



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



Request for 403(b) – Tax Sheltered Annuity (TSA) Withdrawal/Surrender

RiverSource Contract Number

If you own a RAVA series variable annuity and currently work with an Ameriprise advisor, please contact your advisor. If you own a RAVA 5® variable annuity and no longer work with an Ameriprise advisor, please use this form.

- **If the bank account being selected in the Payment Arrangements section is not already available for use, complete the Standing Instruction: Bank form (1150936) to authorize the bank account, which can be accessed on riversource.com.**

Contract Information

Name of Contract Owner

Plan Sponsor Information

Name of Plan Sponsor _____ Employer Identification Number _____ Phone Number _____

Mailing Address

City _____ State _____ Zip Code _____

If you are currently retired, unemployed or working for an employer who does not sponsor a 403(b) program, your 403(b) account is deemed associated with your most recent employer who sponsored the 403(b) arrangement.

Type of Withdrawal

Note: The distribution options available to you may be restricted by your employer's 403(b) plan provisions. See your Plan Administrator or Summary Plan Description for further information. 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 values. Certain riders contain features that may be negatively impacted by taking a withdrawal.

Consult with your investment professional to determine a withdrawal strategy that is right for you.

Please check one:

- Make a partial withdrawal for \$_____.
- Make a partial withdrawal for interest earnings.
- Make a partial withdrawal for my Required Minimum Distribution (RMD) in the amount of \$_____.
- Make a partial withdrawal for my annual free amount without incurring withdrawal charges effective immediately or on _____ (check one).
- Set up Systematic Withdrawals (SWD). Please complete this form and the Systematic Withdrawal Options form.
- Set up Substantially Equal Periodic Payment (SEPP). Please complete this form and the SEPP Withdrawal Request form.
- I request a full withdrawal of the contract for the net accumulation value in accordance with the provisions and conditions of the contract.
 - My contract is enclosed. (If not checked, I certify that my contract has been lost/destroyed).

Important, please read:

If you are currently receiving systematic withdrawals (SWDs) based upon the accumulated value of your account, a withdrawal may decrease future systematic withdrawal amounts. If you have an active systematic withdrawal plan, do you wish to keep it intact?

- Yes (withdrawal charges may apply to future SWDs)
- No (SWDs will be discontinued with this transaction)



Partial Withdrawal Allocation (for variable contracts only):

Request Specifics (please select one)

- Withdraw according to current fund allocation (If I am enrolled in the Portfolio Navigator asset allocation program, I must select this withdrawal allocation option.)
- Withdraw from specific funds (Specify funds and percentages.)

_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %
Total	100 %

Delivery Instructions

For an **ACH** - if the Bank Account being selected is not already available for use, complete the Standing Instruction: Bank form (1150936) to authorize the bank account for use, which can be accessed on riversource.com.

- Failure to separately authorize the bank account will create processing delays.
- Only domestic (US) bank accounts may be authorized for ACH or for future use.

Select delivery preference:

- Mail check to my address of record. Available for quarterly, semiannual and annual withdrawals.
- ACH transfer to my external bank account (Complete the Standing Instruction: Bank form (1150936) to authorize the bank account for use, which can be accessed on riversource.com.)

Name of Bank: _____

Bank Routing Number/RTN: _____

Must be 9 digits and begin with a 0, 1, 2, or 3

Bank Account Number: _____

Withholding Instructions

- **Distributions eligible for rollover:** Distributions are subject to mandatory 20% federal income tax unless directly rolled over to another eligible retirement plan (including IRA), or directly converted to a Roth IRA.
- **Distributions not eligible for rollover** (such as Required Minimum Distributions, Substantially Equal Periodic Payments, Hardships, etc.): 10% federal income tax will be withheld unless you make a different election below.
- **Direct Conversion to a Roth IRA:** A direct conversion from a TSA/TSCA to a Roth IRA results in income tax being due on the taxable portion of the transaction. Consult a tax advisor prior to requesting this transaction. No withholding will be taken unless requested below. If you elect withholding, taxes will be taken from the gross distribution amount. Any amount withheld will be considered a distribution (in the form of withholding) and may result in an IRS premature distribution penalty, in addition to the ordinary income taxes that apply to the entire distribution. If the amount withheld is to be rolled over to the Roth IRA, the withholding amount will have to be made up from other assets.
- **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 of withholding, (2) elect default state tax withholding, or (3) increase the rate of withholding. Depending on the state, state tax withholding could be mandatory, optional, unavailable, or the client may need to complete a state-specific form. For state tax withholding rules, go to riversource.com/statetax.
- If your annuity contract is subject to contractual surrender charges and you elect withholding, surrender charges will apply to the amount withheld.
- For all tax-qualified annuities: Withholding is taken from the total amount distributed.
- Please note that taxes withheld per your elections or in accordance with state rules will not be refunded.
- Different withholding rules apply in certain situations: If we do not have a valid Taxpayer Identification Number on the account, if the payment is delivered outside the United States or if you are a non-resident alien.
- Please consult your tax professional for additional information regarding federal and/or state withholding.
- Please see the Special Tax Notice for Plan Distributions.

