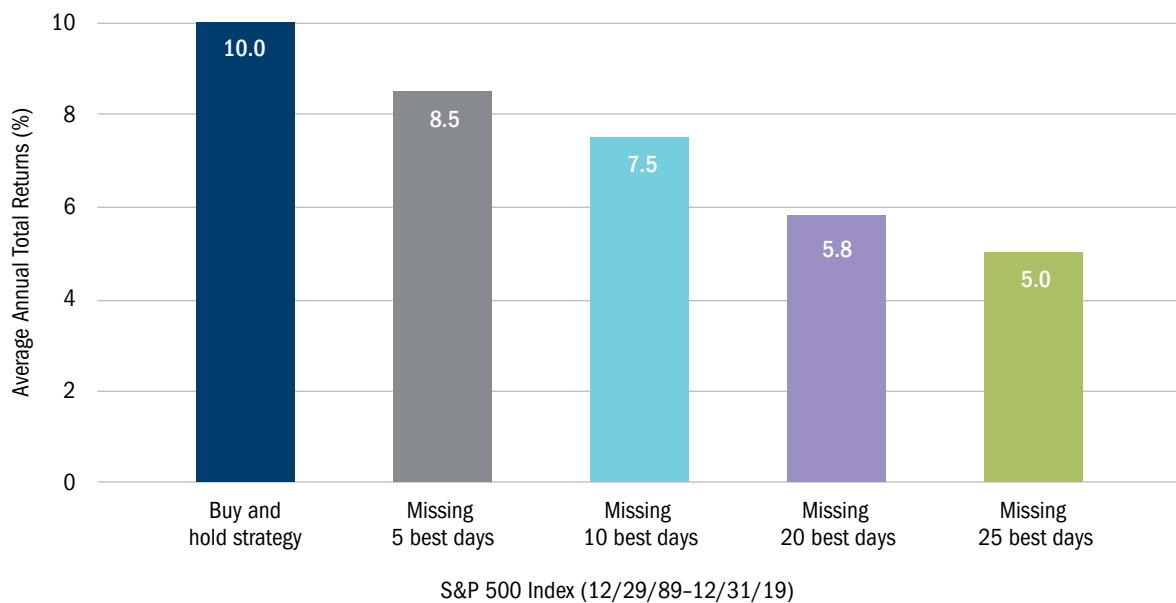


TIME NOT TIMING FOCUS ON BUY AND HOLD FOR THE LONG TERM

- Investors often make the mistake of trying to time the market by simply selling out of it.
- Historically, some of the worst short-term market fluctuations and losses were followed by periods of substantial market recovery.
- Asset allocation, diversification and periodic rebalancing are tools investors can use to help weather market downturns.
- Having the right investment mix helps strike the right balance between risk and return.
- Consider your goals, time horizon, risk tolerance and overall financial situation when making an investment or asset allocation decision. Keep in mind that diversification and asset allocation do not assure a profit or protect against loss.

Time in the market beats market timing



Sources: Columbia Management Investment Advisers, LLC and Bloomberg as of 12/31/19

Past performance does not guarantee future results. It is not possible to invest in an index.

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* In U.S. dollars as of December 31, 2019. Source: Ameriprise Q4 Earnings Release. Contact us for more current information.

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