UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 10-Q

☒ **QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

For the Quarterly Period Ended September 30, 2026

OR

☐ **TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

For the Transition Period from_____to_____

Commission File No. 811-00002

AMERIPRISE CERTIFICATE COMPANY

(Exact name of registrant as specified in its charter)

Delaware	**41-6009975**
(State or other jurisdiction of incorporation or organization)	(I.R.S. Employer Identification No.)

1099 Ameriprise Financial Center	**Minneapolis**	**Minnesota**	**55474**
(Address of principal executive offices)			(Zip Code)

Registrant's telephone number, including area code: **(612) 671-3131**

Former name, former address and former fiscal year, if changed since last report: Not Applicable

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	**Trading Symbol**	**Name of each exchange on which registered**
Common Stock (par value $10 per share)	None	None

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes ☒ No ☐

Indicate by check mark whether the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T (§232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). Yes ☒ No ☐

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, smaller reporting company, or an emerging growth company. See the definitions of "large accelerated filer," "accelerated filer," "smaller reporting company," and "emerging growth company" in Rule 12b-2 of the Exchange Act.

Large Accelerated Filer ☐ Accelerated Filer ☐ Non-accelerated Filer ☒ Smaller reporting company ☐ Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Exchange Act). Yes ☐ No ☒

Indicate the number of shares outstanding of each of the issuer's classes of common stock, as of the latest practicable date.

Class	**Outstanding at October 30, 2026**
Common Stock (par value $10 per share)	150,000 shares

THE REGISTRANT MEETS THE CONDITIONS SET FORTH IN GENERAL INSTRUCTIONS H(1)(a) AND (b) OF FORM 10-Q AND IS THEREFORE FILING THIS FORM WITH THE REDUCED DISCLOSURE FORMAT.

AMERIPRISE CERTIFICATE COMPANY

FORM 10-Q

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AMERIPRISE CERTIFICATE COMPANY

PART I. FINANCIAL INFORMATION

ITEM 1. FINANCIAL STATEMENTS (UNAUDITED)

See Index to Consolidated Financial Statements and Schedules on page F-1 hereof.

ITEM 2. MANAGEMENT'S NARRATIVE ANALYSIS

The following information should be read in conjunction with Ameriprise Certificate Company's ("ACC's") Consolidated Financial Statements and Notes presented in Part I, Item 1. The following discussion may contain forward-looking statements that reflect ACC's plans, estimates and beliefs. Actual results could differ materially from those discussed in these forward-looking statements. Factors that could cause or contribute to these differences include, but are not limited to, those discussed below under "Forward-Looking Statements." ACC believes it is useful to read its management's narrative analysis in conjunction with its Annual Report on Form 10-K for the year ended December 31, 2025, filed with the Securities and Exchange Commission ("SEC") on February 19, 2026 ("2025 10-K"), as well as its quarterly reports on Form 10-Q and any current reports on Form 8-K.

ACC is a wholly owned subsidiary of Ameriprise Financial, Inc. ("Ameriprise Financial"). ACC is registered as an investment company under the Investment Company Act of 1940 and is in the business of issuing face-amount investment certificates. Face-amount investment certificates issued by ACC entitle the certificate owner to receive at maturity a stated amount of money and interest or credits declared from time to time by ACC, at its discretion. The certificates issued by ACC are not insured by any government agency. ACC's certificates are sold primarily by Ameriprise Financial Services, LLC ("AFS"), an affiliate of ACC. AFS is registered as a broker-dealer in all 50 states, the District of Columbia and Puerto Rico. ACC's investment portfolio is managed by Columbia Management Investment Advisers, LLC ("CMIA"), a wholly owned subsidiary of Ameriprise Financial.

Management's narrative analysis of the results of operations is presented in lieu of Management's Discussion and Analysis of Financial Condition and Results of Operations, pursuant to General Instructions H(2)(a) of Form 10-Q.

Macroeconomic Environment

ACC operates its business in the broader context of the macroeconomic forces around it, including the global and U.S. economies, changes in interest and inflation rates, financial market volatility, fluctuations in foreign exchange rates, geopolitical strain, the competitive environment, client and customer activities and preferences, and the various regulatory and legislative developments. Financial markets and macroeconomic conditions have had and will continue to have a significant impact on ACC's operating and performance results. ACC's success may be affected by the factors discussed in Item 1A, "Risk Factors" in ACC's 2025 10-K and other factors as discussed herein.

Significant Accounting Policies

ACC's significant accounting policies are discussed in detail in "Management's Narrative Analysis – Recent Accounting Pronouncements and Significant Accounting Policies" in ACC's 2025 10-K.

Recent Accounting Pronouncements

For information regarding recent accounting pronouncements and their expected impact on ACC's future results of operations or financial condition, see Note 2 to the Consolidated Financial Statements.

Results of Operations for the Nine Months Ended September 30, 2026 and 2025

ACC's net income is derived primarily from the after-tax yield on investments and realized investment gains (losses), less investment expenses and interest credited on certificate reserve liabilities. Net income trends occur largely due to changes in returns on ACC's investment portfolio, from realization of investment gains (losses) and from changes in interest credited to certificate products. ACC follows U.S. generally accepted accounting principles ("GAAP").

Net income decreased $14.6 million, or 20%, for the nine months ended September 30, 2026 compared to the prior year period primarily due to lower investment income, partially offset by lower net provision for certificate reserves and lower investment expenses. Client deposits decreased $1.6 billion from the prior year period to $7.3 billion as of September 30, 2026. After a period of strong growth, ACC has experienced net outflows during the past eleven quarters.

Investment income decreased $137.2 million, or 33%, for the nine months ended September 30, 2026 compared to the prior year period reflecting lower average investment balances and a decrease in the average invested asset yield, driven by lower average short-term interest rates. Assets include $7.1 billion of Available-for-Sale securities, $0.6 billion of cash and cash equivalents, and $0.1 billion of loans and other assets. The ACC investment portfolio securities are mostly rated AA+ and primarily consist of structured assets and government bonds, of which 37% were floating rate and approximately 28% were 6-month Treasury Bills or short-term Federal Home Loan Bank securities as of September 30, 2026. The duration of ACC investments was 1.7 years as of September 30, 2026 compared to 1.4 years as of September 30, 2025.

Investment expenses decreased $9.4 million, or 28%, for the nine months ended September 30, 2026 compared to the prior year period primarily due to volume-driven decreases in investment advisory fees and distribution expenses.

Net provision for certificate reserves decreased $111.4 million, or 39%, for the nine months ended September 30, 2026 compared to the prior year period primarily due to lower average certificate balances, as well as lower average client crediting rates. The average certificate reserve balance for ACC was $7.5 billion for the nine months ended September 30, 2026 compared to $10.2 billion for the prior year period with the average crediting rate of 3.10% for the nine months ended September 30, 2026 compared to 3.73% for the prior year period.

Net realized gain (loss) on investments before income taxes decreased $2.6 million for the nine months ended September 30, 2026 compared to the prior year period primarily due to net realized gains of $0.2 million for the nine months ended September 30, 2026 compared to net realized gains of $2.8 million in the prior year period.

ACC's effective tax rate was 24.4% for the nine months ended September 30, 2026 compared to 24.1% for the prior year period. See Note 12 to our Consolidated Financial Statements for additional discussion on income taxes.

Fair Value Measurements

ACC reports certain assets and liabilities at fair value; specifically, derivatives, embedded derivatives, and most investments and cash equivalents. Fair value assumes the exchange of assets or liabilities occurs in orderly transactions and is not the result of a forced liquidation or distressed sale. ACC includes actual market prices, or observable inputs, in its fair value measurements to the extent available. Broker quotes are obtained when quotes from pricing services are not available. ACC validates prices obtained from third parties through a variety of means such as: price variance analysis, subsequent sales testing, stale price review, price comparison across pricing vendors and due diligence reviews of vendors. See Note 7 to the Consolidated Financial Statements for additional information regarding ACC's fair value measurements.

Forward-Looking Statements

This report contains forward-looking statements that reflect management's plans, estimates and beliefs. Actual results could differ materially from those described in these forward-looking statements. The words "believe," "expect," "anticipate," "optimistic," "intend," "plan," "aim," "will," "may," "should," "could," "would," "likely," "forecast," "on track," "project," "continue," "able to remain," "resume," "deliver," "develop," "evolve," "drive," "enable," "flexibility," "scenario," "case", "appear", "expand" and similar expressions are intended to identify forward-looking statements but are not the exclusive means of identifying such statements. Forward-looking statements are subject to risks and uncertainties, which could cause actual results to differ materially from such statements. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date on which they are made. ACC undertakes no obligation to update or revise any forward-looking statements.

ITEM 4. CONTROLS AND PROCEDURES

Disclosure Controls and Procedures

ACC maintains disclosure controls and procedures (as defined in Rules 13a-15(e) and 15d-15(e) of the Securities Exchange Act of 1934, as amended (the "Exchange Act") designed to provide reasonable assurance that the information required to be reported in the Exchange Act filings is recorded, processed, summarized and reported within the time periods specified in and pursuant to U.S. Securities and Exchange Commission ("SEC") regulations, including controls and procedures designed to ensure that this information is accumulated and communicated to ACC's management, including its principal executive officer and principal financial officer, as appropriate, to allow timely decisions regarding the required disclosure. It should be noted that, because of inherent limitations, ACC's disclosure controls and procedures, however well designed and operated, can provide only reasonable, and not absolute, assurance that the objectives of the disclosure controls and procedures are met.

ACC's management, under the supervision and with the participation of its principal executive officer and principal financial officer, evaluated the effectiveness of ACC's disclosure controls and procedures as of the end of the period covered by this report. Based upon that evaluation, ACC's principal executive officer and principal financial officer have concluded that ACC's disclosure controls and procedures were effective at a reasonable level of assurance as of September 30, 2026.

Changes in Internal Control over Financial Reporting

There have not been any changes in ACC's internal control over financial reporting (as such term is defined in Rules 13a-15(f) and 15d-15(f) under the Exchange Act) during the third fiscal quarter of the year to which this report relates that have materially affected, or are reasonably likely to materially affect, ACC's internal control over financial reporting.

AMERIPRISE CERTIFICATE COMPANY

PART II. OTHER INFORMATION

ITEM 1. LEGAL PROCEEDINGS

The information set forth in Note 10 to the Consolidated Financial Statements in Part I, Item 1 is incorporated herein by reference.

ITEM 1A. RISK FACTORS

There have been no material changes in the risk factors provided in Part I, Item 1A of ACC's 2025 10-K.

ITEM 6. EXHIBITS AND FINANCIAL STATEMENT SCHEDULES

1. Financial Statements:

   See Index to Consolidated Financial Statements and Schedules on page F-1 hereof.
2. Consolidated Financial Statement Schedules:

   See Index to Consolidated Financial Statements and Schedules on page F-1 hereof.
3. Exhibits:

   The following exhibits are filed as part of this Quarterly Report or, where indicated, were already filed and are hereby incorporated by reference:

Exhibit	Description
3(a)	Amended and Restated Certificate of Incorporation of American Express Certificate Company, dated August 1, 2005, filed electronically on or about March 10, 2006 as Exhibit 3(a) to Registrant's Form 10-K is incorporated by reference.
3(b)	By-Laws of Ameriprise Certificate Company, filed electronically on or about November 5, 2010 as Exhibit 3(b) to Registrant's Form 10-Q, are incorporated herein by reference.
31.1*	Certification of Abu M. Arif pursuant to Rule 13a-14(a) promulgated under the Securities Exchange Act of 1934, as amended.
31.2*	Certification of Thomas A. Nickerson pursuant to Rule 13a-14(a) promulgated under the Securities Exchange Act of 1934, as amended.
32*	Certification of Abu M. Arif and Thomas A. Nickerson pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002.

** Filed electronically herewithin.*

AMERIPRISE CERTIFICATE COMPANY

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

AMERIPRISE CERTIFICATE COMPANY
(Registrant)

Date: October 30, 2026

By: /s/ Abu M. Arif
Abu M. Arif
Director, President and Chief Executive Officer
(Principal Executive Officer)

Date: October 30, 2026

By: /s/ Thomas A. Nickerson
Thomas A. Nickerson
Vice President and Chief Financial Officer
(Principal Financial Officer)

AMERIPRISE CERTIFICATE COMPANY

Index to Consolidated Financial Statements and Schedules

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All other Schedules required by Article 6 of Regulation S-X are not required under the related instructions or are inapplicable and therefore have been omitted.

AMERIPRISE CERTIFICATE COMPANY

CONSOLIDATED STATEMENTS OF OPERATIONS (UNAUDITED)

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2026	2025	2026	2025
	(in thousands)			
Investment Income:				
Interest income:				
Available-for-Sale securities	$ 82,348	$ 118,555	$ 253,996	$ 383,952
Commercial mortgage loans and syndicated loans	1,836	1,938	5,545	5,724
Cash and cash equivalents	5,004	6,156	15,596	22,764
Certificate loans	—	1	1	2
Other	(2)	(32)	(14)	(77)
Total investment income	89,186	126,618	275,124	412,365
Investment Expenses:				
Ameriprise Financial and affiliated company fees:				
Distribution	1,844	2,146	5,498	8,928
Investment advisory and services	4,120	5,323	12,764	17,189
Transfer agent	1,631	2,109	5,173	6,696
Depository	12	21	36	64
Other	162	149	470	447
Total investment expenses	7,769	9,748	23,941	33,324
Net investment income before provision for certificate reserves and income taxes	81,417	116,870	251,183	379,041
Provision for Certificate Reserves:				
According to the terms of the certificates:				
Provision for certificate reserves	36	63	125	204
Additional credits/interest authorized by ACC	56,550	82,886	175,366	286,959
Total provision for certificate reserves before reserve recoveries	56,586	82,949	175,491	287,163
Reserve recoveries from terminations prior to maturity	(246)	(384)	(832)	(1,063)
Net provision for certificate reserves	56,340	82,565	174,659	286,100
Net investment income before income taxes	25,077	34,305	76,524	92,941
Income tax expense	6,184	8,376	18,677	22,469
Net investment income, after-tax	18,893	25,929	57,847	70,472
Net realized gain (loss) on investments:				
Securities of unaffiliated issuers before income taxes	33	170	214	2,770
Income tax expense (benefit)	7	36	45	582
Net realized gain (loss) on investments, after-tax	26	134	169	2,188
Net income	$ 18,919	$ 26,063	$ 58,016	$ 72,660

See Notes to Consolidated Financial Statements.

AMERIPRISE CERTIFICATE COMPANY

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (UNAUDITED)

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2026	2025	2026	2025
	(in thousands)			
Net income	$ 18,919	$ 26,063	$ 58,016	$ 72,660
Other comprehensive income (loss), net of tax:				
Net unrealized gains (losses) on securities:				
Net unrealized gains (losses) on securities arising during the period	(44,948)	19,472	(59,138)	31,614
Reclassification of net (gains) losses on securities included in net income	(51)	(66)	(298)	(2,124)
Total other comprehensive income (loss), net of tax	(44,999)	19,406	(59,436)	29,490
Total comprehensive income (loss)	$ (26,080)	$ 45,469	$ (1,420)	$ 102,150

See Notes to Consolidated Financial Statements.

AMERIPRISE CERTIFICATE COMPANY

CONSOLIDATED BALANCE SHEETS (UNAUDITED)

	September 30, 2026	December 31, 2025
	(in thousands, except share data)	
Assets		
Qualified Assets		
Investments in unaffiliated issuers:		
Cash and cash equivalents	$ 583,284	$ 775,589
Available-for-Sale securities:		
Fixed maturities, at fair value (amortized cost: 2026, $7,123,890; 2025, $7,725,367; allowance for credit losses: 2026, nil; 2025, $3,432)	7,029,731	7,705,871
Commercial mortgage loans and syndicated loans, at amortized cost (fair value: 2026, $141,056; 2025, $144,429; allowance for credit losses: 2026, $600; 2025, $487)	142,569	143,525
Certificate loans – secured by certificate reserves, at cost, which approximates fair value	22	29
Total investments	7,755,606	8,625,014
Receivables:		
Dividends and interest	19,950	23,277
Receivables from brokers, dealers and clearing organizations	902	920
Other receivables	503	374
Total receivables	21,355	24,571
Derivative assets	2,286	9,400
Total qualified assets	7,779,247	8,658,985
Other Assets:		
Deferred taxes, net	26,460	8,344
Due from related party	—	31
Prepaid expenses	45	30
Total other assets	26,505	8,405
Total assets	$ 7,805,752	$ 8,667,390

See Notes to Consolidated Financial Statements.

AMERIPRISE CERTIFICATE COMPANY

CONSOLIDATED BALANCE SHEETS (UNAUDITED) (continued)

	September 30, 2026	December 31, 2025
	(in thousands, except share data)	
Liabilities and Shareholder's Equity		
Liabilities		
Certificate reserves:		
Reserves to mature - installment certificates	$ 9,188	$ 11,158
Reserves to mature - fully paid certificates	7,326,789	8,128,196
Additional credits and accrued interest	10,326	14,087
Due to unlocated certificate holders	1,155	1,134
Total certificate reserves	7,347,458	8,154,575
Accounts payable and accrued liabilities:		
Due to related party	4,520	9,138
Taxes payable to parent	5,398	2,516
Payables to brokers, dealers and clearing organizations	68,633	213
Total accounts payable and accrued liabilities	78,551	11,867
Derivative liabilities	1,774	7,317
Other liabilities	30,439	28,681
Total liabilities	7,458,222	8,202,440
Shareholder's Equity		
Common shares ($10 par value, 150,000 shares authorized and issued)	1,500	1,500
Additional paid-in capital	409,901	465,819
Retained earnings:		
Appropriated for pre-declared additional credits and interest	2	46
Appropriated for additional interest on advance payments	15	15
Unappropriated	6,104	8,126
Accumulated other comprehensive income (loss), net of tax	(69,992)	(10,556)
Total shareholder's equity	347,530	464,950
Total liabilities and shareholder's equity	$ 7,805,752	$ 8,667,390

See Notes to Consolidated Financial Statements.

AMERIPRISE CERTIFICATE COMPANY

CONSOLIDATED STATEMENTS OF SHAREHOLDER'S EQUITY (UNAUDITED)

	Number of Outstanding Shares	Common Shares	Additional Paid-In Capital	Retained Earnings: Appropriated for Pre-Declared Additional Credits and Interest	Retained Earnings: Appropriated for Additional Interest on Advance Payments	Retained Earnings: Un-appropriated	Accumulated Other Comprehensive Income (Loss), Net of Tax	Total
				(in thousands, except share amounts)				
Balance at July 1, 2026	150,000	$ 1,500	$ 410,117	$ 3	$ 15	$ 5,968	$ (24,993)	$ 392,610
Net income	—	—	—	—	—	18,919	—	18,919
Other comprehensive income (loss), net of tax	—	—	—	—	—	—	(44,999)	(44,999)
Transfers between appropriated and unappropriated, net	—	—	—	(1)	—	1	—	—
Dividend to parent	—	—	—	—	—	(18,784)	—	(18,784)
Return of capital to parent	—	—	(216)	—	—	—	—	(216)
Balance at September 30, 2026	150,000	$ 1,500	$ 409,901	$ 2	$ 15	$ 6,104	$ (69,992)	$ 347,530
Balance at July 1, 2025	150,000	$ 1,500	$ 561,293	$ 912	$ 15	$ 8,662	$ (32,446)	$ 539,936
Net income	—	—	—	—	—	26,063	—	26,063
Other comprehensive income (loss), net of tax	—	—	—	—	—	—	19,406	19,406
Transfers between appropriated and unappropriated, net	—	—	—	(531)	—	531	—	—
Dividend to parent	—	—	—	—	—	(26,807)	—	(26,807)
Return of capital to parent	—	—	(61,193)	—	—	—	—	(61,193)
Balance at September 30, 2025	150,000	$ 1,500	$ 500,100	$ 381	$ 15	$ 8,449	$ (13,040)	$ 497,405
Balance at January 1, 2026	150,000	$ 1,500	$ 465,819	$ 46	$ 15	$ 8,126	$ (10,556)	$ 464,950
Net income	—	—	—	—	—	58,016	—	58,016
Other comprehensive income (loss), net of tax	—	—	—	—	—	—	(59,436)	(59,436)
Transfers between appropriated and unappropriated, net	—	—	—	(44)	—	44	—	—
Dividend to parent	—	—	—	—	—	(60,082)	—	(60,082)
Return of capital to parent	—	—	(55,918)	—	—	—	—	(55,918)
Balance at September 30, 2026	150,000	$ 1,500	$ 409,901	$ 2	$ 15	$ 6,104	$ (69,992)	$ 347,530
Balance at January 1, 2025	150,000	$ 1,500	$ 612,167	$ 2,635	$ 15	$ 27,468	$ (42,530)	$ 601,255
Net income	—	—	—	—	—	72,660	—	72,660
Other comprehensive income (loss), net of tax	—	—	—	—	—	—	29,490	29,490
Transfers between appropriated and unappropriated, net	—	—	—	(2,254)	—	2,254	—	—
Dividend to parent	—	—	—	—	—	(93,933)	—	(93,933)
Return of capital to parent	—	—	(112,067)	—	—	—	—	(112,067)
Balance at September 30, 2025	150,000	$ 1,500	$ 500,100	$ 381	$ 15	$ 8,449	$ (13,040)	$ 497,405

See Notes to Consolidated Financial Statements.

AMERIPRISE CERTIFICATE COMPANY

CONSOLIDATED STATEMENTS OF CASH FLOWS (UNAUDITED)

	Nine Months Ended September 30,	
	2026	2025
	(in thousands)	
Cash Flows from Operating Activities		
Net income	$ 58,016	$ 72,660
Adjustments to reconcile net income to net cash provided by (used in) operating activities:		
Amortization of premiums, accretion of discounts, net	(44,070)	(75,082)
Deferred income tax expense (benefit)	543	(1,368)
Net realized (gain) loss on Available-for-Sale securities	3,055	(2,481)
Other net realized (gain) loss	50	107
Provision for credit losses	(3,319)	(396)
Changes in operating assets and liabilities:		
Dividends and interest receivable	42,884	84,752
Certificate reserves, net	(2,927)	(5,464)
Taxes payable to/receivable from parent, net	2,882	9,186
Derivatives, net of collateral	(134)	(49)
Other liabilities	(1,286)	(3,271)
Other receivables	(129)	(189)
Other, net	(306)	(1,281)
Net cash provided by (used in) operating activities	55,259	77,124
Cash Flows from Investing Activities		
Available-for-Sale securities:		
Sales	6,551	682,903
Maturities, redemptions, calls and other	3,797,788	7,153,587
Purchases	(3,133,037)	(5,753,515)
Syndicated loans and commercial mortgage loans:		
Sales, maturities and repayments	11,786	21,197
Purchases and fundings	(10,891)	(20,392)
Certificate loans, net	7	(7)
Net cash provided by (used in) investing activities	672,204	2,083,773
Cash Flows from Financing Activities		
Payments from certificate holders and other additions	2,560,024	2,447,274
Certificate maturities and cash surrenders	(3,363,792)	(4,709,210)
Dividend to parent	(60,082)	(93,933)
Return of capital to parent	(55,918)	(112,067)
Net cash provided by (used in) financing activities	(919,768)	(2,467,936)
Net increase (decrease) in cash and cash equivalents	(192,305)	(307,039)
Cash and cash equivalents at beginning of period	775,589	823,843
Cash and cash equivalents at end of period	$ 583,284	$ 516,804
Supplemental disclosures:		
Interest paid	$ 178,943	$ 293,938

See Notes to Consolidated Financial Statements.

AMERIPRISE CERTIFICATE COMPANY

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)

1. Basis of Presentation

Nature of Business

Ameriprise Certificate Company ("ACC") is a wholly owned subsidiary of Ameriprise Financial, Inc. ("Ameriprise Financial" or the "Parent"). ACC is registered as an investment company under the Investment Company Act of 1940 (the "1940 Act"). ACC uses the consolidation method of accounting for its wholly owned subsidiary, Investors Syndicate Development Corp.

The interim financial information in this report has not been audited. In the opinion of management, all adjustments necessary for a fair statement of the consolidated results of operations and financial position for the interim periods have been made. All adjustments made were of a normal recurring nature.

The accompanying Consolidated Financial Statements have been prepared in accordance with U.S. generally accepted accounting principles ("GAAP"). Certain prior period amounts in the Consolidated Statements of Operations and Consolidated Balance Sheets have been updated to conform to the current period presentation with the objective of providing a disaggregation of certain financial statement line items in a form consistent with the presentation historically used on the corresponding statements within ACC's Annual Report on Form 10-K. The interim period disaggregation does not revise any previously reported totals. Results of operations reported for interim periods are not necessarily indicative of results for the entire year. These Consolidated Financial Statements and Notes should be read in conjunction with the Consolidated Financial Statements and Notes in ACC's Annual Report on Form 10-K for the year ended December 31, 2025, filed with the Securities and Exchange Commission ("SEC") on February 19, 2026 ("2025 10-K").

ACC evaluated events or transactions that occurred after the balance sheet date for potential recognition or disclosure through the date the financial statements were issued. No subsequent events or transactions requiring recognition or disclosure were identified.

2. Recent Accounting Pronouncements

Future Adoption of New Accounting Standards

Expenses – Disaggregation of Income Statement Expenses

In November 2024, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") 2024-03, *Disaggregation of Income Statement Expenses*, requiring public business entities to disclose disaggregated information about certain income statement expense line items. The disaggregated disclosures are required to be in the footnotes to the consolidated financial statements on an annual and interim basis. The standard is to be applied prospectively and is effective for annual periods beginning after December 15, 2026, and interim reporting periods beginning after December 15, 2027. ACC is assessing changes to disclosures resulting from the standard. The adoption of the standard will not have an impact on ACC's consolidated results of operations and financial condition as the standard is disclosure-related only.

Financial Instruments - Credit Losses: Purchased Loans

In November 2025, the FASB issued ASU 2025-08, *Purchased Loans*, which amends the accounting for certain acquired seasoned loans to require recognizing them at their purchase price plus an allowance for expected credit losses (referred to as the gross-up method). The standard is effective for annual periods beginning after December 15, 2026, including interim periods within those years, and applied prospectively. The adoption of this standard will not have an impact to ACC's consolidated results of operations and financial condition.

Derivatives and Hedging - Hedge Accounting Improvements

In November 2025, the FASB issued ASU 2025-09, *Hedge Accounting Improvements*, to make targeted changes within the hedge accounting model. The updates primarily relate to cash flow hedges and certain fair value and net investment hedges. The standard is effective for annual periods beginning after December 15, 2026, including interim periods within those years, and must be applied prospectively. The adoption of this standard will not have an impact to ACC's consolidated results of operations and financial condition.

3. Deposit of Assets and Maintenance of Qualified Assets

Under the provisions of its certificates and the 1940 Act, ACC was required to have cash and "qualified assets" (as defined in Section 28(b) of the 1940 Act, as modified by an exemptive order of the SEC). Qualified Assets are valued in accordance with such provisions of Minnesota Statutes as are applicable to investments of life insurance companies. These values are the same as financial statement carrying values, except for debt securities classified as Available-for-Sale and all marketable equity securities, which are carried at fair value in the Consolidated Financial Statements but are valued at either amortized cost, market value or par value based on the state requirements for qualified asset and deposit maintenance purposes. The categories of Qualified Assets are consistent with the categories of total qualified assets as presented on the Consolidated Balance Sheets.

AMERIPRISE CERTIFICATE COMPANY

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

Ameriprise Trust Company ("ATC") is the Custodian for ACC. ATC has appointed JPMorgan Chase Bank, N.A. as its subcustodian. Pursuant to provisions of the Depository and Custodial Agreement and the requirements of various states, certain of the Qualified Assets are held as Assets on Deposit with either ATC or the states. Assets on Deposit are comprised of cash equivalents, Available-for-Sale debt securities, commercial mortgage loans and syndicated loans.

Required Deposits, Qualified Assets, and Assets on Deposit of ACC were as follows:

	September 30, 2026	December 31, 2025
	(in thousands)	
Required Deposits	$ 7,348,624	$ 8,156,057
Qualified Assets [1]	$ 7,804,774	$ 8,674,835
Assets on Deposit:		
Cash equivalents	$ 580,305	$ 770,800
Available-for-Sale securities	7,123,889	7,725,371
Commercial mortgage loans and syndicated loans	142,569	143,525
Total Assets on Deposit	$ 7,846,763	$ 8,639,696

[1] Reduced by payables to brokers, dealers and clearing organizations related to securities purchased.

4. Investments

Investments in unaffiliated issuers were as follows:

	September 30, 2026	December 31, 2025
	(in thousands)	
Available-for-Sale securities: Fixed maturities, at fair value (allowance for credit losses: 2026, nil; 2025, $3,432; amortized cost: 2026, $7,123,890; 2025, $7,725,367)	$ 7,029,731	$ 7,705,871
Commercial mortgage loans and syndicated loans, at cost (allowance for credit losses: 2026, $600; 2025, $487; fair value: 2026, $141,056; 2025, $144,429)	142,569	143,525
Certificate loans — secured by certificate reserves, at cost, which approximates fair value	22	29
Total	$ 7,172,322	$ 7,849,425

Available-for-Sale securities distributed by type were as follows:

	September 30, 2026				
Description of Securities	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Allowance for Credit Losses	Fair Value
			(in thousands)		
Corporate debt securities	$ 11,347	$ 3	$ (21)	$ —	$ 11,329
Residential mortgage backed securities	4,149,450	1,263	(87,075)	—	4,063,638
Commercial mortgage backed securities	297,713	413	(7,511)	—	290,615
Asset backed securities	883,657	503	(892)	—	883,268
U.S. government and agency obligations	1,781,723	38	(880)	—	1,780,881
Total	$ 7,123,890	$ 2,220	$ (96,379)	$ —	$ 7,029,731

	December 31, 2025				
Description of Securities	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Allowance for Credit Losses	Fair Value
			(in thousands)		
Corporate debt securities	$ 155,680	$ 395	$ —	$ —	$ 156,075
Residential mortgage backed securities	5,056,881	31,746	(45,262)	—	5,043,365
Commercial mortgage backed securities	333,534	778	(7,233)	(3,432)	323,647
Asset backed securities	723,155	2,594	(24)	—	725,725
U.S. government and agency obligations	1,456,117	946	(4)	—	1,457,059
Total	$ 7,725,367	$ 36,459	$ (52,523)	$ (3,432)	$ 7,705,871

As of September 30, 2026 and December 31, 2025, accrued interest of $18.1 million and $21.3 million, respectively, is excluded from the amortized cost basis of Available-for-Sale securities in the tables above and is recorded in Receivables.

As of September 30, 2026 and December 31, 2025, fixed maturity securities comprised approximately 91% and 89%, respectively, of ACC's total investments. Rating agency designations are based on the availability of ratings from Nationally Recognized Statistical Rating Organizations ("NRSROs"), including Moody's Investors Service ("Moody's"), Standard & Poor's Ratings Services ("S&P") and Fitch Ratings Ltd. ("Fitch"). ACC uses the median of available ratings from Moody's, S&P and Fitch, or if fewer than three ratings are available, the lower rating is used. When ratings from Moody's, S&P and Fitch are unavailable, as is the case for many private placement securities, ACC may utilize ratings from other NRSROs or rate the securities internally. As of September 30, 2026 and December 31, 2025, $56.0 million and $66 thousand, respectively, worth of securities were internally rated by Columbia Management Investment Advisers, LLC ("CMIA"), an affiliate of ACC.

A summary of fixed maturity securities by rating was as follows:

	September 30, 2026			December 31, 2025		
Ratings	Amortized Cost	Fair Value	Percent of Total Fair Value	Amortized Cost	Fair Value	Percent of Total Fair Value
	(in thousands, except percentages)					
AAA	$ 4,817,561	$ 4,765,690	68 %	$ 4,737,646	$ 4,736,453	61 %
AA	2,154,732	2,119,732	30	2,705,433	2,695,407	35
A	82,988	79,390	1	57,446	56,810	1
BBB	36,340	34,731	1	199,020	197,428	3
Below investment grade	32,269	30,188	—	25,822	19,773	—
Total fixed maturities	$ 7,123,890	$ 7,029,731	100 %	$ 7,725,367	$ 7,705,871	100 %

As of September 30, 2026 and December 31, 2025, approximately 98% and 95% of securities rated AA were GNMA, FNMA and FHLMC mortgage backed securities, respectively. As of September 30, 2026, ACC had sixteen issuers with holdings totaling $652.4 million that individually were between 10% and 14% of total shareholder's equity. As of December 31, 2025, ACC had six issuers with holdings totaling $291.9 million that individually were between 10% and 11% of total shareholder's equity. There were no other holdings of any other issuer greater than 10% of total shareholder's equity as of both September 30, 2026 and December 31, 2025.

The following tables summarize the fair value and gross unrealized losses on Available-for-Sale securities, aggregated by major investment type and the length of time that individual securities have been in a continuous unrealized loss position:

	September 30, 2026								
	Less than 12 Months			12 Months or More			Total		
Description of Securities	Number of Securities	Fair Value	Unrealized Losses	Number of Securities	Fair Value	Unrealized Losses	Number of Securities	Fair Value	Unrealized Losses
	(in thousands, except number of securities)								
Corporate debt securities	3	$ 11,326	$ (21)	—	$ —	$ —	3	$ 11,326	$ (21)
Residential mortgage backed securities	123	2,396,123	(21,164)	216	1,207,243	(65,911)	339	3,603,366	(87,075)
Commercial mortgage backed securities	3	96,049	(193)	8	163,055	(7,318)	11	259,104	(7,511)
Asset backed securities	23	555,626	(892)	1	52	—	24	555,678	(892)
U.S. government and agency obligations	31	1,712,359	(880)	—	—	—	31	1,712,359	(880)
Total	183	$4,771,483	$ (23,150)	225	$1,370,350	$ (73,229)	408	$6,141,833	$ (96,379)

AMERIPRISE CERTIFICATE COMPANY

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

	December 31, 2025								
	Less than 12 Months			12 Months or More			Total		
Description of Securities	Number of Securities	Fair Value	Unrealized Losses	Number of Securities	Fair Value	Unrealized Losses	Number of Securities	Fair Value	Unrealized Losses
	(in thousands, except number of securities)								
Residential mortgage backed securities	9	$ 57,319	$ (128)	229	$1,631,079	$ (45,134)	238	$1,688,398	$ (45,262)
Commercial mortgage backed securities	3	54,128	(266)	9	168,287	(6,967)	12	222,415	(7,233)
Asset backed securities	2	40,980	(21)	3	2,578	(3)	5	43,558	(24)
U.S. government and agency obligations	3	59,726	(4)	—	—	—	3	59,726	(4)
Total	17	$ 212,153	$ (419)	241	$1,801,944	$ (52,104)	258	$2,014,097	$ (52,523)

As part of ACC's ongoing monitoring process, management determined that the increase in total gross unrealized losses on its Available-for-Sale securities for which an allowance for credit losses has not been recognized during the nine months ended September 30, 2026 is primarily attributable to the impact of higher interest rates. As of September 30, 2026, ACC did not recognize these unrealized losses in earnings because it was determined that such losses were due to non-credit factors. ACC does not intend to sell these securities and does not believe that it is more likely than not that ACC will be required to sell these securities before the anticipated recovery of the remaining amortized cost basis. As of September 30, 2026 and December 31, 2025, approximately 96% and 94%, respectively, of the total of Available-for-Sale securities with gross unrealized losses were considered investment grade.

As of September 30, 2026, and December 31, 2025, the allowance for credit losses on Available-for-Sale securities was nil and $3.4 million, respectively. ACC's allowance as of December 31, 2025 was related to one downgraded commercial mortgage backed security which was subsequently sold during the first quarter of 2026.

The change in net unrealized gains (losses) on securities in other comprehensive income (loss) ("OCI") includes two components, net of tax: (i) unrealized gains (losses) that arose from changes in the fair value of securities that were held during the period and (ii) (gains) losses that were previously unrealized, but have been recognized in current period net income due to sales of Available-for-Sale securities and due to the reclassification of noncredit losses to credit losses.

AMERIPRISE CERTIFICATE COMPANY

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

The following table presents a rollforward of the net unrealized gains (losses) on Available-for-Sale securities included in accumulated other comprehensive income (loss) ("AOCI"):

	Net Unrealized Gains (Losses) on Securities	Deferred Income Tax	Accumulated Other Comprehensive Income (Loss) Related to Net Unrealized Gains (Losses) on Securities
		(in thousands)	
Balance at July 1, 2026	$ (35,033)	$ 10,040	$ (24,993)
Net unrealized gains (losses) on securities arising during the period [1]	(59,062)	14,114	(44,948)
Reclassification of net (gains) losses on securities included in net income [2]	(64)	13	(51)
Balance at September 30, 2026	$ (94,159)	$ 24,167	$ (69,992)
Balance at July 1, 2025	$ (44,830)	$ 12,384	$ (32,446)
Net unrealized gains (losses) on securities arising during the period [1]	25,585	(6,113)	19,472
Reclassification of net (gains) losses on securities included in net income [2]	(84)	18	(66)
Balance at September 30, 2025	$ (19,329)	$ 6,289	$ (13,040)
Balance at January 1, 2026	$ (16,064)	$ 5,508	$ (10,556)
Net unrealized gains (losses) on securities arising during the period [1]	(77,718)	18,580	(59,138)
Reclassification of net (gains) losses on securities included in net income [2]	(377)	79	(298)
Balance at September 30, 2026	$ (94,159)	$ 24,167	$ (69,992)
Balance at January 1, 2025	$ (58,081)	$ 15,551	$ (42,530)
Net unrealized gains (losses) on securities arising during the period [1]	41,442	(9,828)	31,614
Reclassification of net (gains) losses on securities included in net income [2]	(2,690)	566	(2,124)
Balance at September 30, 2025	$ (19,329)	$ 6,289	$ (13,040)

[1] Net unrealized gains (losses) on securities arising during the period include impairments on Available-for-Sale securities related to factors other than credit that were recognized in OCI during the period.

