# 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 June 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 August 4, 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 Six Months Ended June 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 $7.5 million, or 16%, for the six months ended June 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 $2.5 billion from the prior year period to $7.4 billion as of June 30, 2026. After a period of strong growth during a rising interest rate environment, ACC has experienced net outflows during the past ten quarters.

Investment income decreased $99.8 million, or 35%, for the six months ended June 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, $0.7 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 38% were floating rate and approximately 25% were 6-month Treasury Bills or short-term Federal Home Loan Bank securities as of June 30, 2026. The duration of ACC investments was 1.4 years as of both June 30, 2026 and June 30, 2025.

Investment expenses decreased $7.4 million, or 31%, for the six months ended June 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 $85.2 million, or 42%, for the six months ended June 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 $7.6 billion for the six months ended June 30, 2026 compared to $10.6 billion for the prior year period with the average crediting rate of 3.13% for the six months ended June 30, 2026 compared to 3.85% for the prior year period.

Net realized gain (loss) on investments before income taxes decreased $2.4 million for the six months ended June 30, 2026 compared to the prior year period primarily due to net realized gains of $0.2 million for the six months ended June 30, 2026 compared to net realized gains of $2.6 million in the prior year period.

ACC's effective tax rate was 24.3% for the six months ended June 30, 2026 compared to 23.9% 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 June 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 second 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: August 4, 2026

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

Date: August 4, 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 June 30, | | Six Months Ended June 30, | |
|---|---|---|---|---|
| | 2026 | 2025 | 2026 | 2025 |
| | (in thousands) | | | |
| Investment Income: | | | | |
| Interest income: | | | | |
| Available-for-Sale securities | $ 82,469 | $ 129,181 | $ 171,648 | $ 265,397 |
| Commercial mortgage loans and syndicated loans | 1,838 | 1,812 | 3,709 | 3,786 |
| Cash and cash equivalents | 5,366 | 6,788 | 10,592 | 16,608 |
| Certificate loans | 1 | — | 1 | 1 |
| Other | (3) | (10) | (12) | (45) |
| Total investment income | 89,671 | 137,771 | 185,938 | 285,747 |
| Investment Expenses: | | | | |
| Ameriprise Financial and affiliated company fees: | | | | |
| Distribution | 1,868 | 2,781 | 3,654 | 6,782 |
| Investment advisory and services | 4,179 | 5,782 | 8,644 | 11,866 |
| Transfer agent | 1,721 | 2,239 | 3,542 | 4,587 |
| Depository | 12 | 26 | 24 | 43 |
| Other | 116 | 173 | 308 | 298 |
| Total investment expenses | 7,896 | 11,001 | 16,172 | 23,576 |
| Net investment income before provision for certificate reserves and income taxes | 81,775 | 126,770 | 169,766 | 262,171 |
| Provision for Certificate Reserves: | | | | |
| According to the terms of the certificates: | | | | |
| Provision for certificate reserves | 34 | 99 | 89 | 141 |
| Additional credits/interest authorized by ACC | 56,538 | 96,543 | 118,816 | 204,073 |
| Total provision for certificate reserves before reserve recoveries | 56,572 | 96,642 | 118,905 | 204,214 |
| Reserve recoveries from terminations prior to maturity | (296) | (343) | (586) | (679) |
| Net provision for certificate reserves | 56,276 | 96,299 | 118,319 | 203,535 |
| Net investment income before income taxes | 25,499 | 30,471 | 51,447 | 58,636 |
| Income tax expense | 6,265 | 7,203 | 12,493 | 14,093 |
| Net investment income, after-tax | 19,234 | 23,268 | 38,954 | 44,543 |
| Net realized gain (loss) on investments: | | | | |
| Securities of unaffiliated issuers before income taxes | 38 | 198 | 181 | 2,600 |
| Income tax expense (benefit) | 8 | 42 | 38 | 546 |
| Net realized gain (loss) on investments, after-tax | 30 | 156 | 143 | 2,054 |
| Net income | $ 19,264 | $ 23,424 | $ 39,097 | $ 46,597 |

*See Notes to Consolidated Financial Statements.*

## AMERIPRISE CERTIFICATE COMPANY

## CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (UNAUDITED)

| | Three Months Ended June 30, | | Six Months Ended June 30, | |
|---|---|---|---|---|
| | 2026 | 2025 | 2026 | 2025 |
| | (in thousands) | | | |
| Net income | $ 19,264 | $ 23,424 | $ 39,097 | $ 46,597 |
| Other comprehensive income (loss), net of tax: | | | | |
| Net unrealized gains (losses) on securities: | | | | |
| Net unrealized gains (losses) on securities arising during the period | (2,798) | 5,322 | (14,190) | 12,142 |
| Reclassification of net (gains) losses on securities included in net income | (49) | (144) | (247) | (2,058) |
| Total other comprehensive income (loss), net of tax | (2,847) | 5,178 | (14,437) | 10,084 |
| Total comprehensive income (loss) | $ 16,417 | $ 28,602 | $ 24,660 | $ 56,681 |

*See Notes to Consolidated Financial Statements.*

## AMERIPRISE CERTIFICATE COMPANY

## CONSOLIDATED BALANCE SHEETS (UNAUDITED)

| | June 30, 2026 | December 31, 2025 |
|---|---|---|
| | (in thousands, except share data) | |
| **Assets** | | |
| Qualified Assets | | |
| Investments in unaffiliated issuers: | | |
| Cash and cash equivalents | $ 700,380 | $ 775,589 |
| Available-for-Sale securities: | | |
| Fixed maturities, at fair value (amortized cost: 2026, $7,064,425; 2025, $7,725,367; allowance for credit losses: 2026, nil; 2025, $3,432) | 7,029,392 | 7,705,871 |
| Commercial mortgage loans and syndicated loans, at amortized cost (fair value: 2026, $142,609; 2025, $144,429; allowance for credit losses: 2026, $569; 2025, $487) | 142,459 | 143,525 |
| Certificate loans – secured by certificate reserves, at cost, which approximates fair value | 89 | 29 |
| Total investments | 7,872,320 | 8,625,014 |
| Receivables: | | |
| Dividends and interest | 20,978 | 23,277 |
| Receivables from brokers, dealers and clearing organizations | 1,009 | 920 |
| Other receivables | 673 | 374 |
| Total receivables | 22,660 | 24,571 |
| Derivative assets | 3,853 | 9,400 |
| Total qualified assets | 7,898,833 | 8,658,985 |
| Other Assets: | | |
| Deferred taxes, net | 12,359 | 8,344 |
| Taxes receivable from parent | 316 | — |
| Due from related party | 11,521 | 31 |
| Prepaid expenses | — | 30 |
| Total other assets | 24,196 | 8,405 |
| Total assets | $ 7,923,029 | $ 8,667,390 |

*See Notes to Consolidated Financial Statements.*

AMERIPRISE CERTIFICATE COMPANY

CONSOLIDATED BALANCE SHEETS (UNAUDITED) (continued)

| | June 30, 2026 | December 31, 2025 |
|---|---|---|
| | (in thousands, except share data) | |
| **Liabilities and Shareholder's Equity** | | |
| Liabilities | | |
| Certificate reserves: | | |
| Reserves to mature - installment certificates | $ 10,461 | $ 11,158 |
| Reserves to mature - fully paid certificates | 7,358,397 | 8,128,196 |
| Additional credits and accrued interest | 10,505 | 14,087 |
| Due to unlocated certificate holders | 1,192 | 1,134 |
| Total certificate reserves | 7,380,555 | 8,154,575 |
| Accounts payable and accrued liabilities: | | |
| Due to related party | 2,625 | 9,138 |
| Taxes payable to parent | 1,369 | 2,516 |
| Payables to brokers, dealers and clearing organizations | 100,996 | 213 |
| Total accounts payable and accrued liabilities | 104,990 | 11,867 |
| Derivative liabilities | 3,071 | 7,317 |
| Other liabilities | 41,803 | 28,681 |
| Total liabilities | 7,530,419 | 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 | 410,117 | 465,819 |
| Retained earnings: | | |
| Appropriated for pre-declared additional credits and interest | 3 | 46 |
| Appropriated for additional interest on advance payments | 15 | 15 |
| Unappropriated | 5,968 | 8,126 |
| Accumulated other comprehensive income (loss), net of tax | (24,993) | (10,556) |
| Total shareholder's equity | 392,610 | 464,950 |
| Total liabilities and shareholder's equity | $ 7,923,029 | $ 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 April 1, 2026** | 150,000 | $ 1,500 | $ 422,397 | $ 5 | $ 15 | $ 6,422 | $ (22,146) | $ 408,193 |
| Net income | — | — | — | — | — | 19,264 | — | 19,264 |
| Other comprehensive income (loss), net of tax | — | — | — | — | — | — | (2,847) | (2,847) |
| Transfers between appropriated and unappropriated, net | — | — | — | (2) | — | 2 | — | — |
| Dividend to parent | — | — | — | — | — | (19,720) | — | (19,720) |
| Return of capital to parent | — | — | (12,280) | — | — | — | — | (12,280) |
| **Balance at June 30, 2026** | 150,000 | $ 1,500 | $ 410,117 | $ 3 | $ 15 | $ 5,968 | $ (24,993) | $ 392,610 |
| | | | | | | | | |
| **Balance at April 1, 2025** | 150,000 | $ 1,500 | $ 598,362 | $ 1,522 | $ 15 | $ 7,559 | $ (37,624) | $ 571,334 |
| Net income | — | — | — | — | — | 23,424 | — | 23,424 |
| Other comprehensive income (loss), net of tax | — | — | — | — | — | — | 5,178 | 5,178 |
| Transfers between appropriated and unappropriated, net | — | — | — | (610) | — | 610 | — | — |
| Dividend to parent | — | — | — | — | — | (22,931) | — | (22,931) |
| Return of capital to parent | — | — | (37,069) | — | — | — | — | (37,069) |
| **Balance at June 30, 2025** | 150,000 | $ 1,500 | $ 561,293 | $ 912 | $ 15 | $ 8,662 | $ (32,446) | $ 539,936 |
| | | | | | | | | |
| **Balance at January 1, 2026** | 150,000 | $ 1,500 | $ 465,819 | $ 46 | $ 15 | $ 8,126 | $ (10,556) | $ 464,950 |
| Net income | — | — | — | — | — | 39,097 | — | 39,097 |
| Other comprehensive income (loss), net of tax | — | — | — | — | — | — | (14,437) | (14,437) |
| Transfers between appropriated and unappropriated, net | — | — | — | (43) | — | 43 | — | — |
| Dividend to parent | — | — | — | — | — | (41,298) | — | (41,298) |
| Return of capital to parent | — | — | (55,702) | — | — | — | — | (55,702) |
| **Balance at June 30, 2026** | 150,000 | $ 1,500 | $ 410,117 | $ 3 | $ 15 | $ 5,968 | $ (24,993) | $ 392,610 |
| | | | | | | | | |
| **Balance at January 1, 2025** | 150,000 | $ 1,500 | $ 612,167 | $ 2,635 | $ 15 | $ 27,468 | $ (42,530) | $ 601,255 |
| Net income | — | — | — | — | — | 46,597 | — | 46,597 |
| Other comprehensive income (loss), net of tax | — | — | — | — | — | — | 10,084 | 10,084 |
| Transfers between appropriated and unappropriated, net | — | — | — | (1,723) | — | 1,723 | — | — |
| Dividend to parent | — | — | — | — | — | (67,126) | — | (67,126) |
| Return of capital to parent | — | — | (50,874) | — | — | — | — | (50,874) |
| **Balance at June 30, 2025** | 150,000 | $ 1,500 | $ 561,293 | $ 912 | $ 15 | $ 8,662 | $ (32,446) | $ 539,936 |

*See Notes to Consolidated Financial Statements.*

## AMERIPRISE CERTIFICATE COMPANY

## CONSOLIDATED STATEMENTS OF CASH FLOWS (UNAUDITED)

| | Six Months Ended June 30, | |
|---|---|---|
| | 2026 | 2025 |
| | (in thousands) | |
| **Cash Flows from Operating Activities** | | |
| Net income | $ 39,097 | $ 46,597 |
| Adjustments to reconcile net income to net cash provided by (used in) operating activities: | | |
| Amortization of premiums, accretion of discounts, net | (28,749) | (54,668) |
| Deferred income tax expense (benefit) | 518 | (1,630) |
| Net realized (gain) loss on Available-for-Sale securities | 3,119 | (2,416) |
| Other net realized (gain) loss | 50 | 98 |
| Provision for credit losses | (3,350) | (282) |
| Changes in operating assets and liabilities: | | |
| Dividends and interest receivable | 28,304 | 65,244 |
| Certificate reserves, net | (2,995) | (3,262) |
| Taxes payable to/receivable from parent, net | (1,463) | 2,395 |
| Derivatives, net of collateral | 109 | (468) |
| Other liabilities | 2,742 | (1,260) |
| Other receivables | (299) | (160) |
| Other, net | (275) | (838) |
| Net cash provided by (used in) operating activities | 36,808 | 49,350 |
| **Cash Flows from Investing Activities** | | |
| Available-for-Sale securities: | | |
| Sales | 6,551 | 682,903 |
| Maturities, redemptions, calls and other | 2,589,550 | 4,796,683 |
| Purchases | (1,834,892) | (4,391,416) |
| Syndicated loans and commercial mortgage loans: | | |
| Sales, maturities and repayments | 8,484 | 14,804 |
| Purchases and fundings | (7,477) | (9,020) |
| Certificate loans, net | (60) | 9 |
| Net cash provided by (used in) investing activities | 762,156 | 1,093,963 |
| **Cash Flows from Financing Activities** | | |
| Payments from certificate holders and other additions | 1,597,453 | 1,752,088 |
| Certificate maturities and cash surrenders | (2,374,626) | (3,055,162) |
| Dividend to parent | (41,298) | (67,126) |
| Return of capital to parent | (55,702) | (50,874) |
| Net cash provided by (used in) financing activities | (874,173) | (1,421,074) |
| Net increase (decrease) in cash and cash equivalents | (75,209) | (277,761) |
| Cash and cash equivalents at beginning of period | 775,589 | 823,843 |
| Cash and cash equivalents at end of period | $ 700,380 | $ 546,082 |
| Supplemental disclosures: | | |
| Interest paid | $ 122,338 | $ 199,514 |

*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. ACC is evaluating the impact of this standard on its 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. ACC is evaluating the impact of this standard on its consolidated results of operations and financial condition.

*Interim Reporting - Narrow-Scope Improvements*

In December 2025, the FASB issued ASU 2025-11, *Narrow-Scope Improvements*, which enhances the navigability of the required interim disclosures and clarifies when that guidance applies. The ASU addresses the form and content of interim financial statements and notes prepared in accordance with GAAP, adds lists of the interim disclosures required by all other codification topics, and establishes a principle under which an entity must disclose events since the end of the last annual reporting period that have a material impact on the entity. The standard is effective for interim reporting periods within annual reporting periods beginning after December 15, 2027, and may be applied prospectively or retrospectively. 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.

### 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 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:

| | June 30, 2026 | December 31, 2025 |
|---|---|---|
| | (in thousands) | |
| Required Deposits | $ 7,381,915 | $ 8,156,057 |
| Qualified Assets [1] | $ 7,832,870 | $ 8,674,835 |
| | | |
| Assets on Deposit: | | |
| Cash equivalents | $ 697,365 | $ 770,800 |
| Available-for-Sale securities | 7,064,426 | 7,725,371 |
| Commercial mortgage loans and syndicated loans | 142,459 | 143,525 |
| Total Assets on Deposit | $ 7,904,250 | $ 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:

| | June 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, $7,064,425; 2025, $7,725,367) | $ 7,029,392 | $ 7,705,871 |
| Commercial mortgage loans and syndicated loans, at cost (allowance for credit losses: 2026, $569; 2025, $487; fair value: 2026, $142,609; 2025, $144,429) | 142,459 | 143,525 |
| Certificate loans — secured by certificate reserves, at cost, which approximates fair value | 89 | 29 |
| Total | $ 7,171,940 | $ 7,849,425 |

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

| | June 30, 2026 | | | | |
|---|---|---|---|---|---|
| Description of Securities | Amortized Cost | Gross Unrealized Gains | Gross Unrealized Losses | Allowance for Credit Losses | Fair Value |
| | | | (in thousands) | | |
| Corporate debt securities | $ 56,564 | $ 19 | $ (9) | $ — | $ 56,574 |
| Residential mortgage backed securities | 4,391,706 | 16,224 | (45,084) | — | 4,362,846 |
| Commercial mortgage backed securities | 252,072 | 458 | (6,815) | — | 245,715 |
| Asset backed securities | 798,432 | 762 | (218) | — | 798,976 |
| U.S. government and agency obligations | 1,565,651 | 7 | (377) | — | 1,565,281 |
| Total | $ 7,064,425 | $ 17,470 | $ (52,503) | $ — | $ 7,029,392 |

AMERIPRISE CERTIFICATE COMPANY

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

| Description of Securities | December 31, 2025 | | | | |
|---|---|---|---|---|---|
| | 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 June 30, 2026 and December 31, 2025, accrued interest of $19.2 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 both June 30, 2026 and December 31, 2025, fixed maturity securities comprised approximately 89% 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 June 30, 2026 and December 31, 2025, $107.2 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:

| Ratings | June 30, 2026 | | | December 31, 2025 | | |
|---|---|---|---|---|---|---|
| | Amortized Cost | Fair Value | Percent of Total Fair Value | Amortized Cost | Fair Value | Percent of Total Fair Value |
| | | | (in thousands, except percentages) | | | |
| AAA | $ 4,569,889 | $ 4,546,538 | 65 % | $ 4,737,646 | $ 4,736,453 | 61 % |
| AA | 2,293,001 | 2,288,141 | 33 | 2,705,433 | 2,695,407 | 35 |
| A | 87,508 | 84,720 | 1 | 57,446 | 56,810 | 1 |
| BBB | 81,577 | 80,220 | 1 | 199,020 | 197,428 | 3 |
| Below investment grade | 32,450 | 29,773 | — | 25,822 | 19,773 | — |
| Total fixed maturities | $ 7,064,425 | $ 7,029,392 | 100 % | $ 7,725,367 | $ 7,705,871 | 100 % |

As of June 30, 2026 and December 31, 2025, approximately 97% and 95% of securities rated AA were GNMA, FNMA and FHLMC mortgage backed securities, respectively. As of June 30, 2026, ACC had eleven issuers with holdings totaling $501.0 million that individually were between 10% and 15% 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 June 30, 2026 and December 31, 2025.

AMERIPRISE CERTIFICATE COMPANY

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

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:

| | June 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 | 2 | $ 8,144 | $ (9) | — | $ — | $ — | 2 | $ 8,144 | $ (9) |
| Residential mortgage backed securities | 28 | 383,005 | (1,157) | 218 | 1,291,889 | (43,927) | 246 | 1,674,894 | (45,084) |
| Commercial mortgage backed securities | 1 | 9,994 | (19) | 9 | 164,485 | (6,796) | 10 | 174,479 | (6,815) |
| Asset backed securities | 14 | 280,826 | (218) | 1 | 68 | — | 15 | 280,894 | (218) |
| U.S. government and agency obligations | 24 | 1,331,923 | (377) | — | — | — | 24 | 1,331,923 | (377) |
| Total | 69 | $2,013,892 | $ (1,780) | 228 | $1,456,442 | $ (50,723) | 297 | $3,470,334 | $ (52,503) |

| | 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 decrease in total gross unrealized losses on its Available-for-Sale securities for which an allowance for credit losses has not been recognized during the six months ended June 30, 2026 is primarily attributable to the impact of tighter spreads. As of June 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 both June 30, 2026 and December 31, 2025, approximately 94% of the total of Available-for-Sale securities with gross unrealized losses were considered investment grade.

As of June 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 April 1, 2026 | $ (31,293) | $ 9,147 | $ (22,146) |
| Net unrealized gains (losses) on securities arising during the period [1] | (3,678) | 880 | (2,798) |
| Reclassification of net (gains) losses on securities included in net income [2] | (62) | 13 | (49) |
| Balance at June 30, 2026 | $ (35,033) | $ 10,040 | $ (24,993) |
| | | | |
| Balance at April 1, 2025 | $ (51,634) | $ 14,010 | $ (37,624) |
| Net unrealized gains (losses) on securities arising during the period [1] | 6,987 | (1,665) | 5,322 |
| Reclassification of net (gains) losses on securities included in net income [2] | (183) | 39 | (144) |
| Balance at June 30, 2025 | $ (44,830) | $ 12,384 | $ (32,446) |
| | | | |
| Balance at January 1, 2026 | $ (16,064) | $ 5,508 | $ (10,556) |
| Net unrealized gains (losses) on securities arising during the period [1] | (18,656) | 4,466 | (14,190) |
| Reclassification of net (gains) losses on securities included in net income [2] | (313) | 66 | (247) |
| Balance at June 30, 2026 | $ (35,033) | $ 10,040 | $ (24,993) |
| | | | |
| Balance at January 1, 2025 | $ (58,081) | $ 15,551 | $ (42,530) |
| Net unrealized gains (losses) on securities arising during the period [1] | 15,857 | (3,715) | 12,142 |
| Reclassification of net (gains) losses on securities included in net income [2] | (2,606) | 548 | (2,058) |
| Balance at June 30, 2025 | $ (44,830) | $ 12,384 | $ (32,446) |

[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 June 30, | | Six Months Ended June 30, | |
|---|---|---|---|---|
| | 2026 | 2025 | 2026 | 2025 |
| | | (in thousands) | | |
| Gross realized investment gains | $ 62 | $ 17 | $ 62 | $ 5,835 |
| Gross realized investment losses | — | — | (3,181) | (3,419) |
| Credit reversals (losses) | — | 166 | 3,432 | 190 |
| Total | $ 62 | $ 183 | $ 313 | $ 2,606 |

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

| | Amortized Cost | Fair Value |
|---|---|---|
| | (in thousands) | |
| Due within one year | $ 1,618,975 | $ 1,618,624 |
| Due after one year through five years | 3,139 | 3,132 |
| Due after five years through 10 years | 101 | 99 |
| | 1,622,215 | 1,621,855 |
| Residential mortgage backed securities | 4,391,706 | 4,362,846 |
| Commercial mortgage backed securities | 252,072 | 245,715 |
| Asset backed securities | 798,432 | 798,976 |
| Total | $ 7,064,425 | $ 7,029,392 |

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 | 82 |
| Balance at June 30, 2026 | $ 569 |
| | |
| Balance at January 1, 2025 | $ 709 |
| Provisions | (92) |
| Balance at June 30, 2025 | $ 617 |

As of June 30, 2026 and December 31, 2025, accrued interest on commercial loans was $678 thousand and $730 thousand, respectively, and is recorded in Receivables and excluded from the amortized cost basis of commercial loans.

