



Request for IRA Internal Recharacterization

RiverSource Contract Number

If you own a RAVA series variable annuity and currently work with an Ameriprise advisor, please go to ameriprise.com/forms to access servicing forms. If you own a RAVA 5[®] variable annuity and no longer work with an Ameriprise advisor, please use this form.

Recharacterize: Use this form to (recharacterize) MOVE a contribution or a conversion from one IRA plan type to another IRA plan type for the same person. A Roth IRA will always be involved when you recharacterize.

You can recharacterize before the tax filing due date only. (See information on page 2 of this form.) The contribution or conversion amount that is being recharacterized is treated, for tax purposes, as having been originally contributed to your second IRA on the same date and for the same taxable year that the contribution was made to your first IRA. A Roth IRA will always be involved when you recharacterize.

Excess Contribution: To REMOVE an excess contribution from an IRA, use Form 273173, Request for Removal of an Excess Contribution from a Traditional IRA, Roth IRA or SEP IRA

Section 1 – Client Information

Name of client

Phone number

Contract number in which contribution or conversion was made

Section 2 – Recharacterization Information

From IRA Type: Traditional IRA Contributory Roth IRA Conversion Roth IRA

To IRA Type: Traditional IRA Contributory Roth IRA Conversion Roth IRA SEP IRA

Type of Original Contribution: Regular Contribution Conversion Full Recharacterization Partial Recharacterization

If partial, please indicate the dollar amount of the Contribution or Conversion being recharacterized \$

The year the contribution or conversion payment was applied

The tax year for which the contribution was designated

Section 3 – Recharacterization Instructions

We will remove the contribution/conversion amount, plus earnings or minus loss equally from the amounts you list.

Earnings and losses are calculated in accordance with current IRS regulations, and are calculated based on the earnings of all investments within your IRA.

Special Instructions for Multiple Conversion Situations:

If you have made multiple conversions in one year, and: (i) you are recharacterizing only a portion of your total conversions in the year; and (ii) you would like to choose a specific conversion to recharacterize, indicate your specific instructions in the space below. If special instructions are not received, we will recharacterize the most recent conversions made to this IRA.

(Please read Page 2 carefully before signing)



Section 4 – Authorization (Please read all sections carefully before signing)

I understand that if my annuity has the SecureSource 4 PlusSM benefit, any withdrawal taken, (including Required Minimum Distributions), before the Base Doubler effective date will permanently set the Base Doubler value to \$0.

For contracts with a guaranteed withdrawal benefit, if the partial surrenders/withdrawals in any contract year exceed the permitted surrender/withdrawal amount under the terms of the rider, benefits under the rider may be reduced.

I understand that RiverSource Life Insurance Company will issue tax statements to the IRS pursuant to IRS regulations and the information I provide on this form.

I further understand that my election to recharacterize cannot be revoked.

I certify that I am eligible to recharacterize the amount as shown above, and that I meet the requirements as outlined in the General Information section at the end of this form.

Client's Signature

Date

X

General Information About IRA Recharacterizations

Definition. In general, the term “recharacterization” is used to describe an IRA contribution amount you elect to designate as a contribution to a different IRA type.

The term is also used to describe the correction of a failed conversion. There are several rules to keep in mind when making an election to recharacterize:

1. When a contribution or conversion amount is moved to another IRA plan type, the earnings or losses attributable to the amount you are recharacterizing must also be moved.
2. The recharacterization must be completed prior to your tax return due date, including extensions.
3. If the recharacterization is being requested after the initial tax return due date, then you must either have i) timely filed your return, or ii) filed for an extension to be eligible for the recharacterization.
4. If an initial timely-filed return did not reflect the recharacterization, the return must be amended to reflect the recharacterization.
5. In the case of a contribution to a traditional IRA being recharacterized to a Roth IRA, no deduction is allowed with respect to the IRA contribution.
6. The contribution or conversion amount that is being recharacterized is treated, for tax purposes, as having been originally contributed to your second IRA on the same date and for the same taxable year that the contribution was made to your first IRA.
7. Amounts contributed to a traditional IRA in a tax-free rollover from a qualified plan cannot be recharacterized as a contribution to a Roth IRA.
8. Amounts contributed by your employer, including elective deferrals, to a SIMPLE IRA or SEP IRA cannot be recharacterized as a contribution to a Roth IRA.
9. Your election to recharacterize cannot be revoked.
10. The recharacterization calculation must be performed on the IRA containing the contribution being recharacterized, and that IRA is the IRA from which the recharacterization transfer must occur.
11. Charges assessed at time of conversion will not be reinstated and are not eligible to be recharacterized.