RiverSource Life Insurance Company 1751 Ameriprise Financial Center, Minneapolis, MN 55474

Death Claim Statement

Contract Number

Part 1 Contract Information

Deceased's Full Name

State of Residence

Beneficiary Name

1

Settlement Instructions continued

100% Contract Continuation - Available to eligible grantor trusts, spousal claimants, and/or civil union or domestic partners (in approved states):

- Only available for contracts issued on or after 1/19/1985.
- As the new owner, you must name a new beneficiary.
- See Additional Rider Information in Part 6 for important impacts to any riders.
- Spouse, civil union or domestic partner beneficiaries/claimants: Spousal or contract continuation is only available if the spouse/partner is the sole beneficiary or the account is in joint with rights of survivorship.

◯ 100% Taxable Contract Continuation - This allows a civil union or domestic partner (in approved states) to continue the existing contract. Any applicable gain in the contract at time of continuation will be considered taxable income to you and reported on IRS Form 1099-R.

Section B: Qualified deferred annuities

This section is used to elect a mode of settlement for a qualified deferred annuity contract. Please verify the status and type of contract before completing this section.

- Annuitization is only available to you within 12 months of the decedent's date of death and the first distribution must occur within this time frame. Most non-spouse beneficiaries must take the account proceeds (and pay the corresponding taxes) within 10 years of the decedent's date of death.
- An account number is required when transferring the annuity death benefit proceeds to another RiverSource Life Insurance Company product or an Ameriprise investment. This claim cannot be processed without the account number. The proceeds will remain invested with the current annuity allocation until we receive the new account number.
- There may be tax implications as a result of claiming a deferred annuity. Consult your tax advisor prior to making a claim.

◯ Check to beneficiary/claimant to be mailed to the address provided in Part 2.

◯ Transfer to a new or existing RiverSource annutiy or Ameriprise Financial Services account Thiz-3.0d Tj ablish RGp cmod

Settlement Instructions continued

◯ Spousal Continuation - This option allows a spouse to continue the existing contract tax-deferred, provided they are the sole beneficiary of the owner and the owner is deceased. As the new owner, you must name a new beneficiary.

- ☐ Continue the contract as a traditional IRA or Roth IRA
- ☐ Continue the contract as a TSA, SEP IRA or SIMPLE IRA

  Note: Spouse must be eligible to contribute to the plan. For TSAs, If we do not have an Information Sharing Agreement with the employer, one will need to be signed prior to the spousal continuation being processed.

◯ Continue the contract as an Inherited IRA: This option is available to spouse and non-spouse beneficiaries

- As the new owner, you must name a new beneficiary.

IRS Required Minimum Distribution (RMD)

Complete this section to request an RMD prior to settling the account.

- RMDs are complex and you may want to consult a tax advisor.
- If the decedent had reached his or her Required Beginning Date and had not yet taken their RMD, the

- Federal Withholding: You are liable for federal income tax on the taxable portion of your distribution. If total withholding is not adequate, you may be subject to estimated tax payments and/or penalties.
- State Withholding: Withholding rules vary by state. Clients may have the option to: (1) opt-out of withholding, (2) elect default state tax withholding, or (3) increase the rate of withholding. Depending on the state, state tax withholding could be mandatory, optional, unavailable, or the client may need to complete a state-specific form. For state tax withholding rules, go to riversource.com/statetax.
- Please note that taxes withheld per your elections or in accordance with state rules will not be refunded.
- Withholding choices are not generally available if your distribution is an eligible rollover distribution from certain employer sponsored plans. For eligible rollover distribution, 20% federal withholding will apply even if you indicate otherwise.
- For all tax-qualified annuities: Withholding is taken from (m1.2 Td Withholdin46 Td (1 1 Tf 8.832ertain distribution, 20%

State Withholding

- If you do not indicate an election, we will generally follow your choice for federal election unless your state does not allow.
- No state tax withholding will be taken for states where withholding is not available.
- The taxpayer's resident state on file is the state we use for state tax withholding.