### Purchases and Sales

During the three months ended June 30, 2026 and 2025, ACC purchased $250 thousand and $213 thousand, respectively, of syndicated loans. There were no syndicated loans sold for the three months ended June 30, 2026 and 2025. During the six months ended June 30, 2026 and 2025, ACC purchased $2.2 million and $3.1 million, respectively, of syndicated loans, and sold $2.2 million and $1.4 million, respectively, of syndicated loans.

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 June 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 June 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 June 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:

| | June 30, 2026 | | | | | | |
|---|---|---|---|---|---|---|---|
| | 2026 | 2025 | 2024 | 2023 | 2022 | Prior | Total |
| Loan-to-Value Ratio | | | | (in thousands) | | | |
| > 100% | $ — | $ — | $ — | $ — | $ — | $ — | $ — |
| 80% - 100% | — | — | 2,523 | — | — | — | 2,523 |
| 60% - 80% | — | 8,886 | — | 4,000 | — | 11,815 | 24,701 |
| 40% - 60% | 5,000 | 1,373 | — | — | 5,216 | 9,093 | 20,682 |
| < 40% | — | 5,568 | 2,823 | 3,594 | 1,087 | 41,056 | 54,128 |
| Total | $ 5,000 | $ 15,827 | $ 5,346 | $ 7,594 | $ 6,303 | $ 61,964 | $ 102,034 |

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 | |
|---|---|---|---|---|
| | June 30, 2026 | December 31, 2025 | June 30, 2026 | December 31, 2025 |
| | (in thousands) | | | |
| East North Central | $ 6,079 | $ 6,385 | 6 % | 6 % |
| East South Central | 6,979 | 7,252 | 7 | 7 |
| Middle Atlantic | 12,194 | 13,574 | 12 | 13 |
| Mountain | 10,951 | 11,189 | 11 | 11 |
| New England | 12,766 | 12,943 | 13 | 13 |
| Pacific | 28,139 | 29,407 | 27 | 29 |
| South Atlantic | 16,450 | 11,596 | 16 | 11 |
| West North Central | 1,182 | 1,649 | 1 | 2 |
| West South Central | 7,294 | 7,610 | 7 | 8 |
| Total | $ 102,034 | $ 101,605 | 100 % | 100 % |

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

| | Loans | | Percentage | |
|---|---|---|---|---|
| | June 30, 2026 | December 31, 2025 | June 30, 2026 | December 31, 2025 |
| | (in thousands) | | | |
| Apartments | $ 40,284 | $ 42,844 | 39 % | 42 % |
| Industrial | 24,700 | 20,159 | 24 | 20 |
| Mixed use | 8,675 | 9,003 | 9 | 9 |
| Office | 9,515 | 9,801 | 9 | 10 |
| Retail | 10,775 | 11,566 | 11 | 11 |
| Other | 8,085 | 8,232 | 8 | 8 |
| Total | $ 102,034 | $ 101,605 | 100 % | 100 % |

*Syndicated Loans*

The investment in syndicated loans as of June 30, 2026 and December 31, 2025 was $41.0 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 June 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:

| | June 30, 2026 | | | | | | |
|---|---|---|---|---|---|---|---|
| | 2026 | 2025 | 2024 | 2023 | 2022 | Prior | Total |
| Internal Risk Rating | | | | (in thousands) | | | |
| Risk 5 | $ — | $ — | $ — | $ — | $ — | $ — | $ — |
| Risk 4 | — | 386 | — | 99 | — | 813 | 1,298 |
| Risk 3 | 3,362 | 2,589 | 777 | 790 | — | — | 7,518 |
| Risk 2 | 5,462 | 2,507 | 7,232 | 3,319 | — | 1,801 | 20,321 |
| Risk 1 | 445 | 3,830 | 5,516 | 1,692 | — | 374 | 11,857 |
| Total | $ 9,269 | $ 9,312 | $ 13,525 | $ 5,900 | $ — | $ 2,988 | $ 40,994 |

| | 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:

| | June 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 | $ 705 | 3.01 % | 0.01 % |
| Without guaranteed rates [1] | 9,756 | 2.98 % | 2.98 % |
| Reserves to mature - fully paid certificates: | | | |
| With guaranteed rates | 668 | 3.51 % | 0.01 % |
| Without guaranteed rates [1] | 7,291,882 | 3.08 % | 3.08 % |
| Equity indexed [2] | 65,847 | N/A | N/A |
| Additional credits and accrued interest: | | | |
| With guaranteed rates | — | 3.49 % | — |
| Without guaranteed rates [1] | 10,505 | N/A | N/A |
| Due to unlocated certificate holders | 1,192 | N/A | N/A |
| Total | $ 7,380,555 | | |

AMERIPRISE CERTIFICATE COMPANY

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

| | 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 June 30, 2026 and December 31, 2025 were $70.3 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 June 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 June 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 June 30, 2026 and December 31, 2025 was $3 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:

| | June 30, 2026 | December 31, 2025 |
|---|---|---|
| | (in thousands) | |
| Reserves with terms of one year or less | $ 7,131,133 | $ 7,845,491 |
| Other | 249,422 | 309,084 |
| Total certificate reserves | 7,380,555 | 8,154,575 |
| Unapplied certificate transactions | 24,231 | 12,635 |
| Certificate loans and accrued interest | (90) | (30) |
| Total | $ 7,404,696 | $ 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:

| | June 30, 2026 | | | |
|---|---|---|---|---|
| | Level 1 | Level 2 | Level 3 | Total |
| | (in thousands) | | | |
| **Assets** | | | | |
| Cash equivalents | $ 526,765 | $ 170,600 | $ — | $ 697,365 |
| Available-for-Sale securities: | | | | |
| Corporate debt securities | — | 53,643 | 2,931 | 56,574 |
| Residential mortgage backed securities | — | 4,362,846 | — | 4,362,846 |
| Commercial mortgage backed securities | — | 245,715 | — | 245,715 |
| Asset backed securities | — | 798,976 | — | 798,976 |
| U.S. government and agency obligations | 1,565,281 | — | — | 1,565,281 |
| Total Available-for-Sale securities | 1,565,281 | 5,461,180 | 2,931 | 7,029,392 |
| Equity derivative contracts | 13 | 3,840 | — | 3,853 |
| Total derivative assets | 13 | 3,840 | — | 3,853 |
| Total assets at fair value | $ 2,092,059 | $ 5,635,620 | $ 2,931 | $ 7,730,610 |
| | | | | |
| **Liabilities** | | | | |
| Stock market certificate embedded derivatives | $ — | $ 2,601 | $ — | $ 2,601 |
| Equity derivative contracts | — | 3,071 | — | 3,071 |
| Total derivative liabilities | — | 3,071 | — | 3,071 |
| Total liabilities at fair value | $ — | $ 5,672 | $ — | $ 5,672 |

| | 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 |

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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 | Commercial Mortgage Backed Securities | Total | |
| | (in thousands) | | | |
| Balance at April 1, 2026 | $ 3 | $ 38,250 | $ 38,253 | |
| Total gains (losses) included in: | | | | |
| Net income | 6 | — | 6 | (1) |
| Other comprehensive income (loss) | (8) | — | (8) | |
| Purchases | 2,930 | — | 2,930 | |
| Transfers out of Level 3 | — | (38,250) | (38,250) | |
| Balance at June 30, 2026 | $ 2,931 | $ — | $ 2,931 | |
| | | | | |
| Changes in unrealized gains (losses) in net income relating to assets held at June 30, 2026 | $ 6 | $ — | $ 6 | (1) |
| Changes in unrealized gains (losses) in other comprehensive income (loss) relating to assets held at June 30, 2026 | $ (8) | $ — | $ (8) | |

| | Available-for-Sale Securities | | | |
|---|---|---|---|---|
| | Corporate Debt Securities | Asset Backed Securities | Total | |
| | (in thousands) | | | |
| Balance at April 1, 2025 | $ 11,313 | $ 42,086 | $ 53,399 | |
| Total gains (losses) included in: | | | | |
| Net income | 75 | — | 75 | (1) |
| Other comprehensive income (loss) | (20) | — | (20) | |
| Settlements | (6,400) | (10,595) | (16,995) | |
| Balance at June 30, 2025 | $ 4,968 | $ 31,491 | $ 36,459 | |
| | | | | |
| Changes in unrealized gains (losses) in net income relating to assets held at June 30, 2025 | $ 39 | $ — | $ 39 | (1) |
| Changes in unrealized gains (losses) in other comprehensive income (loss) relating to assets held at June 30, 2025 | $ (11) | $ — | $ (11) | |

| | 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 | 6 | — | 6 | (1) |
| Other comprehensive income (loss) | (8) | — | (8) | |
| Purchases | 2,930 | 38,250 | 41,180 | |
| Transfers out of Level 3 | — | (38,250) | (38,250) | |
| Balance at June 30, 2026 | $ 2,931 | $ — | $ 2,931 | |
| | | | | |
| Changes in unrealized gains (losses) in net income relating to assets held at June 30, 2026 | $ 6 | $ — | $ 6 | (1) |
| Changes in unrealized gains (losses) in other comprehensive income (loss) relating to assets held at June 30, 2026 | $ (8) | $ — | $ (8) | |

| | 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 | 162 | — | 162 | (1) |
| Other comprehensive income (loss) | (48) | — | (48) | |
| Settlements | (6,400) | (18,509) | (24,909) | |
| Balance at June 30, 2025 | $ 4,968 | $ 31,491 | $ 36,459 | |
| | | | | |
| Changes in unrealized gains (losses) in net income relating to assets held at June 30, 2025 | $ 79 | $ — | $ 79 | (1) |
| Changes in unrealized gains (losses) in other comprehensive income (loss) relating to assets held at June 30, 2025 | $ (23) | $ — | $ (23) | |

(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:

| | June 30, 2026 | | | | |
|---|---|---|---|---|---|
| | Fair Value | Valuation Technique | Unobservable Input | Range | Weighted Average |
| | (in thousands) | | | | |
| Corporate debt securities (private placements) (1) | $ 2,928 | Discounted cash flow | Yield/spread to U.S. Treasuries | 1.0% | 1.0% |

| | 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 June 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*

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 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 June 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 June 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:

| | June 30, 2026 | | | | |
|---|---|---|---|---|---|
| | Carrying Value | Fair Value | | | |
| | | Level 1 | Level 2 | Level 3 | Total |
| | | | (in thousands) | | |
| **Financial Assets** | | | | | |
| Syndicated loans | $ 40,758 | $ — | $ 39,585 | $ 1,332 | $ 40,917 |
| Commercial mortgage loans | 101,701 | — | — | 101,692 | 101,692 |
| Certificate loans | 89 | — | 89 | — | 89 |
| **Financial Liabilities** | | | | | |
| Certificate reserves | $ 7,377,954 | $ — | $ — | $ 7,346,655 | $ 7,346,655 |

| | 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.

AMERIPRISE CERTIFICATE COMPANY

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)

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

| | June 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 | $ 3,840 | $ — | $ 3,840 | $ (3,071) | $ (769) | $ — |
| Exchange-traded | 13 | — | 13 | — | — | 13 |
| Total | $ 3,853 | $ — | $ 3,853 | $ (3,071) | $ (769) | $ 13 |

| | 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.

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

| | June 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 | $ 3,071 | $ — | $ 3,071 | $ (3,071) | $ — | $ — |
| Total | $ 3,071 | $ — | $ 3,071 | $ (3,071) | $ — | $ — |

| | 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:

| | June 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] | $ 55,255 | $ 3,853 | $ 3,071 | $ 94,755 | $ 9,400 | $ 7,317 |
| **Embedded derivatives** | | | | | | |
| Stock market certificates [2] | N/A | — | 2,601 | N/A | — | 4,493 |
| Total derivatives | $ 55,255 | $ 3,853 | $ 5,672 | $ 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 June 30, 2026 and December 31, 2025, investment securities with a fair value of $1.0 million 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:

| | | Amount of Gain (Loss) on Derivatives Recognized in Income | | | |
|---|---|---|---|---|---|
| | | Three Months Ended June 30, | | Six Months Ended June 30, | |
| Derivatives not designated as hedging instruments | Location of Gain (Loss) on Derivatives Recognized in Income | 2026 | 2025 | 2026 | 2025 |
| | | (in thousands) | | | |
| **Equity contracts** | | | | | |
| Stock market certificates | Net provision for certificate reserves | $ 682 | $ 1,291 | $ 438 | $ 771 |
| Stock market certificates embedded derivatives | Net provision for certificate reserves | (588) | (1,080) | (98) | (544) |
| Total | | $ 94 | $ 211 | $ 340 | $ 227 |

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 $19.7 million and $41.3 million during the three and six months ended June 30, 2026, respectively. ACC paid dividends to Ameriprise Financial of $22.9 million and $67.1 million during the three and six months ended June 30, 2025, respectively.

ACC returned contributed capital to Ameriprise Financial of $12.3 million and $55.7 million during the three and six months ended June 30, 2026, respectively. ACC returned contributed capital to Ameriprise Financial of $37.1 million and $50.9 million during the three and six months ended June 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 six months ended June 30, 2026.

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

## 12. Income Taxes

ACC's effective tax rate was 24.6% and 23.6% for the three months ended June 30, 2026 and 2025, respectively. ACC's effective tax rate was 24.3% and 23.9% for the six months ended June 30, 2026 and 2025, respectively.

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

The higher effective tax rate for the three months ended June 30, 2026 compared to the three months ended June 30, 2025 was primarily the result of an increase in unrecognized tax benefits.

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 June 30, 2026 and December 31, 2025.

As of June 30, 2026 and December 31, 2025, ACC had $3.6 million and $3.4 million, respectively of gross unrecognized tax benefits. If recognized, approximately $2.8 million and $2.7 million, net of federal income tax effect, of unrecognized tax benefits as of June 30, 2026 and December 31, 2025, respectively, would affect the effective tax rate.

**AMERIPRISE CERTIFICATE COMPANY**

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED) (continued)**

ACC recognizes interest and penalties related to unrecognized tax benefits as a component of the income tax provision. ACC recognized a net increase of $65 thousand and $95 thousand in interest and penalties for the three and six months ended June 30, 2026, respectively. ACC recognized a net decrease of $2 thousand and a net increase of $47 thousand in interest and penalties for the three and six months ended June 30, 2025, respectively. As of June 30, 2026 and December 31, 2025, ACC had a payable of $850 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, Inc. 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 2025, the Internal Revenue Service ("IRS") finalized the audit of Ameriprise Financial's U.S. income tax return for tax year 2020, except for one issue which remains open. The IRS is currently auditing Ameriprise Financial's U.S. income tax returns for 2021 through 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 June 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)**
**June 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 | | | $ 275,823 | $ 275,823 | $ 275,823 |
| DREYFUS GOVERNMENT CASH MANAGEMENT | | | 21,817 | 21,817 | 21,817 |
| INVESCO GOVERNMENT MONEY MARKET FUND | | | 26,344 | 26,344 | 26,344 |
| MORGAN STANLEY INSTITUTIONAL LIQUIDITY FUNDS | | | 51,963 | 51,963 | 51,963 |
| WESTERN ASSET INSTITUTIONAL GOVERNMENT MONEY MARKET FUND | | | 25,830 | 25,830 | 25,830 |
| **TOTAL MONEY MARKET FUNDS** | | | | 401,777 | 401,777 |
| **GOVERNMENT BOND** | | | | | |
| FEDERAL HOME LOAN BANKS | 7/1/2026 | — | 49,500 | 49,500 | 49,500 |
| UNITED STATES TREASURY BILL | 7/2/2026 | — | 125,000 | 124,988 | 124,988 |
| **TOTAL GOVERNMENT BOND** | | | | 174,488 | 174,488 |
| **COMMERCIAL PAPER** | | | | | |
| CIGNA GROUP | 7/1/2026 | — | 30,000 | 30,000 | 30,000 |
| ENTERPRISE PRODUCTS OPERATING | 7/1/2026 | — | 50,000 | 50,000 | 50,000 |
| EXELON CORPORATION | 7/1/2026 | — | 19,700 | 19,700 | 19,700 |
| PINNACLE WEST CAPITAL CORPORATION | 7/1/2026 | — | 5,700 | 5,700 | 5,700 |
| SEMPRA | 7/1/2026 | — | 15,700 | 15,700 | 15,700 |
| **TOTAL COMMERCIAL PAPER** | | | | 121,100 | 121,100 |
| **TOTAL CASH EQUIVALENTS** | | | | 697,365 | 697,365 |
| **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 | 7/9/2026 | — | 60,000 | 59,954 | 59,951 |
| UNITED STATES TREASURY BILL | 8/6/2026 | — | 60,000 | 59,790 | 59,782 |
| UNITED STATES TREASURY BILL | 9/3/2026 | — | 60,000 | 59,622 | 59,609 |
| UNITED STATES TREASURY BILL | 10/1/2026 | — | 55,000 | 54,494 | 54,475 |
| UNITED STATES TREASURY BILL | 10/29/2026 | — | 55,000 | 54,338 | 54,311 |
| UNITED STATES TREASURY BILL | 11/27/2026 | — | 60,000 | 59,089 | 59,064 |
| UNITED STATES TREASURY BILL | 12/24/2026 | — | 60,000 | 58,874 | 58,876 |
| UNITED STATES TREASURY BILL | 7/2/2026 | — | 60,000 | 59,994 | 59,994 |
| UNITED STATES TREASURY BILL | 7/16/2026 | — | 60,000 | 59,911 | 59,910 |
| UNITED STATES TREASURY BILL | 7/23/2026 | — | 60,000 | 59,868 | 59,869 |
| UNITED STATES TREASURY BILL | 7/30/2026 | — | 60,000 | 59,826 | 59,827 |
| UNITED STATES TREASURY BILL | 8/13/2026 | — | 60,000 | 59,750 | 59,739 |
| UNITED STATES TREASURY BILL | 8/20/2026 | — | 60,000 | 59,709 | 59,694 |
| UNITED STATES TREASURY BILL | 8/27/2026 | — | 60,000 | 59,665 | 59,652 |
| UNITED STATES TREASURY BILL | 9/10/2026 | — | 60,000 | 59,579 | 59,570 |
| UNITED STATES TREASURY BILL | 9/17/2026 | — | 55,000 | 54,574 | 54,566 |

**Ameriprise Certificate Company**
**Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)**
**June 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 | 9/24/2026 | — | 55,000 | 54,525 | 54,526 |
| UNITED STATES TREASURY BILL | 10/8/2026 | — | 55,000 | 54,451 | 54,438 |
| UNITED STATES TREASURY BILL | 10/15/2026 | — | 55,000 | 54,412 | 54,402 |
| UNITED STATES TREASURY BILL | 10/22/2026 | — | 55,000 | 54,378 | 54,354 |
| UNITED STATES TREASURY BILL | 11/5/2026 | — | 55,000 | 54,297 | 54,271 |
| UNITED STATES TREASURY BILL | 11/12/2026 | — | 60,000 | 59,190 | 59,161 |
| UNITED STATES TREASURY BILL | 11/19/2026 | — | 60,000 | 59,146 | 59,116 |
| UNITED STATES TREASURY BILL | 12/3/2026 | — | 60,000 | 59,053 | 59,023 |
| UNITED STATES TREASURY BILL | 12/10/2026 | — | 60,000 | 59,004 | 58,974 |
| UNITED STATES TREASURY BILL | 12/17/2026 | — | 60,000 | 58,963 | 58,931 |
| UNITED STATES TREASURY BILL | 12/31/2026 | — | 60,000 | 58,835 | 58,835 |
| UNITED STATES TREASURY BOND | 11/15/2028 | 5.250 | 200 | 203 | 205 |
| UNITED STATES TREASURY BOND | 8/15/2026 | 4.375 | 57 | 56 | 57 |
| UNITED STATES TREASURY BOND | 8/15/2035 | 4.250 | 100 | 101 | 99 |
| **TOTAL U. S. GOVERNMENT AND AGENCY OBLIGATIONS** | | | | 1,565,651 | 1,565,281 |
| **RESIDENTIAL MORTGAGE BACKED SECURITIES** | | | | | |
| **AGENCY RESIDENTIAL MORTGAGE BACKED SECURITIES** | | | | | |
| FANNIE MAE AF-204620 | 11/15/2042 | 4.204 | 1,810 | 1,805 | 1,793 |
| FANNIE MAE FA-204624 | 12/15/2038 | 4.214 | 5,716 | 5,700 | 5,671 |
| FANNIE MAE 06-36 GF | 5/25/2036 | 4.042 | 1,487 | 1,492 | 1,475 |
| FANNIE MAE 07-46 FB | 5/25/2037 | 4.112 | 226 | 227 | 225 |
| FANNIE MAE 07-6 | 2/25/2037 | 4.192 | 2,803 | 2,807 | 2,786 |
| FANNIE MAE 09-107 FL | 2/25/2038 | 4.377 | 817 | 821 | 813 |
| FANNIE MAE FK-2010-123 | 11/25/2040 | 4.192 | 3,026 | 3,050 | 3,000 |
| FANNIE MAE 12-133 | 4/25/2042 | 3.992 | 2,156 | 2,150 | 2,112 |
| FANNIE MAE FA-2013-1 | 2/25/2043 | 4.092 | 2,948 | 2,957 | 2,900 |
| FANNIE MAE 13-2 KF | 1/25/2037 | 3.922 | 1,924 | 1,921 | 1,897 |
| FANNIE MAE AF-2015-22C | 4/25/2045 | 4.057 | 3,546 | 3,534 | 3,477 |
| FANNIE MAE KF-2015-27 | 5/25/2045 | 4.042 | 2,190 | 2,185 | 2,173 |
| FANNIE MAE DF-2015-38 | 6/25/2055 | 4.017 | 4,340 | 4,312 | 4,301 |
| FANNIE MAE FA-2015-4 | 2/25/2045 | 4.057 | 1,101 | 1,102 | 1,079 |
| FANNIE MAE AF-2015-42 | 6/25/2055 | 4.037 | 2,487 | 2,474 | 2,475 |
| FANNIE MAE_15-50 | 7/25/2045 | 4.057 | 4,809 | 4,802 | 4,771 |
| FANNIE MAE FA-2015-55 | 8/25/2055 | 4.057 | 1,812 | 1,805 | 1,811 |
| FANNIE MAE FW-2015-84 | 11/25/2045 | 4.057 | 3,351 | 3,346 | 3,285 |
| FANNIE MAE AF-2015-91 | 12/25/2045 | 4.077 | 3,103 | 3,090 | 3,071 |
| FANNIE MAE_15-93 | 8/25/2045 | 4.092 | 1,251 | 1,248 | 1,242 |
| FANNIE MAE_16-11 | 3/25/2046 | 4.257 | 2,146 | 2,147 | 2,141 |
| FANNIE MAE AF-2016-11 | 3/25/2046 | 4.207 | 1,518 | 1,515 | 1,516 |
| FANNIE MAE 16-2 | 2/25/2056 | 4.187 | 1,076 | 1,074 | 1,071 |
| FANNIE MAE WF-2016-68 | 10/25/2046 | 4.157 | 1,066 | 1,067 | 1,059 |
| FANNIE MAE FT-2016-84 | 11/25/2046 | 4.242 | 4,469 | 4,509 | 4,417 |
| FANNIE MAE AF-2016-87 | 11/25/2046 | 4.107 | 1,935 | 1,934 | 1,926 |
| FANNIE MAE AF-2016-88 | 12/25/2046 | 4.147 | 1,532 | 1,532 | 1,521 |
| FANNIE MAE DF-2017-16 | 3/25/2047 | 4.127 | 1,098 | 1,102 | 1,089 |
| FANNIE MAE FL-2017-4 | 2/25/2047 | 4.157 | 2,329 | 2,329 | 2,324 |
| FANNIE MAE FC-2017-51 | 7/25/2047 | 4.092 | 10,760 | 10,790 | 10,558 |
| FANNIE MAE_17-8 | 2/25/2047 | 4.142 | 18,338 | 18,338 | 18,202 |
| FANNIE MAE FC-2018-73 | 10/25/2048 | 4.042 | 13,822 | 13,785 | 13,545 |