[2] Reclassification amounts are reported in Net realized gain (loss) on investments before income taxes.

Net realized gains and losses on Available-for-Sale securities, determined using the specific identification method, recognized in Net realized gain (loss) on investments before income taxes were as follows:

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2026	2025	2026	2025
		(in thousands)		
Gross realized investment gains	$ 64	$ 65	$ 126	$ 5,900
Gross realized investment losses	—	—	(3,181)	(3,419)
Credit reversals (losses)	—	19	3,432	209
Total	$ 64	$ 84	$ 377	$ 2,690

Available-for-Sale securities by contractual maturity as of September 30, 2026 were as follows:

	Amortized Cost	Fair Value
	(in thousands)	
Due within one year	$ 1,789,762	$ 1,788,935
Due after one year through five years	3,152	3,130
Due after five years through 10 years	156	145
	1,793,070	1,792,210
Residential mortgage backed securities	4,149,450	4,063,638
Commercial mortgage backed securities	297,713	290,615
Asset backed securities	883,657	883,268
Total	$ 7,123,890	$ 7,029,731

Actual maturities may differ from contractual maturities because issuers may have the right to call or prepay obligations. Residential mortgage backed securities, commercial mortgage backed securities and asset backed securities are not due at a single maturity date. As such, these securities were not included in the maturities distribution.

5. Financing Receivables

Financing receivables are comprised of commercial loans and certificate loans.

Allowance for Credit Losses

The following tables present a rollforward of the allowance for credit losses:

	Commercial Loans
	(in thousands)
Balance at January 1, 2026	$ 487
Provisions	113
Balance at September 30, 2026	$ 600
Balance at January 1, 2025	$ 709
Provisions	(187)
Balance at September 30, 2025	$ 522

As of September 30, 2026 and December 31, 2025, accrued interest on commercial loans was $672 thousand and $730 thousand, respectively, and is recorded in Receivables and excluded from the amortized cost basis of commercial loans.

Purchases and Sales

There were no syndicated loans purchased or sold during the three months ended September 30, 2026. During the three months ended September 30, 2025, ACC purchased $1.0 million of syndicated loans and sold $792 thousand of syndicated loans. During the nine months ended September 30, 2026 and 2025, ACC purchased $2.2 million and $4.1 million, respectively, of syndicated loans, and sold $2.2 million of syndicated loans in both periods.

ACC has not acquired any loans with deteriorated credit quality as of the acquisition date.

Credit Quality Information

There were no nonperforming loans as of both September 30, 2026 and December 31, 2025.

Commercial Loans

Commercial Mortgage Loans

ACC reviews the credit worthiness of the borrower and the performance of the underlying properties in order to determine the risk of loss on commercial mortgage loans. Loan-to-value ratio is the primary credit quality indicator included in this review.

Based on this review, the commercial mortgage loans are assigned an internal risk rating, which management updates when credit risk changes. There were no commercial mortgage loans which management has assigned its highest risk rating as of both September 30, 2026 and December 31, 2025. Loans with the highest risk rating represent distressed loans which ACC has identified as impaired or expects to become delinquent or enter into foreclosure within the next six months. There were no commercial mortgage loans past due as of both September 30, 2026 and December 31, 2025.

The tables below present the amortized cost basis of commercial mortgage loans by year of origination and loan-to-value ratio:

	September 30, 2026						
	2026	2025	2024	2023	2022	Prior	Total
Loan-to-Value Ratio	(in thousands)						
> 100%	$ —	$ —	$ —	$ —	$ —	$ —	$ —
80% - 100%	—	—	—	—	—	—	—
60% - 80%	—	8,856	2,514	4,000	—	11,765	27,135
40% - 60%	5,000	1,368	—	—	5,199	11,223	22,790
< 40%	2,500	5,468	2,812	3,585	1,047	38,534	53,946
Total	$ 7,500	$ 15,692	$ 5,326	$ 7,585	$ 6,246	$ 61,522	$ 103,871

AMERIPRISE CERTIFICATE COMPANY

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

	December 31, 2025						
	2025	2024	2023	2022	2021	Prior	Total
Loan-to-Value Ratio	(in thousands)						
> 100%	$ —	$ —	$ —	$ —	$ —	$ —	$ —
80% - 100%	—	—	—	—	—	3,040	3,040
60% - 80%	8,946	2,541	—	5,248	—	3,910	20,645
40% - 60%	1,382	—	4,000	—	—	11,150	16,532
< 40%	5,764	2,843	3,611	1,169	8,108	39,893	61,388
Total	$ 16,092	$ 5,384	$ 7,611	$ 6,417	$ 8,108	$ 57,993	$ 101,605

Loan-to-value ratio is based on income and expense data provided by borrowers at least annually and long-term capitalization rate assumptions based on property type.

In addition, ACC reviews the concentrations of credit risk by region and property type. Concentrations of credit risk of commercial mortgage loans by U.S. region were as follows:

	Loans		Percentage	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
	(in thousands)			
East North Central	$ 5,924	$ 6,385	6 %	6 %
East South Central	6,840	7,252	6	7
Middle Atlantic	12,023	13,574	12	13
Mountain	13,331	11,189	13	11
New England	12,676	12,943	12	13
Pacific	27,496	29,407	26	29
South Atlantic	17,295	11,596	17	11
West North Central	1,152	1,649	1	2
West South Central	7,134	7,610	7	8
Total	$ 103,871	$ 101,605	100 %	100 %

Concentrations of credit risk of commercial mortgage loans by property type were as follows:

	Loans		Percentage	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
	(in thousands)			
Apartments	$ 40,532	$ 42,844	39 %	42 %
Industrial	26,869	20,159	26	20
Mixed use	8,509	9,003	8	9
Office	9,370	9,801	9	10
Retail	10,580	11,566	10	11
Other	8,011	8,232	8	8
Total	$ 103,871	$ 101,605	100 %	100 %

Syndicated Loans

The investment in syndicated loans as of September 30, 2026 and December 31, 2025 was $39.3 million and $42.4 million, respectively. ACC's syndicated loan portfolio is diversified across industries and issuers. There were no syndicated loans past due as of both September 30, 2026 and December 31, 2025. ACC assigns an internal risk rating to each syndicated loan in its portfolio ranging from 1 through 5, with 5 reflecting the lowest quality.

The tables below present the amortized cost basis of syndicated loans by origination year and internal risk rating:

	September 30, 2026						
	2026	2025	2024	2023	2022	Prior	Total
Internal Risk Rating				(in thousands)			
Risk 5	$ —	$ —	$ —	$ —	$ —	$ —	$ —
Risk 4	—	—	—	112	—	814	926
Risk 3	3,351	3,127	779	767	—	—	8,024
Risk 2	5,446	2,316	6,397	3,117	—	1,442	18,718
Risk 1	389	3,687	5,492	1,688	—	374	11,630
Total	$ 9,186	$ 9,130	$ 12,668	$ 5,684	$ —	$ 2,630	$ 39,298

	December 31, 2025						
	2025	2024	2023	2022	2021	Prior	Total
Internal Risk Rating				(in thousands)			
Risk 5	$ —	$ —	$ —	$ —	$ —	$ —	$ —
Risk 4	—	—	75	—	—	813	888
Risk 3	3,189	913	836	—	—	—	4,938
Risk 2	4,294	9,014	1,839	—	1,468	1,506	18,121
Risk 1	5,647	8,239	4,574	—	—	—	18,460
Total	$ 13,130	$ 18,166	$ 7,324	$ —	$ 1,468	$ 2,319	$ 42,407

Certificate Loans

Certificate loans do not exceed the cash surrender value at origination. As there is minimal risk of loss related to certificate loans, ACC does not record an allowance for credit losses.

6. Certificate Reserves

Reserves maintained on outstanding certificates have been computed in accordance with the provisions of the certificates and Section 28 of the 1940 Act. The average rates of accumulation on certificate reserves were as follows:

	September 30, 2026		
	Reserve Balance	Average Gross Accumulation Rates [3]	Average Additional Credit Rates [4]
	(in thousands, except percentages)		
Reserves to mature - installment certificates:			
With guaranteed rates	$ 554	3.01 %	0.01 %
Without guaranteed rates [1]	8,634	2.96 %	2.96 %
Reserves to mature - fully paid certificates:			
With guaranteed rates	667	3.51 %	0.01 %
Without guaranteed rates [1]	7,264,924	3.13 %	3.13 %
Equity indexed [2]	61,198	N/A	N/A
Additional credits and accrued interest:			
With guaranteed rates	—	3.49 %	—
Without guaranteed rates [1]	10,326	N/A	N/A
Due to unlocated certificate holders	1,155	N/A	N/A
Total	$ 7,347,458		

	December 31, 2025		
	Reserve Balance	Average Gross Accumulation Rates [3]	Average Additional Credit Rates [4]
	(in thousands, except percentages)		
Reserves to mature - installment certificates:			
With guaranteed rates	$ 823	3.01 %	0.01 %
Without guaranteed rates [1]	10,335	3.30 %	3.30 %
Reserves to mature - fully paid certificates:			
With guaranteed rates	753	3.51 %	0.01 %
Without guaranteed rates [1]	8,047,998	3.29 %	3.29 %
Equity indexed [2]	79,445	N/A	N/A
Additional credits and accrued interest:			
With guaranteed rates	—	3.49 %	—
Without guaranteed rates [1]	14,087	N/A	N/A
Due to unlocated certificate holders	1,134	N/A	N/A
Total	$ 8,154,575		

N/A Not Applicable

[1] There is no minimum rate of accrual on these reserves. Interest is declared periodically, quarterly, or annually in accordance with the terms of the separate series of certificates.

[2] Ameriprise Stock Market Certificate and Ameriprise Market Strategy Certificate enable the certificate owner to participate in any relative rise in a major stock market index up to a cap without risking loss of principal. The certificates have market participation terms of 52, 104 or 156 weeks and may continue for up to 15 years. The reserve balances on these certificates as of September 30, 2026 and December 31, 2025 were $65.3 million and $86.0 million, respectively.

[3] The average gross accumulation rate is the additional credit rate plus the guaranteed minimum rate, if applicable, based on the weighted average reserves as of September 30, 2026 and December 31, 2025.

[4] The average additional credit rate is the declared interest rate in excess of the guaranteed minimum rate, if applicable, based on the weighted average reserves as of September 30, 2026 and December 31, 2025.

On certain series of single payment certificates, additional interest is pre-declared for periods greater than one year. The retained earnings appropriated for the pre-declared additional interest as of September 30, 2026 and December 31, 2025 was $2 thousand and $46 thousand, respectively, which reflects the difference between certificate reserves on these series, calculated on a statutory basis, and the reserves maintained per books.

The carrying amounts of net certificate reserves consisted of the following:

	September 30, 2026	December 31, 2025
	(in thousands)	
Reserves with terms of one year or less	$ 7,095,430	$ 7,845,491
Other	252,028	309,084
Total certificate reserves	7,347,458	8,154,575
Unapplied certificate transactions	17,410	12,635
Certificate loans and accrued interest	(22)	(30)
Total	$ 7,364,846	$ 8,167,180

7. Fair Values of Assets and Liabilities

GAAP defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date; that is, an exit price. The exit price assumes the asset or liability is not exchanged subject to a forced liquidation or distressed sale.

Valuation Hierarchy

ACC categorizes its fair value measurements according to a three-level hierarchy. The hierarchy prioritizes the inputs used by ACC's valuation techniques. A level is assigned to each fair value measurement based on the lowest level input that is significant to the fair value measurement in its entirety.

The three levels of the fair value hierarchy are defined as follows:

Level 1 Unadjusted quoted prices for identical assets or liabilities in active markets that are accessible at the measurement date.

Level 2 Prices or valuations based on observable inputs other than quoted prices in active markets for identical assets and liabilities.

Level 3 Prices or valuations that require inputs that are both significant to the fair value measurement and unobservable.

The following tables present the balances of assets and liabilities measured at fair value on a recurring basis:

	September 30, 2026			
	Level 1	Level 2	Level 3	Total
	(in thousands)			
Assets				
Cash equivalents	$ 405,405	$ 174,900	$ —	$ 580,305
Available-for-Sale securities:				
Corporate debt securities	—	8,397	2,932	11,329
Residential mortgage backed securities	—	4,063,638	—	4,063,638
Commercial mortgage backed securities	—	290,615	—	290,615
Asset backed securities	—	883,268	—	883,268
U.S. government and agency obligations	1,780,881	—	—	1,780,881
Total Available-for-Sale securities	1,780,881	5,245,918	2,932	7,029,731
Equity derivative contracts	—	2,286	—	2,286
Total derivative assets	—	2,286	—	2,286
Total assets at fair value	$ 2,186,286	$ 5,423,104	$ 2,932	$ 7,612,322
Liabilities				
Stock market certificate embedded derivatives	$ —	$ 2,270	$ —	$ 2,270
Equity derivative contracts	4	1,770	—	1,774
Total derivative liabilities	4	1,770	—	1,774
Total liabilities at fair value	$ 4	$ 4,040	$ —	$ 4,044

	December 31, 2025			
	Level 1	Level 2	Level 3	Total
	(in thousands)			
Assets				
Cash equivalents	$ 489,419	$ 281,381	$ —	$ 770,800
Available-for-Sale securities:				
Corporate debt securities	—	156,072	3	156,075
Residential mortgage backed securities	—	5,043,365	—	5,043,365
Commercial mortgage backed securities	—	323,647	—	323,647
Asset backed securities	—	725,725	—	725,725
U.S. government and agency obligations	1,357,841	99,218	—	1,457,059
Total Available-for-Sale securities	1,357,841	6,348,027	3	7,705,871
Equity derivative contracts	—	9,400	—	9,400
Total derivative assets	—	9,400	—	9,400
Total assets at fair value	$ 1,847,260	$ 6,638,808	$ 3	$ 8,486,071
Liabilities				
Stock market certificate embedded derivatives	$ —	$ 4,493	$ —	$ 4,493
Equity derivative contracts	21	7,296	—	7,317
Total derivative liabilities	21	7,296	—	7,317
Total liabilities at fair value	$ 21	$ 11,789	$ —	$ 11,810

AMERIPRISE CERTIFICATE COMPANY

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

The following tables provide a summary of changes in Level 3 assets measured at fair value on a recurring basis:

	Available-for-Sale Securities		
	Corporate Debt Securities	Total	
	(in thousands)		
Balance at July 1, 2026	$ 2,931	$ 2,931	
Total gains (losses) included in:			
Net income	13	13	(1)
Other comprehensive income (loss)	(12)	(12)	
Balance at September 30, 2026	$ 2,932	$ 2,932	
Changes in unrealized gains (losses) in net income relating to assets held at September 30, 2026	$ 13	$ 13	(1)
Changes in unrealized gains (losses) in other comprehensive income (loss) relating to assets held at September 30, 2026	$ (12)	$ (12)	

	Available-for-Sale Securities			
	Corporate Debt Securities	Asset Backed Securities	Total	
	(in thousands)			
Balance at July 1, 2025	$ 4,968	$ 31,491	$ 36,459	
Total gains (losses) included in:				
Net income	39	—	39	(1)
Other comprehensive income (loss)	(6)	—	(6)	
Settlements	—	(4,432)	(4,432)	
Balance at September 30, 2025	$ 5,001	$ 27,059	$ 32,060	
Changes in unrealized gains (losses) in net income relating to assets held at September 30, 2025	$ 39	$ —	$ 39	(1)
Changes in unrealized gains (losses) in other comprehensive income (loss) relating to assets held at September 30, 2025	$ (6)	$ —	$ (6)	

	Available-for-Sale Securities		
	Corporate Debt Securities	Commercial Mortgage Backed Securities	Total
	(in thousands)		
Balance at January 1, 2026	$ 3	$ —	$ 3
Total gains (losses) included in:			
Net income	19	—	19 (1)
Other comprehensive income (loss)	(20)	—	(20)
Purchases	2,930	38,250	41,180
Transfers out of Level 3	—	(38,250)	(38,250)
Balance at September 30, 2026	$ 2,932	$ —	$ 2,932
Changes in unrealized gains (losses) in net income relating to assets held at September 30, 2026	$ 19	$ —	$ 19 (1)
Changes in unrealized gains (losses) in other comprehensive income (loss) relating to assets held at September 30, 2026	$ (20)	$ —	$ (20)

	Available-for-Sale Securities			
	Corporate Debt Securities	Asset Backed Securities	Total	
	(in thousands)			
Balance at January 1, 2025	$ 11,254	$ 50,000	$ 61,254	
Total gains (losses) included in:				
Net income	201	—	201	(1)
Other comprehensive income (loss)	(54)	—	(54)	
Settlements	(6,400)	(22,941)	(29,341)	
Balance at September 30, 2025	$ 5,001	$ 27,059	$ 32,060	
Changes in unrealized gains (losses) in net income relating to assets held at September 30, 2025	$ 118	$ —	$ 118	(1)
Changes in unrealized gains (losses) in other comprehensive income (loss) relating to assets held at September 30, 2025	$ (29)	$ —	$ (29)	

(1) Included in Investment income.

Securities transferred from Level 3 primarily represent securities with fair values that are now obtained from a third-party pricing service with observable inputs.

The following tables provide a summary of the significant unobservable inputs used in the fair value measurements developed by ACC or reasonably available to ACC of Level 3 assets:

	September 30, 2026				
	Fair Value	Valuation Technique	Unobservable Input	Range	Weighted Average
	(in thousands)				
Corporate debt securities (private placements) (1)	$ 2,929	Discounted cash flow	Yield/spread to U.S. Treasuries	0.9%	0.9%

	December 31, 2025				
	Fair Value	Valuation Technique	Unobservable Input	Range	Weighted Average
	(in thousands)				
Corporate debt securities (private placements) (1)	$ —	Discounted cash flow	Yield/spread to U.S. Treasuries	—%	—%

(1) Level 3 measurements not included in the tables above of $3 thousand as of both September 30, 2026 and December 31, 2025 are obtained from non-binding broker quotes where unobservable inputs utilized in the fair value calculation are not reasonably available to ACC.

The weighted average for the yield/spread to U.S. Treasuries for corporate debt securities (private placements) is weighted based on the security's market value as a percentage of the aggregate market value of the securities.

Uncertainty of Fair Value Measurements

Significant increases (decreases) in the yield/spread to U.S. Treasuries used in the fair value measurement of Level 3 corporate debt securities in isolation would have resulted in a significantly lower (higher) fair value measurement.

Determination of Fair Value

ACC uses valuation techniques consistent with the market and income approaches to measure the fair value of its assets and liabilities. ACC's market approach uses prices and other relevant information generated by market transactions involving identical or comparable assets or liabilities. ACC's income approach uses valuation techniques to convert future projected cash flows to a single discounted present value amount. When applying either approach, ACC maximizes the use of observable inputs and minimizes the use of unobservable inputs.

The following is a description of the valuation techniques used to measure fair value and the general classification of these instruments pursuant to the fair value hierarchy.

Assets

Cash Equivalents

Cash equivalents include time deposits and other highly liquid investments with original or remaining maturities at the time of purchase of 90 days or less. Actively traded money market funds are measured at their net asset value and classified as Level 1. U.S.

Treasuries are also classified as Level 1. ACC's remaining cash equivalents are classified as Level 2 and measured at amortized cost, which is a reasonable estimate of fair value because of the short time between the purchase of the instrument and its expected realization.

Available-for-Sale Securities

When available, the fair value of securities is based on quoted prices in active markets. If quoted prices are not available, fair values are obtained from third-party pricing services, non-binding broker quotes, or other model-based valuation techniques.

Level 1 securities include U.S. Treasuries.

Level 2 securities include corporate bonds, residential mortgage backed securities, commercial mortgage backed securities, asset backed securities, and U.S. government and agency obligations. The fair value of these Level 2 securities is based on a market approach with prices obtained from third-party pricing services. Observable inputs used to value these securities can include, but are not limited to, reported trades, benchmark yields, issuer spreads and non-binding broker quotes.

Level 3 securities include certain corporate bonds, commercial mortgage backed securities and asset backed securities with fair value typically based on a single non-binding broker quote. The underlying inputs used for some of the non-binding broker quotes are not readily available to ACC. ACC's privately placed corporate bonds are typically based on a single non-binding broker quote.

Management is responsible for the fair values recorded on the financial statements. Prices received from third-party pricing services are subjected to exception reporting that identifies investments with significant daily price movements as well as no movements. ACC reviews the exception reporting and resolves the exceptions through reaffirmation of the price or recording an appropriate fair value estimate. ACC also performs subsequent transaction testing. ACC performs annual due diligence of third-party pricing services. ACC's due diligence procedures include assessing the vendor's valuation qualifications, control environment, analysis of asset-class specific valuation methodologies, and understanding of sources of market observable assumptions and unobservable assumptions, if any, employed in the valuation methodology. ACC also considers the results of its exception reporting controls and any resulting price challenges that arise.

Derivatives

The fair value of derivatives that are traded in less active over-the-counter ("OTC") markets is generally measured using pricing models with market observable inputs such as interest rates and equity index levels. These measurements are classified as Level 2 within the fair value hierarchy and include options. The counterparties' nonperformance risk associated with uncollateralized derivative assets was immaterial as of both September 30, 2026 and December 31, 2025. See Note 8 and Note 9 for further information on the credit risk of derivative instruments and related collateral.

Liabilities

Stock Market Certificate Embedded Derivatives

ACC uses Black-Scholes models to determine the fair value of the embedded derivative liability associated with the provisions of its stock market certificates ("SMC"). The inputs to these calculations are primarily market observable and include interest rates, volatilities and equity index levels. As a result, these measurements are classified as Level 2.

Derivatives

Derivatives that are measured using quoted prices in active markets, such as derivatives that are exchange-traded, are classified as Level 1 measurements. The variation margin on futures contracts is also classified as Level 1. The fair value of derivatives that are traded in less active OTC markets is generally measured using pricing models with market observable inputs such as interest rates and equity index levels. These measurements are classified as Level 2 within the fair value hierarchy and include options. ACC's nonperformance risk associated with uncollateralized derivative liabilities was immaterial as of both September 30, 2026 and December 31, 2025. See Note 8 and Note 9 for further information on the credit risk of derivative instruments and related collateral.

Fair Value on a Nonrecurring Basis

During the reporting periods, there were no material assets or liabilities measured at fair value on a nonrecurring basis.

Assets and Liabilities Not Reported at Fair Value

The following tables provide the carrying value and the estimated fair value of financial instruments that are not reported at fair value:

	September 30, 2026				
	Carrying Value	Fair Value			
		Level 1	Level 2	Level 3	Total
	(in thousands)				
Financial Assets					
Syndicated loans	$ 39,061	$ —	$ 38,354	$ 934	$ 39,288
Commercial mortgage loans	103,508	—	—	101,768	101,768
Certificate loans	22	—	22	—	22
Financial Liabilities					
Certificate reserves	$ 7,345,188	$ —	$ —	$ 7,307,177	$ 7,307,177

	December 31, 2025				
	Carrying Value	Fair Value			
		Level 1	Level 2	Level 3	Total
	(in thousands)				
Financial Assets					
Syndicated loans	$ 42,201	$ —	$ 41,409	$ 941	$ 42,350
Commercial mortgage loans	101,324	—	—	102,079	102,079
Certificate loans	29	—	29	—	29
Financial Liabilities					
Certificate reserves	$ 8,150,082	$ —	$ —	$ 8,127,852	$ 8,127,852

See Note 5 for additional information on syndicated, commercial mortgage and certificate loans. Certificate reserves represent customer deposits for fixed rate certificates and SMC. See Note 6 for additional information on the Company's certificate reserves.

8. Offsetting Assets and Liabilities

Certain derivative instruments are eligible for offset in the Consolidated Balance Sheets. ACC's derivative instruments are subject to master netting and collateral arrangements and qualify for offset. A master netting arrangement with a counterparty creates a right of offset for amounts due to and from that same counterparty that is enforceable in the event of a default or bankruptcy. ACC's policy is to recognize amounts subject to master netting arrangements on a gross basis in the Consolidated Balance Sheets.

The following tables present the gross and net information about ACC's assets subject to master netting arrangements:

	September 30, 2026					
	Gross Amounts of Recognized Assets	Gross Amounts Offset in the Consolidated Balance Sheets	Amounts of Assets Presented in the Consolidated Balance Sheets	Gross Amounts Not Offset in the Consolidated Balance Sheets		Net Amount
				Financial Instruments [1]	Cash Collateral	
	(in thousands)					
Derivatives:						
OTC	$ 2,286	$ —	$ 2,286	$ (1,770)	$ (516)	$ —
Total	$ 2,286	$ —	$ 2,286	$ (1,770)	$ (516)	$ —

	December 31, 2025					
	Gross Amounts of Recognized Assets	Gross Amounts Offset in the Consolidated Balance Sheets	Amounts of Assets Presented in the Consolidated Balance Sheets	Gross Amounts Not Offset in the Consolidated Balance Sheets		Net Amount
				Financial Instruments [1]	Cash Collateral	
	(in thousands)					
Derivatives:						
OTC	$ 9,400	$ —	$ 9,400	$ (7,296)	$ (2,104)	$ —
Total	$ 9,400	$ —	$ 9,400	$ (7,296)	$ (2,104)	$ —

[1] Represents the amount of assets that could be offset by liabilities with the same counterparty under master netting or similar arrangements that management elects not to offset on the Consolidated Balance Sheets.

AMERIPRISE CERTIFICATE COMPANY

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

The following tables present the gross and net information about ACC's liabilities subject to master netting agreements:

	September 30, 2026					
	Gross Amounts of Recognized Liabilities	Gross Amounts Offset in the Consolidated Balance Sheets	Amounts of Liabilities Presented in the Consolidated Balance Sheets	Gross Amounts Not Offset in the Consolidated Balance Sheets		Net Amount
				Financial Instruments [1]	Cash Collateral	
	(in thousands)					
Derivatives:						
OTC	$ 1,770	$ —	$ 1,770	$ (1,770)	$ —	$ —
Exchange-traded	4	—	4	—	—	4
Total	$ 1,774	$ —	$ 1,774	$ (1,770)	$ —	$ 4

	December 31, 2025					
	Gross Amounts of Recognized Liabilities	Gross Amounts Offset in the Consolidated Balance Sheets	Amounts of Liabilities Presented in the Consolidated Balance Sheets	Gross Amounts Not Offset in the Consolidated Balance Sheets		Net Amount
				Financial Instruments [1]	Cash Collateral	
	(in thousands)					
Derivatives:						
OTC	$ 7,296	$ —	$ 7,296	$ (7,296)	$ —	$ —
Exchange-traded	21	—	21	—	—	21
Total	$ 7,317	$ —	$ 7,317	$ (7,296)	$ —	$ 21

[1] Represents the amount of liabilities that could be offset by assets with the same counterparty under master netting or similar arrangements that management elects not to offset on the Consolidated Balance Sheets.

In the tables above, the amount of assets or liabilities presented are offset first by financial instruments that have the right of offset under master netting or similar arrangements, then any remaining amount is reduced by the amount of cash collateral. The actual collateral may be greater than amounts presented in the tables.

When the fair value of collateral accepted by ACC is less than the amount due to ACC, there is a risk of loss if the counterparty fails to perform or provide additional collateral. To mitigate this risk, ACC monitors collateral values regularly and requires additional collateral when necessary. When the value of collateral pledged by ACC declines, it may be required to post additional collateral.

Freestanding derivative instruments are reflected in Derivative assets and Derivative liabilities. Cash collateral accepted by ACC is reflected in Other liabilities. See Note 9 for additional disclosures related to ACC's derivative instruments.

9. Derivatives and Hedging Activities

Derivative instruments enable ACC to manage its exposure to various market risks. The value of such instruments is derived from an underlying variable or multiple variables, including equity and interest rate indices or prices. ACC primarily enters into derivative agreements for risk management purposes related to ACC's products.

ACC uses derivatives as economic hedges of equity risk related to SMC. ACC does not designate any derivatives for hedge accounting. The following table presents the notional value and the gross fair value of derivative instruments, including embedded derivatives:

	September 30, 2026			December 31, 2025		
		Gross Fair Value			Gross Fair Value	
	Notional	Assets	Liabilities	Notional	Assets	Liabilities
	(in thousands)					
Derivatives not designated as hedging instruments						
Equity contracts [1]	$ 38,906	$ 2,286	$ 1,774	$ 94,755	$ 9,400	$ 7,317
Embedded derivatives						
Stock market certificates [2]	N/A	—	2,270	N/A	—	4,493
Total derivatives	$ 38,906	$ 2,286	$ 4,044	$ 94,755	$ 9,400	$ 11,810

N/A Not applicable

[1] The gross fair value of equity contracts is included in Derivative assets and Derivative liabilities.

[2] The gross fair value of SMC embedded derivatives is included in Certificate reserves.

See Note 7 for additional information regarding ACC's fair value measurement of derivative instruments.

As of September 30, 2026 and December 31, 2025, investment securities with a fair value of $931 thousand and $1.2 million, respectively, were pledged to meet contractual obligations under derivative contracts.

The following table presents a summary of the impact of derivatives not designated as hedging instruments, including embedded derivatives, on the Consolidated Statements of Operations:

Derivatives not designated as hedging instruments	Location of Gain (Loss) on Derivatives Recognized in Income	Amount of Gain (Loss) on Derivatives Recognized in Income			
		Three Months Ended September 30,		Nine Months Ended September 30,	
		2026	2025	2026	2025
		(in thousands)			
Equity contracts					
Stock market certificates	Net provision for certificate reserves	$ 88	$ 540	$ 526	$ 1,311
Stock market certificates embedded derivatives	Net provision for certificate reserves	(138)	(392)	(236)	(936)
Total		$ (50)	$ 148	$ 290	$ 375

Stock market certificates offer a return based upon the relative change in a major stock market index between the beginning and end of the certificate's term. The stock market certificate product contains an embedded derivative. The equity based return of the certificate must be separated from the host contract and accounted for as a derivative instrument. As a result of fluctuations in equity markets and the corresponding changes in value of the embedded derivative, the amount of expenses incurred by ACC related to the stock market certificate product will positively or negatively impact reported earnings. As a means of hedging its obligations under the provisions for these certificates, ACC purchases and writes call options on the S&P 500® Index. ACC views this strategy as a prudent management of equity market sensitivity, such that earnings are not exposed to undue risk presented by changes in equity market levels. ACC also purchases futures on the S&P 500® Index to economically hedge its obligations. The futures are marked-to-market daily and exchange traded, exposing ACC to minimal counterparty risk.

Credit Risk

Credit risk associated with ACC's derivatives is the risk that a derivative counterparty will not perform in accordance with the terms of the applicable derivative contract. To mitigate such risk, ACC has established guidelines and oversight of credit risk through a comprehensive enterprise risk management program that includes members of senior management. Key components of this program are to require preapproval of counterparties and the use of master netting and collateral arrangements whenever practical. See Note 8 for additional information on ACC's credit exposure related to derivative assets.

10. Contingencies

The level of regulatory activity in the financial services industry remains elevated. From time to time, ACC receives requests for information from, and/or has been subject to examination by, both the SEC and the Minnesota Department of Commerce concerning its business activities and practices.

ACC may, in the normal course of business, be a party to legal proceedings which include regulatory inquiries, arbitration or litigation (including class actions) concerning matters arising in connection with the conduct of its activities. ACC cannot predict with certainty if, how, or when any such proceedings will be initiated or resolved. ACC believes that it is not a party to, nor are any of its properties the subject of, any pending legal proceedings that are reasonably likely to have a material adverse effect on ACC's results of operations, financial condition or liquidity. Notwithstanding the foregoing, it is possible that the outcome of any such legal proceedings could have a material impact on ACC's results of operations, financial condition or liquidity in any particular reporting period as the proceedings are resolved.

11. Shareholder's Equity

ACC paid dividends to Ameriprise Financial of $18.8 million and $60.1 million during the three and nine months ended September 30, 2026, respectively and $26.8 million and $93.9 million during the three and nine months ended September 30, 2025, respectively.

ACC returned contributed capital to Ameriprise Financial of $0.2 million and $55.9 million during the three and nine months ended September 30, 2026, respectively and $61.2 million and $112.1 million during the three and nine months ended September 30, 2025, respectively. ACC continued to maintain compliance with the capital requirements of the SEC and the Minnesota Department of Commerce during the three and nine months ended September 30, 2026.

ACC did not receive any cash contributions from Ameriprise Financial during the three and nine months ended September 30, 2026 and 2025.

12. Income Taxes

ACC's effective tax rate was 24.7% and 24.4% for the three months ended September 30, 2026 and 2025, respectively. ACC's effective tax rate was 24.4% and 24.1% for the nine months ended September 30, 2026 and 2025, respectively.

The effective tax rate for the three and nine months ended September 30, 2026 and 2025 was higher than the statutory rate primarily as a result of state income taxes, net of federal income tax effect.

ACC is required to establish a valuation allowance for any portion of its deferred tax assets that management believes will not be realized. Significant judgment is required in determining if a valuation allowance should be established and the amount of such allowance if required. Factors used in making this determination include estimates relating to the performance of the business. Consideration is given to, among other things in making this determination: (i) future taxable income exclusive of reversing temporary differences and carryforwards; (ii) future reversals of existing taxable temporary differences; (iii) taxable income in prior carryback years; and (iv) tax planning strategies. Based on analysis of ACC's tax position, management believes it is more likely than not that ACC's results of future operations and implementation of tax planning strategies will generate sufficient taxable income to enable ACC to utilize all of the deferred tax assets. Accordingly, no valuation allowance for deferred tax assets has been established as of both September 30, 2026 and December 31, 2025.

As of September 30, 2026 and December 31, 2025, ACC had $3.8 million and $3.4 million, respectively of gross unrecognized tax benefits. If recognized, approximately $3.0 million and $2.7 million, net of federal income tax effect, of unrecognized tax benefits as of September 30, 2026 and December 31, 2025, respectively, would affect the effective tax rate.

ACC recognizes interest and penalties related to unrecognized tax benefits as a component of the income tax provision. ACC recognized a net increase of $78 thousand and $173 thousand in interest and penalties for the three and nine months ended September 30, 2026, respectively. ACC recognized a net increase of $65 thousand and $112 thousand in interest and penalties for the three and nine months ended September 30, 2025, respectively. As of September 30, 2026 and December 31, 2025, ACC had a payable of $928 thousand and $755 thousand, respectively, related to accrued interest and penalties.

ACC files its federal income tax return as part of the consolidated income tax return of Ameriprise Financial in the U.S. federal jurisdiction. ACC files as a separate entity and as part of unitary or combined returns with Ameriprise Financial and other affiliates in various state jurisdictions. The federal statutes of limitations are closed on years through 2019, except for two issues for 2016 which were claimed on an amended return. During the third quarter of 2026, the Internal Revenue Service ("IRS") finalized the audit of Ameriprise Financial's U.S. income tax return for tax years 2020 and 2021. The IRS is currently auditing Ameriprise Financial's U.S. income tax returns for 2022 and 2023. The state income tax returns of Ameriprise Financial or its subsidiaries, including ACC, are currently under examination by various jurisdictions for years ranging from 2018 through 2024.

The legislation commonly referred to as the One Big Beautiful Bill Act ("OBBBA") was enacted on July 4, 2025. The corporate tax law changes resulting from the OBBBA did not have an impact to ACC's consolidated financial statements as of September 30, 2026 and, based on current guidance, ACC does not expect to record any material impacts in the future.