◯ Do not withhold state tax

◯ Withhold default state tax

◯ Withhold ________ % of each payment (fixed payouts only)

◯ Withhold $ ________ in addition to default state tax

If this default results in no withholding, please withhold $ ________ or ________ % (fixed payouts only)

Part 5 W-9 TIN Certification - IRS REQUIRES ALL CLAIMANTS COMPLETE THIS SECTION

☐

W-9 TIN Certification continued

As used below, the word “I” refers to the new owner who is the taxpayer on the account.

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number, and
2.
3.
4.

This page is intentionally left blank

Client Information for the Death Claim Statement - Please Retain for Your Records

Payment of the death proceeds must be approved by RiverSource Life Insurance Company (RiverSource Life). If the death proceeds are to be used to purchase a RiverSource Life product, the claim must first be approved and all new business requirements must be received by RiverSource Life with explicit instructions to use the death proceeds as the purchase payment.

Death Claims Service

The following items will be required as documentation in order to (a) establish the death of the owner/annuitant, and (b) establish the beneficiary's right to the proceeds of the contract, as follows:

- Complete this form to request death proceeds from a RiverSource Life annuity product.
- Submit the following documents so we can process your claim:
  - RiverSource Life Death Claim Statement
  - If there are multiple beneficiaries, a separate death claim statement form is required for each beneficiary
  - An original, raised seal certified death certificate indicating the cause of death
  - The original contract if available
- State tax waiver or consent to transfer form (check with state department of revenue).
- Other documents may be required depending on the specific circumstances of your Claim (see attached FAQ).
- Please print clearly using blue or black ink, cross through any mistakes (do not use correction fluid) and initial any corrections, or we may not be able to process your claim.

Beneficiary Information and Signature Instructions

The following beneficiary information provides details regarding form completion requirements for certain claim types, and specific circumstances that require additional documentation. The Signature sections provide instructions regarding which signature(s) should be included with the beneficiary's signature.

Trust

- Beneficiary information - Provide the Trust's information, including the trust's name and date of trust in the "Name of Beneficiary" field (John Doe Trust, dtd 1-1-01)
  - Provide a Tax Identification Number (TIN) for the Trust for tax reporting purposes
  - Provide copy of the Trust's title page, the page that names the trustee(s) and successor trustee(s) and the signature page.
- Signature(s) - The Trustee(s) must sign and indicate either "Sole trustee" or "Co-trustee" selection as appropriate, and have each current trustee sign unless the trust document confers on one trustee the authority to act alone.

Estate

- Beneficiary information - Provide the estate's information, including the estate name in the "Name of Beneficiary" field (Estate of John Doe).
  - Provide a Tax Identification Number (TIN) for the Estate for tax reporting purposes.
- Signature(s) - Sign and indicate either the "Personal representative," "Administrator" or "Executor/Executrix" as appropriate. Submit an original with raised or color-coded seal of the Letters of Administration/Testamentary or other court document appointing the estate's Personal Representative. s) -

  Beneficiary information - Estate

  of JohnABC Co 10urT1_0on8 Td ( )Tj 200 Td (o)Tj (2)Tj /TT1 1 Tf 1.127 0 Td (Beneficiary information -)Tj /(The Trustee(s) must s

Annuity Payment Plans - period elected may not exceed the beneficiary's life expectancy (You must also complete an Annuitization Options Form to elect an annuitization payout plan.)

- Life Income [1] – Receive payment for the rest of the beneficiary's life. A birth certificate or driver's license is needed if any Life Income Option is chosen as the payout plan.
- Life Income with Guaranteed Period [1] – Receive payment for 5, 10, or 15 years certain and continuing thereafter for the rest of the beneficiary's life.
- Life Income with Installment Refund [1] – Receive payment for the rest of the beneficiary's life, with a number of payments guaranteed to be the amount applied divided by the first annuity payment amount.
- Joint and Full to Survivor [1] – This option provides for the payment of a monthly income guaranteed for the life of both annuitants. At the death of the first annuitant, payments continue in the same amount to the second annuitant. At the death of the second annuitant, all payments stop. The payments are based on the birth date of both annuitants. This option is also available with the installment refund or period certain for 10, 15 or 20 years.
- Joint and 2/3 or 1/2 to Survivor [1] – This option provides for the payment of monthly income guaranteed for the life of both annuitants. At the death of the first annuitant, payments to the second annuitant will decrease by 1/3 or 1/2, respectively. All payments stop at the death of the second annuitant. The payments are based on the birth date of both annuitants. This option is also available with the installment refund or period certain for 10, 15 or 20 years.
- Term Certain – Receive payments for a specified number of years (not less than 10 years). The term certain cannot exceed the beneficiary's life expectancy.
- Continuation of Payments – Continuation of payments as provided by contract. If contract had previously been annuitized, this option must be selected. Payments may be reduced after period certain expires.