Federal Withholding

- Do not withhold federal tax Withhold 10% federal tax Withhold _____ % federal tax-*must be more than 10%*

State Withholding

- If you do not indicate an election, we will generally follow your choice for federal election unless your state does not allow.
- No state tax withholding will be taken for states where withholding is not available.
- The taxpayer's resident state on file is the state we use for state tax withholding.

- Do not withhold state tax Withhold default state tax Withhold _____ % state tax



Qualifying Event (information about the requested withdrawal)

Prior to receiving a distribution from your 403(b) contract(s), the Internal Revenue Code requires that you have met certain "qualifying events." All options may not be available due to Plan Provision restrictions. Carefully read the attached "Special Tax Notice Regarding 403(b) Payments" for important information regarding rollover eligibility and taxation of the distribution. Check the one box below that reflects the qualifying event making you eligible to receive the distribution.

<input type="checkbox"/> Normal distribution following attainment of age 59½	<input type="checkbox"/> Required Minimum Distribution
<input type="checkbox"/> Severance from employment with employer Severance Date (required) _____ Were you or will you be age 55 in the calendar year you severed employment? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Return of excess contribution Date of excess _____ Type (check one): <input type="checkbox"/> Salary Deferral Contribution <input type="checkbox"/> Annual Addition (Employer Contributions)
<input type="checkbox"/> Disability: (Attach a completed Statement of Disability Form)	<input type="checkbox"/> Pre-1989 contract values; no qualifying event necessary

Direct Rollover (including a direct rollover to a Roth IRA) and Internal Transfers

A. Select Type of Transaction

- Full
- Partial \$ _____

Only amount not subject to surrender charges

B. Plan Type of receiving account Traditional IRA SEP IRA Roth IRA

C. Select One

New Contract (attach application) **or** Existing Contract Number _____

D. Select One

- Direct rollover from my TSA to an existing or new traditional IRA or SEP IRA.
- Direct rollover from my TSA to an existing or new Roth IRA (generally, this transaction is taxable).
- Direct rollover from this TSA to a Roth IRA using the same contract number (i.e., keeping the same contract number but changing it to a Roth IRA) (generally, this transaction is taxable). The actuarial present value of additional death and/or living benefits are considered, if applicable, in determining the fair market value (FMV) of an annuity TSA to Roth IRA direct rollover 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 direct rollover. This is the amount that is reported on IRS Form 1099-R. I wish the direct rollover to be accomplished without surrendering the current TSA contract and purchasing a new Roth IRA contract. I understand that this can only be done if 100% of the contract value is directly rolled and the provisions of my contract allow such direct rollovers.
- Direct rollover from this TSA to a traditional IRA or SEP IRA using the same contract number (i.e., keeping the same contract number but changing it to an IRA). I wish the direct rollover to be accomplished without surrendering the current TSA contract and purchasing a new traditional IRA contract. I understand that this can only be done if 100% of the contract value is directly rolled to an IRA and the provisions of my contract allow such direct rollovers.

Direct Rollover, Contract Exchange or Plan to Plan Transfers to Another Institution

A. Select Type of Transaction

- Full
- Partial \$ _____

Only amount not subject to surrender charges

B. Plan Type of receiving account Traditional IRA SEP IRA TSA Roth IRA Other _____

**C. Select One**

- I am rolling my TSA over to a Traditional IRA or SEP IRA.*
- Direct rollover to Roth IRA (generally, this transaction is taxable).
- Contract Exchange or Plan to Plan Transfer of my TSA to another TSA at another institution.**

- Complete the section below to have your assets sent to another institution.
- Contact the successor custodian/issuer to obtain their correct address and to inquire about any special instructions or requirements.

