



Service address:

**RiverSource Life Insurance Co. of New York**

70122 Ameriprise Financial Center, Minneapolis, MN 55474  
Client Services: 1 (800) 504-0469



Owner Social Security Number

**Traditional IRA or SEP-IRA to a Roth IRA Conversion to RVSL-NY Taxable Transaction**

If your annuity purchase is a conversion from a Traditional IRA at another institution to a Roth IRA at RVSL-NY, please complete this form and forward to RVSL-NY with your application.

**Transfer Information**

Type of plan you are transferring from:  IRA  IRA Annuity (Please attach replacement paperwork.)

Type of plan you are transferring to:  Roth IRA Annuity for current year

**Transfer Institution Information**

Name of Transferring Institution

\_\_\_\_\_

Street Address

\_\_\_\_\_

City State Zip Code

\_\_\_\_\_

**Client Information**

Client Name Social Security/Taxpayer Identification Number Birthdate

\_\_\_\_\_

Street Address

\_\_\_\_\_

City State Zip Code

\_\_\_\_\_

**Note: If you are age 70½ or older, you must take out your annual minimum distribution from your account with the current custodian, insurer or trustee prior to converting your traditional IRA to a Roth IRA.**

**Instructions to Transferring Institution**

Liquidate – cash in and transfer to RVSL-NY as a Roth conversion IRA from a Traditional IRA:

<input type="checkbox"/> All	Quantity	Account Description(s)	Account Number(s)
<input type="checkbox"/> Specified Amount	_____	% or \$ _____	

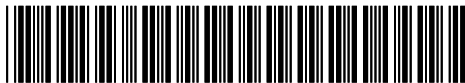
**Section 3 – Tax Withholding Election**

Please indicate your withholding election. Any amount withheld will be considered a distribution in the form of withholding and may result in a 10% IRS Premature Penalty Tax and contractual surrender charges. Consult with a tax advisor if you elect to withhold. If you do not select a box, 10% will be withheld on this conversion.

- If you have a taxable distribution from your annuity, 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. If you do not select a withholding option, we will automatically withhold federal and state required tax amounts.
- 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.
- If you live in a state that requires state withholding, and we withhold federal income taxes from your annuity distribution, we will withhold state income 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.

**Check One:**

- DO NOT WITHHOLD INCOME TAX.**
- WITHHOLD 10% INCOME TAX. If taxes are withheld, the amount of the conversion will be reduced by the amount withheld.**



### Social Security or Taxpayer Identification Number or Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined in the instructions for Form W-9).

Form W-9 instructions are available upon request or on [irs.gov](http://irs.gov).

Certification Instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

### Declaration and Signatures

- I authorize the custodian, insurance company or trustee to transfer the liquidated assets and send any records or documents needed to complete the conversion transfer to RVSL-NY.
- I am aware and acknowledge the penalty I may incur from any early withdrawal.
- I have received a copy of *Your Guide to IRAs* and understand the terms contained in it.
- I assume all responsibility for any tax consequences and penalties that may result from making contributions to, transactions with, and distributions from this Roth IRA.
- I understand that by converting my Traditional IRA or SEP-IRA to a Roth IRA, I will owe income tax on all pre-tax assets converted. The decision of whether to convert my Traditional IRA or SEP-IRA to a Roth IRA was made in light of all relevant financial information and in conjunction with my professional tax advisors.
- I understand that any automated arrangements for the purpose of contribution will be discontinued upon full conversion.
- I understand that the actuarial present value of additional death and/or living benefits are considered, if applicable, in determining the fair market value (FMV) of annuity Roth IRA conversions within the same contract. The FMV is the contract value plus the present value of the additional benefits and is determined as of the date of the conversion. This is the amount that is reported on IRS Form 1099-R.

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

### Signatures

<b>X</b>	
Signature of Contract Owner	Date

This conversion is to a Roth Individual Retirement Annuity. Make check payable and forward to:

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

*Indicate owner name, Social Security number and your account number on all checks. Please return a copy of this request with the check.*

Acceptance for RiverSource Life Insurance Co. of New York

<b>X</b>	
Assistant Secretary, RiverSource Life Insurance Co. of New York	Date