

Ameriprise[®] 7-month Flexible Savings Certificate Promotion

For Ameriprise clients

For a limited time, Ameriprise Financial is offering a promotional rate 7-month Ameriprise[®] Flexible Savings Certificate for eligible deposits¹.



Details:

Eligible certificate accounts must be funded between March 31 and June 30 and funding must originate from an external source such as an outside bank or brokerage account. The promotional rate for eligible deposits is guaranteed for the initial 7-month term. After the promotional term, the 7-month Ameriprise Flexible Savings Certificate will automatically renew to a standard 6-month Ameriprise Flexible Savings Certificate at the current (then) rate.



The process is simple:

1. Contact your advisor **before June 30, 2021** to establish a new, nonqualified 7-month Ameriprise[®] Flexible Savings Certificate
2. Provide a minimum initial deposit of \$10,000 from an eligible external source¹ via check, ACH or wire transfer. This minimum must be maintained throughout the promotion to be eligible.
 - a. Tax-qualified certificate accounts and internal transfers from Ameriprise brokerage accounts, Ameriprise certificate products or any Ameriprise affiliate are not eligible for the promotion.



Why consider this?

- It's **guaranteed**: Your principal is guaranteed by the [strength and stability](#) of America's largest certificate company - Ameriprise Certificate Company
- It's **flexible**: You have access to up to 10% of your principal amount free-of-charges during the 7-month promotional term²
 - You can add up to 25% of the principal amount during the 7-month promotional term³

- It's **competitive**: You can earn a competitive rate of over three times the National Average⁴
 - See current [Ameriprise® Flexible Savings Certificate rates](#)

Certificates are backed by reserves of cash and qualified assets on deposit of Ameriprise Certificate Company and are not federally or FDIC insured, and include investment risk, including possible loss of principal. The assets backing the certificates have varying ratings and generally increase in market value as interest rates fall and decrease in market value as interest rates rise. These assets have risks, including credit risk, interest rate risk, prepayment and extension risk.

As a subsidiary of Ameriprise Financial, Inc., Ameriprise Certificate Company will (absent exclusion or exemption) be required to comply with certain limits on its activity, including investment and/or trading limitations on its portfolio and other limitations under applicable banking laws. Compliance with bank holding company laws and regulation could impact the structure and availability of certain of our products and our costs in providing those products. Costs of compliance may be driven by how these laws and regulations and the scale of Ameriprise Bank evolves over the course of time.

More information:

- Contact your advisor
- Offer expires **June 30, 2021**
- Ameriprise.com

¹ Eligible deposits are defined as deposits from external sources made to a promotional Ameriprise Certificate after March 31, 2021 and through June 30, 2021. \$10,000 minimum eligible deposit required for this 7-month promotional Ameriprise® Flexible Savings Certificate. After promotional term, the 7-month Certificate will automatically renew to a 6-month Ameriprise® Flexible Savings Certificate. Pre-approval is required for all Certificates in amounts of \$2 million or greater.

² Withdrawals made in excess of 10% of the principal amount will be subject to a 2% surrender charge prior to the end of the promotional term. A minimum balance of \$10,000 must be maintained to be eligible for the promotional rate.

³ Additional investments up to 25% of the principal amount must be from an external source to be eligible for the promotional rate. Pre-approval is required for additional investments that result in a total principal balance of \$2 million or greater.

⁴ Based on a comparison to the National Jumbo Deposits 6-month CD average National Rate published on the [Weekly National Rates and Caps – Weekly Update](#) for the week of March 1, 2021.

You should consider the investment objectives, risks, charges and expenses of certificates carefully before investing. For a free [prospectus](#), which contains this and other important information about our certificates, please visit ameriprise.com/certificates. Read the [prospectus](#) carefully before you invest.

This offer may be withdrawn at any time and is subject to change without notice.

Restrictions apply and tax-qualified Certificate accounts are not eligible for this promotion.

Ameriprise Certificate Company is not a bank, and the securities it offers are not deposits or obligations of, or backed or guaranteed or endorsed by, any bank or financial institution, nor are they insured by the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Board or any other agency.

Investment products are not federally or FDIC-insured, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.

Ameriprise® Certificates are issued by Ameriprise Certificate Company and distributed by Ameriprise Financial Services, LLC. Member FINRA and SIPC.

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