



American Chemical Society's
Investment Policy Statement

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Introduction

The purpose of an Investment Policy Statement (IPS)

The purpose of this IPS is to define your investment objectives, expectations and guidelines applicable to your portfolio.

The need for an Investment Policy Statement (IPS)

The principal reason for developing an investment policy and for putting it in writing is to enable your advisor to protect your portfolio from ad hoc revisions of a sound long-term policy. Without an investment policy, in times of market turmoil, investors are often inclined to make impromptu investment decisions that are inconsistent with prudent investment management principles. Your investment policy is intended to provide a well thought out framework from which sound investment decisions can be made. An IPS may also be very useful in the future for discussions with your power of attorney should there be a need for their fiduciary role(s) to be utilized.

Duties and Responsibilities

You will:

- Provide your financial advisor with all relevant personal information, financial position, goals, risk tolerance and portfolio constraints.
- Identify your investment parameters, objectives, expectations, and guidelines.
- Use this document as a resource for making thoughtful and consistent investment decisions.
- Periodically review and understand your IPS to ensure that it accurately reflects your preferences.
- Promptly notify your financial advisor of any changes or inaccuracies to this information.

Your financial advisor will:

- Document the investment parameters, objectives, expectations, and guidelines that you have identified.
- Help you select and allocate asset categories and identify investment alternatives.
- Use this document as a resource for making thoughtful and consistent investment recommendations.
- Periodically review with you the suitability of your investments.
- Update your personal information and IPS when informed of changes needed.
- Will never take possession of your assets nor will they exercise discretionary control over any of your assets.
- Is responsible only to make recommendations to you and to implement investment decision as directed by you.

This IPS is not a contract

This IPS is intended to document guidelines for your investment decisions. It is based on information provided by you, and reflects your preferences. It does not reflect advice given by your financial advisor as part of your investment advisory service.

This IPS is not intended to be, nor should it be considered, part of the *Ameriprise*[®] Financial Planning Service Agreement or the *Ameriprise* Managed Accounts[®] Client Agreement or part of any binding agreement between you and Ameriprise Financial Services, LLC ("Ameriprise Financial Services") or its affiliates.

Information in this IPS should correspond with other information provided to Ameriprise Financial Services regarding your preferences, risk tolerance, investment guidelines and suitability. If there is a difference between information in this IPS and other forms, then this IPS is not controlling and you should update the inaccurate information.

Communication expectations

Investment products are not federally or FDIC-insured, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.

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An effective communication process must be in place so that all parties involved are aware of the process and objectives which may impact your asset allocation(s).

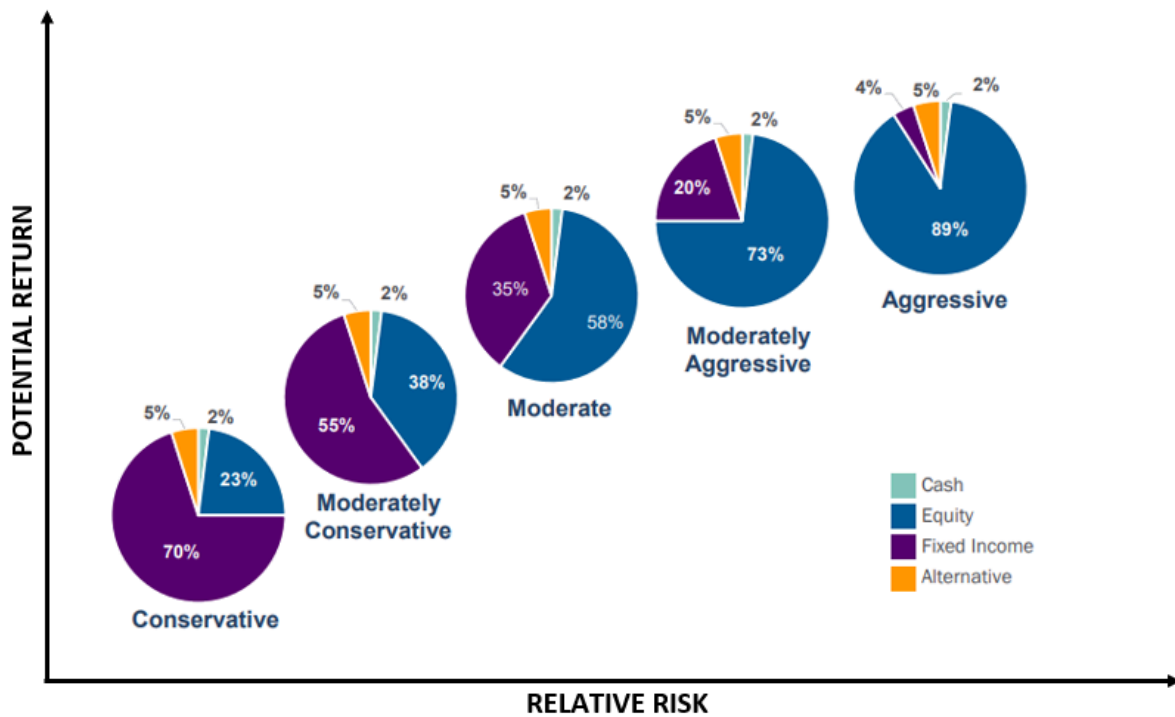
At least annually we will engage in a review of your account(s), the advisory fee(s), the investment strategy and account performance with you. Additionally, we will confirm your objectives and goals.

