

Service address:

RiverSource Life Insurance Co. of New York

70122 Ameriprise Financial Center Minneapolis, MN 55474



Surrender / Withdrawal Request



- **If you are a client of Ameriprise Financial, do not use this form.** Please contact your Ameriprise financial advisor or call 1-800-541-2251 for a copy of the correct form.
- For questions regarding the completion of this form, call our office at 1-800-504-0469.
- If a bank account is selected as the payment destination, and it is not already authorized for use, complete the Standing Instruction: Bank form (Form 113758) to authorize the bank account. This form can be obtained by calling our office at 1-800-504-0469.
- For a 403(b)/TSA, use the Request for 403(b)-Tax Sheltered Annuity (TSA) Withdrawal/Surrender form (Form 274857) located on riversource.com.

RiverSource Contract Number

Part 1 Account Information

Contract Owner Name

Contract Co-Owner Name

Part 2 Withdrawal Type

Withdrawals over \$100k require an original signature (unless destination is an internal account). Copies and faxes will not be accepted.

Full Withdrawal

I request a full withdrawal of the contract for the net accumulation value in accordance with the provisions and conditions of the contract.

Partial Withdrawal From a Fixed Annuity

Verify the withdrawal provisions and conditions of your contract prior to making selection.

(Select one):

Withdraw \$

Withdraw interest earnings

Withdraw annual free amount without incurring surrender charges

Partial Withdrawal From a Variable Annuity *Without* a Guaranteed Withdrawal Benefit Rider

Withdrawal Amount: \$

If this amount exceeds your free withdrawal privilege, a surrender charge will apply.

Unless specific instructions are provided below, all partial surrenders will be made pro-rata.

Account/Fund name	Whole Percentage
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
Total	100 %

Withdrawal Type continued on next page...

Withdrawal Type continued

Partial Withdrawal From a Variable Annuity With a Guaranteed Withdrawal Benefit Rider

- Verify the withdrawal provisions and riders of your contract prior to making a selection. Make sure you understand the impact taking withdrawals will have on your values and riders.
- Consult with your financial professional to determine a withdrawal strategy that is right for you.
- All partial surrenders from an annuity with a withdrawal benefit rider must be made pro-rata.

Withdrawal Amount (Select one)

Remaining Annual Lifetime Payment

The remaining annual lifetime payment is not a withdrawal option for annuities with the Guaranteed Minimum Withdrawal Benefit rider. The remaining annual lifetime payment represents the remaining amount you can withdraw this contract year under the lifetime income guarantee. If this amount exceeds your Principal Back Guarantee, it will reset your principal back benefit.

Remaining Benefit Payment

The remaining benefit payment is not a withdrawal option for the *SecureSource Stages NY*[®], *SecureSource Stages 2*[®], *SecureSource 3 NY*[®], *SecureSource 4 NY*[®] or the *SecureSource 4 Plus NY*[®] benefit rider. It is the remaining amount you can withdrawal this contract year from your "principal back guarantee." The principal back guarantee provides an annual benefit that can be withdrawn each year until it runs out (it is not guaranteed for life). If this amount exceeds your remaining annual lifetime payment and causes it to decrease, a "Benefit Impact Acknowledgement Form" is required before your surrender can be processed. If required, this form will be mailed to you, or you may contact our office for assistance.

Fixed Dollar Amount - Up to the total benefit amount available without exceeding withdrawal benefit payments.

If the amount you indicate below exceeds either the remaining annual lifetime payment or remaining benefit payment (if applicable), it will be lowered to the maximum amount available for withdrawal without impacting your benefit values available lifetime income guarantee.

Fixed amount of \$

Fixed Dollar Amount - Process as directed.

If the amount you indicate below exceeds either the remaining annual lifetime payment or remaining benefit payment (if applicable), it will NOT be lowered to the maximum amount currently available under your benefit(s). If taking this withdrawal will decrease your remaining annual lifetime payment or remaining benefit payment (if applicable), a "Benefit Impact Acknowledgement Form" is required before your withdrawal can be processed. If required, the "Benefit Impact Acknowledgement Form" will be mailed to you, or you may contact your advisor or the corporate office for assistance.

