

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

Death Claim Statement

- If you are a client of Ameriprise Financial, do not use this form. Please contact your Ameriprise financial advisor or go to ameriprise.com/forms to access servicing forms.
- For questions regarding the completion of this form, call our office at 1-800-504-0469.
- Each beneficiary must complete a separate form.
- This form can be returned by mail or faxed to 612-547-1678.
- There may be tax implications as a result of claiming a deferred annuity. Please consult your tax advisor prior to making a claim.
- The death settlement option selected is permanent. It cannot be changed or reversed after the claim is processed.

RiverSource Contract Number

The decedent's RiverSource contract number **MUST** be entered above.

Part 1 Contract Information

Deceased's Full Name

State of Residence

For contracts that begin with 9935 only: Special Instructions for Death of Annuitant who IS NOT an Owner
For contracts that begin with 9935, if the Annuitant is not an Owner and the Annuitant dies before the Annuitization Start Date, the Owner becomes the Annuitant unless a Contingent Annuitant has been previously selected. The contract continues, and no death benefit is payable. Select one of the following:

- I am the current owner
- I am the contingent annuitant

Skip to Part 6 and sign (including notary) and date this form (do not complete Part 2 - 4). Return this form to our office along with a Certified Death Certificate. The death benefit is payable if the following applies:

- The Annuitant is an Owner and the Annuitant dies before the Annuitization Start Date.
- The Owner is an entity, not a natural person, and the Annuitant dies before the Annuitization Start Date.

USA PATRIOT Act Notice: Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including your name, address, date of birth, and other information that will allow us to verify your identity.

Beneficiary Name

Taxpayer Identification Number

Relationship to Deceased

Phone Number

Date of Birth (MMDDYYYY)

Citizenship (Select one): U.S. Citizen Resident Alien Non-Resident Alien (complete IRS Form W-8BEN)

Gender: Male Female

Physical Address - Required (P.O. Box not accepted)

City

State

ZIP Code

Mailing Address (If different than physical address)

City

State

ZIP Code

Beneficiary/Claimant Information continued on next page...

Beneficiary/Claimant Information continued

Trust Beneficiary/Claimant (Signature are required in Part 6)

- If the Tax Identification Number (TIN) provided is not specific to the Trust, mandatory withholding will apply.
- Any amendments that have been made to the trust must be attached to the completed death claim statement.
- All trustee signatures must be notarized.
- If current Trust name or date has been amended since being named beneficiary by the decedent, include a copy of the amended version for verification and proof of update.
- Each authorized signer who wishes to transact with or provide direction to RiverSource must sign this form. An authorized signer must be of legal age, a U.S citizen or U.S. resident alien, and have a U.S. permanent address.

TIN of Trust Beneficiary/Claimant

Trust Information

What state was the trust created in? State of:
Is the trust revocable or irrevocable? Revocable Irrevocable Grantor Irrevocable Non-Grantor

Grantor Information (Revocable Trusts and Irrevocable Grantor Trusts using an SSN)

How many grantor(s) are named? 1 2
Grantor/Taxpayer Name Social Security Number

Is this grantor also a Trustee? Yes No
Is this grantor incapacitated or deceased? Yes No

Grantor Name

Is this grantor also a Trustee? Yes No
Is this grantor incapacitated or deceased? Yes No

Trustee Information

How many trustee(s) are named? 1 2 3 4 5
If more than one trustee is named, can all trustees act independently? Yes No
If the trustees are not able to act independently, how many trustees must work together to transact business?
If selections are not made, the default is for all trustees to sign.

Trustee Name

Date of Birth Social Security Number Phone Number Country of Citizenship

Physical Address - Required (P.O. Box not accepted) City State ZIP Code

Mailing Address (If different than physical address) City State ZIP Code

Beneficiary/Claimant Information continued on next page...

Part 3

We will pay death benefits based on the destination provided below. However, if the destination information is incomplete or not provided, we reserve the right to issue a check payable to the beneficiary.

- Nonqualified deferred annuities, complete Section A below
- Qualified deferred annuities, complete Section B on page 4
- Annuitized contracts, complete Section C on page 6
- Inherited nonqualified stretch annuities, complete Section D on page 6

Section A: Nonqualified deferred annuities

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

- Annuitization and inherited nonqualified stretch are only available to you within 12 months of the decedent's date of death and the first distribution must occur within this time frame.
- Inherited nonqualified stretch annuities are only available to natural persons (not available for trusts, estates, UTMA/UGMA, custodians/guardianships, etc.).
- An account number is required when transferring the annuity death benefit proceeds to another RiverSource Life Insurance Company or RiverSource Life Insurance Co. of New York (RiverSource Life) 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.