**Ameriprise Certificate Company**
**Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)**
**June 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 AF-2018-87 | 12/25/2048 | 4.007 | 5,903 | 5,876 | 5,868 |
| FANNIE MAE_CF-2019-33 | 7/25/2049 | 4.212 | 8,482 | 8,498 | 8,352 |
| FANNIE MAE FC-2019-76 | 12/25/2049 | 4.242 | 6,440 | 6,438 | 6,347 |
| FANNIE MAE_FA-2020-47 | 7/25/2050 | 4.142 | 20,650 | 20,650 | 20,396 |
| FREDDIE MAC FR SB8216 | 7/25/2052 | 4.028 | 11,580 | 11,562 | 11,393 |
| FANNIE MAE 23-36 | 8/25/2053 | 4.478 | 18,608 | 18,608 | 18,638 |
| FANNIE MAE_YF-204979 | 6/25/2050 | 4.192 | 13,584 | 13,596 | 13,436 |
| FANNIE MAE 09-101 | 12/25/2039 | 4.582 | 3,012 | 3,051 | 3,038 |
| FREDDIE MAC 1Q1572 | 5/1/2038 | 5.967 | 1,835 | 1,920 | 1,898 |
| FREDDIE MAC 848416 | 2/1/2041 | 6.125 | 1,462 | 1,520 | 1,522 |
| FREDDIE MAC 848530 | 9/1/2039 | 6.185 | 603 | 633 | 624 |
| FREDDIE MAC 849281 | 8/1/2037 | 6.088 | 886 | 932 | 918 |
| FREDDIE MAC SB0752 | 10/1/2037 | 4.500 | 7,110 | 6,978 | 7,095 |
| FREDDIE MAC SB8155 | 5/1/2037 | 3.000 | 19,175 | 18,708 | 18,126 |
| FREDDIE MAC SB8191 | 10/1/2037 | 4.500 | 20,094 | 19,706 | 19,915 |
| FREDDIE MAC SB8197 | 12/1/2037 | 4.000 | 19,145 | 18,814 | 18,602 |
| FREDDIE MAC FR SB8216 | 3/1/2038 | 4.500 | 5,315 | 5,255 | 5,268 |
| FREDDIE MAC FR Q00885 | 9/1/2037 | 4.000 | 10,641 | 10,481 | 10,353 |
| FREDDIE MAC 781884 | 8/1/2034 | 6.334 | 110 | 110 | 113 |
| FREDDIE MAC 4248 | 5/15/2041 | 4.157 | 2,873 | 2,877 | 2,859 |
| FREDDIE MAC LF-204475 | 4/15/2040 | 4.074 | 639 | 638 | 628 |
| FREDDIE MAC FB-204495 | 11/15/2038 | 4.114 | 2,801 | 2,787 | 2,778 |
| FREDDIE MAC 5258 | 8/25/2052 | 4.128 | 30,970 | 30,970 | 30,766 |
| FREDDIE MAC FD-5359 | 11/25/2053 | 5.128 | 19,026 | 19,026 | 19,434 |
| FREDDIE MAC FE-5351 | 10/25/2053 | 4.828 | 27,982 | 27,982 | 28,352 |
| FREDDIE MAC FA-5362 | 12/25/2053 | 4.848 | 29,426 | 29,426 | 29,853 |
| FREDDIE MAC NF-5478 | 12/25/2054 | 4.928 | 30,460 | 30,526 | 30,694 |
| FREDDIE MAC FM-5508 | 2/25/2055 | 4.778 | 35,909 | 35,909 | 36,261 |
| FREDDIE MAC AF-20-313 | 3/25/2055 | 4.778 | 46,617 | 46,618 | 46,840 |
| FREDDIE MAC CF-205511 | 3/25/2055 | 4.978 | 71,471 | 71,471 | 72,018 |
| FREDDIE MAC EF-205511 | 3/25/2055 | 4.778 | 48,690 | 48,692 | 48,978 |
| FREDDIE MAC F-20-313 | 3/25/2055 | 4.978 | 71,471 | 71,471 | 72,018 |
| FREDDIE MAC GF-205511 | 3/25/2055 | 4.778 | 53,734 | 53,736 | 53,968 |
| FREDDIE MAC 1H2520 | 6/1/2035 | 6.002 | 577 | 603 | 598 |
| FREDDIE MAC 1N1474 | 5/1/2037 | 6.010 | 25 | 26 | 25 |
| FREDDIE MAC 1Q1515 | 11/1/2038 | 6.126 | 2,618 | 2,741 | 2,691 |
| FREDDIE MAC 1Q1540 | 6/1/2040 | 6.077 | 1,084 | 1,149 | 1,116 |
| FREDDIE MAC 1Q1548 | 8/1/2038 | 5.983 | 1,006 | 1,051 | 1,042 |
| FREDDIE MAC 848922 | 4/1/2037 | 6.211 | 880 | 925 | 909 |
| FREDDIE MAC ARM 780514 | 5/1/2033 | 5.780 | 38 | 39 | 39 |
| FREDDIE MAC ARM 780845 | 9/1/2033 | 6.375 | 21 | 20 | 21 |
| FREDDIE MAC ARM 780903 | 9/1/2033 | 6.375 | 28 | 28 | 29 |
| FANNIE MAE 22-33 | 9/25/2038 | 4.028 | 11,481 | 11,481 | 11,382 |
| FREDDIE MAC FR Q00885 | 7/25/2052 | 4.028 | 24,526 | 24,508 | 24,292 |
| FANNIE MAE 22-43 FB | 7/25/2052 | 4.228 | 24,672 | 24,705 | 24,502 |
| FANNIE MAE_23-19 | 5/25/2053 | 4.278 | 32,755 | 32,755 | 32,668 |
| FANNIE MAE 22-66 | 10/25/2052 | 4.178 | 15,510 | 15,527 | 15,339 |
| FANNIE MAE FB-2024-87B | 12/25/2054 | 4.728 | 58,538 | 58,487 | 59,110 |
| FANNIE MAE FA-2025-12C | 3/25/2055 | 5.028 | 47,353 | 47,390 | 47,794 |
| FANNIE MAE AL4110 | 3/1/2037 | 6.083 | 799 | 832 | 826 |

**Ameriprise Certificate Company**
**Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)**
**June 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 AL4100 | 9/1/2036 | 6.051 | 979 | 1,021 | 1,009 |
| FANNIE MAE AL4114 | 2/1/2039 | 6.303 | 553 | 583 | 574 |
| FANNIE MAE AS4507 | 2/1/2030 | 3.000 | 1,472 | 1,491 | 1,439 |
| FANNIE MAE AS4878 | 4/1/2030 | 3.000 | 2,178 | 2,206 | 2,131 |
| FANNIE MAE 725719 | 7/1/2033 | 5.545 | 56 | 56 | 57 |
| FANNIE MAE 725694 | 7/1/2034 | 5.417 | 46 | 46 | 47 |
| FANNIE MAE 834552 | 8/1/2035 | 6.705 | 36 | 36 | 37 |
| FANNIE MAE BE5622 | 1/1/2032 | 2.500 | 5,495 | 5,516 | 5,261 |
| FANNIE MAE BK0933 | 7/1/2033 | 3.500 | 1,994 | 2,010 | 1,943 |
| FANNIE MAE BT1939 | 2/1/2037 | 2.000 | 6,327 | 6,285 | 5,767 |
| FANNIE MAE CA1265 | 2/1/2033 | 3.000 | 4,548 | 4,529 | 4,383 |
| FANNIE MAE CA2283 | 8/1/2033 | 3.500 | 2,111 | 2,108 | 2,057 |
| FANNIE MAE FM9247 | 11/1/2036 | 2.000 | 4,937 | 5,034 | 4,498 |
| FANNIE MAE FS2940 | 9/1/2037 | 4.500 | 7,914 | 7,749 | 7,839 |
| FANNIE MAE MA3391 | 6/1/2033 | 3.000 | 2,818 | 2,798 | 2,713 |
| FANNIE MAE MA4697 | 8/1/2042 | 4.000 | 12,826 | 12,848 | 12,400 |
| FANNIE MAE 4915 | 2/1/2038 | 5.000 | 4,971 | 4,971 | 4,999 |
| FANNIE MAE 725558 | 6/1/2034 | 5.959 | 21 | 21 | 22 |
| FANNIE MAE 735034 | 10/1/2034 | 6.258 | 674 | 700 | 691 |
| FANNIE MAE 735702 | 7/1/2035 | 6.088 | 441 | 450 | 451 |
| FANNIE MAE 794787 | 10/1/2034 | 6.295 | 21 | 21 | 21 |
| FANNIE MAE 799733 | 11/1/2034 | 5.950 | 66 | 66 | 67 |
| FANNIE MAE 801337 | 9/1/2034 | 5.590 | 491 | 510 | 501 |
| FANNIE MAE 801917 | 10/1/2034 | 6.384 | 117 | 117 | 120 |
| FANNIE MAE 804561 | 9/1/2034 | 6.215 | 61 | 61 | 62 |
| FANNIE MAE 807219 | 1/1/2035 | 6.099 | 197 | 198 | 202 |
| FANNIE MAE 809532 | 2/1/2035 | 5.893 | 108 | 108 | 111 |
| FANNIE MAE 889485 | 6/1/2036 | 6.204 | 562 | 569 | 577 |
| FANNIE MAE 922674 | 4/1/2036 | 6.175 | 203 | 207 | 209 |
| FANNIE MAE 968438 | 1/1/2038 | 5.905 | 126 | 131 | 129 |
| FANNIE MAE 995548 | 9/1/2035 | 5.936 | 323 | 328 | 331 |
| FANNIE MAE 995604 | 11/1/2035 | 6.341 | 607 | 632 | 628 |
| FANNIE MAE 995614 | 8/1/2037 | 4.972 | 87 | 91 | 87 |
| FANNIE MAE AB5230 | 5/1/2027 | 2.500 | 219 | 219 | 217 |
| FANNIE MAE AD0901 | 4/1/2040 | 5.989 | 381 | 403 | 397 |
| FANNIE MAE AE0559 | 12/1/2034 | 6.068 | 717 | 742 | 738 |
| FANNIE MAE AE0566 | 8/1/2035 | 6.236 | 576 | 597 | 595 |
| FANNIE MAE AL1037 | 1/1/2037 | 5.993 | 694 | 728 | 715 |
| FANNIE MAE AL2269 | 10/1/2040 | 6.284 | 685 | 723 | 712 |
| FANNIE MAE AL3935 | 9/1/2037 | 6.185 | 1,264 | 1,321 | 1,303 |
| FANNIE MAE AL3961 | 2/1/2039 | 5.791 | 510 | 535 | 520 |
| FANNIE MAE AO8746 | 8/1/2027 | 2.500 | 495 | 497 | 490 |
| FANNIE MAE ARM 190726 | 3/1/2033 | 5.700 | 12 | 12 | 12 |
| FANNIE MAE ARM 545786 | 6/1/2032 | 5.790 | 99 | 99 | 101 |
| FANNIE MAE ARM 620293 | 1/1/2032 | 5.900 | 16 | 16 | 16 |
| FANNIE MAE ARM 651629 | 8/1/2032 | 6.310 | 1 | 1 | 1 |
| FANNIE MAE ARM 655646 | 8/1/2032 | 6.465 | 42 | 42 | 43 |
| FANNIE MAE ARM 655798 | 8/1/2032 | 6.240 | 92 | 91 | 93 |
| FANNIE MAE ARM 661349 | 9/1/2032 | 6.270 | 48 | 48 | 49 |
| FANNIE MAE ARM 664750 | 10/1/2032 | 6.113 | 40 | 40 | 40 |

**Ameriprise Certificate Company**
**Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)**
**June 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 ARM 670779 | 11/1/2032 | 5.472 | 80 | 81 | 81 |
| FANNIE MAE ARM 670890 | 12/1/2032 | 5.540 | 46 | 46 | 47 |
| FANNIE MAE ARM 670912 | 12/1/2032 | 5.540 | 19 | 19 | 19 |
| FANNIE MAE ARM 722779 | 9/1/2033 | 5.413 | 25 | 25 | 26 |
| FANNIE MAE ARM 733525 | 8/1/2033 | 6.146 | 150 | 146 | 153 |
| FANNIE MAE ARM 739194 | 9/1/2033 | 6.256 | 100 | 100 | 103 |
| FANNIE MAE ARM 743256 | 10/1/2033 | 6.359 | 40 | 39 | 41 |
| FANNIE MAE ARM 743856 | 11/1/2033 | 5.935 | 15 | 15 | 16 |
| FANNIE MAE ARM 758873 | 12/1/2033 | 5.982 | 6 | 6 | 6 |
| FANNIE MAE HYBRID ARM 566074 | 5/1/2031 | 5.834 | 96 | 96 | 97 |
| FANNIE MAE 4915 | 6/1/2031 | 5.846 | 57 | 56 | 58 |
| FANNIE MAE MA1144 | 8/1/2027 | 2.500 | 227 | 228 | 225 |
| FREDDIE MAC 2A-AOT-76 | 10/25/2037 | 2.112 | 2,808 | 2,846 | 2,568 |
| FREDDIE MAC 4363 2014 FA | 9/15/2041 | 4.138 | 796 | 797 | 786 |
| FREDDIE MAC GF-204367 | 3/15/2037 | 4.118 | 3,314 | 3,307 | 3,279 |
| FANNIE MAE F-2019-31 | 7/25/2049 | 4.192 | 13,350 | 13,343 | 13,123 |
| FREDDIE MAC AF-204774 | 7/15/2042 | 4.064 | 1,877 | 1,874 | 1,852 |
| FREDDIE MAC_22-5278 | 11/25/2052 | 4.428 | 56,937 | 56,937 | 56,664 |
| FREDDIE MAC F2-20350 | 9/15/2040 | 4.118 | 6,145 | 6,136 | 6,075 |
| FREDDIE MAC FD-203928 | 9/15/2041 | 4.127 | 7,705 | 7,754 | 7,646 |
| FREDDIE MAC 4159 FD | 1/15/2043 | 4.057 | 1,574 | 1,579 | 1,565 |
| FREDDIE MAC FD-204301 | 7/15/2037 | 4.107 | 2,421 | 2,434 | 2,407 |
| FREDDIE MAC 4448 | 5/15/2040 | 4.084 | 1,659 | 1,650 | 1,641 |
| FREDDIE MAC WF-204491 | 8/15/2039 | 4.084 | 1,177 | 1,175 | 1,162 |
| FREDDIE MAC FL-204523 | 8/15/2038 | 4.114 | 1,784 | 1,773 | 1,743 |
| FREDDIE MAC FA-204547 | 9/15/2040 | 4.218 | 1,557 | 1,554 | 1,545 |
| FREDDIE MAC AF-204559 | 3/15/2042 | 4.264 | 2,025 | 2,017 | 2,010 |
| FREDDIE MAC KF-204560 | 7/15/2040 | 4.314 | 2,760 | 2,754 | 2,799 |
| FREDDIE MAC_4595 | 10/15/2037 | 4.318 | 1,682 | 1,682 | 1,672 |
| FREDDIE MAC AF-204615 | 10/15/2038 | 4.118 | 1,039 | 1,035 | 1,026 |
| FANNIE MAE GF-204639 | 3/15/2036 | 4.218 | 4,577 | 4,563 | 4,542 |
| FREDDIE MAC WF-204681 | 8/15/2033 | 4.114 | 5,893 | 5,884 | 5,826 |
| FREDDIE MAC WF-204697 | 6/15/2038 | 4.118 | 4,207 | 4,203 | 4,157 |
| FREDDIE MAC WF-204730 | 8/15/2038 | 4.114 | 8,951 | 8,907 | 8,842 |
| FREDDIE MAC FA-204822 | 5/15/2035 | 3.957 | 14,717 | 14,715 | 14,609 |
| FREDDIE MAC_JF-204981 | 6/25/2050 | 4.142 | 10,723 | 10,723 | 10,549 |
| FREDDIE MAC 4981 | 6/25/2050 | 4.142 | 25,175 | 25,327 | 24,703 |
| FREDDIE MAC_5080 | 3/25/2051 | 3.848 | 10,674 | 10,674 | 9,954 |
| FREDDIE MAC FB-5368 | 12/25/2053 | 5.078 | 14,389 | 14,386 | 14,623 |
| FREDDIE MAC FB-5369 | 1/25/2054 | 4.828 | 42,885 | 42,904 | 43,257 |
| FREDDIE MAC FD-5369 | 1/25/2054 | 4.528 | 20,351 | 20,351 | 20,424 |
| FREDDIE MAC G16485 | 5/1/2033 | 3.000 | 3,133 | 3,117 | 3,022 |
| FREDDIE MAC J32518 | 8/1/2030 | 3.000 | 1,743 | 1,770 | 1,704 |
| FREDDIE MAC FC-5430A | 7/25/2054 | 4.828 | 38,966 | 39,052 | 39,411 |
| FREDDIE MAC STRIP FHS_402 | 9/25/2053 | 4.728 | 18,001 | 17,998 | 18,148 |
| FREDDIE MAC F4-20328 | 2/15/2038 | 4.118 | 1,190 | 1,191 | 1,170 |
| GINNIE MAE FB-2013-151 | 2/20/2040 | 4.108 | 5,208 | 5,228 | 5,155 |
| GINNIE MAE LF-2015-82 | 4/20/2041 | 4.035 | 1,466 | 1,466 | 1,453 |
| GINNIE MAE AF-2020-36 | 3/20/2050 | 4.208 | 19,193 | 19,219 | 18,882 |
| GINNIE MAE_23-136 | 9/20/2053 | 4.612 | 17,628 | 17,628 | 17,731 |