Fixed amount of \$

If this amount exceeds your free withdrawal privilege, a surrender charge will apply.

i If you have a Recurring Transfer and a Guaranteed Withdrawal Benefit Rider, a selection is required before your Partial Withdrawal request will be processed.

If you purchased a guaranteed withdrawal benefit rider with your variable annuity, existing Recurring Transfer arrangements may need to be decreased to prevent withdrawal amounts from exceeding total benefit amounts available, or may be discontinued if benefit amounts available have been exceeded.

If you are currently receiving Recurring Transfers based upon the accumulated value or benefit value of your account, a withdrawal may decrease future Recurring Transfer amounts. If you have an active Recurring Transfer plan, do you wish to keep it intact?

- Yes (Withdrawal charges may apply to future Recurring Transfers)
- No (Recurring Transfers will be discontinued with this transaction)

Part 4 Delivery Instructions

i If you are withdrawing funds from a custodial IRA, leave this section blank as delivery of funds will be based on our agreement with the custodian.

Select Option: If no option is selected, a check will be sent to the client's address of record.

- Send check to client(s) at address of record**
- Express Mail (Charge Fee Option must be completed on next page)**
- Make check payable to special payee and/or special address**

Note: All special payee transactions will be processed as a taxable surrender and may result in a taxable event to the contract owner.

Name (Required)

For Benefit Of or Gift From (If applicable, select one and include name below)

Mailing Address (Required)

City

State

ZIP code

- Transfer to an internal RiverSource or Ameriprise account**

Account Number

Admin Code

- ACH to external bank**

If the bank instruction is not already authorized for use:

- **Complete the Standing Instruction: Bank form to authorize the bank account for use.**
- The bank account must be authorized and approved prior to submitting this request. If we receive this form prior to the bank being authorized, the withdrawal request will not be processed.
- To request a withdrawal while a bank authorization is pending, please consider requesting a check to the address of record.
- Only domestic (US) bank accounts may be authorized for ACH or for future use.
- For a **wire to an external bank** - the bank account being used will not be retained for use outside of this request unless a Standing Instruction: Bank form has been submitted authorizing the bank for use.

Bank Details

Bank account type (Select one) Checking Savings

Name of Financial Institution

Bank Routing Number / RTN (Always 9 digits in length)

RTNs must start with 0, 1, 2, or 3.

Bank Account Number

- Wire to external bank (Charge Fee Option must be completed on next page)**

Bank account type (Select one)

Checking Savings

(Select one)

Domestic (United States) International*

Delivery Instructions continued on next page...

Delivery Instructions continued

Account Ownership at Bank

Name of Financial Institution

Bank Routing Number / RTN (domestic) / SWIFT code (international) Bank Account Number / IBAN*

**Wires to the United Kingdom (UK) require 22 characters*

Receiving Bank Account Owner

Address of Receiving Bank Account Owner

Phone Number

City

State

ZIP Code

Country

** City and Country are required fields for International wires*

Subsequent Account (For Further Credit To)

For wires through an intermediary bank or financial institution, indicate the initial bank information above, and the final destination below.

Account Ownership at Subsequent Bank

Bank Account Number at Subsequent Bank Additional Routing Information

Charge Fee Options for Express Mail or Wire (*Fee varies*)

- If this section is incomplete or the fee is declined, a check will be sent via U.S. First Class Mail (if Express Mail requested) or ACH (if Wire option selected). If wire option select and bank has not been authorized, a check will be sent via U.S. First Class Mail.
- Wire/Express fees may not be paid for by anyone other than the contract owner or fiduciary.
- Wire/Express fees may not be taken from an annuity, the proceeds of an annuity surrender, or a personal check.

Deduct from credit card (Credit card billing name must match an owner of the account.)

Credit Card Type: American Express Visa MasterCard Discover

Credit Card Number

Expiration Date (MM/YY)

Security Code

Card Holder Name

Billing Address

City

State

ZIP code

Part 5 Withholding Instructions

i If this is a Custodial IRA, please leave this section blank as the Custodian is responsible for the tax withholding.

- 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.
- 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.
- For all tax-qualified annuities: Withholding is taken from the total amount distributed.
- For non-qualified annuities: Withholding is taken from the taxable amount distributed.
- Please consult your tax professional for additional information regarding federal and/or state withholding.

