

## Surrender / Withdrawal Request

- For questions regarding the completion of this form, call our office at 1-800-633-4003.
- This form can be mailed to the address referenced above, or faxed to 1-612-547-1705.

RiverSource Contract Number

### Part 1 Account Information

Contract Owner Name

Phone Number

Contract Co-Owner Name

Phone Number

### Part 2 Withdrawal Type

*Withdrawals over \$100k require an original signature (unless destination is an internal account). Copies and faxes will not be accepted.*

**Full Withdrawal**

All billing is stopped when a full withdrawal is processed.

**Partial Withdrawal**

At least \$600 must remain in your annuity in order to keep it active.

Withdraw \$

### Part 3 Delivery Instructions

If no option is selected, a check will be sent to the client's address of record. We cannot send your check directly to a bank or another investment company.

**Send check to client(s) at address of record**

**Express Mail (Charge Fee Option must be completed on next page)**

**Make check payable to special payee and/or special address**

Note: All special payee transactions will be processed as a taxable surrender and may result in a taxable event to the contract owner.

Name (Required)

For Benefit Of or  Gift From (If applicable, select one and include name below)

Mailing Address (Required)

City

State

ZIP code

**Transfer to an internal RiverSource or Ameriprise account**

Account Number

Admin Code

### Charge Fee Options for Express Mail *(Fee varies)*

- If this section is incomplete or the fee is declined, a check will be sent via U.S. First Class Mail.
- Express fees may not be paid for by anyone other than the contract owner or fiduciary.
- Express fees may not be taken from an annuity, the proceeds of an annuity surrender, or a personal check.

Deduct from credit card (Credit card billing name must match an owner of the account.)

Credit Card Type:     American Express     Visa     MasterCard     Discover

Credit Card Number

Expiration Date (MM/YY)

Security Code

Card Holder Name

Billing Address

City

State

ZIP code

### Part 4 Withholding Instructions

- **Federal Withholding:** You are liable for federal income tax on the taxable portion of your distribution. If total withholding is not adequate, you may be subject to estimated tax payments and/or penalties.
- **State Withholding:** Withholding rules vary by state. Clients may have the option to: (1) opt-out of withholding, (2) elect default state tax withholding, or (3) increase the rate of withholding. Depending on the state, state tax withholding could be mandatory, optional, unavailable, or the client may need to complete a state-specific form. For state tax withholding rules, go to [riversource.com/statetax](http://riversource.com/statetax).
- Please note that taxes withheld per your elections or in accordance with state rules will not be refunded.
- Different withholding rules apply in certain situations: If we do not have a valid Taxpayer Identification Number on the account, if the payment is delivered outside the United States or if you are a non-resident.
- For all tax-qualified annuities: Withholding is taken from the total amount distributed.
- For non-qualified annuities: Withholding is taken from the taxable amount distributed.
- Withholding choices are not generally available if your distribution is an eligible rollover distribution from certain employer sponsored plans. For eligible rollover distribution, 20% federal withholding will apply even if you indicate otherwise.
- Please consult your tax professional for additional information regarding federal and/or state withholding.

#### Federal Withholding

- 10% federal tax will be withheld unless you make a different withholding election below.
- If you are under 59 ½ and your withdrawal includes taxable income, an IRS early withdrawal penalty may apply.

Do not withhold federal tax     Withhold 10% federal tax     Withhold  % federal tax  
- *must be more than 10%*

#### State Withholding

- If you do not indicate an election, we will generally follow your choice for federal election unless your state does not allow.
- No state tax withholding will be taken for states where withholding is not available.
- The taxpayer's resident state on file is the state we use for state tax withholding.

Do not withhold state default tax     Withhold default state tax     Withhold  % state tax

**Part 5 Signatures and Acknowledgements**

**You have read and understand:**

**i** "You" refers to the client. "We" refers to RiverSource Life Insurance Company.

- All transactions are processed as of the date the acceptable signed request from the contract owner(s) is received in the corporate office.
- This paragraph applies only to non qualified annuities, and only if the annuity is or was part of a partial 1035 exchange from one annuity to another annuity. IRS Revenue Procedure 2011-38 states if withdrawals are taken from either annuity within a 180-day period following a partial 1035 exchange, the IRS will apply general tax principles to determine the tax treatment of the previous exchange and the subsequent withdrawal. For example, a distribution from either contract within 180 days of the exchange may result in additional taxable income related to the contracts involved in the exchange. The IRS tax treatment may be different than what is reported on Form 1099-R. A tax advisor should be contacted before any withdrawals are taken from either annuity contract during the 180-day period. This 180-day limitation on withdrawals does not apply to annuitized amounts if the annuitization is for life/lives or a period of 10 years or more.
- Federal Tax law requires all non-qualified deferred annuity contracts issued by a company to a policyholder during the same calendar year be treated as a single, unified contract (Serial Annuities). All income included and taxed in a distribution for one or more Serial Annuities are aggregated with regard to any earnings and cost basis. If your annuity is a Serial Annuity, the tax information included with your check may not include the Serial Annuity calculation. Tax information for a Serial Annuity distribution will be sent in a separate letter.
- You understand that the decision to take this withdrawal is final.

**W-9 TIN Certification**

Taxpayer Identification Number of Owner/Taxpayer\*

Name (on IRS or Social Security Administration Records) Associated with this Taxpayer Identification Number

Trust, or Business Name

**Check appropriate box for federal tax classification (required):**

- |  |   |
|--|---|
| <input type="radio"/> <b>Individual/Sole proprietor</b>      | <input type="radio"/> <b>Partnership</b>                              |
| <input type="radio"/> <b>Corporation</b>                     | <input type="radio"/> <b>Trust</b>                                    |
| <input type="radio"/> C-Corporation                          | <input type="radio"/> Revocable (Optional Additional Trust Details)   |
| <input type="radio"/> S-Corporation                          | <input type="radio"/> Irrevocable (Optional Additional Trust Details) |
| <input type="radio"/> <b>Limited Liability Company (LLC)</b> | <input type="radio"/> <b>Estate</b>                                   |
| <input type="radio"/> C-Corporation                          | <input type="radio"/> <b>Other</b> <input type="text"/>               |
| <input type="radio"/> S-Corporation                          |   |
| <input type="radio"/> Partnership                            |   |

Check here if new owner is an Exempt Payee (defined in form W-9 instructions) **Exempt Payee code:**

See IRS instructions for Form W-9 for exempt payee codes.

*Signatures and Acknowledgements continued on next page...*

**Signatures and Acknowledgements** continued

**Foreign Account Tax Compliance Act Reporting**

A FATCA exemption code is required for persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. If you are only submitting this form for an account you hold in the United States, no code is required. Otherwise, submit IRS Form W-9 separately.

As used below, the word "I" refers to the new owner who is the taxpayer on the account.

**Under penalties of perjury, I certify that:**

- 1. The number shown on this form is my correct taxpayer identification number, and**
- 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and**
- 3. I am a U.S. citizen or other U.S. person (defined below), and**
- 4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.**

**Certification Instructions:**

As used below, the word "You" refers to the new owner who is the taxpayer on the account.

- Check this box if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate),
- or A domestic trust (as defined in Regulations section 301.7701-7).

Non-U.S. persons should submit the appropriate Form W-8.

Form W-9 and Form W-8 and their instructions are available upon request or on [irs.gov](http://irs.gov).

**The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

Contract Owner Signature

Date (MMDDYYYY)

**X** 

Contract Co-Owner Signature

Date (MMDDYYYY)

**X** 

If signing as fiduciary, in what capacity are you acting?

- POA    Conservator/Guardian    Other