Account Number of Successor Custodian/Issuer

Name of Successor Custodian/Issuer

Street, P.O. Box

City

State

ZIP Code

Phone Number

* A letter of acceptance with an authorized signature from the plan administrator, trustee, or successor custodian/issuer of the plan/IRA to which you intend to roll over this distribution is required before RiverSource Life Insurance Company will release the funds.

** In the case of a 403(b) Exchange or Transfer, the company named in the section above further agrees that the necessary information sharing agreement is in place with the Employer Identified in the Employer Information section for contracts transferred after September 24, 2007.

Signatures and Acknowledgments**I have read and understand:**

- **I have reviewed the withdrawal provisions and conditions of my contract prior to making my withdrawal selection, and understand the impact taking this withdrawal will have on my values.**
- **I understand if my annuity has an optional benefit rider, certain riders contain features that may be negatively impacted by taking a withdrawal.**
- If my annuity has the *SecureSource 4 Plus*SM benefit, any withdrawal taken (including Required Minimum Distributions) before the Base Doubler effective date will permanently set the Base Doubler value to \$0.
- I understand and agree that this withdrawal may be a taxable event. I have read the Special Tax Notice Regarding 403(b) Payments and assume full responsibility for this transaction. I understand and agree that I will be liable for any applicable federal and state income taxes, and any applicable tax penalties.
- I have consulted with a tax advisor regarding the tax laws governing distributions and the tax consequences of this transaction and have done so to the extent I believe necessary.
- If I am requesting a **distribution that is not intended to be a Required Minimum Distribution**, but if I am required to receive **Minimum Distributions** each year, I certify that I have taken out sufficient distributions from this or other 403(b) contracts necessary to satisfy this year's **Required Minimum Distribution**, thereby making this distribution eligible for rollover and subject to 20% mandatory withholding.
- I understand that withdrawal charges may apply to this distribution request. *(Please refer to the product prospectus or contract for details regarding withdrawal charges).*
- I certify that I am aware of the rules and requirements regarding 403(b) account transfers and exchanges and have had the opportunity to consult with my personal tax advisor regarding this transaction. I further acknowledge that I may need to request that my employer enter into an information sharing agreement with, or provide other necessary documentation to, RiverSource Life in order to maintain the tax qualified status of my 403(b) annuity.
- **Waiver of 30- day time period: I have read the "Special Tax Notice Regarding 403(b) Payments" 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 have read, understand, and agree to each of the items above and I certify that all of the information that I have provided above regarding this distribution request is true and accurate to the best of my knowledge.



Signature of Contract Owner

Date

X

Phone Number of Contract Owner

Plan Sponsor/Third Party Administrator Name (for contracts issued after September 24, 2007)

Plan Sponsor/Third Party Administrator signature (for contracts issued after September 24, 2007) Date

X

SPECIAL TAX NOTICE REGARDING 403(b) PAYMENTS – RETAIN WITH YOUR RECORDS

Your Rollover Options

You are receiving this notice because all or a portion of a payment you are receiving from your 403(b) annuity or custodial account relating to your employer's 403(b) 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 with special tax rules in some employer plans). 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 (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 applies).

Where may I roll over the payment?

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, no spousal consent rules apply to IRAs and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

How do I do a rollover?

There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

If you do a direct rollover, the Plan will make the payment directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.

If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. You will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the payment for federal income taxes (up to the amount of cash and property received other than employer stock). This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies).

How much may I roll over?

If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from the Plan is eligible for rollover, except:

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Required minimum distributions after age 70½; (or after death)
- Hardship distributions
- ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends)
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there will generally be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA).

The Plan administrator or the payor can tell you what portion of a payment is eligible for rollover.

If I do not do a rollover, will I have to pay the 10% additional income tax on early distributions?

If you are under age 59½, you will have to pay the 10% additional income tax on early distributions for any payment from the Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax is in addition to the regular income tax on the payment not rolled over.

The 10% additional income tax does not apply to the following payments from the Plan:

- Payments made after you separate from service if you will be at least age 55 in the year of the separation
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Payments from a governmental defined benefit pension plan made after you separate from service if you are a public safety employee and you are at least age 50 in the year of the separation
- Payments made due to disability
- Payments after your death
- Payments of ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Payments made directly to the government to satisfy a federal tax levy
- Payments made under a qualified domestic relations order (QDRO)
- Payments up to the amount of your deductible medical expenses
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days
- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution.

If I do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA?

