

Substantially Equal Periodic Payment Withdrawal Request

- If you are a client of Ameriprise Financial, do not use this form. Please contact your Ameriprise financial advisor or call 1-800-862-7919 for a copy of the correct form.
- For questions regarding the completion of this form, call our office at 1-800-333-3437.
- If a bank account is selected as the payment destination, and it is not already authorized for use, complete the Standing Instruction: Bank form (Form 150936) to authorize the bank account. This form can be obtained by calling our office at 1-800-333-3437.
- For a 403(b)/TSA, complete the Request for 403(b)-Tax Sheltered Annuity (TSA) Withdrawal/Surrender form (Form 273354 located on riversource.com) in addition to this form.

Part 1 Account Information

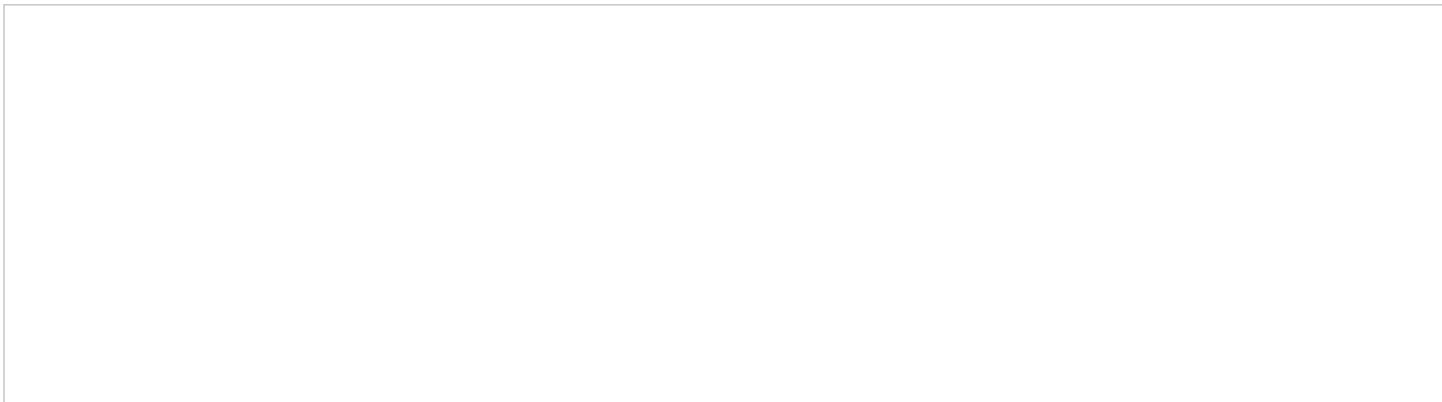
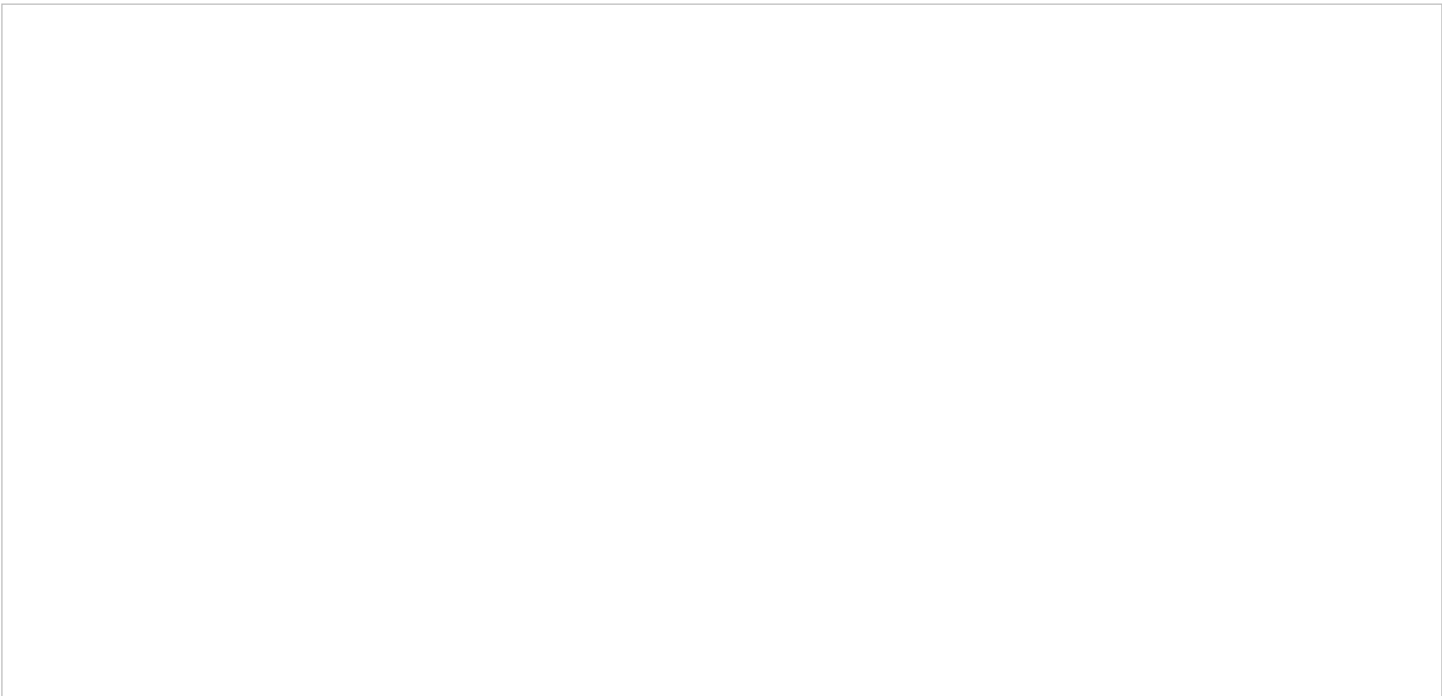
Owner Name

