



**Part 3** One-Time RMD Distribution

RMD Distribution Amount

- RMD amount previously calculated by RiverSource Life using the Uniform Method, continue to Part 7
- Recalculated RMD amount using the Spouse Exception Method, complete Part 4
- RMD amount calculated for Inherited annuity, complete Part 5
- RMD amount calculated for IRA,SEP, Simple or TSA contract rolled over or transferred to RiverSource Life this year, complete Part 6
- RMD amount as beneficiary
  - Only complete this section if you are a beneficiary and the contract owner did not withdraw their RMD in the year of their death.
  - The RMD must be withdrawn the year the contract owner died.
  - Each beneficiary must complete a separate Required Minimum Distribution Request form including Part 9 of this form.

Contract owner's date of birth (MM/DD/YYYY):

Contract owner's date of death (MM/DD/YYYY):

Beneficiary's share of the annuity contract:  %

Specify Subaccounts (Optional)

Unless specific instructions are provided below, or if your contract doesn't allow specified surrender, withdrawals will be made pro-rata. See your contract or prospectus for eligibility.

Account/Fund name	Whole Percentage
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<b>Total</b>	<b>100 %</b>

**Part 4** RMD Calculation Using the Spouse Exception Method

This method is based on the joint life expectancy of you and your spouse as determined each year by using the IRS joint life expectancy table. In order to use this method, your spouse must be your sole primary beneficiary and must be more than 10 years younger than you. Generally, this method will result in a lower distribution amount.

Your date of birth: (MM/DD/YYYY):

Did you make a rollover or a transfer from an IRA or qualified plan last year, and then deposit the money into your IRA this year?  Yes  No

If you answer "No" to any of the questions below, RiverSource Life cannot use the Spouse Exception Method to calculate your RMD. The amount distributed will be the RMD amount calculated using the Uniform Method.

**Part 5** RMD Calculation - Inherited IRAs only

If you answer 'No' to questions 2, 3, or 4, RiverSource will not be able to calculate the RMD.

1. Are you the spouse of the deceased IRA owner or Qualified Plan participant?  Yes  No
2. Was the Life Expectancy Rule chosen as the distribution option?  Yes  No
3. At the time of the original IRA owner's or Qualified Plan participant's death, was the beneficiary a human person (i.e., not a trust, estate or charity)?  Yes  No
4. Were you the beneficiary of the original IRA or Qualified Plan at the time of the IRA owner's or Qualified Plan participant's death?  Yes  No
5. Were there multiple beneficiaries at the time the original IRA owner's or Qualified Plan participant death?
  - If Yes, complete question 6.
  - If No, complete Part 6, if applicable, or continue to Part 7.
6. Were separate Inherited IRAs set up for all beneficiaries by December 31st of the year following the original IRA owner's or Qualified Plan participant's death?   No
  - If Yes, complete Part 6, if applicable, or continue to Part 7.
  - If No, complete the following:

**Part 7** Delivery Instructions

Select Option: If no option is selected, a check will be sent to the client's address of record.

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)*

Mailing Address *(Required)*

City

State ZIP code

Delivery Instructions continued

Wire to external bank (Fees may be charged by receiving bank)

Bank account type *(Select one)*

Checking       Savings

*(Select one)*

Domestic (United States)       International\*

Account Ownership at Bank

Name of Financial Institution

Bank Routing Number / RTN (domestic) / SWIFT code (international)      Bank Account Number / IBAN\*

\*Wires to the United Kingdom (UK) require 22 characters

Receiving Bank Account Owner

Address of Receiving Bank Account Owner

Phone Number

City

State

ZIP Code

Country

*City and Country are required fields for International wires*

Subsequent Account (For Further Credit To)

Account Ownership at Subsequent Bank

Additional Routing Information

**Part 8** Withholding Instructions

**i** If this is a Custodial IRA, please leave this section blank as the Custodian is responsible for the tax withholding.

- 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.
- Please consult your tax professional for additional information regarding federal and/or state withholding.

Withholding Instructions      *continued on next page...*

Effective January 1, 2023, IRS regulations require use of Form W-4R, signed by the taxpayer or authorized signer, to choose a federal withholding standing election at a rate other than the default rate of 10%.

Federal Tax Withholding:

- Withhold 10% federal tax (If you check this box but already have a Form W-4R on file at RiverSource, the percent on your current Form W-4R will be used for processing the distribution.)
- Withhold at the rate on the Form W-4R already on file with RiverSource (If this box is checked no Form W-4R is on file for this percentage, RiverSource must withhold the 10% default federal tax.)

NOTE: If you would like to withhold at a different rate than what is already on file with RiverSource, you must submit a new Form W-4R prior to submitting this distribution; do not attach a Form W-4R to this distribution request.

Check appropriate box for federal tax classification (required):

- |  |   |
|--|---|
| <input type="radio"/> Individual/Sole proprietor/Single Member LLC | <input type="radio"/> Partnership   |
| <input type="radio"/> Corporation                                  | <input type="radio"/> Trust   |
| <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"/> C-Corporation                                | <input type="radio"/> Irrevocable Grantor (Optional Additional Trust Details) |
| <input type="radio"/> S-Corporation                                | <input type="radio"/> Estate  |
| <input type="radio"/> Partnership                                  | <input type="radio"/> Other   |

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-8 and Form W-8-BEN instructions are available upon request or on [irs.gov](https://www.irs.gov).

- An estate (other than a foreign estate),  
or A domestic trust (as defined in Regulations section 301.7701-7).
- An estate (other than a foreign estate),  
or A domestic trust (as defined in Regulations section 301.7701-7).