Ameriprise Certificate Company
Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited)
September 30, 2026
(in thousands, except rate)

Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)
CASH EQUIVALENTS					
MONEY MARKET FUNDS					
ALLSPRING GOVERNMENT MONEY MARKET FUND			$ 178,197	$ 178,197	$ 178,197
DREYFUS GOVERNMENT CASH MANAGEMENT			22,012	22,012	22,012
INVESCO GOVERNMENT MONEY MARKET FUND			126,705	126,705	126,705
MORGAN STANLEY INSTITUTIONAL LIQUIDITY FUNDS			52,430	52,430	52,430
WESTERN ASSET INSTITUTIONAL GOVERNMENT MONEY MARKET FUND			26,061	26,061	26,061
TOTAL MONEY MARKET FUNDS				405,405	405,405
GOVERNMENT BOND					
FEDERAL HOME LOAN BANKS	10/1/2026	—	174,900	174,900	174,900
TOTAL GOVERNMENT BOND				174,900	174,900
TOTAL CASH EQUIVALENTS				580,305	580,305
EQUITY SECURITIES					
CONGLOMERATES/DIVERSIFIED MFG					
FLINT GROUP PACKAGING INKS NORTH AMERICA HOLDINGS LLC			120	—	—
TOTAL CONGLOMERATES/DIVERSIFIED MFG				—	—
TOTAL EQUITY SECURITIES				—	—
FIXED MATURITIES					
U.S. GOVERNMENT AND AGENCY OBLIGATIONS					
UNITED STATES TREASURY BILL	10/1/2026	—	55,000	55,000	54,994
UNITED STATES TREASURY BILL	10/8/2026	—	55,000	54,960	54,959
UNITED STATES TREASURY BILL	10/15/2026	—	55,000	54,920	54,919
UNITED STATES TREASURY BILL	10/22/2026	—	55,000	54,881	54,877
UNITED STATES TREASURY BILL	10/29/2026	—	55,000	54,841	54,835
UNITED STATES TREASURY BILL	11/5/2026	—	55,000	54,805	54,792
UNITED STATES TREASURY BILL	11/12/2026	—	60,000	59,744	59,724
UNITED STATES TREASURY BILL	11/19/2026	—	60,000	59,700	59,677
UNITED STATES TREASURY BILL	11/27/2026	—	60,000	59,647	59,620
UNITED STATES TREASURY BILL	12/3/2026	—	60,000	59,610	59,582
UNITED STATES TREASURY BILL	12/10/2026	—	60,000	59,564	59,539
UNITED STATES TREASURY BILL	12/17/2026	—	60,000	59,521	59,490
UNITED STATES TREASURY BILL	12/22/2026	—	10,000	9,914	9,910
UNITED STATES TREASURY BILL	12/24/2026	—	60,000	59,454	59,444
UNITED STATES TREASURY BILL	12/29/2026	—	10,000	9,906	9,902
UNITED STATES TREASURY BILL	12/31/2026	—	60,000	59,409	59,391
UNITED STATES TREASURY BILL	1/7/2027	—	90,000	89,063	89,012
UNITED STATES TREASURY BILL	1/14/2027	—	95,000	93,931	93,883
UNITED STATES TREASURY BILL	1/21/2027	—	95,000	93,863	93,808
UNITED STATES TREASURY BILL	1/28/2027	—	65,000	64,142	64,126
UNITED STATES TREASURY BILL	2/4/2027	—	75,000	73,987	73,927
UNITED STATES TREASURY BILL	2/11/2027	—	75,000	73,936	73,864
UNITED STATES TREASURY BILL	2/18/2027	—	75,000	73,892	73,805
UNITED STATES TREASURY BILL	2/25/2027	—	75,000	73,833	73,739
UNITED STATES TREASURY BILL	3/4/2027	—	75,000	73,751	73,677
UNITED STATES TREASURY BILL	3/11/2027	—	60,000	58,955	58,892

Ameriprise Certificate Company
Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)
September 30, 2026
(in thousands, except rate)

Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)
UNITED STATES TREASURY BILL	3/18/2027	—	60,000	58,864	58,840
UNITED STATES TREASURY BILL	3/25/2027	—	60,000	58,787	58,786
UNITED STATES TREASURY BILL	4/1/2027	—	70,000	68,484	68,521
UNITED STATES TREASURY BOND	11/15/2028	5.250	200	203	201
UNITED STATES TREASURY BOND	8/15/2035	4.250	100	101	93
UNITED STATES TREASURY BOND	5/15/2036	4.375	56	55	52
TOTAL U. S. GOVERNMENT AND AGENCY OBLIGATIONS				1,781,723	1,780,881
RESIDENTIAL MORTGAGE BACKED SECURITIES					
AGENCY RESIDENTIAL MORTGAGE BACKED SECURITIES					
FANNIE MAE 06-36 GF	5/25/2036	4.105	1,426	1,430	1,407
FANNIE MAE 07-46 FB	5/25/2037	4.175	221	221	218
FANNIE MAE 09-107 FL	2/25/2038	4.408	714	717	707
FANNIE MAE 13-2 KF	1/25/2037	3.985	1,832	1,828	1,796
FANNIE MAE 4915	2/1/2038	5.000	4,673	4,673	4,538
FANNIE MAE AF-2015-22C	4/25/2045	4.110	3,420	3,408	3,340
FANNIE MAE AF-2015-42	6/25/2055	4.090	2,318	2,306	2,303
FANNIE MAE AF-2015-91	12/25/2045	4.130	3,012	2,999	2,972
FANNIE MAE FA-2015-4	2/25/2045	4.110	1,072	1,072	1,045
FANNIE MAE FW-2015-84	11/25/2045	4.110	3,208	3,203	3,133
FANNIE MAE 07-6	2/25/2037	4.255	2,746	2,750	2,712
FANNIE MAE 09-101	12/25/2039	4.645	2,832	2,869	2,840
FANNIE MAE 12-133	4/25/2042	4.055	2,122	2,116	2,063
FANNIE MAE 16-2	2/25/2056	4.240	1,014	1,012	1,008
FANNIE MAE 22-33	9/25/2038	4.090	10,839	10,839	10,751
FANNIE MAE 22-43 FB	7/25/2052	4.290	23,025	23,056	22,463
FANNIE MAE 22-66	10/25/2052	4.240	15,050	15,066	14,555
FANNIE MAE 23-36	8/25/2053	4.540	18,080	18,080	17,975
FANNIE MAE 4915	6/1/2031	5.846	54	54	55
FANNIE MAE 725558	6/1/2034	5.959	21	21	21
FANNIE MAE 725694	7/1/2034	5.417	45	44	45
FANNIE MAE 725719	7/1/2033	5.545	54	54	55
FANNIE MAE 735034	10/1/2034	6.137	656	680	668
FANNIE MAE 735702	7/1/2035	6.062	431	440	442
FANNIE MAE 794787	10/1/2034	6.295	20	20	21
FANNIE MAE 799733	11/1/2034	5.945	63	63	64
FANNIE MAE 801337	9/1/2034	5.839	470	488	478
FANNIE MAE 801917	10/1/2034	6.382	114	114	117
FANNIE MAE 804561	9/1/2034	5.975	59	59	60
FANNIE MAE 807219	1/1/2035	6.099	192	193	198
FANNIE MAE 809532	2/1/2035	5.893	106	106	108
FANNIE MAE 834552	8/1/2035	6.455	35	35	36
FANNIE MAE 889485	6/1/2036	6.113	533	539	545
FANNIE MAE 922674	4/1/2036	6.179	192	195	198
FANNIE MAE 968438	1/1/2038	5.905	124	129	127
FANNIE MAE 995548	9/1/2035	5.923	291	296	297
FANNIE MAE 995604	11/1/2035	6.254	588	612	607
FANNIE MAE 995614	8/1/2037	5.128	85	89	85
FANNIE MAE AB5230	5/1/2027	2.500	140	140	139
FANNIE MAE AD0901	4/1/2040	5.988	360	381	374

Ameriprise Certificate Company
Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)
September 30, 2026
(in thousands, except rate)

Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)
FANNIE MAE AE0559	12/1/2034	6.053	696	720	714
FANNIE MAE AE0566	8/1/2035	6.136	560	581	576
FANNIE MAE AF-2016-11	3/25/2046	4.260	1,465	1,462	1,461
FANNIE MAE AF-2016-87	11/25/2046	4.160	1,845	1,844	1,829
FANNIE MAE AF-2016-88	12/25/2046	4.200	1,418	1,418	1,401
FANNIE MAE AF-2018-87	12/25/2048	4.060	5,700	5,675	5,662
FANNIE MAE AF-204620	11/15/2042	4.175	1,732	1,728	1,717
FANNIE MAE AL1037	1/1/2037	5.905	606	635	621
FANNIE MAE AL2269	10/1/2040	6.286	668	706	695
FANNIE MAE AL3935	9/1/2037	6.143	1,202	1,256	1,238
FANNIE MAE AL3961	2/1/2039	5.765	482	505	493
FANNIE MAE AL4100	9/1/2036	5.985	956	997	984
FANNIE MAE AL4110	3/1/2037	6.029	779	811	805
FANNIE MAE AL4114	2/1/2039	6.260	520	547	537
FANNIE MAE AO8746	8/1/2027	2.500	361	362	357
FANNIE MAE ARM 190726	3/1/2033	5.743	11	11	11
FANNIE MAE ARM 545786	6/1/2032	5.790	95	95	97
FANNIE MAE ARM 620293	1/1/2032	5.900	15	15	15
FANNIE MAE ARM 651629	8/1/2032	6.435	1	1	1
FANNIE MAE ARM 655646	8/1/2032	6.215	40	40	41
FANNIE MAE ARM 655798	8/1/2032	6.366	86	86	87
FANNIE MAE ARM 661349	9/1/2032	6.145	46	46	47
FANNIE MAE ARM 664750	10/1/2032	6.113	38	38	39
FANNIE MAE ARM 670779	11/1/2032	5.472	78	78	78
FANNIE MAE ARM 670890	12/1/2032	5.540	44	44	45
FANNIE MAE ARM 670912	12/1/2032	5.540	18	18	18
FANNIE MAE ARM 722779	9/1/2033	5.663	23	23	23
FANNIE MAE ARM 733525	8/1/2033	6.158	145	142	148
FANNIE MAE ARM 739194	9/1/2033	6.311	97	97	99
FANNIE MAE ARM 743256	10/1/2033	6.359	39	38	39
FANNIE MAE ARM 743856	11/1/2033	5.935	15	15	15
FANNIE MAE ARM 758873	12/1/2033	5.982	4	4	5
FANNIE MAE AS4507	2/1/2030	3.000	1,347	1,364	1,307
FANNIE MAE AS4878	4/1/2030	3.000	1,990	2,014	1,933
FANNIE MAE BE5622	1/1/2032	2.500	5,046	5,065	4,755
FANNIE MAE BK0933	7/1/2033	3.500	1,876	1,890	1,786
FANNIE MAE BT1939	2/1/2037	2.000	6,001	5,961	5,297
FANNIE MAE CA1265	2/1/2033	3.000	4,337	4,319	4,097
FANNIE MAE CA2283	8/1/2033	3.500	2,027	2,024	1,933
FANNIE MAE DF-2015-38	6/25/2055	4.070	4,153	4,127	4,099
FANNIE MAE DF-2017-16	3/25/2047	4.180	1,081	1,084	1,066
FANNIE MAE F-2019-31	7/25/2049	4.255	12,821	12,815	12,374
FANNIE MAE FA-2013-1	2/25/2043	4.155	2,908	2,917	2,840
FANNIE MAE FA-2015-55	8/25/2055	4.110	1,756	1,749	1,744
FANNIE MAE FA-2025-12C	3/25/2055	5.090	45,016	45,051	44,759
FANNIE MAE FA-204624	12/15/2038	4.185	5,361	5,345	5,319
FANNIE MAE FB-2024-87B	12/25/2054	4.790	55,966	55,916	55,334
FANNIE MAE FC-2017-51	7/25/2047	4.155	10,434	10,463	10,170
FANNIE MAE FC-2018-73	10/25/2048	4.105	13,362	13,327	12,984
FANNIE MAE FC-2019-76	12/25/2049	4.305	6,144	6,143	5,935

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Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)
FANNIE MAE FK-2010-123	11/25/2040	4.255	2,891	2,914	2,843
FANNIE MAE FL-2017-4	2/25/2047	4.210	2,207	2,207	2,199
FANNIE MAE FM9247	11/1/2036	2.000	4,671	4,761	4,118
FANNIE MAE FS2940	9/1/2037	4.500	7,431	7,277	7,061
FANNIE MAE FT-2016-84	11/25/2046	4.305	4,276	4,314	4,195
FANNIE MAE GF-204639	3/15/2036	4.197	4,365	4,352	4,332
FANNIE MAE HYBRID ARM 566074	5/1/2031	5.775	49	48	49
FANNIE MAE KF-2015-27	5/25/2045	4.105	2,024	2,020	2,000
FANNIE MAE MA1144	8/1/2027	2.500	159	159	157
FANNIE MAE MA3391	6/1/2033	3.000	2,571	2,552	2,423
FANNIE MAE MA4697	8/1/2042	4.000	12,427	12,448	11,516
FANNIE MAE WF-2016-68	10/25/2046	4.210	987	987	974
FANNIE MAE_15-50	7/25/2045	4.110	4,568	4,562	4,515
FANNIE MAE_15-93	8/25/2045	4.155	1,182	1,180	1,167
FANNIE MAE_16-11	3/25/2046	4.310	2,073	2,074	2,057
FANNIE MAE_17-8	2/25/2047	4.205	17,365	17,365	17,132
FANNIE MAE_23-19	5/25/2053	4.340	30,624	30,624	30,254
FANNIE MAE_CF-2019-33	7/25/2049	4.275	8,335	8,350	8,102
FANNIE MAE_FA-2020-47	7/25/2050	4.205	20,080	20,080	19,364
FANNIE MAE_FA-2022-44	7/25/2052	4.090	11,067	11,050	10,803
FANNIE MAE_YF-204979	6/25/2050	4.255	13,090	13,102	12,658
FREDDIE MAC 1H2520	6/1/2035	5.953	561	585	578
FREDDIE MAC 1N1474	5/1/2037	6.010	24	25	25
FREDDIE MAC 1Q1515	11/1/2038	6.068	2,553	2,672	2,622
FREDDIE MAC 1Q1540	6/1/2040	6.066	1,054	1,117	1,085
FREDDIE MAC 1Q1548	8/1/2038	5.964	977	1,020	1,002
FREDDIE MAC 1Q1572	5/1/2038	5.955	1,779	1,860	1,839
FREDDIE MAC 2A-AOT-76	10/25/2037	4.725	2,682	2,718	2,305
FREDDIE MAC 4159 FD	1/15/2043	4.113	1,480	1,485	1,465
FREDDIE MAC 4248	5/15/2041	4.214	2,726	2,730	2,699
FREDDIE MAC 4363 2014 FA	9/15/2041	4.105	775	776	761
FREDDIE MAC 4448	5/15/2040	4.055	1,579	1,570	1,555
FREDDIE MAC 4981	6/25/2050	4.205	24,295	24,441	23,487
FREDDIE MAC 5258	8/25/2052	4.190	29,379	29,379	28,962
FREDDIE MAC 781884	8/1/2034	6.077	90	91	92
FREDDIE MAC 848416	2/1/2041	6.125	1,444	1,501	1,505
FREDDIE MAC 848530	9/1/2039	6.112	561	588	577
FREDDIE MAC 848922	4/1/2037	6.155	855	898	879
FREDDIE MAC 849281	8/1/2037	6.017	847	891	874
FREDDIE MAC AF-20-313	3/25/2055	4.840	44,371	44,372	44,036
FREDDIE MAC AF-204559	3/15/2042	4.235	1,955	1,947	1,940
FREDDIE MAC AF-204615	10/15/2038	4.097	975	972	963
FREDDIE MAC AF-204774	7/15/2042	4.035	1,750	1,747	1,726
FREDDIE MAC ARM 780514	5/1/2033	5.781	37	37	38
FREDDIE MAC ARM 780845	9/1/2033	6.191	20	20	21
FREDDIE MAC ARM 780903	9/1/2033	6.269	22	22	23
FREDDIE MAC CF-205511	3/25/2055	5.040	68,830	68,831	68,222
FREDDIE MAC EF-205511	3/25/2055	4.840	47,180	47,182	46,870
FREDDIE MAC F-20-313	3/25/2055	5.040	68,830	68,831	68,222
FREDDIE MAC F2-20350	9/15/2040	4.097	5,822	5,813	5,730

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Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)
FREDDIE MAC F4-20328	2/15/2038	4.097	1,128	1,128	1,110
FREDDIE MAC FA-204547	9/15/2040	4.197	1,498	1,495	1,480
FREDDIE MAC FA-204822	5/15/2035	4.014	13,802	13,800	13,704
FREDDIE MAC FA-5362	12/25/2053	4.910	27,629	27,629	27,723
FREDDIE MAC FB-204495	11/15/2038	4.085	2,677	2,664	2,650
FREDDIE MAC FB-5368	12/25/2053	5.140	13,242	13,240	13,361
FREDDIE MAC FB-5369	1/25/2054	4.890	40,140	40,158	40,308
FREDDIE MAC FC-5430A	7/25/2054	4.890	35,567	35,656	35,403
FREDDIE MAC FD-203928	9/15/2041	4.184	7,435	7,482	7,326
FREDDIE MAC FD-204301	7/15/2037	4.164	2,286	2,298	2,261
FREDDIE MAC FD-5359	11/25/2053	5.190	17,677	17,677	17,849
FREDDIE MAC FD-5369	1/25/2054	4.590	19,136	19,136	18,989
FREDDIE MAC FE-5351	10/25/2053	4.890	26,001	26,001	26,238
FREDDIE MAC FL-204523	8/15/2038	4.085	1,615	1,605	1,572
FREDDIE MAC FM-5508	2/25/2055	4.840	34,097	34,097	33,911
FREDDIE MAC FR Q00885	9/1/2037	4.000	10,226	10,074	9,519
FREDDIE MAC FR Q00885	7/25/2052	4.090	23,284	23,266	22,939
FREDDIE MAC FR SB8216	3/1/2038	4.500	5,012	4,955	4,765
FREDDIE MAC G16485	5/1/2033	3.000	2,926	2,911	2,771
FREDDIE MAC GF-204367	3/15/2037	4.097	3,148	3,142	3,102
FREDDIE MAC GF-205511	3/25/2055	4.840	51,939	51,941	51,504
FREDDIE MAC J32518	8/1/2030	3.000	1,570	1,593	1,520
FREDDIE MAC KF-204560	7/15/2040	4.285	2,639	2,633	2,662
FREDDIE MAC LF-204475	4/15/2040	4.045	608	607	598
FREDDIE MAC NF-5478	12/25/2054	4.990	29,400	29,465	29,100
FREDDIE MAC SB0752	10/1/2037	4.500	6,705	6,582	6,411
FREDDIE MAC SB8155	5/1/2037	3.000	18,287	17,848	16,643
FREDDIE MAC SB8191	10/1/2037	4.500	19,019	18,656	18,083
FREDDIE MAC SB8197	12/1/2037	4.000	18,119	17,809	16,843
FREDDIE MAC STRIP FHS_402	9/25/2053	4.790	16,819	16,816	16,801
FREDDIE MAC WF-204491	8/15/2039	4.055	1,131	1,130	1,118
FREDDIE MAC WF-204681	8/15/2033	4.085	5,670	5,661	5,606
FREDDIE MAC WF-204697	6/15/2038	4.097	4,002	3,998	3,955
FREDDIE MAC WF-204730	8/15/2038	4.085	8,419	8,378	8,317
FREDDIE MAC_22-5278	11/25/2052	4.490	54,660	54,661	53,410
FREDDIE MAC_4595	10/15/2037	4.297	1,645	1,645	1,636
FREDDIE MAC_5080	3/25/2051	3.910	10,326	10,326	9,323
FREDDIE MAC_JF-204981	6/25/2050	4.205	10,412	10,412	10,096
GINNIE MAE 22-137	8/20/2052	4.098	16,965	16,955	16,352
GINNIE MAE 22-168	9/20/2052	4.148	50,635	50,635	48,809
GINNIE MAE 18-168	12/20/2048	4.405	8,829	8,830	8,527
GINNIE MAE 18-66	5/20/2048	4.255	2,250	2,250	2,202
GINNIE MAE 19-143	11/20/2049	4.455	8,611	8,640	8,410
GINNIE MAE 22-18	1/20/2052	3.848	17,037	17,008	15,837
GINNIE MAE 22-197	11/20/2052	4.348	22,028	22,028	21,599
GINNIE MAE 22-207	12/20/2052	4.168	25,556	25,556	25,139
GINNIE MAE 22-213	12/20/2052	4.168	19,970	19,970	19,666
GINNIE MAE 22-99	6/20/2052	4.198	29,551	29,584	28,377
GINNIE MAE AF-2014-94	11/20/2041	4.248	981	982	954
GINNIE MAE AF-2015-18	2/20/2040	4.128	1,836	1,836	1,822

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Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)
GINNIE MAE AF-2020-36	3/20/2050	4.455	18,657	18,682	17,893
GINNIE MAE FA-2014-43	3/20/2044	4.405	4,366	4,370	4,278
GINNIE MAE FA-2016-115	8/20/2046	4.405	10,021	10,074	9,758
GINNIE MAE FB-2013-151	2/20/2040	4.355	5,029	5,049	4,937
GINNIE MAE FC-2009-8	2/16/2039	4.876	3,533	3,611	3,547
GINNIE MAE FC-2018-67	5/20/2048	4.305	3,173	3,175	3,058
GINNIE MAE II 082431	12/20/2039	5.125	903	933	919
GINNIE MAE II 082464	1/20/2040	5.000	313	332	316
GINNIE MAE II 082497	3/20/2040	5.000	688	724	694
GINNIE MAE II 082573	7/20/2040	5.375	1,013	1,044	1,026
GINNIE MAE II 082581	7/20/2040	5.375	1,258	1,335	1,274
GINNIE MAE II 082602	8/20/2040	5.375	2,109	2,241	2,136
GINNIE MAE II 082710	1/20/2041	5.000	609	630	613
GINNIE MAE II 082794	4/20/2041	5.250	1,157	1,225	1,166
GINNIE MAE LF-2015-82	4/20/2041	4.098	1,387	1,387	1,366
GINNIE MAE MF-2016-108	8/20/2046	4.098	306	304	296
GINNIE MAE_22-197	11/20/2052	4.348	33,655	33,600	33,077
GINNIE MAE_23-111	8/20/2053	4.448	12,925	12,931	12,849
GINNIE MAE_23-115	8/20/2053	4.548	17,273	17,273	17,257
GINNIE MAE_23-115	6/20/2053	4.648	27,785	27,785	27,785
GINNIE MAE_23-136	9/20/2053	4.648	16,175	16,175	16,175
GINNIE MAE_23-149	9/20/2063	4.698	16,082	16,082	16,066
GINNIE MAE_23-151	10/20/2053	4.698	28,803	28,803	28,790
GINNIE MAE_23-152	10/20/2053	4.898	7,963	7,963	7,996
GINNIE MAE_23-184	12/20/2053	4.148	32,156	31,707	31,540
GINNIE MAE_23-19	2/20/2053	4.298	40,832	40,834	40,326
GINNIE MAE_23-20	2/20/2053	4.148	17,233	17,208	16,962
GINNIE MAE_23-20	2/20/2053	4.148	37,758	37,752	37,166
GINNIE MAE_23-21	2/20/2053	4.298	5,658	5,658	5,588
GINNIE MAE_23-54	4/20/2053	4.248	22,351	22,351	22,097
GINNIE MAE_23-56	4/20/2053	4.248	9,245	9,245	9,167
GINNIE MAE_23-68	5/20/2053	4.198	44,182	44,192	43,097
GINNIE MAE_23-7	1/20/2053	4.248	28,034	28,046	27,683
GINNIE MAE_23-7	1/20/2053	4.248	20,954	20,969	20,724
GINNIE MAE_23-82	6/20/2053	4.398	9,642	9,642	9,579
GINNIE MAE_23-83	6/20/2053	4.548	65,834	64,831	64,740
TOTAL AGENCY RESIDENTIAL MORTGAGE BACKED SECURITIES				2,071,568	2,036,460
NON-AGENCY RESIDENTIAL MORTGAGE BACKED SECURITIES					
A&D MORTGAGE TRUST 2025-NQM1 A	6/25/2070	5.790	36,329	36,296	36,131
A&D MTG TR ADMT_23-NQM3	7/25/2068	6.733	6,522	6,512	6,511
A&D MTG TR ADMT_23-NQM4	9/25/2068	7.472	27,390	27,356	27,293
A&D MTG TR ADMT_23-NQM5	11/25/2068	7.049	21,299	21,276	21,251
A&D MTG TR ADMT_24-NQM3	7/25/2069	6.451	31,491	31,451	31,488
A&D MTG TR ADMT_24-NQM4	8/25/2069	5.464	16,689	16,671	16,572
A&D MTG TR ADMT_24-NQM5	11/25/2069	5.699	14,193	14,182	14,114
ACRA TRUST ACRA_24-NQM1	10/25/2064	5.608	28,456	28,425	28,316
ACRA TRUST ACRA_26-NQM1	6/25/2066	5.573	24,830	24,827	24,387
ANGEL OAK MORTGAGE TRUST AOMT_20-2	1/26/2065	2.531	912	919	855

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ANGEL OAK MORTGAGE TRUST AOMT_20-3	4/25/2065	1.691	1,855	1,854	1,764
ANGEL OAK MORTGAGE TRUST AOMT_20-5	5/25/2065	1.373	1,303	1,302	1,251
ANGEL OAK MORTGAGE TRUST AOMT_21-8	11/25/2066	1.820	7,045	7,042	6,043
ANGEL OAK MORTGAGE TRUST AOMT_22-1	12/25/2066	3.881	18,971	18,961	17,085
ANGEL OAK MORTGAGE TRUST AOMT_24-11	8/25/2069	5.700	12,335	12,323	12,273
ANGEL OAK MORTGAGE TRUST AOMT_24-12	10/25/2069	5.653	24,153	24,127	24,023
ANGEL OAK MORTGAGE TRUST AOMT_24-7	5/25/2069	5.621	21,415	21,423	21,312
ANGEL OAK MORTGAGE TRUST AOMT_24-8	5/27/2069	5.338	21,726	21,710	21,569
ANGEL OAK MORTGAGE TRUST AOMT_25-1	1/25/2070	5.691	26,955	26,918	26,769
ANGEL OAK MORTGAGE TRUST AOMT_25-2	2/25/2070	5.637	19,413	19,398	19,268
ANGEL OAK MORTGAGE TRUST AOMT_25-HB1	2/25/2055	5.490	7,836	7,836	7,878
ARROYO MORTGAGE TRUST ARRW_19-1	1/25/2049	3.805	1,764	1,761	1,744
ARROYO MORTGAGE TRUST ARRW_19-3	10/25/2048	2.962	1,476	1,474	1,397
BANK OF AMERICA MORTGAGE SECURITIES BOAMS_04-E	6/25/2034	5.279	314	313	304
BRAVO RESIDENTIAL FUNDING TRUST BRAVO_20-RPL1	5/26/2059	2.500	835	835	829
BRAVO RESIDENTIAL FUNDING TRUST BRAVO_22-NQM1	9/25/2061	3.626	11,630	11,615	11,003
BRAVO RESIDENTIAL FUNDING TRUST BRAVO_24-NQM1	12/1/2063	5.943	14,323	14,300	14,286
BRAVO RESIDENTIAL FUNDING TRUST BRAVO_24-NQM2	2/25/2064	6.285	12,081	12,059	12,063
BRAVO RESIDENTIAL FUNDING TRUST BRAVO_24-NQM3	3/25/2064	6.191	22,411	22,374	22,374
BRAVO RESIDENTIAL FUNDING TRUST BRAVO_24-NQM6	8/1/2064	5.409	10,963	10,948	10,891
BRAVO RESIDENTIAL FUNDING TRUST BRAVO_25-NQM2	11/25/2064	5.678	24,066	24,042	23,898
BRAVO RESIDENTIAL FUNDING TRUST BRAVO_25-NQM3	3/25/2065	5.573	28,112	28,077	27,756
BUNKER HILL LOAN DEPOSITARY TRUST BHLD_19-2	7/25/2049	2.879	999	998	984
CHASE MORTGAGE FINANCE CORPORATION CHASE_07-A1	2/25/2037	6.263	221	219	221
CIM TRUST CIM_25-I1	10/25/2069	5.655	23,453	23,431	23,279
CITIGROUP MORTGAGE LOAN TRUST INC CMLTI_15-RP2 CMLTI_15-PS1	9/25/2042	3.750	633	636	593
COLT FUNDING LLC COLT_20-2R	10/26/2065	1.325	1,970	1,968	1,860
COLT FUNDING LLC COLT_21-6	12/25/2066	1.907	10,850	10,845	9,694
COLT FUNDING LLC COLT_24-INV2	5/25/2069	6.421	9,134	9,124	9,136
COLT FUNDING LLC COLT_24-INV4	5/25/2069	5.607	15,768	15,754	15,685
COLT MORTGAGE LOAN TRUST COLT_22-1	12/27/2066	2.284	13,207	13,200	11,780
COLT MORTGAGE LOAN TRUST COLT_22-2	2/25/2067	3.936	8,872	8,867	8,306
COLT MORTGAGE LOAN TRUST COLT_24-1	2/25/2069	5.835	5,592	5,583	5,578
COLT MORTGAGE LOAN TRUST COLT_24-2	4/25/2069	6.125	10,472	10,456	10,494
COLT MORTGAGE LOAN TRUST COLT_24-3	6/25/2069	6.393	18,951	18,928	18,959
COLT MORTGAGE LOAN TRUST COLT_24-4	7/25/2069	5.949	14,993	14,973	14,965
COLT MORTGAGE LOAN TRUST COLT_24-5	8/25/2069	5.123	29,113	29,085	28,888
COLT MORTGAGE LOAN TRUST COLT_24-6	11/25/2069	5.390	20,884	20,862	20,747
COLT MORTGAGE LOAN TRUST COLT_24-7	12/26/2069	5.538	21,287	21,263	21,166
COLT MORTGAGE LOAN TRUST COLT_25-3	3/25/2070	5.352	15,626	15,603	15,386
COLT MORTGAGE LOAN TRUST COLT_25-4	4/25/2070	5.794	10,149	10,198	10,080
COLT MORTGAGE LOAN TRUST COLT_25-5	5/25/2070	5.536	24,238	24,203	23,899
COUNTRYWIDE HOME LOANS CWHL_03-46	1/19/2034	5.556	419	425	410
CREDIT SUISSE MORTGAGE TRUST CSMC_17-FHA1	4/25/2047	3.250	6,009	6,041	5,483
CREDIT SUISSE MORTGAGE TRUST CSMC_17-RPL1	7/25/2057	2.750	2,292	2,289	2,239
CREDIT SUISSE MORTGAGE TRUST CSMC_17-RPL3	8/1/2057	4.000	11,272	11,550	10,004
CREDIT SUISSE MORTGAGE TRUST CSMC_19-AFC1	7/25/2049	3.573	2,535	2,531	2,451
CREDIT SUISSE MORTGAGE TRUST CSMC_22-ATH1	1/25/2067	2.870	7,598	7,592	7,257
CREDIT SUISSE MORTGAGE TRUST CSMC_22-ATH2	5/25/2067	5.547	11,791	11,783	11,748
CROSS MORTGAGE TRUST CROSS_23-H2	11/25/2068	7.135	17,850	17,819	17,789

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CROSS MORTGAGE TRUST CROSS_24-H2	4/25/2069	6.093	13,447	13,430	13,427
CROSS MORTGAGE TRUST CROSS_24-H3	6/25/2069	6.272	9,414	9,402	9,410
CROSS MORTGAGE TRUST CROSS_24-H4	7/25/2069	6.147	9,009	8,995	9,002
CROSS MORTGAGE TRUST CROSS_24-H5	8/26/2069	5.854	5,255	5,248	5,242
CROSS MORTGAGE TRUST CROSS_25-H1	2/25/2070	5.735	12,380	12,363	12,303
CROSS MORTGAGE TRUST CROSS_25-H3	4/25/2070	5.883	20,261	20,230	20,148
CSMC TRUST CSMC_21-NQM8	10/25/2066	2.841	16,781	16,775	14,807
DEEPHAVEN RESIDENTIAL MORTGAGE TRUST DRMT_22-1	1/25/2067	2.205	13,040	13,031	11,719
DEEPHAVEN RESIDENTIAL MORTGAGE TRUST DRMT_24-1	7/25/2069	5.735	27,086	27,066	27,013
ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_19-2	11/25/2059	2.739	942	941	925
ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_22-1	1/25/2067	2.206	15,114	15,109	12,877
ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_24-INV2	10/25/2069	5.035	11,510	11,504	11,406
ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_24-NQM1	11/25/2069	5.708	26,154	26,126	26,021
ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_25-INV1	3/25/2070	5.626	11,932	11,924	11,779
ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_25-NQM1	1/25/2070	5.668	17,295	17,275	17,180
ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_26-NQM6	6/25/2071	5.466	19,569	19,564	19,158
FIRST HORIZON ALTERNATIVE MORTGAGE SECURITIES FHAMS_04-AA4	10/25/2034	4.724	66	66	65
GCAT GCAT_24-NQM2	6/25/2059	6.085	15,966	15,940	15,949
GCAT_19-NQM3	11/25/2059	3.686	997	995	979
GCAT_22-HX1	12/27/2066	2.885	10,580	10,574	9,572
GMAC MORTGAGE CORPORATION LOAN TRUST GMACM_04-AR2	8/19/2034	4.414	92	92	84
GMAC MORTGAGE CORPORATION LOAN TRUST GMACM_04-AR2	8/19/2034	4.075	82	82	74
GS MORTGAGE SECURITIES TRUST GSMBS_18-RPL1	10/25/2057	3.750	2,470	2,455	2,401
GSR MORTGAGE LOAN TRUST GSR_05-AR1	1/25/2035	6.274	288	289	279
HARBORVIEW MORTGAGE LOAN TRUST HVMLT_04-1	4/19/2034	5.752	43	43	43
HARBORVIEW MORTGAGE LOAN TRUST HVMLT_04-10	1/19/2035	4.644	52	53	48
HARBORVIEW MORTGAGE LOAN TRUST HVMLT_04-4	6/19/2034	4.923	20	20	17
HARBORVIEW MORTGAGE LOAN TRUST HVMLT_04-6	8/19/2034	6.330	22	21	21
HARBORVIEW MORTGAGE LOAN TRUST HVMLT_04-7	11/19/2034	5.145	120	119	117
HOMES TRUST HOMES_24-AFC1	8/25/2059	5.224	13,209	13,193	13,113
HOMES TRUST HOMES_25-NQM1	1/25/2070	5.554	31,166	31,138	30,794
HOMES TRUST HOMES_25-NQM2	2/25/2070	5.425	15,753	15,738	15,506
HOMES_24-NQM2	10/25/2069	5.717	10,674	10,662	10,633
IMPERIAL FUND MORTGAGE TRUST IMPRL_21-NQM4	1/25/2057	2.091	18,048	18,042	15,244
IMPERIAL FUND MORTGAGE TRUST IMPRL_23-NQM1	2/25/2068	5.941	11,427	11,410	11,402
JP MORGAN MORTGAGE TRUST JPMMT_24-HE3	2/25/2055	4.848	9,666	9,666	9,670
JP MORGAN MORTGAGE TRUST JPMMT_25-VIS1	8/25/2055	5.493	40,748	40,711	40,126
JP MORGAN MORTGAGE TRUST JPMMT_26-NQX2	10/25/2066	5.628	24,050	24,043	23,617
JPMMT_25-NQM2	9/25/2065	5.567	10,601	10,589	10,456
MELLO MORTGAGE CAPITAL ACCEPTANCE MELLO_21-INV3	10/25/2051	2.500	17,724	17,946	13,535
MERRILL LYNCH MORTGAGE INVESTORS INC MLMI_05-A1	12/25/2034	6.069	42	42	42
MERRILL LYNCH MORTGAGE INVESTORS INC MLMI_05-A2	2/25/2035	5.049	230	230	215
MERRILL LYNCH MORTGAGE INVESTORS TRUST MLCC_04-1	12/25/2034	5.259	42	42	40
MERRILL LYNCH MORTGAGE INVESTORS TRUST MLMI_03-A5	8/25/2033	5.871	98	98	95
METLIFE SECURITIZATION TRUST MST_17-1A	4/25/2055	3.000	2,560	2,565	2,409
METLIFE SECURITIZATION TRUST MST_18-1A	3/25/2057	3.750	3,636	3,635	3,435
MFA TRUST MFRA_20-NQM3	1/26/2065	1.014	699	699	671
MFA TRUST MFRA_23-NQM4	12/25/2068	6.105	11,592	11,578	11,564
MFA TRUST MFRA_24-NQM1	3/25/2069	6.579	4,059	4,051	4,060
MFA TRUST MFRA_24-NQM2	8/25/2069	5.272	8,319	8,306	8,272

