

Annuity Surrender / Withdrawal



- Many transactions can be done by telephone: call 1 (800) 862-7919.
- Refer to Form 402023 for current fund availability within your product.
- Use Form 200702 for all TSA/403(b) distributions.
- Use Form 30481 for non-qualified 1035 Exchange requests leaving RiverSource Life.
- Use Form 30482 for direct rollover requests leaving RiverSource Life.
- Use Form 4292 for all Qualified Plan distributions.
- Must select a Product type to the right.
- Failure to select a Product Type could result in processing delays.

Select the Product Type for this request: (Required):

RAVA 5SM /Innovations Select:

Account Number
9925

Other:

Account Number
 004

Failure to select a Product Type could result in processing delays.

Part 1 Account Information

Contract Owner Name

Contract Co-Owner Name

Part 2 Select Surrender Type

- Please verify the surrender provisions and conditions of your contract prior to making selection. Make sure you understand the impact taking this surrender will have on your rider benefit values. Certain riders contain features that may be negatively impacted by taking a surrender.
- If you have a Systematic Withdrawal (SWD) arrangement with a Withdrawal Benefit Rider, this arrangement may be discontinued if the remaining scheduled surrender amounts for the contract year will exceed the available benefit amount.
 - Surrender charges on RMDs taken from IRA annuities are waived only on the amount calculated for the individual annuity contract. If the RMD amount taken from an annuity includes RMD amounts calculated for other plans, only the portion that represents the RMD for the annuity contract will be exempted from potential surrender charges. Amounts that represent RMDs cannot be rolled over to another qualified plan.
 - Partial 1035 Exchanges to Qualified Long-Term Care Insurance Policies: The IRS has not yet provided rules regarding 1035 exchanges into qualified long-term care insurance products. There may be unintended tax consequences once the IRS provides guidance on these exchanges. The investment of the annuity contract will be adjusted based on the portion of the contract value exchanged, unless the IRS provides otherwise. Please consult your tax advisor.
 - Partial 1035 Exchanges to another annuity: The cost basis will be prorated between the redeeming and receiving annuity policies.
 - Partial 1035 Exchanges to another annuity: Any Systematic Withdrawal (SWD) will be inactivated as any subsequent surrender from either annuity within 180 days of the date on which the partial exchange was completed may have adverse tax consequences.
 - If more than one non-qualified annuity is listed for a 1035 Exchange destination, all annuities involved in the exchange will be subject to the partial 1035 provisions.
 - If this annuity is a non-qualified annuity and a partial 1035 exchange has occurred to or from this annuity within the last 365 days, please submit Disclosure Form 402124 if both the following conditions are met: 1) the exchange occurred prior to October 24, 2011, and 2) you, the owner of the contract, are under age 59 1/2.

This paragraph applies only to nonqualified annuities, and only if the annuity is or was part of a partial 1035 exchange from one annuity to another annuity. IRS Revenue Procedure 2011-38 states if withdrawals are taken from either annuity within a 180-day period following a partial 1035 exchange, the IRS will apply general tax principles to determine the tax treatment of the previous exchange and the subsequent withdrawal. For example, a distribution from either contract within 180 days of the exchange may result in additional taxable income related to the contracts involved in the exchange. The IRS tax treatment may be different than what is reported on Form 1099-R. A tax advisor should be contacted before any withdrawals are taken from either annuity contract during the 180-day period. This 180-day limitation on withdrawals does not apply to annuitized amounts if the annuitization is for life/lives or a period of 10 years or more.

A. Full Surrender

Full Surrender

Full 1035 Exchange to a RiverSource[®] annuity

Select Surrender Type continued on next page..



Select Surrender Type continued

- i** • For Partial Surrenders from all Contracts without a Guaranteed Withdrawal Benefit Rider go to B.
- For Partial Surrenders from RAVA 5 annuities or Innovations Select Contracts with a Guaranteed Withdrawal Benefit Rider go to C.
- For Partial Surrenders from all other Contracts with a Guaranteed Withdrawal Benefit Rider go to D.

i If you have a Systematic Withdrawal (SWD), and a Guaranteed withdrawal Benefit Rider a selection is required before your Partial Withdrawal request will be processed.

If you purchased a guaranteed withdrawal benefit with your variable annuity existing Systematic Withdrawal arrangements may need to be decreased to prevent withdrawal amounts from exceeding total benefit amounts available, or may be discontinued if benefit amounts available have been exceeded.