If you receive a payment from an IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions from the IRA, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:

- There is no exception for payments after separation from service that are made after age 55.
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse).
- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.
- There are additional exceptions for (1) payments for qualified higher education expenses, (2) payments up to \$10,000 used in a qualified first-time home purchase, and (3) payments after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

Will I owe State income taxes?

This notice does not describe any State or local income tax rules (including withholding rules).

Special Rules And Options

If your payment includes after-tax contributions

After-tax contributions included in a payment are not taxed. If a payment is only part of your benefit, an allocable portion of your after-tax contributions is generally included in the payment. If you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in a payment.

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs). If you do a direct rollover of only a portion of the amount paid from the Plan and a portion is paid to you, each of the payments will include an allocable portion of the after-tax contributions. If you do a 60-day rollover to an IRA of only a portion of the payment made to you, the after-tax contributions are treated as rolled over last. For example, assume you are receiving a complete distribution of your benefit which totals \$12,000, of which \$2,000 is after-tax contributions. In this case, if you roll over \$10,000 to an IRA in a 60-day rollover, no amount is taxable because the \$2,000 amount not rolled over is treated as being after-tax contributions.

You may roll over to an employer plan all of a payment that includes after-tax contributions, but only through a direct rollover (and only if the receiving plan separately accounts for after-tax contributions and is not a governmental section 457(b) plan). You can do a 60-day rollover to an employer plan of part of a payment that includes after-tax contributions, but only up to the amount of the payment that would be taxable if not rolled over.

If you miss the 60-day rollover deadline

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. To apply for a waiver, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590, Individual Retirement Arrangements (IRAs).

If you have an outstanding loan that is being offset

If you have an outstanding loan from the Plan, your Plan benefit may be offset by the amount of the loan, typically when your employment ends. The loan offset amount is treated as a distribution to you at the time of the offset and will be taxed (including the 10% additional income tax on early distributions, unless an exception applies) unless you do a 60-day rollover in the amount of the loan offset to an IRA or employer plan.

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If you were born on or before January 1, 1936

If you were born on or before January 1, 1936 and receive a lump sum distribution that you do not roll over, special rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, Pension and Annuity Income.

If your payment is from a governmental section 457(b) plan

If the Plan is a governmental section 457(b) plan, the same rules described elsewhere in this notice generally apply, allowing you to roll over the payment to an IRA or an employer plan that accepts rollovers. One difference is that, if you do not do a rollover, you will not have to pay the 10% additional income tax on early distributions from the Plan even if you are under age 59½ (unless the payment is from a separate account holding rollover contributions that were made to the Plan from a tax-qualified plan, a section 403(b) plan, or an IRA). However, if you do a rollover to an IRA or to an employer plan that is not a governmental section 457(b) plan, a later distribution made before age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies). Other differences are that you cannot do a rollover if the payment is due to an “unforeseeable emergency” and the special rules under “If your payment includes employer stock that you do not roll over” and “If you were born on or before January 1, 1936” do not apply.

If you are an eligible retired public safety officer and your pension payment is used to pay for health coverage or qualified long-term care insurance

If the Plan is a governmental plan, you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income plan payments paid directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains for you, your spouse, or your dependents, up to a maximum of \$3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.

If you roll over your payment to a Roth IRA

If you roll over the payment to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. However, the 10% additional income tax on early distributions will not apply (unless you take the amount rolled over out of the Roth IRA within 5 years, counting from January 1 of the year of the rollover). For payments from the Plan during 2010 that are rolled over to a Roth IRA, the taxable amount can be spread over a 2-year period starting in 2011.

If you roll over the payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a payment made after you are age 59½ (or after your death or disability, or as a qualified first-time homebuyer distribution of up to \$10,000) and after you have had a Roth IRA for at least 5 years. In applying this 5-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590, Individual Retirement Arrangements (IRAs).

You cannot roll over a payment from the Plan to a designated Roth account in an employer plan.

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 does not apply, and the special rule described under the section “If you were born on or before January 1, 1936” applies only if the participant was born on or before January 1, 1936.

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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 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 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 qualified domestic relations order. If you are the spouse or former spouse of the participant who receives a payment from the Plan under a qualified domestic relations order (QDRO), you generally have the same options 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). 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.

You cannot roll over a payment from the Plan to a designated Roth account in an employer plan.

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 for 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, see IRS Publication 3, Armed Forces' Tax Guide.

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, 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 (1-800-829-3676).



