate as a result of tax preferred items including low income housing tax credits, stock compensation and the dividends received deduction, as well as the $20 million benefit due to the finalization of the prior year's tax return.

The effective tax rate for the three months ended September 30, 2017 was lower than the statutory rate as a result of tax preferred items including the dividends received deduction, low income housing tax credits, stock compensation and lower taxes on net income from foreign subsidiaries. The effective tax rate for the nine months ended September 30, 2017 was lower than the statutory rate as a result of tax preferred items including the dividends received deduction, low income housing tax credits, stock compensation and lower taxes on net income from foreign subsidiaries, as well as a $20 million benefit in the first quarter of 2017 related to an out-of-period correction for a reversal of a tax reserve.

The decrease in the effective tax rate for the three months ended September 30, 2018 compared to the prior year period is primarily due to the reduced federal income tax rate and the $20 million benefit due to the finalization of the prior year's tax return, partially offset by decreases in the dividends received deduction and benefits from stock compensation.

The decrease in the effective tax rate for the nine months ended September 30, 2018 compared to the prior year period is primarily due to the reduced federal income tax rate, partially offset by decreases in the dividends received deduction, benefits from stock compensation and foreign taxes.

As of December 31, 2017, the Company had not fully completed its accounting for the tax effects of the enactment of the Tax Act. However, the Company was able to provide reasonable estimates of the Tax Act's impact; accordingly, the Company recorded provisional tax amounts of $221 million to remeasure certain deferred tax assets and liabilities and $57 million for the foreign provisions of the Tax Act as of December 31, 2017. In the third quarter of 2018, the Company finalized its accounting related to the Tax Act and recorded a $3 million benefit related to the foreign provisions.

Included in the Company’s deferred income tax assets are tax benefits related to state net operating losses of $18 million, net of federal benefit, which will expire beginning December 31, 2018.

The Company is required to establish a valuation allowance for any portion of the deferred tax assets that management believes will not be realized. Significant judgment is required in determining if a valuation allowance should be established, and the amount of such allowance if required. Factors used in making this determination include estimates relating to the performance of the business. Consideration is given to, among other things in making this determination, (i) future taxable income exclusive of reversing temporary differences and carryforwards, (ii) future reversals of existing taxable temporary differences, (iii) taxable income in prior carryback years, and (iv) tax planning strategies. Based on analysis of the Company’s tax position, management believes it is more likely than not that the Company will not realize certain state deferred tax assets and state net operating losses and therefore a valuation allowance has been established. The valuation allowance was $18 million and $17 million as of September 30, 2018 and December 31, 2017, respectively.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

As of September 30, 2018 and December 31, 2017, the Company had $80 million and $76 million, respectively, of gross unrecognized tax benefits. If recognized, approximately $61 million and $58 million, net of federal tax benefits, of unrecognized tax benefits as of September 30, 2018 and December 31, 2017, respectively, would affect the effective tax rate.
It is reasonably possible that the total amount of unrecognized tax benefits will change in the next 12 months. The Company estimates that the total amount of gross unrecognized tax benefits may decrease by $30 million to $40 million in the next 12 months primarily due to resolution of audits and statute expirations.
The Company recognizes interest and penalties related to unrecognized tax benefits as a component of the income tax provision. The Company recognized nil and a net increase of $1 million in interest and penalties for the three months and nine months ended September 30, 2018, respectively. The Company recognized nil and a net increase of $1 million in interest and penalties for the three months and nine months ended September 30, 2017, respectively. As of September 30, 2018 and December 31, 2017, the Company had a payable of $9 million and $8 million, respectively, related to accrued interest and penalties.
The Company or one or more of its subsidiaries files income tax returns in the U.S. federal jurisdiction, and various state and foreign jurisdictions. In the first quarter of 2018, the Company received cash settlements for final resolution of the 2008 through 2010 Internal Revenue Service (“IRS”) audits. In the third quarter of 2018, the Company reached an agreement with IRS appeals to resolve the 2012 and 2013 audit. Accordingly, the Company’s IRS audits are effectively settled through 2013. The IRS is currently auditing the Company’s U.S. income tax returns for 2014 and 2015.
The Company’s state income tax returns are currently under examination by various jurisdictions for years ranging from 2009 through 2016.

