

Transfer on Death (TOD) Registration Request Form



Complete this form to establish or change a Transfer on Death designation for your non-qualified *RiverSource*® account(s) pursuant to the Massachusetts Uniform TOD Security Registration Act. Massachusetts residency is not required. Not available to residents of Louisiana. Do not list any IRA accounts on this form.

Once you have completed this form, please mail it to: **RiverSource**, P.O. Box 8041, Boston, MA 02266-8041.

Part 1 Owner and Account Information

Note: Only accounts registered to individuals or joint tenants may designate a TOD beneficiary.

New Account (Must be accompanied by a completed Non-Qualified Account Application.)

Existing Account(s) Account number(s)

Owner's name (First, Middle Initial, Last) Social Security Number

Joint owner's name (First, Middle Initial, Last) Joint Owner's Social Security Number

Part 2 Beneficiary Designation

The undersigned hereby revokes any and all prior beneficiary designations and/or elections by the Owner(s) of a method of settlement for the beneficiary of the proceeds upon the death. To determine when the death benefit will be payable to the beneficiary, refer to the General Instructions section of this form.

The undersigned hereby requests that the named beneficiary of said account(s) be added or changed as follows. Choose only one option and show full names of all beneficiaries.

Note:

- If an attachment is required to complete the beneficiary designation, make sure that the attachment contains the account number, date and all appropriate signatures.
- Be sure the Primary and Secondary designations each total 100% or fractions that equal one.
- Although not required, providing the date of birth and Social Security number for beneficiaries will assist us in locating the beneficiaries when necessary.
- If a Testamentary Trust is designated, please provide the article and paragraph number from the will in the designation. The execution of this designation requires that your will be admitted to probate and the Trustee(s) make claim for the proceeds accompanied by due proof of the trustee(s)' appointment.
- Unless specifically noted on this form, all designations will be considered to be equally with rights of survivorship.
- All beneficiary designations are subject to the approval of the Transfer Agent.
- Provide a street address for any non-immediate family members or any organization named.
- Be sure to review your designation with your legal advisor.

Select Primary or Secondary Status* (Select one) <input type="checkbox"/> Primary <input type="checkbox"/> Secondary	Percentage or Fraction* <input type="text"/>	Date of Birth (MMDDYYYY) <input type="text"/>
Beneficiary Name* Provide full name of Person, Trust, or Organization designated as beneficiary. <input type="text"/>		Trust Date* If Trust named <input type="text"/>
Relationship* Identify the relationship between this beneficiary and the owner. <input type="text"/>		Social Security Number <input type="text"/>
Address of Beneficiary <input type="text"/>		
City <input type="text"/>	State <input type="text"/>	ZIP Code <input type="text"/>



• Signature page 4

For assistance completing this form, please contact your Financial Representative or RiverSource at (888) 791-3380.

Part 2 Beneficiary Designation continued

Select Primary or Secondary Status* (Select one) <input type="checkbox"/> Primary <input type="checkbox"/> Secondary	Percentage or Fraction* _____	Date of Birth (MMDDYYYY) _____
Beneficiary Name* Provide full name of Person, Trust, or Organization designated as beneficiary. _____		Trust Date* If Trust named _____
Relationship* Identify the relationship between this beneficiary and the owner. _____		Social Security Number _____
Address of Beneficiary _____		
City _____	State _____	ZIP Code _____

Select Primary or Secondary Status* (Select one) <input type="checkbox"/> Primary <input type="checkbox"/> Secondary	Percentage or Fraction* _____	Date of Birth (MMDDYYYY) _____
Beneficiary Name* Provide full name of Person, Trust, or Organization designated as beneficiary. _____		Trust Date* If Trust named _____
Relationship* Identify the relationship between this beneficiary and the owner. _____		Social Security Number _____
Address of Beneficiary _____		
City _____	State _____	ZIP Code _____

Select Primary or Secondary Status* (Select one) <input type="checkbox"/> Primary <input type="checkbox"/> Secondary	Percentage or Fraction* _____	Date of Birth (MMDDYYYY) _____
Beneficiary Name* Provide full name of Person, Trust, or Organization designated as beneficiary. _____		Trust Date* If Trust named _____
Relationship* Identify the relationship between this beneficiary and the owner. _____		Social Security Number _____
Address of Beneficiary _____		
City _____	State _____	ZIP Code _____

Text Other: This beneficiary designation is considered to be with rights of survivorship if you do not indicate otherwise. If you are using an attachment to provide a free-form beneficiary designation, the attachment must also be signed and dated by all owner's of the account(s) and list all account numbers.

