

Ameriprise[®] 7-month Flexible Savings Certificate Promotion

For Ameriprise Financial clients who establish a new IRA or retirement 7-month Flexible Savings Certificate funded from an external source

For a limited time, Ameriprise Financial is offering an **additional 0.25%**¹ above the current [7-month Ameriprise[®] Flexible Savings Certificate](#) rate when opening a new IRA or retirement account with eligible deposits from an external source.²

Non-qualified accounts are not eligible for the 7-Month Flexible Savings Certificate promotion.

Details:



Eligible IRA or retirement certificates must be purchased between Feb. 12 and May 6, 2025, and funding must originate from an external source, such as an outside bank or brokerage account. At the time of purchase, the rate will be the current 7-month term rate, plus an additional 0.25%.

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 (then) current rate.

How it works:



- Contact your advisor **before May 6, 2025**, to establish a new, IRA or retirement 7-month Ameriprise Flexible Savings Certificate
- Fund the new IRA or retirement certificate with a purchase of \$10,000 or more. Funding must be all new money to Ameriprise and must come from an external source, such as an outside bank, check, ACH, wire transfer or rollover from a retirement brokerage account held at another firm.

How you can benefit:



- It's **guaranteed**: Your principal is guaranteed by the [strength and stability](#) of Ameriprise Certificate Company that founded Ameriprise 130 years ago.
- It's **flexible**: You have access to up to 10% of your principal amount free of surrender charges,³ and the ability to add up to 25% of the initial principal amount⁴ during the 7-month promotional term.
- It's **straightforward**: See our current competitive rates and speak with your advisor to learn more: [Ameriprise[®] Flexible Savings Certificate rates](#).

¹This offer may be withdrawn at any time and is subject to change without notice. Restrictions apply. **Non-qualified accounts are not eligible for the 7-Month Flexible Savings Certificate promotion.** Coverdell Education Savings Accounts (CESAs), 403(b)s and 529 plans are not eligible for Ameriprise Certificate products.

²Eligible deposits are defined as IRA or retirement deposits from external sources made to a promotional Ameriprise Certificate between February 12, 2025 and May 6, 2025. A \$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.

Internal transfers from Ameriprise brokerage accounts, Ameriprise certificate products or any Ameriprise affiliate are only eligible for the promotion if the amount transferred is new money (\$10,000 minimum) that has been applied within the previous seven calendar days.

You should understand the potential benefits and risks of an IRA rollover or transfer before implementing. As with any decision that has tax implications, you should consult with your tax adviser prior to implementing an IRA rollover or transfer. Ameriprise Financial, Inc. and its affiliates do not offer tax or legal advice. Consumers should consult with their tax advisor or attorney regarding their specific situation.

³Withdrawals 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. Ameriprise does not provide tax advice, please consult your tax advisor for information on withdrawing funds from IRAs or retirement accounts.

⁴Additional 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.

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, visit ameriprise.com/certificates. Read the prospectus carefully before you invest.

Certificates are backed by the assets of Ameriprise Certificate Company (ACC). ACC 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 National Credit Union Administration (NCUA), the Federal Reserve Board or any other agency. Although ACC's qualified assets on deposit currently exceed the deposit amounts required by applicable regulations, if there are losses on ACC's assets, ACC may not have sufficient resources to meet its obligations, including making interest and/or principal payments on your certificates. Most of ACC's assets are debt securities and are subject to risks including credit risk, interest rate risk and prepayment and extension risk.

As a subsidiary of Ameriprise Financial, Inc., Ameriprise Certificate Company (ACC) is (absent exclusion or exemption) 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. Failure to meet one or more of certain requirements and regulations would mean, depending on the requirements not met and any agreement then reached with the Board of Governors for the Federal Reserve System, that Ameriprise Financial (and therefore ACC) could not undertake new activities, continue certain activities, or make certain acquisitions until such violation is cured.

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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