[1]Requires proof of age.

Customer Identification Program of USA Patriot Act
To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a contract. We will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. If you are opening a contract for a corporation, trust or other entity, we may also ask for copies of the documents showing the existence of the entity.

Note: Contract refers to either an individual contract or a group certificate.

STATE FRAUD WARNING NOTICES

Alabama, Arkansas, District of Columbia, Louisiana, Minnesota, New Mexico, Ohio, Rhode Island, West Virginia, and All Other States Fraud Warning: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Alaska Fraud Warning: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arizona Fraud Warning: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

California Fraud Warning: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado Fraud Warning: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Delaware, Idaho, Indiana, and Oklahoma Fraud Warning: “WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.”

Florida Fraud Warning: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kentucky Fraud Warning : Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine, Tennessee, Virginia and Washington Fraud Warning: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Maryland Fraud Warning: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Hampshire Fraud Warning: Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

New Jersey Fraud Warning: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New York Fraud Warning : Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Pennsylvania Fraud Warning : Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Texas Fraud Warning : Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Puerto Rico Fraud Warning: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars ($5,000) and not more than ten thousand dollars ($10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

Do not send to corporate office

SPECIAL TAX NOTICE FOR PLAN DISTRIBUTIONS

For Payments Not From a Designated Roth Account

YOUR ROLLOVER OPTIONS

You are receiving this notice because all or a portion of a payment you are receiving from the 403(b) annuity or custodial account relating to your employer's plan (the "Plan") is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.
This notice describes the rollover rules that apply to payments from the Plan that are not from a designated Roth account (a type of account in some employer plans that is subject to special tax rules). If you also receive a payment from a designated Roth account in the Plan, you will be provided a different notice for that payment, and the Plan administrator or the payor will tell you the amount that is being paid from each account.
Rules that apply to most payments from a plan are described in the "General Information About Rollovers" section. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section.

GENERAL INFORMATION ABOUT ROLLOVERS

How can a rollover affect my taxes?
You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 59½ and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (generally, distributions made before age 59½), unless an exception applies. However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59½ (or if an exception to the 10% additional income tax applies).

What types of retirement accounts and plans may accept my rollover?
You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, IRAs are not subject to spousal consent rules, and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

How do I do a rollover?
There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.
If you do a direct rollover, the Plan will make the payment directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.
If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. Generally, you will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the payment for federal income taxes (up to the amount of cash and property received other than employer stock). This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies).

How much may I roll over?
If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from the Plan is eligible for rollover, except:

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the joint lives or joint life expectancies of you and your beneficiary);
- Required minimum distributions after age 70½ (if you were born before July 1, 1949), after age 72 (if you were born after June 30, 1949), or after death;
- Hardship distributions;
- Payments of employee stock ownership plans (ESOP) dividends;
- Corrective distributions of contributions that exceed tax law limitations;
- Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends);
- Cost of life insurance paid by the Plan;
- Payments of certain automatic enrollment contributions that you request to withdraw within 90 days of the first contribution;
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there generally will be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA); and
- Distributions of certain premiums for health and accident insurance.

The Plan administrator or the payor can tell you what portion of a payment is eligible for rollover.