**Ameriprise Certificate Company**
**Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)**
**June 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) |
|---|---|---|---|---|---|
| GINNIE MAE II 082573 | 7/20/2040 | 5.375 | 1,052 | 1,084 | 1,069 |
| GINNIE MAE II 082431 | 12/20/2039 | 5.125 | 929 | 960 | 949 |
| GINNIE MAE II 082710 | 1/20/2041 | 5.000 | 637 | 659 | 644 |
| GINNIE MAE FC-2009-8 | 2/16/2039 | 4.648 | 3,709 | 3,792 | 3,741 |
| GINNIE MAE FA-2014-43 | 3/20/2044 | 4.158 | 4,523 | 4,527 | 4,474 |
| GINNIE MAE AF-2014-94 | 11/20/2041 | 4.185 | 1,013 | 1,015 | 993 |
| GINNIE MAE AF-2015-18 | 2/20/2040 | 4.084 | 1,966 | 1,966 | 1,958 |
| GINNIE MAE FA-2016-115 | 8/20/2046 | 4.158 | 10,311 | 10,366 | 10,157 |
| GINNIE MAE MF-2016-108 | 8/20/2046 | 4.035 | 309 | 308 | 303 |
| GINNIE MAE FC-2018-67 | 5/20/2048 | 4.058 | 3,215 | 3,217 | 3,147 |
| GINNIE MAE 18-66 | 5/20/2048 | 4.008 | 2,326 | 2,326 | 2,295 |
| GINNIE MAE 18-168 | 12/20/2048 | 4.158 | 9,096 | 9,097 | 8,949 |
| GINNIE MAE 19-143 | 11/20/2049 | 4.208 | 8,831 | 8,860 | 8,720 |
| GINNIE MAE 22-18 | 1/20/2052 | 3.812 | 17,490 | 17,461 | 16,826 |
| GINNIE MAE 22-207 | 12/20/2052 | 4.132 | 27,334 | 27,334 | 27,210 |
| GINNIE MAE 22-197 | 11/20/2052 | 4.312 | 22,774 | 22,774 | 22,721 |
| GINNIE MAE_22-197 | 11/20/2052 | 4.312 | 35,595 | 35,537 | 35,568 |
| GINNIE MAE 22-213 | 12/20/2052 | 4.132 | 21,527 | 21,527 | 21,436 |
| GINNIE MAE 22-99 | 6/20/2052 | 4.162 | 30,532 | 30,566 | 30,154 |
| GINNIE MAE 22-137 | 8/20/2052 | 4.062 | 17,529 | 17,520 | 17,217 |
| GINNIE MAE_23-19 | 2/20/2053 | 4.262 | 43,404 | 43,407 | 43,355 |
| GINNIE MAE_23-7 | 1/20/2053 | 4.212 | 30,595 | 30,608 | 30,516 |
| GINNIE MAE_23-7 | 1/20/2053 | 4.212 | 22,396 | 22,411 | 22,389 |
| GINNIE MAE_23-21 | 2/20/2053 | 4.262 | 6,067 | 6,067 | 6,060 |
| GINNIE MAE_23-20 | 2/20/2053 | 4.112 | 18,716 | 18,690 | 18,674 |
| GINNIE MAE_23-20 | 2/20/2053 | 4.112 | 40,702 | 40,695 | 40,517 |
| GINNIE MAE_23-54 | 4/20/2053 | 4.212 | 24,457 | 24,457 | 24,398 |
| GINNIE MAE_23-56 | 4/20/2053 | 4.212 | 11,118 | 11,118 | 11,092 |
| GINNIE MAE 22-168 | 9/20/2052 | 4.112 | 52,343 | 52,343 | 51,613 |
| GINNIE MAE_23-68 | 5/20/2053 | 4.162 | 46,810 | 46,820 | 46,554 |
| GINNIE MAE_23-82 | 6/20/2053 | 4.362 | 10,778 | 10,778 | 10,811 |
| GINNIE MAE_23-83 | 6/20/2053 | 4.512 | 68,864 | 67,809 | 69,125 |
| GINNIE MAE_23-115 | 8/20/2053 | 4.512 | 18,651 | 18,651 | 18,726 |
| GINNIE MAE_23-111 | 8/20/2053 | 4.412 | 14,444 | 14,450 | 14,466 |
| GINNIE MAE_23-115 | 6/20/2053 | 4.612 | 29,844 | 29,844 | 30,017 |
| GINNIE MAE_23-149 | 9/20/2063 | 4.662 | 16,922 | 16,922 | 17,115 |
| GINNIE MAE_23-151 | 10/20/2053 | 4.662 | 30,763 | 30,763 | 31,103 |
| GINNIE MAE_23-152 | 10/20/2053 | 4.862 | 8,838 | 8,838 | 8,957 |
| GINNIE MAE_23-184 | 12/20/2053 | 4.112 | 33,753 | 33,285 | 33,612 |
| GINNIE MAE II 082464 | 1/20/2040 | 5.000 | 323 | 343 | 328 |
| GINNIE MAE II 082497 | 3/20/2040 | 5.000 | 699 | 735 | 707 |
| GINNIE MAE II 082581 | 7/20/2040 | 5.375 | 1,287 | 1,366 | 1,307 |
| GINNIE MAE II 082602 | 8/20/2040 | 5.375 | 2,190 | 2,329 | 2,225 |
| GINNIE MAE II 082794 | 4/20/2041 | 5.625 | 1,175 | 1,245 | 1,195 |
| **TOTAL AGENCY RESIDENTIAL MORTGAGE BACKED SECURITIES** | | | | 2,183,973 | 2,178,853 |
| | | | | | |
| **NON-AGENCY RESIDENTIAL MORTGAGE BACKED SECURITIES** | | | | | |
| A&D MORTGAGE TRUST 2025-NQM1 A | 6/25/2070 | 5.790 | 38,344 | 38,312 | 38,521 |
| A&D MTG TR ADMT_23-NQM3 | 7/25/2068 | 6.733 | 7,111 | 7,101 | 7,099 |

**Ameriprise Certificate Company**
**Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)**
**June 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) |
|---|---|---|---|---|---|
| A&D MTG TR ADMT_23-NQM4 | 9/25/2068 | 7.472 | 29,343 | 29,309 | 29,418 |
| A&D MTG TR ADMT_23-NQM5 | 11/25/2068 | 7.049 | 23,671 | 23,647 | 23,739 |
| A&D MTG TR ADMT_24-NQM3 | 7/25/2069 | 6.451 | 33,195 | 33,154 | 33,422 |
| A&D MTG TR ADMT_24-NQM4 | 8/25/2069 | 5.464 | 18,234 | 18,215 | 18,243 |
| A&D MTG TR ADMT_24-NQM5 | 11/25/2069 | 5.699 | 14,972 | 14,960 | 15,016 |
| ACRA TRUST ACRA_24-NQM1 | 10/25/2064 | 5.608 | 30,704 | 30,671 | 30,780 |
| ACRA TRUST ACRA_26-NQM1 | 6/25/2066 | 5.573 | 25,000 | 25,000 | 24,990 |
| ADJUSTABLE RATE MORTGAGE TRUST ARMT_04-2 | 2/25/2035 | 5.176 | — | — | — |
| ANGEL OAK MORTGAGE TRUST AOMT_20-2 | 1/26/2065 | 2.531 | 954 | 961 | 907 |
| ANGEL OAK MORTGAGE TRUST AOMT_20-3 | 4/25/2065 | 1.691 | 1,978 | 1,976 | 1,893 |
| ANGEL OAK MORTGAGE TRUST AOMT_20-5 | 5/25/2065 | 1.373 | 1,527 | 1,526 | 1,470 |
| ANGEL OAK MORTGAGE TRUST AOMT_21-8 | 11/25/2066 | 1.820 | 7,334 | 7,331 | 6,508 |
| ANGEL OAK MORTGAGE TRUST AOMT_22-1 | 12/25/2066 | 3.881 | 19,544 | 19,534 | 18,301 |
| ANGEL OAK MORTGAGE TRUST AOMT_24-11 | 8/25/2069 | 5.700 | 13,880 | 13,869 | 13,931 |
| ANGEL OAK MORTGAGE TRUST AOMT_24-12 | 10/25/2069 | 5.653 | 25,785 | 25,755 | 25,866 |
| ANGEL OAK MORTGAGE TRUST AOMT_24-7 | 5/25/2069 | 5.621 | 23,340 | 23,351 | 23,406 |
| ANGEL OAK MORTGAGE TRUST AOMT_24-8 | 5/27/2069 | 5.338 | 22,514 | 22,498 | 22,510 |
| ANGEL OAK MORTGAGE TRUST AOMT_25-1 | 1/25/2070 | 5.691 | 29,990 | 29,953 | 30,133 |
| ANGEL OAK MORTGAGE TRUST AOMT_25-2 | 2/25/2070 | 5.637 | 20,096 | 20,081 | 20,180 |
| ANGEL OAK MORTGAGE TRUST AOMT_25-HB1 | 2/25/2055 | 5.428 | 8,641 | 8,641 | 8,694 |
| APS RESECURITIZATION TRUST APS_16-3 | 11/27/2066 | 6.013 | — | — | — |
| APS RESECURITIZATION TRUST APS_16-3 | 11/27/2046 | 6.013 | 77 | 77 | 277 |
| ARROYO MORTGAGE TRUST ARRW_19-1 | 1/25/2049 | 3.805 | 2,000 | 1,997 | 1,982 |
| ARROYO MORTGAGE TRUST ARRW_19-3 | 10/25/2048 | 2.962 | 1,654 | 1,652 | 1,584 |
| BANK OF AMERICA MORTGAGE SECURITIES BOAMS_04-E | 6/25/2034 | 5.304 | 322 | 320 | 311 |
| BRAVO RESIDENTIAL FUNDING TRUST BRAVO_20-RPL1 | 5/26/2059 | 2.500 | 1,844 | 1,845 | 1,825 |
| BRAVO RESIDENTIAL FUNDING TRUST BRAVO_22-NQM1 | 9/25/2061 | 4.626 | 12,095 | 12,077 | 11,887 |
| BRAVO RESIDENTIAL FUNDING TRUST BRAVO_24-NQM1 | 12/1/2063 | 5.943 | 15,423 | 15,398 | 15,444 |
| BRAVO RESIDENTIAL FUNDING TRUST BRAVO_24-NQM2 | 2/25/2064 | 6.285 | 12,929 | 12,905 | 12,978 |
| BRAVO RESIDENTIAL FUNDING TRUST BRAVO_24-NQM3 | 3/25/2064 | 6.191 | 25,401 | 25,360 | 25,507 |
| BRAVO RESIDENTIAL FUNDING TRUST BRAVO_24-NQM6 | 8/1/2064 | 5.409 | 12,203 | 12,187 | 12,215 |
| BRAVO RESIDENTIAL FUNDING TRUST BRAVO_25-NQM2 | 11/25/2064 | 5.678 | 25,480 | 25,456 | 25,587 |
| BRAVO RESIDENTIAL FUNDING TRUST BRAVO_25-NQM3 | 3/25/2065 | 5.573 | 30,780 | 30,744 | 30,879 |
| BUNKER HILL LOAN DEPOSITARY TRUST BHLD_19-2 | 7/25/2049 | 2.879 | 1,314 | 1,312 | 1,297 |
| CHASE MORTGAGE FINANCE CORPORATION CHASE_07-A1 | 2/25/2037 | 6.310 | 230 | 228 | 230 |
| CHNGE MORTGAGE TRUST CHNGE_23-1 | 3/25/2058 | 7.065 | 4,571 | 4,558 | 4,566 |
| CHNGE MORTGAGE TRUST CHNGE_23-2 | 6/25/2058 | 6.525 | 11,370 | 11,344 | 11,351 |
| CHNGE MORTGAGE TRUST CHNGE_23-3 | 7/25/2058 | 7.100 | 5,392 | 5,380 | 5,385 |
| CIM TRUST CIM_25-I1 | 10/25/2069 | 5.655 | 25,042 | 25,020 | 25,167 |
| CITIGROUP MORTGAGE LOAN TRUST INC CMLTI_15-RP2 CMLTI_15-PS1 | 9/25/2042 | 3.750 | 694 | 697 | 668 |
| COLT FUNDING LLC COLT_20-2R | 10/26/2065 | 1.325 | 2,106 | 2,105 | 2,006 |
| COLT FUNDING LLC COLT_21-6 | 12/25/2066 | 1.907 | 11,956 | 11,951 | 10,923 |
| COLT FUNDING LLC COLT_24-INV2 | 5/25/2069 | 6.421 | 9,643 | 9,633 | 9,708 |
| COLT FUNDING LLC COLT_24-INV4 | 5/25/2069 | 5.607 | 16,415 | 16,400 | 16,476 |
| COLT MORTGAGE LOAN TRUST COLT_22-1 | 12/27/2066 | 2.284 | 13,510 | 13,504 | 12,405 |
| COLT MORTGAGE LOAN TRUST COLT_22-2 | 2/25/2067 | 3.994 | 9,421 | 9,416 | 8,991 |
| COLT MORTGAGE LOAN TRUST COLT_23-2 | 7/25/2068 | 6.596 | 10,251 | 10,236 | 10,220 |
| COLT MORTGAGE LOAN TRUST COLT_24-1 | 2/25/2069 | 5.835 | 6,010 | 6,000 | 6,016 |
| COLT MORTGAGE LOAN TRUST COLT_24-2 | 4/25/2069 | 6.125 | 11,630 | 11,613 | 11,673 |
| COLT MORTGAGE LOAN TRUST COLT_24-3 | 6/25/2069 | 6.393 | 20,410 | 20,385 | 20,555 |

**Ameriprise Certificate Company**
**Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)**
**June 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) |
|---|---|---|---|---|---|
| COLT MORTGAGE LOAN TRUST COLT_24-4 | 7/25/2069 | 5.949 | 16,539 | 16,518 | 16,625 |
| COLT MORTGAGE LOAN TRUST COLT_24-5 | 8/25/2069 | 5.123 | 31,191 | 31,160 | 31,144 |
| COLT MORTGAGE LOAN TRUST COLT_24-6 | 11/25/2069 | 5.390 | 22,471 | 22,446 | 22,496 |
| COLT MORTGAGE LOAN TRUST COLT_24-7 | 12/26/2069 | 5.538 | 23,184 | 23,157 | 23,248 |
| COLT MORTGAGE LOAN TRUST COLT_25-3 | 3/25/2070 | 5.352 | 16,341 | 16,315 | 16,313 |
| COLT MORTGAGE LOAN TRUST COLT_25-4 | 4/25/2070 | 5.794 | 10,881 | 10,935 | 10,946 |
| COLT MORTGAGE LOAN TRUST COLT_25-5 | 5/25/2070 | 5.536 | 26,023 | 25,986 | 26,099 |
| COUNTRYWIDE HOME LOANS CWHL_03-46 | 1/19/2034 | 5.746 | 510 | 519 | 502 |
| CREDIT SUISSE MORTGAGE TRUST CSMC_17-FHA1 | 4/25/2047 | 3.250 | 6,271 | 6,306 | 5,875 |
| CREDIT SUISSE MORTGAGE TRUST CSMC_17-RPL1 | 7/25/2057 | 2.750 | 2,611 | 2,607 | 2,555 |
| CREDIT SUISSE MORTGAGE TRUST CSMC_17-RPL3 | 8/1/2057 | 4.000 | 11,544 | 11,833 | 10,706 |
| CREDIT SUISSE MORTGAGE TRUST CSMC_19-AFC1 | 7/25/2049 | 3.573 | 2,799 | 2,795 | 2,718 |
| CREDIT SUISSE MORTGAGE TRUST CSMC_22-ATH1 | 1/25/2067 | 3.870 | 8,167 | 8,160 | 7,936 |
| CREDIT SUISSE MORTGAGE TRUST CSMC_22-ATH2 | 5/25/2067 | 5.113 | 12,191 | 12,183 | 12,155 |
| CROSS MORTGAGE TRUST CROSS_23-H2 | 11/25/2068 | 7.135 | 20,095 | 20,062 | 20,139 |
| CROSS MORTGAGE TRUST CROSS_24-H2 | 4/25/2069 | 6.093 | 14,464 | 14,446 | 14,507 |
| CROSS MORTGAGE TRUST CROSS_24-H3 | 6/25/2069 | 6.272 | 10,251 | 10,237 | 10,300 |
| CROSS MORTGAGE TRUST CROSS_24-H4 | 7/25/2069 | 6.147 | 9,847 | 9,831 | 9,899 |
| CROSS MORTGAGE TRUST CROSS_24-H5 | 8/26/2069 | 5.854 | 5,610 | 5,603 | 5,631 |
| CROSS MORTGAGE TRUST CROSS_25-H1 | 2/25/2070 | 5.735 | 13,158 | 13,139 | 13,214 |
| CROSS MORTGAGE TRUST CROSS_25-H3 | 4/25/2070 | 5.883 | 21,424 | 21,391 | 21,567 |
| CSMC TRUST CSMC_21-NQM8 | 10/25/2066 | 2.841 | 17,383 | 17,377 | 15,868 |
| DEEPHAVEN RESIDENTIAL MORTGAGE TRUST DRMT_22-1 | 1/25/2067 | 2.205 | 13,329 | 13,320 | 12,265 |
| DEEPHAVEN RESIDENTIAL MORTGAGE TRUST DRMT_24-1 | 7/25/2069 | 5.735 | 29,083 | 29,062 | 29,217 |
| ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_19-2 | 11/25/2059 | 2.739 | 1,300 | 1,298 | 1,277 |
| ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_22-1 | 1/25/2067 | 2.206 | 15,523 | 15,518 | 13,734 |
| ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_24-INV2 | 10/25/2069 | 5.035 | 11,903 | 11,896 | 11,867 |
| ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_24-NQM1 | 11/25/2069 | 5.708 | 28,459 | 28,430 | 28,555 |
| ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_25-INV1 | 3/25/2070 | 5.626 | 12,600 | 12,592 | 12,636 |
| ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_25-NQM1 | 1/25/2070 | 5.668 | 18,654 | 18,633 | 18,709 |
| ELLINGTON FINANCIAL MORTGAGE TRUST EFMT_26-NQM6 | 6/25/2071 | 5.511 | 20,000 | 20,000 | 19,999 |
| FIRST HORIZON ALTERNATIVE MORTGAGE SECURITIES FHAMS_04-AA4 | 10/25/2034 | 4.698 | 72 | 73 | 71 |
| GCAT GCAT_24-NQM2 | 6/25/2059 | 6.085 | 17,021 | 16,992 | 17,102 |
| GCAT_19-NQM3 | 11/25/2059 | 3.686 | 1,131 | 1,130 | 1,116 |
| GCAT_22-HX1 | 12/27/2066 | 2.885 | 10,974 | 10,968 | 10,215 |
| GMAC MORTGAGE CORPORATION LOAN TRUST GMACM_04-AR2 | 8/19/2034 | 4.484 | 94 | 94 | 86 |
| GMAC MORTGAGE CORPORATION LOAN TRUST GMACM_04-AR2 | 8/19/2034 | 4.155 | 84 | 84 | 78 |
| GS MORTGAGE SECURITIES TRUST GSMBS_18-RPL1 | 10/25/2057 | 3.750 | 2,655 | 2,639 | 2,603 |
| GSR MORTGAGE LOAN TRUST GSR_05-AR1 | 1/25/2035 | 6.315 | 297 | 298 | 291 |
| HARBORVIEW MORTGAGE LOAN TRUST HVMLT_04-1 | 4/19/2034 | 5.778 | 44 | 44 | 43 |
| HARBORVIEW MORTGAGE LOAN TRUST HVMLT_04-10 | 1/19/2035 | 4.765 | 58 | 59 | 54 |
| HARBORVIEW MORTGAGE LOAN TRUST HVMLT_04-4 | 6/19/2034 | 4.860 | 20 | 20 | 20 |
| HARBORVIEW MORTGAGE LOAN TRUST HVMLT_04-6 | 8/19/2034 | 6.508 | 22 | 22 | 22 |
| HARBORVIEW MORTGAGE LOAN TRUST HVMLT_04-7 | 11/19/2034 | 5.211 | 123 | 122 | 118 |
| HOMES TRUST HOMES_24-AFC1 | 8/25/2059 | 5.224 | 14,938 | 14,920 | 14,919 |
| HOMES TRUST HOMES_25-NQM1 | 1/25/2070 | 5.554 | 33,706 | 33,677 | 33,772 |
| HOMES TRUST HOMES_25-NQM2 | 2/25/2070 | 5.425 | 16,426 | 16,412 | 16,438 |
| HOMES_24-NQM2 | 10/25/2069 | 5.717 | 11,372 | 11,350 | 11,416 |
| IMPERIAL FUND MORTGAGE TRUST IMPRL_21-NQM4 | 1/25/2057 | 2.091 | 18,864 | 18,859 | 16,827 |
| IMPERIAL FUND MORTGAGE TRUST IMPRL_23-NQM1 | 2/25/2068 | 5.941 | 12,270 | 12,254 | 12,262 |

