

Ameriprise[®]
Certificates at a glance

Strategically managing your cash is an important process in the journey to achieving your financial goals. Whether you're just starting to build wealth or are already in retirement, *Ameriprise* Certificates provide an option to assist in building a cash strategy that helps you stay on track to meet your financial goals 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.

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.

Confident Retirement® approach



The *Confident Retirement* approach is not a guarantee of future financial results.

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 are backed by the assets of Ameriprise Certificate Company (ACC). ACC is not a bank, and the securities it offers are not deposits or obligations of, or backed or guaranteed or endorsed by, any bank or financial institution, nor are they insured by the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA), the Federal Reserve Board or any other agency. Although ACC's qualified assets on deposit currently exceed the deposit amounts required by applicable regulations, if there are losses on ACC's assets, ACC may not have sufficient resources to meet its obligations, including making interest and/or principal payments on your certificates. Most of ACC's assets are debt securities and are subject to risks including credit risk, interest rate risk and prepayment and extension risk.

Certificates at a glance: *Ameriprise*[®] Cash Reserve Certificate

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

Key features	<i>Ameriprise</i> [®] Cash Reserve Certificate	
Benefits	<ul style="list-style-type: none"> • No withdrawal penalty¹ • Ideal for building and maintaining cash reserves and targeted reserves for planned expenses 	<ul style="list-style-type: none"> • Hold assets for future investment during financial planning process
Payment options	Single or installment payment	
Minimum purchase	\$1,000 or \$50 per month	
Maximum purchase without Ameriprise Certificate Company prior approval	\$2,000,000	
Additional deposits	Allowed anytime 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	
Interest credited and compounded	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.	
Surrender charge	None	
Loss of accruing interest on withdrawal	Interest is not lost on amounts withdrawn	
Systematic payout options	Interest or principal payments; monthly, quarterly, semiannually, annually	
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.	
Money movement options	Money movement capabilities available through the secure site on ameriprise.com. Contact your advisor or call 1.800.862.7919.	
Transfer of ownership	With written notice unless qualified plan prohibits	
Available for qualified accounts	Yes	
Stated maturity and terms	20-year maturity	
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 	

Certificates at a glance: *Ameriprise*[®] Flexible Savings Certificate

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

Key features	<i>Ameriprise</i> [®] Flexible Savings Certificate
Benefits	<ul style="list-style-type: none"> • Accumulation goals — short- or long-term • Laddering strategies to potentially increase overall returns • Add-on features
Payment options	Single payment
Minimum purchase	\$1,000
Maximum purchase without Ameriprise Certificate Company prior approval	\$2,000,000
Additional deposits	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 the full term
Interest credited and compounded	End of certificate month
Partial withdrawals	Interest only and up to 10 percent of principal (minimum \$100) during the term without a surrender charge
Surrender charge	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	0–29 days of interest, depending on timing of withdrawal
Systematic payout options	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.
Money movement options	Contact your advisor or call 1.800.862.7919
Transfer of ownership	With written notice unless qualified plan prohibits
Available for qualified accounts	Yes
Stated maturity and terms	20-year maturity; 3, 6, 7 ² , 9, 12, 13 ³ , 18, 24, 30 and 36-month terms
Special features and benefits	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: *Ameriprise*[®] Installment Certificate

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

Key features	<i>Ameriprise</i> [®] Installment Certificate
Benefits	<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 or making a down payment on a house)
Payment options	Installment payment
Minimum purchase	\$50 per month
Maximum purchase without Ameriprise Certificate Company prior approval	\$5,000 per month/up to \$600,000
Additional deposits	Allowed anytime as installments
Declaration of rates and rate guarantee by Ameriprise Certificate Company	Declared as market warrants and guaranteed by Ameriprise Certificate Company for three months
Interest credited and compounded	End of certificate month
Partial withdrawals	Minimum of \$100; must leave minimum \$250 balance
Surrender charge	Two percent of principal during the first three years; waived on required minimum distributions from IRAs
Loss of accruing interest on withdrawal	0–29 days of interest, depending on timing of withdrawal
Systematic payout options	None
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.
Money movement options	Contact your advisor or call 1.800.862.7919
Transfer of ownership	With written notice unless qualified plan prohibits
Available for qualified accounts	Yes
Stated maturity and terms	10-year maturity
Special features and benefits	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



About Ameriprise

A tradition of commitment since 1894. A legacy of putting clients first.

For 130 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.

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.

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.

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As a subsidiary of Ameriprise Financial, Inc., Ameriprise Certificate Company (ACC) is (absent exclusion or exemption) required to comply with certain limits on its activity, including investment and/or trading limitations on its portfolio and other limitations under applicable banking laws. Failure to meet one or more of certain requirements and regulations would mean, depending on the requirements not met and any agreement then reached with the Board of Governors for the Federal Reserve System, that Ameriprise Financial (and therefore ACC) could not undertake new activities, continue certain activities, or make certain acquisitions until such violation is cured.

Investment products are not insured by the FDIC, NCUA or any federal agency, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.

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