



## Ameriprise® Step-Up Rate Certificate

Protect your investment while helping it grow with:

- Guaranteed principal
- Guaranteed return
- Opportunity to increase your rate

**Save** Sensibly | **Spend** Wisely | **Borrow** Smart | **Protect** Your Financial Legacy®

# Ameriprise® Step-Up Rate Certificate

Take advantage of rising interest rates, plus guaranteed principal and returns

The Ameriprise® Step-Up Rate Certificate offers features that may benefit your portfolio. The unique ability to step up to a higher interest rate during your term may provide you with protection against rising interest rates.

## Yield

In addition to the higher rates that generally come with term commitments, you also have the ability to increase your yield if rates increase during your term by stepping up to a higher rate for the remainder of the term.

## Liquidity

Enjoy predictable liquidity during your term with the ability to:

- Withdraw all of your earned interest at any time without penalty<sup>1</sup>.
- Withdraw up to 10% of your principal during the term without penalty (withdrawals beyond the 10% are assessed a 2% withdrawal charge).
- At the end of your term, automatically renew your certificate, change the term length, add to your investment, or redeem all or part of your investment without penalty.

## The Step-Up Feature

Take advantage of rising rates by electing to step up to the current new business rate at any time during your term.

- Step up once with a 2-year or 3-year term certificate.
- Step up twice with a 4-year term certificate.
- Step-ups are not automatic.

Once you're ready, your advisor will process your step-up request.

## Guarantees

You can benefit from guaranteed principal and rates which are backed by the Ameriprise Certificate Company. Ameriprise Certificate Company guarantees your investment 100% with its reserves of cash and qualified investments on deposit rather than with insurance by the government.

Certificates are backed by reserves of cash and qualified assets on deposit with Ameriprise Certificate Company, are not federally or FDIC insured, and include investment risk, including possible loss of principal. In addition, the assets supporting the certificates have varying ratings and generally increase in market value as interest rates fall and decrease in market value as interest rates rise. These assets have risks, including credit, interest rate, prepayment and extension risk.

## The examples on the next page show results for clients who step up at different points during their term

While there is no way to predict the optimal time to elect a step-up, the charts at right show how you can benefit from stepping up to a new rate during your term.

Call your financial advisor today to see how Ameriprise Step-Up Rate Certificates can be a part of your overall financial strategy.

### Example 1: Step-Up Rate Certificate with one step-up and rising interest rates\*

Two different clients use the step-up at different times to take advantage of rising rates throughout the remainder of their terms.

Date	07/01/17	12/01/17	03/01/18	06/15/18	01/16/19	03/31/19
Interest Rate	1.00%	1.25%	1.35%	1.50%	1.65%	1.75%

Client 1	1.00%	1.25%				
Average Annual Rate of Return: 1.20%						
Client 2	1.00%				1.65%	
Average Annual Rate of Return: 1.15%						

Client 1 elected to step up early in the term and was able to lock in the new interest rate until the end of the term. This client has forgone the opportunity to step up again if new money rates continue to increase.

Client 2 elected to step up later than client 1, earning a higher rate, but for a shorter period of time.

Work with your advisor to determine when to step up, considering the current rate environment and the time left in your term.

### Example 2: Step-Up Rate Certificate with one step-up and fluctuating interest rates\*

In this example, each client takes advantage of the step-up to lock in higher rates of return in an environment where rates move up and down. Note that both are locked into their step-up rates throughout the term, despite declining interest rates.

Date	07/01/17	12/01/17	03/01/18	06/15/18	01/16/19	03/31/19
Interest Rate	1.50%	1.25%	2.50%	2.00%	1.75%	1.50%

Client 1	1.50%		2.50%			
Average Annual Rate of Return: 2.19%						
Client 2	1.50%			2.00%		
Average Annual Rate of Return: 1.78%						

Client 1 chose to step up to a rate that appeared attractive and locked in for the remainder of the term.

Client 2 decided to wait longer, believing rates might go higher still. However, even when rates went down, Client 2 was still able to step up from the original rate and lock in a higher rate (though lower than the highest point) for the remainder of the term.

Note that the rate of return depends on the date the step-up is elected and the interest rate that day, not the highest interest rate during the term.\*\*

If you purchase a 4-year term certificate, you can step up twice within each term of your certificate.

This gives you the added flexibility to take advantage of increasing interest rates more than once during your certificate's term.

**\* The examples are hypothetical to illustrate the concept of the step-up program of the certificate. The rates do not reflect actual rates provided by Ameriprise Step Up Rate Certificate. All rates and time frames demonstrated in the examples are hypothetical. All average annual rate of returns are hypothetical and may not be representative of the experience of the investor. There is no guarantee that rates will appreciate.**

**\*\*Average rates of return for the illustrations are based on the number of months each specific rate was earned. Actual rates of return will depend upon the number of days at each rate.**

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## Things to consider

- The step-up is not automatic. You must request it through your advisor.
- Step-up requests can be made on any business day during the term. The new rate will be set to the rate in effect that day.
- Step-up rates can be viewed on the secure site on [ameriprise.com](http://ameriprise.com) as well as at [ameriprise.com/cashrates](http://ameriprise.com/cashrates).
- The number of step-ups remaining on your account is available on the secure site on [ameriprise.com](http://ameriprise.com) and on your statement.
- Interest rates for new purchases and the step-up feature can change weekly.
- Using the step-up feature does not extend the term length of your certificate.

**Remember, the step-up option must be initiated by you and your advisor.**



**Financial Planning | Retirement | Investments | Insurance**

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**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](http://ameriprise.com/certificates). Read the prospectus carefully before you invest.**

<sup>1</sup> If you purchase this certificate for an IRA, early withdrawals or cash payments of interest taken before age 59½ may be subject to IRS tax and penalty.

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