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MFA TRUST MFRA_24-NQM3	12/25/2069	5.722	16,200	16,183	16,115
MFA TRUST MFRA_25-NQM2	5/27/2070	5.675	9,206	9,196	9,095
MFRA TRUST MFRA_26-NQM2	5/25/2071	5.513	14,946	14,926	14,664
MILL CITY MORTGAGE TRUST MCMLT_18-3	8/25/2058	3.482	506	507	501
MILL CITY MORTGAGE TRUST MCMLT_19-1	10/25/2069	3.250	1,753	1,755	1,708
MILL CITY MORTGAGE TRUST MCMLT_19-GS1	7/25/2059	2.750	1,276	1,275	1,257
MORGAN STANLEY MORTGAGE LOAN TRUST MSM_04-10AR	11/25/2034	5.326	62	62	61
MORGAN STANLEY MORTGAGE LOAN TRUST MSM_04-10AR	11/25/2034	5.099	27	28	26
MORGAN STANLEY RESIDENTIAL MORTGAGE LOAN TRUST MSRM_24-NQM3	7/25/2069	5.044	12,807	12,792	12,686
MORGAN STANLEY RESIDENTIAL MORTGAGE LOAN TRUST MSRM_24-NQM5	10/25/2069	5.649	8,796	8,786	8,745
MORGAN STANLEY RESIDENTIAL MORTGAGE LOAN TRUST MSRM_25-NQM1	11/25/2069	5.738	12,632	12,623	12,553
MORGAN STANLEY RESIDENTIAL MORTGAGE LOAN TRUST MSRM_25-NQM2	1/25/2070	5.627	31,305	31,278	31,052
NATIONSTAR MORTGAGE LOAN TRUST NSMLT_13-A	12/25/2052	3.750	351	357	326
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_14-3A	11/25/2054	3.750	810	820	744
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_16-1A	3/25/2056	3.750	2,174	2,230	2,017
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_16-2A	11/26/2035	3.750	1,487	1,507	1,400
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_16-3A	9/25/2056	3.750	4,331	4,418	4,025
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_16-4A	11/25/2056	3.750	4,665	4,736	4,268
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_17-1A	2/25/2057	4.000	3,484	3,534	3,289
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_17-2A	3/25/2057	4.000	4,385	4,475	4,129
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_17-3A	4/25/2057	4.000	4,656	4,748	4,388
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_17-6A	8/27/2057	4.000	3,538	3,594	3,301
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_19-NQM4	9/25/2059	2.492	588	587	568
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_19-RPL3	7/25/2059	2.750	3,898	3,938	3,728
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_24-NQM1	3/25/2064	6.129	9,100	9,085	9,085
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_25-NQM1	1/25/2065	5.643	17,983	17,965	17,684
NEW YORK MORTGAGE TRUST NYMT_24-BPL3	9/25/2039	5.268	6,676	6,676	6,674
OBX TRUST OBX_21-INV1	9/25/2051	2.500	16,500	16,685	12,569
OBX TRUST OBX_23-NQM10	10/25/2063	6.465	8,959	8,947	8,938
OBX TRUST OBX_23-NQM8	9/25/2063	7.045	14,344	14,325	14,317
OBX TRUST OBX_24-NQM17	11/25/2064	5.610	16,621	16,600	16,525
OCEANVIEW MORTGAGE LOAN TRUST OVMLT_20-1	5/28/2050	1.733	942	941	885
ONSLOW BAY FINANCIAL LLC OBX_23-NQM7	4/25/2063	6.844	8,094	8,198	8,068
ONSLOW BAY FINANCIAL LLC OBX_24-NM10	5/25/2064	6.180	15,399	15,372	15,384
ONSLOW BAY FINANCIAL LLC OBX_24-NQM18	10/25/2064	5.408	20,641	20,614	20,485
ONSLOW BAY FINANCIAL LLC OBX_24-NQM2	12/25/2063	5.878	14,201	14,180	14,170
ONSLOW BAY FINANCIAL LLC OBX_24-NQM3	12/25/2063	6.129	7,848	7,835	7,838
ONSLOW BAY FINANCIAL LLC OBX_24-NQM4	1/25/2064	6.067	15,370	15,346	15,357
ONSLOW BAY FINANCIAL LLC OBX_24-NQM5	1/25/2064	5.988	9,593	9,576	9,578
ONSLOW BAY FINANCIAL LLC OBX_25-NQM2	11/25/2064	5.597	30,329	30,284	30,098
ONSLOW BAY FINANCIAL LLC OBX_25-NQM4	2/25/2055	5.400	20,506	20,475	20,186
PRKCM TRUST PRKCM_23-AFC2	6/25/2058	6.482	14,488	14,461	14,448
PRKCM TRUST PRKCM_23-AFC4	11/25/2058	7.225	9,996	9,979	9,961
PRKCM TRUST PRKCM_24-AFC1	3/25/2059	6.333	16,325	16,290	16,297
PRKCM TRUST PRKCM_24-HOME1	5/25/2059	6.431	24,599	24,565	24,603
PRKCM TRUST PRKCM_25-HOME1	2/25/2060	5.546	14,523	14,508	14,328
PRKCM TRUST PRKCM_26-AFC4	7/25/2061	5.600	24,637	24,627	24,168
PRKCM TRUST PRKCM_26-AFC5	8/25/2061	5.733	19,892	19,890	19,576

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PRPM ADVISORS LLC PRPM_24-NQM4	12/26/2069	5.674	9,916	9,907	9,881
PRPM ADVISORS LLC PRPM_25-NQM1	11/25/2069	5.802	12,253	12,240	12,186
PRPM LLC PRPM_23-NQM3	11/25/2068	6.221	11,246	11,233	11,228
PRPM LLC PRPM_24-NQM1	12/25/2068	6.265	16,368	16,344	16,363
PRPM LLC PRPM_24-NQM2	6/25/2069	6.327	28,540	28,506	28,580
RUN_22-NQM1	3/25/2067	4.000	6,788	6,743	6,541
SASC_03-24A	7/25/2033	5.993	127	128	126
STAR_20-3	4/25/2065	1.486	275	275	271
STARWOOD MORTGAGE RESIDENTIAL TRUST STAR_22-1	12/25/2066	2.447	17,052	17,045	14,791
TOWD POINT MORTGAGE TRUST TPMT_17-4	6/25/2057	2.750	1,155	1,154	1,136
TOWD POINT MORTGAGE TRUST TPMT_19-HY1	10/25/2048	5.015	629	629	628
UNITED WHOLESALE MORTGAGE LLC UWM _21-INV2	9/25/2051	2.500	17,661	17,925	13,487
VERUS SECURITIZATION TRUST VERUS_21-7	10/25/2066	2.829	10,652	10,647	9,307
VERUS SECURITIZATION TRUST VERUS_21-R1	10/25/2063	0.820	730	729	716
VERUS SECURITIZATION TRUST VERUS_22-1	1/25/2067	2.724	12,013	12,008	10,868
VERUS SECURITIZATION TRUST VERUS_23-8	12/25/2068	6.259	9,230	9,215	9,211
VERUS SECURITIZATION TRUST VERUS_24-2	2/25/2069	6.095	14,610	14,584	14,587
VERUS SECURITIZATION TRUST VERUS_24-INV1	3/25/2069	6.116	8,567	8,556	8,556
VERUS SECURITIZATION TRUST VERUS_25-2	3/25/2070	5.307	27,931	27,900	27,474
VERUS SECURITIZATION TRUST VERUS_25-INV1	2/25/2070	5.548	35,606	35,579	35,317
VISIO TRUST VISIO_26-1	8/25/2061	5.602	24,580	24,579	24,158
WAMU MORTGAGE PASS-THROUGH CERTIFICATES WAMU_03-AR6	6/25/2033	5.695	112	111	109
WAMU MORTGAGE PASS-THROUGH CERTIFICATES WAMU_04-AR10	7/25/2044	4.455	117	117	111
WAMU MORTGAGE PASS-THROUGH CERTIFICATES WAMU_05-AR3	3/25/2035	4.589	255	255	233
WAMU MORTGAGE PASS-THROUGH CERTIFICATES WAMU_05-AR4	4/25/2035	4.082	559	557	514
WELLS FARGO MORTGAGE BACKED SECURITIES TRUST WFMBS_04-K	7/25/2034	6.112	184	188	187
TOTAL NON-AGENCY RESIDENTIAL MORTGAGE BACKED SECURITIES				2,077,882	2,027,178
TOTAL RESIDENTIAL MORTGAGE BACKED SECURITIES				4,149,450	4,063,638
ASSET BACKED SECURITIES					
321 HENDERSON RECEIVABLES LLC HENDR_10-3A	12/15/2048	3.820	52	52	52
AMERICAN CREDIT ACCEPTANCE RECEIVABLES TRUST ACAR_26-3	6/10/2030	4.600	23,042	23,042	23,006
APIDOS CLO APID_20-33A	4/24/2038	5.075	22,000	22,000	22,027
BABSON CLO LTD BABSN_23-1A	4/20/2038	5.129	40,000	40,000	40,046
BAIN CAPITAL CREDIT CLO BCC_23	7/16/2038	5.503	12,570	12,570	12,580
BROAD RIVER BSL FUNDING CLO BDRVR_20-1	7/20/2039	3.750	16,800	16,800	16,812
CERBERUS ONSHORE CLO LLC CERB_24-3	7/15/2036	5.491	25,000	25,000	25,013
CPS AUTO RECEIVABLES TRUST CPS_26-C	4/15/2030	4.520	14,718	14,717	14,624
DRYDEN SENIOR LOAN FUND DRSLF_18-55A	4/15/2031	5.022	223	223	223
GLS AUTO SELECT RECEIVABLES TRUST GSAR_24-3	10/15/2029	5.590	4,344	4,344	4,362
GOLDENTREE LOAN MANAGEMENT US CLO 1 LTD GLM_21-9A	4/20/2037	4.980	20,000	20,000	20,023
GOLDENTREE LOAN MANAGEMENT US CLO 1 LTD GLM_23-17A	1/20/2039	5.030	50,000	50,000	50,158
GOLUB CAPITAL PARTNERS CLO LTD GOCAP_19-46A	4/20/2037	5.560	20,000	20,000	20,080
MADISON PARK FUNDING LTD MDPK_21-48A	1/19/2039	4.970	40,000	40,000	39,992
MAGNETITE CLO LIMITED MAGNE_20-26	1/25/2038	4.960	25,000	25,000	24,968
NAVIENT STUDENT LOAN TRUST NAVSL_18-DA	12/15/2059	4.707	1,374	1,372	1,373
OAK HILL CREDIT PARTNERS OAKC_23-14	4/20/2038	5.429	5,000	5,000	5,018
OAKC_21-8A	1/20/2038	5.009	30,000	30,000	30,018
OCCU AUTO RECEIVABLES TRUST OC	4/17/2028	4.820	1,696	1,696	1,696
OCTAGON INVESTMENT PARTNERS OCT48_20-3A	1/15/2038	5.101	25,000	25,000	25,011

Ameriprise Certificate Company
Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)
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(in thousands, except rate)

Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)
ONEMAIN FINANCIAL ISSUANCE TRUST OMFIT_22-S1	5/14/2035	4.130	603	602	603
OPORTUN FUNDING LLC OPTN_25-B	5/9/2033	4.880	23,700	23,698	23,664
PAGAYA AI DEBT GRANTOR TRUST PAID_25-2	10/15/2032	4.961	20,290	20,290	20,254
PAGAYA AI DEBT GRANTOR TRUST PAID_25-R2	10/15/2032	4.865	10,648	10,648	10,621
PAGAYA AI DEBT GRANTOR TRUST PAID_26-1	9/15/2033	4.739	40,100	40,100	39,943
PAGAYA AI DEBT GRANTOR TRUST PAID_26-2	4/15/2027	4.522	4,142	4,142	4,141
PAGAYA AI DEBT GRANTOR TRUST PAID_26-2	11/15/2033	5.140	9,997	9,997	9,963
PAGAYA AI DEBT GRANTOR TRUST PAID_26-3	5/17/2027	4.636	34,031	34,031	34,026
PAGAYA AI DEBT GRANTOR TRUST PAID_26-5	8/16/2027	4.756	41,000	41,000	40,994
PAGAYA AI DEBT SELECTION TRUST PAID_24-10	6/15/2032	5.551	12,269	12,269	12,277
PAGAYA AI DEBT SELECTION TRUST PAID_24-9	3/15/2032	5.065	5,029	5,029	5,024
PAGAYA AI DEBT SELECTION TRUST PAID_25-3	12/15/2032	5.365	7,328	7,349	7,326
PAGAYA AI DEBT SELECTION TRUST PAID_26-4	6/15/2027	4.616	36,343	36,344	36,332
PAGAYA AI DEBT SELECTION TRUST PAID_26-R3	6/15/2034	5.163	28,688	28,688	28,660
PAGAYA AI DEBT TRUST PAID_25-4	1/17/2033	5.373	16,223	16,223	16,196
PAGAYA POINT OF SALE HOLDINGS	1/20/2034	5.715	40,000	40,000	39,963
PALMER SQUARE CLO LTD PLMRS_21-2A	2/15/2038	4.979	25,000	25,000	25,008
PRESTON RIDGE PARTNERS MORTGAG	2/27/2034	5.149	50,000	50,000	49,861
RESEARCH-DRIVEN PAGAYA MOTOR ASSET TRUST RPM_26-4	7/26/2027	4.304	15,000	15,000	14,998
RESEARCH-DRIVEN PAGAYA MOTOR ASSET TRUST RPM_26-4	5/25/2035	4.918	18,000	18,000	17,967
SMB PRIVATE EDUCATION LOAN TRUST SMB_21-A	1/15/2053	4.637	7,360	7,243	7,293
UPGRADE MASTER PASS-THRU TRUST UMPT_25-ST5	9/15/2032	4.794	7,966	7,966	7,969
UPGRADE MASTER PASS-THRU TRUST UMPT_26-ST3	9/15/2033	4.750	42,714	42,715	42,609
UPSTART SECURITIZATION TRUST UPST_26-1	3/20/2036	4.300	10,524	10,507	10,494
TOTAL ASSET BACKED SECURITIES				883,657	883,268
COMMERCIAL MORTGAGE BACKED SECURITIES					
AGENCY COMMERCIAL MORTGAGE BACKED SECURITIES					
FREDDIE MAC KF67	8/25/2029	4.332	7,309	7,263	7,319
FREDDIE MAC KF76	1/25/2030	4.508	1,402	1,389	1,403
FREDDIE MAC K-F120	8/25/2031	3.890	23,049	22,447	22,790
TOTAL AGENCY COMMERCIAL MORTGAGE BACKED SECURITIES				31,099	31,512
NON-AGENCY COMMERCIAL MORTGAGE BACKED SECURITIES					
280 PARK AVENUE MORTGAGE TRUST PRK_17-280P	9/15/2034	4.923	40,000	40,000	39,825
COLONY MORTGAGE CAPITAL LTD CLNY_19-IKPR	11/15/2038	5.255	7,211	7,209	7,138
COMM MORTGAGE TRUST COMM_19-521F	6/15/2034	4.839	16,510	16,510	16,180
JP MORGAN CHASE COMMERCIAL MORTGAGE SECURITIES TRUST JPMCC_18-ASH8	2/15/2035	4.914	9,378	9,378	9,284
LIFE FINANCIAL SERVICES TRUST LIFE_22-BMR2	5/15/2039	5.112	49,000	48,974	45,942
MORGAN STANLEY CAPITAL I TRUST MSC_18-BOP	8/15/2033	4.714	12,624	12,624	10,994
ONE NEW YORK PLAZA TRUST ONYP_20-1NYP	1/15/2036	4.881	17,179	17,179	16,707
STAR TRUST STAR_26-SFR8	9/17/2043	5.286	37,000	37,000	36,979
STARVEST EMERGING MARKETS CBO I STAR_26-SFR7	5/17/2043	5.040	38,215	38,215	38,143
TRICON RESIDENTIAL TRUST TCN_26-SFR2	6/17/2043	5.186	21,000	21,027	20,927
WELLS FARGO COMMERCIAL MORTGAGE TRUST WFCM_17-SMP	12/15/2034	4.739	18,500	18,498	16,984
TOTAL NON-AGENCY COMMERCIAL MORTGAGE BACKED SECURITIES				266,614	259,103
TOTAL COMMERCIAL MORTGAGE BACKED SECURITIES				297,713	290,615

Ameriprise Certificate Company
Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)
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Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)	
CORPORATE DEBT SECURITIES						
BANKING						
WASHINGTON MUTUAL BANK/HENDERSON	6/15/2011	—	1,500	—	3	c,d
TOTAL BANKING				—	3	
CAPITAL GOODS						
L3HARRIS TECHNOLOGIES INC	12/15/2026	3.850	4,660	4,651	4,650	
TOTAL CAPITAL GOODS				4,651	4,650	
COMMUNICATIONS						
AMERICAN TOWER CORPORATION	10/15/2026	3.375	3,749	3,747	3,747	
FOOTBALL CLUB TERM NOTES	10/5/2027	2.970	3,000	2,949	2,929	
TOTAL COMMUNICATIONS				6,696	6,676	
TOTAL CORPORATE DEBT SECURITIES				11,347	11,329	
TOTAL FIXED MATURITIES				7,123,890	7,029,731	
SYNDICATED LOANS						
BASIC INDUSTRY						
ELEMENT SOLUTIONS INC	12/18/2030	5.436	1,151	1,138	1,138	
INEOS LTD	2/7/2031	6.686	985	974	974	
INEOS LTD	2/19/2030	6.936	390	378	378	
TOTAL BASIC INDUSTRY				2,490	2,490	
CAPITAL GOODS						
EMRLD BORROWER LP	5/31/2030	5.936	1,395	1,383	1,383	
ENERGY CAPITAL PARTNERS II LLC	9/20/2030	6.936	567	554	554	
FLINT GROUP PACKAGING INKS NORTH AMERICA HOLDINGS LLC	12/31/2026	8.264	214	213	213	
FLINT GROUP PACKAGING INKS NORTH AMERICA HOLDINGS LLC	12/31/2027	4.114	188	112	112	
G HOLDINGS INC	9/22/2028	5.649	455	450	450	
QUIKRETE HOLDINGS INC	3/19/2029	5.936	970	963	963	
QUIKRETE HOLDINGS INC	4/14/2031	5.936	1,287	1,270	1,270	
QUIKRETE HOLDINGS INC	2/10/2032	5.936	658	651	651	
TRANSDIGM INC	2/28/2031	6.574	1,950	1,933	1,933	
TOTAL CAPITAL GOODS				7,529	7,529	
COMMUNICATIONS						
CMG MEDIA CORPORATION	6/18/2029	7.332	833	779	779	
SINCLAIR INC	12/31/2029	7.147	760	666	666	
TELESAT LLC	12/7/2026	6.776	814	813	813	
TOTAL COMMUNICATIONS				2,258	2,258	
CONSUMER CYCLICAL						
ADT INC	3/7/2032	5.494	1,185	1,170	1,170	
APOLLO INVESTMENT FUND VIII LP	10/13/2030	5.744	660	650	650	
ARAMARK SERVICES INC	4/6/2028	5.436	873	869	869	
BELRON FINANCE 2019 LLC	10/16/2031	5.758	990	995	995	
GREAT OUTDOORS GROUP LLC	1/23/2032	6.936	1,940	1,920	1,920	
HILTON WORLDWIDE HOLDINGS INC	11/3/2030	5.649	1,749	1,733	1,733	

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Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)
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(in thousands, except rate)

Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)
LIGHT & WONDER INC	4/16/2029	5.899	1,955	1,940	1,940
PCI GAMING AUTHORITY	7/18/2031	5.686	357	348	348
RESTAURANT BRANDS INTERNATIONAL INC	9/20/2030	5.436	2,143	2,114	2,114
YUM! BRANDS INC.	3/15/2028	5.751	994	994	994
TOTAL CONSUMER CYCLICAL				12,733	12,733
CONSUMER NON CYCLICAL					
BRP INC	12/13/2029	5.935	1,698	1,688	1,688
ELANCO ANIMAL HEALTH INC	10/29/2032	5.433	160	159	159
GRIFOLS SA	4/14/2033	6.187	759	756	756
MEDLINE INC	5/30/2033	5.186	655	655	655
REYNOLDS CONSUMER PRODUCTS LLC	3/4/2032	5.436	898	898	898
THOR INDUSTRIES INC	11/15/2030	5.936	68	68	68
TOTAL CONSUMER NON CYCLICAL				4,224	4,224
ELECTRIC					
CONSTELLATION ENERGY CORPORATION	12/15/2027	5.764	374	374	374
EFS COGEN HOLDINGS I LLC	10/3/2031	6.232	578	564	564
TOTAL ELECTRIC				938	938
OTHER FINANCIAL INSTITUTIONS					
FINCO 1 LLC	6/27/2029	5.436	780	770	770
TRANSUNION	6/24/2031	5.436	687	687	687
TRANSUNION	6/24/2031	5.436	961	953	953
TOTAL OTHER FINANCIAL INSTITUTIONS				2,410	2,410
OTHER INDUSTRY					
API GROUP CORPORATION	5/16/2033	5.436	1,191	1,191	1,191
VSE CORPORATION	5/5/2033	5.686	1,500	1,493	1,493
TOTAL OTHER INDUSTRY				2,684	2,684
TECHNOLOGY					
ADEIA INC	6/8/2028	6.401	397	382	382
CARLYLE GROUP INC/THE	5/9/2031	5.686	822	822	822
COHERENT CORPORATION	7/2/2029	5.436	386	375	375
MKS INCORPORATED	2/4/2033	5.518	389	389	389
ONEX CORPORATION	6/20/2031	5.438	861	861	861
TTM TECHNOLOGIES INC	5/30/2030	5.433	1,218	1,203	1,203
TOTAL TECHNOLOGY				4,032	4,032
TOTAL SYNDICATED LOANS BEFORE ALLOWANCE FOR LOAN LOSSES				39,298	39,298
ALLOWANCE FOR LOAN LOSSES				(237)	(237)
TOTAL SYNDICATED LOANS - NET				39,061	39,061
DERIVATIVES					
PURCHASED OPTIONS					
BNP PARIBAS	10/6/2026	—	—	94	94
BNP PARIBAS	10/20/2026	—	—	187	187

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(in thousands, except rate)

Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)
BNP PARIBAS	10/27/2026	—	—	79	79
BNP PARIBAS	11/3/2026	—	—	91	91
BNP PARIBAS	12/1/2026	—	—	89	89
BNP PARIBAS	12/22/2026	—	—	85	85
BNP PARIBAS	12/29/2026	—	—	87	87
BNP PARIBAS	4/27/2027	—	—	168	168
BNP PARIBAS	9/14/2027	—	—	72	72
WELLS FARGO BANK, NA	10/13/2026	—	—	102	102
WELLS FARGO BANK, NA	12/8/2026	—	—	89	89
WELLS FARGO BANK, NA	1/12/2027	—	—	83	83
WELLS FARGO BANK, NA	1/19/2027	—	—	100	100
WELLS FARGO BANK, NA	1/26/2027	—	—	84	84
WELLS FARGO BANK, NA	2/2/2027	—	—	91	91
WELLS FARGO BANK, NA	3/2/2027	—	—	103	103
WELLS FARGO BANK, NA	3/23/2027	—	—	129	129
WELLS FARGO BANK, NA	4/6/2027	—	—	125	125
WELLS FARGO BANK, NA	4/20/2027	—	—	89	89
WELLS FARGO BANK, NA	5/4/2027	—	—	76	76
WELLS FARGO BANK, NA	6/1/2027	—	—	54	54
WELLS FARGO BANK, NA	6/22/2027	—	—	75	75
WELLS FARGO BANK, NA	7/13/2027	—	—	65	65
WELLS FARGO BANK, NA	7/20/2027	—	—	69	69
TOTAL PURCHASED OPTIONS				2,286	2,286
WRITTEN OPTIONS					
BNP PARIBAS	10/6/2026	—	—	(71)	(71)
BNP PARIBAS	10/20/2026	—	—	(141)	(141)
BNP PARIBAS	10/27/2026	—	—	(56)	(56)
BNP PARIBAS	11/3/2026	—	—	(69)	(69)
BNP PARIBAS	12/1/2026	—	—	(67)	(67)
BNP PARIBAS	12/22/2026	—	—	(63)	(63)
BNP PARIBAS	12/29/2026	—	—	(65)	(65)
BNP PARIBAS	4/27/2027	—	—	(133)	(133)
BNP PARIBAS	9/14/2027	—	—	(56)	(56)
WELLS FARGO BANK, NA	10/13/2026	—	—	(78)	(78)
WELLS FARGO BANK, NA	12/8/2026	—	—	(67)	(67)
WELLS FARGO BANK, NA	1/12/2027	—	—	(62)	(62)
WELLS FARGO BANK, NA	1/19/2027	—	—	(78)	(78)
WELLS FARGO BANK, NA	1/26/2027	—	—	(63)	(63)
WELLS FARGO BANK, NA	2/2/2027	—	—	(71)	(71)
WELLS FARGO BANK, NA	3/2/2027	—	—	(84)	(84)
WELLS FARGO BANK, NA	3/23/2027	—	—	(111)	(111)
WELLS FARGO BANK, NA	4/6/2027	—	—	(107)	(107)
WELLS FARGO BANK, NA	4/20/2027	—	—	(71)	(71)
WELLS FARGO BANK, NA	5/4/2027	—	—	(58)	(58)
WELLS FARGO BANK, NA	6/1/2027	—	—	(39)	(39)
WELLS FARGO BANK, NA	6/22/2027	—	—	(58)	(58)
WELLS FARGO BANK, NA	7/13/2027	—	—	(49)	(49)
WELLS FARGO BANK, NA	7/20/2027	—	—	(53)	(53)
TOTAL WRITTEN OPTIONS				(1,770)	(1,770)

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Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)

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(in thousands, except rate)

Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)
FUTURES					
S&P 500 EMINI FUT Dec 2026	12/18/2026	—	—	(4)	(4)
TOTAL FUTURES				(4)	(4)
TOTAL DERIVATIVES - NET				512	512
TOTAL INVESTMENTS IN CASH EQUIVALENTS, FIXED MATURITIES, EQUITY SECURITIES, SYNDICATED LOANS AND DERIVATIVES				$ 7,743,768	$ 7,649,609

NOTES

a) Cash equivalents are carried at amortized cost which approximates fair value. Fixed maturities and common stocks are carried at fair value. In the absence of quoted market prices, fair values are obtained from third-party pricing services, non-binding broker quotes or other model-based valuation techniques. Syndicated loans are carried at amortized cost, less allowance for loan losses. Derivatives are carried at fair value. Options are traded in over-the-counter markets using pricing models with market observable inputs. Futures are exchange-traded and valued using quoted prices in active markets. See Notes to the Consolidated Financial Statements regarding valuations.

b) For Federal income tax purposes, the cost of investments is $7.7 billion.

c) Securities written down due to other-than-temporary impairment related to credit losses.

d) Non-income producing securities.

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Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)
CASH EQUIVALENTS					
MONEY MARKET FUNDS					
DREYFUS GOVERNMENT CASH MANAGEMENT			$ 21,435	$ 21,435	$ 21,435
WESTERN ASST INSTL GOVERNMENT MONEY MARKET FUND			99,177	99,177	99,177
MORGAN STANLEY INSTITUTIONAL LIQUIDITY FUNDS			51,039	51,039	51,039
INVESCO GOVERNMENT MONEY MARKET FUND			25,876	25,876	25,876
ALLSPRING GOVERNMENT MONEY MARKET FUND			202,044	202,044	202,044
TOTAL MONEY MARKET FUNDS				399,571	399,571
GOVERNMENT BOND					
FEDERAL HOME LOAN BANKS	2/20/2026	—	10,000	9,949	9,949
FEDERAL HOME LOAN MORTGAGE CORPORATION	2/11/2026	—	10,000	9,958	9,958
FEDERAL HOME LOAN MORTGAGE CORPORATION	2/27/2026	—	10,000	9,943	9,943
FEDERAL HOME LOAN MORTGAGE CORPORATION	3/6/2026	—	10,000	9,936	9,936
FEDERAL NATIONAL MORTGAGE ASSOCIATION	3/13/2026	—	10,000	9,929	9,929
UNITED STATES TREASURY	1/2/2026	—	20,000	19,998	19,998
UNITED STATES TREASURY	1/22/2026	—	70,000	69,851	69,851
TOTAL GOVERNMENT BOND				139,564	139,564
COMMERCIAL PAPER					
ARIZONA PUBLIC SERVICE COMPANY	1/2/2026	—	40,000	39,996	39,996
CATERPILLAR FINANCIAL SERVICES	1/5/2026	—	20,000	19,990	19,990
ENERGY TRANSFER LP	1/2/2026	—	100,000	99,990	99,990
EVERSOURCE ENERGY	1/8/2026	—	4,800	4,796	4,796
FISERV INC	1/2/2026	—	23,000	22,998	22,998
JM SMUCKER COMPANY	1/2/2026	—	7,000	6,999	6,999
PUBLIC SERVICE COMPANY OF COLORADO	1/2/2026	—	32,000	31,997	31,997
SYSCO CORPORATION	1/2/2026	—	4,900	4,899	4,899
TOTAL COMMERCIAL PAPER				231,665	231,665
TOTAL CASH EQUIVALENTS				770,800	770,800
EQUITY SECURITIES					
CONGLOMERATES/DIVERSIFIED MFG					
FLINT GROUP PACKAGING INKS NORTH AMERICA HOLDINGS LLC			120	—	—
TOTAL CONGLOMERATES/DIVERSIFIED MFG				—	—
TOTAL EQUITY SECURITIES				—	—
FIXED MATURITIES					
U.S. GOVERNMENT AND AGENCY OBLIGATIONS					
UNITED STATES TREASURY BILL	1/15/2026	—	85,000	84,859	84,890
UNITED STATES TREASURY BILL	1/29/2026	—	75,000	74,752	74,801
UNITED STATES TREASURY BILL	2/5/2026	—	75,000	74,707	74,749
UNITED STATES TREASURY BILL	2/12/2026	—	60,000	59,718	59,755
UNITED STATES TREASURY BILL	2/19/2026	—	60,000	59,673	59,716
UNITED STATES TREASURY BILL	2/26/2026	—	60,000	59,628	59,672
UNITED STATES TREASURY BILL	3/5/2026	—	60,000	59,581	59,635
UNITED STATES TREASURY BILL	3/12/2026	—	60,000	59,550	59,596
UNITED STATES TREASURY BILL	3/19/2026	—	60,000	59,509	59,555

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Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)
UNITED STATES TREASURY BILL	3/26/2026	—	75,000	74,344	74,392
UNITED STATES TREASURY BILL	4/2/2026	—	20,000	19,813	19,822
UNITED STATES TREASURY BILL	4/9/2026	—	20,000	19,799	19,810
UNITED STATES TREASURY BILL	4/16/2026	—	60,000	59,343	59,389
UNITED STATES TREASURY BILL	4/23/2026	—	60,000	59,305	59,351
UNITED STATES TREASURY BILL	4/30/2026	—	60,000	59,264	59,310
UNITED STATES TREASURY BILL	5/7/2026	—	60,000	59,215	59,269
UNITED STATES TREASURY BILL	5/14/2026	—	60,000	59,173	59,228
UNITED STATES TREASURY BILL	5/21/2026	—	60,000	59,126	59,189
UNITED STATES TREASURY BILL	5/28/2026	—	60,000	59,096	59,148
UNITED STATES TREASURY BILL	6/4/2026	—	60,000	59,060	59,111
UNITED STATES TREASURY BILL	6/11/2026	—	60,000	59,033	59,071
UNITED STATES TREASURY BILL	6/18/2026	—	60,000	59,014	59,026
UNITED STATES TREASURY BILL	6/25/2026	—	60,000	58,974	58,989
UNITED STATES TREASURY BOND	8/15/2026	4.375	57	56	57
UNITED STATES TREASURY BOND	11/15/2028	5.250	200	203	209
UNITED STATES TREASURY BOND	8/15/2035	4.250	100	101	101
FEDERAL HOME LOAN BANKS	4/1/2026	—	40,000	39,631	39,629
FEDERAL HOME LOAN BANKS	4/10/2026	—	40,000	39,592	39,593
FEDERAL NATIONAL MORTGAGE ASSOCIATION	1/2/2026	—	20,000	19,998	19,996
TOTAL U. S. GOVERNMENT AND AGENCY OBLIGATIONS				1,456,117	1,457,059
RESIDENTIAL MORTGAGE BACKED SECURITIES					
AGENCY RESIDENTIAL MORTGAGE BACKED SECURITIES					
FREDDIE MAC G16485	5/1/2033	3.000	3,678	3,658	3,595
FREDDIE MAC 1N1474	5/1/2037	6.510	25	26	26
FREDDIE MAC 1H2520	6/1/2035	6.353	661	691	688
FREDDIE MAC 1Q1540	6/1/2040	6.644	1,245	1,321	1,288
FREDDIE MAC 1Q1515	11/1/2038	6.526	2,873	3,012	2,967
FREDDIE MAC 1Q1572	5/1/2038	6.527	2,117	2,216	2,203
FREDDIE MAC 1Q1548	8/1/2038	6.531	1,063	1,111	1,106
FREDDIE MAC 848922	4/1/2037	6.527	945	995	982
FREDDIE MAC 848416	2/1/2041	6.825	1,573	1,636	1,646
FREDDIE MAC 848530	9/1/2039	6.596	629	661	655
FREDDIE MAC 849281	8/1/2037	6.315	1,028	1,084	1,072
FREDDIE MAC J32518	8/1/2030	3.000	2,078	2,114	2,048
FREDDIE MAC SB0752	10/1/2037	4.500	7,895	7,746	7,931
FREDDIE MAC SB8155	5/1/2037	3.000	20,806	20,285	20,014
FREDDIE MAC SB8191	10/1/2037	4.500	22,267	21,829	22,308
FREDDIE MAC SB8197	12/1/2037	4.000	21,797	21,414	21,521
FREDDIE MAC FR SB8216	3/1/2038	4.500	6,001	5,932	6,012
FREDDIE MAC STRIP FHS_402	9/25/2053	4.974	21,965	21,962	22,058
FREDDIE MAC FR Q00885	9/1/2037	4.000	11,801	11,620	11,673
FREDDIE MAC ARM 780845	9/1/2033	6.375	26	25	26
FREDDIE MAC ARM 780514	5/1/2033	6.426	43	43	44
FREDDIE MAC ARM 780903	9/1/2033	6.375	29	29	30
FREDDIE MAC 781884	8/1/2034	6.334	115	115	117
FREDDIE MAC F4-20328	2/15/2038	4.779	1,326	1,326	1,314
FREDDIE MAC F2-20350	9/15/2040	4.779	6,947	6,936	6,859
FANNIE MAE ARM 190726	3/1/2033	5.828	12	13	13

Ameriprise Certificate Company
Schedule I — Investments in Securities of Unaffiliated Issuers (continued)
December 31, 2025
(in thousands, except rate)

Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)
FANNIE MAE 12-133	4/25/2042	4.239	2,226	2,220	2,177
FANNIE MAE 13-2 KF	1/25/2037	4.169	2,144	2,140	2,109
FANNIE MAE FA-2013-1	2/25/2043	4.339	3,160	3,170	3,104
FANNIE MAE FA-2015-4	2/25/2045	4.489	1,217	1,217	1,191
FANNIE MAE AF-2015-22C	4/25/2045	4.489	3,941	3,927	3,858
FANNIE MAE AF-2015-42	6/25/2055	4.469	2,916	2,901	2,895
FANNIE MAE KF-2015-27	5/25/2045	4.289	2,539	2,533	2,516
FANNIE MAE DF-2015-38	6/25/2055	4.449	4,854	4,823	4,803
FANNIE MAE FA-2015-55	8/25/2055	4.489	1,975	1,967	1,969
FANNIE MAE_15-50	7/25/2045	4.489	5,340	5,333	5,290
FANNIE MAE_15-93	8/25/2045	4.339	1,304	1,301	1,291
FANNIE MAE FW-2015-84	11/25/2045	4.489	3,725	3,720	3,647
FANNIE MAE AF-2015-91	12/25/2045	4.509	3,420	3,404	3,454
FANNIE MAE 16-2	2/25/2056	4.619	1,186	1,184	1,177
FANNIE MAE_16-11	3/25/2046	4.689	2,379	2,381	2,372
FANNIE MAE AF-2016-11	3/25/2046	4.639	1,614	1,611	1,608
FANNIE MAE AF-2016-87	11/25/2046	4.539	2,148	2,146	2,132
FANNIE MAE WF-2016-68	10/25/2046	4.589	1,253	1,254	1,243
FANNIE MAE_17-8	2/25/2047	4.389	20,074	20,074	19,890
FANNIE MAE FT-2016-84	11/25/2046	4.489	4,729	4,771	4,667
FANNIE MAE AF-2016-88	12/25/2046	4.579	1,684	1,684	1,670
FANNIE MAE FL-2017-4	2/25/2047	4.589	2,533	2,533	2,522
FANNIE MAE DF-2017-16	3/25/2047	4.559	1,179	1,183	1,169
FANNIE MAE FC-2017-51	7/25/2047	4.339	11,469	11,502	11,246
FANNIE MAE FC-2018-73	10/25/2048	4.289	14,642	14,603	14,334
FANNIE MAE AF-2018-87	12/25/2048	4.439	6,401	6,373	6,334
FANNIE MAE_CF-2019-33	7/25/2049	4.459	8,873	8,889	8,712
FANNIE MAE F-2019-31	7/25/2049	4.439	14,043	14,036	13,759
FANNIE MAE FC-2019-76	12/25/2049	4.489	6,928	6,926	6,807
FANNIE MAE_FA-2020-47	7/25/2050	4.389	21,664	21,664	21,292
FANNIE MAE 22-33	9/25/2038	4.274	12,756	12,756	12,597
FREDDIE MAC FR SB8216	7/25/2052	4.274	12,189	12,169	11,985
FREDDIE MAC FR Q00885	7/25/2052	4.274	27,077	27,056	26,776
FANNIE MAE 22-43 FB	7/25/2052	4.474	26,901	26,939	26,705
FANNIE MAE_23-19	5/25/2053	4.524	37,078	37,078	36,990
FANNIE MAE 22-66	10/25/2052	4.424	16,984	17,002	16,799
FANNIE MAE 23-36	8/25/2053	4.724	20,363	20,363	20,388
FANNIE MAE FB-2024-87B	12/25/2054	4.974	72,051	71,983	72,278
FANNIE MAE FA-2025-12C	3/25/2055	5.274	57,416	57,464	57,780
FREDDIE MAC FD-203928	9/15/2041	4.518	8,524	8,580	8,444
FREDDIE MAC 4159 FD	1/15/2043	4.448	1,754	1,759	1,740
FREDDIE MAC 4248	5/15/2041	4.548	3,196	3,200	3,175
FREDDIE MAC FD-204301	7/15/2037	4.498	2,694	2,708	2,673
FREDDIE MAC GF-204367	3/15/2037	4.779	3,738	3,730	3,693
FREDDIE MAC 4363 2014 FA	9/15/2041	4.799	835	836	824
FREDDIE MAC 4448	5/15/2040	4.643	1,795	1,785	1,772
FREDDIE MAC LF-204475	4/15/2040	4.633	693	692	680
FREDDIE MAC FB-204495	11/15/2038	4.673	3,003	2,988	2,939
FREDDIE MAC WF-204491	8/15/2039	4.643	1,260	1,258	1,243
FREDDIE MAC FL-204523	8/15/2038	4.673	1,901	1,889	1,855

