



RiverSource Life Insurance Company (RVSL)

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2012 Required Minimum Distribution (RMD) Request Form

RiverSource Contract Number

Do not use this form if your annuity is a TSA/403(b), an inherited IRA or a Custodial IRA.

For annuities with the *SecureSource*® 20 rider or *SecureSource Stages*® rider, any withdrawal during the 3-year waiting period will set your benefit values equal to zero for the duration of the waiting period. At the end of your waiting period, your benefit amounts will be re-established based on your contract value at that time.

For annuities with the *SecureSource Stages 2*® rider, if any withdrawal is taken during the first year of your contract, the "income bonus" will not be available for the life of your contract. The "income bonus" provides an additional 1% income for a given contract year; availability is determined annually.

Section I. Complete the following information.

Name of Contract Owner:

IRA or SEP IRA Contract Number:

Section II. Select ONE of the following methods for calculating your RMD.*

- Method 1 Uniform Method.** This method is based on your life expectancy as determined each year by using the IRS Uniform Lifetime Table. **You must answer Questions 1 and 2 in Section III.**
- Method 2 Spouse Exception Method — Joint Life Expectancy with Spouse as Beneficiary.** This method is based on the joint life expectancy of you and your spouse as determined each year by using the IRS joint life expectancy table. In order to use this method, your spouse must be 1) your sole primary beneficiary and 2) must be more than 10 years younger than you. Generally, this method will result in a lower distribution amount. **You must answer Questions 1 through 6 in Section III.**

*If you do not check a box, we will calculate your RMD using Method 1.

Section III. Please answer the questions that apply to the calculation method that you chose in Section II, above.

1. Your date of birth is (month/day/year): _____
2. Did you make a rollover or a transfer from an IRA or qualified plan in 2011, and then deposit the money into this IRA in 2012? Yes No

Spouse Exception Method — Joint Life Expectancy with Spouse as Beneficiary

If you answer "No" to any of these questions, RiverSource Life must calculate your RMD according to Method 1, the Uniform Method. You must notify RiverSource Life in writing if any of these circumstances change during the year.

3. Is your spouse living? Yes No
4. Is your spouse more than 10 years younger than you? Yes No
5. Spouse's date of birth is (month/day/year): _____
6. Will your spouse be the sole primary beneficiary for this entire year? Yes No

Section IV. Entire Interest Value and/or Year-End Value as of December 31, 2011. Complete only if your contract was issued during tax year 2012.

Please provide the 12/31/2011 Entire Interest Value ** (if any portion of your IRA was an annuity on 12/31/2011) and/or the Year-End Value (if any portion of your IRA was not an annuity on 12/31/2011). These values are necessary to determine your 2012 RMD. If you do not provide these values, we will not be able to calculate your 2012 RMD.

Entire Interest Value (annuity portion only) as of 12/31/2011 \$ _____

Year-End Value (non-annuity portion only) as of 12/31/2011 \$ _____

* RiverSource Life has relied upon the amount(s) listed on this form to calculate your RMD. If you receive an update to your 12/31/2011 Entire Interest Value or Year-End Value after you submit this form, you should notify RiverSource Life, as your 2012 RMD amount may change.

** The Entire Interest Value is the amount including both the year-end account value and the actuarial present value of additional death and/or living benefits as specified in IRS Regulation 1.401(a)(9)-6, Q&A 12.



Section V. RMD being removed by a beneficiary. Complete only if the contract owner did not remove their RMD for the year prior to their death.

If not previously distributed, the RMD must be removed for the year the IRA owner died if the IRA is being continued under a Spousal Continuation or Inherited IRA death claim option. Please complete the following:

IRA owner's date of birth (month/day/year): _____

IRA owner's date of death (month/day/year): _____

My percentage of the IRA: _____%

Each beneficiary of the RiverSource Life IRA must complete an RMD form and must:

1. Sign Section XI of the RMD form and
2. Include a completed IRS Form W-9

Section VI. Indicate if you would like to request your RMD for this annuity contract each year or if you would like to have your RMD calculated and withdrawn automatically each year.*

- Calculate and withdraw your 2012 RMD only. You understand that you have to submit a RMD Request Form each year.
- Calculate and withdraw your RMD each year based on the information you have provided on this form. Your 2012 RMD will be processed effective the date we receive your completed 2012 RMD request Form. Future RMDs will be processed annually on your contract anniversary date unless you indicate differently in Section VII.

