

## Required Minimum Distribution 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 the following number:
  - If your contract starts with FXB or 959, call 1-800-633-3565.
  - For all other contracts, call 1-800-504-0469.
- To ensure the RMD is distributed by year end, please submit this request no later than Dec. 15. If the request is received after this date, we cannot guarantee it will be processed by year end.
- For Inherited Individual Retirement Annuities (IRAs), this form is required to calculate and request an RMD distribution each tax year.
- If a bank account is selected as the payment destination, and it is not already authorized for use, call our office to obtain a Standing Instruction: Bank form (Form 113758), to authorize the bank account in advance.

RiverSource Contract Number

### Part 1 Owner Information

Contract Owner Name

### Part 2 Automated RMD Distribution

This option ensures your RMD is automatically satisfied each year.

- The distribution amount is equal to the amount previously calculated by RiverSource Life Insurance Co. of New York (RiverSource Life) using the Uniform Method, and will be adjusted for any withdrawals processed during the calendar year.
- If you have an existing recurring withdrawal, do not choose a distribution date. We will review your account after the last recurring withdrawal is processed for the year. Any remaining RMD amount left each year will be distributed by Dec. 31.
- If you have a withdrawal benefit rider, the distribution date must be after your contract anniversary date.

**After you complete Part 2, continue to Part 7.**

**This request is to**  Establish a new arrangement  Modify an existing arrangement

Please select a date for your annual payment. If no date is indicated, we will process your request on the business day after the form is received.

**Distribution Date**

**Frequency:** Annual

#### Specify Subaccounts (Optional)

Unless specific instructions are provided below, or if your contract doesn't allow specified surrender, withdrawals will be made pro-rata. See your contract or prospectus for eligibility.

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"/> %
<b>Total</b>	<input type="text"/> <b>100 %</b>

**Part 3 One-Time RMD Distribution**

**RMD Distribution Amount**

- RMD amount previously calculated by RiverSource Life using the Uniform Method, continue to Part 7
- Recalculated RMD amount using the Spouse Exception Method, complete Part 4
- RMD amount calculated for Inherited annuity, complete Part 5
- RMD amount calculated for IRA, SEP, Simple or TSA contract rolled over or transferred to RiverSource Life this year, complete Part 6
- RMD amount as beneficiary
  - Only complete this section if you are a beneficiary and the contract owner did not withdraw their RMD in the year of their death.
  - The RMD must be withdrawn the year the contract owner died.
  - Each beneficiary must complete a separate Required Minimum Distribution Request form including Part 9 of this form.

Contract owner's date of birth (MM/DD/YYYY):

Contract owner's date of death (MM/DD/YYYY):

Beneficiary's share of the annuity contract:  %

**Specify Subaccounts (Optional)**

Unless specific instructions are provided below, or if your contract doesn't allow specified surrender, withdrawals will be made pro-rata. See your contract or prospectus for eligibility.

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 %

**Part 4 RMD Calculation Using the Spouse Exception Method**

This method is based on the joint life expectancy of you and your spouse as determined each year by using the IRS joint life expectancy table. In order to use this method, your spouse must be your sole primary beneficiary and must be more than 10 years younger than you. Generally, this method will result in a lower distribution amount.

Tax year RMD calculation is for:

Your date of birth: (MM/DD/YYYY):

Did you make a rollover or a transfer from an IRA or qualified plan last year, and then deposit the money into your IRA this year?  Yes  No

***If you answer "No" to any of the questions below, RiverSource Life cannot use the Spouse Exception Method to calculate your RMD. The amount distributed will be the RMD amount calculated using the Uniform Method.***

Is your spouse living?  Yes  No

Is your spouse more than 10 years younger than you?  Yes  No

Spouse's date of birth (MM/DD/YYYY):

Will your spouse be the sole primary beneficiary for this entire year?  Yes  No

**Part 5 RMD Calculation - Inherited IRAs only**

**If you answer 'No' to questions 2, 3, or 4, RiverSource will not be able to calculate the RMD.**

- 1. Are you the spouse of the deceased IRA owner or Qualified Plan participant?  Yes  No
- 2. Was the Life Expectancy Rule chosen as the distribution option?  Yes  No
- 3. At the time of the original IRA owner's or Qualified Plan participant's death, was the beneficiary a human person (i.e., not a trust, estate or charity)?  Yes  No
- 4. Were you the beneficiary of the original IRA or Qualified Plan at the time of the IRA owner's or Qualified Plan participant's death?  Yes  No
- 5. Were there multiple beneficiaries at the time the original IRA owner's or Qualified Plan participant death?
  - **If Yes, complete question 6.**
  - **If No, complete Part 6, if applicable, or continue to Part 7.**
- 6. Were separate Inherited IRAs set up for all beneficiaries by December 31st of the year following the original IRA owner's or Qualified Plan participant's death?  Yes  No
  - **If Yes, complete Part 6, if applicable, or continue to Part 7.**
  - **If No, complete the following:**

The determination of the oldest designated beneficiary of the original IRA or Qualified Plan participant is necessary for purposes of determining the distribution period for RMDs after the original IRA owner's or Qualified Plan participant's death. If a beneficiary of the original IRA or Qualified Plan participant disclaims or receives the entire benefit prior to September 30th of the year following the year of death, that beneficiary is not a "designated" beneficiary and is not taken into account for purposes of determining the distribution period.

