



**RiverSource Life Insurance Company**  
829 Ameriprise Financial Center, Minneapolis MN 55474  
Client Services: 1-800-333-3437 riversource.com  
Privileged Assets: 1-800-633-4003



## Transfer of Ownership

**RiverSource Contract Number**

If you are a client of Ameriprise Financial, please contact your Ameriprise financial advisor or go to [ameriprise.com/forms](http://ameriprise.com/forms) to access servicing forms.

**All sections must be completed in order to process your request.**

- Contracts with a living benefit rider may be adversely impacted by a transfer of ownership. Refer to your contract.
- The current beneficiary designation will remain in effect until changed by the new owner(s). To change the beneficiary designation, please complete the Customer Service Request form.
- Any systematic withdrawal plan associated with the above described annuity contract will be terminated upon completion of this transfer of ownership.

### Part 1 Owner Information

Owner Name

Co-Owner Name

Insured or Annuitant Name (if different than owner)

Please check appropriate boxes and complete the following information. Transfer of ownership may result in a taxable event. Consult your tax advisor if you have questions regarding your situation.

Please verify the ownership restrictions on your contract prior to making your selection. If you own a variable annuity with an optional rider, transferring ownership may impact your rider values.

### Part 2 Transfer Information

**IMPORTANT: Please complete 1-4 below.**

1. Is the Change of Ownership due to a divorce?  Yes  No  
If yes, is this a change to the Annuitant?  Yes  No
2. You hereby absolutely and unconditionally sell, transfer and convey. If no option is selected, the default is gift.
  - With the intention of making a gift
  - Full value received

If gifting is selected, or defaulted to, a Form 1099-R may be issued.  
Generally, transfer of ownership, whether by gift or value received is a taxable event. Please consult your tax advisor.
3. I request the annuity associated with an external or internal brokerage account:
  - Remain linked to the existing account
  - Be linked to the following account
  - Not be linked with any account
4. Select One:
  - Transfer contract to a new owner (complete section A below)
  - Add joint owner to contract (complete section B below)
  - Transfer contract to a Trust (complete section C below)

|   |                           |
|---|---------------------------|
| A. Name of New Individual Owner*  | Relationship to annuitant |
| <input type="text"/>  | <input type="text"/>      |
| B. Name of New Joint Owner (All Owners must sign on page 4 in the "Acceptance of New Contract Owner" section) | Relationship to annuitant |
| <input type="text"/>  | <input type="text"/>      |
| C. Name of Trust*   | Name of Trustee(s)        |
| <input type="text"/>  | <input type="text"/>      |

A copy of the title page and signature page of the Trust Documents that identify the name of the trust, the date of the trust and the name(s) of the Trustee(s) must accompany this transfer request. If this is not provided, we will not be able to process this request. Please remember to include a copy of the Corporate Resolution. If this is not provided, we will not be able to process this request.

\*Note: If this transfer of ownership results in a trust or corporation as the new owner, you will no longer have access to your annuity contract information at [riversource.com](http://riversource.com).



**Acknowledgment for annuity contracts issued in California with the *Enhanced Legacy*® benefit (ELB)**

An ownership change will result in an owner and annuitant that are no longer the same person. The benefits provided under the *Enhanced Legacy* benefit are only payable at the annuitant's death. You must acknowledge by initialing below that you understand:

- a) If the owner dies before the annuitant, the Standard Death Benefit value will be paid to the beneficiary(ies).
- b) If the annuitant dies before the owner, the *Enhanced Legacy* benefit value will be paid to the beneficiary(ies).
- c) The annuitant cannot be changed.

Initials of current owner  Initials of new owner

**Part 3 Current Contract Owner and Notary Acknowledgment**

This form must be notarized in order to process your request.

- If this policy/contract has been assigned as collateral, this transfer of ownership is made subject to that assignment.
- No transfer of ownership will be binding upon the Company until an executed copy thereof has been received and filed at its Servicing Office.
- The Company is not responsible for the sufficiency or validity of this transfer of ownership.
- Subject to the approval of RiverSource Life Insurance Company, I/we absolutely and unconditionally transfer ownership of the above described annuity contract to the person(s) named and his/her successors or assigns.
- Any request for an ownership change of an account registered under UTMA/UGMA to an owner other than the former minor originally named on the account will require that the minor, who has now reached the age of majority, and the Custodian must sign below and have their signature notarized.

