

Office address:  
RiverSource Life Insurance Co. of New York  
22 Ameriprise Financial Center Minneapolis, MN 55474

## Substantially Equal Periodic Payment Withdrawal Request

- **If you are a client of Ameriprise Financial, do not use this form.** Please contact your Ameriprise financial advisor or call 1-800-541-2251 for a copy of the correct form.
- For questions regarding the completion of this form, call our office at 1-800-504-0469.
- If a bank account is selected as the payment destination, and it is not already authorized for use, complete the Standing Instruction: Bank form (Form 113758) to authorize the bank account. This form can be obtained by calling our office at 1-800-504-0469.
- For a 403(b)/TSA, complete the Request for 403(b)-Tax Sheltered Annuity (TSA) Withdrawal/Surrender form (Form 274857 located on [riversource.com](http://riversource.com)) in addition to this form.

### Part 1 Account Information

Owner Name

Joint Owner Name

Date of Birth (MMDDYYYY)

### Part 2 Substantially Equal Periodic Payments (SEPP) Amount

- Complete A if you would like RiverSource Life Insurance Co. of New York (RiverSource Life) to calculate your payment amount using the method selected below to comply with SEPP as defined by the Internal Revenue Service.
- Complete B if your payments have been calculated in a manner not offered by RiverSource Life. Please consult with a tax professional for assistance with the calculation.
- Your SEPP must continue, without modification, for five years or until you reach age 59½, whichever is later, for the premature distribution penalty to not apply. Surrender charges are not waived on SEPP withdrawals.
- Verify the withdrawal provisions and conditions of your contract prior to making selection.

#### A. Request RiverSource Life to calculate and withdraw your SEPP using one of the methods listed below

Select ONE of the following methods for calculating your SEPP. The method you choose is irrevocable with the exception of the one-time switch described below.

- Minimum Distribution Method, Single Life Expectancy -- will be calculated based on single recalculated life expectancy using the Single Life Table. Amount will vary each year.
- Amortization Method, Single Life Expectancy -- will be calculated using the Single Life Table. The interest rate will be based on 120% of the federal midterm rate unless otherwise specified below.
  - I choose to have the amount calculated using the following interest rate: \_\_\_\_\_%. The interest rate chosen is irrevocable and may not exceed 120% of the federal midterm rate. Amount will be the same each year.
- Annuitization Method -- will be calculated using the Single Life Table. The interest rate will be based on 120% of the federal midterm rate unless otherwise specified below.
  - I choose to have the amount calculated using the following interest rate: \_\_\_\_\_%. The interest rate chosen is irrevocable and may not exceed 120% of the federal midterm rate. Amount will be the same each year.
- One-time switch to Minimum Distribution Method -- In order to select this, your current method must be Amortization or Annuitization.

#### B. Specify a pre-determined SEPP Payment Amount

\_\_\_\_\_ based on the frequency indicated in Part 3. This amount is based on an IRS approved method for calculating SEPP as determined by my tax advisor.

**Part 3** Frequency

**Frequency of withdrawals**

Monthly (available with ACH to external bank only)  Quarterly

5th  10th  20th  25th

## Federal Withholding

## 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.

## Part 6 Signatures and Acknowledgements

### You have read and understand:



"You" refers to the client. "We" refers to RiverSource Life Insurance Co. of New York.

SEPP from your contract are not subject to the premature distribution tax on amounts withdrawn prior to age 59½ as long as your payments are not modified for five years or until age 59½, whichever is later. There are many methods for calculating SEPP, and that each method has potential benefits and restrictions. You further understand that the calculation methods provided by RiverSource Life represent only some of the methods. Calculation of the payment amounts in different manners may show a wide disparity. The method chosen, the assumed interest rate, single vs. joint life expectancy, and annual recalculation are all variables which may affect the amount of the payments you receive.

All elections are irrevocable except as allowed under the one-time switch described on the first page and must be made no later than the time of the first SEPP distribution.

You cannot make additional contributions to, or take additional distributions from, the contract(s) that you are using as a basis for your SEPP.

Any decision regarding the tax and other consequences of these distributions should be made in light of all relevant financial information and in conjunction with your tax professional.

Upon receipt of this completed form, RiverSource Life will withdraw your SEPP amount each year based on the information you have provided on this form. You understand that RiverSource Life makes no guarantee that you will meet all the SEPP requirements applicable to your situation.

Owner Signature

Date Signed (MMDDYYYY)

X

Joint Owner Signature

Date Signed (MMDDYYYY)

X

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

POA