

*Ameriprise*<sup>®</sup>  
Certificates at a glance

Strategically managing your cash is an important process in the journey to achieving your financial goals. Whether you're just starting to build wealth or are already in retirement, *Ameriprise* Certificates provide an option to assist in building a cash strategy that helps you stay on track to meet your financial goals and manage unexpected life or market events.

**Build a smart cash strategy, not just a cash reserve**

An appropriate cash reserve is critical for both wealth builders and retirees. Your advisor can help you determine the right amount of cash to hold and customize your reserve to meet your specific needs.

In addition to your cash reserve, your advisor can also help you establish a cash strategy that considers potential planned and unplanned expenses, or job security/income predictability. A cash strategy typically incorporates a variety of products, features and term lengths to balance yield and liquidity.

The most important consideration in establishing a cash strategy is ensuring that the cash will be there when you need it — not fluctuating at unpredictable values. That's what makes cash products great solutions for covering essentials, ensuring lifestyle and meeting unexpected expenses — which together can help you have a more confident retirement.

**Confident Retirement® approach**



The *Confident Retirement* approach is not a guarantee of future financial results.

## Make cash a part of your plan

Cash is more than just money for today's needs; it's an important part of you achieving and enjoying a confident retirement. Work with your advisor to create a cash strategy that funds today's needs and tomorrow's dreams.

- **Meet everyday needs — and more**

We recommend cash reserves cover three to 36 months of living expenses. Your cash strategy should also consist of laddered investments to create predictable liquidity and term investments for specific goals.

- **Get started with a small investment**

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

- **No annual account maintenance fees or sales charges**

*Ameriprise* Certificates are offered without account maintenance fees, and there are no sales charges associated with the purchase of *Ameriprise* Certificates. This includes certificates held in an IRA.<sup>6</sup>

- **Rest assured that your investment is backed**

Your principal is guaranteed, backed by the strength and stability of America's largest certificate company.<sup>4</sup> All *Ameriprise* Certificates are 100 percent backed with qualified investments held in a segregated custodial account. Certificates are not banking products and, as a result, are not covered by FDIC insurance.

- **Gain easy access to your money**

With our line of certificates, you choose the level of liquidity you need. The interest credited to your account is available for withdrawal without penalty.<sup>1</sup> With some certificates, you can withdraw part or all of your principal at no charge. With others, you'll have to pay a fee if you need your money early.

- **Earn competitive guaranteed yields**

We constantly monitor national financial markets, making sure the interest rates on our certificates are attractive and competitive. If you seek to reduce the risk of interest rate volatility, and potentially increase your overall rate of return, you can also ladder your terms.

Ask your financial advisor how  
*Ameriprise* Certificates can be a part of  
your overall financial strategy.

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.

# Certificates at a glance: *Ameriprise*<sup>®</sup> Cash Reserve Certificate

The following details can help you decide which certificates are appropriate for your needs.

Key features	<i>Ameriprise</i> <sup>®</sup> Cash Reserve Certificate	
<b>Benefits</b>	<ul style="list-style-type: none"> <li>• No withdrawal penalty<sup>1</sup></li> <li>• Ideal for building and maintaining cash reserves and targeted reserves for planned expenses</li> </ul>	<ul style="list-style-type: none"> <li>• Hold assets for future investment during financial planning process</li> </ul>
<b>Payment options</b>	Single or installment payment	
<b>Minimum purchase</b>	\$1,000 or \$50 per month	
<b>Maximum purchase without Ameriprise Certificate Company prior approval</b>	\$2,000,000	
<b>Additional deposits</b>	Allowed anytime up to an account balance of \$2 million	
<b>Declaration of rates and rate guarantee by Ameriprise Certificate Company</b>	Declared as market warrants and guaranteed by Ameriprise Certificate Company for three months	
<b>Interest credited and compounded</b>	End of certificate month	
<b>Partial withdrawals</b>	Available at any time without a surrender charge. Minimum of \$100 or \$50 per month if on a payment plan; must maintain a balance of \$1,000.	
<b>Surrender charge</b>	None	
<b>Loss of accruing interest on withdrawal</b>	Interest is not lost on amounts withdrawn	
<b>Systematic payout options</b>	Interest or principal payments; monthly, quarterly, semiannually, annually	
<b>Taxation</b>	Interest earnings on non-qualified accounts will be reported annually on the 1099-INT form. Proceeds from withdrawals on non-qualified accounts will be reported on 1099-B form.	
<b>Money movement options</b>	Money movement capabilities available through the secure site on ameriprise.com. Contact your advisor or call 1.800.862.7919.	
<b>Transfer of ownership</b>	With written notice unless qualified plan prohibits	
<b>Available for qualified accounts</b>	Yes	
<b>Stated maturity and terms</b>	20-year maturity	
<b>Special features and benefits</b>	Rates guaranteed for three months at a time and interest-rate tiers based on account value: <ul style="list-style-type: none"> <li>• Less than \$10,000</li> <li>• \$10,000–\$24,999.99</li> <li>• \$25,000 and above</li> </ul>	

# Certificates at a glance: *Ameriprise*<sup>®</sup> Flexible Savings Certificate

The following details can help you decide which certificates are appropriate for your needs.