Federal Withholding

- 10% federal tax will be withheld unless you make a different withholding election below.
- If you are under 59 ½ and your withdrawal includes taxable income, an IRS early withdrawal penalty may apply.

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 default tax Withhold default state tax Withhold % state tax

Part 6 Signatures and Acknowledgements

You have read and understand:

i "You" refers to the client. "We" refers to RiverSource Life Insurance Co. of New York.

- All transactions are processed as of the date the acceptable signed request from the contract owner(s) is received in the corporate office, unless the "Benefit Impact Acknowledgement Form" is required.
- **If you have an annuity with a guaranteed withdrawal benefit rider and you take a withdrawal that is higher than the maximum guaranteed amount, it is considered an "excess withdrawal." An excess withdrawal could permanently decrease your guaranteed income and benefit values.** If you would like to make a withdrawal and are uncertain of whether it would be considered an excess withdrawal or would like to see how an excess withdrawal will impact your future guaranteed income and benefit values, please call a Client Service Representative at 1-800-333-3437 to request a personalized calculation showing the effect of the withdrawal prior to submitting this request. If you do not contact us prior to submitting this form and the amount you have requested will result in an excess withdrawal, we will require that you complete the "Benefit Impact Acknowledgement Form" before processing can occur.
- If you have a living benefit rider on your annuity contract it is important to understand the terms of the living benefit rider with regard to surrenders. Surrendering money from a contract with a living benefit rider may impact the benefits provided by the rider.
- If you have a variable annuity with the *SecureSource*[®] rider, *SecureSource*[®] Flex rider, *SecureSource Stages NY* rider or *Secure Source Stages 2* rider, and are invested in the Portfolio Navigator Aggressive or Moderately Aggressive fund, taking this withdrawal will move the contract into the Moderate fund. Once you take a withdrawal you may invest in the Portfolio Navigator Conservative, Moderately Conservative, or Moderate fund without affecting your guaranteed benefit values. If you take this withdrawal and later choose to move to one of the more aggressive Portfolio Navigator funds, your guaranteed benefit values will be reset based on the lesser of your contract values or your guarantees at that time. You also have the option to transfer to any Portfolio Stabilizer fund. You can invest in any Portfolio Stabilizer fund while taking withdrawals without impacting your guaranteed benefit values. **It's important to note that if you transfer to one or more Portfolio Stabilizer fund(s), you will not be able to transfer back to any of the Portfolio Navigator funds.**

Signatures and Acknowledgements continued on next page...

Signatures and Acknowledgements continued

- If your annuity has the *SecureSource 4 Plus NY* benefit, any withdrawal taken (including Required Minimum Distributions) before the Base Doubler effective date will permanently set the Base Doubler value to \$0.
- This paragraph applies only to non qualified annuities, and only if the annuity is or was part of a partial 1035 exchange from one annuity to another annuity. IRS Revenue Procedure 2011-38 states if withdrawals are taken from either annuity within a 180-day period following a partial 1035 exchange, the IRS will apply general tax principles to determine the tax treatment of the previous exchange and the subsequent withdrawal. For example, a distribution from either contract within 180 days of the exchange may result in additional taxable income related to the contracts involved in the exchange. The IRS tax treatment may be different than what is reported on Form 1099-R. A tax advisor should be contacted before any withdrawals are taken from either annuity contract during the 180-day period. This 180-day limitation on withdrawals does not apply to annuitized amounts if the annuitization is for life/lives or a period of 10 years or more.
- Federal Tax law requires all non-qualified deferred annuity contracts issued by a company to a policyholder during the same calendar year be treated as a single, unified contract (Serial Annuities). All income included and taxed in a distribution for one or more Serial Annuities are aggregated with regard to any earnings and cost basis. If your annuity is a Serial Annuity, the tax information included with your check may not include the Serial Annuity calculation. Tax information for a Serial Annuity distribution will be sent in a separate letter.
- You understand that the decision to take this withdrawal is final.

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

Contract Owner Signature

Date (MMDDYYYY)

X

Contract Co-Owner Signature

Date (MMDDYYYY)

X

If signing as fiduciary, in what capacity are you acting?

POA

Conservator/Guardian

Other

Only RiverSource Life Insurance Co. of New York is authorized to sell insurance and annuities in New York.