**Ameriprise Certificate Company**
**Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)**
**June 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) |
|---|---|---|---|---|---|
| JP MORGAN MORTGAGE TRUST JPMMT_24-HE3 | 2/25/2055 | 4.812 | 10,534 | 10,534 | 10,556 |
| JP MORGAN MORTGAGE TRUST JPMMT_25-VIS1 | 8/25/2055 | 5.493 | 42,681 | 42,644 | 42,728 |
| JP MORGAN MORTGAGE TRUST JPMMT_26-NQX2 | 10/25/2066 | 5.628 | 25,000 | 25,000 | 25,028 |
| JPMMT_25-NQM2 | 9/25/2065 | 5.567 | 11,334 | 11,322 | 11,354 |
| MELLO MORTGAGE CAPITAL ACCEPTANCE MELLO_21-INV3 | 10/25/2051 | 2.500 | 18,263 | 18,493 | 15,034 |
| MERRILL LYNCH MORTGAGE INVESTORS INC MLMI_05-A1 | 12/25/2034 | 6.154 | 43 | 43 | 44 |
| MERRILL LYNCH MORTGAGE INVESTORS INC MLMI_05-A2 | 2/25/2035 | 5.106 | 247 | 247 | 237 |
| MERRILL LYNCH MORTGAGE INVESTORS TRUST MLCC_04-1 | 12/25/2034 | 4.837 | 47 | 47 | 45 |
| MERRILL LYNCH MORTGAGE INVESTORS TRUST MLMI_03-A5 | 8/25/2033 | 5.903 | 105 | 105 | 102 |
| METLIFE SECURITIZATION TRUST MST_17-1A | 4/25/2055 | 3.000 | 2,746 | 2,752 | 2,618 |
| METLIFE SECURITIZATION TRUST MST_18-1A | 3/25/2057 | 3.750 | 3,748 | 3,747 | 3,615 |
| MFA TRUST MFRA_20-NQM3 | 1/26/2065 | 1.014 | 804 | 804 | 773 |
| MFA TRUST MFRA_23-NQM4 | 12/25/2068 | 6.105 | 12,599 | 12,585 | 12,608 |
| MFA TRUST MFRA_24-NQM1 | 3/25/2069 | 6.579 | 4,522 | 4,514 | 4,549 |
| MFA TRUST MFRA_24-NQM2 | 8/25/2069 | 5.272 | 9,444 | 9,429 | 9,444 |
| MFA TRUST MFRA_24-NQM3 | 12/25/2069 | 5.722 | 17,060 | 17,042 | 17,106 |
| MFA TRUST MFRA_25-NQM2 | 5/27/2070 | 5.675 | 9,492 | 9,481 | 9,512 |
| MFRA TRUST MFRA_26-NQM2 | 5/25/2071 | 5.535 | 9,916 | 9,916 | 9,906 |
| MILL CITY MORTGAGE TRUST MCMLT_18-3 | 8/25/2058 | 3.482 | 652 | 654 | 646 |
| MILL CITY MORTGAGE TRUST MCMLT_19-1 | 10/25/2069 | 3.250 | 1,921 | 1,925 | 1,883 |
| MILL CITY MORTGAGE TRUST MCMLT_19-GS1 | 7/25/2059 | 2.750 | 1,578 | 1,577 | 1,555 |
| MORGAN STANLEY MORTGAGE LOAN TRUST MSM_04-10AR | 11/25/2034 | 5.070 | 125 | 126 | 121 |
| MORGAN STANLEY MORTGAGE LOAN TRUST MSM_04-10AR | 11/25/2034 | 5.049 | 28 | 28 | 27 |
| MORGAN STANLEY RESIDENTIAL MORTGAGE LOAN TRUST MSRM_24-NQM3 | 7/25/2069 | 5.044 | 13,992 | 13,976 | 13,947 |
| MORGAN STANLEY RESIDENTIAL MORTGAGE LOAN TRUST MSRM_24-NQM5 | 10/25/2069 | 5.649 | 9,726 | 9,715 | 9,745 |
| MORGAN STANLEY RESIDENTIAL MORTGAGE LOAN TRUST MSRM_25-NQM1 | 11/25/2069 | 5.738 | 12,893 | 12,884 | 12,948 |
| MORGAN STANLEY RESIDENTIAL MORTGAGE LOAN TRUST MSRM_25-NQM2 | 1/25/2070 | 5.627 | 33,419 | 33,392 | 33,508 |
| NATIONSTAR MORTGAGE LOAN TRUST NSMLT_13-A | 12/25/2052 | 3.750 | 362 | 367 | 346 |
| NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_14-3A | 11/25/2054 | 3.750 | 848 | 859 | 801 |
| NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_16-1A | 3/25/2056 | 3.750 | 2,308 | 2,368 | 2,196 |
| NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_16-2A | 11/26/2035 | 3.750 | 1,564 | 1,586 | 1,506 |
| NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_16-3A | 9/25/2056 | 3.750 | 4,526 | 4,620 | 4,312 |
| NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_16-4A | 11/25/2056 | 3.750 | 4,857 | 4,934 | 4,577 |
| NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_17-1A | 2/25/2057 | 4.000 | 3,649 | 3,704 | 3,524 |
| NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_17-2A | 3/25/2057 | 4.000 | 4,635 | 4,733 | 4,462 |
| NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_17-3A | 4/25/2057 | 4.000 | 4,888 | 4,988 | 4,690 |
| NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_17-6A | 8/27/2057 | 4.000 | 3,670 | 3,729 | 3,519 |
| NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_19-NQM4 | 9/25/2059 | 2.492 | 661 | 660 | 639 |
| NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_19-RPL3 | 7/25/2059 | 2.750 | 4,232 | 4,278 | 4,086 |
| NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_24-NQM1 | 3/25/2064 | 6.129 | 9,890 | 9,874 | 9,915 |
| NEW RESIDENTIAL MORTGAGE LOAN TRUST NRZT_25-NQM1 | 1/25/2065 | 5.643 | 18,648 | 18,628 | 18,732 |
| NEW YORK MORTGAGE TRUST NYMT_24-BPL3 | 9/25/2039 | 5.268 | 11,220 | 11,220 | 11,220 |
| OBX TRUST OBX_21-INV1 | 9/25/2051 | 2.500 | 16,759 | 16,948 | 13,779 |
| OBX TRUST OBX_23-NQM10 | 10/25/2063 | 6.465 | 9,912 | 9,899 | 9,930 |
| OBX TRUST OBX_23-NQM8 | 9/25/2063 | 7.045 | 15,544 | 15,524 | 15,553 |
| OBX TRUST OBX_24-NQM17 | 11/25/2064 | 5.610 | 17,815 | 17,791 | 17,874 |
| OCEANVIEW MORTGAGE LOAN TRUST OVMLT_20-1 | 5/28/2050 | 1.733 | 994 | 993 | 944 |
| ONSLOW BAY FINANCIAL LLC OBX_23-NQM7 | 4/25/2063 | 6.844 | 8,912 | 9,031 | 8,937 |

**Ameriprise Certificate Company**
**Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)**
**June 30, 2026**
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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) |
|---|---|---|---|---|---|
| ONSLOW BAY FINANCIAL LLC OBX_24-NM10 | 5/25/2064 | 6.180 | 16,853 | 16,823 | 16,958 |
| ONSLOW BAY FINANCIAL LLC OBX_24-NQM18 | 10/25/2064 | 5.408 | 23,176 | 23,145 | 23,204 |
| ONSLOW BAY FINANCIAL LLC OBX_24-NQM2 | 12/25/2063 | 5.878 | 15,835 | 15,813 | 15,852 |
| ONSLOW BAY FINANCIAL LLC OBX_24-NQM3 | 12/25/2063 | 6.129 | 8,414 | 8,401 | 8,439 |
| ONSLOW BAY FINANCIAL LLC OBX_24-NQM4 | 1/25/2064 | 6.067 | 17,132 | 17,105 | 17,177 |
| ONSLOW BAY FINANCIAL LLC OBX_24-NQM5 | 1/25/2064 | 5.988 | 10,449 | 10,431 | 10,479 |
| ONSLOW BAY FINANCIAL LLC OBX_25-NQM2 | 11/25/2064 | 5.597 | 32,305 | 32,258 | 32,401 |
| ONSLOW BAY FINANCIAL LLC OBX_25-NQM4 | 2/25/2055 | 5.400 | 22,095 | 22,062 | 22,114 |
| PRKCM TRUST PRKCM_23-AFC2 | 6/25/2058 | 6.482 | 18,192 | 18,162 | 18,157 |
| PRKCM TRUST PRKCM_23-AFC4 | 11/25/2058 | 7.225 | 11,112 | 11,094 | 11,142 |
| PRKCM TRUST PRKCM_24-AFC1 | 3/25/2059 | 6.333 | 18,380 | 18,341 | 18,431 |
| PRKCM TRUST PRKCM_24-HOME1 | 5/25/2059 | 6.431 | 27,436 | 27,398 | 27,645 |
| PRKCM TRUST PRKCM_25-HOME1 | 2/25/2060 | 5.546 | 15,162 | 15,147 | 15,170 |
| PRKCM TRUST PRKCM_26-AFC4 | 7/25/2061 | 5.540 | 25,000 | 25,000 | 25,013 |
| PRPM ADVISORS LLC PRPM_24-NQM4 | 12/26/2069 | 5.674 | 10,745 | 10,736 | 10,794 |
| PRPM ADVISORS LLC PRPM_25-NQM1 | 11/25/2069 | 5.802 | 13,075 | 13,062 | 13,130 |
| PRPM LLC PRPM_23-NQM3 | 11/25/2068 | 6.221 | 12,015 | 12,002 | 12,042 |
| PRPM LLC PRPM_24-NQM1 | 12/25/2068 | 6.265 | 17,515 | 17,490 | 17,597 |
| PRPM LLC PRPM_24-NQM2 | 6/25/2069 | 6.327 | 30,591 | 30,554 | 30,846 |
| RUN_22-NQM1 | 3/25/2067 | 4.000 | 6,941 | 6,894 | 6,904 |
| SASC_03-24A | 7/25/2033 | 5.993 | 131 | 132 | 129 |
| STAR_20-3 | 4/25/2065 | 1.486 | 415 | 415 | 409 |
| STARWOOD MORTGAGE RESIDENTIAL TRUST STAR_22-1 | 12/25/2066 | 2.447 | 17,416 | 17,409 | 15,648 |
| TOWD POINT MORTGAGE TRUST TPMT_17-4 | 6/25/2057 | 2.750 | 1,488 | 1,487 | 1,463 |
| TOWD POINT MORTGAGE TRUST TPMT_19-HY1 | 10/25/2048 | 4.763 | 730 | 730 | 730 |
| UNITED WHOLESALE MORTGAGE LLC UWM _21-INV2 | 9/25/2051 | 2.500 | 18,012 | 18,283 | 14,827 |
| VERUS SECURITIZATION TRUST VERUS_21-7 | 10/25/2066 | 1.829 | 11,117 | 11,114 | 10,100 |
| VERUS SECURITIZATION TRUST VERUS_21-R1 | 10/25/2063 | 0.820 | 1,117 | 1,116 | 1,092 |
| VERUS SECURITIZATION TRUST VERUS_22-1 | 1/25/2067 | 3.724 | 12,366 | 12,359 | 11,710 |
| VERUS SECURITIZATION TRUST VERUS_23-8 | 12/25/2068 | 6.259 | 10,070 | 10,054 | 10,090 |
| VERUS SECURITIZATION TRUST VERUS_24-2 | 2/25/2069 | 6.095 | 15,989 | 15,961 | 16,033 |
| VERUS SECURITIZATION TRUST VERUS_24-INV1 | 3/25/2069 | 6.116 | 9,284 | 9,272 | 9,320 |
| VERUS SECURITIZATION TRUST VERUS_25-2 | 3/25/2070 | 5.307 | 29,311 | 29,276 | 29,311 |
| VERUS SECURITIZATION TRUST VERUS_25-INV1 | 2/25/2070 | 5.548 | 37,848 | 37,821 | 37,958 |
| WAMU MORTGAGE PASS-THROUGH CERTIFICATES WAMU_03-AR6 | 6/25/2033 | 5.699 | 117 | 117 | 115 |
| WAMU MORTGAGE PASS-THROUGH CERTIFICATES WAMU_04-AR10 | 7/25/2044 | 4.203 | 121 | 121 | 118 |
| WAMU MORTGAGE PASS-THROUGH CERTIFICATES WAMU_05-AR3 | 3/25/2035 | 4.611 | 258 | 259 | 243 |
| WAMU MORTGAGE PASS-THROUGH CERTIFICATES WAMU_05-AR4 | 4/25/2035 | 4.093 | 566 | 564 | 534 |
| WELLS FARGO MORTGAGE BACKED SECURITIES TRUST WFMBS_04-K | 7/25/2034 | 6.104 | 187 | 192 | 192 |
| **TOTAL NON-AGENCY RESIDENTIAL MORTGAGE BACKED SECURITIES** | | | | 2,207,733 | 2,183,993 |
| **TOTAL RESIDENTIAL MORTGAGE BACKED SECURITIES** | | | | 4,391,706 | 4,362,846 |
| **ASSET BACKED SECURITIES** | | | | | |
| 321 HENDERSON RECEIVABLES LLC HENDR_10-3A | 12/15/2048 | 3.820 | 68 | 68 | 68 |
| APIDOS CLO APID_20-33A | 4/24/2038 | 4.967 | 22,000 | 22,000 | 22,055 |
| BABSON CLO LTD BABSN_23-1A | 4/20/2038 | 5.072 | 40,000 | 40,000 | 40,094 |
| BAIN CAPITAL CREDIT CLO BCC_23 | 7/16/2038 | 5.430 | 12,570 | 12,570 | 12,597 |
| BROAD RIVER BSL FUNDING CLO BDRVR_20-1 | 7/20/2034 | 5.107 | 16,000 | 16,000 | 16,000 |
| BROAD RIVER BSL FUNDING CLO BDRVR_20-1 | 7/20/2039 | 5.034 | 16,800 | 16,800 | 16,800 |
| CERBERUS ONSHORE CLO LLC CERB_24-3 | 7/15/2036 | 5.423 | 25,000 | 25,000 | 25,010 |

**Ameriprise Certificate Company**
**Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)**
**June 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) | |
|---|---|---|---|---|---|---|
| DRYDEN SENIOR LOAN FUND DRSLF_18-55A | 4/15/2031 | 4.955 | 1,274 | 1,274 | 1,275 | |
| GLS AUTO SELECT RECEIVABLES TRUST GSAR_24-3 | 10/15/2029 | 5.590 | 5,600 | 5,599 | 5,636 | |
| GOLDENTREE LOAN MANAGEMENT US | 1/20/2039 | 4.955 | 50,000 | 50,000 | 50,107 | |
| GOLDENTREE LOAN MANAGEMENT US CLO 1 LTD GLM_21-9A | 4/20/2037 | 4.905 | 20,000 | 20,000 | 20,103 | |
| GOLUB CAPITAL PARTNERS CLO LTD GOCAP_19-46A | 4/20/2037 | 5.485 | 20,000 | 20,000 | 20,016 | |
| MADISON PARK FUNDING LTD MDPK_ | 1/19/2039 | 4.895 | 40,000 | 40,000 | 39,999 | |
| MAGNETITE CLO LIMITED MAGNE_20-26 | 1/25/2038 | 4.817 | 25,000 | 25,000 | 24,977 | |
| MARLETTE FUNDING TRUST MFT_23-4 | 12/15/2033 | 7.130 | 648 | 648 | 649 | |
| NAVIENT STUDENT LOAN TRUST NAVSL_18-DA | 12/15/2059 | 4.540 | 1,635 | 1,633 | 1,634 | |
| OAK HILL CREDIT PARTNERS OAKC_23-14 | 4/20/2038 | 5.372 | 5,000 | 5,000 | 5,019 | |
| OAKC_21-8A | 1/20/2038 | 4.952 | 30,000 | 30,000 | 30,025 | |
| OCCU AUTO RECEIVABLES TRUST OC | 4/17/2028 | 4.820 | 5,763 | 5,763 | 5,768 | |
| OCTAGON INVESTMENT PARTNERS OCT48_20-3A | 1/15/2038 | 5.033 | 25,000 | 25,000 | 25,054 | |
| ONEMAIN FINANCIAL ISSUANCE TRUST OMFIT_22-S1 | 5/14/2035 | 4.130 | 2,618 | 2,614 | 2,617 | |
| OPORTUN FUNDING LLC OPTN_25-B | 5/9/2033 | 4.880 | 23,700 | 23,698 | 23,742 | |
| PAGAYA AI DEBT GRANTOR TRUST PAID_24-7 | 12/15/2031 | 6.117 | 5,227 | 5,227 | 5,230 | |
| PAGAYA AI DEBT GRANTOR TRUST PAID_24-8 | 1/15/2032 | 5.331 | 1,995 | 1,995 | 1,996 | |
| PAGAYA AI DEBT GRANTOR TRUST PAID_25-2 | 10/15/2032 | 4.961 | 20,290 | 20,290 | 20,275 | |
| PAGAYA AI DEBT GRANTOR TRUST PAID_25-R2 | 10/15/2032 | 4.865 | 14,056 | 14,056 | 14,051 | |
| PAGAYA AI DEBT GRANTOR TRUST PAID_26-1 | 9/15/2033 | 4.739 | 44,331 | 44,331 | 44,222 | |
| PAGAYA AI DEBT GRANTOR TRUST PAID_26-2 | 4/15/2027 | 4.522 | 9,500 | 9,501 | 9,500 | |
| PAGAYA AI DEBT GRANTOR TRUST PAID_26-2 | 11/15/2033 | 5.140 | 10,000 | 10,000 | 9,977 | |
| PAGAYA AI DEBT GRANTOR TRUST PAID_26-3 | 5/17/2027 | 4.636 | 57,170 | 57,172 | 57,170 | |
| PAGAYA AI DEBT SELECTION TRUST PAID_24-10 | 6/15/2032 | 5.539 | 15,521 | 15,521 | 15,553 | |
| PAGAYA AI DEBT SELECTION TRUST PAID_24-6 | 11/15/2031 | 6.093 | 1,860 | 1,860 | 1,861 | |
| PAGAYA AI DEBT SELECTION TRUST PAID_24-9 | 3/15/2032 | 5.065 | 7,378 | 7,378 | 7,375 | |
| PAGAYA AI DEBT SELECTION TRUST PAID_25-3 | 12/15/2032 | 5.365 | 7,328 | 7,352 | 7,344 | |
| PAGAYA AI DEBT SELECTION TRUST PAID_26-4 | 6/15/2027 | 4.616 | 50,000 | 50,000 | 49,983 | |
| PAGAYA AI DEBT TRUST PAID_25-4 | 1/17/2033 | 5.373 | 16,223 | 16,223 | 16,244 | |
| PAGAYA POINT OF SALE HOLDINGS | 1/20/2034 | 5.715 | 40,000 | 40,000 | 40,005 | |
| PALMER SQUARE CLO LTD PLMRS_21-2A | 2/15/2038 | 4.922 | 25,000 | 25,000 | 25,025 | |
| PRESTON RIDGE PARTNERS MORTGAGE | 2/27/2034 | 5.149 | 50,000 | 50,000 | 50,019 | |
| SMB PRIVATE EDUCATION LOAN TRUST SMB_21-A | 1/15/2053 | 4.470 | 7,824 | 7,695 | 7,748 | |
| UPGRADE MASTER PASS-THRU TRUST | 9/15/2032 | 4.794 | 13,334 | 13,334 | 13,331 | |
| UPSTART SECURITIZATION TRUST UPST_26-1 | 3/20/2036 | 4.300 | 12,860 | 12,830 | 12,822 | |
| **TOTAL ASSET BACKED SECURITIES** | | | | 798,432 | 798,976 | |
| **COMMERCIAL MORTGAGE BACKED SECURITIES** | | | | | | |
| **AGENCY COMMERCIAL MORTGAGE BACKED SECURITIES** | | | | | | |
| FREDDIE MAC KF67 | 8/25/2029 | 4.265 | 7,336 | 7,287 | 7,349 | |
| FREDDIE MAC KF76 | 1/25/2030 | 4.263 | 1,406 | 1,392 | 1,408 | |
| FREDDIE MAC K-F120 | 8/25/2031 | 3.828 | 24,546 | 23,883 | 24,254 | |
| GINNIE MAE AG-2017-171 | 10/16/2048 | 2.250 | 922 | 920 | 903 | |
| **TOTAL AGENCY COMMERCIAL MORTGAGE BACKED SECURITIES** | | | | 33,482 | 33,914 | |
| **NON-AGENCY COMMERCIAL MORTGAGE BACKED SECURITIES** | | | | | | |
| 280 PARK AVENUE MORTGAGE TRUST PRK_17-280P | 9/15/2034 | 4.792 | 40,000 | 40,000 | 39,950 | |
| COLONY MORTGAGE CAPITAL LTD CLNY_19-IKPR | 11/15/2038 | 5.107 | 7,211 | 7,207 | 7,138 | c |
| COMM MORTGAGE TRUST COMM_19-521F | 6/15/2034 | 4.672 | 16,510 | 16,510 | 16,183 | |

**Ameriprise Certificate Company**
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**June 30, 2026**
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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) | |
|---|---|---|---|---|---|---|
| JP MORGAN CHASE COMMERCIAL MORTGAGE SECURITIES TRUST JPMCC_18-ASH8 | 2/15/2035 | 4.723 | 9,378 | 9,378 | 9,237 | |
| LIFE FINANCIAL SERVICES TRUST LIFE_22-BMR2 | 5/15/2039 | 4.921 | 49,000 | 48,965 | 46,748 | |
| MORGAN STANLEY CAPITAL I TRUST MSC_18-BOP | 8/15/2033 | 4.522 | 12,624 | 12,624 | 10,372 | |
| ONE NEW YORK PLAZA TRUST ONYP_20-1NYP | 1/15/2036 | 4.690 | 17,179 | 17,179 | 16,685 | |
| STARVEST EMERGING MARKETS CBO I STAR_26-SFR7 | 5/17/2043 | 5.028 | 38,215 | 38,215 | 38,226 | |
| TRICON RESIDENTIAL TRUST TCN_26-SFR2 | 6/17/2043 | 4.936 | 10,000 | 10,014 | 9,994 | |
| WELLS FARGO COMMERCIAL MORTGAGE TRUST WFCM_17-SMP | 12/15/2034 | 4.548 | 18,500 | 18,498 | 17,268 | |
| **TOTAL NON-AGENCY COMMERCIAL MORTGAGE BACKED SECURITIES** | | | | 218,590 | 211,801 | |
| **TOTAL COMMERCIAL MORTGAGE BACKED SECURITIES** | | | | 252,072 | 245,715 | |
| | | | | | | |
| **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 | 4,640 | 4,650 | |
| **TOTAL CAPITAL GOODS** | | | | 4,640 | 4,650 | |
| | | | | | | |
| **COMMUNICATIONS** | | | | | | |
| AMERICAN TOWER CORPORATION | 10/15/2026 | 3.375 | 3,749 | 3,735 | 3,738 | |
| FOOTBALL CLUB TERM NOTES | 10/5/2027 | 2.970 | 3,000 | 2,936 | 2,928 | |
| **TOTAL COMMUNICATIONS** | | | | 6,671 | 6,666 | |
| | | | | | | |
| **CONSUMER NON CYCLICAL** | | | | | | |
| CVS HEALTH CORPORATION | 8/15/2026 | 3.000 | 5,227 | 5,216 | 5,216 | |
| **TOTAL CONSUMER NON CYCLICAL** | | | | 5,216 | 5,216 | |
| | | | | | | |
| **ENERGY** | | | | | | |
| COLORADO INTERSTATE GAS COMPANY | 8/15/2026 | 4.150 | 12,500 | 12,487 | 12,488 | |
| **TOTAL ENERGY** | | | | 12,487 | 12,488 | |
| | | | | | | |
| **NATURAL GAS** | | | | | | |
| SEMPRA | 8/1/2026 | 5.400 | 27,550 | 27,550 | 27,551 | |
| **TOTAL NATURAL GAS** | | | | 27,550 | 27,551 | |
| | | | | | | |
| **TOTAL CORPORATE DEBT SECURITIES** | | | | 56,564 | 56,574 | |
| **TOTAL FIXED MATURITIES** | | | | 7,064,425 | 7,029,392 | |
| | | | | | | |
| **SYNDICATED LOANS** | | | | | | |
| **BASIC INDUSTRY** | | | | | | |
| ELEMENT SOLUTIONS INC | 12/18/2030 | 5.370 | 1,154 | 1,142 | 1,142 | |
| INEOS LTD | 2/7/2031 | 6.620 | 987 | 978 | 978 | |
| INEOS LTD | 2/19/2030 | 6.870 | 391 | 378 | 378 | |
| **TOTAL BASIC INDUSTRY** | | | | 2,498 | 2,498 | |
| | | | | | | |
| **CAPITAL GOODS** | | | | | | |
| EMRLD BORROWER LP | 5/31/2030 | 5.916 | 1,399 | 1,386 | 1,386 | |