17. Contingencies

The Company and its subsidiaries are involved in the normal course of business in legal, regulatory and arbitration proceedings, including class actions, concerning matters arising in connection with the conduct of its activities as a diversified financial services firm. These include proceedings specific to the Company as well as proceedings generally applicable to business practices in the industries in which it operates. The Company can also be subject to litigation arising out of its general business activities, such as its investments, contracts, leases and employment relationships. Uncertain economic conditions, heightened and sustained volatility in the financial markets and significant financial reform legislation may increase the likelihood that clients and other persons or regulators may present or threaten legal claims or that regulators increase the scope or frequency of examinations of the Company or the financial services industry generally.
As with other financial services firms, the level of regulatory activity and inquiry concerning the Company’s businesses remains elevated. From time to time, the Company receives requests for information from, and/or has been subject to examination or claims by, the SEC, FINRA, the OCC, the UK Financial Conduct Authority, state insurance and securities regulators, state attorneys general and various other domestic or foreign governmental and quasi-governmental authorities on behalf of themselves or clients concerning the Company’s business activities and practices, and the practices of the Company’s financial advisors. The Company has numerous pending matters which include information requests, exams or inquiries that the Company has received during recent periods regarding certain matters, including: sales and distribution of mutual funds, exchange traded funds, annuities, equity and fixed income securities, real estate investment trusts, insurance products, and financial advice offerings, including managed accounts; supervision of the Company’s financial advisors; administration of insurance and annuity claims; security of client information; trading activity and the Company’s monitoring and supervision of such activity; and transaction monitoring systems and controls. The Company has cooperated and will continue to cooperate with the applicable regulators.
These legal and regulatory proceedings and disputes are subject to uncertainties and, as such, it is inherently difficult to determine whether any loss is probable or even reasonably possible, or to reasonably estimate the amount of any loss. The Company cannot predict with certainty if, how or when any such proceedings will be initiated or resolved or

what the eventual settlement, fine, penalty or other relief, if any, may be, particularly for proceedings that are in their early stages of development or where plaintiffs seek indeterminate damages. Numerous issues may need to be resolved, including through potentially lengthy discovery and determination of important factual matters, and by addressing unsettled legal questions relevant to the proceedings in question, before a loss or range of loss can be reasonably estimated for any proceeding. An adverse outcome in one or more proceeding could eventually result in adverse judgments, settlements, fines, penalties or other sanctions, in addition to further claims, examinations or adverse publicity that could have a material adverse effect on the Company’s consolidated financial condition, results of operations or liquidity.

In accordance with applicable accounting standards, the Company establishes an accrued liability for contingent litigation and regulatory matters when those matters present loss contingencies that are both probable and can be reasonably estimated. In such cases, there still may be an exposure to loss in excess of any amounts reasonably estimated and accrued. When a loss contingency is not both probable and estimable, the Company does not establish an accrued liability, but continues to monitor, in conjunction with any outside counsel handling a matter, further developments that would make such loss contingency both probable and reasonably estimable. Once the Company establishes an accrued liability with respect to a loss contingency, the Company continues to monitor the matter for further developments that could affect the amount of the accrued liability that has been previously established, and any appropriate adjustments are made each quarter.

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

RiverSource Life and RiverSource Life of NY are required by law to be a member of the guaranty fund association in every state where they are licensed to do business. In the event of insolvency of one or more unaffiliated insurance companies, the Company could be adversely affected by the requirement to pay assessments to the guaranty fund associations.

The Company projects its cost of future guaranty fund assessments based on estimates of insurance company insolvencies provided by the National Organization of Life and Health Insurance Guaranty Associations ("NOLHGA") and the amount of its premiums written relative to the industry-wide premium in each state. The Company accrues the estimated cost of future guaranty fund assessments when it is considered probable that an assessment will be imposed, the event obligating the Company to pay the assessment has occurred and the amount of the assessment can be reasonably estimated.