Choose one of the seven settlement options below (nonqualified deferred annuities only)

This option allows the beneficiary to receive the contract proceeds in one lump sum.

Death claim cannot be processed without the receiving account number.



Settlement Instructions continued

[Empty rectangular box]

[Empty rectangular box with a small circle in the bottom left corner]



they are the sole beneficiary of the owner and the owner is deceased. See Additional Rider Information in Part 6 for important impacts to any riders. 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.

- Any living or death benefit riders will terminate if you elect to continue the contract as an inherited IRA.
- 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.
-

Settlement Instructions continued

Section D: Inherited Nonqualified Stretch Deferred Annuity Contract(s)

This section is used to elect a mode of settlement when the decedent owned an inherited nonqualified stretch deferred annuity. Please verify the status and type of contract before completing this section.

- There may be tax implications as a result of claiming an inherited nonqualified stretch annuity. Consult your tax advisor prior to making a claim.

Choose one of the two settlement options below (inherited nonqualified stretch annuities only)

- Check to beneficiary/claimant to be mailed to the address provided in Part 2.
This option allows the beneficiary to receive the contract proceeds in one lump sum.
- Continue inherited nonqualified stretch annuity. Payments will continue based on the original owner's life expectancy that was determined at the time the contract was first issued.

The IRS requires annual distributions from inherited nonqualified stretch annuities; even when the contract is in a death claim pending status. If any distributions are processed while the death claim is pending, the payment (s) will be held until the claim is complete. After the claim is processed, a check will be mailed to the address ct is in

Deferred Annuities

Federal Tax Withholding

10% federal income tax will be withheld from the taxable amount unless you make a different withholding election below.

- Withhold 0% federal tax
- Withhold 10% federal tax

Withhold at the rate on the Form W-4R attached. The W-4R Federal Withholding Instruction for RiverSource

- Death Claims form (Form 117591) may be obtained at: riversource.com/forms (If this box is checked and no Form W-4R is attached it will be considered not in good order.)

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.

Annuitized Contracts/Continuation of Payments

Federal Withholding

Federal income tax will be withheld from the taxable amount distributed based on the wage tables for a married individual with three exemptions unless you make a different withholding election below (certain exceptions apply).

Select one

- Withhold 0% federal tax
- Withhold federal default rate (single with no exemptions)

Withhold at the rate on the Form W-4P attached. The W-4P Federal Withholding Instruction for RiverSource

- Death Claims on Annuitized Contracts form (Form 117596) may be obtained at: riversource.com/forms (If this box is checked and no Form W-4P is attached it will be considered not in good order.)

Part 5 W-9 TIN Certification - MUST BE COMPLETED

- Individual/Sole proprietor
 - C-Corporation
 - S-Corporation
 - C-Corporation
 - S-Corporation
 - Partnership
- Partnership

Additional Rider Information: This applies if choosing spousal or contract continuation, ownership change or annuitant change only.

- If you're claiming a variable annuity with the the Guarantor Withdrawal Benefit, Guarantor Withdrawal Benefit for Life or SecureSource® single lifetime benefit, the rider will continue and your Annual Lifetime Payment (ALP), if applicable, may be reset. If you're claiming an annuity with any other single life withdrawal benefit, the rider will terminate upon continuation.
- If you're claiming an annuity with a joint life withdrawal benefit, the rider (and SecureSource Legacy® death benefit, if applicable) will continue if you are one of the covered spouses established on the contract effective date. Otherwise, the rider(s) terminate.
- If you continue the contract with a withdrawal benefit rider as a spouse, an elective Step-up may be available to you. An increase to the living benefit rider fee may be incurred by electing a Step-up.
- The Accumulation Protector Benefit® rider will remain in force and an elective spousal step up may be available. This elective step up would restart the waiting period and may change the rider fee.
- The Return of Purchase Payments or Maximum Accumulation Value benefit will continue if you meet the age limit for the rider, otherwise the rider will terminate. Values may be reset upon continuation.

RiverSource inherited nonqualified stretch annuities only:

- IRS rules require the contract owner take an annual distribution each year from their inherited nonqualified stretch annuity. RiverSource will calculate the amount of this required distribution and automatically distribute it to the owner of the annuity.
- The required distribution will be calculated each year based on the contract owner's life expectancy that's determined at the time the contract is issued.
- In the event of the owner's death, the beneficiary may continue the required distribution as a successor owner. The distributions would continue based on the original owner's life expectancy that was determined at the time the contract was first issued.