**Ameriprise Certificate Company**
**Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)**
**June 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) |
|---|---|---|---|---|---|
| ENERGY CAPITAL PARTNERS II LLC | 9/20/2030 | 6.870 | 593 | 579 | 579 |
| FLINT GROUP PACKAGING INKS NORTH AMERICA HOLDINGS LLC | 12/31/2026 | 7.916 | 214 | 211 | 211 |
| FLINT GROUP PACKAGING INKS NORTH AMERICA HOLDINGS LLC | 12/31/2027 | 3.766 | 183 | 99 | 99 |
| G HOLDINGS INC | 9/22/2028 | 5.389 | 460 | 456 | 456 |
| QUIKRETE HOLDINGS INC | 3/19/2029 | 5.870 | 973 | 965 | 965 |
| QUIKRETE HOLDINGS INC | 4/14/2031 | 5.870 | 1,290 | 1,274 | 1,274 |
| QUIKRETE HOLDINGS INC | 2/10/2032 | 5.870 | 660 | 653 | 653 |
| TRANSDIGM INC | 2/28/2031 | 6.244 | 1,955 | 1,940 | 1,940 |
| **TOTAL CAPITAL GOODS** | | | | 7,563 | 7,563 |
| | | | | | |
| **COMMUNICATIONS** | | | | | |
| CMG MEDIA CORPORATION | 6/18/2029 | 7.300 | 835 | 777 | 777 |
| SBA COMMUNICATIONS CORPORATION | 1/25/2031 | 5.648 | 1,178 | 1,165 | 1,165 |
| SINCLAIR INC | 12/31/2029 | 7.035 | 762 | 661 | 661 |
| TELESAT LLC | 12/7/2026 | 6.677 | 814 | 813 | 813 |
| **TOTAL COMMUNICATIONS** | | | | 3,416 | 3,416 |
| | | | | | |
| **CONSUMER CYCLICAL** | | | | | |
| ADT INC | 3/7/2032 | 5.369 | 1,188 | 1,174 | 1,174 |
| APOLLO INVESTMENT FUND VIII LP | 10/13/2030 | 5.619 | 662 | 652 | 652 |
| BELRON FINANCE 2019 LLC | 10/16/2031 | 5.657 | 993 | 997 | 997 |
| GREAT OUTDOORS GROUP LLC | 1/23/2032 | 6.870 | 1,945 | 1,928 | 1,928 |
| HILTON WORLDWIDE HOLDINGS INC | 11/3/2030 | 5.398 | 1,749 | 1,734 | 1,734 |
| LIGHT & WONDER INC | 4/16/2029 | 5.639 | 1,960 | 1,945 | 1,945 |
| PCI GAMING AUTHORITY | 7/18/2031 | 5.620 | 358 | 349 | 349 |
| RESTAURANT BRANDS INTERNATIONAL INC | 9/20/2030 | 5.370 | 2,149 | 2,120 | 2,120 |
| YUM! BRANDS INC. | 3/15/2028 | 5.502 | 996 | 996 | 996 |
| **TOTAL CONSUMER CYCLICAL** | | | | 11,895 | 11,895 |
| | | | | | |
| **CONSUMER NON CYCLICAL** | | | | | |
| ARAMARK SERVICES INC | 4/6/2028 | 5.370 | 1,012 | 1,006 | 1,006 |
| BRP INC | 12/13/2029 | 5.870 | 1,702 | 1,692 | 1,692 |
| ELANCO ANIMAL HEALTH INC | 10/29/2032 | 5.370 | 186 | 185 | 185 |
| GRIFOLS SA | 4/14/2033 | 6.187 | 761 | 760 | 760 |
| MEDLINE INC | 5/30/2033 | 5.114 | 657 | 657 | 657 |
| REYNOLDS CONSUMER PRODUCTS LLC | 3/4/2032 | 5.370 | 898 | 898 | 898 |
| THOR INDUSTRIES INC | 11/15/2030 | 5.870 | 68 | 68 | 68 |
| **TOTAL CONSUMER NON CYCLICAL** | | | | 5,266 | 5,266 |
| | | | | | |
| **ELECTRIC** | | | | | |
| CONSTELLATION ENERGY CORPORATION | 12/15/2027 | 5.666 | 374 | 374 | 374 |
| EFS COGEN HOLDINGS I LLC | 10/3/2031 | 6.150 | 582 | 568 | 568 |
| **TOTAL ELECTRIC** | | | | 942 | 942 |
| | | | | | |
| **OTHER FINANCIAL INSTITUTIONS** | | | | | |
| FINCO 1 LLC | 6/27/2029 | 5.370 | 782 | 771 | 771 |
| TRANSUNION | 6/24/2031 | 5.370 | 689 | 689 | 689 |
| TRANSUNION | 6/24/2031 | 5.370 | 964 | 955 | 955 |
| **TOTAL OTHER FINANCIAL INSTITUTIONS** | | | | 2,415 | 2,415 |

**Ameriprise Certificate Company**
**Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)**
**June 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) |
|---|---|---|---|---|---|
| | | | | | |
| **OTHER INDUSTRY** | | | | | |
| API GROUP CORPORATION | 5/16/2033 | 5.370 | 1,194 | 1,196 | 1,196 |
| VSE CORPORATION | 5/5/2033 | 5.613 | 1,500 | 1,496 | 1,496 |
| **TOTAL OTHER INDUSTRY** | | | | 2,692 | 2,692 |
| | | | | | |
| **TECHNOLOGY** | | | | | |
| ADEIA INC | 6/8/2028 | 6.144 | 403 | 386 | 386 |
| CARLYLE GROUP INC/THE | 5/9/2031 | 5.620 | 832 | 832 | 832 |
| COHERENT CORPORATION | 7/2/2029 | 5.370 | 386 | 375 | 375 |
| ENTEGRIS INC | 7/6/2029 | 5.402 | 200 | 199 | 199 |
| MKS INCORPORATED | 2/4/2033 | 5.364 | 445 | 445 | 445 |
| ONEX CORPORATION | 6/20/2031 | 5.358 | 864 | 864 | 864 |
| TTM TECHNOLOGIES INC | 5/30/2030 | 5.370 | 1,221 | 1,206 | 1,206 |
| **TOTAL TECHNOLOGY** | | | | 4,307 | 4,307 |
| | | | | | |
| **TOTAL SYNDICATED LOANS BEFORE ALLOWANCE FOR LOAN LOSSES** | | | | 40,994 | 40,994 |
| ALLOWANCE FOR LOAN LOSSES | | | | (236) | (236) |
| **TOTAL SYNDICATED LOANS - NET** | | | | 40,758 | 40,758 |
| | | | | | |
| **DERIVATIVES** | | | | | |
| **PURCHASED OPTIONS** | | | | | |
| BNP PARIBAS | 7/7/2026 | — | — | 256 | 256 |
| BNP PARIBAS | 7/21/2026 | — | — | 121 | 121 |
| BNP PARIBAS | 8/11/2026 | — | — | 109 | 109 |
| BNP PARIBAS | 8/18/2026 | — | — | 113 | 113 |
| BNP PARIBAS | 9/1/2026 | — | — | 114 | 114 |
| BNP PARIBAS | 9/8/2026 | — | — | 106 | 106 |
| BNP PARIBAS | 9/15/2026 | — | — | 98 | 98 |
| BNP PARIBAS | 9/29/2026 | — | — | 184 | 184 |
| BNP PARIBAS | 10/6/2026 | — | — | 91 | 91 |
| BNP PARIBAS | 10/20/2026 | — | — | 182 | 182 |
| BNP PARIBAS | 10/27/2026 | — | — | 78 | 78 |
| BNP PARIBAS | 11/3/2026 | — | — | 90 | 90 |
| 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 | — | — | 171 | 171 |
| WELLS FARGO BANK, NA | 7/14/2026 | — | — | 127 | 127 |
| WELLS FARGO BANK, NA | 7/28/2026 | — | — | 116 | 116 |
| WELLS FARGO BANK, NA | 8/4/2026 | — | — | 123 | 123 |
| WELLS FARGO BANK, NA | 8/25/2026 | — | — | 109 | 109 |
| WELLS FARGO BANK, NA | 9/22/2026 | — | — | 188 | 188 |
| WELLS FARGO BANK, NA | 10/13/2026 | — | — | 98 | 98 |
| WELLS FARGO BANK, NA | 12/8/2026 | — | — | 89 | 89 |
| WELLS FARGO BANK, NA | 1/12/2027 | — | — | 84 | 84 |
| WELLS FARGO BANK, NA | 1/19/2027 | — | — | 99 | 99 |
| WELLS FARGO BANK, NA | 1/26/2027 | — | — | 85 | 85 |
| WELLS FARGO BANK, NA | 2/2/2027 | — | — | 91 | 91 |

**Ameriprise Certificate Company**
**Schedule I — Investments in Securities of Unaffiliated Issuers (Unaudited) (continued)**
**June 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) |
|---|---|---|---|---|---|
| WELLS FARGO BANK, NA | 3/2/2027 | — | — | 103 | 103 |
| WELLS FARGO BANK, NA | 3/23/2027 | — | — | 127 | 127 |
| WELLS FARGO BANK, NA | 4/6/2027 | — | — | 124 | 124 |
| WELLS FARGO BANK, NA | 4/20/2027 | — | — | 90 | 90 |
| WELLS FARGO BANK, NA | 5/4/2027 | — | — | 78 | 78 |
| WELLS FARGO BANK, NA | 6/1/2027 | — | — | 58 | 58 |
| WELLS FARGO BANK, NA | 6/22/2027 | — | — | 77 | 77 |
| **TOTAL PURCHASED OPTIONS** | | | | 3,840 | 3,840 |
| | | | | | |
| **WRITTEN OPTIONS** | | | | | |
| BNP PARIBAS | 7/7/2026 | — | — | (215) | (215) |
| BNP PARIBAS | 7/21/2026 | — | — | (99) | (99) |
| BNP PARIBAS | 8/11/2026 | — | — | (87) | (87) |
| BNP PARIBAS | 8/18/2026 | — | — | (92) | (92) |
| BNP PARIBAS | 9/1/2026 | — | — | (93) | (93) |
| BNP PARIBAS | 9/8/2026 | — | — | (84) | (84) |
| BNP PARIBAS | 9/15/2026 | — | — | (76) | (76) |
| BNP PARIBAS | 9/29/2026 | — | — | (142) | (142) |
| BNP PARIBAS | 10/6/2026 | — | — | (70) | (70) |
| BNP PARIBAS | 10/20/2026 | — | — | (141) | (141) |
| BNP PARIBAS | 10/27/2026 | — | — | (58) | (58) |
| BNP PARIBAS | 11/3/2026 | — | — | (70) | (70) |
| BNP PARIBAS | 12/1/2026 | — | — | (69) | (69) |
| BNP PARIBAS | 12/22/2026 | — | — | (66) | (66) |
| BNP PARIBAS | 12/29/2026 | — | — | (68) | (68) |
| BNP PARIBAS | 4/27/2027 | — | — | (138) | (138) |
| WELLS FARGO BANK, NA | 7/14/2026 | — | — | (105) | (105) |
| WELLS FARGO BANK, NA | 7/28/2026 | — | — | (94) | (94) |
| WELLS FARGO BANK, NA | 8/4/2026 | — | — | (102) | (102) |
| WELLS FARGO BANK, NA | 8/25/2026 | — | — | (87) | (87) |
| WELLS FARGO BANK, NA | 9/22/2026 | — | — | (146) | (146) |
| WELLS FARGO BANK, NA | 10/13/2026 | — | — | (77) | (77) |
| WELLS FARGO BANK, NA | 12/8/2026 | — | — | (69) | (69) |
| WELLS FARGO BANK, NA | 1/12/2027 | — | — | (65) | (65) |
| WELLS FARGO BANK, NA | 1/19/2027 | — | — | (79) | (79) |
| WELLS FARGO BANK, NA | 1/26/2027 | — | — | (66) | (66) |
| WELLS FARGO BANK, NA | 2/2/2027 | — | — | (73) | (73) |
| WELLS FARGO BANK, NA | 3/2/2027 | — | — | (85) | (85) |
| WELLS FARGO BANK, NA | 3/23/2027 | — | — | (109) | (109) |
| WELLS FARGO BANK, NA | 4/6/2027 | — | — | (106) | (106) |
| WELLS FARGO BANK, NA | 4/20/2027 | — | — | (73) | (73) |
| WELLS FARGO BANK, NA | 5/4/2027 | — | — | (62) | (62) |
| WELLS FARGO BANK, NA | 6/1/2027 | — | — | (44) | (44) |
| WELLS FARGO BANK, NA | 6/22/2027 | — | — | (61) | (61) |
| **TOTAL WRITTEN OPTIONS** | | | | (3,071) | (3,071) |
| | | | | | |
| **FUTURES** | | | | | |
| S&P 500 EMINI FUT SEP26 | 9/18/2026 | — | — | 13 | 13 |
| **TOTAL FUTURES** | | | | 13 | 13 |

**Ameriprise Certificate Company**

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

**June 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) |
|---|---|---|---|---|---|
| **TOTAL DERIVATIVES - NET** | | | | 782 | 782 |
| **TOTAL INVESTMENTS IN CASH EQUIVALENTS, FIXED MATURITIES, EQUITY SECURITIES, SYNDICATED LOANS AND DERIVATIVES** | | | | $ 7,803,330 | $ 7,768,297 |

**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 $7.8 billion.

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

d) Non-income producing securities.

**Ameriprise Certificate Company**
**Schedule I — Investments in Securities of Unaffiliated Issuers**
**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) |
|---|---|---|---|---|---|
| **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 |

**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) |
|---|---|---|---|---|---|
| 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 |

**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) |
|---|---|---|---|---|---|
| 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 |

**Ameriprise Certificate Company**
**Schedule I — Investments in Securities of Unaffiliated Issuers (continued)**
**December 31, 2025**
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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) |
|---|---|---|---|---|---|
| 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 |

**Ameriprise Certificate Company**
**Schedule I — Investments in Securities of Unaffiliated Issuers (continued)**
**December 31, 2025**
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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) |
|---|---|---|---|---|---|
| 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 |

**Ameriprise Certificate Company**
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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) |
|---|---|---|---|---|---|
| **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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| Issuer | Maturity Date | Coupon Rate | Principal Amount of Bonds & Notes or # of Shares | Amortized Cost (Notes a & b) | Carrying Value (Note a) | |
|---|---|---|---|---|---|---|
| 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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| Issuer | Maturity Date | Coupon Rate | Principal Amount of Bonds & Notes or # of Shares | Amortized Cost (Notes a & b) | Carrying Value (Note a) |
|---|---|---|---|---|---|
| | | | | | |
| **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 |

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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) |
|---|---|---|---|---|---|
| SBA COMMUNICATIONS CORPORATION | 1/25/2031 | 5.732 | 1,184 | 1,171 | 1,171 |
| SINCLAIR INC | 12/31/2029 | 7.402 | 766 | 657 | 657 |
| 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 |

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|---|---|---|---|---|---|
| ENTEGRIS INC | 7/6/2029 | 5.471 | 450 | 446 | 446 |
| GEN DIGITAL INC | 9/12/2029 | 5.666 | 959 | 927 | 927 |
| 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 |

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**(in thousands, except rate)**

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|---|---|---|---|---|---|
| WELLS FARGO BANK, NA | 2/3/2026 | — | — | 83 | 83 |
| WELLS FARGO BANK, NA | 2/10/2026 | — | — | 81 | 81 |
| 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) |

**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 | 10/27/2026 | — | — | (36) | (36) |
| BNP PARIBAS | 11/3/2026 | — | — | (44) | (44) |
| 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 Six Months Ended June 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**

| Loan No. | Description (a) | 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 June 30, 2026 | Six months ended June 30, 2026 |
| Other - liens on: | | | | | | | | | | | |
| Apartment and business: | | | | | | | | | | | |
| Under $500: | | | | | | | | | | | |
| 121047262 | Fargo[f] | ND | — | $ — | $ — | $ — | $ — | $ — | $ — | 5.440 % | 5.440 % |
| 121047398 | Springfield | IL | 1 | — | 411 | 411 | — | — | 2 | 4.390 | 4.390 |
| 121087382 | San Diego | CA | 1 | — | 383 | 383 | — | — | 1 | 3.090 | 3.090 |
| 121087388 | Riverside | CA | 1 | — | 343 | 343 | — | — | 1 | 3.270 | 3.270 |
| 121087389 | Palmdale | CA | 1 | — | 463 | 463 | — | — | 1 | 3.270 | 3.270 |
| Over $500: | | | | | | | | | | | |
| 121047210 | West Haven City | CT | 1 | — | 3,400 | 3,400 | — | — | 10 | 3.600 | 3.600 |
| 121047347 | Lawrenceville | GA | 1 | — | 1,187 | 1,187 | — | — | 4 | 3.970 | 3.970 |
| 121047383 | Las Vegas | NV | 1 | — | 4,241 | 4,241 | — | — | 13 | 3.810 | 3.810 |
| 121047387 | Washington Terrace | UT | 1 | — | 1,957 | 1,957 | — | — | 5 | 3.020 | 3.020 |
| 121047392 | Philadelphia City | PA | 1 | — | 3,011 | 3,011 | — | — | 17 | 6.640 | 6.640 |
| 121047400 | Pittsford | NY | 1 | — | 602 | 602 | — | — | 2 | 4.070 | 4.070 |
| 121047402 | Miami | FL | 1 | — | 1,292 | 1,292 | — | — | 4 | 3.750 | 3.750 |
| 121047406 | Kokomo | IN | 1 | — | 2,977 | 2,977 | — | — | 14 | 5.560 | 5.560 |
| 121047408 | Wyomissing | PA | 1 | — | 1,706 | 1,706 | — | — | 4 | 2.700 | 2.700 |
| 121047410 | Chicago | IL | 1 | — | 1,603 | 1,603 | — | — | 3 | 2.500 | 2.500 |
| 121047412 | Columbus | IN | 1 | — | 1,088 | 1,088 | — | — | 3 | 3.370 | 3.370 |
| 121047417 | Nashville | TN | 1 | — | 4,000 | 4,000 | — | — | 22 | 6.560 | 6.560 |
| 121047427 | Boca Raton | FL | 1 | — | 5,000 | 5,000 | — | — | 21 | 5.030 | 5.030 |
| 121087245 | Southport | CT | 1 | — | 2,285 | 2,285 | — | — | 8 | 4.010 | 4.010 |
| 121087313 | Orchard Park | NY | 1 | — | 1,997 | 1,997 | — | — | 9 | 4.860 | 4.860 |
| 121087327 | Marietta City | GA | 1 | — | 1,824 | 1,824 | — | — | 6 | 3.820 | 3.820 |
| 121087358 | Philadelphia City | PA | 1 | — | 3,885 | 3,885 | — | — | 21 | 6.400 | 6.400 |
| 121087361 | Oswego | OR | 1 | — | 2,785 | 2,785 | — | — | 10 | 4.260 | 4.260 |
| 121087362 | Atlanta | GA | 1 | — | 3,011 | 3,011 | — | — | 10 | 3.960 | 3.960 |
| 121087381 | San Diego | CA | 1 | — | 744 | 744 | — | — | 2 | 3.130 | 3.130 |
| 121087384 | Culver City | CA | 1 | — | 2,404 | 2,404 | — | — | 6 | 3.170 | 3.170 |
| 121087394 | Richmond | TX | 1 | — | 974 | 974 | — | — | 3 | 4.000 | 4.000 |
| 121087396 | Seattle | WA | 1 | — | 4,919 | 4,919 | — | — | 16 | 4.000 | 4.000 |
| 121087397 | Nashville | TN | 1 | — | 603 | 603 | — | — | 2 | 4.350 | 4.350 |
| 121087403 | Houston | TX | 1 | — | 3,797 | 3,797 | — | — | 19 | 5.960 | 5.960 |
| 121087404 | Blaine | MN | 1 | — | 1,182 | 1,182 | — | — | 3 | 3.320 | 3.320 |
| 121087405 | Monroe | WA | 1 | — | 3,725 | 3,725 | — | — | 10 | 3.390 | 3.390 |
| 121087407 | Victorville | CA | 1 | — | 1,156 | 1,156 | — | — | 3 | 2.960 | 2.960 |
| 121087409 | Pompano Beach | FL | 1 | — | 1,536 | 1,536 | — | — | 4 | 2.740 | 2.740 |
| 121087411 | Syracuse | UT | 1 | — | 1,561 | 1,561 | — | — | 3 | 2.520 | 2.520 |
| 121087414 | Fountain Valley | CA | 1 | — | 5,216 | 5,216 | — | — | 26 | 5.880 | 5.880 |
| 121087415 | Avenel | NJ | 1 | — | 994 | 994 | — | — | 5 | 5.900 | 5.900 |
| 121087416 | Bradenton | FL | 1 | — | 2,600 | 2,600 | — | — | 13 | 5.790 | 5.790 |
| 121087418 | Dallas City | TX | 1 | — | 2,524 | 2,524 | — | — | 12 | 5.860 | 5.860 |
| 121087419 | Vista | CA | 1 | — | 2,822 | 2,822 | — | — | 13 | 5.670 | 5.670 |
| 121087421 | Birmingham | AL | 1 | — | 2,376 | 2,376 | — | — | 11 | 5.650 | 5.650 |
| 121087422 | Mesa | AZ | 1 | — | 3,192 | 3,192 | — | — | 14 | 5.370 | 5.370 |
| 121087423 | Brockton | MA | 1 | — | 2,967 | 2,967 | — | — | 14 | 5.600 | 5.600 |
| 121087424 | Boston | MA | 1 | — | 4,114 | 4,114 | — | — | 19 | 5.600 | 5.600 |
| 121087425 | Seattle | WA | 1 | — | 1,804 | 1,804 | — | — | 9 | 5.660 | 5.660 |

**Ameriprise Certificate Company**
**Schedule III — Mortgage Loans on Real Estate and Interest Earned on Mortgages (Unaudited)**
**Three and Six Months Ended June 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

| Loan No. | Description (a) | 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 June 30, 2026 | Average gross rate of interest on mortgages held (e): Six months ended June 30, 2026 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 121087426 | Poulsbo WA | 1 | — | 1,373 | 1,373 | — | — | 6 | 5.660 | 5.660 |
| Total Other | | | 45 | — | 102,034 | 102,034 | — | — | 404 | 4.751 | 4.751 |
| Less: Unallocated Reserve for Losses | | | | | 333 | 333 | | | | | |
| Total First Mortgage Loans on Real Estate | | | 45 | $ — | $101,701 | $101,701 | $ — | $ — | $ 404 | 4.751 % | 4.751 % |

## 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 | $ — | $ 2,376 | $ 2,376 | $ — | $ — |
| Arizona | AZ | 1 | — | 3,192 | 3,192 | — | — |
| California | CA | 8 | — | 13,531 | 13,531 | — | — |
| Connecticut | CT | 2 | — | 5,685 | 5,685 | — | — |
| Florida | FL | 4 | — | 10,428 | 10,428 | — | — |
| Georgia | GA | 3 | — | 6,022 | 6,022 | — | — |
| Illinois | IL | 2 | — | 2,014 | 2,014 | — | — |
| Indiana | IN | 2 | — | 4,065 | 4,065 | — | — |
| Massachusetts | MA | 2 | — | 7,081 | 7,081 | — | — |
| Minnesota | MN | 1 | — | 1,182 | 1,182 | — | — |
| Nevada | NV | 1 | — | 4,241 | 4,241 | — | — |
| New Jersey | NJ | 1 | — | 994 | 994 | — | — |
| New York | NY | 2 | — | 2,599 | 2,599 | — | — |
| Oregon | OR | 1 | — | 2,785 | 2,785 | — | — |
| Pennsylvania | PA | 3 | — | 8,602 | 8,602 | — | — |
| Tennessee | TN | 2 | — | 4,603 | 4,603 | — | — |
| Texas | TX | 3 | — | 7,295 | 7,295 | — | — |
| Utah | UT | 2 | — | 3,518 | 3,518 | — | — |
| Washington | WA | 4 | — | 11,821 | 11,821 | — | — |
| Total | | 45 | — | 102,034 | 102,034 | — | — |
| Less: Unallocated Reserve for Losses | | | | 333 | 333 | | |
| Total | | 45 | $ — | $ 101,701 | $ 101,701 | $ — | $ — |

**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 amounts of mortgage loans being foreclosed are also included in amounts 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 six months ended June 30, 2026 are shown by type and class of loan.

