Part 5 RMD Calculation - Inherited IRAs only

If you answer No to questions 2, 3, or 4, RiverSource will not be able to calculate the RMD.

1. Are you the spouse of the deceased IRA owner or Qualified Plan participant? ○ Yes   ○ No

2. Was the Life Expectancy Rule chosen as the distribution option? ○ Yes   ○ No

3. At the time of the original IRA owner's or Qualified Plan participant's death, ○ Yes   ○ No
was the beneficiary a human person (i.e., not a trust, estate or charity)?

4. Were you the beneficiary of the original IRA or Qualified Plan ○ Yes   ○ No
at the time of the IRA owner's or Qualified Plan participant's death?

5. Were there multiple beneficiaries at the time the original IRA owner's or ○ Yes   ○ No
Qualified Plan participant death?
  • If Yes, complete question 6.
  • If No, complete Part 6, if applicable, or continue to Part 7.

6. Were separate Inherited IRAs set up for all beneficiaries by December 31st of ○ Yes   ○ No
the year following the original IRA owner's or Qualified Plan participant's death?
  • If Yes, complete Part 6, if applicable, or continue to Part 7.
  • If No, complete the following:

    The determination of the oldest designated beneficiary of the original IRA or Qualified Plan participant is
    necessary for purposes of determining the distribution period for RMDs after the original IRA owner's or
    Qualified Plan participant's death. If a beneficiary of the original IRA or Qualified Plan participant disclaims or
    receives the entire benefit prior to September 30th of the year following the year of death, that beneficiary is
    not a "designated" beneficiary and is not taken into account for purposes of determining the distribution period.

    Date of birth of the oldest "designated" beneficiary

Part 6 RMD Amount Calculated for IRA, SEP, Simple or TSA Contract Rolled Over or Transferred to
RiverSource Life This Year

As of December 31 of the previous year, if any portion of your contract was invested in an annuity, enter the Entire
Interest Value as of December 31: $

As of December 31 of the previous year, if any portion of your contract was not invested in an annuity, enter the
Year-End Value as of December 31: $

●

ⓘ • If you are withdrawing funds from a custodial IRA, leave this section blank as delivery of funds will be based on our agreement with the custodian.
• For automated RMD distributions, check to client(s) address of record or ACH to external bank are the only delivery options available.

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

○ Send check to client(s) at address of record

○ Make check payable to special payee and/or special address

> Note: All special payee transactions will be processed as a taxable surrender and may result in a taxable event to the contract owner.
> Name (Required)
>
> _____
>
> ○ For Benefit Of   or   ○ Gift From   (If applicable, select one and include name below)
>
> _____
>
> Mailing Address (Required)
>
> _____
>
> City _____ State ____ ZIP code _____

○ Transfer to an internal RiverSource or Ameriprise account

> Account Number _____ Admin Code _____

○ ACH to external bank

> • Complete the Standing Instruction: Bank form to authorize the bank account for use.
> • The bank account must be authorized and approved prior to submitting this request. If we receive this form
> •Cc .8655 53.986895.4B.9i8, 9nT 2th-TT01 1T40 1T74.042 l\0c223.2712g7g(US)iiaut2r4.Tdn t A7slo0a7y286u5Theiizgd,e aeasseACdl

Delivery Instructions continued on next page...

Delivery Instructions continued

Account Ownership at Bank

Name of Financial Institution

Bank Routing Number / RTN (domestic) / SWIFT code (international)   Bank Account Number / IBAN*

Receiving Bank Account Owner

Address of Receiving Bank Account Owner   Phone Number

City   State   ZIP Code   Country

City and Country are required fields for International wires

Important IRS Federal Withholding changes

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.

% state tax

Signatures and Acknowledgements continued

The following statements apply to the original contract owner or the beneficiary of the original IRA owner:
- Any decision regarding the tax (or other) consequences of these distributions should be made in light of all relevant financial information and in conjunction with your professional tax advisor.
- The RMD calculation provided to you by RiverSource Life is based on the information you provided on this form.
- You understand that we make no guarantee that you will meet all the minimum distribution requirements applicable to your situation.
- There may be additional RMD requirements for other plan types.
- You must notify RiverSource Life if there are changes to information you provided in this form.

The following statements apply to the beneficiary of the original IRA owner:
- You are using this form to request the RMD for the year the IRA owner died, because the IRA owner had not satisfied the RMD requirement prior to his or her death. You further understand that Required Minimum Distribution rules also apply to beneficiaries for years after the year of the IRA owner's death. You should consult with a tax professional to discuss your options for satisfying these RMD rules.

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

Contract Owner or Beneficiary of Contract Owner Signature | Date (MMDDYYYY)

X

If signing as fiduciary, in what capacity are you acting?

○ POA   ○ Conservator/Guardian   ○ Other