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Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)
FREDDIE MAC FA-204547	9/15/2040	4.879	1,741	1,738	1,734
FREDDIE MAC KF-204560	7/15/2040	4.873	3,045	3,038	3,083
FREDDIE MAC AF-204559	3/15/2042	4.823	2,226	2,217	2,207
FREDDIE MAC_4595	10/15/2037	4.979	1,803	1,803	1,791
FREDDIE MAC AF-204615	10/15/2038	4.779	1,116	1,112	1,101
FANNIE MAE AF-204620	11/15/2042	4.763	1,965	1,960	1,945
FANNIE MAE FA-204624	12/15/2038	4.773	6,253	6,234	6,197
FANNIE MAE GF-204639	3/15/2036	4.879	4,914	4,899	4,872
FREDDIE MAC WF-204681	8/15/2033	4.673	6,610	6,600	6,530
FREDDIE MAC WF-204697	6/15/2038	4.779	4,670	4,666	4,611
FREDDIE MAC AF-204774	7/15/2042	4.623	2,109	2,105	2,078
FREDDIE MAC WF-204730	8/15/2038	4.673	10,042	9,992	9,912
FREDDIE MAC FA-204822	5/15/2035	4.348	16,453	16,451	16,293
FREDDIE MAC_JF-204981	6/25/2050	4.389	11,385	11,385	11,149
FREDDIE MAC 4981	6/25/2050	4.389	26,783	26,945	26,224
FANNIE MAE_YF-204979	6/25/2050	4.439	14,366	14,379	14,152
FREDDIE MAC_5080	3/25/2051	4.094	12,078	12,078	11,120
FREDDIE MAC 5258	8/25/2052	4.374	33,705	33,705	33,406
FREDDIE MAC_22-5278	11/25/2052	4.674	61,354	61,355	60,565
FREDDIE MAC FD-5359	11/25/2053	5.374	24,630	24,630	24,990
FREDDIE MAC FE-5351	10/25/2053	5.074	34,186	34,186	34,528
FREDDIE MAC FA-5362	12/25/2053	5.094	36,308	36,308	36,608
FREDDIE MAC FB-5368	12/25/2053	5.324	20,158	20,155	20,439
FREDDIE MAC FB-5369	1/25/2054	5.074	55,344	55,367	55,711
FREDDIE MAC FD-5369	1/25/2054	4.774	26,069	26,069	26,137
FREDDIE MAC FC-5430A	7/25/2054	5.074	53,923	54,037	54,121
FREDDIE MAC NF-5478	12/25/2054	5.174	36,377	36,461	36,585
FREDDIE MAC FM-5508	2/25/2055	5.024	42,701	42,701	42,923
FREDDIE MAC AF-20-313	3/25/2055	5.024	59,722	59,723	59,808
FREDDIE MAC CF-205511	3/25/2055	5.224	83,833	83,834	84,104
FREDDIE MAC EF-205511	3/25/2055	5.024	56,007	56,009	56,180
FREDDIE MAC F-20-313	3/25/2055	5.224	83,833	83,834	84,104
FREDDIE MAC GF-205511	3/25/2055	5.024	69,116	69,118	69,186
FANNIE MAE ARM 545786	6/1/2032	6.165	106	106	108
FANNIE MAE HYBRID ARM 566074	5/1/2031	6.408	104	104	106
FANNIE MAE 4915	6/1/2031	6.160	61	61	62
FANNIE MAE ARM 620293	1/1/2032	5.900	17	17	17
FANNIE MAE AL1037	1/1/2037	6.283	795	835	822
FANNIE MAE AL2269	10/1/2040	6.430	703	743	733
FANNIE MAE AL3935	9/1/2037	6.406	1,407	1,473	1,459
FANNIE MAE AL3961	2/1/2039	6.387	557	585	572
FANNIE MAE AL4110	3/1/2037	6.189	835	871	868
FANNIE MAE AL4100	9/1/2036	6.310	1,174	1,225	1,217
FANNIE MAE AL4114	2/1/2039	6.592	598	631	625
FANNIE MAE AO8746	8/1/2027	2.500	812	817	802
FANNIE MAE AS4507	2/1/2030	3.000	1,981	2,009	1,950
FANNIE MAE AS4878	4/1/2030	3.000	2,690	2,729	2,649
FANNIE MAE ARM 651629	8/1/2032	6.310	1	1	1
FANNIE MAE ARM 655646	8/1/2032	6.465	46	46	47
FANNIE MAE ARM 655798	8/1/2032	6.229	117	117	119

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Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)
FANNIE MAE ARM 661349	9/1/2032	6.270	51	51	52
FANNIE MAE ARM 664750	10/1/2032	6.113	42	42	43
FANNIE MAE ARM 670731	11/1/2032	5.665	36	36	36
FANNIE MAE ARM 670779	11/1/2032	5.735	166	166	168
FANNIE MAE ARM 670890	12/1/2032	5.665	51	51	51
FANNIE MAE ARM 670912	12/1/2032	5.665	20	20	21
FANNIE MAE 06-36 GF	5/25/2036	4.289	1,575	1,581	1,559
FANNIE MAE 07-6	2/25/2037	4.439	2,984	2,988	2,961
FANNIE MAE 07-46 FB	5/25/2037	4.359	294	294	291
FREDDIE MAC 2A-AOT-76	10/25/2037	5.203	2,849	2,890	2,618
FANNIE MAE 09-101	12/25/2039	4.829	3,292	3,336	3,315
FANNIE MAE 09-107 FL	2/25/2038	4.836	935	939	929
FANNIE MAE FK-2010-123	11/25/2040	4.439	3,266	3,292	3,234
FANNIE MAE ARM 722779	9/1/2033	6.038	30	30	30
FANNIE MAE 725558	6/1/2034	6.334	23	22	23
FANNIE MAE 725719	7/1/2033	5.758	60	59	60
FANNIE MAE 725694	7/1/2034	5.813	48	48	49
FANNIE MAE ARM 733525	8/1/2033	6.168	171	166	175
FANNIE MAE 735034	10/1/2034	6.263	793	825	818
FANNIE MAE 735702	7/1/2035	6.434	459	470	473
FANNIE MAE ARM 739194	9/1/2033	6.254	106	106	109
FANNIE MAE ARM 743256	10/1/2033	6.359	42	41	43
FANNIE MAE ARM 743856	11/1/2033	5.935	16	16	16
FANNIE MAE ARM 758873	12/1/2033	5.982	13	12	13
FANNIE MAE 794787	10/1/2034	6.295	22	22	22
FANNIE MAE 799733	11/1/2034	5.959	72	72	73
FANNIE MAE 801917	10/1/2034	6.385	124	124	127
FANNIE MAE 801337	9/1/2034	6.216	522	544	535
FANNIE MAE 804561	9/1/2034	6.228	75	75	78
FANNIE MAE 807219	1/1/2035	6.214	225	226	232
FANNIE MAE 809532	2/1/2035	6.643	113	113	116
FANNIE MAE 834552	8/1/2035	6.705	46	46	47
FANNIE MAE BE5622	1/1/2032	2.500	6,219	6,245	6,018
FANNIE MAE BK0933	7/1/2033	3.500	2,192	2,211	2,167
FANNIE MAE BT1939	2/1/2037	2.000	6,737	6,691	6,238
FANNIE MAE CA1265	2/1/2033	3.000	5,205	5,183	5,084
FANNIE MAE CA2283	8/1/2033	3.500	2,338	2,334	2,311
FANNIE MAE FM9247	11/1/2036	2.000	5,171	5,278	4,787
FANNIE MAE FS2940	9/1/2037	4.500	8,706	8,521	8,717
FANNIE MAE 889485	6/1/2036	6.308	609	617	627
FANNIE MAE 922674	4/1/2036	6.668	213	217	221
FANNIE MAE 968438	1/1/2038	5.905	129	135	133
FANNIE MAE 995548	9/1/2035	6.237	361	367	372
FANNIE MAE 995604	11/1/2035	6.461	669	698	696
FANNIE MAE 995614	8/1/2037	5.500	92	97	93
FANNIE MAE AB5230	5/1/2027	2.500	412	413	407
FANNIE MAE MA1144	8/1/2027	2.500	378	381	374
FANNIE MAE MA3391	6/1/2033	3.000	3,101	3,077	3,026
FANNIE MAE MA4697	8/1/2042	4.000	13,739	13,764	13,516
FANNIE MAE 4915	2/1/2038	5.000	5,498	5,498	5,576

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Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)
FANNIE MAE AD0901	4/1/2040	6.307	416	440	434
FANNIE MAE AE0559	12/1/2034	6.193	770	798	796
FANNIE MAE AE0566	8/1/2035	6.459	608	632	632
GINNIE MAE II 082573	7/20/2040	5.375	1,145	1,181	1,167
GINNIE MAE II 082581	7/20/2040	5.375	1,446	1,537	1,474
GINNIE MAE II 082602	8/20/2040	5.375	2,569	2,734	2,620
GINNIE MAE II 082431	12/20/2039	4.750	997	1,032	1,023
GINNIE MAE II 082464	1/20/2040	5.625	347	370	354
GINNIE MAE II 082497	3/20/2040	5.625	745	786	759
GINNIE MAE II 082710	1/20/2041	5.625	674	698	686
GINNIE MAE II 082794	4/20/2041	5.625	1,260	1,336	1,286
GINNIE MAE FC-2009-8	2/16/2039	4.765	4,007	4,098	4,035
GINNIE MAE FB-2013-151	2/20/2040	4.196	5,589	5,612	5,523
GINNIE MAE FA-2014-43	3/20/2044	4.246	4,788	4,792	4,727
GINNIE MAE AF-2014-94	11/20/2041	4.437	1,120	1,121	1,096
GINNIE MAE AF-2015-18	2/20/2040	4.178	2,221	2,222	2,203
GINNIE MAE LF-2015-82	4/20/2041	4.287	1,596	1,596	1,574
GINNIE MAE FA-2016-115	8/20/2046	4.246	10,815	10,873	10,632
GINNIE MAE MF-2016-108	8/20/2046	4.330	332	330	324
GINNIE MAE FC-2018-67	5/20/2048	4.146	3,377	3,380	3,294
GINNIE MAE 18-66	5/20/2048	4.096	2,487	2,487	2,449
GINNIE MAE 18-168	12/20/2048	4.246	9,588	9,590	9,398
GINNIE MAE 19-143	11/20/2049	4.296	9,327	9,358	9,195
GINNIE MAE AF-2020-36	3/20/2050	4.296	20,182	20,211	19,735
GINNIE MAE 22-18	1/20/2052	4.118	18,216	18,185	17,446
GINNIE MAE 22-207	12/20/2052	4.438	31,469	31,469	31,325
GINNIE MAE 22-197	11/20/2052	4.618	24,191	24,191	24,100
GINNIE MAE_22-197	11/20/2052	4.618	41,593	41,525	41,461
GINNIE MAE 22-213	12/20/2052	4.438	26,440	26,440	26,332
GINNIE MAE 22-99	6/20/2052	4.468	31,586	31,622	31,245
GINNIE MAE 22-137	8/20/2052	4.368	19,176	19,165	18,740
GINNIE MAE_23-19	2/20/2053	4.568	51,696	51,698	51,590
GINNIE MAE_23-7	1/20/2053	4.518	37,371	37,387	37,271
GINNIE MAE_23-7	1/20/2053	4.518	26,361	26,379	26,293
GINNIE MAE_23-21	2/20/2053	4.568	7,184	7,184	7,169
GINNIE MAE_23-20	2/20/2053	4.418	23,327	23,293	23,218
GINNIE MAE_23-20	2/20/2053	4.418	49,991	49,982	49,758
GINNIE MAE_23-54	4/20/2053	4.518	26,580	26,580	26,512
GINNIE MAE_23-56	4/20/2053	4.518	13,423	13,423	13,392
GINNIE MAE 22-168	9/20/2052	4.418	55,280	55,280	54,529
GINNIE MAE_23-68	5/20/2053	4.468	56,333	56,345	55,934
GINNIE MAE_23-82	6/20/2053	4.668	12,869	12,869	12,873
GINNIE MAE_23-83	6/20/2053	4.818	73,829	72,689	73,823
GINNIE MAE_23-115	8/20/2053	4.818	19,975	19,975	19,992
GINNIE MAE_23-111	8/20/2053	4.718	18,506	18,513	18,524
GINNIE MAE_23-115	6/20/2053	4.918	36,694	36,694	36,865
GINNIE MAE_23-149	9/20/2063	4.968	19,521	19,521	19,609
GINNIE MAE_23-151	10/20/2053	4.968	35,632	35,632	35,793
GINNIE MAE_23-152	10/20/2053	5.168	11,717	11,717	11,815
GINNIE MAE_23-136	9/20/2053	4.918	21,878	21,878	21,963

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GINNIE MAE_23-184	12/20/2053	4.418	37,850	37,332	37,674
TOTAL AGENCY RESIDENTIAL MORTGAGE BACKED SECURITIES				2,523,581	2,514,663
NON-AGENCY RESIDENTIAL MORTGAGE BACKED SECURITIES					
A&D MORTGAGE TRUST 2025-NQM1 A	6/25/2070	5.790	43,234	43,211	43,719
A&D MTG TR ADMT_23-NQM3	7/25/2068	6.733	8,705	8,694	8,766
A&D MTG TR ADMT_23-NQM4	9/25/2068	7.472	33,939	33,904	34,427
A&D MTG TR ADMT_23-NQM5	11/25/2068	7.049	28,386	28,362	28,762
A&D MTG TR ADMT_24-NQM3	7/25/2069	6.451	37,431	37,386	38,018
A&D MTG TR ADMT_24-NQM4	8/25/2069	5.464	21,501	21,481	21,636
A&D MTG TR ADMT_24-NQM5	11/25/2069	5.699	16,782	16,770	16,926
ACRA TRUST ACRA_24-NQM1	10/25/2064	5.608	36,559	36,525	36,887
ADJUSTABLE RATE MORTGAGE TRUST ARMT_04-2	2/25/2035	5.513	7	7	7
ANGEL OAK MORTGAGE TRUST AOMT_20-2	1/26/2065	2.531	1,082	1,090	1,033
ANGEL OAK MORTGAGE TRUST AOMT_20-3	4/25/2065	1.691	2,260	2,258	2,160
ANGEL OAK MORTGAGE TRUST AOMT_20-5	5/25/2065	1.373	1,804	1,803	1,737
ANGEL OAK MORTGAGE TRUST AOMT_21-8	11/25/2066	1.820	7,757	7,755	7,029
ANGEL OAK MORTGAGE TRUST AOMT_22-1	12/25/2066	2.881	20,615	20,608	19,643
ANGEL OAK MORTGAGE TRUST AOMT_24-11	8/25/2069	5.700	15,987	15,976	16,167
ANGEL OAK MORTGAGE TRUST AOMT_24-12	10/25/2069	5.653	31,241	31,209	31,566
ANGEL OAK MORTGAGE TRUST AOMT_24-7	5/25/2069	5.621	27,590	27,609	27,857
ANGEL OAK MORTGAGE TRUST AOMT_24-8	5/27/2069	5.338	26,121	26,105	26,300
ANGEL OAK MORTGAGE TRUST AOMT_25-1	1/25/2070	5.690	34,872	34,839	35,232
ANGEL OAK MORTGAGE TRUST AOMT_25-2	2/25/2070	5.637	22,396	22,382	22,610
ANGEL OAK MORTGAGE TRUST AOMT_25-HB1	2/25/2055	5.674	10,532	10,532	10,532
APS RESECURITIZATION TRUST APS_16-3	11/27/2046	6.096	1,120	1,120	2,714
APS RESECURITIZATION TRUST APS_16-3	11/27/2066	6.096	—	—	—
ARROYO MORTGAGE TRUST ARRW_19-1	1/25/2049	3.805	2,627	2,623	2,605
ARROYO MORTGAGE TRUST ARRW_19-3	10/25/2048	2.962	1,969	1,967	1,902
BANK OF AMERICA MORTGAGE SECURITIES BOAMS_04-E	6/25/2034	5.641	391	389	374
BRAVO RESIDENTIAL FUNDING TRUST BRAVO_20-RPL1	5/26/2059	2.500	3,306	3,315	3,261
BRAVO RESIDENTIAL FUNDING TRUST BRAVO_22-NQM1	9/25/2061	3.626	13,199	13,183	13,133
BRAVO RESIDENTIAL FUNDING TRUST BRAVO_24-NQM1	12/1/2063	5.943	18,865	18,835	19,032
BRAVO RESIDENTIAL FUNDING TRUST BRAVO_24-NQM2	2/25/2064	6.285	16,711	16,683	16,920
BRAVO RESIDENTIAL FUNDING TRUST BRAVO_24-NQM3	3/25/2064	6.191	29,612	29,567	29,996
BRAVO RESIDENTIAL FUNDING TRUST BRAVO_24-NQM6	8/1/2064	5.409	14,129	14,110	14,241
BRAVO RESIDENTIAL FUNDING TRUST BRAVO_25-NQM2	11/25/2064	5.678	29,181	29,160	29,506
BRAVO RESIDENTIAL FUNDING TRUST BRAVO_25-NQM3	3/25/2065	5.573	36,730	36,697	37,062
BUNKER HILL LOAN DEPOSITARY TRUST BHLD_19-2	7/25/2049	2.879	1,792	1,790	1,770
BUNKER HILL LOAN DEPOSITARY TRUST BHLD_19-3	11/25/2059	3.724	383	382	381
CHASE MORTGAGE FINANCE CORPORATION CHASE_07-A1	2/25/2037	6.653	272	270	273
CHNGE MORTGAGE TRUST CHNGE_23-1	3/25/2058	7.065	6,500	6,484	6,491
CHNGE MORTGAGE TRUST CHNGE_23-2	6/25/2058	6.525	14,537	14,507	14,567
CHNGE MORTGAGE TRUST CHNGE_23-3	7/25/2058	7.100	8,173	8,159	8,218
CIM TRUST CIM_25-I1	10/25/2069	5.655	30,317	30,297	30,705
CITIGROUP MORTGAGE LOAN TRUST INC CMLTI_15-RP2 CMLTI_15-PS1	9/25/2042	3.750	756	759	734
COLT FUNDING LLC COLT_20-2R	10/26/2065	1.325	2,747	2,745	2,615
COLT FUNDING LLC COLT_21-6	12/25/2066	1.907	13,209	13,204	12,306
COLT FUNDING LLC COLT_24-INV2	5/25/2069	6.421	11,033	11,022	11,206

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COLT FUNDING LLC COLT_24-INV4	5/25/2069	5.607	18,715	18,699	18,915
COLT MORTGAGE LOAN TRUST COLT_22-1	12/27/2066	2.284	15,076	15,070	13,950
COLT MORTGAGE LOAN TRUST COLT_22-2	2/25/2067	2.994	10,097	10,094	9,738
COLT MORTGAGE LOAN TRUST COLT_23-2	7/25/2068	6.596	12,811	12,794	12,886
COLT MORTGAGE LOAN TRUST COLT_24-1	2/25/2069	5.835	7,531	7,518	7,592
COLT MORTGAGE LOAN TRUST COLT_24-2	4/25/2069	6.125	14,146	14,125	14,322
COLT MORTGAGE LOAN TRUST COLT_24-3	6/25/2069	6.393	25,317	25,286	25,709
COLT MORTGAGE LOAN TRUST COLT_24-4	7/25/2069	5.949	20,147	20,120	20,387
COLT MORTGAGE LOAN TRUST COLT_24-5	8/25/2069	5.123	37,156	37,117	37,267
COLT MORTGAGE LOAN TRUST COLT_24-6	11/25/2069	5.390	27,394	27,367	27,573
COLT MORTGAGE LOAN TRUST COLT_24-7	12/26/2069	5.538	29,033	29,007	29,296
COLT MORTGAGE LOAN TRUST COLT_25-3	3/25/2070	5.352	21,075	21,048	21,236
COLT MORTGAGE LOAN TRUST COLT_25-4	4/25/2070	5.794	12,691	12,754	12,873
COLT MORTGAGE LOAN TRUST COLT_25-5	5/25/2070	5.536	32,217	32,193	32,519
COUNTRYWIDE HOME LOANS CWHL_03-46	1/19/2034	5.770	533	542	523
CREDIT SUISSE MORTGAGE TRUST CSMC_17-FHA1	4/25/2047	3.250	6,671	6,711	6,163
CREDIT SUISSE MORTGAGE TRUST CSMC_17-RPL1	7/25/2057	2.750	3,197	3,192	3,133
CREDIT SUISSE MORTGAGE TRUST CSMC_17-RPL3	8/1/2057	4.000	12,103	12,414	11,453
CREDIT SUISSE MORTGAGE TRUST CSMC_19-AFC1	7/25/2049	3.573	3,847	3,842	3,723
CREDIT SUISSE MORTGAGE TRUST CSMC_19-NQM1	10/25/2059	3.656	269	268	267
CREDIT SUISSE MORTGAGE TRUST CSMC_22-ATH1	1/25/2067	2.870	9,171	9,165	8,996
CREDIT SUISSE MORTGAGE TRUST CSMC_22-ATH2	5/25/2067	4.547	13,132	13,126	13,068
CROSS MORTGAGE TRUST CROSS_23-H2	11/25/2068	7.135	25,371	25,333	25,712
CROSS MORTGAGE TRUST CROSS_24-H2	4/25/2069	6.093	18,071	18,048	18,280
CROSS MORTGAGE TRUST CROSS_24-H3	6/25/2069	6.272	13,320	13,303	13,510
CROSS MORTGAGE TRUST CROSS_24-H4	7/25/2069	6.147	12,005	11,985	12,180
CROSS MORTGAGE TRUST CROSS_24-H5	8/26/2069	5.854	7,006	6,997	7,091
CROSS MORTGAGE TRUST CROSS_25-H1	2/25/2070	5.735	16,686	16,667	16,877
CROSS MORTGAGE TRUST CROSS_25-H3	4/25/2070	5.883	25,309	25,269	25,685
CSMC TRUST CSMC_21-NQM8	10/25/2066	2.841	18,645	18,639	17,259
DEEPHAVEN RESIDENTIAL MORTGAGE TRUST DRMT_22-1	1/25/2067	2.205	14,428	14,418	13,406
DEEPHAVEN RESIDENTIAL MORTGAGE TRUST DRMT_24-1	7/25/2069	5.735	34,671	34,650	35,016
ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_19-2	11/25/2059	2.739	2,138	2,136	2,108
ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_22-1	1/25/2067	2.206	16,585	16,580	14,801
ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_24-INV2	10/25/2069	5.035	12,913	12,906	12,940
ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_24-NQM1	11/25/2069	5.708	33,071	33,040	33,466
ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_25-INV1	3/25/2070	5.626	13,377	13,369	13,509
ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_25-NQM1	1/25/2070	5.668	20,899	20,875	21,104
FIRST HORIZON ALTERNATIVE MORTGAGE SECURITIES FHAMS_04-AA4	10/25/2034	5.118	79	80	78
GCAT GCAT_24-NQM2	6/25/2059	6.085	22,192	22,157	22,507
GCAT_19-NQM3	11/25/2059	2.686	1,530	1,528	1,511
GCAT_22-HX1	12/27/2066	2.885	11,685	11,679	11,019
GMAC MORTGAGE CORPORATION LOAN TRUST GMACM_04-AR2	8/19/2034	4.740	97	97	89
GMAC MORTGAGE CORPORATION LOAN TRUST GMACM_04-AR2	8/19/2034	4.156	88	88	82
GS MORTGAGE SECURITIES TRUST GSMBS_18-RPL1	10/25/2057	3.750	2,980	2,961	2,946
GSR MORTGAGE LOAN TRUST GSR_05-AR1	1/25/2035	6.980	353	353	345
HARBORVIEW MORTGAGE LOAN TRUST HVMLT_04-1	4/19/2034	5.778	48	48	47
HARBORVIEW MORTGAGE LOAN TRUST HVMLT_04-10	1/19/2035	5.031	68	68	63
HARBORVIEW MORTGAGE LOAN TRUST HVMLT_04-4	6/19/2034	5.112	20	20	19
HARBORVIEW MORTGAGE LOAN TRUST HVMLT_04-6	8/19/2034	6.615	24	23	24

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HARBORVIEW MORTGAGE LOAN TRUST HVMLT_04-7	11/19/2034	5.337	127	126	122
HOMES TRUST HOMES_24-AFC1	8/25/2059	5.224	18,356	18,337	18,415
HOMES TRUST HOMES_25-NQM1	1/25/2070	5.554	38,622	38,597	38,973
HOMES TRUST HOMES_25-NQM2	2/25/2070	5.425	18,830	18,818	18,989
HOMES_23-NQM2	2/25/2068	6.456	34,036	34,014	34,113
HOMES_24-NQM2	10/25/2069	5.717	14,282	14,260	14,440
IMPERIAL FUND MORTGAGE TRUST IMPRL_21-NQM4	1/25/2057	2.091	20,063	20,057	17,725
IMPERIAL FUND MORTGAGE TRUST IMPRL_23-NQM1	2/25/2068	5.941	13,981	13,963	13,950
JP MORGAN MORTGAGE TRUST JPMMT_24-HE3	2/25/2055	5.118	13,137	13,137	13,137
JP MORGAN MORTGAGE TRUST JPMMT_25-VIS1	8/25/2055	5.493	46,576	46,544	46,887
JPMMT_25-NQM2	9/25/2065	5.567	13,716	13,708	13,852
MELLO MORTGAGE CAPITAL ACCEPTANCE MELLO_21-INV3	10/25/2051	2.500	18,900	19,141	15,820
MERRILL LYNCH MORTGAGE INVESTORS INC MLMI_05-A1	12/25/2034	6.175	45	45	46
MERRILL LYNCH MORTGAGE INVESTORS INC MLMI_05-A2	2/25/2035	5.135	265	265	255
MERRILL LYNCH MORTGAGE INVESTORS TRUST MLCC_04-1	12/25/2034	5.318	51	51	48
MERRILL LYNCH MORTGAGE INVESTORS TRUST MLMI_03-A5	8/25/2033	6.252	120	119	117
METLIFE SECURITIZATION TRUST MST_17-1A	4/25/2055	3.000	3,187	3,195	3,084
METLIFE SECURITIZATION TRUST MST_18-1A	3/25/2057	3.750	4,000	3,999	3,917
MFA TRUST MFRA_20-NQM3	1/26/2065	1.014	1,005	1,004	966
MFA TRUST MFRA_23-NQM4	12/25/2068	6.105	15,061	15,046	15,182
MFA TRUST MFRA_24-NQM1	3/25/2069	6.579	5,768	5,758	5,847
MFA TRUST MFRA_24-NQM2	8/25/2069	5.272	14,211	14,194	14,265
MFA TRUST MFRA_24-NQM3	12/25/2069	5.722	19,859	19,840	20,038
MFA TRUST MFRA_25-NQM2	5/27/2070	5.675	11,252	11,243	11,360
MILL CITY MORTGAGE TRUST MCMLT_18-3	8/25/2058	3.482	1,023	1,028	1,013
MILL CITY MORTGAGE TRUST MCMLT_19-1	10/25/2069	3.250	2,325	2,331	2,278
MILL CITY MORTGAGE TRUST MCMLT_19-GS1	7/25/2059	2.750	2,273	2,272	2,235
MORGAN STANLEY MORTGAGE LOAN TRUST MSM_04-10AR	11/25/2034	5.374	158	159	153
MORGAN STANLEY MORTGAGE LOAN TRUST MSM_04-10AR	11/25/2034	5.573	33	33	32
MORGAN STANLEY RESIDENTIAL MORTGAGE LOAN TRUST MSRM_24-NQM3	7/25/2069	5.044	17,022	17,003	17,070
MORGAN STANLEY RESIDENTIAL MORTGAGE LOAN TRUST MSRM_24-NQM5	10/25/2069	5.649	11,578	11,566	11,706
MORGAN STANLEY RESIDENTIAL MORTGAGE LOAN TRUST MSRM_25-NQM1	11/25/2069	5.738	14,711	14,701	14,896
MORGAN STANLEY RESIDENTIAL MORTGAGE LOAN TRUST MSRM_25-NQM2	1/25/2070	5.627	36,688	36,665	37,039
NATIONSTAR MORTGAGE LOAN TRUST NSMLT_13-A	12/25/2052	3.750	384	389	369
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_14-3A	11/25/2054	3.750	930	943	891
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_16-1A	3/25/2056	3.750	2,501	2,566	2,413
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_16-2A	11/26/2035	3.750	1,697	1,721	1,652
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_16-3A	9/25/2056	3.750	4,927	5,041	4,743
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_16-4A	11/25/2056	3.750	5,158	5,243	4,956
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_17-1A	2/25/2057	4.000	4,036	4,099	3,943
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_17-2A	3/25/2057	4.000	5,060	5,173	4,928
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_17-3A	4/25/2057	4.000	5,321	5,434	5,166
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_17-6A	8/27/2057	4.000	3,931	3,997	3,841
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_19-NQM4	9/25/2059	2.492	767	766	739
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_19-RPL3	7/25/2059	2.750	4,852	4,913	4,704
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_24-NQM1	3/25/2064	6.129	11,814	11,796	11,958
NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_25-NQM1	1/25/2065	5.643	20,882	20,858	21,245
NEW YORK MORTGAGE TRUST NYMT_24-BPL3	9/25/2039	5.268	23,625	23,625	23,706

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OBX TRUST OBX_21-INV1	9/25/2051	2.500	17,521	17,721	14,623
OBX TRUST OBX_23-NQM10	10/25/2063	6.465	11,641	11,627	11,761
OBX TRUST OBX_23-NQM8	9/25/2063	7.045	18,123	18,101	18,325
OBX TRUST OBX_24-NQM17	11/25/2064	5.610	21,809	21,782	22,028
OCEANVIEW MORTGAGE LOAN TRUST OVMLT_20-1	5/28/2050	1.733	1,134	1,133	1,080
ONSLOW BAY FINANCIAL LLC OBX_23-NQM7	4/25/2063	6.844	11,306	11,470	11,406
ONSLOW BAY FINANCIAL LLC OBX_24-NM10	5/25/2064	6.180	21,635	21,599	21,956
ONSLOW BAY FINANCIAL LLC OBX_24-NQM18	10/25/2064	5.408	27,864	27,826	28,069
ONSLOW BAY FINANCIAL LLC OBX_24-NQM2	12/25/2063	5.878	19,832	19,808	19,991
ONSLOW BAY FINANCIAL LLC OBX_24-NQM3	12/25/2063	6.129	9,891	9,876	9,999
ONSLOW BAY FINANCIAL LLC OBX_24-NQM4	1/25/2064	6.067	19,765	19,734	19,972
ONSLOW BAY FINANCIAL LLC OBX_24-NQM5	1/25/2064	5.988	12,905	12,884	13,040
ONSLOW BAY FINANCIAL LLC OBX_25-NQM2	11/25/2064	5.597	38,645	38,596	39,054
ONSLOW BAY FINANCIAL LLC OBX_25-NQM4	2/25/2055	5.400	27,604	27,570	27,819
PRKCM TRUST PRKCM_23-AFC2	6/25/2058	6.482	23,248	23,215	23,302
PRKCM TRUST PRKCM_23-AFC4	11/25/2058	7.225	14,599	14,579	14,795
PRKCM TRUST PRKCM_24-AFC1	3/25/2059	6.333	24,912	24,863	25,210
PRKCM TRUST PRKCM_24-HOME1	5/25/2059	6.431	31,841	31,793	32,351
PRKCM TRUST PRKCM_25-HOME1	2/25/2060	5.546	17,283	17,269	17,498
PRPM ADVISORS LLC PRPM_24-NQM4	12/26/2069	5.674	12,402	12,392	12,544
PRPM ADVISORS LLC PRPM_25-NQM1	11/25/2069	5.802	15,167	15,153	15,344
PRPM LLC PRPM_23-NQM3	11/25/2068	6.221	14,504	14,491	14,649
PRPM LLC PRPM_24-NQM1	12/25/2068	6.265	21,153	21,127	21,416
PRPM LLC PRPM_24-NQM2	6/25/2069	6.327	35,864	35,828	36,479
RUN_22-NQM1	3/25/2067	4.000	7,286	7,236	7,321
SASC_03-24A	7/25/2033	6.493	139	139	136
STAR_20-3	4/25/2065	1.486	679	679	666
STARWOOD MORTGAGE RESIDENTIAL TRUST STAR_22-1	12/25/2066	2.447	18,523	18,515	16,971
TOWD POINT MORTGAGE TRUST TPMT_17-4	6/25/2057	2.750	2,050	2,049	2,017
TOWD POINT MORTGAGE TRUST TPMT_19-HY1	10/25/2048	4.846	907	908	908
UNITED WHOLESALE MORTGAGE LLC UWM _21-INV2	9/25/2051	2.500	18,608	18,892	15,575
VERUS SECURITIZATION TRUST VERUS_21-7	10/25/2066	1.829	11,866	11,863	10,939
VERUS SECURITIZATION TRUST VERUS_21-R1	10/25/2063	0.820	1,769	1,768	1,740
VERUS SECURITIZATION TRUST VERUS_22-1	1/25/2067	2.724	13,457	13,453	12,912
VERUS SECURITIZATION TRUST VERUS_23-4	5/25/2068	5.811	13,648	13,629	13,655
VERUS SECURITIZATION TRUST VERUS_23-8	12/25/2068	6.259	12,781	12,763	12,904
VERUS SECURITIZATION TRUST VERUS_24-2	2/25/2069	6.095	22,036	22,000	22,261
VERUS SECURITIZATION TRUST VERUS_24-INV1	3/25/2069	6.116	10,996	10,984	11,129
VERUS SECURITIZATION TRUST VERUS_25-2	3/25/2070	5.307	35,421	35,390	35,663
VERUS SECURITIZATION TRUST VERUS_25-INV1	2/25/2070	5.548	41,148	41,127	41,591
VISIO_19-2	11/25/2054	2.722	823	821	818
WAMU MORTGAGE PASS-THROUGH CERTIFICATES WAMU_03-AR6	6/25/2033	6.169	123	122	121
WAMU MORTGAGE PASS-THROUGH CERTIFICATES WAMU_04-AR10	7/25/2044	4.286	128	128	125
WAMU MORTGAGE PASS-THROUGH CERTIFICATES WAMU_05-AR3	3/25/2035	4.931	267	268	252
WAMU MORTGAGE PASS-THROUGH CERTIFICATES WAMU_05-AR4	4/25/2035	4.347	605	603	575
WELLS FARGO MORTGAGE BACKED SECURITIES TRUST WFMBS_04-K	7/25/2034	6.419	195	200	199
TOTAL NON-AGENCY RESIDENTIAL MORTGAGE BACKED SECURITIES				2,533,300	2,528,702
TOTAL RESIDENTIAL MORTGAGE BACKED SECURITIES				5,056,881	5,043,365