(f) Mortgage loans paid off during the three months ended June 30, 2026.

**Ameriprise Certificate Company**
**Schedule III — Mortgage Loans on Real Estate and Interest Earned on Mortgages (Unaudited)**
**Three and Six Months Ended June 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**

| Loan No. | Description (a) | 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 June 30, 2025 | Six months ended June 30, 2025 |
| Other - liens on: | | | | | | | | | | | | |
| Apartment and business: | | | | | | | | | | | | |
| Under $500: | | | | | | | | | | | | |
| | 121087376 | Sterling Heights | MI | 1 | $ — | $ 165 | $ 165 | $ — | $ — | $ — | 3.620 % | 3.620 % |
| | 121047262 | Florence City[f] | KY | — | — | — | — | — | — | — | 3.040 | 3.040 |
| Over $500: | | | | | | | | | | | | |
| | 121047210 | West Haven City | CT | 1 | — | 3,560 | 3,560 | — | — | 11 | 3.600 | 3.600 |
| | 121047262 | Fargo | ND | 1 | — | 806 | 806 | — | — | 4 | 5.440 | 5.440 |
| | 121047347 | Lawrenceville | GA | 1 | — | 1,244 | 1,244 | — | — | 4 | 3.970 | 3.970 |
| | 121047383 | Las Vegas | NV | 1 | — | 4,340 | 4,340 | — | — | 14 | 3.810 | 3.810 |
| | 121047387 | Washington Terrace | UT | 1 | — | 2,008 | 2,008 | — | — | 5 | 3.020 | 3.020 |
| | 121047392 | Philadelphia City | PA | 1 | — | 3,068 | 3,068 | — | — | 17 | 6.640 | 6.640 |
| | 121047393 | Moore | SC | 1 | — | 511 | 511 | — | — | 2 | 4.130 | 4.130 |
| | 121047398 | Springfield | IL | 1 | — | 545 | 545 | — | — | 2 | 4.390 | 4.390 |
| | 121047400 | Pittsford | NY | 1 | — | 786 | 786 | — | — | 3 | 4.070 | 4.070 |
| | 121047402 | Miami | FL | 1 | — | 1,326 | 1,326 | — | — | 4 | 3.750 | 3.750 |
| | 121047406 | Kokomo | IN | 1 | — | 3,000 | 3,000 | — | — | 8 | 3.000 | 3.000 |
| | 121047408 | Wyomissing | PA | 1 | — | 2,009 | 2,009 | — | — | 4 | 2.700 | 2.700 |
| | 121047410 | Chicago | IL | 1 | — | 1,876 | 1,876 | — | — | 4 | 2.500 | 2.500 |
| | 121047412 | Columbus | IN | 1 | — | 1,249 | 1,249 | — | — | 3 | 3.370 | 3.370 |
| | 121047417 | Nashville | TN | 1 | — | 4,000 | 4,000 | — | — | 22 | 6.560 | 6.560 |
| | 121087245 | Southport | CT | 1 | — | 2,381 | 2,381 | — | — | 8 | 4.010 | 4.010 |
| | 121087313 | Orchard Park | NY | 1 | — | 1,887 | 1,887 | — | — | 6 | 4.050 | 4.050 |
| | 121087327 | Marietta City | GA | 1 | — | 1,902 | 1,902 | — | — | 6 | 3.820 | 3.820 |
| | 121087349 | Carlsbad[f] | CA | — | — | — | — | — | — | — | 3.000 | 3.000 |
| | 121087358 | Philadelphia City | PA | 1 | — | 3,934 | 3,934 | — | — | 21 | 6.400 | 6.400 |
| | 121087361 | Oswego | OR | 1 | — | 3,111 | 3,111 | — | — | 11 | 4.260 | 4.260 |
| | 121087362 | Atlanta | GA | 1 | — | 3,075 | 3,075 | — | — | 10 | 3.960 | 3.960 |
| | 121087378 | Pittsburgh | PA | 1 | — | 1,349 | 1,349 | — | — | 4 | 3.690 | 3.690 |
| | 121087381 | San Diego | CA | 1 | — | 1,250 | 1,250 | — | — | 3 | 3.130 | 3.130 |
| | 121087382 | San Diego | CA | 1 | — | 944 | 944 | — | — | 2 | 3.090 | 3.090 |
| | 121087384 | Culver City | CA | 1 | — | 2,483 | 2,483 | — | — | 7 | 3.170 | 3.170 |
| | 121087388 | Riverside | CA | 1 | — | 563 | 563 | — | — | 2 | 3.270 | 3.270 |
| | 121087389 | Palmdale | CA | 1 | — | 760 | 760 | — | — | 2 | 3.270 | 3.270 |
| | 121087394 | Richmond | TX | 1 | — | 1,453 | 1,453 | — | — | 5 | 4.000 | 4.000 |
| | 121087396 | Seattle | WA | 1 | — | 5,000 | 5,000 | — | — | 17 | 4.000 | 4.000 |
| | 121087397 | Nashville | TN | 1 | — | 818 | 818 | — | — | 3 | 4.350 | 4.350 |
| | 121087403 | Houston | TX | 1 | — | 3,907 | 3,907 | — | — | 19 | 5.960 | 5.960 |
| | 121087404 | Blaine | MN | 1 | — | 1,299 | 1,299 | — | — | 4 | 3.320 | 3.320 |
| | 121087405 | Monroe | WA | 1 | — | 3,825 | 3,825 | — | — | 11 | 3.390 | 3.390 |
| | 121087407 | Victorville | CA | 1 | — | 1,350 | 1,350 | — | — | 3 | 2.960 | 2.960 |
| | 121087409 | Pompano Beach | FL | 1 | — | 1,593 | 1,593 | — | — | 4 | 2.740 | 2.740 |
| | 121087411 | Syracuse | UT | 1 | — | 1,818 | 1,818 | — | — | 4 | 2.520 | 2.520 |
| | 121087414 | Fountain Valley | CA | 1 | — | 5,293 | 5,293 | — | — | 22 | 5.100 | 5.100 |
| | 121087415 | Avenel | NJ | 1 | — | 1,028 | 1,028 | — | — | 5 | 5.900 | 5.900 |
| | 121087416 | Bradenton | FL | 1 | — | 2,600 | 2,600 | — | — | 12 | 5.790 | 5.790 |
| | 121087418 | Dallas City | TX | 1 | — | 2,559 | 2,559 | — | — | 12 | 5.860 | 5.860 |
| | 121087419 | Vista | CA | 1 | — | 2,862 | 2,862 | — | — | 14 | 5.670 | 5.670 |
| | 121087421 | Birmingham[g] | AL | 1 | — | 2,700 | 2,700 | — | — | 13 | 5.650 | 5.650 |

**Ameriprise Certificate Company**
**Schedule III — Mortgage Loans on Real Estate and Interest Earned on Mortgages (Unaudited)**
**Three and Six Months Ended June 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

| Loan No. | Description (a) | 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 June 30, 2025 | Average gross rate of interest on mortgages held (e): Six months ended June 30, 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 121087422 | Mesa[g] | AZ | 1 | — | 3,250 | 3,250 | — | — | 2 | 5.370 | 5.370 |
| Total Other | | | 44 | — | 95,487 | 95,487 | — | — | 339 | 4.419 | 4.419 |
| Less: Unallocated Reserve for Losses | | | | | 322 | 322 | | | | | |
| Total First Mortgage Loans on Real Estate | | | 44 | $ — | $ 95,165 | $ 95,165 | $ — | $ — | $ 339 | 4.419 % | 4.419 % |

## 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 | $ — | $ 2,700 | $ 2,700 | $ — | $ — |
| Arizona | AZ | 1 | — | 3,250 | 3,250 | — | — |
| California | CA | 8 | — | 15,505 | 15,505 | — | — |
| Connecticut | CT | 2 | — | 5,941 | 5,941 | — | — |
| Florida | FL | 3 | — | 5,519 | 5,519 | — | — |
| Georgia | GA | 3 | — | 6,221 | 6,221 | — | — |
| Illinois | IL | 2 | — | 2,421 | 2,421 | — | — |
| Indiana | IN | 2 | — | 4,249 | 4,249 | — | — |
| Michigan | MI | 1 | — | 165 | 165 | — | — |
| Minnesota | MN | 1 | — | 1,299 | 1,299 | — | — |
| Nevada | NV | 1 | — | 4,340 | 4,340 | — | — |
| New Jersey | NJ | 1 | — | 1,028 | 1,028 | — | — |
| New York | NY | 2 | — | 2,673 | 2,673 | — | — |
| North Dakota | ND | 1 | — | 806 | 806 | — | — |
| Oregon | OR | 1 | — | 3,111 | 3,111 | — | — |
| Pennsylvania | PA | 4 | — | 10,360 | 10,360 | — | — |
| South Carolina | SC | 1 | — | 511 | 511 | — | — |
| Tennessee | TN | 2 | — | 4,818 | 4,818 | — | — |
| Texas | TX | 3 | — | 7,919 | 7,919 | — | — |
| Utah | UT | 2 | — | 3,826 | 3,826 | — | — |
| Washington | WA | 2 | — | 8,825 | 8,825 | — | — |
| Total | | 44 | — | 95,487 | 95,487 | — | — |
| Less: Unallocated Reserve for Losses | | | | 322 | 322 | | |
| Total | | 44 | $ — | $ 95,165 | $ 95,165 | $ — | $ — |

**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 amounts of mortgage loans being foreclosed are also included in amounts 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 six months ended June 30, 2025 are shown by type and class of loan.
(f) Mortgage loans paid off during the three months ended June 30, 2025.
(g) Mortgage loans originated during the three months ended June 30, 2025.

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

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

| | Three Months Ended June 30, | | Six Months Ended June 30, | |
|---|---|---|---|---|
| | 2026 | 2025 | 2026 | 2025 |
| Balance at beginning of period | $ 103,302 | $ 93,075 | $ 101,324 | $ 94,879 |
| Additions during period: | | | | |
| Purchases and fundings | 231 | 5,950 | 5,231 | 5,950 |
| Deductions during period: | | | | |
| Collections of principal | (1,778) | (3,842) | (4,802) | (5,690) |
| Provision for credit loss | (54) | (18) | (52) | 26 |
| Net additions (deductions) | (1,601) | 2,090 | 377 | 286 |
| Balance at end of period | $ 101,701 | $ 95,165 | $ 101,701 | $ 95,165 |

(g) The aggregate cost of mortgage loans for Federal income tax purposes as of June 30, 2026 and 2025 was $102,034 and $95,487, respectively.

(h) As of June 30, 2026 and 2025, an unallocated allowance for credit losses on first mortgage loans of $333 and $322 is recorded, respectively.

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

| Name of Depositary | June 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 | $ 57 | $ — | $ — | $ 57 |
| 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 | 361 | — | — | 361 |
| Total Central Depository - Ameriprise Trust Company | 7,761,429 | 101,701 | 40,758 | 7,903,888 |
| Total Deposits | $ 7,761,790 | $ 101,701 | $ 40,758 | $ 7,904,249 |

**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 June 30, 2026**
**(in thousands)**

## Part 1 - Summary of Changes

| | | June 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 | | 579 | $ — | $ 8,952 | $ — | $ 1,121 | $ 66 | $ (810) | $ (1,117) | $ — | 566 | $ — | $ 8,212 |
| Inst-E | | 4 | — | 155 | — | 4 | 1 | — | (1) | — | 4 | — | 159 |
| Inst-R | | 160 | 31,975 | 1,416 | — | 71 | 10 | (40) | (181) | — | 152 | 31,549 | 1,276 |
| Inst-R-E | | 2 | 240 | 108 | — | — | 1 | — | — | — | 2 | 240 | 109 |
| Total | | 745 | 32,215 | 10,631 | — | 1,196 | 78 | (850) | (1,299) | — | 724 | 31,789 | 9,756 |
| Additional credits and accrued interest thereon: | | | | | | | | | | | | | |
| Inst I95 | | — | — | 12 | 64 | — | — | — | — | (66) | — | — | 10 |
| Inst-E | | — | — | (1) | 1 | — | — | — | — | (1) | — | — | (1) |
| Inst-R | | — | — | 3 | 10 | — | — | — | — | (10) | — | — | 3 |
| Inst-R-E | | — | — | — | 1 | — | — | — | — | (1) | — | — | — |
| Total | | — | — | 14 | 76 | — | — | — | — | (78) | — | — | 12 |
| Total Installment Certificates | | 745 | 32,215 | 10,645 | 76 | 1,196 | 78 | (850) | (1,299) | (78) | 724 | 31,789 | 9,768 |
| | | | | | | | | | | | | | |
| Single Pay - Non Qualified Certificates | | | | | | | | | | | | | |
| Single - Payment certificates: | | | | | | | | | | | | | |
| IC-Flexible Savings (Variable Term) - 165 | | 108,660 | 4,082,696 | 4,446,434 | — | 552,786 | 34,792 | (1,248) | (601,867) | — | 103,085 | 4,086,004 | 4,430,897 |
| IC - Stepup - 190 | | 31 | 816 | 946 | — | — | 8 | — | (23) | — | 29 | 796 | 931 |
| Cash Reserve Variables PMT - 3mo. - 662 | | 42,867 | 727,603 | 740,115 | — | 221,810 | 2,886 | (1,292) | (257,786) | — | 41,550 | 693,340 | 705,733 |
| IC-Stock Market - 180 | | 721 | 3,611 | 4,552 | — | — | 53 | (255) | (164) | — | 660 | 3,291 | 4,186 |
| IC-MSC - 181 | | 908 | 13,409 | 16,340 | — | 1 | 144 | (260) | (841) | — | 836 | 12,544 | 15,384 |
| IC-Stock1 - 210 | | 2,336 | 13,461 | 15,787 | — | — | 155 | — | (803) | — | 2,186 | 12,787 | 15,139 |
| IC-Stock2 - 220 | | 308 | 4,315 | 4,911 | — | — | 45 | — | (360) | — | 287 | 4,004 | 4,596 |
| IC-Stock3 - 230 | | 578 | 7,924 | 8,967 | — | — | 306 | — | (1,958) | — | 516 | 6,246 | 7,315 |
| Total | | 156,409 | 4,853,835 | 5,238,052 | — | 774,597 | 38,389 | (3,055) | (863,802) | — | 149,149 | 4,819,012 | 5,184,181 |
| Additional credits and accrued interest thereon: | | | | | | | | | | | | | |
| IC-Flexible Savings | | — | — | 5,884 | 35,654 | — | — | — | (1,062) | (34,796) | — | — | 5,680 |
| IC-Stepup -190 | | — | — | 4 | 8 | — | — | — | — | (8) | — | — | 4 |
| Cash Reserve Variable Payment-3mo. | | — | — | 523 | 3,579 | — | — | — | (717) | (2,886) | — | — | 499 |
| IC-Stk Mkt, 2004/16/31-4000/16 | | — | — | 3 | 1 | — | — | — | — | (1) | — | — | 3 |
| IC-Stock1 - 210 | | — | — | 11 | 4 | — | — | — | — | (4) | — | — | 11 |
| IC-Stock2 - 220 | | — | — | 13 | (3) | — | — | — | — | (4) | — | — | 6 |
| IC-Stock3 - 230 | | — | — | 22 | 4 | — | — | — | (1) | (6) | — | — | 19 |
| IC-MSC | | — | — | 6 | 7 | — | — | — | — | (8) | — | — | 5 |
| Total | | — | — | 6,466 | 39,254 | — | — | — | (1,780) | (37,713) | — | — | 6,227 |
| Accrued for additional credits to be allowed at next anniversaries: | | | | | | | | | | | | | |
| SP 75 | | — | — | (1) | — | — | — | — | — | — | — | — | (1) |
| IC-Stock | | — | — | 96 | 92 | — | — | — | — | (52) | — | — | 136 |
| IC-Stock1 - 210 | | — | — | 220 | 375 | — | — | — | (1) | (151) | — | — | 443 |
| IC-Stock2 - 220 | | — | — | 286 | 58 | — | — | — | (1) | (41) | — | — | 302 |
| IC-Stock3 - 230 | | — | — | 760 | 243 | — | — | — | (30) | (301) | — | — | 672 |
| IC-Market Strategy Certificate - Part Int 2019/2102/4061 | | — | — | 182 | 342 | — | — | — | (3) | (136) | — | — | 385 |
| Total | | — | — | 1,543 | 1,110 | — | — | — | (35) | (681) | — | — | 1,937 |

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

| | | June 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 |
| Total Single Pay - Non Qualified Certificates | | 156,409 | 4,853,835 | 5,246,061 | 40,364 | 774,597 | 38,389 | (3,055) | (865,617) | (38,394) | 149,149 | 4,819,012 | 5,192,345 |
| R-Series Single Pay - Qualified Certificates | | | | | | | | | | | | | |
| R-77 - 910 | 3.5 | 1 | 4 | 13 | — | — | (1) | — | — | — | 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 | — | (1) | — | 2 | 12 | 23 |
| R-81 - 914 | 3.5 | 1 | 10 | 21 | — | — | 1 | — | — | — | 1 | 10 | 22 |
| R-82A - 915 | 3.5 | 3 | 10 | 11 | — | — | — | — | — | — | 3 | 10 | 11 |
| RP-Q - 916 | | 16 | 17 | 56 | — | — | 1 | — | — | — | 16 | 17 | 57 |
| R-II - 920 | 3.5 | 6 | 38 | 45 | — | — | — | — | — | — | 6 | 38 | 45 |
| RP-Flexible Savings - 971 | | 48,069 | 1,813,687 | 1,959,846 | — | 105,905 | 15,301 | (357) | (231,498) | — | 44,982 | 1,708,943 | 1,849,197 |
| Cash Reserve RP-3 mo. - 972 | | 20,872 | 303,486 | 308,606 | — | 83,950 | 1,220 | (234) | (91,847) | — | 20,223 | 296,411 | 301,695 |
| RP-Stock Market - 960 | | 214 | 1,900 | 2,350 | — | — | 24 | (59) | (163) | — | 176 | 1,720 | 2,152 |
| RP-Stepup - 940 | | 20 | 387 | 453 | — | — | 3 | — | — | — | 20 | 387 | 456 |
| RP-Stock1 - 941 | | 638 | 6,227 | 7,128 | — | — | 68 | — | (610) | — | 586 | 5,710 | 6,586 |
| RP-Stock2 - 942 | | 140 | 2,287 | 2,573 | — | — | 16 | — | (74) | — | 129 | 2,226 | 2,515 |
| RP-Stock3 - 943 | | 354 | 4,642 | 5,185 | — | — | 316 | — | (1,679) | — | 288 | 3,277 | 3,822 |
| Market Strategy Cert - 961 | | 263 | 6,209 | 7,083 | — | — | 64 | (47) | (196) | — | 252 | 6,011 | 6,904 |
| D-1 990-993 | | 1 | 220 | 222 | — | — | 1 | — | (60) | — | 1 | 162 | 163 |
| Total | | 70,604 | 2,139,150 | 2,293,648 | — | 189,855 | 17,016 | (697) | (326,128) | — | 66,690 | 2,024,952 | 2,173,694 |
| 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 | | — | — | 2,599 | 15,362 | — | — | — | (310) | (15,300) | — | — | 2,351 |
| RP-Stepup - 940 | | — | — | 2 | 2 | — | — | — | — | (3) | — | — | 1 |
| Cash Reserve RP-3 mo. | | — | — | 222 | 1,534 | — | — | — | (318) | (1,220) | — | — | 218 |
| RP-Stock1 | | — | — | 8 | 3 | — | — | — | — | (3) | — | — | 8 |
| RP-Stock2 | | — | — | 4 | — | — | — | — | — | (2) | — | — | 2 |
| RP-Stock3 | | — | — | 26 | 1 | — | — | — | (1) | (22) | — | — | 4 |
| Market Strategy Cert | | — | — | 8 | 4 | — | — | — | — | (7) | — | — | 5 |
| D-1 - 400 | | — | — | — | — | — | — | — | — | (1) | — | — | (1) |
| Total | | — | — | 2,866 | 16,910 | — | — | — | (629) | (16,561) | — | — | 2,586 |
| Accrued for additional credits to be allowed at next anniversaries: | | | | | | | | | | | | | |
| RP-Stock Market | | — | — | 25 | 61 | — | — | — | — | (23) | — | — | 63 |
| RP-Stock1 - 941 | | — | — | 90 | 154 | — | — | — | (1) | (64) | — | — | 179 |
| RP-Stock2 - 942 | | — | — | 150 | 36 | — | — | — | — | (15) | — | — | 171 |
| RP-Stock3 - 943 | | — | — | 505 | 127 | — | — | — | — | (294) | — | — | 338 |
| Market Strategy Cert | | — | — | 70 | 151 | — | — | — | (1) | (57) | — | — | 163 |
| Total | | — | — | 840 | 529 | — | — | — | (2) | (453) | — | — | 914 |
| Total R-Series Single Pay - Qualified Certificates | | 70,604 | 2,139,150 | 2,297,354 | 17,439 | 189,855 | 17,016 | (697) | (326,759) | (17,014) | 66,690 | 2,024,952 | 2,177,194 |

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

| | June 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 | — | — | 1,310 | 10 | — | — | (58) | (13) | — | — | — | 1,249 |
| 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) | — | — | — | 6 |
| Accrued for additional credits to be allowed at next anniversaries | | — | — | (3) | — | — | — | — | — | — | — | — | (3) |
| Total Optional Settlement | | — | — | 1,315 | 10 | — | — | (58) | (14) | — | — | — | 1,253 |
| Due to unlocated cert holders | | — | — | 1,142 | — | — | 168 | — | — | (118) | — | — | 1,192 |
| Total Certificate Reserves [1] | | 227,758 | $ 7,025,200 | $ 7,556,517 | $ 57,889 | $ 965,648 | $ 55,651 | $ (4,660) | $(1,193,689) | $ (55,604) | 216,563 | $ 6,875,753 | $ 7,381,752 |

[1] Total certificate reserves does not include Stock Market Certificates embedded derivatives of $2.6 million or its intrinsic interest of $(3.8) million as of three months ended June 30, 2026, respectively. These amounts are included in Total certificate reserves.

