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

Outgoing Annuity Tax-Free Transfer/Rollover/Exchange Form

- 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.
- This form may be mailed to the address above. For requests at or below $100,000, you may also fax this form to 1-612-547-1732.
- Any state mandated replacement forms are required prior to processing this transaction.
- If moving funds to a CD, mutual fund, or brokerage account from a non-qualified annuity, use the Surrender/Withdrawal Request form (272604) available by calling our office at 1-800-504-0469.
- Please check additional form requirements for the company you are moving assets to.
- To ensure required distributions continue to meet the requirements of IRC Code Section 72(2), RiverSource does not allow a 1035 exchange from an Inherited Nonqualified Stretch annuity. You may request a full surrender at any time without a surrender charge.

Fixed Annuity

- The purpose of this assignment is to effect a nontaxable exchange of part or all of this contract under Internal Revenue Code Section 1035, Revenue Ruling 2002-75, Revenue Ruling 2003-76 and Revenue Procedure 2011-38.
- I hereby assign the portion of my rights, title, and interest in the policy number identified above to the company named in Part 2 (company exchanging to). The purpose of this assignment is to effect a non-taxable exchange of this contract under Internal Revenue Code Section 1035(a) and the regulations and rulings issued under that section. Do not withhold federal income taxes.
- If this is an annuity to **annuity partial exchange,** the investment of the original contract will be allocated proportionately between the original and new contracts. IRS Revenue Procedure 2011-38 states if withdrawals are taken from either annuity within a 180-day period following a partial 1035 exchange, the IRS will apply general tax principles to determine the tax treatment of the previous exchange and the subsequent withdrawal. For example, a distribution from either contract within 180 days of the exchange may result in additional taxable income related to the contracts involved in the exchange. The IRS tax treatment may be different than what is reported on Form 1099-R. A tax advisor should be contacted before any withdrawals are taken from either annuity contract during the 180-day period. This 180-day limitation on withdrawals does not to apply to annuitized amounts if the annuitization is for life/lives or a period of 10 years or more.
- Partial 1035 Exchanges to Qualified Long-Term Care Insurance Policies: The IRS has not yet provided rules regarding 1035 exchanges into qualified long-term care insurance products. There may be unintended tax consequences once the IRS provides guidance on these exchanges. The investment of the annuity contract will be adjusted proportionately based on the portion of the contract value exchanged, unless the IRS provides otherwise. Please consult your tax advisor.

Trustee to Trustee Transfer or Direct Rollover continued

TSA Contracts - Direct Rollover Only

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 this 30 day period expires, I will have waived these rights and processing of my distribution request will begin upon receipt.

I met the following triggering events (check all that apply):

- ☐ I have attained age 59½ by the date of this request.
- ☐ I am the surv ying events (check all that apply):
- ☐
- ☐

- If taxes are withheld from this distribution, the net conversion amount will be the gross amount requested **-** (minus) the tax withholding.
- If your annuity contract is subject to contractual surrender charges and you elect withholding, surrender charges will apply to the amount withheld.
- **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 withholding, (2) elect

Part 6 Acknowledgments and Signatures

By signing this form, I also acknowledge and accept the following conditions:

- I am the owner of the listed RiverSource Life Insurance Co. of New York (RiverSource Life) contract and I authorize RiverSource Life to process this transaction.
- The appropriate state replacement forms have been sent and are attached to this form, if applicable.
- I hold RiverSource Life harmless from any income or excise tax liability, including penalties and interest, as a result of this transaction.
- I have taken the Required Minimum Distribution (RMD), if any, pursuant to Internal Revenue Code Section 401(a)(9) and related federal tax rules.
- I have received a letter from RiverSource Life explaining, and I understand my right to receive information regarding the existing policy or contract values, including, if available, a policy summary.
- Please verify the withdrawal provisions and conditions of your contract prior to making a selection.
- Make sure you understand the impact taking this withdrawal will have on your contract values. Certain riders contain

Acknowledgments and Signatures continued

Owner Signature

X

Date (MMDDYYYY)

Owner Phone Number

Joint Owner Signature

X

Date (MMDDYYYY)

Consent of spouse is required for distributions from 403(b) plans that are subject to ERISA. If you are unsure if your plan is subject to ERISA (and consequently spousal consent requirements) check with your plan sponsor. (Usually your employer). Generally:

- 403(b) plans sponsored by a governmental entity such as a public school or university are not subject to ERISA.
- 403(b) plans sponsored by a church or qualified church controlled organization are generally not subject to ERISA, however some exceptions may apply.
- 403(b) plans sponsored by a 501(c)(3) (non-profit) organization may be subject to ERISA depending on the design and operation of the plan.

Spousal Consent

! The spouse's signature must be witnessed by either the Plan Sponsor/Administrator or a Notary Public.

Owner's marital status: ◯ Single ◯ Married ◯ Widowed ◯ Divorced

I understand that, as the owner's spouse, I have certain rights concerning his or her benefits, including the right to receive any death benefits unless I consent to another disposition. I hereby consent to the above requested withdrawal and I acknowledge that this consent will have the effect of waiving any and all rights concerning this withdrawal.

Spouse Name

Spouse Signature

X

Date (MMDDYYYY)

***Acknowledgements and Signatures** continued on next page...*

Acknowledgments and Signatures continued

, 20 , personally appeared before me,

Notary Seal:

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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

Hou dlot do a rollover? Yow cad to eithery, rbjece rollove el or 60-dayhe rollovern. Yoshould (ctactt the IRo snsator or th.)Tj T*n administrator of thr employ

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.