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ASSET BACKED SECURITIES					
AFFIRM ASSET SECURITIZATION TRUST AFFRM_24-X2	12/17/2029	5.220	1,647	1,647	1,648
AFFIRM ASSET SECURITIZATION TRUST AFFRM_24-A	2/15/2029	5.610	25,000	24,999	25,040
ALLY AUTO RECEIVABLES TRUST ALLYA_22-3	4/15/2027	5.070	1,074	1,074	1,075
APIDOS CLO APID_20-33A	4/24/2038	5.165	22,000	22,000	22,053
BAIN CAPITAL CREDIT CLO BCC_23	7/16/2038	5.644	12,570	12,570	12,623
BABSON CLO LTD BABSN_23-1A	4/20/2038	5.284	40,000	40,000	40,138
BROAD RIVER BSL FUNDING CLO BDRVR_20-1	7/20/2034	5.316	16,000	16,000	16,000
CARVANA AUTO RECEIVABLES TRUST CRVNA_23-N4	1/10/2028	6.420	1,475	1,475	1,476
CERBERUS ONSHORE CLO LLC CERB_24-3	7/15/2036	5.655	25,000	25,000	25,060
DRYDEN SENIOR LOAN FUND DRSLF_18-55A	4/15/2031	5.186	2,994	2,994	2,996
FOURSIGHT CAPITAL AUTOMOBILE RECEIVABLES TRUST FCRT_23-2	5/15/2028	5.990	1,663	1,663	1,669
GLS AUTO SELECT RECEIVABLES TRUST GSAR_23-2	6/15/2028	6.370	2,938	2,938	2,952
GLS AUTO SELECT RECEIVABLES TRUST GSAR_24-3	10/15/2029	5.590	8,305	8,305	8,401
GOLDENTREE LOAN MANAGEMENT US CLO 1 LTD GLM_21-9A	4/20/2037	5.384	20,000	20,000	20,047
GOLDENTREE LOAN MANAGEMENT US	1/20/2039	5.164	50,000	50,000	50,093
GOLUB CAPITAL PARTNERS CLO LTD GOCAP_19-46A	4/20/2037	5.694	20,000	20,000	20,041
GREENSKY HOME IMPROVEMENT ISSUER TRUST GSKY_24-2	10/27/2059	5.250	4,835	4,835	4,855
GREENSTATE AUTO RECEIVABLES TRUST GRNST_24-1	8/16/2027	5.530	1,119	1,119	1,120
321 HENDERSON RECEIVABLES LLC HENDR_10-3A	12/15/2048	3.820	102	102	101
MADISON PARK FUNDING LTD MDPK_21-48A	1/19/2039	5.104	40,000	40,000	40,025
MAGNETITE CLO LIMITED MAGNE_20-26	1/25/2038	5.015	25,000	25,000	24,980
MARLETTE FUNDING TRUST MFT_23-4	12/15/2033	7.130	3,713	3,712	3,736
NAVIENT STUDENT LOAN TRUST NAVSL_18-DA	12/15/2059	4.665	2,198	2,194	2,193
OCCU AUTO RECEIVABLES TRUST OCCU	4/17/2028	4.820	15,018	15,017	15,040
OCTAGON INVESTMENT PARTNERS OCT48_20-3A	1/15/2038	5.265	25,000	25,000	25,052
OAK HILL CREDIT PARTNERS OAKC_23-14	4/20/2038	5.584	5,000	5,000	5,027
OAKC_21-8A	1/20/2038	5.164	30,000	30,000	30,070
ONEMAIN FINANCIAL ISSUANCE TRUST OMFIT_22-S1	5/14/2035	4.130	7,629	7,607	7,629
ONEMAIN FINANCIAL ISSUANCE TRUST OMFIT_22-2	10/14/2034	4.890	1,888	1,887	1,889
OPORTUN FUNDING LLC OPTN_24-2	2/9/2032	5.860	404	404	404
OPORTUN FUNDING LLC OPTN_25-B	5/9/2033	4.880	23,700	23,697	23,901
PAGAYA POINT OF SALE HOLDINGS	1/20/2034	5.715	40,000	40,000	40,322
PAGAYA AI DEBT SELECTION TRUST PAID_24-10	6/15/2032	5.521	22,985	22,985	23,120
PAGAYA AI DEBT GRANTOR TRUST PAID_24-8	1/15/2032	5.331	3,599	3,599	3,609
PAGAYA AI DEBT GRANTOR TRUST P	10/15/2032	4.865	24,475	24,475	24,560
PAGAYA AI DEBT GRANTOR TRUST PAID_24-7	12/15/2031	6.117	8,482	8,482	8,533
PAGAYA AI DEBT GRANTOR TRUST PAID_25-2	10/15/2032	4.961	20,290	20,290	20,378
PAGAYA AI DEBT SELECTION TRUST PAID_24-9	3/15/2032	5.065	12,879	12,879	12,906
PAGAYA AI DEBT TRUST PAID_25-4	1/17/2033	5.373	25,119	25,119	25,333
PAGAYA AI DEBT SELECTION TRUST PAID_24-3	10/15/2031	6.258	4,657	4,657	4,684
PAGAYA AI DEBT SELECTION TRUST PAID_24-6	11/15/2031	6.093	3,003	3,003	3,020
PALMER SQUARE CLO LTD PLMRS_21-2A	2/15/2038	5.134	25,000	25,000	25,007
RESEARCH-DRIVEN PAGAYA MOTOR ASSET TRUST RPM_23-4	3/25/2032	7.540	7,435	7,435	7,452
PRESTON RIDGE PARTNERS MORTGAGE	2/27/2034	5.149	50,000	50,000	50,333
SMB PRIVATE EDUCATION LOAN TRUST SMB_21-A	1/15/2053	4.595	8,810	8,652	8,725
SMB PRIVATE EDUCATION LOAN TRUST SMB_17-B	10/15/2035	2.820	285	285	284
UPGRADE MASTER PASS-THRU TRUST	9/15/2032	4.794	24,217	24,217	24,278
UPSTART SECURITIZATION TRUST UPST_23-3	10/20/2033	6.900	2,034	2,033	2,038
WESTLAKE AUTOMOBILE RECEIVABLES TRUST WLAKE_23-1	2/16/2027	5.890	685	685	686

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WESTLAKE AUTOMOBILE RECEIVABLES TRUST WLAKE_24-2	8/16/2027	5.750	3,120	3,120	3,123	
TOTAL ASSET BACKED SECURITIES				723,155	725,725	
COMMERCIAL MORTGAGE BACKED SECURITIES						
AGENCY COMMERCIAL MORTGAGE BACKED SECURITIES						
FREDDIE MAC A-20KF60	2/25/2026	4.613	1,868	1,868	1,868	
FREDDIE MAC KF67	8/25/2029	4.500	7,392	7,337	7,401	
FREDDIE MAC KF76	1/25/2030	4.342	2,052	2,031	2,057	
FREDDIE MAC K-F120	8/25/2031	4.074	27,808	27,019	27,495	
GINNIE MAE AG-2017-171	10/16/2048	2.250	2,494	2,487	2,394	
TOTAL AGENCY COMMERCIAL MORTGAGE BACKED SECURITIES				40,742	41,215	
NON-AGENCY COMMERCIAL MORTGAGE BACKED SECURITIES						
BARCLAYS COMMERCIAL MORTGAGE SECURITIES LLC BBCMS_19-BWAY	11/15/2034	5.030	9,743	9,742	6,064	c
BX COMMERCIAL MORTGAGE TRUST BX_21-XL2	10/15/2038	4.553	13,094	13,094	13,085	
COLONY MORTGAGE CAPITAL LTD CLNY_19-IKPR	11/15/2038	5.277	8,585	8,577	8,456	
COMM MORTGAGE TRUST COMM_19-521F	6/15/2034	4.797	16,510	16,510	15,836	
JP MORGAN CHASE COMMERCIAL MORTGAGE SECURITIES TRUST JPMCC_18-ASH8	2/15/2035	4.848	9,378	9,378	9,300	
LIFE FINANCIAL SERVICES TRUST LIFE_22-BMR2	5/15/2039	5.045	49,000	48,981	47,232	
MORGAN STANLEY CAPITAL I TRUST MSC_18-BOP	8/15/2033	4.647	12,624	12,624	10,355	
MTN COMMERCIAL MORTGAGE TRUST MTN_22-LPFL	3/15/2039	5.147	50,000	49,951	49,970	
ONE NEW YORK PLAZA TRUST ONYP_20-1NYP	1/15/2036	4.815	18,200	18,200	17,574	
STAR_22-SFR3	5/17/2039	5.609	47,228	47,237	47,420	
280 PARK AVENUE MORTGAGE TRUST PRK_17-280P	9/15/2034	4.958	40,000	40,000	39,866	
WELLS FARGO COMMERCIAL MORTGAGE TRUST WFCM_17-SMP	12/15/2034	4.673	18,500	18,498	17,274	
TOTAL NON-AGENCY COMMERCIAL MORTGAGE BACKED SECURITIES				292,792	282,432	
TOTAL COMMERCIAL MORTGAGE BACKED SECURITIES				333,534	323,647	
CORPORATE DEBT SECURITIES						
BANKING						
WASHINGTON MUTUAL BANK/HENDERSON	6/15/2011	—	1,500	—	3	c,d
TOTAL BANKING				—	3	
CAPITAL GOODS						
BERRY GLOBAL INC	1/15/2026	1.570	20,266	20,233	20,237	
L3HARRIS TECHNOLOGIES INC	12/15/2026	3.850	4,660	4,618	4,656	
TOTAL CAPITAL GOODS				24,851	24,893	
COMMUNICATIONS						
AMERICAN TOWER CORPORATION	10/15/2026	3.375	3,749	3,711	3,730	
TOTAL COMMUNICATIONS				3,711	3,730	
CONSUMER NON CYCLICAL						
CAMPBELLS COMPANY	3/20/2026	5.300	21,466	21,486	21,499	
CONSTELLATION BRANDS INC	12/6/2026	3.700	3,725	3,681	3,716	
CVS HEALTH CORPORATION	8/15/2026	3.000	5,227	5,173	5,190	
HCA-THE HEALTHCARE COMPANY	6/15/2026	5.250	21,190	21,187	21,213	
TOTAL CONSUMER NON CYCLICAL				51,527	51,618	

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ELECTRIC					
AES CORPORATION (THE)	1/15/2026	1.375	13,670	13,650	13,650
FIRSTENERGY CORPORATION	3/30/2026	5.150	1,250	1,248	1,253
TOTAL ELECTRIC				14,898	14,903
ENERGY					
COLORADO INTERSTATE GAS COMPANY	8/15/2026	4.150	12,500	12,433	12,486
PLAINS ALL AMERICAN PIPELINE LP	12/15/2026	4.500	4,793	4,787	4,807
TOTAL ENERGY				17,220	17,293
NATURAL GAS					
SEMPRA	8/1/2026	5.400	27,550	27,629	27,716
TOTAL NATURAL GAS				27,629	27,716
TECHNOLOGY					
NXP BV	6/18/2026	3.875	5,971	5,943	5,964
TOTAL TECHNOLOGY				5,943	5,964
TRANSPORTATION					
NORFOLK SOUTHERN CORPORATION	6/15/2026	2.900	10,000	9,901	9,955
TOTAL TRANSPORTATION				9,901	9,955
TOTAL CORPORATE DEBT SECURITIES				155,680	156,075
TOTAL FIXED MATURITIES				7,725,367	7,705,871
SYNDICATED LOANS					
BASIC INDUSTRY					
ELEMENT SOLUTIONS INC	12/18/2030	5.666	1,154	1,142	1,142
INEOS LTD	2/19/2030	7.166	393	380	380
INEOS LTD	2/7/2031	6.916	992	984	984
TOTAL BASIC INDUSTRY				2,506	2,506
CAPITAL GOODS					
EMRLD BORROWER LP	5/31/2030	6.072	1,406	1,393	1,393
ENERGY CAPITAL PARTNERS II LLC	9/20/2030	7.166	644	628	628
FLINT GROUP PACKAGING INKS NORTH AMERICA HOLDINGS LLC	12/31/2026	8.371	213	207	207
FLINT GROUP PACKAGING INKS NORTH AMERICA HOLDINGS LLC	12/31/2027	4.221	174	75	75
G HOLDINGS INC	9/22/2028	5.484	472	466	466
QUIKRETE HOLDINGS INC	3/19/2029	6.166	978	969	969
QUIKRETE HOLDINGS INC	4/14/2031	6.166	1,297	1,282	1,282
QUIKRETE HOLDINGS INC	2/10/2032	5.966	663	658	658
TRANSDIGM INC	2/28/2031	6.190	1,965	1,955	1,955
TOTAL CAPITAL GOODS				7,633	7,633
COMMUNICATIONS					
CMG MEDIA CORPORATION	6/18/2029	7.602	839	774	774
HUBBARD RADIO LLC	9/30/2027	8.416	171	140	140
SBA COMMUNICATIONS CORPORATION	1/25/2031	5.732	1,184	1,171	1,171
SINCLAIR INC	12/31/2029	7.402	766	657	657

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TELESAT LLC	12/7/2026	6.834	814	813	813
TOTAL COMMUNICATIONS				3,555	3,555
CONSUMER CYCLICAL					
ADT INC	3/7/2032	5.585	1,194	1,182	1,182
APOLLO INVESTMENT FUND VIII LP	10/13/2030	6.129	665	655	655
BELRON FINANCE 2019 LLC	10/16/2031	6.120	998	1,003	1,003
GREAT OUTDOORS GROUP LLC	1/23/2032	7.166	1,955	1,943	1,943
HILTON WORLDWIDE HOLDINGS INC	11/3/2030	5.477	1,749	1,733	1,733
LIGHT & WONDER INC	4/16/2029	5.986	1,965	1,951	1,951
PCI GAMING AUTHORITY	7/18/2031	5.916	360	350	350
RESTAURANT BRANDS INTERNATIONAL INC	9/20/2030	5.666	2,160	2,129	2,129
YUM! BRANDS INC.	3/15/2028	5.599	1,002	1,002	1,002
TOTAL CONSUMER CYCLICAL				11,948	11,948
CONSUMER NON CYCLICAL					
ARAMARK SERVICES INC	4/6/2028	5.471	1,012	1,005	1,005
BRP INC	12/13/2029	6.166	1,711	1,699	1,699
ELANCO ANIMAL HEALTH INC	10/31/2032	5.623	187	186	186
GRIFOLS SA	11/15/2027	5.690	761	759	759
ICON PLC	7/3/2028	6.002	84	83	83
ICON PLC	7/3/2028	6.002	21	21	21
MEDLINE BORROWER LP	10/23/2030	5.666	660	660	660
REYNOLDS CONSUMER PRODUCTS LLC	3/4/2032	5.666	927	927	927
THOR INDUSTRIES INC	11/15/2030	6.166	68	68	68
TOTAL CONSUMER NON CYCLICAL				5,408	5,408
ELECTRIC					
CONSTELLATION ENERGY CORPORATION	12/15/2027	5.822	398	397	397
EFS COGEN HOLDINGS I LLC	10/3/2031	7.002	603	590	590
VOLT PARENT LP	2/15/2032	5.666	230	226	226
TOTAL ELECTRIC				1,213	1,213
OTHER FINANCIAL INSTITUTIONS					
FINCO 1 LLC	6/27/2029	5.666	784	772	772
TRANSUNION	6/24/2031	5.666	693	693	693
TRANSUNION	6/24/2031	5.666	969	961	961
TOTAL OTHER FINANCIAL INSTITUTIONS				2,426	2,426
OTHER INDUSTRY					
API GROUP CORPORATION	1/3/2029	5.666	944	940	940
TOTAL OTHER INDUSTRY				940	940
TECHNOLOGY					
ADEIA INC	6/8/2028	6.216	438	415	415
CARLYLE GROUP INC/THE	5/9/2031	5.916	871	871	871
COHERENT CORPORATION	7/2/2029	5.666	386	374	374
ENTEGRIS INC	7/6/2029	5.471	450	446	446
GEN DIGITAL INC	9/12/2029	5.666	959	927	927

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GODADDY INC	11/9/2029	5.666	1,157	1,130	1,130
MKS INSTRUMENTS INC	8/17/2029	5.916	551	536	536
ONEX CORPORATION	6/20/2031	5.666	868	868	868
TTM TECHNOLOGIES INC	5/30/2030	6.123	1,227	1,211	1,211
TOTAL TECHNOLOGY				6,778	6,778
TOTAL SYNDICATED LOANS BEFORE ALLOWANCE FOR LOAN LOSSES				42,407	42,407
ALLOWANCE FOR LOAN LOSSES				(206)	(206)
TOTAL SYNDICATED LOANS - NET				42,201	42,201
DERIVATIVES					
PURCHASED OPTIONS					
BNP PARIBAS	1/13/2026	—	—	582	582
BNP PARIBAS	1/27/2026	—	—	283	283
BNP PARIBAS	2/10/2026	—	—	278	278
BNP PARIBAS	2/17/2026	—	—	161	161
BNP PARIBAS	3/3/2026	—	—	116	116
BNP PARIBAS	3/31/2026	—	—	132	132
BNP PARIBAS	4/7/2026	—	—	282	282
BNP PARIBAS	4/7/2026	—	—	392	392
BNP PARIBAS	4/21/2026	—	—	335	335
BNP PARIBAS	5/5/2026	—	—	138	138
BNP PARIBAS	5/19/2026	—	—	216	216
BNP PARIBAS	5/26/2026	—	—	111	111
BNP PARIBAS	6/2/2026	—	—	107	107
BNP PARIBAS	6/9/2026	—	—	203	203
BNP PARIBAS	6/23/2026	—	—	196	196
BNP PARIBAS	7/7/2026	—	—	176	176
BNP PARIBAS	7/21/2026	—	—	83	83
BNP PARIBAS	8/11/2026	—	—	74	74
BNP PARIBAS	8/18/2026	—	—	78	78
BNP PARIBAS	9/1/2026	—	—	75	75
BNP PARIBAS	9/8/2026	—	—	72	72
BNP PARIBAS	9/15/2026	—	—	66	66
BNP PARIBAS	9/29/2026	—	—	124	124
BNP PARIBAS	10/6/2026	—	—	61	61
BNP PARIBAS	10/20/2026	—	—	122	122
BNP PARIBAS	10/27/2026	—	—	51	51
BNP PARIBAS	11/3/2026	—	—	60	60
BNP PARIBAS	12/1/2026	—	—	59	59
BNP PARIBAS	12/22/2026	—	—	56	56
BNP PARIBAS	12/29/2026	—	—	57	57
WELLS FARGO BANK, NA	1/6/2026	—	—	586	586
WELLS FARGO BANK, NA	1/6/2026	—	—	188	188
WELLS FARGO BANK, NA	1/13/2026	—	—	202	202
WELLS FARGO BANK, NA	1/20/2026	—	—	162	162
WELLS FARGO BANK, NA	1/27/2026	—	—	159	159
WELLS FARGO BANK, NA	2/3/2026	—	—	83	83
WELLS FARGO BANK, NA	2/10/2026	—	—	81	81

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WELLS FARGO BANK, NA	2/24/2026	—	—	289	289
WELLS FARGO BANK, NA	2/24/2026	—	—	93	93
WELLS FARGO BANK, NA	3/10/2026	—	—	263	263
WELLS FARGO BANK, NA	3/17/2026	—	—	128	128
WELLS FARGO BANK, NA	3/24/2026	—	—	226	226
WELLS FARGO BANK, NA	3/31/2026	—	—	277	277
WELLS FARGO BANK, NA	4/14/2026	—	—	303	303
WELLS FARGO BANK, NA	4/28/2026	—	—	137	137
WELLS FARGO BANK, NA	5/12/2026	—	—	278	278
WELLS FARGO BANK, NA	5/12/2026	—	—	108	108
WELLS FARGO BANK, NA	5/26/2026	—	—	270	270
WELLS FARGO BANK, NA	6/16/2026	—	—	103	103
WELLS FARGO BANK, NA	6/30/2026	—	—	171	171
WELLS FARGO BANK, NA	7/14/2026	—	—	83	83
WELLS FARGO BANK, NA	7/28/2026	—	—	75	75
WELLS FARGO BANK, NA	8/4/2026	—	—	81	81
WELLS FARGO BANK, NA	8/25/2026	—	—	71	71
WELLS FARGO BANK, NA	9/22/2026	—	—	119	119
WELLS FARGO BANK, NA	10/13/2026	—	—	63	63
WELLS FARGO BANK, NA	12/8/2026	—	—	55	55
TOTAL PURCHASED OPTIONS				9,400	9,400
WRITTEN OPTIONS					
BNP PARIBAS	1/13/2026	—	—	(422)	(422)
BNP PARIBAS	1/27/2026	—	—	(202)	(202)
BNP PARIBAS	2/10/2026	—	—	(195)	(195)
BNP PARIBAS	2/17/2026	—	—	(115)	(115)
BNP PARIBAS	3/3/2026	—	—	(94)	(94)
BNP PARIBAS	3/31/2026	—	—	(111)	(111)
BNP PARIBAS	4/7/2026	—	—	(201)	(201)
BNP PARIBAS	4/7/2026	—	—	(354)	(354)
BNP PARIBAS	4/21/2026	—	—	(295)	(295)
BNP PARIBAS	5/5/2026	—	—	(117)	(117)
BNP PARIBAS	5/19/2026	—	—	(174)	(174)
BNP PARIBAS	5/26/2026	—	—	(92)	(92)
BNP PARIBAS	6/2/2026	—	—	(88)	(88)
BNP PARIBAS	6/9/2026	—	—	(166)	(166)
BNP PARIBAS	6/23/2026	—	—	(160)	(160)
BNP PARIBAS	7/7/2026	—	—	(140)	(140)
BNP PARIBAS	7/21/2026	—	—	(65)	(65)
BNP PARIBAS	8/11/2026	—	—	(57)	(57)
BNP PARIBAS	8/18/2026	—	—	(61)	(61)
BNP PARIBAS	9/1/2026	—	—	(58)	(58)
BNP PARIBAS	9/8/2026	—	—	(55)	(55)
BNP PARIBAS	9/15/2026	—	—	(49)	(49)
BNP PARIBAS	9/29/2026	—	—	(91)	(91)
BNP PARIBAS	10/6/2026	—	—	(45)	(45)
BNP PARIBAS	10/20/2026	—	—	(90)	(90)
BNP PARIBAS	10/27/2026	—	—	(36)	(36)
BNP PARIBAS	11/3/2026	—	—	(44)	(44)

Ameriprise Certificate Company
Schedule I — Investments in Securities of Unaffiliated Issuers (continued)
December 31, 2025
(in thousands, except rate)

Issuer	Maturity Date	Coupon Rate	Principal Amount of Bonds & Notes or # of Shares	Amortized Cost (Notes a & b)	Carrying Value (Note a)
BNP PARIBAS	12/1/2026	—	—	(44)	(44)
BNP PARIBAS	12/22/2026	—	—	(41)	(41)
BNP PARIBAS	12/29/2026	—	—	(42)	(42)
WELLS FARGO BANK, NA	1/6/2026	—	—	(430)	(430)
WELLS FARGO BANK, NA	1/6/2026	—	—	(141)	(141)
WELLS FARGO BANK, NA	1/13/2026	—	—	(156)	(156)
WELLS FARGO BANK, NA	1/20/2026	—	—	(114)	(114)
WELLS FARGO BANK, NA	1/27/2026	—	—	(112)	(112)
WELLS FARGO BANK, NA	2/3/2026	—	—	(60)	(60)
WELLS FARGO BANK, NA	2/10/2026	—	—	(58)	(58)
WELLS FARGO BANK, NA	2/24/2026	—	—	(210)	(210)
WELLS FARGO BANK, NA	2/24/2026	—	—	(71)	(71)
WELLS FARGO BANK, NA	3/10/2026	—	—	(221)	(221)
WELLS FARGO BANK, NA	3/17/2026	—	—	(107)	(107)
WELLS FARGO BANK, NA	3/24/2026	—	—	(183)	(183)
WELLS FARGO BANK, NA	3/31/2026	—	—	(197)	(197)
WELLS FARGO BANK, NA	4/14/2026	—	—	(262)	(262)
WELLS FARGO BANK, NA	4/28/2026	—	—	(116)	(116)
WELLS FARGO BANK, NA	5/12/2026	—	—	(221)	(221)
WELLS FARGO BANK, NA	5/12/2026	—	—	(87)	(87)
WELLS FARGO BANK, NA	5/26/2026	—	—	(211)	(211)
WELLS FARGO BANK, NA	6/16/2026	—	—	(84)	(84)
WELLS FARGO BANK, NA	6/30/2026	—	—	(135)	(135)
WELLS FARGO BANK, NA	7/14/2026	—	—	(66)	(66)
WELLS FARGO BANK, NA	7/28/2026	—	—	(57)	(57)
WELLS FARGO BANK, NA	8/4/2026	—	—	(64)	(64)
WELLS FARGO BANK, NA	8/25/2026	—	—	(54)	(54)
WELLS FARGO BANK, NA	9/22/2026	—	—	(87)	(87)
WELLS FARGO BANK, NA	10/13/2026	—	—	(47)	(47)
WELLS FARGO BANK, NA	12/8/2026	—	—	(41)	(41)
TOTAL WRITTEN OPTIONS				(7,296)	(7,296)
FUTURES					
S&P500 EMINI FUT MAR26	3/20/2026	—	—	(21)	(21)
TOTAL FUTURES				(21)	(21)
TOTAL DERIVATIVES - NET				2,083	2,083
TOTAL INVESTMENTS IN CASH EQUIVALENTS, FIXED MATURITIES, EQUITY SECURITIES, SYNDICATED LOANS AND DERIVATIVES				$ 8,540,451	$ 8,520,955

NOTES
a) Cash equivalents are carried at amortized cost which approximates fair value. Fixed maturities and common stocks are carried at fair value. In the absence of quoted market prices, fair values are obtained from third-party pricing services, non-binding broker quotes or other model-based valuation techniques. Syndicated loans are carried at amortized cost, less allowance for loan losses. Derivatives are carried at fair value. Options are traded in over-the-counter markets using pricing models with market observable inputs. Futures are exchange-traded and valued using quoted prices in active markets. See Notes to the Consolidated Financial Statements regarding valuations.
b) For Federal income tax purposes, the cost of investments is $8.5 billion.
c) Securities written down due to other-than-temporary impairment related to credit losses.
d) Non-income producing securities.

Ameriprise Certificate Company
Schedule III — Mortgage Loans on Real Estate and Interest Earned on Mortgages (Unaudited)
Three and Nine Months Ended September 30, 2026
(in thousands, except number of loans and rates)

Part 1 - Mortgage loans on real estate at end of period
Part 2 - Interest earned on mortgages

Description (a)	Loan No.	Property location		Number of loans	Prior liens (b)	Carrying amount of mortgages (c)	Amount of principal unpaid at end of period		Amount of mortgages being foreclosed	Interest due and accrued at end of period	Average gross rate of interest on mortgages held (e)	
							Total	Subject to delinquent interest (d)			Three months ended September 30, 2026	Nine months ended September 30, 2026
Other - liens on:												
Apartment and business:												
Under $500:												
	121047262	Fargo[f]	ND	—	$ —	$ —	$ —	$ —	$ —	$ —	— %	— %
	121047398	Springfield	IL	1	—	377	377	—	—	1	4.390	4.390
	121087378	Pittsburgh[f]	PA	—	—	—	—	—	—	—	—	—
	121087382	San Diego	CA	1	—	241	241	—	—	1	3.090	3.090
	121087388	Riverside	CA	1	—	287	287	—	—	1	3.270	3.270
	121087389	Palmdale	CA	1	—	388	388	—	—	1	3.270	3.270
Over $500:												
	121047210	West Haven City	CT	1	—	3,359	3,359	—	—	10	3.600	3.600
	121047347	Lawrenceville	GA	1	—	1,173	1,173	—	—	4	3.970	3.970
	121047383	Las Vegas	NV	1	—	4,216	4,216	—	—	13	3.810	3.810
	121047387	Washington Terrace	UT	1	—	1,943	1,943	—	—	5	3.020	3.020
	121047392	Philadelphia City	PA	1	—	2,996	2,996	—	—	17	6.640	6.640
	121047400	Pittsford	NY	1	—	554	554	—	—	2	4.070	4.070
	121047402	Miami[g]	FL	1	—	2,200	2,200	—	—	10	5.730	5.730
	121047406	Kokomo	IN	1	—	2,967	2,967	—	—	14	5.560	5.560
	121047408	Wyomissing	PA	1	—	1,629	1,629	—	—	4	2.700	2.700
	121047410	Chicago	IL	1	—	1,534	1,534	—	—	3	2.500	2.500
	121047412	Columbus	IN	1	—	1,047	1,047	—	—	3	3.370	3.370
	121047417	Nashville	TN	1	—	4,000	4,000	—	—	22	6.560	6.560
	121047427	Boca Raton[h]	FL	1	—	5,000	5,000	—	—	21	5.030	5.030
	121087245	Southport	CT	1	—	2,260	2,260	—	—	7	4.010	4.010
	121087313	Orchard Park[g]	NY	1	—	1,987	1,987	—	—	9	5.210	5.210
	121087327	Marietta City	GA	1	—	1,804	1,804	—	—	6	3.820	3.820
	121087358	Philadelphia City	PA	1	—	3,872	3,872	—	—	21	6.400	6.400
	121087361	Oswego	OR	1	—	2,702	2,702	—	—	10	4.260	4.260
	121087362	Atlanta	GA	1	—	2,994	2,994	—	—	10	3.960	3.960
	121087381	San Diego	CA	1	—	615	615	—	—	2	3.130	3.130
	121087384	Culver City	CA	1	—	2,383	2,383	—	—	6	3.170	3.170
	121087394	Richmond	TX	1	—	851	851	—	—	3	4.000	4.000
	121087396	Seattle	WA	1	—	4,897	4,897	—	—	16	4.000	4.000
	121087397	Nashville	TN	1	—	547	547	—	—	2	4.350	4.350
	121087403	Houston	TX	1	—	3,768	3,768	—	—	19	5.960	5.960
	121087404	Blaine	MN	1	—	1,152	1,152	—	—	3	3.320	3.320
	121087405	Monroe	WA	1	—	3,699	3,699	—	—	10	3.390	3.390
	121087407	Victorville	CA	1	—	1,107	1,107	—	—	3	2.960	2.960
	121087409	Pompano Beach[g]	FL	1	—	1,524	1,524	—	—	7	5.200	5.200
	121087411	Syracuse	UT	1	—	1,496	1,496	—	—	3	2.520	2.520
	121087414	Fountain Valley	CA	1	—	5,199	5,199	—	—	25	5.880	5.880
	121087415	Avenel	NJ	1	—	985	985	—	—	5	5.900	5.900
	121087416	Bradenton	FL	1	—	2,600	2,600	—	—	12	5.790	5.790
	121087418	Dallas City	TX	1	—	2,514	2,514	—	—	12	5.860	5.860
	121087419	Vista	CA	1	—	2,812	2,812	—	—	13	5.670	5.670
	121087421	Birmingham	AL	1	—	2,293	2,293	—	—	11	5.650	5.650
	121087422	Mesa	AZ	1	—	3,176	3,176	—	—	14	5.370	5.370
	121087423	Brockton	MA	1	—	2,957	2,957	—	—	14	5.600	5.600

Ameriprise Certificate Company
Schedule III — Mortgage Loans on Real Estate and Interest Earned on Mortgages (Unaudited)
Three and Nine Months Ended September 30, 2026
(in thousands, except number of loans and rates)

Part 1 - Mortgage loans on real estate at end of period
Part 2 - Interest earned on mortgages

Description (a)	Loan No.	Property location		Number of loans	Prior liens (b)	Carrying amount of mortgages (c)	Amount of principal unpaid at end of period: Total	Amount of principal unpaid at end of period: Subject to delinquent interest (d)	Amount of mortgages being foreclosed	Interest due and accrued at end of period	Average gross rate of interest on mortgages held (e): Three months ended September 30, 2026	Average gross rate of interest on mortgages held (e): Nine months ended September 30, 2026
	121087424	Boston	MA	1	—	4,100	4,100	—	—	19	5.600	5.600
	121087425	Seattle	WA	1	—	1,798	1,798	—	—	8	5.660	5.660
	121087426	Poulsbo	WA	1	—	1,368	1,368	—	—	6	5.660	5.660
	121087428	Salt Lake City[h]	UT	1	—	2,500	2,500	—	—	12	5.580	5.580
Total				46	—	103,871	103,871	—	—	420	4.855	4.855
Less: Allowance for credit losses						363	363					
Total				46	$ —	$103,508	$103,508	$ —	$ —	$ 420	4.855 %	4.855 %

Part 3 - Location of mortgaged properties

State in which mortgaged property is located		Number of loans	Prior liens (b)	Carrying amount of mortgages (c)	Amount of principal unpaid at end of period: Total	Amount of principal unpaid at end of period: Subject to delinquent interest (d)	Amount of mortgages being foreclosed
Alabama	AL	1	$ —	$ 2,293	$ 2,293	$ —	$ —
Arizona	AZ	1	—	3,176	3,176	—	—
California	CA	8	—	13,032	13,032	—	—
Connecticut	CT	2	—	5,619	5,619	—	—
Florida	FL	4	—	11,324	11,324	—	—
Georgia	GA	3	—	5,971	5,971	—	—
Illinois	IL	2	—	1,911	1,911	—	—
Indiana	IN	2	—	4,014	4,014	—	—
Massachusetts	MA	2	—	7,057	7,057	—	—
Minnesota	MN	1	—	1,152	1,152	—	—
Nevada	NV	1	—	4,216	4,216	—	—
New Jersey	NJ	1	—	985	985	—	—
New York	NY	2	—	2,541	2,541	—	—
Oregon	OR	1	—	2,702	2,702	—	—
Pennsylvania	PA	3	—	8,497	8,497	—	—
Tennessee	TN	2	—	4,547	4,547	—	—
Texas	TX	3	—	7,133	7,133	—	—
Utah	UT	3	—	5,939	5,939	—	—
Washington	WA	4	—	11,762	11,762	—	—
Total		46	—	103,871	103,871	—	—
Less: Allowance for credit losses				363	363		
Total		46	$ —	$ 103,508	$ 103,508	$ —	$ —

NOTES:

[a] The classification "residential" includes single dwellings only. Residential multiple dwellings are included in "apartment and business".

[b] Real estate taxes and easements, which in the opinion of ACC are not undue burden on the properties, have been excluded from the determination of "prior liens".

[c] In this Schedule III, carrying amount of mortgage loans represents unpaid principal balances plus unamortized premiums less unamortized discounts and allowance for credit losses.

[d] Interest in arrears for less than three months has been disregarded in computing the total amount of principal subject to delinquent interest. The amount of mortgage loans being foreclosed are also included in the amount of principal subject to delinquent interest.

[e] Information as to interest income by type and class of loan has been omitted because it is not readily available and the obtaining thereof would involve unreasonable effort and expense. In lieu thereof, the average gross interest rates (exclusive of amortization of discounts and premiums) on mortgage loans held during the three and nine months ended September 30, 2026 are shown by type and class of loan.

[f] Mortgage loans paid off during the periods ended September 30, 2026.

[g] Mortgage loans with interest rate resets or refinanced during the periods ended September 30, 2026.

[h] Mortgage loans originated during the periods ended September 30, 2026.