**Date of birth of the oldest "designated" beneficiary:**

**Part 6 RMD Amount Calculated for IRA, SEP, Simple or TSA Contract Rolled Over or Transferred to RiverSource Life This Year**

Complete this section only if your contract was issued during the same tax year as your RMD request. The below values are required in order of RiverSource Life to calculate your RMD.

As of December 31 of the previous year, if any portion of your contract was invested in an annuity, enter the Entire Interest Value as of December 31: \$

As of December 31 of the previous year, if any portion of your contract was not invested in an annuity, enter the Year-End Value as of December 31: \$

- RiverSource Life relies upon the amount(s) listed on this form to calculate your RMD. If you receive an update to your Entire Interest Value or Year-End Value after you submit this form, please notify us, as your RMD amount may change.
- The Entire Interest Value is the amount including both the year-end account value and the actuarial present value of additional death and/or living benefits as specified in IRS Regulation 1.401(a)(9)-6, Q&A 12.

**Part 7 Delivery Instructions**

- 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.
- For automated RMD distributions on contracts that begin with 9935, check to client(s) address of record or ACH to external bank are the only delivery options available.
- For all other contracts with an automated RMD distribution, the only delivery option available is check to client(s) address of record.

**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 (Only available for contracts that begin with 9935)**

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

*Delivery Instructions continued on next page...*

**Delivery Instructions** continued

**Wire to external bank (Charge Fee Option must be completed below)**

Bank account type *(Select one)*

- Checking       Savings

*(Select one)*

- Domestic (United States)       International\*

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 8 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](http://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.
- 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 9 W-9 TIN Certification**

Taxpayer Identification Number of Owner/Taxpayer

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

Trust, or Business Name

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

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

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

*W-9 TIN Certification continued on next page...*

## W-9 TIN Certification continued

- Check here if new owner is an Exempt Payee (defined in form W-9 instructions) **Exempt Payee code:**   
See IRS instructions for Form W-9 for exempt payee codes.

### 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 new owner 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 FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

#### Certification Instructions:

As used below, the word "You" refers to the new owner 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](http://irs.gov).

## Part 10 Signatures and Acknowledgements

### You have read and understand:

- i** "You" refers to the contract owner or the beneficiary of the contract owner. "We" refers to RiverSource Life Insurance Co. of New York.

- You request RiverSource Life to calculate and withdraw the RMD for the *RiverSource*<sup>®</sup> annuity referenced above.
- For fixed index annuities: Any money withdrawn from an indexed account before its maturity date will not receive interest (including Required Minimum Distributions).
- If your annuity has a withdrawal benefit rider with the Base Doubler feature, any withdrawal taken (including Required Minimum Distributions) before the Base Doubler effective date will permanently set the Base Doubler value to \$0.

#### The following statements apply to the original contract owner:

- Once you reach age 72, the IRS requires that you receive an RMD from your IRA each year. If the RMD is not removed, you may be subject to a 50% penalty tax on the amount not removed.
- If you are eligible for Method 2 but elect Method 1, the amount we calculate as your distribution may be greater than the minimum amount necessary to satisfy your RMD requirement.

#### The following statements apply to the original contract owner or the beneficiary of the original IRA owner:

- Any decision regarding the tax (or other) consequences of these distributions should be made in light of all relevant financial information and in conjunction with your professional tax advisor.
- The RMD calculation provided to you by RiverSource Life is based on the information you provided on this form.
- You understand that we make no guarantee that you will meet all the minimum distribution requirements applicable to your situation.
- There may be additional RMD requirements for other plan types.
- You must notify RiverSource Life if there are changes to information you provided in this form.

*Signatures and Acknowledgements continued on next page...*

●

**Signatures and Acknowledgements** continued

**The following statements apply to the beneficiary of the original IRA owner:**

- You are using this form to request the RMD for the year the IRA owner died, because the IRA owner had not satisfied the RMD requirement prior to his or her death. You further understand that Required Minimum Distribution rules also apply to beneficiaries for years after the year of the IRA owner's death. You should consult with a tax professional to discuss your options for satisfying these RMD rules.

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

Contract Owner or Beneficiary of Contract Owner Signature

Date (MMDDYYYY)

**X** 

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

POA    Conservator/Guardian    Other