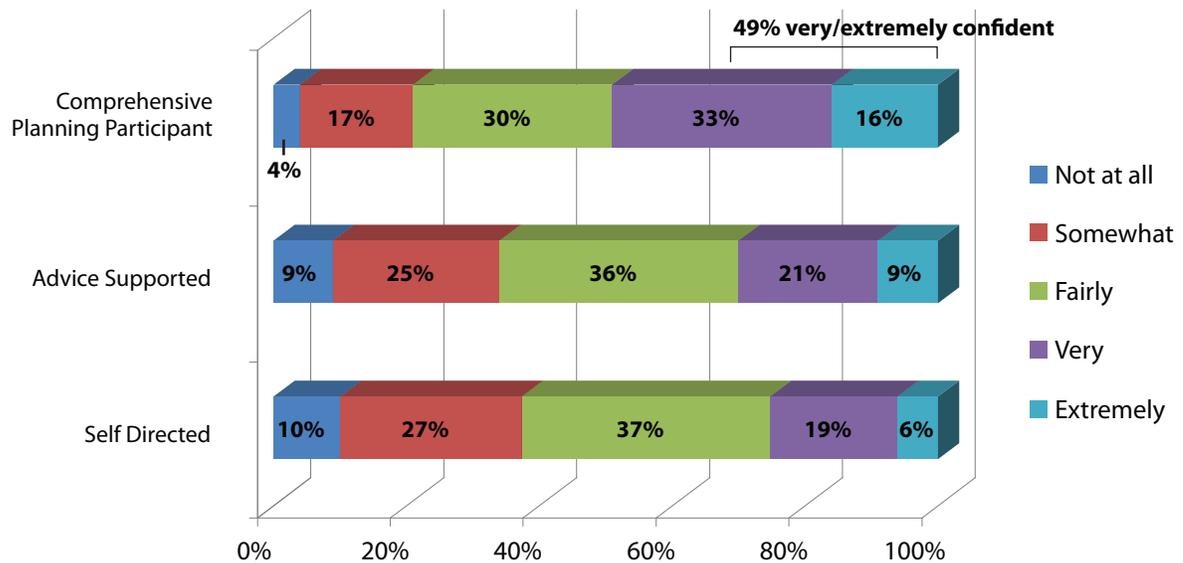


## Executive Summary

A new Financial Planning Association survey sponsored by Ameriprise Financial and conducted by Harris Interactive shows how critical the pairing of a professional financial planner and the creation of a comprehensive financial plan can be to an individual's long-term financial success.

This consumer study was conducted in the summer (June/July) of 2008. While market volatility was significant during this time, the additional dramatic financial developments that continued through September, which may have affected some attitudes and behaviors reflected in this report, had not yet occurred.

### How confident are you in your financial future?



Note: Numbers have been rounded and may not total exactly 100 percent.

Consumer confidence is near historic lows, yet one group is feeling optimistic and on track to meet their financial goals including retirement—people in a comprehensive financial planning relationship. In fact, they are nearly twice as likely to report feeling confident about their financial future as those without paid, professional support.

#### What Is Comprehensive Financial Planning?

A comprehensive financial plan addresses the financial and personal goals you have.

It entails an ongoing approach to managing all areas of your financial life,\* taking into consideration your income, expenses, investments and debt; your short-term and long-term goals such as paying for college or retiring comfortably; your taxes and financial risks such as disability and death; and finally, leaving a legacy.

\*In this report, a comprehensive plan includes planning for three or more of the following areas: retirement, savings, debt management, college savings, protection plans (such as insurance), tax management, investment planning or estate planning.