Individual Beneficiary/Claimant Authorizations and Acknowledgements

- The undersigned hereby makes claim to the proceeds of said annuity contract with RiverSource Life Insurance Company (RiverSource Life). Claimant agrees that the written statements, affidavits and all other papers required by RiverSource Life shall constitute and be made a part of these proofs of death. Claimant further agrees that the furnishing of this form (or any other subsequent forms/documents) by RiverSource Life shall not constitute nor be considered an admission by RiverSource Life that there was any annuity contract in force nor a waiver of any of its rights or defenses, nor stop it in any way.
- Payment of the death proceeds must be approved by RiverSource Life. Purchases requested herein will be made only upon approval of the claim and receipt of all new business requirements by RiverSource Life.
- If you transfer the death benefit proceeds into a new RiverSource annuity and decide to cancel the annuity (free look), the proceeds will be paid out as a lump sum check to your address on record.
- There may be tax implications as a result of claiming a deferred annuity. Consult your tax advisor prior to making a claim. Postmortem interest is not guaranteed.
- I hereby declare that I have read the appropriate fraud warning on this form and all statements given herein are true and complete to the best of my knowledge and belief.
- If I am making claim to a TSA or Qualified plan I have read the "Special Tax Notice for Plan Distributions" and I understand that I have the right to consider the decision of whether or not to consent to a distribution and/or to elect a direct rollover for at least 30 days. I further understand that if I submit a completed Distribution Form before the 30 day period expires, I will have waived these rights and processing of my distribution request will begin upon receipt.
- I understand the death settlement option selected is permanent and cannot be changed or reversed.

Trust Beneficiary/Claimant Authorizations and Acknowledgements

Revocable trusts only

- Each grantor must sign for revocable trusts and each signature must be notarized, if applicable.
- In the event the grantor(s) is not able to sign, attach the evidence supporting that the grantor's signature is missing. (Proof of incapacitation in the form of a doctor or hospital's letter on their letterhead or a death certificate.)
- For irrevocable trusts, a grantor's signature is not required.

You acknowledge that you have each received and reviewed a copy of this certification and that you agree to be bound by its terms. You further represent and warrant that you have received, read, understand and agree to be bound by all terms of the agreements with RiverSource Life as it relates to specific products purchased, including the requirement in any specific agreement that disputes must be resolved through arbitration.

The undersigned trustee(s)/grantors, individually and on behalf of the trust, its beneficiaries, heirs, successors and assigns (collectively, "you"), hereby certify, represent and warrant that the trust agreement to which this certification applies is in full force and effect and that the above information is true and complete.

- If a trustee does not sign at the time the form is submitted, a signature specimen for that trustee may be required prior to any written transaction.
- If you answered no to "can all trustee(s) can act independently?", all named trustees' signatures are required.

Authorizations and Acknowledgements continued

- Each trustee's signature must be notarized, if applicable. If trustee(s) cannot act independently and multiple signatures are required, make a copy of the signature page for each individual to sign separately and obtain notarization. Submit all pages (including signature pages) together to avoid processing delays.
- RiverSource Life is concerned with your privacy and will only collect and use your personal information to meet the requirements of federal law and within the provisions of the RiverSource Life Insurance Company Privacy Notice, which can be found at riversource.com. As required by federal law, RiverSource Life may use the information above to verify your identity.
- The undersigned on their own behalf and on behalf of their heirs, executors, administrators, assigns or beneficiaries, agree to indemnify and hold harmless RiverSource Life from any and all liability, losses, damages and claims of any kind whatsoever, which may rise out of or in connection with RiverSource Life's agreement to accept this certificate.

I have read, understand, and agree to each of the items above and I certify that all of the information I have provided above regarding this distribution request/claim is true and accurate to the best of my knowledge.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

New York Fraud Warning: Any person who knowingly and with
271ver...
abohousgly dly artions han
nt XCd value all of It XCage for esur eviolarizatiionTrededde ltequhan I have I of ded

This page is intentionally left blank

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, 15 or 20 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.
- 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.
- GWB, GWB for Life or SecureSource -- If you select the GWB, GWB for Life, SecureSource or SecureSource 20 rider payout option, amount and duration will be calculated based on the remaining benefit amount and the guaranteed benefit payment. Note: This option is only available for contracts that had originally purchased the rider.
- SecureSource Stages NY [®], SecureSource 3 NY [®], SecureSource 4 NY [®], SecureSource 4 Plus NY [®], SecureSource Core NY [®] or SecureSource Core Plus NY [®] rider -- If you select the Principal Back Guarantee (PBG), that amount will be paid out monthly at the Annual Lifetime Payment amount as of the date of death.
- Continuation of Payments -- Continuation of payments as provided by contract. If contract had previously been annuitized, it will continue to be annuitized at the same rate as provided by contract.