RiverSource Life Insurance Company

829 Ameriprise Financial Center, Minneapolis MN 55474
Client Service: 1-800-333-3437 Fax: 1-612-317-3726



RiverSource Life Insurance Co. of New York

Service address:
70122 Ameriprise Financial Center, Minneapolis MN 55474
Client Service: 1-800-504-0469 Fax: 1-612-317-3726

RiverSource Contract Number

Standing Instruction: Bank

If you own a RAVA series variable annuity and currently work with an Ameriprise advisor, please contact your advisor. If you own a RAVA 5® variable annuity and no longer work with an Ameriprise advisor, please use this form.

Client Information

Owner Name:

Joint Owner Name:

Servicing Advisor Name (if applicable):

Bank Information

Bank Account Owner:

Are you the owner of the bank account?

- Yes No

Is the bank owner a person or an organization?

- Person Organization

Bank Account Co-Owner:

- Checking:** Deposit funds to my checking account through ACH. You must attach a voided check. If you do not attach a voided check, RiverSource Life Insurance Company will send a check to your address of record, your withdrawal will not be directly deposited into your account. ACH deposits will not be available for your account type 9930 in New York.

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



Wire instructions for this bank are different from above.

Wire Routing Transit Number:

Wire Bank Account Number:

Additional Information to be sent to Bank:

Savings

Name of Bank:

Bank Routing Number / RTN:

Must be 9 digits and begin with a 0, 1, 2, or 3

Bank Account Number:

Standing Authorization

This bank will be authorized for money in and money out for the following accounts you select:

Account Number	New Arrangement	Existing Arrangement
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
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All future use bank instructions/standing authorizations, received in good order, will be processed within 1-2 business days. All requests will be reviewed and processed in the order they are received.

Acknowledgements and Signatures

In this disclosure statement, "you" and "your" refer to you, the applicant. "We," "us" and "our" refer to RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York.

- You authorize us to act upon your written instructions in this form and understand that we will retain said instructions on file for future use by you; your financial advisor or any other person you choose to act on your behalf pursuant to receiving your prior written authorization.
- You authorize us to use the instructions we hold on file to debit or credit your external bank account and to facilitate distributions to third parties pursuant to your instruction or pursuant to receiving your prior written authorization, by your financial advisor or any person you may elect to act on your behalf.
- You authorize us to apply this authorization, upon request by you, your financial advisor or anyone acting pursuant to your written authorization, to other same ownership accounts that you may hold with us, as well as, accounts of unlike ownerships, permitted at our discretion.



- You understand that instructions to debit or credit your account or to apply this authorization to other accounts you have with us may be received in writing, by phone, by computer, or by other electronic medium and agree to the recording of all said instructions. You may stop any payment by notifying us at least three banking days before the charge is made.
- If an Electronic Deposit fails or was returned, you understand that we may mail a check to you at your address of record.
- Banking channels require 10 business days for processing before Electronic Deposit authorizations become effective.
- You understand and agree that the instructions and authorization that you give will remain in effect until you notify us to cancel them, allowing reasonable time to act on your cancellation. Any such notification shall be effective only with respect to entries initiated after receipt of, and reasonable time to act upon such notification, usually 15 days. We reserve the right to terminate your Electronic Funds Authorization or your access to its services without notice at our sole discretion.
- We are authorized to cancel any ACH deposits if the payments are returned by your bank.
- You understand that this agreement shall be binding upon your personal representatives, heirs, legatees and assignees.

By signing this authorization, you acknowledge and agree that: a) the information you provided is correct, b) you will hold RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York, its affiliates and agents harmless for any and all situations arising from an ineligible or inappropriate transfer or redemption, and c) you agree to all terms and conditions stated herein.

For your protection we may verify signatures from a signature sample file. If you do not have a signed application or account certification form on file, we will not be able to honor your request until the signed application or account certification form has been received. Any redemption completed pursuant to these instructions revokes any trust, transfer on death ("TOD") or payable on death ("POD") designation of the funds or account being redeemed.

If this is a joint account, all owners must sign. If this is a fiduciary account (e.g., Trust, UGMA/UTMA, etc.), the fiduciary must sign and must be listed on the ownership of the account.

In certain circumstances, we may contact you in an effort to validate the request before the transaction can be processed.

Owner Name

Owner Signature

Date (MMDDYYYY)

Joint Owner Name

Joint Owner Signature

Date (MMDDYYYY)

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