* Items marked with an asterisk are required.

Minor Beneficiaries: If any beneficiary listed in this form is a minor, I request that proceeds be paid to _____ as the custodian under the _____ (name of state) UTMA (not available in Vermont or South Carolina). In the event that the custodian named above is unable to serve at the time of settlement, I designate _____ as successor custodian.

Transfer on Death (TOD) is a new form of account registration which enables a security owner, while retaining all normal rights of ownership during his/her lifetime, to designate an individual(s) or other entity that will automatically become the security owner on the death of the current owner. The ownership of the security passes directly to the designated beneficiary outside of probate. During the lifetime of the owner(s), the beneficiary has no rights in, to or with respect to the security or any dividends or interest paid. The owner(s) can transfer the security and negotiate dividend checks without the signature or consent of the beneficiary. TOD registration is available only for interests held in the *RiverSource* funds.

Neither RiverSource Service Corporation nor RiverSource Funds are responsible for determining the tax and legal consequences concerning the decision to register shares in TOD form. Neither RiverSource Service Corporation nor RiverSource Funds shall be responsible to a designated TOD beneficiary for dividends or distributions in respect of shares registered in TOD form paid after the owner's death but before the transfer of such shares to the designated beneficiary. Investors should be advised to consult their attorney or tax adviser to obtain advice regarding the tax and legal consequences of TOD registration.

ELIGIBLE OWNERS: The TOD registration format can only be used for "natural persons": (1) sole owner accounts for natural persons, and (2) natural persons holding the shares as joint owners with rights of survivorship (i.e., joint tenants ("JT TEN") or tenants by the entirety ("TEN ENT")). TOD registration is not available for non-natural persons (e.g., corporations, trusts, etc.), tenants in common or community property registrations. Tenants in common and community property registrations are not allowed because such tenancies lack the right of survivorship.

ELIGIBLE BENEFICIARIES: You may appoint one or more beneficiaries. In addition, primary and contingent beneficiaries may be designated. Primary beneficiaries are the first in line to receive the account upon the death of the account owner. Contingent beneficiaries receive the account upon the death of the account owner(s) if, and only if, there are no surviving primary beneficiaries. The account owner does not have to designate any contingent beneficiaries.

The beneficiaries on a TOD registration may be natural persons or other entities such as trusts, corporations or guardianships. Custodians under the Uniform Transfers to Minors Act are permitted beneficiaries in a TOD registration. Custodians under the Uniform Gift to Minors Act ("UGMA") are not permitted beneficiaries in a TOD registration (because UGMA only applies to gifts made during the lifetime of the account owner). Minors should not be designated beneficiaries unless a guardian or custodian is referenced in the registration. Until the account owner(s) dies, the named beneficiary has no right in the shares in the TOD account and no instructions can be accepted from, or information provided to, such beneficiary. If the beneficiary fails to survive the account owner, the account will be treated as belonging to the owner's estate. If the beneficiary survives the owner but is not alive at the time the shares are presented for transfer, the shares become part of the beneficiary's estate.

HOW TO REGISTER A TOD ACCOUNT: To establish a new *RiverSource* fund account with TOD registration, complete the Non-Qualified Account Application and the Transfer on Death (TOD) Registration Request Form. To change the registration on an existing *RiverSource* fund account to a TOD registration, complete the Transfer on Death (TOD) Registration Request Form.

TRANSFER AND REVOCATION DURING LIFE OF OWNER(S): You may change or revoke the TOD registration with clear instructions signed by all account owner(s), certified by a Signature Validation Program (SVP) stamp, a non-medallion signature guarantee, notarization, or medallion

guarantee. Mail instructions to RiverSource Funds, P.O. Box 8041, Boston, MA, 02266-8041. The beneficiary may not be revoked or changed by the account owner(s) in a Will or codicil (addendum to a Will). If one co-owner has died, the surviving co-owner must provide evidence of the death of the deceased co-owner (certified death certificate) and inheritance tax waivers and/or affidavits of domicile of the deceased co-owner, if applicable. The surviving co-owner may reregister the shares into sole ownership or can change or delete the beneficiary.

