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



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For contracts that begin with 9925 only: Special Instructions for Death of Annuitant who IS NOT an Owner
For contracts that begin with 9925, 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.

		Taxpayer Identification Number	
Relationship to Deceased		Phone Number	Date of Birth (MMDDYYYY)
Citizenship (Select one): <input type="radio"/> U.S. Citizen <input type="radio"/> Resident Alien <input type="radio"/> Non-Resident Alien (complete IRS Form W-8BEN)			
Gender: <input type="radio"/> Male <input type="radio"/> 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

Complete this section if the beneficiary is a trust. If beneficiary is not a trust, complete Section A.
(Signature(s) 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.

	Phone Number	TIN of Trust Beneficiary/Claimant

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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.



State Withholding

- If you do not indicate an election, we 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.



Section C: Payout Annuity Contracts

i Qualified annuities only: Contract payment amounts and payment periods may be adjusted to meet the 10-year distribution rule. This rule, as part of the SECURE Act regulation, requires certain beneficiaries to receive payments within 10 years of the original owner's date of death.
Note: Non-natural beneficiaries are subject to a 5-year distribution rule.

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

- All requirements for all beneficiaries must be received before the claim will be settled.
- When a state is named as the beneficiary for an annuity in payout, we must receive a letter from the state designating an authorized signer for the death claim statement. With that letter, the named authorized signer will be able to represent the state to obtain information and settle the claim.
- Prior election of an annuity payment plan is final and cannot be changed and the contract cannot be withdrawn by you or your beneficiary.
- There may be tax implications as a result of claiming a payout annuity. Consult your tax advisor prior to making a claim.

Continuation of payments as provided by the contract

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)

1. 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.
2. 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 listed in Part 2 unless a nonqualified RiverSource or Ameriprise account number is provided: Account Number

As the new owner, you must name a new beneficiary. Please complete the Customer Service Request form available on riversource.com/forms to name a new beneficiary.

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 % state tax

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).

Federal Tax Withholding

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.)

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

T2nuTIN Certification below pertains to-12nuTaxpayer Identification Number entered . -Part 2.

Check appropriate box for federal tax classification (required):

- Individual/Sole proprietor
- Partnership
- Corporation
- Trust
- C-Corporation
- Revocable (Optional Additional Trust Details)
- S-Corporation
- Irrevocable (Optional Additional Trust Details)
- Limited Liability Company (LLC)
- Irrevocable Grantor (Optional Additional Trust Details)
- C-Corporation
- Estate
- S-Corporation
- Other
- Partnership

Check here if new owner is an Exempt Payee (defined in form W-9 instructions). Exempt Payee code: _____ defined below, ne ofTf 10 itutionsT2nuFATCA e Sm(s) entered on 12 0 m .25 (if any) indicate that I am exempt from FATC

Foreign Account Tax Compliance Act Reporting

A FATCA exemption code is required for persons submitting this form for accounts maintained outside of the United

As use obelow,-12nuword "I" refers to-12nunew owner who 05 12nutaxpayer on 12nuty Comp.

Under penalties of perjury, I certify 12at:ofTf 10 itutions ftf 1.389 -0.008tions1.ofTf 10 itutions2.ofTf 10 itutionsofTf 10 itutionsc

Certification Instructions:

Check below, if you would be benefited by 12nuNew Owner who 05 12nutaxpayer subject to mark with--015taibecause ftf 10 itution

Definition of a U.S. person.For federal tax purposes, you are considered a U.S. person .f you are: regulations section 301.7701-7).

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Qualified and Nonqualified Deferred Annuity Authorizations and Acknowledgements

General

- If the destination information is incomplete or incorrect, we reserve the right to issue a check payable to the beneficiary.
- Earnings in annuity contracts are reported to the beneficiary/claimant as ordinary income in the year in which they are distributed.
- Any surrender charges on the contract are waived when surrendering the contract due to death.
- Generally, you must receive full distribution of the death benefits within five years of the decedent's date of death or elect an inherited nonqualified stretch annuity or annuity payout plan (annuitization) available under the contract.

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

- For the SecureSource® single life benefit with the 20% credit, the Enhanced Lifetime Base will always be zero and any future 20% credit will not be available.
- 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, Maximum Accumulation Value, 5% Accumulation, Maximum 5 Year Anniversary Value, Enhanced Death Benefit, or Enhanced Legacy® benefit will continue if you meet the age limit for the rider, otherwise the rider will terminate. Values may be reset upon continuation.
- For contracts issued in California with the Enhanced Legacy benefit, if the owner and annuitant are no longer the same person at the time of death, the rider will terminate.
- Continuance of the Benefit Protector® is optional but you must meet age eligibility requirements and the values may reset.
- The Benefit Protector Plus® will terminate.

Fixed index annuities only:

- Any money withdrawn from an indexed account before its maturity date will not receive interest. This includes death claims.
- The market value adjustment, whether positive or negative, will not apply on or after spousal continuation is elected.
- When the beneficiary of an IRA wants to continue the IRA, the money has to be moved into the interim account until the next contract anniversary, when it will be allocated based on beneficiary's election instructions.

Structured annuities only:

- When the beneficiary of an IRA elects to continue the contract as an Inherited IRA, the death benefit proceeds will be allocated to the interim account and earn fixed interest daily. The beneficiary will be able to transfer the value in the interim account to any available indexed account within the 30-day transfer window period that ends on the contract anniversary. We will send a notification to clients prior to the contract anniversary that provides all the transfer options available.
- No MVA will be applied to withdrawals or annuitizations after a spouse has elected to continue a contract or to contracts continued as an Inherited IRA.

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.
- 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.

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.
- 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.

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Authorizations and Acknowledgements continued

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Date Signed (I446 5335 E6YYYY0.30

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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
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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 of the grantor/trustee.

Name Change of the Beneficiary

Q. If the beneficiary's name has changed since the last beneficiary designation, what do I provide to validate the name change?

A. If a beneficiary's name has changed because of marriage or divorce, we require a copy of the marriage certificate or divorce decree. If the beneficiary's name has changed because of personal preference, we will require a court document indicating the name change from the birth name to the requested name.

Power of Attorney

Q. If I am signing as the Power of Attorney for the beneficiary, what do I need to send in as proof?

A. Submit a copy of the executed Power of Attorney (POA) papers which give you the power to collect proceeds. You must sign the annuity claim form and indicate your capacity as "Power of Attorney for the Beneficiary." Example of a proper signature: Jane Doe by John W. Doe, Attorney-in-fact under POA dated MM/DD/YYYY.

"Surviving" Beneficiary Designations

Q. If the beneficiary designation stipulates "surviving" children or siblings or other similar grouping, why do you require a notarized statement from each beneficiary indicating the name of each survivor?

A. To validate all applicable beneficiaries and avoid potential disagreements over payment amounts. An agreement among all survivors insures that we pay the proper amounts to the proper parties and greatly reduces the risk of legal action to restore improper or misdirected payments.

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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.

Kentucky Fraud Warning : Any person who knowingly and with intent to defraud any insurance company or other person files a

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.

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 income tax onent, a0Ru you are age 59½ (or if income tax onent, a0Ru

- 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;
- Payments excepted from the additional income tax by federal legislation relating to certain emergencies and disasters; and
- Phased retirement payments made to federal employees.

If I do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA?

If you receive a payment from an IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions on the part of the distribution that you must include in income, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:

- The exception for payments made after you separate from service if you will be at least age 55 in the year of the separation (or age 50 for qualified public safety employees) does not apply;
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse); and
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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 general