Coldsmith, Ryder & Associates requests that you promptly inform your advisor of financial situation changes, including but not limited to time horizon, investment objective, risk tolerance and liquidity needs.

Risk Tolerance

Your risk tolerance defines your ability to bear the possibility of investments losing value in exchange for the possibility of higher returns. Historically, stock assets have offered higher potential rates of return while increasing volatility and risk. Fixed assets (bonds, CDs, REITs, etc.) generally have lower potential rates of return and have less potential volatility and risk. How you and your advisor diversify your portfolio across stocks and fixed assets is called asset allocation. As you can see below, the more stock exposure in a portfolio could increase the potential return as well as the relative risk.

Allocations below are for illustration only; you and your advisor will determine your personal allocation. As you do, you and your advisor will account for both your willingness and ability to take risks with your investments.



Conservative: I am willing to accept the lowest return potential in exchange for the lowest potential fluctuation in my account value even if it may not keep pace with inflation.

Moderately Conservative: I am willing to accept a relatively low return potential in exchange for relatively low fluctuation in account value.

Moderate: I am willing to accept a moderate return potential in exchange for some fluctuation in account value.

Moderately Aggressive: I am seeking a relatively high return potential and am willing to accept a relatively high fluctuation and potentially substantial loss in my account value.

Aggressive: I am seeking the highest return potential and am willing to accept the highest fluctuation and could lose most or all of my account value.

Investment Objectives

Growth: An investment objective where the goal is an increase in the capital or market value of the investment with little emphasis on the generation of current income.

Growth with Income: An investment objective where the primary goal is to provide both growth and income, often by choosing investments which pay dividends and have earning growth.

Income: An investment objective where the primary goal is to receive income from the investment with little emphasis on increasing the value of the investment.

Capital Preservation: An investment objective where the primary goal is preservation of capital over growth or income.

Speculation: An investment objective where the primary goal is to take a higher-than-average risk with the hope of making a higher-than-average return.

Tax Considerations: The primary goal is investments that mitigate federal, state and/or local taxes.

Education: The primary goal is to pay for education related expenses.

Estate Planning: The primary goal is to transfer assets to beneficiaries or provide a legacy at one's death.

Protection: The primary goal is to leave a monetary benefit at death to beneficiaries or charity.

Selected Investment Objectives:

- Capital Preservation
- Income

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Investing According to Your IPS

Criteria for selection of Investments

You have indicated that investments will be selected using the following general criteria:

- Past risk-adjusted performance and expense ratios relative to other investments within the same asset class having similar investment objectives. Consideration will be given to consistency of performance and rankings over time.
- The historical volatility and downside risk of each proposed investment.
- Consistency of investment style and tenure of the portfolio manager.
- How each investment complements the others in the portfolio.
- Economic conditions and comparisons to other investment opportunities.

Return Objective

Your target return for your portfolio(s) is dependent on many factors. It could be as simple as striving to achieve a set rate of return for all investments. Or, it could be as complex as different investment returns for each individual account. The return objective is based largely on your goals, willingness and ability to bear risk in your investment portfolio. Estimated performance of these investments may or may not be realized and cannot be guaranteed. Ameriprise Financial cannot guarantee future financial results.

Performance

Your preference is to compare your investments with a benchmark that closely aligns with your portfolio(s) allocation. As you review your portfolio(s) with your investment advisor, the benchmark and portfolio performance will be compared and changes may be made to the portfolio. It is important to remember that benchmarks are guides to provide perspective on your performance, they do not take into account your specific goals or investment timeframe. You and your advisor will choose the most appropriate benchmark to track your performance.

Rebalancing

Reviewing your portfolio regularly with your advisor will ensure that it is aligned with your preferences as outlined in this Investment Policy Statement. If your portfolio does not align with your preferences, your advisor can discuss possible actions to bring your portfolio into alignment such as rebalancing the holdings or swapping positions as necessary.

General Client Information

Client profile information

Client name(s): American Chemical Society

Date(s) of births: N/A

Other profile information: Non-profit

Tax considerations

Federal tax bracket: 0%

State tax bracket: 0%

Other tax considerations:

Investment Experience

Years of experience: none

Investment Time Horizon: 16+ years

Liquidity needs: 2-4 years

Other investment experience information:

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Other considerations

IPS Accounts and Goals

Asset Classes:

Cash or Cash Equivalents

Investment Constraints and Restrictions or Requests:

Only Cash, cash equivalents, and CDs

Risk Tolerance:

Conservative

The information contained in these reports is collected from sources believed to be reliable and may include you or your financial advisor. However, as the information is compiled from various sources, the accuracy and completeness of the information are not guaranteed.

The information in this Investment Policy Statement is not intended to be a substitute for the valuation and other information contained in your official Ameriprise Financial consolidated statement.

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