Ameriprise Certificates

Ameriprise® Cash Reserve Certificate

Guaranteed principal with quick access to your money

The *Ameriprise* Cash Reserve Certificate offers principal preservation, ongoing liquidity, and allows for systematic deposits. That's a winning combination.

Reasons to consider the Ameriprise Cash Reserve Certificate

Make cash a part of your plan — Cash is more than just money for today's needs; it's an important part of your entire financial picture. By making Ameriprise Cash Reserve Certificates a part of your overall financial planning strategy, you'll be better able to fund today's needs and tomorrow's dreams.

Save with guaranteed rates — Rates are guaranteed for three months, with your interest compounded and credited monthly. Every three months, a new rate will apply. You may receive a higher rate for higher balances.

Build your savings with automatic deposits — Build your cash reserve more quickly by saving systematically with an Ameriprise Cash Reserve Certificate. It's easy to start by investing as little as $50 per month. Simply set up a bank authorization, payroll deduction or qualified plan contribution to make regular deposits that keep your plans on track.

Receive guaranteed income — Set up monthly, quarterly, semiannual or annual systematic withdrawals of at least $50, which can be interest, or interest and principal. These withdrawals can go directly to your bank to your bank account or another Ameriprise Financial account.

Access your money when you need it — Through our secure site on ameriprise.com, you can make a partial withdrawal from your Ameriprise Cash Reserve Certificate at any time if you withdraw at least $100 and maintain a balance of $1,000 or more.[2] You receive interest through the date of withdrawal and pay no withdrawal penalty.

Your principal is guaranteed — Ameriprise Certificate Company (ACC) guarantees your principal and interest and it backs your investment 100 percent with its reserve of cash and qualified investments on deposit, rather than insurance by the government. For every $1,000 you invest, ACC sets aside more than $50 of its own capital to provide additional security.

Certificates - do more with your money

The Ameriprise Cash Reserve Certificate can help meet your cash reserve goals and provide essential income by offering these important benefits:

- No withdrawal penalty[1]
- Rates guaranteed for 3 months at a time
- Move money using our secure site on ameriprise.com
- Low investment minimum of $1,000 lump sum or $50 per month
- Principal guaranteed by Ameriprise Certificate Company

Your solid investment, our founding product

Ameriprise Financial traces its history back to 1894, when founder John Tappan began selling face-amount certificates. Their value to clients then is the same today: helping clients build cash reserves and take the right steps toward a secure financial future.

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.

Ameriprise Certificates 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.

Call your financial advisor today to see how *Ameriprise*® Certificates can be a part of your overall financial strategy.

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[1] If you purchase this certificate for an IRA, early withdrawals or cash payments of interest taken prematurely may be subject to IRS tax and penalty.

[2] If a withdrawal reduces your account value to a point where we pay a lower interest rate, you will earn the lower rate from the date of the withdrawal. You may not make a withdrawal from your certificate if that withdrawal causes your balance to fall below $1,000 unless you are making bank authorization or payroll deduction payments or taking systematic payments from your certificate. If your principal falls below $1,000, we may send you a notice of our intent to cancel the certificate. After the notice, if an investment is not made within 60 days, your certificate may be canceled, and we may send you a check for its full value.

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.

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.

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

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