If you are currently receiving SWDs based upon the accumulated value or benefit value of your account, a withdrawal may decrease future SWD amounts. If you have an active SWD plan, do you wish to keep it intact?

- Yes (withdrawal charges may apply to future SWDs)
- No (SWDs will be discontinued with this transaction)

B. Partial Surrender - All Contracts without Guaranteed Withdrawal Benefit Riders

- Unless specific instructions are provided below, all partial surrenders will be made pro-rata.
- Failure to select an applicable option may result in delayed processing time.

Surrender Type and Amount (Select One)

- For 1035 Exchanges to Long Term Care policies, the amount requested must match the Long Term Care annual premium.

- Surrender \$
- 1035 Exchange to a RiverSource® annuity or Long Term Care \$
- IRS Required Minimum Distribution \$

Abbr	Subaccount/Fund name	Dollar amount	Abbr	Subaccount/Fund name	Dollar amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

C. Partial Surrender - For Contracts with RAVA 5SM or Innovations Select products with the SecureSource Stages® rider, SecureSource Stages 2® rider, or SecureSource 3SM benefit.

- Only use this section for Contracts with RAVA 5SM or Innovations Select products with the SecureSource Stages® rider, SecureSource Stages 2® rider, or SecureSource 3SM benefit.
- 1035 Exchange to a RiverSource Annuity and IRA RMD options are NOT applicable to RAVA 5 products or Innovations Select products.
- Using an incorrect section for your product may cause a delay in processing time.
- All partial surrenders must be made pro-rata.

Please verify the withdrawal provisions and riders of your contract prior to making a selection. Make sure you understand the impact taking withdrawals will have on your values and riders.

Consult with your financial professional to determine a withdrawal strategy that is right for you.

Surrender Amount (Select One)

- Lifetime Income Guarantee - Total benefit amount available in the current contract year**
Refer to your product prospectus for age, eligibility and specific payout percentages. For SecureSource Stages® rider: this option is available after the 3-year waiting period.
- Fixed Dollar Amount - Up to the total benefit amount available without exceeding withdrawal benefit guarantees.**
The dollar amount you have specified will be lowered to the lifetime income guarantee if the amount you have requested exceeds the available lifetime income guarantee. For SecureSource Stages® rider: this option is available after the 3-year waiting period.
Fixed amount of \$
- Fixed Dollar Amount - Process as directed.**
The dollar amount you have specified will NOT be lowered to the maximum amount currently available under your benefit(s). If taking this withdrawal will decrease your lifetime income guarantee, the "Benefit Impact Acknowledgement Form" will be required before processing can occur. If required, the "Benefit Impact Acknowledgement Form" will be mailed to you, or you may contact your advisor or the corporate office for assistance.
Fixed amount of \$ If this amount exceeds your free withdrawal privilege, a withdrawal/surrender charge will apply.

Select Surrender Type continued on next page..

Select Surrender Type continued

D. Partial Surrender - All other Contracts with Guaranteed Withdrawal Benefit Riders

- Do not use section D to select a surrender option for RAVA 5 products or Innovations Select products.
- Using an incorrect section for your product may cause a delay in processing time.
- All partial surrenders must be made pro-rata.
- For 1035 Exchanges to Long Term Care policies, the amount requested must match the Long Term Care annual premium.

Please verify the withdrawal provisions and riders of your contract prior to making a selection. Make sure you understand the impact taking withdrawals will have on your values and riders.

Consult with your financial professional to determine a withdrawal strategy that is right for you.

Surrender Amount (Select One)

- Surrender
- 1035 Exchange to a RiverSource® annuity or Long Term Care
- IRS Required Minimum Distribution

Surrender Amount (Select One)

