

Systematic Withdrawal Options

Contract Information

Contract Owner

Contract Number

Systematic Withdrawal Request

Please check one: Establish Plan Change Existing Plan Discontinue Plan

Note: A signed application acknowledgement form or application must be received prior to any withdrawals. If your contract is a 403(b)/Tax Sheltered Annuity (TSA) you will need to meet a triggering event in order to set up a Systematic Withdrawal. Please complete the Request for 403(b) - Tax Sheltered Annuity (TSA) Withdrawal form along with the Systematic Withdrawal form.

Variable Annuity Contracts with Guaranteed Withdrawal Benefit Options

Please verify the withdrawal provisions of your contract prior to making a selection. Make sure you understand the impact taking withdrawals will have on your values and riders.

Consult with your financial professional to determine a withdrawal strategy that is right for you.

A. Lifetime Income Guarantee - Total amount available for withdrawal each year.

Your payments will be reduced if your benefit decreases, which includes taking additional withdrawals during the contract year. Your payments will increase if your benefit increases. Payments started during the contract year will be higher than in subsequent years if necessary to ensure that the entire annual amount will be distributed. If this amount exceeds your principal back guarantee, it will reset your principal back benefit. Refer to your product prospectus for age eligibility and specific payout percentages. For *SecureSource*[®] 20 and *SecureSource Stages*[®]: this option is available after the 3-year waiting period. This option is not available for the Guarantor Withdrawal Benefit rider.

B. Principal Back Guarantee - Total amount available for withdrawal each year.

Your payments will be reduced if your benefit decreases, which includes taking additional withdrawals during the contract year. Your payments will increase if your benefit increases. Payments started during the contract year will be higher than in subsequent years if necessary to ensure that the entire annual amount will be distributed. If this amount exceeds your lifetime income guarantee, it will reset your lifetime income benefit and the "Benefit Impact Acknowledgement Form" is required before your request will be processed. This form will be mailed to you or you may contact our office for assistance. Refer to your product prospectus for specific payout percentages. For *SecureSource*[®] 20: this option is available after the 3-year waiting period. This option is not available for *SecureSource Stages*[®] and *SecureSource Stages 2*SM.

C. Fixed Dollar Amount - Up to the total benefit amount available without exceeding Lifetime Income Guarantee.

The dollar amount you have specified will be lowered to the maximum amount currently available as a level payment each year under the lifetime income guarantee if you have requested more than the maximum amount. If this amount exceeds your principal back guarantee, it will reset your principal back benefit. If you take additional withdrawals from your contract (via one time partial withdrawal) or your benefit is reset (due to a Portfolio Navigator program change), be sure to review and adjust your SWD arrangement so that you do not exceed your guaranteed benefit. For *SecureSource*[®] 20 and *SecureSource Stages*[®]: this option is available after the 3-year waiting period. For annuities with the *SecureSource Stages 2*SM rider, your payments will be reduced if your benefit decreases. In addition, your payments will be increased up to your requested amount if your benefit increases. This option is not available for the Guarantor Withdrawal Benefit rider.

Fixed amount of \$ _____ for each withdrawal. Once established, this amount will not increase.

D. Fixed Dollar Amount - Up to the total benefit amount available without exceeding Principal Back Guarantee.

The dollar amount you have specified will be lowered to the maximum amount currently available as a level payment each year under the Principal Back Guarantee if you have requested more than the maximum amount. If this amount exceeds your lifetime income guarantee, it will reset your lifetime income benefit and the "Benefit Impact Acknowledgement Form" is required before processing can occur. This form will be mailed to you or you may contact our office for assistance. If you take additional withdrawals from your contract (via one time partial withdrawal) or your benefit is reset (due to a Portfolio Navigator program change), be sure to review and adjust your SWD arrangement so that you do not exceed your guaranteed benefit. For *SecureSource*[®] 20: this option is available after the 3-year waiting period. This option is not available for *SecureSource Stages*[®] and *SecureSource Stages 2*SM.

Fixed amount of \$ _____ for each withdrawal. Once established, this amount will not increase.

Variable Annuity Contracts without Guaranteed Withdrawal Benefit Options

Fixed amount of \$ _____. If this amount exceeds your free withdrawal privilege, a withdrawal/surrender charge will apply.

Fixed Annuity Systematic Withdrawal Plan Income Options

Please verify the withdrawal provisions and conditions of your contract prior to making selection.

Please check one:

- Fixed amount of \$ _____ for each withdrawal.
If this amount exceeds your free withdrawal privilege, a withdrawal charge will apply.
- Interest only – Based on annuity value on date systematic withdrawal plan is processed.
Amount will reflect the daily interest rate in effect and not the effective annual yield. Contracts must be at least as old as payment frequency elected in the "frequency" section.
- Penalty free – Withdrawal amount available annually without withdrawal charges as defined in your annuity contract.
Free withdrawals may include part of your principal.

Systematic Withdrawal Allocation (for variable annuities only):

- Withdraw according to current fund allocation (If I am enrolled in the Portfolio Navigator asset allocation program, I must select this withdrawal allocation option.)
- Withdraw from specific funds (Specify funds and percentages.)