The Company has a liability for estimated guaranty fund assessments and a related premium tax asset. As of September 30, 2018 and December 31, 2017, the estimated liability was $13 million and $14 million, respectively. As of both September 30, 2018 and December 31, 2017, the related premium tax asset was $12 million. The expected period over which guaranty fund assessments will be made and the related tax credits recovered is not known.

18. Earnings per Share

The computation of basic and diluted earnings per share is as follows:

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2018	2017	2018	2017
	(in millions, except per share amounts)			
Numerator:				
Net income	$503	$507	$1,559	$1,303
Denominator:				
Basic: Weighted-average common shares outstanding	144.4	153.0	147.0	155.2
Effect of potentially dilutive nonqualified stock options and other share-based awards	2.1	2.4	2.2	2.4
Diluted: Weighted-average common shares outstanding	146.5	155.4	149.2	157.6
Earnings per share:				
Basic	$3.48	$3.31	$10.61	$8.40
Diluted	$3.43	$3.26	$10.45	$8.27

The calculation of diluted earnings per share excludes the incremental effect of 1.0 million options as of September 30, 2018 due to their anti-dilutive effect. There was no incremental effect as of September 30, 2017.

19. Segment Information

The Company's reporting segments are Advice & Wealth Management, Asset Management, Annuities, Protection and Corporate & Other. Prior period results have been restated for the retrospective adoption of the new revenue recognition accounting standard as discussed in Note 1 and Note 2.

The accounting policies of the segments are the same as those of the Company, except for operating adjustments defined below, the method of capital allocation, the accounting for gains (losses) from intercompany revenues and expenses and not providing for income taxes on a segment basis.

Management uses segment adjusted operating measures in goal setting, as a basis for determining employee compensation and in evaluating performance on a basis comparable to that used by some securities analysts and investors. Consistent with GAAP accounting guidance for segment reporting, adjusted operating earnings is the Company's measure of segment performance. Adjusted operating earnings should not be viewed as a substitute for

GAAP pretax income. The Company believes the presentation of segment adjusted operating earnings, as the Company measures it for management purposes, enhances the understanding of its business by reflecting the underlying performance of its core operations and facilitating a more meaningful trend analysis.

Adjusted operating earnings is defined as adjusted operating net revenues less adjusted operating expenses. Adjusted operating net revenues and adjusted operating expenses exclude the market impact on IUL benefits (net of hedges and the related DAC amortization, unearned revenue amortization, and the reinsurance accrual), integration and restructuring charges and the impact of consolidating investment entities. Adjusted operating net revenues also exclude net realized investment gains or losses (net of unearned revenue amortization and the reinsurance accrual) and the market impact of hedges to offset interest rate changes on unrealized gains or losses for certain investments. Adjusted operating expenses also exclude the market impact on variable annuity

AMERIPRISE FINANCIAL, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

guaranteed benefits (net of hedges and the related DSIC and DAC amortization), the market impact on fixed index annuity benefits (net of hedges and the related DAC amortization), and the DSIC and DAC amortization offset to net realized investment gains or losses. The market impact on variable annuity guaranteed benefits, fixed index annuity benefits and IUL benefits includes changes in embedded derivative values caused by changes in financial market conditions, net of changes in economic hedge values and unhedged items including the difference between assumed and actual underlying separate account investment performance, fixed income credit exposures, transaction costs and certain policyholder contract elections, net of related impacts on DAC and DSIC amortization. The market impact also includes certain valuation adjustments made in accordance with FASB Accounting Standards Codification 820, Fair Value Measurements and Disclosures, including the impact on embedded derivative values of discounting projected benefits to reflect a current estimate of the Company's life insurance subsidiary's nonperformance spread.
The following tables summarize selected financial information by segment and reconcile segment totals to those reported on the consolidated financial statements:

	September 30, 2018	December 31, 2017
	(in millions)	
Advice & Wealth Management	$13,826	$13,270
Asset Management	8,264	8,401
Annuities	96,260	98,276
Protection	17,985	18,039
Corporate & Other	8,856	9,494
Total assets	$145,191	$147,480