- Lifetime Income Guarantee - Total benefit amount available in the current contract year**
If this amount exceeds your principal back guarantee, it will reset your principal back benefit. Refer to your product prospectus for age, eligibility and specific payout percentages. For the SecureSource® Flex rider this option is available after the 3-year waiting period. This option is not available for the Guaranteed Minimum Withdrawal Benefit.
- Principal Back Guarantee - Total benefit amount available in the current contract year**
If this amount exceeds your lifetime income guarantee and your lifetime income benefit will be reset, the "Benefit Impact Acknowledgement Form" is required before your surrender can be processed. If required, the "Benefit Impact Acknowledgement Form" will be mailed to you, or you may contact your advisor or the corporate office for assistance. Refer to your product prospectus for specific payout percentages. For the SecureSource® Flex rider this option is available after the 3-year waiting period.
- Fixed Dollar Amount - Up to the total benefit amount available without exceeding withdrawal benefit guarantees.**
The dollar amount you have specified will be lowered to the lesser of the lifetime income guarantee or principal back guarantee if the amount you have requested exceeds either guarantee. For SecureSource® Flex rider this option is available after the 3-year waiting period.
Fixed amount of \$
- Fixed Dollar Amount - Process as directed.**
The dollar amount you have specified will NOT be lowered to the maximum amount currently available under your benefit(s). If taking this withdrawal will decrease your lifetime income guarantee, the "Benefit Impact Acknowledgement Form" will be required before processing can occur. If required, this form will be mailed to you or you may contact our office for assistance.
Fixed amount of \$ If this amount exceeds your free withdrawal privilege, a withdrawal/surrender charge will apply.

Part 3 Withdrawal Instructions: Fund A and B Annuities Only

- Maximum/Temporary Withdrawal
- Partial/Temporary Withdrawal (Unless specific instructions are provided below, withdrawals will be made pro-rata.)

Specify the subaccounts to surrender from (Optional).

Abbr	Subaccount/Fund name	Dollar amount	Abbr	Subaccount/Fund name	Dollar amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Part 4 Delivery Instructions

Select Option: If no option is selected, a check will be sent to the client's address of record.

- Send check to client(s) at address of record
- Express Mail (Charge Fee Option must be completed.)
- Make check payable to special payee and/or special address

Note: All special payee transactions will be processed as a taxable surrender and may result in a taxable event to the contract owner.

Name

For the Benefit of: (If applicable) (i.e. John Doe) Or Gift From

Address

City State ZIP code

Delivery Instructions Continued

Internal Delivery Instructions - Transfer proceeds to Ameriprise® account number:

<input type="text"/>	\$	<input type="text"/>	or %	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>	or %	<input type="text"/>

Internal Delivery Instructions - 1035 Exchange to RiverSource Annuity (Non-qualified annuities or Long Term Care)

<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>

Bank Delivery Options

- Direct Deposit to Existing Bank/Attached Bank Information
 Wire to Existing Bank/Attached Bank Information (Charge Fee Option must be completed.)

Financial institution account information and type: Checking (Attach Voided Check) Savings (Complete information below)

Savings Account Owner(s) <input type="text"/>	Name of Financial Institution <input type="text"/>
Savings Account Number <input type="text"/>	Financial Institution Routing Transit Number/ABA Number (9 Digits) <input type="text"/>

Charge Fee Options for Express Mail or Wire (Domestic Express Mail and Wire: \$25. International Express Mail and Wire: \$35)

- i** If this section is incomplete or the fee is declined, a check will be sent via U.S. First Class Mail (if Express Mail requested) or ACH (if Wire option selected).
• Wire/Express fees may not be paid for by anyone other than the policy/contract owner.
• Wire/Express fees may not be taken from an insurance policy or annuity contract, the proceeds of an insurance or annuity surrender, a loan or a personal check.

Deduct fee from an Ameriprise Financial Account Number:
(Fees deducted from Ameriprise accounts may result in a taxable event).

Deduct from credit card (Credit card billing name must match an owner of the account.)

Credit Card Type: American Express Visa MasterCard Discover

Credit Card Number Expiration Date (MMYY)

Card Holder Name

Billing Address

City State ZIP code

Part 5 Withholding Instructions

If you have made a prior withholding election, it will continue unless otherwise instructed below. If you have not made a prior withholding election, 10% federal income tax will be withheld unless you make a different withholding election below (certain exceptions apply).

- Do not withhold Withhold 10% Withhold more than 10%

- i**
- You are liable for income tax on the taxable portion of your distribution. If total withholding is not adequate, you may be required to make estimated tax payments or pay tax penalties.
 - Different withholding rules apply if we do not have a valid Taxpayer Identification Number on the account, if payment is delivered outside the United States or if you are a non-resident alien.
 - Depending on the withholding provisions of the state in which you live, when we withhold federal income taxes from your annuity distribution we may also withhold state income taxes.
 - Any amounts withheld for federal or state income taxes pursuant to elections or under the tax law will not be refunded.
 - For all tax-qualified arrangements: Withholding is taken from the total amount distributed. (E.g., For a distribution of \$10,000, 10% withholding results in a net distribution sent to you of \$9,000 even though part of the distribution may be non-taxable. The other \$1,000 goes to the IRS in your name.)
 - For non-qualified annuities: Withholding is taken from the taxable amount distributed. (E.g. For a distribution of \$10,000, consisting of \$4,000 taxable and \$6,000 non-taxable, 10% withholding results in a net distribution sent to you of \$9,600, with \$400 going to the IRS in your name.)
 - Please consult your tax professional for additional information regarding federal and/or state withholding.

