

("RiverSource Life," formerly IDS Life Insurance Company), our face-amount certificate subsidiary, Ameriprise Certificate Company ("ACC"), our retail introducing broker-dealer subsidiary, Ameriprise Financial Services, Inc. ("AMPF"), our clearing broker-dealer subsidiary, American Enterprise Investment Services, Inc. ("AEIS"), our auto and home insurance subsidiary, IDS Property Casualty Insurance Company ("IDS Property Casualty"), doing business as Ameriprise Auto & Home Insurance, and our investment advisory company, RiverSource Investments LLC. The payment of dividends by many of our subsidiaries is restricted and certain of our subsidiaries are subject to regulatory capital requirements.

Actual capital and regulatory capital requirements for such subsidiaries were as follows:

	Actual Capital December 31,		Regulatory Capital Requirement
	2006	2005	
	(in millions, except percentages)		
RiverSource Life ⁽¹⁾⁽²⁾⁽³⁾	\$ 3,511	\$ 3,270	\$ 590
RiverSource Life Insurance Co. of New York ⁽¹⁾⁽³⁾⁽⁴⁾	348	308	38
IDS Property Casualty ⁽¹⁾⁽⁵⁾⁽⁶⁾	523	448	115
AMEX Assurance ⁽¹⁾⁽³⁾⁽⁶⁾	118	115	6
Ameriprise Insurance Company ⁽¹⁾⁽⁵⁾	47	—	2
ACC ⁽⁷⁾	279	333	256
Threadneedle ⁽⁸⁾	222	187	133
Ameriprise Bank ⁽⁹⁾	169	N/A	169
AMPF ⁽⁵⁾⁽⁷⁾	85	47	#
Ameriprise Trust Company ⁽⁵⁾	49	47	40
AEIS ⁽⁵⁾⁽⁷⁾	38	97	6
SAI ⁽⁵⁾⁽⁷⁾	2	15	#
RiverSource Distributors, Inc. ⁽⁵⁾⁽⁷⁾	#	N/A	#

Amounts are less than \$1 million.

⁽¹⁾ Actual capital is determined on a statutory basis.

⁽²⁾ Effective December 31, 2006, American Enterprise Life Insurance Company and American Partners Life Insurance Company, formerly wholly-owned subsidiaries of RiverSource Life, were merged with and into RiverSource Life.

⁽³⁾ Regulatory capital requirement as of December 31, 2006 is based on the most recent statutory risk-based capital filing.

⁽⁴⁾ Effective December 31, 2006, American Centurion Life Assurance Company, formerly a wholly-owned subsidiary of RiverSource Life, was merged with and into RiverSource Life Insurance Co. of New York (formerly IDS Life Insurance Company of New York).

⁽⁵⁾ Regulatory capital requirement is based on the applicable regulatory requirement, calculated as of December 31, 2006.

⁽⁶⁾ IDS Property Casualty uses certain insurance licenses held by AMEX Assurance. The AMEX Assurance travel insurance and card related business was ceded to American Express effective July 1, 2005, and was deconsolidated on a U.S. GAAP basis effective September 30, 2005. Effective September 30, 2005, we entered into an agreement to sell the AMEX Assurance legal entity to American Express on or before September 30, 2007.

⁽⁷⁾ Actual capital is determined on an adjusted U.S. GAAP basis.

⁽⁸⁾ Actual capital and regulatory capital requirements are determined in accordance with U.K. regulatory legislation. Both actual capital and regulatory capital requirements are as of June 30, 2006, based on the most recent required U.K. filing.

⁽⁹⁾ Ameriprise Bank holds capital in compliance with the Federal Deposit Insurance Corporation policy regarding *de novo* depository institutions.

In addition to the particular regulations restricting dividend payments and establishing subsidiary capitalization requirements, we take into account the overall health of the business, capital levels and risk management considerations in determining a dividend strategy for payments to our company from our subsidiaries, and in deciding to use cash to make capital contributions to our subsidiaries.

The following table sets out the dividends paid to our company (including extraordinary dividends paid with necessary advance notifications to regulatory authorities), net of capital contributions made by our company, and the dividend capacity (amount within the limitations of the applicable regulatory authorities as further described below) for the following subsidiaries:

	Years Ended December 31,		
	2006	2005	2004
	(in millions)		
Dividends paid/(contributions made), net			
RiverSource Life	\$ 300	\$ (270)	\$ 930
Ameriprise Bank	(172)	N/A	N/A
AEIS	82	15	61
ACC	70	25	—
RiverSource Investments, LLC	60	—	—
RiverSource Service Corporation	60	61	62
Threadneedle	43	—	—
Ameriprise Trust Company	42	5	15
SAFC	(25)	—	—
AMPF	(20)	(100)	20
IDS Property Casualty	6	52	87
Other	4	—	—
Total	\$ 450	\$ (212)	\$ 1,175
Dividend capacity			
RiverSource Life ⁽¹⁾	\$ 328	\$ 380	\$ 449
Ameriprise Bank	—	N/A	N/A
AEIS	114	105	151
ACC ⁽²⁾	93	54	15
RiverSource Investments, LLC	173	37	N/A
RiverSource Service Corporation	68	88	94
Threadneedle	87	18	—
Ameriprise Trust Company	4	5	3
SAFC	—	14	15
AMPF	84	—	103
IDS Property Casualty ⁽³⁾	35	31	18
Other	8	9	9
Total dividend capacity	\$ 994	\$ 741	\$ 857