**Notarization**

Signature of Current Contract Owner  Date

Signature of Joint Contract Owner (if any)  Date

State of  County of

On , 20 ,  personally appeared before me,  
 Month, Date Yr Name of signer

- who is personally known to me
- whose identity I proved on the basis of
- whose identity I proved on the oath/affirmation of a credible witness

To be the signer of the above document, and he/she acknowledged that he/she signed it.

Signature of Notary  Date (MMDDYYYY)

This notarization must include the Notary's official seal to be accepted as complete. The seal must be affixed by inked stamp imprint (preferred), or photocopyable emboss. Electronic notarizations cannot be accepted.

Notary Seal:

**NOTE: No faxes accepted. Please mail.**



**Part 4 W-9 TIN Certification - MUST BE COMPLETED**

Taxpayer Identification Number of Claimant\*

Name (on IRS or Social Security Administration Records) Associated with this Taxpayer Identification Number

Trust, or Business Name

\*If the claimant is an irrevocable trust or estate, it must have its own Employee Identification Number (EIN) according to IRS Revenue Ruling 84-73 and Reg. section 301.6109-1. If an EIN is not provided, mandatory withholding will apply.

**W-9 TIN Certification**

**Check appropriate box for federal tax classification (required):**

|   |  |
|---|--|
| <input type="radio"/> <b>Individual/Sole proprietor</b>   | <input type="radio"/> <b>Partnership</b>   |
| <input type="radio"/> <b>Corporation</b><br><input type="radio"/> C-Corporation<br><input type="radio"/> S-Corporation  | <input type="radio"/> <b>Trust</b><br><input type="radio"/> Revocable (Optional Additional Trust Detail)<br><input type="radio"/> Irrevocable (Optional Additional Trust Detail) |
| <input type="radio"/> <b>Limited Liability Company (LLC)</b><br><input type="radio"/> C-Corporation<br><input type="radio"/> S-Corporation<br><input type="radio"/> Partnership | <input type="radio"/> <b>Estate</b><br><input type="radio"/> <b>Other</b> <input type="text"/>   |

Check here if owner is an Exempt Payee (defined in Form W-9 instructions) Exempt Payee code:

1-An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2), 2-The United States or any of its agencies or instrumentalities, 3-A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities, 4-A foreign government or any of its political subdivisions, agencies, or instrumentalities, 5-A corporation, 6-A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States, 7-A futures commission merchant registered with the Commodity Futures Trading Commission, 8-A real estate investment trust, 9-An entity registered at all times during the tax year under the Investment Company Act of 1940, 10-A common trust fund operated by a bank under section 584(a), 11-A financial institution, 12-A middleman known in the investment community as a nominee or custodian, 13-A trust exempt from tax under section 664 or described in section 4947

**Foreign Account Tax Compliance Act Reporting**

A FATCA exemption code is required for persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. If you are only submitting this form for an account you hold in the United States, no code is required. Otherwise submit IRS Form W-9 separately.

As used below, the word "I" refers to the claimant who is the taxpayer on the account.

**Under penalties of perjury, I certify that:**

1. The number shown on this form is my correct taxpayer identification number, 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 below), and
4. The payee is exempt from Foreign Account Tax Compliance Act (FATCA) reporting.

**Certification instructions.**

As used below, the word "You" refers to the claimant who is the taxpayer on the account.

Check this box 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.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Non-U.S. persons should submit the appropriate Form W-8.

Form W-9 and Form W-8 and their instructions are available upon request or on irs.gov.