Part 6 Authorization and Acknowledgements

Recommending Advisor Information

Is this transaction based on a recommendation by an Ameriprise financial advisor? Yes No

i If yes, provide the Recommending Advisor ID# and Name below.

Name

Advisor ID

You have read and understand:

i "You" refers to the client. "We" refers to RiverSource Life Insurance Company and its affiliates.

- All transactions are processed as of the date the acceptable signed request from the contract owner(s) is received in the corporate office, unless the "Benefit Impact Acknowledgement Form" is required.
- For contract minimum balance requirements, surrender charge information and other withdrawal or surrender provisions, please refer to your annuity contract.
- If you have a living benefit rider on your annuity contract (e.g., the Guaranteed Minimum Withdrawal Benefit, Guaranteed Minimum Accumulation Benefit, Accumulation Protector Benefit, *Guarantor Withdrawal Benefit for Life*[®] rider, *SecureSource*[®] rider, *SecureSource*[®] Flex rider, *SecureSource Stages*[®] rider, *SecureSource Stages 2*[®] rider or *SecureSource 3*SM benefit), it is important to understand the terms of the living benefit rider with regard to surrenders. Surrendering money from a contract with a living benefit rider may impact the guaranteed benefits provided by the rider. For information regarding the terms of your contract's riders, please refer to your annuity contract or the product prospectus.
- Payments less than 10 days old will NOT be included in the surrender calculation.
- If you have a variable annuity with the *SecureSource*[®] rider, *SecureSource*[®] Flex rider, *SecureSource Stages*[®] rider or *SecureSource Stages 2*SM rider and are invested in the aggressive or moderately aggressive investment option, taking this withdrawal will move the contract value into the moderate investment option. Once you take a withdrawal, you may invest in the conservative, moderately conservative or moderate investment options without affecting your guaranteed benefit values. If you take this withdrawal and later choose to move to one of the more aggressive investment options, your guaranteed benefit values will be reset based on the lesser of your contract values or your guarantees at that time.
- Please verify the withdrawal provisions and conditions of your contract prior to making selection. Make sure you understand the impact taking this withdrawal will have on your rider benefit values. Certain riders contain features that may be negatively impacted by taking a withdrawal.
- If your annuity has the *SecureSource*[®] Flex rider or *SecureSource Stages*[®] rider any withdrawal during the 3 year waiting period will set your benefit values equal to zero for the duration of the waiting period. At the end of the waiting period, your benefit amounts will be re-established based on your contract value at that time.
- If your annuity has the *SecureSource Stages 2*SM rider, if any withdrawal is taken during the first year of your contract, the "income bonus" will not be available for the life of the contract. The "income bonus" provides an additional 1% income for a given contract year; availability is determined annually. The first withdrawal will require the "Benefit Impact Acknowledgement Form" before your surrender can be processed. If required, the "Benefit Impact Acknowledgement Form" will be mailed to you, or you may contact your advisor or the corporate office for assistance.
- Federal Tax law requires all non-qualified deferred annuity contracts issued by a company to a policyholder during the same calendar year be treated as a single, unified contract (Serial Annuities). All income included and taxed in a distribution for one or more Serial Annuities are aggregated with regard to any earnings and cost basis. If your annuity is a Serial Annuity, the tax information included with your check may not include the Serial Annuity calculation. Tax information for a Serial Annuity distribution will be sent in a separate letter.
- You understand that the decision to take this withdrawal is final.

Contract Owner Name

Contract Owner Signature

Date (MMDDYYYY)

X

Contract Co-Owner Name

Contract Co-Owner Signature

Date (MMDDYYYY)

X

If signing as fiduciary, in what capacity are you acting? POA Conservator/Guardian Other

Please call 1 (800) 541-2251, Option 3, to ensure required Fiduciary documents are on file.