



## *Ameriprise*<sup>®</sup> Stock Market Certificate

Give your cash balances  
growth potential with:

- Guaranteed principal
- Market participation
- Multiple term lengths

# The Ameriprise Stock Market Certificate provides guaranteed principal and links your earnings to the performance of the stock market.

## Guaranteed principal with market growth potential

Most of us keep cash reserves in “safe investments” such as savings accounts, certificates of deposit (CDs) and money market accounts. While these investments provide safety and liquidity, they may offer more modest returns. Establish an *Ameriprise* Stock Market Certificate for your cash reserves and you’ll receive:

- Principal guaranteed by Ameriprise Certificate Company
- Interest tied to the performance of the S&P 500® Index<sup>1</sup> up to a maximum return
- No account or custodial fees, including no-fee IRAs<sup>2,3</sup>

## Two ways to enhance your return

With a \$1,000 minimum investment, the *Ameriprise* Stock Market Certificate allows you to choose how you participate in the stock market. Whichever option you choose, Ameriprise Certificate Company guarantees your principal. The interest you earn depends on the change in value of the S&P 500 Index from the beginning to ending dates of your term, up to the maximum interest rate cap.

Choose from two ways to participate in stock market gains:

### Option 1: Full participation

Your investment earns interest equal to 100% of the change in value of the S&P 500 Index, up to the maximum interest rate cap. If the index doesn’t increase during the term of your certificate, Ameriprise Certificate Company guarantees your principal, but you earn no interest.

### Option 2: Partial participation

Ameriprise Certificate Company guarantees your principal plus a minimum rate of interest on your investment. If the

S&P 500 Index posts a positive return, you also receive participation interest equal to 25% of the change in value of the index, up to the maximum interest rate cap. This option guarantees a return on your investment no matter how the market performs.

With either option:

- The highest return you can receive over the term of your certificate is limited to the maximum interest rate cap.
- You must keep the funds invested for the full term to qualify for interest.

You may choose from three term length options: 52-weeks, 104-weeks and 156-weeks. See the certificate prospectus for details.

## Renewal options

When the term of your certificate ends, there is an interim period, typically 14 days, when you can choose to:

- Keep the same participation option
- Change to a different interest participation option
- Move into the fixed-rate option
- Add to or withdraw from your certificate’s balance without penalty (maximum investment in Ameriprise Stock Market Certificates is \$2 million)
- Change to a different term length by transferring to a new certificate

## How it works

The chart below shows the potential return scenarios for the *Ameriprise* Stock Market Certificate at full participation.

## Full participation examples

	Down	Up To Cap	Above Cap
S&P 500 Index	Negative return	Between 0% and 2.75% return	More than 2.75% return
Interest you earn	0%	0% to 2.75% return	2.75%
Benefit	Principal guaranteed No loss of investment	Principal plus interest of 0% to 2.75%	Principal plus interest of 2.75%

Hypothetical example based on a 52-week term, maximum interest rate (cap) of 2.75% for new purchases. The 104- and 156-week terms may have higher interest rate caps. Interest rate caps for new purchases are subject to change. See [ameriprise.com/cashrates](http://ameriprise.com/cashrates) for the current interest rate cap.

### **Reasons to consider the *Ameriprise* Stock Market Certificate**

**Your interest isn't locked into a fixed rate.** Instead, you can participate in the performance of the S&P 500 Index.

**Your principal is guaranteed.** Stock market fluctuations will never affect your principal. Ameriprise Certificate Company backs your entire investment with its reserves of cash and qualified investments on deposit rather than with insurance by the government.<sup>4</sup> The assets backing 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 risk, interest rate risk, prepayment and extension risk.

**Your funds remain available.** During the end-of-term interim period, typically 14 days, you can redeem all or part of your investment without penalty. If your financial needs change or an emergency arises, you can also withdraw all or part of your money during a participation term. However, you'll be assessed a 2% surrender charge for withdrawing principal, outside of the interim period, and you'll forfeit any minimum and participation interest earned on the amount you withdraw.

### **A solid combination, a strong relationship**

*Ameriprise* Certificates are backed by Ameriprise Certificate Company, the largest issuer of face amount certificates in the United States. Ameriprise Certificate Company and its parent company Ameriprise Financial have a consistent record of safety that started in 1894, extended through the Great Depression and continues today. Ameriprise financial advisors are trained to provide information, products and services to help you achieve your financial goals. Take advantage of this solid relationship.

*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, please visit [ameriprise.com](http://ameriprise.com). Read the prospectus carefully before you invest.*

**Call your financial advisor today to see how *Ameriprise* Stock Market Certificates can be a part of your overall financial strategy.**



## **Financial Advice | Retirement | Investments | Insurance | Banking**

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<sup>1</sup> “S&P 500” is a trademark of the McGraw-Hill Companies, Inc. This trademark has been licensed for use by Ameriprise Financial, Inc. The Ameriprise Stock Market Certificate is not sponsored, endorsed, sold or promoted by Standard & Poor’s or any of their subsidiaries or affiliates (the “Licensors”), and the Licensors make no representation regarding the advisability of investing in the product. The Standard & Poor’s 500 Index (S&P 500 Index), an unmanaged index of common stocks, is frequently used as a general measure of market performance. The Index reflects reinvestment of all distributions and changes in market prices but excludes brokerage commissions or other fees. It is not possible to invest directly in an index.

<sup>2</sup> 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.

<sup>3</sup> Other fees may apply.

<sup>4</sup> Certificates are not federally or FDIC insured and involve investment risk. You may lose principal if you need to pay product early withdrawal penalties or in the event of the insolvency of the Ameriprise Certificate Company.

Stock Market Certificate holders may have taxable income each year that they own the certificate, even if they do not receive an interest payment during the year. See the prospectus for additional tax information, and consult your tax advisor before purchasing a Stock Market Certificate in a taxable account.

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

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