NEGOTIATION OF TOD ACCOUNTS: On the death of a sole owner or the last remaining joint owner, the shares become the property of the designated beneficiary. The beneficiary must survive the owner to be entitled to the shares. If the beneficiary does not survive the owner or if the beneficiary is unable to accept its interest, the shares become the property of the owner's estate. Moreover, if the beneficiary survives the owner but is not alive when the transfer request is received, the shares become the property of the beneficiary's estate. As noted above, primary beneficiaries are the first in line to receive the account upon the death of the account owner. Thus, the shares are transferred to each of the primary beneficiaries, in equal shares, who survive the account owner(s). If there are multiple primary or contingent beneficiaries, the shares are equally divided among the designated primary or contingent beneficiaries, as applicable. Contingent beneficiaries receive the account upon the death of the account owner(s) if, and only if, there are no surviving primary beneficiaries.

If the account is owned by joint tenants with rights of survivorship, upon the death of the first joint tenant, no transfer to beneficiaries will be made. The surviving joint tenant becomes the sole owner of the assets in the account. Upon the death of the last surviving owner, the assets in the account will be transferred to the beneficiaries in accordance with the Transfer on Death (TOD) Registration Request Form in effect with respect to that account, unless such designation or registration has been revoked or otherwise superseded.

Shares will not be transferred to a beneficiary if the transfer agent shall receive written notice from any claimant to any interest in the security objecting to the transfer.

HOW TO TRANSFER SHARES TO A BENEFICIARY: To transfer shares to a beneficiary, we must receive a certified copy of the death certificate of the owner, inheritance tax waiver/affidavit of domicile of the owner if applicable, signature guaranteed instructions from each beneficiary and a Form W-9 completed by each beneficiary. If the beneficiary is a minor or incompetent, a parent, guardian or conservator, as appropriate, must submit an affidavit attesting that the beneficiary survived the owner. The person providing the affidavit must indicate their relationship to the beneficiary and their signature must be guaranteed.

RESPONSIBILITIES OF RIVERSOURCE SERVICE CORPORATION: RiverSource Service Corporation is not responsible for the payment of any debts of account owner(s) or the payment of any taxes or other amounts owed by account owner(s) or by the estate(s) of account owner(s) or any beneficiary. In addition, RiverSource Service Corporation does not have any duty to locate beneficiaries, to determine the marital status of account owner(s) at any time, or to determine any other fact which may affect a transfer pursuant to the TOD registration of any account.

FUTURE CHANGE IN THESE GUIDELINES: These guidelines are subject to change by RiverSource Service Corporation in response to changes in TOD status as adopted in several states and in the Securities Transfer Association's TOD Rules.

Any questions or concerns should be directed to the Transfer Agent of the RiverSource Funds, c/o Boston Financial, P.O. Box 8041, Boston, MA, 02266-8041, or by phone (888) 791-3380, Option 2.

Part 4 Signatures and Consent of Spouse

The undersigned, residents of the state indicated in Part 1, have read and understand the attached Guidelines for TOD Registration and hereby instruct RiverSource Funds to register the accounts listed above, in transfer on death form, for the benefit of the beneficiary(ies) designated above. Each of the undersigned hereby agrees to indemnify RiverSource Service Corporation and RiverSource Funds against any loss, claim or expense (including reasonable attorney's fees) to the extent that any transfer on death effected pursuant to these instructions is alleged or found for any reason to have been invalid or ineffective for any reason and RiverSource Service Corporation and RiverSource Funds will be entitled to attach or debit the account of the TOD beneficiary(ies) to the extent necessary to enforce their rights to this indemnity.

Owner Signature

Date (MMDDYYYY)

X

Joint Owner Signature

Date (MMDDYYYY)

X

Check the appropriate box to indicate Owner's Marital Status: Single Married (See "Consent of Spouse.") Widowed Divorced

Consent of Spouse

This consent of spouse must be signed if **all** of the following conditions are present: (a) the spouse of the owner is living, (b) is not the sole primary beneficiary named and (c) the owner and spouse are residents of a community property state (Arizona, California, Idaho, Nevada, New Mexico, Texas, Washington and Wisconsin). I have reviewed the above beneficiary designation and, as the spouse of the owner, I consent to the beneficiary designation and all contributions of money or property to be used for the purchase of such accounts to be issued in my spouse's name, whether heretofore, now or hereafter and I relinquish all my statutory or other rights thereto.

Spouse's Signature

Date (MMDDYYYY)

X

Part 5 Signature Guarantee or Notary Signature

Signature Guaranteed By

X

Authorized Signature

Date (MMDDYYYY)

X

Affix notary seal or medallion
guarantee stamp here