

# Ameriprise<sup>®</sup> Certificate Rates

Effective for seven days beginning 23-Aug-23



**Note:** For the Ameriprise Flexible Savings Certificate, Cash Reserve Certificate and Installment Certificate, your rate will be the higher of the rate in effect on the date your application is accepted by Ameriprise Certificate Company and funds are received, or the rate in effect seven days before that date.

## Ameriprise<sup>®</sup> Cash Reserve Certificate

Balance Amount	Interest Rate	Effective Annual Yield
- Under \$10,000	1.99%	2.00%
- Between \$10,000 and \$24,999.99	1.99%	2.00%
- \$25,000 and above	1.99%	2.00%

## Ameriprise<sup>®</sup> Flexible Savings Certificate

Investment Amount	Term	New Purchases		Renewals	
		Interest Rate	Effective Annual Yield	Interest Rate	Effective Annual Yield
- Under \$100,000	3 months	4.94%	5.05%	4.94%	5.05%
	6 months	5.09%	5.21%	5.09%	5.21%
	7 months <sup>2</sup>	4.99%	5.10%	N/A	N/A
	9 months	4.99%	5.10%	4.99%	5.10%
	12 months	5.04%	5.15%	5.04%	5.15%
	18 months	5.13%	5.25%	5.13%	5.25%
	24 months	4.85%	4.95%	4.85%	4.95%
	30 months	4.75%	4.85%	4.75%	4.85%
	36 months	4.70%	4.80%	4.70%	4.80%
	- \$100,000 and above <sup>1</sup>	3 months	5.04%	5.15%	5.04%
6 months		5.18%	5.30%	5.18%	5.30%
7 months <sup>2</sup>		5.09%	5.21%	N/A	N/A
9 months		5.09%	5.21%	5.09%	5.21%
12 months		5.13%	5.25%	5.13%	5.25%
18 months		5.23%	5.35%	5.23%	5.35%
24 months		4.94%	5.05%	4.94%	5.05%
30 months		4.85%	4.95%	4.85%	4.95%
36 months		4.80%	4.90%	4.80%	4.90%
- \$1,000,000 and above <sup>1</sup>		13 months <sup>3</sup>	5.13%	5.25%	N/A

## Ameriprise<sup>®</sup> Step-Up Rate Certificate

**Note:** The Step-Up Rate Certificate product closed to new sales on 4/1/2020.

Investment Amount	Term	Renewals/Step-up <sup>4</sup>	
		Interest Rate	Effective Annual Yield
- \$5,000 and above <sup>1</sup>	2 years	4.03%	4.10%
	3 years	3.79%	3.85%
	4 years	3.74%	3.80%

## Ameriprise<sup>®</sup> Installment Certificate

Interest Rate	Effective Annual Yield
4.70%	4.80%

Note: The Stock Market Certificate product closed to new sales on 8/18/2023.

	Effective for Terms Starting: August 30, 2023		Effective for Terms Starting: September 6, 2023	
	Full Participation	Partial Participation	Full Participation	Partial Participation
<b>52 Week Terms</b>				
Guaranteed Rate <sup>5</sup>	0.00%	1.55%	0.00%	1.55%
Maximum Cumulative Return	5.40%	5.40%	5.40%	5.40%
<b>104 Week Terms</b>				
Guaranteed Rate <sup>5</sup>	0.00%	2.75%	0.00%	2.75%
Maximum Cumulative Return	9.95%	9.95%	9.95%	9.95%
<b>156 Week Terms</b>				
Guaranteed Rate <sup>5</sup>	0.00%	3.90%	0.00%	3.90%
Maximum Cumulative Return	14.40%	14.40%	14.40%	14.40%
	<b>Full Participation</b>	<b>Partial Participation</b>		
- S&P 500 Participation	100%	25%		
		<b>Effective</b>		
- Interim Interest Rate <sup>6</sup>	0.95%	8/30/2023		
	0.95%	9/6/2023		
- S&P 500 Closing Index Value	4437.86	8/15/2023		

Interest rates for the Stock Market Certificates are tied to the performance of the S&P 500® Index over the term, up to a maximum return. The S&P 500 focuses on the large-cap sector of the market; however, since it includes a significant portion of the total value of the market, it also represents the market. Companies in the S&P 500 are considered leading companies in leading industries.

**Full participation** - Earn 100% of the movement of the stock market, up to a maximum return. You earn interest only if the value of the S&P 500 Index is higher on the last day of your term than it was on the first day of your term.

**Partial participation** - Earn a minimum interest rate plus 25% of the stock market's gain, up to a maximum return. If the market has no gain, you would earn only the minimum interest rate.

Contact your Ameriprise financial advisor today to see how Ameriprise Certificates can help you save for tomorrow's dreams.

<sup>1</sup> Pre-approval required for all certificates on amounts of \$2M or greater. Please complete the Certificate Large Case Exception Form.

<sup>2</sup> \$10,000 minimum investment required for the 7-Month Certificate. Automatically renews to 6-Month term.

<sup>3</sup> 13-month certificate automatically renews to 12-Month term.

<sup>4</sup> Certificate holders electing to step up will receive the higher of the current Interest Rate/Step-Up Rate rate or the Guaranteed Minimum Step-Up Rate. Refer to the prospectus or renewal letter for a description of the Guaranteed Minimum Step-Up Rate. Should the Guaranteed Minimum Step-Up Rates ever be higher than the current interest rates, the guaranteed rate information will be added to the Pricecard.

<sup>5</sup> Per term, all credited at the end of the term, not annually.

<sup>6</sup> When your application is accepted, we pay interim interest to your account for the time before your first term begins. We also pay interim interest for the 14-day period between terms unless you write or call to ask us to begin your next term earlier.

**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. Read the prospectus carefully before you invest.**

Rates apply to initial term of certificate and may be higher or lower for future terms, and are subject to change each week. Your rate will be the higher of the rate in effect on the date your application is accepted by Ameriprise Certificate Company and funds are received, or the rate in effect seven days before that date. Your confirmation statement will show the actual rate for your certificate.

Certificates are backed by reserves of cash and qualified assets on deposit of Ameriprise Certificate Company and are not federally or FDIC insured, and include investment risk, including possible loss of principal. 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.

As a subsidiary of Ameriprise Financial, Inc., Ameriprise Certificate Company will (absent exclusion or exemption) be 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. Compliance with bank holding company laws and regulation could impact the structure and availability of certain of our products and our costs in providing those products. Costs of compliance may be driven by how these laws and regulations and the scale of Ameriprise Bank evolves over the course of time.

**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.