* If left blank, the default will be to calculate and withdraw the RMD annually

Section VII. Frequency

Indicate desired frequency of withdrawals, monthly withdrawals are not available. **If no frequency is selected, the default will be to withdraw the RMD amount annually on your contract anniversary.**

- Quarterly — Check one: Feb/May/Aug/Nov Mar/Jun/Sept/Dec Date _____
- Semiannually — Check start month: Feb Mar Apr May June Date _____
- Annually — (Note: The initial withdrawal will be processed within standard processing guidelines. All subsequent annual withdrawals will occur on the contract anniversary date, or next business day.)

Section VIII. Delivery of Withdrawal Plan*

- Send a check to my address of record. Direct deposit to my checking account.

Attach a voided check on top of Page 3.

* If left blank or no voided check is attached, the default will be to send a check to your address of record.

Section IX. Tax Withholding Election. IMPORTANT FEDERAL INCOME TAX WITHHOLDING INFORMATION ABOUT DISTRIBUTIONS FROM YOUR IRA.

- If you have a taxable distribution from your IRA, we are required by the Internal Revenue Service (IRS) to withhold 10% of the taxable amount for federal taxes, unless you tell us not to; subject to certain exceptions.
- Whether or not you elect out of withholding, you will be responsible for paying any taxes owed on the distribution. If your total withholding or estimated tax payments are insufficient, you could be subject to penalties for underpayment of taxes.
- Different withholding rules apply if we do not have a valid Taxpayer Identification Number on the contract, if the payment is delivered outside the United States and/or if you are a nonresident alien.
- If you live in a state that requires state withholding, if federal income taxes are withheld from your IRA distribution, we will withhold state income taxes.
- If you have not elected out of withholding, RiverSource Life will automatically withhold federal and state required amounts.

Please check your tax withholding election:

- DO NOT WITHHOLD FEDERAL INCOME TAX FROM MY WITHDRAWAL(S).**
- WITHHOLD _____% FEDERAL INCOME TAX FROM MY WITHDRAWAL(S). 10% IS THE MINIMUM AMOUNT THAT CAN BE WITHHELD AND WILL BE THE DEFAULT AMOUNT.**



Attach voided check here.
Note: Starter checks, deposit slips and handwritten information will not be accepted.

Section X. Please read the following statements.

If I am the original IRA owner, the following statements apply:

- I understand that once I reach age 70½, the IRS requires that I receive an RMD from my IRA each year. If the RMD is not removed, I may be subject to a 50% penalty tax on the amount not removed.
- I understand that upon receipt of this completed form, RiverSource Life will calculate the distribution amount based on the election I chose for the contract identified in Section I and automatically send me a check for the amount intended to satisfy my 2012 RMD for this contract. If I elect to have automatic RMD calculations, RiverSource Life will withdraw a distribution amount that is intended to satisfy my RMD for this contract each year on my contract anniversary date, unless indicated differently in Section VII.
- I understand that if I am eligible for Method 2 but elect Method 1, then the amount RiverSource Life calculates as my distribution may be greater than the minimum amount necessary to satisfy my RMD requirement.

If I am the original IRA owner or the beneficiary of the original IRA owner, the following statements apply:

- I understand that 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 my professional tax advisor.
- I understand that I must notify RiverSource Life if any of the information I provided in Section III, IV or Section V changes.
- I understand that the RMD calculation provided to me by RiverSource Life will be based on the information I provided on this form. Consequently, I understand that RiverSource Life makes no guarantee that I will meet all the minimum distribution requirements applicable to my situation.
- I understand that annuitized IRAs and inherited IRAs have separate RMD requirements.

If I am the beneficiary of the original IRA owner, the following statement applies:

- I understand that if I am a beneficiary of the original IRA owner of the contract specified in Section I, and that IRA owner has died, I am 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. I further understand that Required Minimum Distribution rules also apply to beneficiaries for years after the year of the IRA owner's death, and that I should consult my tax advisor to discuss my options for satisfying these RMD rules.

Section XI. IRA Owner's or Beneficiary of Original IRA Owner's Signature.

If I am the original IRA owner, the following statements apply:

- I request RiverSource Life to calculate and withdraw my 2012 RMD for my IRA contract from RiverSource Life listed in Section I.
- If indicated in Section VI, I authorize RiverSource Life to continue to calculate and withdraw my future RMDs until I notify RiverSource Life of any change.

If I am the original IRA owner or the beneficiary of the original IRA owner, the following statements apply:

- There may be additional requirements for other IRAs and plans.
- The calculation(s) will be based on the information I have provided on this form.
- I have read and understand the statements in Section X of this form.

If I am the beneficiary of the original IRA owner, the following statement applies:

- If I am a beneficiary of the original IRA owner, I request RiverSource Life to calculate and withdraw my portion of the RMD for the year the IRA owner died.

 X
IRA Owner's or Beneficiary of Original IRA Owner's Signature

Date Signed

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Daytime Telephone Number

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