



Ameriprise[®] Certificates

Prospectus April 28, 2021

Cash strategies to manage your financial future

- *Ameriprise*[®] Cash Reserve Certificate
- *Ameriprise*[®] Flexible Savings Certificate
- *Ameriprise*[®] Stock Market Certificate
- *Ameriprise*[®] Installment Certificate

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

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*Abu M. Arif
President,
Ameriprise Certificate
Company*

A word from the president.

Whether you are a current or prospective investor, I'd like to welcome you to the Ameriprise Certificate Company and thank you for your interest and confidence in us. We are committed to safeguarding your investments and helping you plan for a more confident retirement.

Today's financial markets underscore the importance of incorporating sound financial planning into your investment decisions. At Ameriprise Financial, we believe that managing your cash reserves can not only help prepare you for unexpected cash needs but also create cash flow for your essential expenses and lifestyle. Our certificates can help you meet these important financial needs.

When you put your money to work with *Ameriprise* Certificates, your principal and interest are guaranteed¹ by the Ameriprise Certificate Company, and you incur no sales charges or account fees. (Other fees may apply.) Your principal is backed by our record of more than 120 years of delivering on the commitments we make. Investing is simple and convenient and you don't need a large amount to get started.

I invite you to read this prospectus to learn more about the investment benefits of *Ameriprise* Certificates. Your Ameriprise financial advisor can show you how *Ameriprise* Certificates can become part of the foundation of your financial plan and lead to a more confident retirement.

Regards,

A handwritten signature in dark ink, appearing to be 'AM Arif', written in a cursive style.

Abu M. Arif
President
Ameriprise Certificate Company

¹Certificates 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, early withdrawal risk, interest rate risk, and 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.

(THIS PAGE IS NOT PART OF THE PROSPECTUS.)

Certificates – cash reserves working for you.

Cash is your cushion, your purchasing power. A comprehensive cash strategy is critical to covering your essentials and preparing for the unexpected – two key components of a more confident retirement. *Ameriprise* Certificates can help turn your cash reserves into smart investments that offer guaranteed principal, competitive returns, and flexible liquidity. Your cash has a lot of potential.

Count on safety and security

All *Ameriprise* Certificates are backed by Ameriprise Certificate Company. Our record of safety started in 1894, extended through the Great Depression (when Ameriprise Certificate Company's parent company issued certificates), and continues with Ameriprise Certificate Company today.

Get started with a small investment

Most certificates allow initial investments as low as \$1,000. You can also make automatic monthly payments of as little as \$50 per month to an *Ameriprise* Installment Certificate or *Ameriprise* Cash Reserve Certificate when your account is set up with a regular payment plan.

Earn yields guaranteed by Ameriprise Certificate Company

We constantly monitor U.S. financial markets, making sure the interest rates on our certificates are attractive. To help enhance your yield, many *Ameriprise* Certificates automatically compound interest monthly. This means the interest begins to earn interest itself, giving your investment even higher earning potential.

Gain easy access to your money

What if you should need some of your money before your certificate term ends? With our line of certificates, that's not a problem since you choose the level of liquidity you need. With *Ameriprise* Certificates, the interest credited to your account is available for withdrawal without penalty. Ameriprise Certificate Company credits interest monthly on some certificates, and at the end of the term on others. Depending on the certificate, you may be allowed to withdraw a portion or all of your principal before term end with no withdrawal charges.

Rest assured your investment is backed

All *Ameriprise* Certificates are more than 100% backed with qualified assets. As of March 31, 2021, qualified assets on deposit exceeded the required deposit amounts by more than the amount prescribed by regulation, rule, or order.

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. Read the prospectus carefully before you invest.

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