Key features	<i>Ameriprise</i> <sup>®</sup> Flexible Savings Certificate	
<b>Benefits</b>	<ul style="list-style-type: none"> <li>• Accumulation goals — short- or long-term</li> <li>• Laddering strategies to potentially increase overall returns</li> </ul>	<ul style="list-style-type: none"> <li>• Add-on features</li> </ul>
<b>Payment options</b>	Single payment	
<b>Minimum purchase</b>	\$1,000	
<b>Maximum purchase without Ameriprise Certificate Company prior approval</b>	\$2,000,000	
<b>Additional deposits</b>	Up to 25 percent of initial payment anytime during term; no limit during the end of term grace period up to an account balance of \$2 million	
<b>Declaration of rates and rate guarantee by Ameriprise Certificate Company</b>	Declared as market warrants and guaranteed by Ameriprise Certificate Company for the full term	
<b>Interest credited and compounded</b>	End of certificate month	
<b>Partial withdrawals</b>	Interest only and up to 10 percent of principal (minimum \$100) during the term without a surrender charge	
<b>Surrender charge</b>	Two percent of principal greater than 10 percent; no charge during grace period; waived on required minimum distributions from IRAs	
<b>Loss of accruing interest on withdrawal</b>	0–29 days of interest, depending on timing of withdrawal	
<b>Systematic payout options</b>	Interest payments; monthly, quarterly, semiannually, annually, end of term	
<b>Taxation</b>	Interest earnings on non-qualified accounts will be reported annually on the 1099-INT form. Proceeds from withdrawals on non-qualified accounts will be reported on 1099-B form.	
<b>Money movement options</b>	Contact your advisor or call 1.800.862.7919	
<b>Transfer of ownership</b>	With written notice unless qualified plan prohibits	
<b>Available for qualified accounts</b>	Yes	
<b>Stated maturity and terms</b>	20-year maturity; 3, 6, 7 <sup>2</sup> , 9, 12, 13 <sup>3</sup> , 18, 24, 30 and 36-month terms	
<b>Special features and benefits</b>	Add-ons up to 25 percent of principal during term, with no limit between terms Withdraw up to 10 percent of principal during term without surrender charge Two-tier interest rates: <ul style="list-style-type: none"> <li>• Under \$100,000</li> <li>• \$100,000 and over</li> </ul>	

# Certificates at a glance: *Ameriprise*<sup>®</sup> Installment Certificate

The following details can help you decide which certificates are appropriate for your needs.

Key features	<i>Ameriprise</i> <sup>®</sup> Installment Certificate
<b>Benefits</b>	<ul style="list-style-type: none"> <li>• Systematic savings to build cash reserves</li> <li>• Medium-term accumulation goals (e.g., funding retirement gap, buying out a car lease or making a down payment on a house)</li> </ul>
<b>Payment options</b>	Installment payment
<b>Minimum purchase</b>	\$50 per month
<b>Maximum purchase without Ameriprise Certificate Company prior approval</b>	\$5,000 per month/up to \$600,000
<b>Additional deposits</b>	Allowed anytime as installments
<b>Declaration of rates and rate guarantee by Ameriprise Certificate Company</b>	Declared as market warrants and guaranteed by Ameriprise Certificate Company for three months
<b>Interest credited and compounded</b>	End of certificate month
<b>Partial withdrawals</b>	Minimum of \$100; must leave minimum \$250 balance
<b>Surrender charge</b>	Two percent of principal during the first three years; waived on required minimum distributions from IRAs
<b>Loss of accruing interest on withdrawal</b>	0–29 days of interest, depending on timing of withdrawal
<b>Systematic payout options</b>	None
<b>Taxation</b>	Interest earnings on non-qualified accounts will be reported annually on the 1099-INT form. Proceeds from withdrawals on non-qualified accounts will be reported on 1099-B form.
<b>Money movement options</b>	Contact your advisor or call 1.800.862.7919
<b>Transfer of ownership</b>	With written notice unless qualified plan prohibits
<b>Available for qualified accounts</b>	Yes
<b>Stated maturity and terms</b>	10-year maturity
<b>Special features and benefits</b>	None

## Savings for more than a century

Ameriprise Certificate Company is the largest issuer of face-amount certificates in the United States.<sup>4</sup> In 1894, our founder, John Tappan, invented this product to help people save for the future. Ameriprise continues this tradition today with *Ameriprise* Certificates.

We believe one of the cornerstones of a solid financial plan is having a solid cash strategy. *Ameriprise* Certificates have helped our clients establish those strategies with flexible terms, guaranteed rates and principal, no annual account maintenance fees or sales charges, and low investment minimums.<sup>5</sup>



## About Ameriprise

A tradition of commitment since 1894. A legacy of putting clients first.

For more than 125 years, Ameriprise has been committed to putting our clients' needs first. Our advisors develop ongoing one-to-one relationships and take time to understand what's truly important to clients and their families.

We offer a comprehensive approach to financial planning that helps our clients feel confident, connected and in control of their financial life.

<sup>1</sup> IRAs may be subject to an IRS early withdrawal penalty.

<sup>2</sup> \$10,000 minimum investment required.

<sup>3</sup> Available for investments of \$1 million or more.

<sup>4</sup> U.S. Securities and Exchange Commission EDGAR filings.

<sup>5</sup> 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. It may reduce the amount payable at maturity or the amount received upon an early withdrawal.

<sup>6</sup> Other fees may apply.

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.

**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](https://ameriprise.com/certificates). Read the prospectus carefully before you invest.**

**Investment products are not insured by the FDIC, NCUA or any federal agency, 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.**

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