Ameriprise Certificate Company
Schedule III — Mortgage Loans on Real Estate and Interest Earned on Mortgages (Unaudited)
Three and Nine Months Ended September 30, 2025
(in thousands, except number of loans and rates)

Part 1 - Mortgage loans on real estate at end of period
Part 2 - Interest earned on mortgages

Description (a)	Loan No.	Property location		Number of loans	Prior liens (b)	Carrying amount of mortgages (c)	Amount of principal unpaid at end of period		Amount of mortgages being foreclosed	Interest due and accrued at end of period	Average gross rate of interest on mortgages held (e)	
							Total	Subject to delinquent interest (d)			Three months ended September 30, 2025	Nine months ended September 30, 2025
Other - liens on:												
Apartment and business:												
Under $500:												
	121047393	Moore	SC	1	$ —	$ 449	$ 449	$ —	$ —	$ 2	4.130 %	4.130 %
	121087375	Florence City[f]	KY	—	—	—	—	—	—	—	—	—
	121087376	Sterling Heights	MI	1	—	66	66	—	—	—	3.620	3.620
Over $500:												
	121047210	West Haven City	CT	1	—	3,520	3,520	—	—	11	3.600	3.600
	121047262	Fargo	ND	1	—	609	609	—	—	3	5.440	5.440
	121047347	Lawrenceville	GA	1	—	1,230	1,230	—	—	4	3.970	3.970
	121047383	Las Vegas	NV	1	—	4,316	4,316	—	—	14	3.810	3.810
	121047387	Washington Terrace	UT	1	—	1,996	1,996	—	—	5	3.020	3.020
	121047392	Philadelphia City	PA	1	—	3,054	3,054	—	—	17	6.640	6.640
	121047398	Springfield	IL	1	—	512	512	—	—	2	4.390	4.390
	121047400	Pittsford	NY	1	—	741	741	—	—	3	4.070	4.070
	121047402	Miami	FL	1	—	1,318	1,318	—	—	4	3.750	3.750
	121047406	Kokomo	IN	1	—	3,000	3,000	—	—	7	3.000	3.000
	121047408	Wyomissing	PA	1	—	1,934	1,934	—	—	4	2.700	2.700
	121047410	Chicago	IL	1	—	1,808	1,808	—	—	4	2.500	2.500
	121047412	Columbus	IN	1	—	1,209	1,209	—	—	3	3.370	3.370
	121047417	Nashville	TN	1	—	4,000	4,000	—	—	22	6.560	6.560
	121087245	Southport	CT	1	—	2,358	2,358	—	—	8	4.010	4.010
	121087313	Orchard Park	NY	1	—	1,852	1,852	—	—	6	4.050	4.050
	121087327	Marietta City	GA	1	—	1,882	1,882	—	—	6	3.820	3.820
	121087349	Carlsbad[f]	CA	—	—	—	—	—	—	—	—	—
	121087358	Philadelphia City	PA	1	—	3,922	3,922	—	—	21	6.400	6.400
	121087361	Oswego	OR	1	—	3,031	3,031	—	—	11	4.260	4.260
	121087362	Atlanta	GA	1	—	3,059	3,059	—	—	10	3.960	3.960
	121087378	Pittsburgh	PA	1	—	1,296	1,296	—	—	4	3.690	3.690
	121087381	San Diego	CA	1	—	1,125	1,125	—	—	3	3.130	3.130
	121087382	San Diego	CA	1	—	805	805	—	—	2	3.090	3.090
	121087384	Culver City	CA	1	—	2,463	2,463	—	—	7	3.170	3.170
	121087388	Riverside	CA	1	—	509	509	—	—	1	3.270	3.270
	121087389	Palmdale	CA	1	—	687	687	—	—	2	3.270	3.270
	121087394	Richmond	TX	1	—	1,335	1,335	—	—	4	4.000	4.000
	121087396	Seattle	WA	1	—	4,986	4,986	—	—	17	4.000	4.000
	121087397	Nashville	TN	1	—	765	765	—	—	3	4.350	4.350
	121087403	Houston	TX	1	—	3,880	3,880	—	—	19	5.960	5.960
	121087404	Blaine	MN	1	—	1,270	1,270	—	—	4	3.320	3.320
	121087405	Monroe	WA	1	—	3,800	3,800	—	—	11	3.390	3.390
	121087407	Victorville	CA	1	—	1,302	1,302	—	—	3	2.960	2.960
	121087409	Pompano Beach	FL	1	—	1,579	1,579	—	—	4	2.740	2.740
	121087411	Syracuse	UT	1	—	1,755	1,755	—	—	4	2.520	2.520
	121087414	Fountain Valley	CA	1	—	5,271	5,271	—	—	22	5.100	5.100
	121087415	Avenel	NJ	1	—	1,020	1,020	—	—	5	5.900	5.900
	121087416	Bradenton	FL	1	—	2,600	2,600	—	—	13	5.790	5.790
	121087418	Dallas City	TX	1	—	2,550	2,550	—	—	12	5.860	5.860
	121087419	Vista	CA	1	—	2,852	2,852	—	—	13	5.670	5.670
	121087421	Birmingham[g]	AL	1	—	2,621	2,621	—	—	12	5.650	5.650

Ameriprise Certificate Company
Schedule III — Mortgage Loans on Real Estate and Interest Earned on Mortgages (Unaudited)
Three and Nine Months Ended September 30, 2025
(in thousands, except number of loans and rates)

Part 1 - Mortgage loans on real estate at end of period
Part 2 - Interest earned on mortgages

Description (a)	Loan No.	Property location		Number of loans	Prior liens (b)	Carrying amount of mortgages (c)	Amount of principal unpaid at end of period: Total	Amount of principal unpaid at end of period: Subject to delinquent interest (d)	Amount of mortgages being foreclosed	Interest due and accrued at end of period	Average gross rate of interest on mortgages held (e): Three months ended September 30, 2025	Average gross rate of interest on mortgages held (e): Nine months ended September 30, 2025
	121087422	Mesa[g]	AZ	1	—	3,240	3,240	—	—	14	5.370	5.370
	121087423	Brockton[g]	MA	1	—	2,997	2,997	—	—	14	5.600	5.600
	121087424	Boston[g]	MA	1	—	4,155	4,155	—	—	19	5.600	5.600
	121087425	Seattle[g]	WA	1	—	1,820	1,820	—	—	1	5.660	5.660
	121087426	Poulsbo[g]	WA	1	—	1,385	1,385	—	—	1	5.660	5.660
Total				48	—	103,934	103,934	—	—	381	4.548	4.548
Less: Allowance for credit losses						283	283					
Total				48	$ —	$103,651	$103,651	$ —	$ —	$ 381	4.548 %	4.548 %

Part 3 - Location of mortgaged properties

State in which mortgaged property is located		Number of loans	Prior liens (b)	Carrying amount of mortgages (c)	Amount of principal unpaid at end of period: Total	Amount of principal unpaid at end of period: Subject to delinquent interest (d)	Amount of mortgages being foreclosed
Alabama	AL	1	$ —	$ 2,621	$ 2,621	$ —	$ —
Arizona	AZ	1	—	3,240	3,240	—	—
California	CA	8	—	15,014	15,014	—	—
Connecticut	CT	2	—	5,878	5,878	—	—
Florida	FL	3	—	5,497	5,497	—	—
Georgia	GA	3	—	6,171	6,171	—	—
Illinois	IL	2	—	2,320	2,320	—	—
Indiana	IN	2	—	4,209	4,209	—	—
Massachusetts	MA	2	—	7,152	7,152	—	—
Michigan	MI	1	—	66	66	—	—
Minnesota	MN	1	—	1,270	1,270	—	—
Nevada	NV	1	—	4,316	4,316	—	—
New Jersey	NJ	1	—	1,020	1,020	—	—
New York	NY	2	—	2,593	2,593	—	—
North Dakota	ND	1	—	609	609	—	—
Oregon	OR	1	—	3,031	3,031	—	—
Pennsylvania	PA	4	—	10,206	10,206	—	—
South Carolina	SC	1	—	449	449	—	—
Tennessee	TN	2	—	4,765	4,765	—	—
Texas	TX	3	—	7,765	7,765	—	—
Utah	UT	2	—	3,751	3,751	—	—
Washington	WA	4	—	11,991	11,991	—	—
Total		48	—	103,934	103,934	—	—
Less: Allowance for credit losses				283	283		
Total		48	$ —	$ 103,651	$ 103,651	$ —	$ —

NOTES:

(a) The classification "residential" includes single dwellings only. Residential multiple dwellings are included in "apartment and business".

(b) Real estate taxes and easements, which in the opinion of ACC are not undue burden on the properties, have been excluded from the determination of "prior liens".

(c) In this Schedule III, carrying amount of mortgage loans represents unpaid principal balances plus unamortized premiums less unamortized discounts and allowance for credit losses.

(d) Interest in arrears for less than three months has been disregarded in computing the total amount of principal subject to delinquent interest. The amount of mortgage loans being foreclosed are also included in the amount of principal subject to delinquent interest.

(e) Information as to interest income by type and class of loan has been omitted because it is not readily available and the obtaining thereof would involve unreasonable effort and expense. In lieu thereof, the average gross interest rates (exclusive of amortization of discounts and premiums) on mortgage loans held during the three and nine months ended September 30, 2025 are shown by type and class of loan.

(f) Mortgage loans paid off during the periods ended September 30, 2025.

(g) Mortgage loans originated during the periods ended September 30, 2025.

Ameriprise Certificate Company
Schedule III — Mortgage Loans on Real Estate and Interest Earned on Mortgages (Unaudited)
Three and Nine Months Ended September 30, 2026 and 2025
(in thousands)

(f) The following is a reconciliation of the carrying amount of mortgage loans:

	Three months ended September 30,		Nine months ended September 30,	
	2026	2025	2026	2025
Balance at beginning of the period	$ 101,701	$ 95,165	$ 101,324	$ 94,879
Additions during the period:				
Purchases and fundings	3,414	10,365	8,645	16,315
Deductions during the period:				
Collections of principal	(1,577)	(1,919)	(6,379)	(7,609)
Provision for credit losses	(30)	40	(82)	66
Net additions (deductions)	1,807	8,486	2,184	8,772
Balance at end of the period	$ 103,508	$ 103,651	$ 103,508	$ 103,651

(g) The aggregate cost of mortgage loans for Federal income tax purposes as of September 30, 2026 and 2025 was $103,871 and $103,934, respectively.

(h) As of September 30, 2026 and 2025, an allowance for credit losses on mortgage loans of $363 and $283 is recorded, respectively.

Ameriprise Certificate Company
Schedule V — Qualified Assets on Deposit (Unaudited)
September 30, 2026 and December 31, 2025
(in thousands)

Name of Depositary	September 30, 2026			
	Investment Securities Bonds and Notes (a)	Mortgage Loans (b)	Other (c)	Total
Deposits with states or their depositories to meet requirements of statutes and agreements:				
Illinois - Secretary of State of Illinois	$ 55	$ —	$ —	$ 55
New Jersey - Commissioner of Banking and Insurance of New Jersey	51	—	—	51
Pennsylvania - Treasurer of the State of Pennsylvania	152	—	—	152
Texas - Treasurer of the State of Texas	101	—	—	101
Total State Deposits to meet requirements of statutes and agreements	359	—	—	359
Total Central Depository - Ameriprise Trust Company	7,703,837	103,508	39,061	7,846,406
Total Deposits	$ 7,704,196	$ 103,508	$ 39,061	$ 7,846,765

NOTES:
(a) Represents amortized cost of bonds, notes and cash equivalents.
(b) Represents unpaid principal balance of mortgage loans less unamortized discounts and allowance for credit losses.
(c) Represents amortized cost of syndicated loans less allowance for credit losses.

Name of Depositary	December 31, 2025			
	Investment Securities Bonds and Notes (a)	Mortgage Loans (b)	Other (c)	Total
Deposits with states or their depositories to meet requirements of statutes and agreements:				
Illinois - Secretary of State of Illinois	$ 56	$ —	$ —	$ 56
New Jersey - Commissioner of Banking and Insurance of New Jersey	51	—	—	51
Pennsylvania - Treasurer of the State of Pennsylvania	153	—	—	153
Texas - Treasurer of the State of Texas	101	—	—	101
Total State Deposits to meet requirements of statutes and agreements	361	—	—	361
Total Central Depository - Ameriprise Trust Company	8,495,806	101,324	42,201	8,639,331
Total Deposits	$ 8,496,167	$ 101,324	$ 42,201	$ 8,639,692

NOTES:
(a) Represents amortized cost of bonds, notes and cash equivalents.
(b) Represents unpaid principal balance of mortgage loans less unamortized discounts and allowance for credit losses.
(c) Represents amortized cost of syndicated loans less allowance for credit losses.

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited)
Three Months Ended September 30, 2026
(in thousands)

Part 1 - Summary of Changes

	September 30, 2026											
		Balance at beginning of period			Additions			Deductions			Balance at close of period		
Description	Yield to maturity on an annual payment basis	No. of accounts with security holders	Amount of maturity value	Amount of reserves	Charged to profit and loss or income	Reserve payments by certificate holders	Charged to other accounts (per part 2)	Maturities	Cash surrenders prior to maturity	Credited to other accounts (per part 2)	No. of accounts with security holders	Amount of maturity value	Amount of reserves
Installment certificates:													
Reserves to mature:													
Inst I95		566	$ —	$ 8,212	$ —	$ 556	$ 57	$ (243)	$ (1,329)	$ —	527	$ —	$ 7,253
Inst-E		4	—	159	—	5	1	—	(4)	—	3	—	161
Inst-R		152	31,549	1,276	—	76	9	(3)	(247)	—	138	30,948	1,111
Inst-R-E		2	240	109	—	—	1	—	—	—	2	240	110
Total		724	31,789	9,756	—	637	68	(246)	(1,580)	—	670	31,188	8,635
Additional credits and accrued interest thereon:													
Inst I95		—	—	10	56	—	—	—	—	(57)	—	—	9
Inst-E		—	—	(1)	2	—	—	—	—	(1)	—	—	—
Inst-R		—	—	3	9	—	—	—	—	(9)	—	—	3
Inst-R-E		—	—	—	—	—	—	—	—	(1)	—	—	(1)
Total		—	—	12	67	—	—	—	—	(68)	—	—	11
Total Installment Certificates		724	31,789	9,768	67	637	68	(246)	(1,580)	(68)	670	31,188	8,646
Single Pay - Non Qualified Certificates													
Single - Payment certificates:													
IC-Flexible Savings (Variable Term) - 165		103,085	4,086,004	4,430,897	—	531,044	35,480	(871)	(479,507)	—	99,234	4,184,300	4,517,043
IC - Stepup - 190		29	796	931	—	—	7	—	(10)	—	28	786	928
Cash Reserve Variables PMT - 3mo. - 662		41,550	693,340	705,733	—	179,503	2,772	(1,109)	(224,352)	—	40,189	650,048	662,547
IC-Stock Market - 180		660	3,291	4,186	—	—	45	(270)	(353)	—	578	2,816	3,608
IC-MSC - 181		836	12,544	15,384	—	—	126	(289)	(1,013)	—	756	11,518	14,208
IC-Stock1 - 210		2,186	12,787	15,139	—	—	144	—	(1,035)	—	2,052	11,938	14,248
IC-Stock2 - 220		287	4,004	4,596	—	—	100	—	(303)	—	267	3,750	4,393
IC-Stock3 - 230		516	6,246	7,315	—	—	115	—	(606)	—	460	5,733	6,824
Total		149,149	4,819,012	5,184,181	—	710,547	38,789	(2,539)	(707,179)	—	143,564	4,870,889	5,223,799
Additional credits and accrued interest thereon:													
IC-Flexible Savings		—	—	5,680	36,706	—	—	—	(999)	(35,483)	—	—	5,904
IC-Stepup -190		—	—	4	7	—	—	—	—	(7)	—	—	4
Cash Reserve Variable Payment-3mo.		—	—	499	3,418	—	—	—	(674)	(2,772)	—	—	471
IC-Stk Mkt, 2004/16/31-4000/16		—	—	3	1	—	—	—	—	(2)	—	—	2
IC-Stock1 - 210		—	—	11	4	—	—	—	—	(5)	—	—	10
IC-Stock2 - 220		—	—	6	1	—	—	—	—	(3)	—	—	4
IC-Stock3 - 230		—	—	19	3	—	—	—	—	(6)	—	—	16
IC-MSC		—	—	5	7	—	—	—	—	(8)	—	—	4
Total		—	—	6,227	40,147	—	—	—	(1,673)	(38,286)	—	—	6,415
Accrued for additional credits to be allowed at next anniversaries:													
SP 75		—	—	(1)	—	—	—	—	—	—	—	—	(1)
IC-Stock		—	—	136	16	—	—	—	—	(44)	—	—	108
IC-Stock1 - 210		—	—	443	47	—	—	—	(1)	(139)	—	—	350
IC-Stock2 - 220		—	—	302	8	—	—	—	—	(97)	—	—	213
IC-Stock3 - 230		—	—	672	30	—	—	—	(15)	(107)	—	—	580
IC-Market Strategy Certificate - Part Int 2019/2102/4061		—	—	385	31	—	—	—	(2)	(119)	—	—	295
Total		—	—	1,937	132	—	—	—	(18)	(506)	—	—	1,545
Total Single Pay - Non Qualified Certificates		149,149	4,819,012	5,192,345	40,279	710,547	38,789	(2,539)	(708,870)	(38,792)	143,564	4,870,889	5,231,759

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Three Months Ended September 30, 2026
(in thousands)

		September 30, 2026											
		Balance at beginning of period			Additions			Deductions			Balance at close of period		
Description	Yield to maturity on an annual payment basis	No. of accounts with security holders	Amount of maturity value	Amount of reserves	Charged to profit and loss or income	Reserve payments by certificate holders	Charged to other accounts (per part 2)	Maturities	Cash surrenders prior to maturity	Credited to other accounts (per part 2)	No. of accounts with security holders	Amount of maturity value	Amount of reserves
R-Series Single Pay - Qualified Certificates													
R-77 - 910	3.5	1	4	12	—	—	—	—	—	—	1	4	12
R-78 - 911	3.5	2	4	12	—	—	—	—	—	—	2	4	12
R-79 - 912	3.5	2	10	22	—	—	—	—	—	—	2	10	22
R-80 - 913	3.5	2	12	23	—	—	—	—	1	—	2	12	24
R-81 - 914	3.5	1	10	22	—	—	—	—	—	—	1	10	22
R-82A - 915	3.5	3	10	11	—	—	—	—	—	—	3	10	11
RP-Q - 916		16	17	57	—	—	—	—	(1)	—	15	17	56
R-II - 920	3.5	6	38	45	—	—	—	—	—	—	6	38	45
RP-Flexible Savings - 971		44,982	1,708,943	1,849,197	—	104,044	14,322	(353)	(178,874)	—	42,756	1,652,042	1,788,336
Cash Reserve RP-3 mo. - 972		20,223	296,411	301,695	—	79,217	1,181	(123)	(89,218)	—	19,692	287,321	292,752
RP-Stock Market - 960		176	1,720	2,152	—	—	16	(31)	(185)	—	137	1,557	1,952
RP-Stepup - 940		20	387	456	—	—	3	—	—	—	20	387	459
RP-Stock1 - 941		586	5,710	6,586	—	—	51	—	(397)	—	553	5,382	6,240
RP-Stock2 - 942		129	2,226	2,515	—	—	35	—	(162)	—	121	2,089	2,388
RP-Stock3 - 943		288	3,277	3,822	—	—	41	—	(292)	—	257	3,032	3,571
Market Strategy Cert - 961		252	6,011	6,904	—	—	59	(13)	(536)	—	238	5,586	6,414
D-1 990-993		1	162	163	—	—	1	—	(17)	—	1	148	147
Total		66,690	2,024,952	2,173,694	—	183,261	15,709	(520)	(269,681)	—	63,807	1,957,649	2,102,463
Additional Interest on R-Series Single Payment Reserves:													
R-78	3.5	—	—	(1)	—	—	—	—	—	—	—	—	(1)
R-79	3.5	—	—	—	—	—	—	—	—	—	—	—	—
R-80	3.5	—	—	—	—	—	—	—	—	—	—	—	—
R-81	3.5	—	—	(1)	1	—	—	—	—	—	—	—	—
R-82A	3.5	—	—	(1)	1	—	—	—	—	1	—	—	1
RP-Q		—	—	1	—	—	—	—	—	(1)	—	—	—
R-II	3.5	—	—	—	—	—	—	—	—	—	—	—	—
RP-Flexible Savings		—	—	2,351	14,504	—	—	—	(277)	(14,323)	—	—	2,255
RP-Stepup - 940		—	—	1	3	—	—	—	—	(3)	—	—	1
Cash Reserve RP-3 mo.		—	—	218	1,473	—	—	—	(300)	(1,181)	—	—	210
RP-Stock Market		—	—	—	—	—	—	—	—	—	—	—	—
RP-Stock1		—	—	8	3	—	—	—	—	(3)	—	—	8
RP-Stock2		—	—	2	1	—	—	—	—	—	—	—	3
RP-Stock3		—	—	4	1	—	—	—	—	(1)	—	—	4
Market Strategy Cert		—	—	5	4	—	—	—	—	(5)	—	—	4
D-1 - 400		—	—	(1)	1	—	—	—	(1)	(1)	—	—	(2)
Total		—	—	2,586	15,992	—	—	—	(578)	(15,517)	—	—	2,483
Accrued for additional credits to be allowed at next anniversaries:													
RP-Stock Market		—	—	63	2	—	—	—	—	(16)	—	—	49
RP-Stock1 - 941		—	—	179	25	—	—	—	—	(49)	—	—	155
RP-Stock2 - 942		—	—	171	6	—	—	—	—	(35)	—	—	142
RP-Stock3 - 943		—	—	338	15	—	—	—	—	(41)	—	—	312
Market Strategy Cert		—	—	163	18	—	—	—	—	(54)	—	—	127
Total		—	—	914	66	—	—	—	—	(195)	—	—	785
Total R-Series Single Pay - Qualified Certificates		66,690	2,024,952	2,177,194	16,058	183,261	15,709	(520)	(270,259)	(15,712)	63,807	1,957,649	2,105,731
Fully Paid Up Certificates													
Paid-up certificates:													
I-76	3.5	—	—	—	—	—	—	—	—	—	—	—	—
Total Fully Paid-up Certificates		—	—	—	—	—	—	—	—	—	—	—	—

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Three Months Ended September 30, 2026
(in thousands)

	September 30, 2026												
		Balance at beginning of period			Additions			Deductions			Balance at close of period		
Description	Yield to maturity on an annual payment basis	No. of accounts with security holders	Amount of maturity value	Amount of reserves	Charged to profit and loss or income	Reserve payments by certificate holders	Charged to other accounts (per part 2)	Maturities	Cash surrenders prior to maturity	Credited to other accounts (per part 2)	No. of accounts with security holders	Amount of maturity value	Amount of reserves
Optional Settlement Certificates													
Other series and conversions from Single Payment Certificates	2.5 - 3 - 3.5	—	—	1,249	9	—	—	(81)	(78)	—	—	—	1,099
Series R-II & RP-2-84 - 88 -Prod 921	3.5	—	—	1	—	—	—	—	—	—	—	—	1
Add'l credits and accrued int. thereon	2.5 - 3	—	—	6	—	—	—	(1)	—	—	—	—	5
Accrued for additional credits to be allowed at next anniversaries		—	—	(3)	—	—	—	—	—	—	—	—	(3)
Total Optional Settlement		—	—	1,253	9	—	—	(82)	(78)	—	—	—	1,102
Due to unlocated cert holders		—	—	1,192	—	—	66	—	—	(103)	—	—	1,155
Total Certificate Reserves [1]		216,563	$ 6,875,753	$ 7,381,752	$ 56,413	$ 894,445	$ 54,632	$ (3,387)	$ (980,787)	$ (54,675)	208,041	$ 6,859,726	$ 7,348,393

[1] Total certificate reserves does not include Stock Market Certificates embedded derivatives of $2.3 million or its intrinsic interest of $(3.2) million as of the three months ended September 30, 2026. These amounts are included in Total certificate reserves.

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Three Months Ended September 30, 2026
(in thousands)

Part 2 - Descriptions of Additions to Reserves Charged to Other Accounts and Deductions from Reserves Credited to Other Accounts

	Three Months Ended September 30, 2026
Additional credits on installment certificates and accrued interest thereon:	
Other additions represent:	
Transfers from maturities to extended maturities, additional credits/interest and advance payments	$ 68
Other deductions represent:	
Transfers to reserves on a quarterly basis for installment certificates	$ (68)
Single-Payment certificates:	
Other additions represent:	
Flexible Savings	$ 35,480
Stepup	7
Cash Reserve-3mo	2,772
Stock Market	45
IC-Stock1	144
IC-Stock2	100
IC-Stock3	115
Market Strategy	126
Cash Reserve-RP-3mo	1,181
Flexible Savings-RP	14,322
Stepup-RP	3
Stock Market-RP	16
RP-Stock1	51
RP-Stock2	35
RP-Stock3	41
Market Strategy-RP	59
Transfers from accruals at anniversaries maintained in a separate reserve account	1
	$ 54,498

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Three Months Ended September 30, 2026
(in thousands)

	Three Months Ended September 30, 2026
Other deductions represent:	
Transfers to optional settlement reserves:	
Single-Payment	$ (571)
Transfers to reserves for additional credits and accrued interest thereon	1
Flexible Savings	(35,483)
Stepup	(7)
Cash Reserve-3mo	(2,772)
Stock Market	(2)
IC-Stock1	(5)
IC-Stock2	(3)
IC-Stock3	(6)
Market Strategy Cert	(8)
Cash Reserve-RP-3mo	(1,181)
Flexible Savings-RP	(14,323)
Stepup-RP	(3)
Stock Market-RP	(16)
RP-Stock1	(52)
RP-Stock2	(35)
RP-Stock3	(42)
Transfers to Federal tax withholding	4
	$ (54,504)
Due to unlocated certificate holders:	
Other additions represent:	
Amounts equivalent to payments due certificates holders who could not be located	$ 66
Other deductions represent:	
Payments to certificate holders credited to cash	$ (103)

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Three Months Ended September 30, 2026
(in thousands)

Part 3 - Information Regarding Installment Certificates

MO's Paid	Number of Accounts w/ Certificate Holders		Amount of Maturity Value		Amount of Reserves		Deduction from Reserves Cash Surrenders Prior to Maturity Surrender	Other Deductions
	As of July 1, 2026	As of September 30, 2026	As of July 1, 2026	As of September 30, 2026	As of July 1, 2026	As of September 30, 2026	As of September 30, 2026	As of September 30, 2026
1-12	76	67	$ 823	$ 3,444	$ 237	$ 228	$ 1	$ —
13-24	69	68	1,196	1,471	523	537	16	—
25-36	118	98	2,646	2,738	901	888	87	—
37-48	232	186	10,325	1,361	4,020	2,104	492	—
49-60	41	83	6,920	15,431	672	1,969	152	—
61-72	37	35	2,013	1,963	603	485	54	—
73-84	26	22	121	109	519	236	38	—
85-96	52	41	4,638	3,343	1,034	1,156	89	—
97-108	45	50	3,107	1,328	751	758	90	—
109-120	28	20	—	—	496	274	122	—
121-132	—	—	—	—	—	—	318	—
TOTAL - ALL SERIES	724	670	$ 31,789	$ 31,188	$ 9,756	$ 8,635	$ 1,459	$ —

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited)
Three Months Ended September 30, 2025
(in thousands)

Part 1 - Summary of Changes

	September 30, 2025											
		Balance at beginning of period			Additions			Deductions			Balance at close of period		
Description	Yield to maturity on an annual payment basis	No. of accounts with security holders	Amount of maturity value	Amount of reserves	Charged to profit and loss or income	Reserve payments by certificate holders	Charged to other accounts (per part 2)	Maturities	Cash surrenders prior to maturity	Credited to other accounts (per part 2)	No. of accounts with security holders	Amount of maturity value	Amount of reserves
Installment certificates:													
Reserves to mature:													
Inst I95		638	$ —	$ 9,147	$ —	$ 742	$ 78	$ (45)	$ (1,431)	$ —	625	$ —	$ 8,491
Inst-E		5	—	52	—	4	1	—	(5)	—	5	—	52
Inst-R		167	47,466	1,386	—	70	12	(55)	(223)	—	161	39,466	1,190
Inst-R-E		2	240	20	—	—	—	—	—	—	2	240	20
Total		812	47,706	10,605	—	816	91	(100)	(1,659)	—	793	39,706	9,753
Additional credits and accrued interest thereon:													
Inst I95		—	—	14	77	—	—	—	—	(78)	—	—	13
Inst-E		—	—	—	—	—	—	—	—	(1)	—	—	(1)
Inst-R		—	—	3	12	—	—	—	—	(12)	—	—	3
Inst-R-E		—	—	—	—	—	—	—	—	—	—	—	—
Total		—	—	17	89	—	—	—	—	(91)	—	—	15
Total Installment Certificates		812	47,706	10,622	89	816	91	(100)	(1,659)	(91)	793	39,706	9,768
Single Pay - Non Qualified Certificates													
Single - Payment certificates:													
IC-Flexible Savings (Variable Term) - 165		141,325	5,618,721	6,036,044	—	199,953	53,262	(2,356)	(899,152)	—	128,820	4,990,371	5,387,751
IC - Stepup - 190		60	1,323	1,519	—	—	12	—	(153)	—	56	1,197	1,378
Cash Reserve Variables PMT - 3mo. - 662		47,455	790,222	802,687	—	247,150	3,196	(1,634)	(283,839)	—	45,712	755,175	767,560
IC-Stock Market - 180		996	5,474	6,774	—	—	108	(531)	(521)	—	884	4,662	5,830
IC-MSC - 181		1,160	17,510	20,921	—	1	262	(404)	(1,929)	—	1,074	15,602	18,851
IC-Stock1 - 210		2,657	16,845	19,055	—	—	224	—	(1,070)	—	2,546	15,913	18,209
IC-Stock2 - 220		387	5,082	5,625	—	—	112	—	(437)	—	359	4,700	5,300
IC-Stock3 - 230		929	15,915	16,778	—	—	402	—	(2,188)	—	844	14,056	14,992
Total		194,969	6,471,092	6,909,403	—	447,104	57,578	(4,925)	(1,189,289)	—	180,295	5,801,676	6,219,871
Additional credits and accrued interest thereon:													
IC-Flexible Savings		—	—	9,341	53,467	—	—	—	(1,610)	(53,266)	—	—	7,932
IC-Stepup -190		—	—	4	12	—	—	—	1	(12)	—	—	5
Cash Reserve Variable Payment-3mo.		—	—	571	3,917	—	—	—	(751)	(3,197)	—	—	540
IC-Stk Mkt, 2004/16/31-4000/16		—	—	6	2	—	—	—	—	(4)	—	—	4
IC-Stock1 - 210		—	—	19	6	—	—	—	(1)	(9)	—	—	15
IC-Stock2 - 220		—	—	13	2	—	—	—	(1)	(4)	—	—	10
IC-Stock3 - 230		—	—	83	9	—	—	—	—	(12)	—	—	80
IC-MSC		—	—	12	10	—	—	—	—	(14)	—	—	8
Total		—	—	10,049	57,425	—	—	—	(2,362)	(56,518)	—	—	8,594
Accrued for additional credits to be allowed at next anniversaries:													
SP 75		—	—	(1)	—	—	—	—	—	—	—	—	(1)
IC-Stock		—	—	265	66	—	—	—	—	(105)	—	—	226
IC-Stock1 - 210		—	—	652	180	—	—	—	(21)	(215)	—	—	596
IC-Stock2 - 220		—	—	418	65	—	—	—	—	(108)	—	—	375
IC-Stock3 - 230		—	—	2,510	117	—	—	—	(19)	(390)	—	—	2,218
IC-Market Strategy Certificate - Part Int 2019/2102/4061		—	—	644	164	—	—	—	(4)	(249)	—	—	555
Total		—	—	4,488	592	—	—	—	(44)	(1,067)	—	—	3,969
Total Single Pay - Non Qualified Certificates		194,969	6,471,092	6,923,940	58,017	447,104	57,578	(4,925)	(1,191,695)	(57,585)	180,295	5,801,676	6,232,434

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Three Months Ended September 30, 2025
(in thousands)

		September 30, 2025											
		Balance at beginning of period			Additions			Deductions			Balance at close of period		
Description	Yield to maturity on an annual payment basis	No. of accounts with security holders	Amount of maturity value	Amount of reserves	Charged to profit and loss or income	Reserve payments by certificate holders	Charged to other accounts (per part 2)	Maturities	Cash surrenders prior to maturity	Credited to other accounts (per part 2)	No. of accounts with security holders	Amount of maturity value	Amount of reserves
R-Series Single Pay - Qualified Certificates													
R-77 - 910	3.5	2	9	22	—	—	—	—	(10)	—	1	4	12
R-78 - 911	3.5	2	4	12	—	—	—	—	—	—	2	4	12
R-79 - 912	3.5	3	12	25	—	—	—	—	—	—	3	12	25
R-80 - 913	3.5	2	12	23	—	—	—	—	—	—	2	12	23
R-81 - 914	3.5	1	10	21	—	—	—	—	—	—	1	10	21
R-82A - 915	3.5	4	18	22	—	—	—	—	(12)	—	3	10	10
RP-Q - 916		17	20	63	—	—	—	—	—	—	17	20	63
R-II - 920	3.5	6	40	46	—	—	—	—	—	—	6	40	46
RP-Flexible Savings - 971		60,309	2,416,680	2,582,701	—	65,536	23,359	(593)	(339,909)	—	55,885	2,169,850	2,331,094
Cash Reserve RP-3 mo. - 972		23,046	328,745	333,821	—	96,040	1,321	(71)	(105,239)	—	22,375	320,564	325,872
RP-Stock Market - 960		281	2,514	3,020	—	—	47	(157)	(335)	—	251	2,125	2,575
RP-Stepup - 940		37	789	901	—	—	7	—	(61)	—	34	732	847
RP-Stock1 - 941		757	7,186	8,055	—	—	91	—	(517)	—	710	6,743	7,629
RP-Stock2 - 942		167	2,624	2,928	—	—	15	—	(160)	—	153	2,486	2,783
RP-Stock3 - 943		560	9,463	9,866	—	—	256	—	(1,429)	—	500	8,223	8,693
Market Strategy Cert - 961		321	7,422	8,276	—	—	103	(13)	(548)	—	293	6,946	7,818
D-1 990-993		1	245	285	—	—	3	—	—	—	1	245	288
Total		85,516	2,775,793	2,950,087	—	161,576	25,202	(834)	(448,220)	—	80,237	2,518,026	2,687,811
Additional Interest on R-Series Single Payment Reserves:													
R-77	3.5	—	—	(1)	1	—	—	—	—	—	—	—	—
R-78	3.5	—	—	(1)	—	—	—	—	—	—	—	—	(1)
R-79	3.5	—	—	—	—	—	—	—	—	—	—	—	—
R-80	3.5	—	—	—	—	—	—	—	—	—	—	—	—
R-81	3.5	—	—	(1)	—	—	—	—	—	—	—	—	(1)
R-82A	3.5	—	—	—	—	—	—	—	—	—	—	—	—
RP-Q		—	—	1	—	—	—	—	—	(1)	—	—	—
R-II	3.5	—	—	—	—	—	—	—	—	—	—	—	—
RP-Flexible Savings		—	—	4,058	23,199	—	—	—	(439)	(23,359)	—	—	3,459
RP-Stepup - 940		—	—	1	8	—	—	—	—	(7)	—	—	2
Cash Reserve RP-3 mo.		—	—	238	1,645	—	—	—	(328)	(1,321)	—	—	234
RP-Stock Market		—	—	—	1	—	—	—	—	—	—	—	1
RP-Stock1		—	—	16	6	—	—	—	(1)	(8)	—	—	13
RP-Stock2		—	—	4	1	—	—	—	—	(1)	—	—	4
RP-Stock3		—	—	42	5	—	—	—	—	(11)	—	—	36
Market Strategy Cert		—	—	14	8	—	—	—	—	(12)	—	—	10
D-1 - 400		3	6	—	2	—	—	—	—	(2)	3	6	—
Total		3	6	4,371	24,876	—	—	—	(768)	(24,722)	3	6	3,757
Accrued for additional credits to be allowed at next anniversaries:													
RP-Stock Market		—	—	109	18	—	—	—	—	(47)	—	—	80
RP-Stock1 - 941		—	—	247	77	—	—	—	(1)	(83)	—	—	240
RP-Stock2 - 942		—	—	191	33	—	—	—	—	(13)	—	—	211
RP-Stock3 - 943		—	—	1,551	47	—	—	—	(4)	(246)	—	—	1,348
Market Strategy Cert		—	—	230	76	—	—	—	(1)	(91)	—	—	214
Total		—	—	2,328	251	—	—	—	(6)	(480)	—	—	2,093
Total R-Series Single Pay - Qualified Certificates		85,519	2,775,799	2,956,786	25,127	161,576	25,202	(834)	(448,994)	(25,202)	80,240	2,518,032	2,693,661
Fully Paid Up Certificates													
Paid-up certificates:													
I-76		—	—	—	—	—	—	—	—	—	—	—	—
Total Fully Paid-up Certificates		—	—	—	—	—	—	—	—	—	—	—	—

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Three Months Ended September 30, 2025
(in thousands)

		September 30, 2025											
		Balance at beginning of period			Additions			Deductions			Balance at close of period		
Description	Yield to maturity on an annual payment basis	No. of accounts with security holders	Amount of maturity value	Amount of reserves	Charged to profit and loss or income	Reserve payments by certificate holders	Charged to other accounts (per part 2)	Maturities	Cash surrenders prior to maturity	Credited to other accounts (per part 2)	No. of accounts with security holders	Amount of maturity value	Amount of reserves
Optional Settlement Certificates													
Other series and conversions from Single Payment Certificates	2.5 - 3 - 3.5	—	—	1,699	12	—	—	(103)	(86)	—	—	—	1,522
Series R-II & RP-2-84 - 88 -Prod 921	3.5	—	—	2	—	—	—	—	—	—	—	—	2
Add'l credits and accrued int. thereon	2.5 - 3	—	—	7	1	—	—	(1)	—	—	—	—	7
Accrued for additional credits to be allowed at next anniversaries		—	—	(3)	—	—	—	—	—	—	—	—	(3)
Total Optional Settlement		—	—	1,705	13	—	—	(104)	(86)	—	—	—	1,528
Due to unlocated cert holders		—	—	695	—	—	124	—	—	(63)	—	—	756
Total Certificate Reserves [1]		281,300	$ 9,294,597	$ 9,893,748	$ 83,246	$ 609,496	$ 82,995	$ (5,963)	$ (1,642,434)	$ (82,941)	261,328	$ 8,359,414	$ 8,938,147

[1] Total certificate reserves does not include Stock Market Certificates embedded derivatives of $5.6 million or its intrinsic interest of $(7.4) million as of the three months ended September 30, 2025. These amounts are included in Total certificate reserves.