Do not send to corporate office

Frequently Asked Questions

Death Claim Statement Form

Q. Who is the beneficiary?

A. A beneficiary is the person or entity claiming death proceeds under a contract. Each beneficiary must complete a separate claim form.

Q. After I complete the claim form, can I fax it to you?

A. Yes. You may fax it to 612-547-1678.

Q. May I copy this claim form for other beneficiaries use?

A. Yes. You may copy the form.

Q. Does the signature on the claim form need to be notarized?

A. Yes. The claim form does have to be notarized or signature guaranteed.

Certified Death Certificate

Q. Will you accept a copy or fax of the original certified death certificate?

A. An original certified death certificate is required if the date of death value is \$200,000 or more. If the date of death value is less than \$200,000, we will accept a copy or fax.

Q. What makes it a certified death certificate?

A. Certified death certificates would have either a raised seal or a multicolored signature seal from the county, city or state that issued the certificate. In addition, it should contain the signature of an appropriate officer of the county, city or state.

Q. Will you accept a certified death certificate with a pending death cause?

A. No. We must have a certified death certificate with a final cause of death.

State Tax Waiver or Consent to Transfer Form

Q. What other items are accepted in lieu of the state tax waiver or consent to transfer form?

A. A certified court order.

Deceased Primary Beneficiary

Q. If the primary beneficiary is deceased, can I send a copy of the certified death certificate for the deceased primary beneficiary?

A. Yes. We only require a copy of the certified death certificate for any deceased beneficiary.

The Original Contract

Q. Will you accept a copy of the original contract?

A. No. We require the complete original contract, if available. You may make a copy of the original contract for your records.

Q. What if the original contract is lost or otherwise unavailable?

A. Simply complete and sign the claim form. By signing the claim form, you are declaring that all original contracts and any duplicates and certificates are lost or otherwise unavailable unless sent in with the claim form.

Trust Claimant

Q. What beneficiary information for a trust do I include on the claim form?

A. You need to indicate the name of the trust under "Beneficiary(ies) Name." The trust name should include the date of the trust. For "Beneficiary(ies) Address," indicate a trustee's address where the death proceeds should be delivered.

Q. If there are multiple trustees, how many need to sign the claim form?

A. Each current trustee must sign the claim form in his/her capacity as Co-Trustee unless the Trust document confers on one trustee the authority to act alone.

Q. Why do we require a trust to provide a Tax Identification Number (TIN)?

A. A person who is not an individual is required by Federal income tax regulations to furnish a TIN to a payer of income. Thus, a trust must submit its TIN. Some trusts are grantor trusts under Federal income tax law. The trustee of the grantor trust may provide the social security number of a living grantor (a person treated as the owner of the trust under Federal income tax law) instead of the trust's TIN. In the typical case in which there is a single grantor of the grantor trust and that Grantor is the insured who has died, the trustee must furnish the trust's TIN, not the social security number. If the date of death of the Grantor is/ is not (Trust Claimant) 0 -1.2 Td (Trust Claimant) Tj 0 -1.2 Tdulld 9vrantor is the insured trust un

A.

This page is intentionally left blank

STATE FRAUD WARNING NOTICES

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. (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.

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.

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;

Do not send to corporate office

- Payments after your death;
 - Payments of ESOP dividends;
 - Corrective distributions of contributions that exceed tax law limitations;
 - Cost of life insurance paid by the Plan;
 - Payments made directly to the government to satisfy a federal tax levy;
 - Payments made under a qualified domestic relations order (QDRO);
- Payments of up to \$5,000 made to you from a defined contribution plan if the payment is a qualified birth or adoption distribution;
- Payments up to the amount of your deductible medical expenses (without regard to whether you itemize deductions for the taxable year);
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days;
- Payments of certain automatic enrollment contributions that you request to withdraw within 90 days of your first contribution;

-
-
-
-
-
-
-

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 prevents that income from being taxed when distributed from the Plan. If you do not do a rollover, the special rule does not apply to the payment.

●
If you are not a Plan participant