Must Equal		100 %

Frequency

Indicate desired frequency of withdrawals

- Monthly Quarterly Semiannually Annually

For direct deposits, allow three business days for withdrawal deposit to reach your account.

Preferred start date: _____

Note: Must be at least 30 days from the date contract is issued

Delivery Instructions

Note: If this is a Custodial IRA, leave this section blank.

Select delivery preference:

- Mail check to my address of record. Available for quarterly, semiannual and annual withdrawals.
- Direct deposit funds to my financial institution. **This is required for monthly withdrawals.** (You must attach a voided check. If you do not attach a voided check, RiverSource Life Insurance Company will send a check to your address of record. Your systematic withdrawal will not be directly deposited.)

Selecting direct deposit authorizes RiverSource Life Insurance Company to deposit annuity proceeds to your account at the bank indicated, unless the company is notified in writing at its corporate office in Minneapolis, Minn. to change or cancel this authorization. Any such notification must allow reasonable time to act upon such request, usually 15 days. RiverSource Life Insurance Company offers this service at its discretion and may cancel the service at any time. RiverSource Life Insurance Company is authorized to cancel the direct deposit of annuity proceeds and mail a check to the address of record if the receiving bank or receiving bank account is closed or this account becomes inactive.

Attach voided check here.

Note: Starter checks, deposit slips and handwritten information will not be accepted.

Tax Withholding Election

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

IMPORTANT FEDERAL INCOME TAX WITHHOLDING INFORMATION ABOUT DISTRIBUTIONS FROM YOUR ANNUITY.

- If you have a taxable distribution from your annuity, we are required by the Internal Revenue Service (IRS) to withhold 10% of the taxable amount for federal taxes, unless you tell us not to; subject to certain exceptions. If you do not select a withholding option, we will automatically withhold federal and state required tax amounts.
- Whether or not you elect out of withholding, you will be responsible for paying any taxes owed on the distribution. If your total withholding or estimated tax payments are insufficient, you could be subject to penalties for underpayment of taxes.
- Different withholding rules apply if we do not have a valid Taxpayer Identification Number on the contract, if the payment is delivered outside the United States and/or if you are a nonresident alien.
- If you live in a state that requires state withholding, and we withhold federal income taxes from your annuity distribution, we will withhold state income taxes.

Please check your tax withholding election:

- DO NOT WITHHOLD FEDERAL INCOME TAX FROM MY WITHDRAWAL.**
- WITHHOLD _____% FEDERAL INCOME TAX FROM MY WITHDRAWAL. 10% IS THE MINIMUM AMOUNT THAT CAN BE WITHHELD AND WILL BE THE DEFAULT AMOUNT.**

Authorization and Acknowledgments



I have read and understand:

- **I have reviewed the withdrawal provisions and conditions of my contract prior to making my withdrawal selection, and understand the impact taking this withdrawal will have on my values.**
- **I understand if my annuity has an optional benefit rider, certain riders contain features that may be negatively impacted by taking a withdrawal.**
- **If my annuity has the SecureSource® 20 rider or the SecureSource Stages® rider, any withdrawal during the waiting period will set my benefit values equal to zero for the duration of the waiting period. At the end of my waiting period, my benefit amounts will be re-established based on my contract value at that time.**
- **If my annuity has the SecureSource Stages 2SM rider, if any withdrawal is taken during the first year of my contract, the "income bonus" will not be available for the life of my contract. The "income bonus" provides an additional 1% income for a given contract year; availability is determined annually.**
- My withdrawal may include taxable income and if I am under age 59½, I may be subject to an IRS early withdrawal penalty.
- If my annuity is tax non-qualified, systematic withdrawals are taxed as partial withdrawals (generally, earnings are removed first) and not as annuitizations (earnings are removed pro-rata throughout the payout period).
- If my annuity is tax non-qualified, and was part of a partial 1035 exchange IRS Revenue Procedure 2008-24 states if withdrawals are taken from either annuity within a 12 month period following a partial exchange, the 1035 exchange may be invalidated. In that case, the following will occur: 1) the tax-free nature of the partial exchange can be lost, 2) the exchange will be retroactively treated as a taxable withdrawal on the lesser of earnings in the original contract or the amount exchanged and 3) the entire amount of the exchange will be treated as a purchase into the second contract (if certain life events occur between the date of the partial exchange and date of the withdrawal in the first 12 months, the partial exchange could remain valid). A tax advisor should be contacted before any withdrawals are taken from either contract.
- If a direct deposit payment arrangement was selected, I (we) release RiverSource Life Insurance Company and agree to hold it harmless from all liability for or in connection with payments paid through the Automated Clearing House or any similar system to credit payments to the bank shown above. This agreement also shall be binding to my (our) personal representatives, heirs, legatees and assignees.
- 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.
- **I understand that my decision to take this withdrawal is final.**

Signature of Contract Owner

Phone Number of Contract Owner

Date Signed

X _____

Signature of Joint Contract Owner

Date Signed

X _____
