

Ameriprise® Certificate Rates

Effective for seven days beginning 12-Feb-25



Note: For the Ameriprise Flexible Savings Certificate, Cash Reserve Certificate and Installment Certificate, your rate will be the higher of the rate in effect on the date your application is accepted by Ameriprise Certificate Company and funds are received, or the rate in effect seven days before that date.

Limited time offer:

For new 7-month Flexible Savings IRA or retirement accounts, clients will receive a promotional rate⁷ when funded with \$10,000 or more from an external source.⁸

Current promotional rates for 7-month IRA Certificates

Investment Amount	Interest Rate	Effective Annual Yield
<\$100,000	4.14%	4.21%
\$100,000+	4.23%	4.31%

Contact your Ameriprise financial advisor to learn more.

Ameriprise® Cash Reserve Certificate

Balance Amount	Interest Rate	Effective Annual Yield
- Under \$10,000	1.99%	2.00%
- Between \$10,000 and \$24,999.99	1.99%	2.00%
- \$25,000 and above	1.99%	2.00%

Ameriprise® Flexible Savings Certificate

Investment Amount	Term	New Purchases		Renewals	
		Interest Rate	Effective Annual Yield	Interest Rate	Effective Annual Yield
- Under \$100,000	3 months	3.84%	3.90%	3.84%	3.90%
	6 months	3.89%	3.96%	3.89%	3.96%
	7 months ²	3.89%	3.96%	N/A	N/A
	9 months	3.89%	3.96%	3.89%	3.96%
	12 months	3.69%	3.75%	3.69%	3.75%
	18 months	3.64%	3.70%	3.64%	3.70%
	24 months	3.40%	3.45%	3.40%	3.45%
	30 months	3.35%	3.40%	3.35%	3.40%
	36 months	3.35%	3.40%	3.35%	3.40%
- \$100,000 and above ¹	3 months	3.93%	4.00%	3.93%	4.00%
	6 months	3.98%	4.05%	3.98%	4.05%
	7 months ²	3.98%	4.05%	N/A	N/A
	9 months	3.98%	4.05%	3.98%	4.05%
	12 months	3.79%	3.85%	3.79%	3.85%
	18 months	3.74%	3.80%	3.74%	3.80%
	24 months	3.50%	3.55%	3.50%	3.55%
	30 months	3.45%	3.50%	3.45%	3.50%
	36 months	3.45%	3.50%	3.45%	3.50%
- \$1,000,000 and above ¹	13 months ³	3.79%	3.85%	N/A	N/A

Ameriprise® Step-Up Rate Certificate

Note: The Step-Up Rate Certificate product closed to new sales on 4/1/2020.

Investment Amount	Term	Renewals/Step-up ⁴	
		Interest Rate	Effective Annual Yield
- \$5,000 and above ¹	2 years	2.82%	2.85%
	3 years	2.72%	2.75%
	4 years	2.67%	2.70%

Ameriprise® Installment Certificate

Interest Rate	Effective Annual Yield
3.84%	3.90%

	<u>Effective for Terms Starting:</u> <u>February 19, 2025</u>		<u>Effective for Terms Starting:</u> <u>February 26, 2025</u>	
	Full Participation	Partial Participation	Full Participation	Partial Participation
52 Week Terms				
Guaranteed Rate ⁵	0.00%	1.05%	0.00%	1.05%
Maximum Cumulative Return	3.95%	3.95%	3.95%	3.95%
104 Week Terms				
Guaranteed Rate ⁵	0.00%	1.90%	0.00%	1.90%
Maximum Cumulative Return	7.25%	7.25%	7.25%	7.25%
156 Week Terms				
Guaranteed Rate ⁵	0.00%	2.65%	0.00%	2.65%
Maximum Cumulative Return	10.70%	10.70%	10.70%	10.70%
	Full Participation	Partial Participation		
- S&P 500 Participation	100%	25%		
		Effective		
- Interim Interest Rate ⁶	0.95%	2/19/2025		
	0.95%	2/26/2025		
- S&P 500 Closing Index Value	6037.88	2/4/2025		

Interest rates for the Stock Market Certificates are tied to the performance of the S&P 500® Index over the term, up to a maximum return. The S&P 500 focuses on the large-cap sector of the market; however, since it includes a significant portion of the total value of the market, it also represents the market. Companies in the S&P 500 are considered leading companies in leading industries.

Full participation - Earn 100% of the movement of the stock market, up to a maximum return. You earn interest only if the value of the S&P 500 Index is higher on the last day of your term than it was on the first day of your term.

Partial participation - Earn a minimum interest rate plus 25% of the stock market's gain, up to a maximum return. If the market has no gain, you would earn only the minimum interest rate.

Contact your Ameriprise financial advisor today to see how Ameriprise Certificates can help you save for tomorrow's dreams.

¹ Pre-approval required for all certificates on amounts of \$2M or greater. Please complete the Certificate Large Case Exception Form.

² \$10,000 minimum investment required for the 7-Month Certificate. Automatically renews to 6-Month term.

³ 13-month certificate automatically renews to 12-Month term.

⁴ Certificate holders electing to step up will receive the higher of the current Interest Rate/Step-Up Rate rate or the Guaranteed Minimum Step-Up Rate. Refer to the prospectus or renewal letter for a description of the Guaranteed Minimum Step-Up Rate. Should the Guaranteed Minimum Step-Up Rates ever be higher than the current interest rates, the guaranteed rate information will be added to the Priccard.

⁵ Per term, all credited at the end of the term, not annually.

⁶ When your application is accepted, we pay interim interest to your account for the time before your first term begins. We also pay interim interest for the 14-day period between terms unless you write or call to ask us to begin your next term earlier.

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

⁸ Eligible 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.

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.

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.

Rates apply to initial term of certificate and may be higher or lower for future terms, and are subject to change each week. Your rate will be the higher of the rate in effect on the date your application is accepted by Ameriprise Certificate Company and funds are received, or the rate in effect seven days before that date. Your confirmation statement will show the actual rate for your certificate.

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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