Joint Owner Name

Part 2 Substantially Equal Periodic Payments (SEPP) Amount

A. Request RiverSource Life to calculate and withdraw your SEPP using one of the methods listed below

B. Specify a pre-determined SEPP Payment Amount

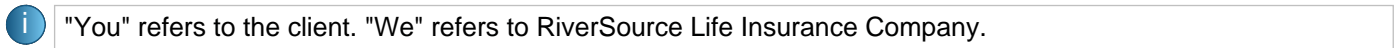


Federal Withholding

- 10% federal tax will be withheld unless you make a different withholding election below.

Part 6 Signatures and Acknowledgements

You have read and understand:

 "You" refers to the client. "We" refers to RiverSource Life Insurance Company.

- SEPP from your contract are not subject to the premature distribution tax on amounts withdrawn prior to age 59½ as long as your payments are not modified for five years or until age 59½, whichever is later.
- There are many methods for calculating SEPP, and that each method has potential benefits and restrictions. You further understand that the calculation methods provided by RiverSource Life represent only some of the methods.
- Calculation of the payment amounts in different manners may show a wide disparity. The method chosen, the assumed interest rate, single vs. joint life expectancy, and annual recalculation are all variables which may affect the amount of the payments you receive.
- All elections are irrevocable except as allowed under the one-time switch described on the first page and must be made no later than the time of the first SEPP distribution.
- You cannot make additional contributions to, or take additional distributions from, the contract(s) that you are using as a basis for your SEPP.
- Any decision regarding the tax and other consequences of these distributions should be made in light of all relevant financial information and in conjunction with your tax professional.
- Upon receipt of this completed form, RiverSource Life will withdraw your SEPP amount each year based on the information you have provided on this form. You understand that RiverSource Life makes no guarantee that you will meet all the SEPP requirements applicable to your situation.

Signatures and Acknowledgements continued on next page...

Signatures and Acknowledgements continued

- The payout method chosen must continue without modification (other than by reason of death or disability) for five years from the date of the first payment or until age 59½, whichever is later. If payments are modified or stopped prematurely, you as the taxpayer are liable for a 10% penalty tax (plus interest) on all prior distributions and for interest on the tax obligation that would otherwise have applied during the years that distributions were made.
- You may make a one-time switch from the Amortization Method or Annuitization Method to the Minimum Distribution Method.
- If you have a living benefit rider on your annuity contract it is important to understand the terms of the living benefit rider with regard to surrenders. Surrendering money from a contract with a living benefit rider may impact the benefits provided by the rider.
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- If you have a variable annuity with the *SecureSource*®, *SecureSource*® Flex, *SecureSource Stages*®, or *SecureSource Stages 2*® rider, and are invested in the Portfolio Navigator Aggressive or Moderately Aggressive fund, taking this withdrawal will move the contract into the Moderate fund. Once you take a withdrawal you may invest in the Portfolio Navigator Conservative, Moderately Conservative, or Moderate fund without affecting your guaranteed benefit values. If you take this withdrawal and later choose to move to one of the more aggressive Portfolio Navigator funds, your guaranteed benefit values will be reset based on the lesser of your contract values or your guarantees at that time. You also have the option to transfer to any Portfolio Stabilizer fund. You can invest in any Portfolio Stabilizer fund while taking withdrawals without impacting your guaranteed benefit values. It's important to note that if you transfer to one or more Portfolio Stabilizer fund(s), you will not be able to transfer back to any of the Portfolio Navigator funds.
- For fixed index annuities: Any money withdrawn from a segment before its maturity date will not receive interest (including Required Minimum Distributions).
- If your annuity has a withdrawal benefit rider with the Base Doubler feature, any withdrawal taken (including Required Minimum Distributions) before the Base Doubler effective date will permanently set the Base Doubler value to \$0.
- You have discussed the tax and other implications of taking SEPP's with your tax professional.
- If an ACH transfer was selected, you release RiverSource Life and agree to hold it harmless from all liability for or in connection with payments paid through the Automated Clearing House or any similar system to credit payments to the bank shown above. This agreement also shall be binding to your personal representatives, heirs, legatees and assignees.

- You request RiverSource Life to withdraw SEPP based on the information I have provided on this form.
- You authorize RiverSource Life to continue to withdraw future SEPPs until I notify RiverSource Life of any change.
- You understand withdrawal charges and limitations specified in each RiverSource Life contract will apply, regardless of the tax treatment of withdrawals.
- You have read and understand the statements in Part 6 of this form.

Owner Signature

Date Signed (MMDDYYYY)

X

Joint Owner Signature

Date Signed (MMDDYYYY)

X

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

POA Conservator/Guardian Other