



Service address:

**RiverSource Life Insurance Co. of New York**

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Client Services: 1-800-504-0469 riversource.com

**RiverSource**   
 Annuities
**2017 Required Minimum Distribution Request**

RiverSource Contract Number

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

**Important! Please enter a RiverSource Contract Number in the box.**

- Do not use this form if your annuity is a TSA/403(b), an Inherited IRA or a Custodial IRA.
- Please 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.

Note: This Required Minimum Distribution is for 2017 only.

**Part 1 Complete the following information**

Name of Contract Owner:

**Part 2 Select ONE of the following methods for calculating your RMD\***

- Method 1 Uniform Method.** This method is based on your life expectancy as determined each year by using the IRS Uniform Lifetime Table. **You must answer Questions 1 and 2 in Part 3.**
- Method 2 Spouse Exception Method — Joint Life Expectancy with Spouse as Beneficiary.** 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 1) your sole primary beneficiary and 2) must be more than 10 years younger than you. Generally, this method will result in a lower distribution amount. **You must answer Questions 1 through 6 in Part 3.**

\*If you do not check a box, we will calculate your RMD using Method 1.

**Part 3 Please answer the questions that apply to the calculation method that you chose in Part 2, above.**

1. Your date of birth is (month/day/year):
2. Did you make a rollover or a transfer from an IRA or qualified plan in 2016, and then deposit the money into this IRA in 2017?  
 Yes  No

**Spouse Exception Method — Joint Life Expectancy with Spouse as Beneficiary**

If you answer "No" to any of these questions, RiverSource Life of NY must calculate your RMD according to Method 1, the Uniform Method.

3. Is your spouse living?  Yes  No
4. Is your spouse more than 10 years younger than you?  Yes  No
5. Spouse's date of birth is (month/day/year):
6. Will your spouse be the sole primary beneficiary for this entire year?  Yes  No

**Part 4 Entire Interest Value and/or Year-End Value as of December 31, 2016. Complete only if your contract was issued during tax year 2017.**

Please provide the 12/31/2016 Entire Interest Value \*\* (if any portion of your IRA was an annuity on 12/31/2016) and/or the Year-End Value (if any portion of your IRA was not an annuity on 12/31/2016). These values are necessary to determine your 2017 RMD. If you do not provide these values, we will not be able to calculate your 2017 RMD.

Entire Interest Value (annuity portion only) as of 12/31/2016 \$ \*Year-End Value (non-annuity portion only) as of 12/31/2016 \$ \*

\* RiverSource Life of NY has relied upon the amount(s) listed on this form to calculate your RMD. If you receive an update to your 12/31/2016 Entire Interest Value or Year-End Value after you submit this form, you should notify RiverSource Life of NY, as your 2017 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&amp;A 12.



### Part 5 RMD being removed by a beneficiary

RMD must be removed for the year the IRA owner died if the IRA is being continued under a Spousal Continuation or Inherited IRA death claim option. Please complete the following:

IRA owner's date of birth (month/day/year):

IRA owner's date of death (month/day/year):

My percentage of the IRA: \_\_\_\_\_%

Each beneficiary of the RiverSource Life of NY IRA must complete an RMD form and must:

1. Sign Part 8 of the RMD form
2. Include a completed IRS Form W-9

### Part 6 Withholding Instructions

- **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.**

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

### Part 7 Please read the following statements

#### If I am the original IRA owner, the following statements apply:

- I understand that once I reach age 70½, the IRS requires that I receive an RMD from my IRA each year. If the RMD is not removed, I may be subject to a 50% penalty tax.
- I understand that upon receipt of this completed form, RiverSource Life of NY will calculate the distribution amount based on the election I chose for the contract identified on page 1, process the distribution and send me a check for the amount intended to satisfy my 2017 RMD for this contract.
- I understand that if I am eligible for Method 2 but elect Method 1, then the amount RiverSource Life of NY calculates as my distribution may be greater than the minimum amount necessary to satisfy my RMD requirement.

#### If I am the original IRA owner or the beneficiary of the original IRA owner, the following statements apply:

- I understand that 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 my professional tax advisor.
- I understand that I must notify RiverSource Life of NY if there are changes to any of the information I provided in Part 3, 4 or 5 after I have sent in this form.
- I understand that the RMD calculation provided to me by RiverSource Life of NY will be based on the information I provided on this form. Consequently, I understand that RiverSource Life of NY makes no guarantee that I will meet all the minimum distribution requirements applicable to my situation.
- I understand that annuitized IRAs and inherited IRAs have separate RMD requirements.



**If I am the beneficiary of the original IRA owner, the following statement applies:**

- I understand that if I am a beneficiary of the original IRA owner of the contract specified on Page 1, and that IRA owner has died, I am 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. I further understand that Required Minimum Distribution rules also apply to beneficiaries for years after the year of the IRA owner's death, and that I should consult my tax advisor to discuss my options for satisfying these RMD rules.

**Part 8 IRA Owner's or Beneficiary of Original IRA Owner's Signature**

**If I am the original IRA owner, the following statements apply:**

- I request RiverSource Life of NY to calculate and withdraw my 2017 RMD for my IRA contract from RiverSource Life of NY listed on page 1.

**If I am the original IRA owner or the beneficiary of the original IRA owner, the following statements apply:**

- There may be additional requirements for other IRAs and plans.
- The calculation(s) will be based on the information I have provided on this form.
- I have read and understand the statements in Part 7 of this form.

**If I am the beneficiary of the original IRA owner, the following statement applies:**

- If I am a beneficiary of the original IRA owner, I request RiverSource Life of NY to calculate and withdraw my portion of the RMD for the year the IRA owner died.

<b>X</b>		( )
IRA Owner's or Beneficiary of Original IRA Owner's Signature	Date Signed	Daytime Telephone Number

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