

Service address:
RiverSource Life Insurance Co. of New York
70122 Ameriprise Financial Center, Minneapolis, MN 55474

Request for IRA Internal Recharacterization

RiverSource Contract Number

- If you are a client of Ameriprise Financial, please contact your Ameriprise financial advisor or go to ameriprise.com/forms to access servicing forms.
- Use this form to recharacterize (change contribution) from one IRA plan type to another IRA plan type for the same person.
- Either the "From (source)" or the "To (destination)" IRA MUST be a Roth IRA.
- Recharacterization request must be submitted prior to the tax filing due date, including extensions.
- Conversions made in 2018 or later can no longer be recharacterized.

Excess Contribution: To REMOVE an excess contribution from an IRA, use Form 113760, Request for Removal of an Excess Contribution from a Traditional IRA, Roth IRA or SEP IRA

Part 1 Client Information

Owner Name

Phone Number

Part 2 Recharacterization Information (All fields required to be completed)

- We will move the contribution amount as requested below; however, the actual total amounts moved will be adjusted for earnings or losses.
- Earnings and losses are calculated in accordance with current IRS regulations, and are calculated based on the earnings of all investments within your IRA.

From Contract Number

From IRA Plan Type Traditional IRA Roth Conversion/Contributory IRA

To Contract Number

To IRA Plan Type Traditional IRA Roth Conversion/Contributory IRA SEP IRA

For Regular Contribution

Recharacterization amount Full Recharacterization Partial Recharacterization

Dollar amount to be recharacterized Year the amount was applied Tax year the contribution was designated:

\$

- I understand that if my annuity has a withdrawal benefit rider with the Base Doubler feature, any withdrawal taken (including Required Minimum Distributions), before the Base Doubler effective date will permanently set the Base Doubler value to \$0.
- For contracts with a guaranteed withdrawal benefit, if the partial surrenders/withdrawals in any contract year exceed the permitted surrender/withdrawal amount under the terms of the rider, benefits under the rider may be reduced.
- I understand that RiverSource Life of NY will issue tax statements to the IRS pursuant to IRS regulations and the information I provide on this form.
- I further understand that my election to recharacterize cannot be revoked.
- I certify that I am eligible to recharacterize the amount as shown above, and that I meet the requirements as outlined in the general Information section at the end of this form.
- Earnings and losses are calculated in accordance with current IRS regulations, and are calculated based on the earnings of all investments within your IRA.