**All pages must be completed to be valid.**



**Individual** (If adding new joint owner, complete this section for the new joint owner)

Taxpayer Identification Number (Social Security Number)

Date of Birth

**Trust**

Name of the Grantor of Trust

Taxpayer Identification number of the Trust

Date of the Trust

Birth Date of Grantor

**Acceptance of New Contract Owner**

- I affirm that I am at least 18 years of age and full legal age in my state of residence.
- I/we acknowledge that we will be bound by the terms of the annuity contract, as are my/our heirs, executors, administrators and successors.
- I/we acknowledge that if a joint owner is added, the current taxpayer will continue as primary taxpayer unless otherwise noted.
- The current beneficiary designation will remain in effect until changed by the new owner(s). To change the beneficiary designation, please complete the Customer Service Request form.

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

Note: This signature cannot predate the signature in the "Notary Acknowledgment of Current Contract Owner" section.

All New Owners/Fiduciaries of the contract identified in this form Must Sign Here

Date Signed

**X** \_\_\_\_\_

\_\_\_\_\_

Date Signed

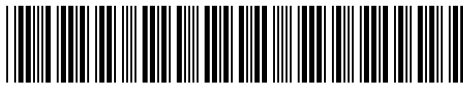
**X** \_\_\_\_\_

**Customer Identification Program of the USA Patriot ACT**

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each of our customers.

We will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your drivers' license or other identifying documents. If you are opening a contract for a corporation, trust or other entity, we may also ask for copies of the documents showing the existence of the entity.

RiverSource Distributors, Inc. (Distributor, Member FINRA. Insurance and annuity products are issued by RiverSource Life Insurance Company.)



### Important Information

- In general, if you are married you must name your spouse as either a joint owner (non-qualified contracts only) or as the sole primary beneficiary in order for them to be able to continue this contract following your death.
- If you own a variable annuity with the *Guarantor Withdrawal Benefit for Life*® (*GWB for Life*®) or *SecureSource*® single life benefit, transfer of ownership may result in a reset of the Annual Lifetime Payment (ALP). If the ALP will be decreased, the Benefit Impact Acknowledgement form will be required before processing will occur. If required, this form will be mailed to you or you may contact our office for assistance. For all other withdrawal benefits with the single life benefit, if the covered person changes as a result of the ownership change, the rider terminates.
- If you own a variable annuity with the *SecureSource*®, *SecureSource*® 20, *SecureSource Stages*®, or *SecureSource Stages 2*® and you elected the joint life benefit, transfer of ownership to anyone other than the two covered spouses or their revocable trusts is not allowed.
- If you own a variable annuity with the *SecureSource 3*®, *SecureSource 4*®, or *SecureSource 4 Plus*® joint life benefit, transfer of the ownership to anyone other than the covered spouses or their revocable trust will terminate the rider.
- For the *SecureSource*® single life benefit with the 20% rider Credit, if this transfer of ownership results in a change of the covered person, the Enhanced Lifetime Base will always be zero and may reduce or eliminate the benefit of the 20% credit.
- For contracts issued in California, If you own a variable annuity with the *SecureSource 3*®, *SecureSource 4*®, or *SecureSource 4 Plus*® benefit, the covered person (for joint, covered spouses) will not change and the rider will not terminate as a result of an ownership change. For single life benefit, the rider will terminate at the death of the covered person or any owner (even if the covered person is still living). For joint life benefit, the rider will terminate at the death of the last covered spouse or any owner (unless spousal continuation is chosen by a covered spouse).
- For contracts issued in Florida with the *SecureSource 3*® joint life benefit, transfer of ownership to anyone other than the covered spouses or their revocable trust is not allowed. For all other withdrawal benefit riders, Florida contracts follow the rules stated above.
- If you own a variable annuity with a death benefit rider, transfer of ownership may terminate the rider or reset the death benefit guaranteed amount.
- Joint owners and/or joint annuitants are not allowed on a variable annuity with the *Enhanced Legacy*® benefit.
- Joint ownership and joint annuitants are not allowed for annuity contracts with any of the following single life benefits: *SecureSource 20*®, *SecureSource Flex*®, *SecureSource Stages*®, or *SecureSource Stages 2*®. Additionally, joint ownership and joint annuitants are not allowed for annuity contracts with the *SecureSource 3*®, *SecureSource 4*®, or *SecureSource 4 Plus*® single life benefit, except for contracts issued in California.

**Retain this page for your records.**

**All pages must be completed to be valid.**

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