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Three Months Ended September 30, 2025
(in thousands)

Part 2 - Descriptions of Additions to Reserves Charged to Other Accounts and Deductions from Reserves Credited to Other Accounts

	Three Months Ended September 30, 2025
Additional credits on installment certificates and accrued interest thereon:	
Other additions represent:	
Transfers from maturities to extended maturities, additional credits/interest and advance payments	$ 91
Other deductions represent:	
Transfers to reserves on a quarterly basis for installment certificates	$ (91)
Single-Payment certificates:	
Other additions represent:	
Flexible Savings	53,262
Stepup	12
Cash Reserve-3mo	3,196
Stock Market	108
IC-Stock1	224
IC-Stock2	112
IC-Stock3	402
Market Strategy	262
Cash Reserve-RP-3mo	1,321
Flexible Savings-RP	23,359
Stepup-RP	7
Stock Market-RP	47
RP-Stock1	91
RP-Stock2	15
RP-Stock3	256
Market Strategy-RP	103
Transfers from accruals at anniversaries maintained in a separate reserve account	3
	$ 82,780

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Three Months Ended September 30, 2025
(in thousands)

	Three Months Ended September 30, 2025
Other deductions represent:	
Transfers to optional settlement reserves:	
Single-Payment	$ (1,183)
Transfers to reserves for additional credits and accrued interest thereon	3
Flexible Savings	(53,266)
Stepup	(12)
Cash Reserve-3mo	(3,197)
Stock Market	(4)
IC-Stock1	(9)
IC-Stock2	(4)
IC-Stock3	(12)
Market Strategy Cert	(14)
Cash Reserve-RP-3mo	(1,321)
Flexible Savings-RP	(23,359)
Stepup-RP	(7)
Stock Market-RP	(47)
RP-Stock1	(91)
RP-Stock2	(14)
RP-Stock3	(257)
Transfers to Federal tax withholding	7
	$ (82,787)

Due to unlocated certificate holders:	
Other additions represent:	
Amounts equivalent to payments due certificates holders who could not be located	$ 124

Other deductions represent:	
Payments to certificate holders credited to cash	$ (63)

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Three Months Ended September 30, 2025
(in thousands)

Part 3 - Information Regarding Installment Certificates

MO's Paid	Number of Accounts w/ Certificate Holders		Amount of Maturity Value		Amount of Reserves		Deduction from Reserves Cash Surrenders Prior to Maturity Surrender	Other Deductions
	As of July 1, 2025	As of September 30, 2025	As of July 1, 2025	As of September 30, 2025	As of July 1, 2025	As of September 30, 2025	As of September 30, 2025	As of September 30, 2025
1-12	86	83	$ 1,497	$ 1,642	$ 456	$ 446	$ 3	$ —
13-24	126	116	2,836	3,101	564	630	22	—
25-36	271	234	25,857	9,207	2,863	1,715	84	—
37-48	46	93	6,947	15,457	1,168	1,717	806	—
49-60	39	39	2,012	2,094	659	560	9	—
61-72	30	27	139	127	555	294	42	—
73-84	66	55	4,844	3,514	1,250	1,275	101	—
85-96	52	66	3,275	4,552	780	858	19	—
97-108	52	31	299	12	1,516	559	1	—
109-120	44	49	—	—	794	1,699	81	—
121-132	—	—	—	—	—	—	56	—
TOTAL - ALL SERIES	812	793	$ 47,706	$ 39,706	$ 10,605	$ 9,753	$ 1,224	$ —

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited)
Nine Months Ended September 30, 2026
(in thousands)

Part 1 - Summary of Changes

	September 30, 2026											
		Balance at beginning of period			Additions			Deductions			Balance at close of period		
Description	Yield to maturity on an annual payment basis	No. of accounts with security holders	Amount of maturity value	Amount of reserves	Charged to profit and loss or income	Reserve payments by certificate holders	Charged to other accounts (per part 2)	Maturities	Cash surrenders prior to maturity	Credited to other accounts (per part 2)	No. of accounts with security holders	Amount of maturity value	Amount of reserves
Installment certificates:													
Reserves to mature:													
Inst I95		591	$ —	$ 8,766	$ —	$ 2,534	$ 193	$ (1,099)	$ (3,141)	$ —	527	$ —	$ 7,253
Inst-E		5	—	56	—	112	3	—	(10)	—	3	—	161
Inst-R		154	32,196	1,406	—	218	30	(44)	(499)	—	138	30,948	1,111
Inst-R-E		2	240	107	—	—	3	—	—	—	2	240	110
Total		752	32,436	10,335	—	2,864	229	(1,143)	(3,650)	—	670	31,188	8,635
Additional credits and accrued interest thereon:													
Inst I95		—	—	12	190	—	—	—	—	(193)	—	—	9
Inst-E		—	—	(1)	4	—	—	—	—	(3)	—	—	—
Inst-R		—	—	3	30	—	—	—	—	(30)	—	—	3
Inst-R-E		—	—	—	2	—	—	—	—	(3)	—	—	(1)
Total		—	—	14	226	—	—	—	—	(229)	—	—	11
Total Installment Certificates		752	32,436	10,349	226	2,864	229	(1,143)	(3,650)	(229)	670	31,188	8,646
Single Pay - Non Qualified Certificates													
Single - Payment certificates:													
IC-Flexible Savings (Variable Term) - 165		118,119	4,493,965	4,872,812	—	1,218,985	109,370	(3,725)	(1,680,399)	—	99,234	4,184,300	4,517,043
IC - Stepup - 190		39	969	1,123	—	—	23	—	(218)	—	28	786	928
Cash Reserve Variables PMT - 3mo. - 662		44,219	732,028	744,360	—	649,136	8,648	(3,252)	(736,345)	—	40,189	650,048	662,547
IC-Stock Market - 180		785	3,952	4,953	—	—	149	(746)	(748)	—	578	2,816	3,608
IC-MSC - 181		987	14,367	17,400	—	—	434	(874)	(2,752)	—	756	11,518	14,208
IC-Stock1 - 210		2,449	14,176	16,482	—	—	461	—	(2,695)	—	2,052	11,938	14,248
IC-Stock2 - 220		334	4,442	5,032	—	—	173	—	(812)	—	267	3,750	4,393
IC-Stock3 - 230		702	11,006	11,956	—	—	1,146	—	(6,278)	—	460	5,733	6,824
Total		167,634	5,274,905	5,674,118	—	1,868,121	120,404	(8,597)	(2,430,247)	—	143,564	4,870,889	5,223,799
Additional credits and accrued interest thereon:													
IC-Flexible Savings		—	—	6,809	111,726	—	—	—	(3,249)	(109,382)	—	—	5,904
IC-Stepup -190		—	—	4	23	—	—	—	—	(23)	—	—	4
Cash Reserve Variable Payment-3mo.		—	—	521	10,683	—	—	—	(2,085)	(8,648)	—	—	471
IC-Stk Mkt, 2004/16/31-4000/16		—	—	4	3	—	—	—	—	(5)	—	—	2
IC-Stock1 - 210		—	—	11	13	—	—	—	—	(14)	—	—	10
IC-Stock2 - 220		—	—	13	—	—	—	—	—	(9)	—	—	4
IC-Stock3 - 230		—	—	57	19	—	—	—	(1)	(59)	—	—	16
IC-MSC		—	—	7	22	—	—	—	—	(25)	—	—	4
Total		—	—	7,426	122,489	—	—	—	(5,335)	(118,165)	—	—	6,415
Accrued for additional credits to be allowed at next anniversaries:													
SP 75		—	—	(1)	—	—	—	—	—	—	—	—	(1)
IC-Stock		—	—	175	78	—	—	—	—	(145)	—	—	108
IC-Stock1 - 210		—	—	483	316	—	—	—	(2)	(447)	—	—	350
IC-Stock2 - 220		—	—	356	22	—	—	—	(1)	(164)	—	—	213
IC-Stock3 - 230		—	—	1,575	166	—	—	—	(75)	(1,086)	—	—	580
IC-Market Strategy Certificate - Part Int 2019/2102/4061		—	—	438	274	—	—	—	(7)	(410)	—	—	295
Total		—	—	3,026	856	—	—	—	(85)	(2,252)	—	—	1,545
Total Single Pay - Non Qualified Certificates		167,634	5,274,905	5,684,570	123,345	1,868,121	120,404	(8,597)	(2,435,667)	(120,417)	143,564	4,870,889	5,231,759

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Nine Months Ended September 30, 2026
(in thousands)

		September 30, 2026											
		Balance at beginning of period			Additions			Deductions			Balance at close of period		
Description	Yield to maturity on an annual payment basis	No. of accounts with security holders	Amount of maturity value	Amount of reserves	Charged to profit and loss or income	Reserve payments by certificate holders	Charged to other accounts (per part 2)	Maturities	Cash surrenders prior to maturity	Credited to other accounts (per part 2)	No. of accounts with security holders	Amount of maturity value	Amount of reserves
R-Series Single Pay - Qualified Certificates													
R-77 - 910	3.5	1	4	12	—	—	—	—	—	—	1	4	12
R-78 - 911	3.5	2	4	12	—	—	—	—	—	—	2	4	12
R-79 - 912	3.5	2	10	21	—	—	1	—	—	—	2	10	22
R-80 - 913	3.5	2	12	23	—	—	1	—	—	—	2	12	24
R-81 - 914	3.5	1	10	21	—	—	1	—	—	—	1	10	22
R-82A - 915	3.5	3	10	10	—	—	1	—	—	—	3	10	11
RP-Q - 916		17	20	63	—	—	1	—	(8)	—	15	17	56
R-II - 920	3.5	6	40	47	—	—	1	—	(3)	—	6	38	45
RP-Flexible Savings - 971		51,609	1,956,998	2,106,775	—	257,886	46,800	(1,851)	(621,274)	—	42,756	1,652,042	1,788,336
Cash Reserve RP-3 mo. - 972		21,534	314,051	319,108	—	252,210	3,621	(451)	(281,736)	—	19,692	287,321	292,752
RP-Stock Market - 960		227	1,950	2,388	—	—	65	(107)	(394)	—	137	1,557	1,952
RP-Stepup - 940		22	447	520	—	—	10	—	(71)	—	20	387	459
RP-Stock1 - 941		664	6,420	7,299	—	—	185	—	(1,244)	—	553	5,382	6,240
RP-Stock2 - 942		147	2,439	2,710	—	—	88	—	(410)	—	121	2,089	2,388
RP-Stock3 - 943		421	6,368	6,836	—	—	818	—	(4,083)	—	257	3,032	3,571
Market Strategy Cert - 961		275	6,556	7,418	—	—	184	(80)	(1,108)	—	238	5,586	6,414
D-1 990-993		1	220	220	—	—	4	—	(77)	—	1	148	147
Total		74,934	2,295,559	2,453,483	—	510,096	51,781	(2,489)	(910,408)	—	63,807	1,957,649	2,102,463
Additional Interest on R-Series Single Payment Reserves:													
R-78	3.5	—	—	(1)	—	—	—	—	—	—	—	—	(1)
R-79	3.5	—	—	—	1	—	—	—	—	(1)	—	—	—
R-80	3.5	—	—	—	1	—	—	—	—	(1)	—	—	—
R-81	3.5	—	—	—	1	—	—	—	—	(1)	—	—	—
R-82A	3.5	—	—	—	1	—	—	—	—	—	—	—	1
RP-Q		—	—	—	1	—	—	—	—	(1)	—	—	—
R-II	3.5	—	—	—	1	—	—	—	—	(1)	—	—	—
RP-Flexible Savings		—	—	2,935	47,053	—	—	—	(933)	(46,800)	—	—	2,255
RP-Stepup - 940		—	—	2	9	—	—	—	—	(10)	—	—	1
Cash Reserve RP-3 mo.		—	—	232	4,546	—	—	—	(947)	(3,621)	—	—	210
RP-Flexible Savings Emp		—	—	—	—	—	—	—	—	—	—	—	—
RP-Stock Market		—	—	—	1	—	—	—	—	(1)	—	—	—
RP-Stock1		—	—	10	11	—	—	—	—	(13)	—	—	8
RP-Stock2		—	—	3	2	—	—	—	—	(2)	—	—	3
RP-Stock3		—	—	37	5	—	—	—	(1)	(37)	—	—	4
Market Strategy Cert		—	—	9	14	—	—	—	—	(19)	—	—	4
D-1 - 400		2	3	(1)	4	—	—	—	(1)	(4)	—	—	(2)
Total		2	3	3,226	51,651	—	—	—	(1,882)	(50,512)	—	—	2,483
Accrued for additional credits to be allowed at next anniversaries:													
RP-Stock Market		—	—	66	47	—	—	—	—	(64)	—	—	49
RP-Stock1 - 941		—	—	193	135	—	—	—	(1)	(172)	—	—	155
RP-Stock2 - 942		—	—	199	29	—	—	—	—	(86)	—	—	142
RP-Stock3 - 943		—	—	989	105	—	—	—	—	(782)	—	—	312
Market Strategy Cert		—	—	171	123	—	—	—	(2)	(165)	—	—	127
Total		—	—	1,618	439	—	—	—	(3)	(1,269)	—	—	785
Total R-Series Single Pay - Qualified Certificates		74,936	2,295,562	2,458,327	52,090	510,096	51,781	(2,489)	(912,293)	(51,781)	63,807	1,957,649	2,105,731
Fully Paid Up Certificates													
Paid-up certificates:													
I-76		—	—	—	—	—	—	—	—	—	—	—	—
Total Fully Paid-up Certificates		—	—	—	—	—	—	—	—	—	—	—	—

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Nine Months Ended September 30, 2026
(in thousands)

	September 30, 2026												
		Balance at beginning of period			Additions			Deductions			Balance at close of period		
Description	Yield to maturity on an annual payment basis	No. of accounts with security holders	Amount of maturity value	Amount of reserves	Charged to profit and loss or income	Reserve payments by certificate holders	Charged to other accounts (per part 2)	Maturities	Cash surrenders prior to maturity	Credited to other accounts (per part 2)	No. of accounts with security holders	Amount of maturity value	Amount of reserves
Optional Settlement Certificates													
Other series and conversions from Single Payment Certificates	2.5 - 3 - 3.5	—	—	1,449	30	—	—	(197)	(183)	—	—	—	1,099
Series R-II & RP-2-84 - 88 -Prod 921	3.5	—	—	1	—	—	—	—	—	—	—	—	1
Add'l credits and accrued int. thereon	2.5 - 3	—	—	7	—	—	—	(1)	(1)	—	—	—	5
Accrued for additional credits to be allowed at next anniversaries		—	—	(3)	—	—	—	—	—	—	—	—	(3)
Total Optional Settlement		—	—	1,454	30	—	—	(198)	(184)	—	—	—	1,102
Due to unlocated cert holders		—	—	1,134	—	—	376	—	—	(355)	—	—	1,155
Total Certificate Reserves [1]		243,322	$ 7,602,903	$ 8,155,834	$175,691	$ 2,381,081	$172,790	$ (12,427)	$ (3,351,794)	$ (172,782)	208,041	$ 6,859,726	$ 7,348,393

[1] Total certificate reserves does not include Stock Market Certificates embedded derivatives of $2.3 million or its intrinsic interest of $(3.2) million as of the nine months ended September 30, 2026. These amounts are included in Total certificate reserves.

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Nine Months Ended September 30, 2026
(in thousands)

Part 2 - Descriptions of Additions to Reserves Charged to Other Accounts and Deductions from Reserves Credited to Other Accounts

	Nine months ended September 30, 2026
Additional credits on installment certificates and accrued interest thereon:	
Other additions represent:	
Transfers from maturities to extended maturities, additional credits/interest and advance payments	$ 229
Other deductions represent:	
Transfers to reserves on a quarterly basis for installment certificates	$ (229)
Single-Payment certificates:	
Other additions represent:	
Flexible Savings	$ 109,370
Stepup	23
Cash Reserve-3mo	8,648
Stock Market	149
IC-Stock1	461
IC-Stock2	173
IC-Stock3	1,146
Market Strategy	434
RP-Q	1
Cash Reserve-RP-3mo	3,621
Flexible Savings-RP	46,800
Stepup-RP	10
Stock Market-RP	65
RP-Stock1	185
RP-Stock2	88
RP-Stock3	818
Market Strategy-RP	184
Transfers from accruals at anniversaries maintained in a separate reserve account	9
	$ 172,185

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Nine Months Ended September 30, 2026
(in thousands)

	Nine months ended September 30, 2026
Other deductions represent:	
Transfers to optional settlement reserves:	
Single-Payment	$ (2,467)
Transfers to reserves for additional credits and accrued interest thereon	9
Flexible Savings	(109,382)
Stepup	(23)
Cash Reserve-3mo	(8,648)
Stock Market	(5)
IC-Stock1	(14)
IC-Stock2	(9)
IC-Stock3	(59)
Market Strategy Cert	(25)
Cash Reserve-RP-3mo	(3,621)
Flexible Savings-RP	(46,800)
Stepup-RP	(10)
Stock Market-RP	(65)
RP-Stock1	(185)
RP-Stock2	(88)
RP-Stock3	(819)
Transfers to Federal tax withholding	13
	$ (172,198)
Due to unlocated certificate holders:	
Other additions represent:	
Amounts equivalent to payments due certificates holders who could not be located	$ 376
Other deductions represent:	
Payments to certificate holders credited to cash	$ (355)

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Nine Months Ended September 30, 2026
(in thousands)

Part 3 - Information Regarding Installment Certificates

MO's Paid	Number of Accounts w/ Certificate Holders		Amount of Maturity Value		Amount of Reserves		Deduction from Reserves Cash Surrenders Prior to Maturity Surrender	Other Deductions
	As of January 1, 2026	As of September 30, 2026	As of January 1, 2026	As of September 30, 2026	As of January 1, 2026	As of September 30, 2026	As of September 30, 2026	As of September 30, 2026
1-12	70	67	$ 1,300	$ 3,444	$ 422	$ 228	$ 1	$ —
13-24	108	68	2,290	1,471	507	537	16	—
25-36	165	98	2,403	2,738	1,294	888	87	—
37-48	167	186	15,453	1,361	3,429	2,104	492	—
49-60	36	83	2,826	15,431	451	1,969	152	—
61-72	26	35	110	1,963	375	485	54	—
73-84	46	22	2,659	109	1,262	236	38	—
85-96	66	41	5,247	3,343	805	1,156	89	—
97-108	27	50	148	1,328	389	758	90	—
109-120	41	20	—	—	1,401	274	122	—
121-132	—	—	—	—	—	—	318	—
TOTAL - ALL SERIES	752	670	$ 32,436	$ 31,188	$ 10,335	$ 8,635	$ 1,459	$ —

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited)
Nine Months Ended September 30, 2025
(in thousands)

Part 1 - Summary of Changes

	September 30, 2025											
		Balance at beginning of period			Additions			Deductions			Balance at close of period		
Description	Yield to maturity on an annual payment basis	No. of accounts with security holders	Amount of maturity value	Amount of reserves	Charged to profit and loss or income	Reserve payments by certificate holders	Charged to other accounts (per part 2)	Maturities	Cash surrenders prior to maturity	Credited to other accounts (per part 2)	No. of accounts with security holders	Amount of maturity value	Amount of reserves
Installment certificates:													
Reserves to mature:													
Inst I95		655	$ —	$ 8,280	$ —	$ 2,781	$ 238	$ (183)	$ (2,625)	$ —	625	$ —	$ 8,491
Inst-E		5	—	44	—	12	1	—	(5)	—	5	—	52
Inst-R		165	51,744	1,261	—	224	37	(65)	(267)	—	161	39,466	1,190
Inst-R-E		3	2,292	683	—	—	10	(673)	—	—	2	240	20
Total		828	54,036	10,268	—	3,017	286	(921)	(2,897)	—	793	39,706	9,753
Additional credits and accrued interest thereon:													
Inst I95		—	—	14	238	—	—	—	—	(239)	—	—	13
Inst-E		—	—	(1)	1	—	—	—	—	(1)	—	—	(1)
Inst-R		—	—	3	37	—	—	—	—	(37)	—	—	3
Inst-R-E		—	—	—	9	—	—	—	—	(9)	—	—	—
Total		—	—	16	285	—	—	—	—	(286)	—	—	15
Total Installment Certificates		828	54,036	10,284	285	3,017	286	(921)	(2,897)	(286)	793	39,706	9,768
Single Pay - Non Qualified Certificates													
Single - Payment certificates:													
IC-Flexible Savings (Variable Term) - 165		159,643	6,575,440	6,986,903	—	700,269	186,339	(7,840)	(2,477,920)	—	128,820	4,990,371	5,387,751
IC - Stepup - 190		67	1,566	1,768	—	—	39	—	(429)	—	56	1,197	1,378
Cash Reserve Variables PMT - 3mo. - 662		50,708	844,318	856,286	—	818,934	10,070	(4,245)	(913,485)	—	45,712	755,175	767,560
IC-Stock Market - 180		1,229	6,839	8,300	—	—	297	(1,199)	(1,568)	—	884	4,662	5,830
IC-MSC - 181		1,395	20,721	24,545	—	1	756	(1,302)	(5,149)	—	1,074	15,602	18,851
IC-Stock1 - 210		3,044	20,221	22,379	—	—	744	—	(4,914)	—	2,546	15,913	18,209
IC-Stock2 - 220		481	7,714	8,158	—	—	510	—	(3,368)	—	359	4,700	5,300
IC-Stock3 - 230		1,025	17,645	18,655	—	—	502	—	(4,165)	—	844	14,056	14,992
Total		217,592	7,494,464	7,926,994	—	1,519,204	199,257	(14,586)	(3,410,998)	—	180,295	5,801,676	6,219,871
Additional credits and accrued interest thereon:													
IC-Flexible Savings		—	—	11,907	187,869	—	—	—	(5,483)	(186,361)	—	—	7,932
IC-Stepup -190		—	—	5	39	—	—	—	—	(39)	—	—	5
Cash Reserve Variable Payment-3mo.		—	—	613	12,337	—	—	—	(2,343)	(10,067)	—	—	540
IC-Stk Mkt, 2004/16/31-4000/16		—	—	8	7	—	—	—	—	(11)	—	—	4
IC-Stock1 - 210		—	—	22	21	—	—	—	(1)	(27)	—	—	15
IC-Stock2 - 220		—	—	19	4	—	—	—	(1)	(12)	—	—	10
IC-Stock3 - 230		—	—	68	27	—	—	—	—	(15)	—	—	80
IC-MSC		—	—	14	36	—	—	—	—	(42)	—	—	8
Total		—	—	12,656	200,340	—	—	—	(7,828)	(196,574)	—	—	8,594
Accrued for additional credits to be allowed at next anniversaries:													
SP 75		—	—	(1)	—	—	—	—	—	—	—	—	(1)
IC-Stock		—	—	320	193	—	—	—	—	(287)	—	—	226
IC-Stock1 - 210		—	—	793	545	—	—	—	(25)	(717)	—	—	596
IC-Stock2 - 220		—	—	684	189	—	—	—	—	(498)	—	—	375
IC-Stock3 - 230		—	—	2,526	204	—	—	—	(25)	(487)	—	—	2,218
IC-Market Strategy Certificate - Part Int 2019/2102/4061		—	—	752	532	—	—	—	(14)	(715)	—	—	555
Total		—	—	5,074	1,663	—	—	—	(64)	(2,704)	—	—	3,969
Total Single Pay - Non Qualified Certificates		217,592	7,494,464	7,944,724	202,003	1,519,204	199,257	(14,586)	(3,418,890)	(199,278)	180,295	5,801,676	6,232,434

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Nine Months Ended September 30, 2025
(in thousands)

		September 30, 2025											
		Balance at beginning of period			Additions			Deductions			Balance at close of period		
Description	Yield to maturity on an annual payment basis	No. of accounts with security holders	Amount of maturity value	Amount of reserves	Charged to profit and loss or income	Reserve payments by certificate holders	Charged to other accounts (per part 2)	Maturities	Cash surrenders prior to maturity	Credited to other accounts (per part 2)	No. of accounts with security holders	Amount of maturity value	Amount of reserves
R-Series Single Pay - Qualified Certificates													
R-77 - 910	3.5	2	9	21	—	—	1	—	(10)	—	1	4	12
R-78 - 911	3.5	3	9	20	—	—	1	—	(9)	—	2	4	12
R-79 - 912	3.5	4	20	39	—	—	1	—	(15)	—	3	12	25
R-80 - 913	3.5	3	20	37	—	—	1	—	(15)	—	2	12	23
R-81 - 914	3.5	1	10	20	—	—	1	—	—	—	1	10	21
R-82A - 915	3.5	5	22	27	—	—	1	—	(18)	—	3	10	10
RP-Q - 916		17	20	63	—	—	1	—	(1)	—	17	20	63
R-II - 920	3.5	6	43	48	—	—	1	—	(3)	—	6	40	46
RP-Flexible Savings - 971		66,616	2,695,750	2,856,250	—	321,064	79,666	(2,702)	(923,184)	—	55,885	2,169,850	2,331,094
Cash Reserve RP-3 mo. - 972		24,334	350,253	355,018	—	310,051	4,060	(118)	(343,139)	—	22,375	320,564	325,872
RP-Stock Market - 960		336	2,882	3,403	—	—	112	(350)	(590)	—	251	2,125	2,575
RP-Stepup - 940		43	944	1,062	—	—	24	—	(239)	—	34	732	847
RP-Stock1 - 941		866	8,648	9,463	—	—	295	—	(2,129)	—	710	6,743	7,629
RP-Stock2 - 942		214	3,376	3,552	—	—	248	—	(1,017)	—	153	2,486	2,783
RP-Stock3 - 943		616	10,246	10,730	—	—	309	—	(2,346)	—	500	8,223	8,693
Market Strategy Cert - 961		387	8,562	9,490	—	—	285	(94)	(1,863)	—	293	6,946	7,818
D-1 990-993		2	287	347	—	—	8	(19)	(48)	—	1	245	288
Total		93,455	3,081,101	3,249,590	—	631,115	85,015	(3,283)	(1,274,626)	—	80,237	2,518,026	2,687,811
Additional Interest on R-Series Single Payment Reserves:													
R-77	3.5	—	—	—	1	—	—	—	—	(1)	—	—	—
R-78	3.5	—	—	—	—	—	—	—	—	(1)	—	—	(1)
R-79	3.5	—	—	—	1	—	—	—	—	(1)	—	—	—
R-80	3.5	—	—	—	1	—	—	—	—	(1)	—	—	—
R-81	3.5	—	—	—	—	—	—	—	—	(1)	—	—	(1)
R-82A	3.5	—	—	—	1	—	—	—	—	(1)	—	—	—
RP-Q		—	—	—	1	—	—	—	—	(1)	—	—	—
R-II	3.5	—	—	—	1	—	—	—	—	(1)	—	—	—
RP-Flexible Savings		—	—	4,936	79,575	—	—	—	(1,386)	(79,666)	—	—	3,459
RP-Stepup - 940		—	—	2	24	—	—	—	—	(24)	—	—	2
Cash Reserve RP-3 mo.		—	—	254	5,081	—	—	—	(1,041)	(4,060)	—	—	234
RP-Stock Market		—	—	1	2	—	—	—	—	(2)	—	—	1
RP-Stock1		—	—	16	21	—	—	—	(1)	(23)	—	—	13
RP-Stock2		—	—	4	3	—	—	—	—	(3)	—	—	4
RP-Stock3		—	—	40	10	—	—	—	(1)	(13)	—	—	36
Market Strategy Cert		—	—	18	27	—	—	—	—	(35)	—	—	10
D-1 - 400		4	8	—	8	—	—	—	(1)	(7)	3	6	—
Total		4	8	5,271	84,757	—	—	—	(2,430)	(83,841)	3	6	3,757
Accrued for additional credits to be allowed at next anniversaries:													
RP-Stock Market		—	—	111	80	—	—	—	(1)	(110)	—	—	80
RP-Stock1 - 941		—	—	289	226	—	—	—	(3)	(272)	—	—	240
RP-Stock2 - 942		—	—	331	125	—	—	—	—	(245)	—	—	211
RP-Stock3 - 943		—	—	1,565	84	—	—	—	(4)	(297)	—	—	1,348
Market Strategy Cert		—	—	265	203	—	—	—	(4)	(250)	—	—	214
Total		—	—	2,561	718	—	—	—	(12)	(1,174)	—	—	2,093
Total R-Series Single Pay - Qualified Certificates		93,459	3,081,109	3,257,422	85,475	631,115	85,015	(3,283)	(1,277,068)	(85,015)	80,240	2,518,032	2,693,661
Fully Paid Up Certificates													
Paid-up certificates:													
I-76		—	—	—	—	—	—	—	—	—	—	—	—
Total Fully Paid-up Certificates		—	—	—	—	—	—	—	—	—	—	—	—

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Nine Months Ended September 30, 2025
(in thousands)

		September 30, 2025											
		Balance at beginning of period			Additions			Deductions			Balance at close of period		
Description	Yield to maturity on an annual payment basis	No. of accounts with security holders	Amount of maturity value	Amount of reserves	Charged to profit and loss or income	Reserve payments by certificate holders	Charged to other accounts (per part 2)	Maturities	Cash surrenders prior to maturity	Credited to other accounts (per part 2)	No. of accounts with security holders	Amount of maturity value	Amount of reserves
Optional Settlement Certificates													
Other series and conversions from Single Payment Certificates	2.5 - 3 - 3.5	—	—	1,997	13	—	28	(334)	(182)	—	—	—	1,522
Series R-II & RP-2-84 - 88 -Prod 921	3.5	—	—	8	—	—	—	(6)	—	—	—	—	2
Add'l credits and accrued int. thereon	2.5 - 3	—	—	8	1	—	—	(2)	—	—	—	—	7
Accrued for additional credits to be allowed at next anniversaries		—	—	(3)	—	—	—	—	—	—	—	—	(3)
Total Optional Settlement		—	—	2,010	14	—	28	(342)	(182)	—	—	—	1,528
Due to unlocated cert holders		—	—	662	—	—	448	—	—	(354)	—	—	756
Total Certificate Reserves [1]		311,879	$10,629,609	$11,215,102	$287,777	$ 2,153,336	$285,034	$ (19,132)	$ (4,699,037)	$ (284,933)	261,328	$ 8,359,414	$ 8,938,147

[1] Total certificate reserves does not include Stock Market Certificates embedded derivatives of $5.6 million or its intrinsic interest of $(7.4) million as of the nine months ended September 30, 2025. These amounts are included in Total certificate reserves.

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Nine Months Ended September 30, 2025
(in thousands)

Part 2 - Descriptions of Additions to Reserves Charged to Other Accounts and Deductions from Reserves Credited to Other Accounts

	Nine months ended September 30, 2025
Additional credits on installment certificates and accrued interest thereon:	
Other additions represent:	
Transfers from maturities to extended maturities, additional credits/interest and advance payments	$ 286
Other deductions represent:	
Transfers to reserves on a quarterly basis for installment certificates	$ (286)
Optional settlement certificates:	
Other additions represent:	
Transfers from installment certificate reserves (less surrender charges), optional settlement privileges	$ 28
Single-Payment certificates:	
Other additions represent:	
Flexible Savings	$ 186,339
Stepup	39
Cash Reserve-3mo	10,070
Stock Market	297
IC-Stock1	744
IC-Stock2	510
IC-Stock3	502
Market Strategy	756
RP-Q	1
Cash Reserve-RP-3mo	4,060
Flexible Savings-RP	79,666
Stepup-RP	24
Stock Market-RP	112
RP-Stock1	295
RP-Stock2	248
RP-Stock3	309
Market Strategy-RP	285
Transfers from accruals at anniversaries maintained in a separate reserve account	15
	$ 284,272

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Nine Months Ended September 30, 2025
(in thousands)

	Nine months ended September 30, 2025
Other deductions represent:	
Transfers to optional settlement reserves:	
Single-Payment	$ (3,044)
Transfers to reserves for additional credits and accrued interest thereon	15
Flexible Savings	(186,361)
Stepup	(39)
Cash Reserve-3mo	(10,067)
Stock Market	(11)
IC-Stock1	(27)
IC-Stock2	(12)
IC-Stock3	(15)
Market Strategy Cert	(42)
Cash Reserve-RP-3mo	(4,060)
Flexible Savings-RP	(79,666)
Stepup-RP	(24)
Stock Market-RP	(112)
RP-Stock1	(295)
RP-Stock2	(248)
RP-Stock3	(310)
Transfers to Federal tax withholding	25
	$ (284,293)
Due to unlocated certificate holders:	
Other additions represent:	
Amounts equivalent to payments due certificates holders who could not be located	$ 448
Other deductions represent:	
Payments to certificate holders credited to cash	$ (354)

Ameriprise Certificate Company
Schedule VI — Certificate Reserves (Unaudited) (continued)
Nine Months Ended September 30, 2025
(in thousands)

Part 3 - Information Regarding Installment Certificates

MO's Paid	Number of Accounts w/ Certificate Holders		Amount of Maturity Value		Amount of Reserves		Deduction from Reserves Cash Surrenders Prior to Maturity Surrender	Other Deductions
	As of January 1, 2025	As of September 30, 2025	As of January 1, 2025	As of September 30, 2025	As of January 1, 2025	As of September 30, 2025	As of September 30, 2025	As of September 30, 2025
1-12	116	83	$ 2,355	$ 1,642	$ 352	$ 446	$ 3	$ —
13-24	178	116	4,589	3,101	1,557	630	22	—
25-36	200	234	35,531	9,207	2,606	1,715	84	—
37-48	41	93	2,877	15,457	431	1,717	806	—
49-60	31	39	109	2,094	403	560	9	—
61-72	57	27	2,732	127	1,319	294	42	—
73-84	71	55	5,260	3,514	833	1,275	101	—
85-96	41	66	571	4,552	630	858	19	—
97-108	57	31	12	12	1,627	559	1	—
109-120	36	49	—	—	510	1,699	81	—
121-132	—	—	—	—	—	—	56	—
TOTAL - ALL SERIES	828	793	$ 54,036	$ 39,706	$ 10,268	$ 9,753	$ 1,224	$ —

Ameriprise Certificate Company
Schedule VII — Valuation and Qualifying Accounts (Unaudited)
Three and Nine Months Ended September 30, 2026 and 2025
(in thousands)

	Three Months Ended September 30, 2026		
Reserves deducted from assets to which they apply	**Balance at July 1, 2026**	**Change in allowance/ writedowns**	**Balance at September 30, 2026**
Allowance for credit losses:			
Conventional first mortgage loans and other loans	$ 569	$ 31	$ 600

	Three Months Ended September 30, 2025		
Reserves deducted from assets to which they apply	**Balance at July 1, 2025**	**Change in allowance/ writedowns**	**Balance at September 30, 2025**
Allowance for credit losses:			
Conventional first mortgage loans and other loans	$ 617	$ (95)	$ 522

	Nine Months Ended September 30, 2026		
Reserves deducted from assets to which they apply	**Balance at January 1, 2026**	**Change in allowance/ writedowns**	**Balance at September 30, 2026**
Allowance for credit losses:			
Conventional first mortgage loans and other loans	$ 487	$ 113	$ 600

	Nine Months Ended September 30, 2025		
Reserves deducted from assets to which they apply	**Balance at January 1, 2025**	**Change in allowance/ writedowns**	**Balance at September 30, 2025**
Allowance for credit losses:			
Conventional first mortgage loans and other loans	$ 709	$ (187)	$ 522

Exhibit 31.1

CERTIFICATION

I, Abu M. Arif, certify that:

1. I have reviewed this Quarterly Report on Form 10-Q of Ameriprise Certificate Company;
2. Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;
3. Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;
4. The registrant's other certifying officer(s) and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have:
   (a) Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared; and
   (b) Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles; and
   (c) Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and
   (d) Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting.
5. The registrant's other certifying officer(s) and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of the registrant's board of directors (or persons performing the equivalent functions):
   (a) All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize and report financial information; and
   (b) Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.

Date: October 30, 2026

By: /s/ Abu M. Arif
Abu M. Arif
Chief Executive Officer

Exhibit 31.2

CERTIFICATION

I, Thomas A. Nickerson, certify that:

1. I have reviewed this Quarterly Report on Form 10-Q of Ameriprise Certificate Company;
2. Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;
3. Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;
4. The registrant's other certifying officer(s) and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have:
   (a) Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared; and
   (b) Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles; and
   (c) Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and
   (d) Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting.
5. The registrant's other certifying officer(s) and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of the registrant's board of directors (or persons performing the equivalent functions):
   (a) All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize and report financial information; and
   (b) Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.

Date: October 30, 2026

By: /s/ Thomas A. Nickerson
Thomas A. Nickerson
Chief Financial Officer

Exhibit 32

CERTIFICATION PURSUANT TO
18 U.S.C. SECTION 1350,
AS ADOPTED PURSUANT TO
SECTION 906 OF THE SARBANES-OXLEY ACT OF 2002

In connection with the Quarterly Report on Form 10-Q of Ameriprise Certificate Company (the "Company") for the quarterly period ended September 30, 2026, as filed with the Securities and Exchange Commission on the date hereof (the "Report"), Abu M. Arif, as Chief Executive Officer of the Company, and Thomas A. Nickerson, as Chief Financial Officer of the Company, each hereby certifies, pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, that:

(1) The Report fully complies with the requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934; and

(2) The information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.

Date: October 30, 2026

By: /s/ Abu M. Arif
Abu M. Arif
Chief Executive Officer

Date: October 30, 2026

By: /s/ Thomas A. Nickerson
Thomas A. Nickerson
Chief Financial Officer