If I don't do a rollover, will I have to pay the 10% additional income tax on early distributions?
If you are under age 59½, you will have to pay the 10% additional income tax on early distributions for any payment from the Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax applies to the part of the distribution that you must include in income and is in addition to the regular income tax on the payment not rolled over.
The 10% additional income tax does not apply to the following payments from the Plan:

- Payments made after you separate from service if you will be at least age 55 in the year of the separation;
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the joint lives or joint life expectancies of you and your beneficiary);
- Payments from a governmental plan made after you separate from service if you are a qualified public safety employee and you will be at least age 50 in the year of the separation;
- Payments made due to disability;

Do not send to corporate office

If your payment includes employer stock that you do not roll over

If you do not do a rollover, you can apply a special rule to payments of employer stock (or other employer securities) that are either attributable to after-tax contributions or paid in a lump sum after separation from service (or after age 59½, disability, or the participant's death). Under the special rule, the net unrealized appreciation on the stock will not be taxed when distributed from the Plan and will be taxed at capital gain rates when you sell the stock. Net unrealized appreciation is generally the increase in the value of employer stock after it was acquired by the Plan. If you do a rollover for a payment that includes employer stock (for example, by selling the stock and rolling over the proceeds within 60 days of the payment), the special rule relating to the distributed employer stock will not apply to any subsequent payments from the IRA or, generally, the plan. The Plan administrator can tell you the amount of any net unrealized appreciation.

If you have an outstanding loan that is being offset

If you are not a Plan participant

Payments after death of the participant. If you receive a distribution after the participant's death that you do not roll over, the distribution will generally be taxed in the same manner described elsewhere in this notice. However, the 10% additional income tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the deceased participant was born on or before January 1, 1936.

If you are a surviving spouse. If you receive a payment from the Plan as the surviving spouse of a deceased participant, you have the same rollover options that the participant would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an inherited IRA.

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70½ (if you were born before July 1, 1949) or age 72 (if you were born after June 30, 1949).

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the participant had not started taking required minimum distributions from the Plan, you will not have to start receiving required minimum distributions from the inherited IRA until the year the participant would have been age 70½ (if the participant was born before July 1, 1949) or age 72 (if the participant was born after June 30, 1949).

If you are a surviving beneficiary other than a spouse. If you receive a payment from the Plan because of the participant's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% additional income tax on early distributions. You will have to receive required minimum distributions from the inherited IRA.

Payments under a QDRO. If you are the spouse or former spouse of the participant who receives a payment from the Plan under a QDRO, you generally have the same options and the same tax treatment that the participant would have (for example, you may roll over the payment to your own IRA or an eligible employer plan that will accept it). However, payments under the QDRO will not be subject to the 10% additional income tax on early distributions.

If you are a nonresident alien

If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20%, the Plan is generally required to withhold 30% of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing Form 1040NR and attaching your Form 1042-S. See Form W-8BEN for claiming that you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, U.S. Tax Guide for Aliens, and IRS Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

Other special rules

If a payment is one in a series of payments for less than 10 years, your choice whether to make a direct rollover will apply to all later payments in the series (unless you make a different choice for later payments).

If your payments for the year are less than $200 (not including payments from a designated Roth account in the Plan), the Plan is not required to allow you to do a direct rollover and is not required to withhold federal income taxes. However, you may do a 60-day rollover.

Unless you elect otherwise, a mandatory cashout of more than $1,000 (not including payments from a designated Roth account in the Plan) will be directly rolled over to an IRA chosen by the Plan administrator or the payor. A mandatory cashout is a payment from a plan to a participant made before age 62 (or normal retirement age, if later) and without consent, where the participant's benefit does not exceed $5,000 (not including any amounts held under the plan as a result of a prior rollover made to the plan).

You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information on special rollover rights related to the U.S. Armed Forces, see IRS Publication 3, Armed Forces' Tax Guide. You also may have special rollover rights if you were affected by a federally declared disaster (or similar event), or if you received a distribution on account of a disaster. For more information on special rollover rights related to disaster relief, see the IRS website at www.irs.gov.

FOR MORE INFORMATION

You may wish to consult with the Plan administrator or payor, or a professional tax advisor, before taking a payment from the Plan. Also, you can find more detailed information on the federal tax treatment of payments from employer plans in: IRS Publication 575, Pension and Annuity Income; IRS Publication 590-A, Contributions to Individual Retirement Arrangements (IRAs); IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs); and IRS Publication 571, Tax-Sheltered Annuity Plans (403(b) Plans). These publications are available from a local IRS office, on the web at www.irs.gov, or by calling 1-800-TAX-FORM.