

Ameriprise[®] Certificates at a glance

Strategically managing your cash reserve can help you feel more confident about achieving your financial goals. Whether you're just starting to build wealth or are already in retirement, having a good cash strategy can help you plan for the future 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.

Confident Retirement[®] approach



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.

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.⁶

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

Your principal is guaranteed, backed by the strength and stability of America's largest certificate company.⁴ 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.¹ 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 at a glance

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

Key features	Ameriprise® Cash Reserve Certificate	Ameriprise® Flexible Savings Certificate
Benefits	<ul style="list-style-type: none"> No withdrawal penalty¹ Ideal for building and maintaining cash reserves, and targeted reserves for planned expenses Hold assets for future investment during financial planning process 	<ul style="list-style-type: none"> Accumulation goals — short- or long-term Laddering strategies to increase overall returns Add-on feature to hedge downward rate trends 10 percent withdrawal feature creates emergency liquidity
Payment options	Single or installment payment	Single payment
Minimum purchase	\$1,000 or \$50 per month	\$1,000
Maximum purchase without Ameriprise Certificate Company prior approval	\$2,000,000	\$2,000,000
Additional deposits	Allowed anytime up to an account balance of \$2 million	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
Declaration of rates and rate guarantee by Ameriprise Certificate Company	Declared as market warrants and guaranteed by Ameriprise Certificate Company for three months	Declared as market warrants and guaranteed by Ameriprise Certificate Company for the full term
Interest credited and compounded	End of certificate month	End of certificate month
Partial withdrawals	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	Interest only and up to 10 percent of principal (minimum \$100) during the term without a surrender charge
Surrender charge	None	Two percent of principal greater than 10 percent; no charge during grace period; waived on required minimum distributions from IRAs
Loss of accruing interest on withdrawal	Interest is not lost on amounts withdrawn	0 – 29 days of interest, depending on timing of withdrawal
Systematic payout options	Interest or principal payments; monthly, quarterly, semiannually, annually	Interest payments; monthly, quarterly, semiannually, annually, end of term
Taxation	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	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
Money movement options	Money movement capabilities available through the secure site on ameriprise.com. Contact your advisor or call 800.862.7919.	Contact your advisor or call 800.862.7919
Transfer of ownership	With written notice unless qualified plan prohibits	With written notice unless qualified plan prohibits
Available for qualified accounts	Yes	Yes
Stated maturity and terms	20-year maturity	20-year maturity; 3, 6, 7 ² , 9, 12, 13 ³ , 18, 24, 30 and 36-month terms
Special features and benefits	Rates guaranteed for three months at a time and interest-rate tiers based on account value: <ul style="list-style-type: none"> Less than \$10,000 \$10,000 – \$24,999.99 \$25,000 and above 	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"> Under \$100,000 \$100,000 and over

Certificates at a glance

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

Key features	Ameriprise® Stock Market Certificate	Ameriprise® Installment Certificate
Benefits	<ul style="list-style-type: none"> • Accumulation goals - 1 to 3 years • Guaranteed principal even when the stock market declines • Potential for higher returns than typical fixed investment • Introduces novice investors to the “feel” of the market 	<ul style="list-style-type: none"> • Systematic savings to build cash reserves • Medium-term accumulation goals (e.g., funding retirement gap, buying out a car lease, making a down payment on a house)
Payment options	Single payment	Installment payment
Minimum purchase	\$1,000	\$50 per month
Maximum purchase without Ameriprise Certificate Company prior approval	\$2,000,000	\$5,000 per month/up to \$600,000
Additional deposits	Allowed only at end of term	Allowed anytime as installments
Declaration of rates and rate guarantee by Ameriprise Certificate Company	Participation minimum and maximum returns declared as market warrants; fixed interest guaranteed by Ameriprise Certificate Company	Declared as market warrants and guaranteed by Ameriprise Certificate Company for three months
Interest credited and compounded	Participation interest is credited and compounded at the end of each term; minimum interest is calculated on a 360-day-year basis and is compounded and credited at the end of each term; fixed interest is credited daily and compounded at the end of each term	End of certificate month
Partial withdrawals	Minimum of \$100 and subject to surrender charge; must leave minimum \$1,000 balance	Minimum of \$100; must leave minimum \$250 balance
Surrender charge	Two percent of principal withdrawn; no charge during end-of-term grace period; waived on required minimum distributions from IRAs	Two percent of principal during the first three years; waived on required minimum distributions from IRAs
Loss of accruing interest on withdrawal	No interest is received for any midterm withdrawals	0 – 29 days of interest, depending on timing of withdrawal
Systematic payout options	None	None
Taxation	Owners of non-qualified Stock Market Certificate accounts may have taxable income each year that they own the certificate, even if they do not receive an interest payment during the year. Taxable income will be accrued and reported annually as original issue discount on Form 1099-OID, based on an estimate of future interest payments as of the beginning of the term, and later adjusted to reflect the actual interest payments. Proceeds from withdrawals on non-qualified accounts will be reported on 1099-B form	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
Money movement options	Contact your advisor or call 800.862.7919	Contact your advisor or call 800.862.7919
Transfer of ownership	With written notice unless qualified plan prohibits	With written notice unless qualified plan prohibits
Available for qualified accounts	Yes	Yes
Stated maturity and terms	<ul style="list-style-type: none"> - 52 week participation term - 15-term maturity - 104 week participation term - 7-term maturity - 156 week participation term - 5-term maturity 	10-year maturity
Special features and benefits	Potential for market-linked interest earnings with guaranteed principal	None

Savings for more than a century

Ameriprise Certificate Company is the largest issuer of face-amount certificates in the United States.⁴ 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.⁵

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 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.

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.



Financial Advice | Retirement | Investments | Insurance | Banking

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¹ IRAs may be subject to an IRS early withdrawal penalty.

² \$10,000 minimum investment required.

³ Available for investments of \$1 million or more.

⁴ U.S. Securities and Exchange Commission EDGAR filings.

⁵ 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.

⁶ Other fees may apply.

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