**Ameriprise Certificate Company**
**Schedule VI — Certificate Reserves (Unaudited) (continued)**
**Three Months Ended June 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 June 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 | $ 78 |
| | |
| Other deductions represent: | |
| Transfers to reserves on a quarterly basis for installment certificates | $ (78) |
| | |
| Single-Payment certificates: | |
| Other additions represent: | |
| Flexible Savings | $ 34,792 |
| Stepup | 8 |
| Cash Reserve-3mo | 2,886 |
| Stock Market | 53 |
| IC-Stock1 | 155 |
| IC-Stock2 | 45 |
| IC-Stock3 | 306 |
| Market Strategy | 144 |
| RP-Q | 1 |
| Cash Reserve-RP-3mo | 1,220 |
| Flexible Savings-RP | 15,301 |
| Stepup-RP | 3 |
| Stock Market-RP | 24 |
| RP-Stock1 | 68 |
| RP-Stock2 | 16 |
| RP-Stock3 | 316 |
| Market Strategy-RP | 64 |
| Transfers from accruals at anniversaries maintained in a separate reserve account | 3 |
| | $ 55,405 |

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

| | Three months ended June 30, 2026 |
|---|---|
| Other deductions represent: | |
| Transfers to optional settlement reserves: | |
| Single-Payment | $ (757) |
| Transfers to reserves for additional credits and accrued interest thereon | 3 |
| Flexible Savings | (34,796) |
| Stepup | (8) |
| Cash Reserve-3mo | (2,886) |
| Stock Market | (1) |
| Stock1 | (4) |
| Stock2 | (4) |
| Stock3 | (6) |
| Market Strategy Cert | (8) |
| Cash Reserve-RP-3mo | (1,220) |
| Flexible Savings-RP | (15,300) |
| Stepup-RP | (3) |
| Stock Market-RP | (23) |
| RP-Stock1 | (67) |
| RP-Stock2 | (17) |
| RP-Stock3 | (316) |
| Transfers to Federal tax withholding | 5 |
| | $ (55,408) |
| | |
| Due to unlocated certificate holders: | |
| Other additions represent: | |
| Amounts equivalent to payments due certificates holders who could not be located | $ 168 |
| | |
| Other deductions represent: | |
| Payments to certificate holders credited to cash | $ (118) |

**Ameriprise Certificate Company**
**Schedule VI — Certificate Reserves (Unaudited) (continued)**
**Three Months Ended June 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 April 1, 2026 | As of June 30, 2026 | As of April 1, 2026 | As of June 30, 2026 | As of April 1, 2026 | As of June 30, 2026 | As of June 30, 2026 | As of June 30, 2026 |
| 1-12 | 77 | 76 | $ 1,108 | $ 823 | $ 323 | $ 237 | $ 1 | $ — |
| 13-24 | 81 | 69 | 1,428 | 1,196 | 491 | 523 | 6 | — |
| 25-36 | 143 | 118 | 2,888 | 2,646 | 980 | 901 | 24 | — |
| 37-48 | 209 | 232 | 15,929 | 10,325 | 4,308 | 4,020 | 102 | — |
| 49-60 | 36 | 41 | 2,288 | 6,920 | 387 | 672 | — | — |
| 61-72 | 28 | 37 | 615 | 2,013 | 399 | 603 | 12 | — |
| 73-84 | 31 | 26 | 266 | 121 | 555 | 519 | 23 | — |
| 85-96 | 64 | 52 | 4,823 | 4,638 | 1,282 | 1,034 | 77 | — |
| 97-108 | 39 | 45 | 2,870 | 3,107 | 483 | 751 | 67 | — |
| 109-120 | 37 | 28 | — | — | 1,423 | 496 | 199 | — |
| 121-132 | — | — | — | — | — | — | 147 | — |
| TOTAL - ALL SERIES | 745 | 724 | $ 32,215 | $ 31,789 | $ 10,631 | $ 9,756 | $ 658 | $ — |

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

## Part 1 - Summary of Changes

| | June 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 | | 645 | $ — | $ 8,422 | $ — | $ 1,305 | $ 81 | $ (55) | $ (606) | $ — | 638 | $ — | $ 9,147 |
| Inst-E | | 5 | — | 47 | — | 5 | — | — | — | — | 5 | — | 52 |
| Inst-R | | 168 | 52,261 | 1,318 | — | 74 | 13 | (6) | (13) | — | 167 | 47,466 | 1,386 |
| Inst-R-E | | 3 | 2,292 | 690 | — | — | 3 | (673) | — | — | 2 | 240 | 20 |
| Total | | 821 | 54,553 | 10,477 | — | 1,384 | 97 | (734) | (619) | — | 812 | 47,706 | 10,605 |
| Additional credits and accrued interest thereon: | | | | | | | | | | | | | |
| Inst I95 | | — | — | 15 | 81 | — | — | — | — | (82) | — | — | 14 |
| Inst-E | | — | — | (1) | 1 | — | — | — | — | — | — | — | — |
| Inst-R | | — | — | 3 | 13 | — | — | — | — | (13) | — | — | 3 |
| Inst-R-E | | — | — | — | 2 | — | — | — | — | (2) | — | — | — |
| Total | | — | — | 17 | 97 | — | — | — | — | (97) | — | — | 17 |
| Total Installment Certificates | | 821 | 54,553 | 10,494 | 97 | 1,384 | 97 | (734) | (619) | (97) | 812 | 47,706 | 10,622 |
| | | | | | | | | | | | | | |
| Single Pay - Non Qualified Certificates | | | | | | | | | | | | | |
| Single - Payment certificates: | | | | | | | | | | | | | |
| IC-Flexible Savings (Variable Term) - 165 | | 151,335 | 6,165,573 | 6,588,432 | — | 208,696 | 62,745 | (1,856) | (821,973) | — | 141,325 | 5,618,721 | 6,036,044 |
| IC - Stepup - 190 | | 65 | 1,386 | 1,580 | — | — | 13 | — | (74) | — | 60 | 1,323 | 1,519 |
| Cash Reserve Variables PMT - 3mo. - 662 | | 49,141 | 844,371 | 856,750 | — | 264,859 | 3,361 | (1,366) | (320,917) | — | 47,455 | 790,222 | 802,687 |
| IC-Stock Market - 180 | | 1,127 | 6,291 | 7,698 | — | — | 99 | (429) | (594) | — | 996 | 5,474 | 6,774 |
| IC-MSC - 181 | | 1,268 | 19,050 | 22,730 | — | — | 231 | (433) | (1,607) | — | 1,160 | 17,510 | 20,921 |
| IC-Stock1 - 210 | | 2,815 | 18,292 | 20,443 | — | — | 233 | — | (1,621) | — | 2,657 | 16,845 | 19,055 |
| IC-Stock2 - 220 | | 433 | 6,055 | 6,566 | — | — | 169 | — | (1,110) | — | 387 | 5,082 | 5,625 |
| IC-Stock3 - 230 | | 978 | 16,973 | 17,913 | — | — | 82 | — | (1,217) | — | 929 | 15,915 | 16,778 |
| Total | | 207,162 | 7,077,991 | 7,522,112 | — | 473,555 | 66,933 | (4,084) | (1,149,113) | — | 194,969 | 6,471,092 | 6,909,403 |
| Additional credits and accrued interest thereon: | | | | | | | | | | | | | |
| IC-Flexible Savings | | — | — | 10,771 | 63,181 | — | — | — | (1,860) | (62,751) | — | — | 9,341 |
| IC-Stepup -190 | | — | — | 4 | 14 | — | — | — | (1) | (13) | — | — | 4 |
| IC-FS-EMP | | — | — | 605 | 4,126 | — | — | — | (799) | (3,361) | — | — | 571 |
| Cash Reserve Variable Payment-3mo. | | — | — | 8 | 2 | — | — | — | — | (4) | — | — | 6 |
| IC-Stk Mkt, 2004/16/31-4000/16 | | — | — | 19 | 8 | — | — | — | — | (8) | — | — | 19 |
| IC-Stock1 - 210 | | — | — | 16 | 1 | — | — | — | — | (4) | — | — | 13 |
| IC-Stock2 - 220 | | — | — | 77 | 9 | — | — | — | — | (3) | — | — | 83 |
| IC-Stock3 - 230 | | — | — | 14 | 12 | — | — | — | — | (14) | — | — | 12 |
| Total | | — | — | 11,514 | 67,353 | — | — | — | (2,660) | (66,158) | — | — | 10,049 |
| Accrued for additional credits to be allowed at next anniversaries: | | | | | | | | | | | | | |
| SP 75 | | — | — | (1) | — | — | — | — | — | — | — | — | (1) |
| IC-Stock | | — | — | 141 | 218 | — | — | — | — | (94) | — | — | 265 |
| IC-Stock1 - 210 | | — | — | 300 | 579 | — | — | — | (1) | (226) | — | — | 652 |
| IC-Stock2 - 220 | | — | — | 368 | 215 | — | — | — | — | (165) | — | — | 418 |
| IC-Stock3 - 230 | | — | — | 2,418 | 176 | — | — | — | (5) | (79) | — | — | 2,510 |
| IC-Market Strategy Certificate - Part Int 2019/2102/4061 | | — | — | 281 | 584 | — | — | — | (4) | (217) | — | — | 644 |
| Total | | — | — | 3,507 | 1,772 | — | — | — | (10) | (781) | — | — | 4,488 |

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

| | | June 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 |
| Total Single Pay - Non Qualified Certificates | | 207,162 | 7,077,991 | 7,537,133 | 69,125 | 473,555 | 66,933 | (4,084) | (1,151,783) | (66,939) | 194,969 | 6,471,092 | 6,923,940 |
| R-Series Single Pay - Qualified Certificates | | | | | | | | | | | | | |
| R-77 - 910 | 3.5 | 2 | 9 | 22 | — | — | — | — | — | — | 2 | 9 | 22 |
| R-78 - 911 | 3.5 | 3 | 9 | 20 | — | — | 1 | — | (9) | — | 2 | 4 | 12 |
| R-79 - 912 | 3.5 | 4 | 20 | 40 | — | — | — | — | (15) | — | 3 | 12 | 25 |
| R-80 - 913 | 3.5 | 3 | 20 | 38 | — | — | — | — | (15) | — | 2 | 12 | 23 |
| R-81 - 914 | 3.5 | 1 | 10 | 20 | — | — | 1 | — | — | — | 1 | 10 | 21 |
| R-82A - 915 | 3.5 | 5 | 22 | 28 | — | — | — | — | (6) | — | 4 | 18 | 22 |
| RP-Q - 916 | | 17 | 20 | 62 | — | — | 1 | — | — | — | 17 | 20 | 63 |
| R-II - 920 | 3.5 | 6 | 40 | 46 | — | — | — | — | — | — | 6 | 40 | 46 |
| RP-Flexible Savings - 971 | | 63,790 | 2,578,297 | 2,745,169 | — | 117,368 | 26,955 | (1,212) | (305,579) | — | 60,309 | 2,416,680 | 2,582,701 |
| Cash Reserve RP-3 mo. - 972 | | 23,672 | 342,591 | 347,473 | — | 99,740 | 1,372 | (22) | (114,742) | — | 23,046 | 328,745 | 333,821 |
| RP-Stock Market - 960 | | 323 | 2,732 | 3,243 | — | — | 37 | (85) | (175) | — | 281 | 2,514 | 3,020 |
| RP-Stepup - 940 | | 40 | 857 | 968 | — | — | 9 | — | (76) | — | 37 | 789 | 901 |
| RP-Stock1 - 941 | | 817 | 7,956 | 8,807 | — | — | 110 | — | (862) | — | 757 | 7,186 | 8,055 |
| RP-Stock2 - 942 | | 194 | 3,027 | 3,272 | — | — | 115 | — | (459) | — | 167 | 2,624 | 2,928 |
| RP-Stock3 - 943 | | 601 | 10,071 | 10,543 | — | — | 47 | — | (724) | — | 560 | 9,463 | 9,866 |
| Market Strategy Cert - 961 | | 344 | 7,856 | 8,744 | — | — | 84 | (5) | (547) | — | 321 | 7,422 | 8,276 |
| D-1 990-993 | | 2 | 259 | 299 | — | — | 2 | — | (16) | — | 1 | 245 | 285 |
| Total | | 89,824 | 2,953,796 | 3,128,794 | — | 217,108 | 28,734 | (1,324) | (423,225) | — | 85,516 | 2,775,793 | 2,950,087 |
| Additional Interest on R-Series Single Payment Reserves: | | | | | | | | | | | | | |
| R-77 | 3.5 | — | — | (1) | — | — | — | — | — | — | — | — | (1) |
| R-78 | 3.5 | — | — | — | — | — | — | — | — | (1) | — | — | (1) |
| R-81 | 3.5 | — | — | — | — | — | — | — | — | (1) | — | — | (1) |
| R-82A | 3.5 | — | — | (1) | 1 | — | — | — | — | — | — | — | — |
| RP-Q | | — | — | (1) | 1 | — | — | — | — | 1 | — | — | 1 |
| R-II | 3.5 | — | — | (1) | 1 | — | — | — | — | — | — | — | — |
| RP-Flexible Savings | | — | — | 4,568 | 26,915 | — | — | — | (470) | (26,955) | — | — | 4,058 |
| RP-Stepup - 940 | | — | — | 2 | 8 | — | — | — | — | (9) | — | — | 1 |
| Cash Reserve RP-3 mo. | | — | — | 246 | 1,714 | — | — | — | (350) | (1,372) | — | — | 238 |
| RP-Stock Market | | — | — | 1 | — | — | — | — | — | (1) | — | — | — |
| RP-Stock1 | | — | — | 14 | 7 | — | — | — | — | (5) | — | — | 16 |
| RP-Stock2 | | — | — | 4 | 1 | — | — | — | — | (1) | — | — | 4 |
| RP-Stock3 | | — | — | 41 | 4 | — | — | — | (1) | (2) | — | — | 42 |
| Market Strategy Cert | | — | — | 17 | 9 | — | — | — | — | (12) | — | — | 14 |
| D-1 - 400 | | 3 | 6 | — | 3 | — | — | — | (1) | (2) | 3 | 6 | — |
| Total | | 3 | 6 | 4,889 | 28,664 | — | — | — | (822) | (28,360) | 3 | 6 | 4,371 |
| Accrued for additional credits to be allowed at next anniversaries: | | | | | | | | | | | | | |
| RP-Stock Market | | — | — | 48 | 97 | — | — | — | — | (36) | — | — | 109 |
| RP-Stock1 - 941 | | — | — | 127 | 226 | — | — | — | (1) | (105) | — | — | 247 |
| RP-Stock2 - 942 | | — | — | 187 | 119 | — | — | — | — | (115) | — | — | 191 |
| RP-Stock3 - 943 | | — | — | 1,507 | 90 | — | — | — | — | (46) | — | — | 1,551 |
| Market Strategy Cert | | — | — | 89 | 216 | — | — | — | (2) | (73) | — | — | 230 |
| Total | | — | — | 1,958 | 748 | — | — | — | (3) | (375) | — | — | 2,328 |
| Total R-Series Single Pay - Qualified Certificates | | 89,827 | 2,953,802 | 3,135,641 | 29,412 | 217,108 | 28,734 | (1,324) | (424,050) | (28,735) | 85,519 | 2,775,799 | 2,956,786 |

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

| | June 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 | — | — | 1,785 | 14 | — | 28 | (74) | (54) | — | — | — | 1,699 |
| Series R-II & RP-2-84 - 88 -Prod 921 | 3.5 | — | — | 2 | — | — | — | — | — | — | — | — | 2 |
| Add'l credits and accrued int. thereon | 2.5 - 3 | — | — | 7 | — | — | — | — | — | — | — | — | 7 |
| Accrued for additional credits to be allowed at next anniversaries | | — | — | (3) | — | — | — | — | — | — | — | — | (3) |
| Total Optional Settlement | | — | — | 1,791 | 14 | — | 28 | (74) | (54) | — | — | — | 1,705 |
| Due to unlocated cert holders | | — | — | 731 | — | — | 102 | — | — | (138) | — | — | 695 |
| Total Certificate Reserves [1] | | 297,810 | $10,086,346 | $10,685,790 | $98,648 | $ 692,047 | $95,894 | $ (6,216) | $(1,576,506) | $ (95,909) | 281,300 | $9,294,597 | $ 9,893,748 |

[1] Total certificate reserves does not include Stock Market Certificates embedded derivatives of $6.3 million or its intrinsic interest of $(8.3) million as of three months ended June 30, 2025, respectively. These amounts are included in Total certificate reserves.

**Ameriprise Certificate Company**
**Schedule VI — Certificate Reserves (Unaudited) (continued)**
**Three Months Ended June 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 June 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 | $ 97 |
| | |
| Other deductions represent: | |
| Transfers to reserves on a quarterly basis for installment certificates | $ (97) |
| | |
| 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 | $ 62,745 |
| Stepup | 13 |
| Cash Reserve-3mo | 3,361 |
| Stock Market | 99 |
| IC-Stock1 | 233 |
| IC-Stock2 | 169 |
| IC-Stock3 | 82 |
| Market Strategy | 231 |
| RP-Q | 1 |
| Cash Reserve-RP-3mo | 1,372 |
| Flexible Savings-RP | 26,955 |
| Stepup-RP | 9 |
| Stock Market-RP | 37 |
| RP-Stock1 | 110 |
| RP-Stock2 | 115 |
| RP-Stock3 | 47 |
| Market Strategy-RP | 84 |
| Transfers from accruals at anniversaries maintained in a separate reserve account | 4 |
| | $ 95,667 |

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

| | Three months ended June 30, 2025 |
|---|---|
| Other deductions represent: | |
| Transfers to optional settlement reserves: | |
| Single-Payment | $ (881) |
| Transfers to reserves for additional credits and accrued interest thereon | 4 |
| Flexible Savings | (62,751) |
| Stepup | (13) |
| Cash Reserve-3mo | (3,361) |
| Stock Market | (4) |
| Stock1 | (8) |
| Stock2 | (4) |
| Stock3 | (3) |
| Market Strategy Cert | (14) |
| RP-Q | 1 |
| Cash Reserve-RP-3mo | (1,372) |
| Flexible Savings-RP | (26,955) |
| Stepup-RP | (9) |
| Stock Market-RP | (37) |
| RP-Stock1 | (110) |
| RP-Stock2 | (116) |
| RP-Stock3 | (48) |
| Transfers to Federal tax withholding | 7 |
| | $ (95,674) |
| | |
| Due to unlocated certificate holders: | |
| Other additions represent: | |
| Amounts equivalent to payments due certificates holders who could not be located | $ 102 |
| | |
| Other deductions represent: | |
| Payments to certificate holders credited to cash | $ (138) |

**Ameriprise Certificate Company**
**Schedule VI — Certificate Reserves (Unaudited) (continued)**
**Three Months Ended June 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 April 1, 2025 | As of June 30, 2025 | As of April 1, 2025 | As of June 30, 2025 | As of April 1, 2025 | As of June 30, 2025 | As of June 30, 2025 | As of June 30, 2025 |
| 1-12 | 89 | 86 | $ 1,635 | $ 1,497 | $ 341 | $ 456 | $ 3 | $ — |
| 13-24 | 158 | 126 | 5,173 | 2,836 | 1,402 | 564 | 23 | — |
| 25-36 | 243 | 271 | 36,126 | 25,857 | 2,901 | 2,863 | 125 | — |
| 37-48 | 41 | 46 | 2,314 | 6,947 | 518 | 1,168 | 125 | — |
| 49-60 | 33 | 39 | 615 | 2,012 | 437 | 659 | 4 | — |
| 61-72 | 36 | 30 | 284 | 139 | 570 | 555 | 50 | — |
| 73-84 | 75 | 66 | 4,966 | 4,844 | 1,467 | 1,250 | 21 | — |
| 85-96 | 45 | 52 | 3,309 | 3,275 | 661 | 780 | 4 | — |
| 97-108 | 53 | 52 | 131 | 299 | 1,551 | 1,516 | — | — |
| 109-120 | 48 | 44 | — | — | 629 | 794 | 52 | — |
| 121-132 | — | — | — | — | — | — | 30 | — |
| TOTAL - ALL SERIES | 821 | 812 | $ 54,553 | $ 47,706 | $ 10,477 | $ 10,605 | $ 437 | $ — |

**Ameriprise Certificate Company**
**Schedule VI — Certificate Reserves (Unaudited)**
**Six Months Ended June 30, 2026**
**(in thousands)**

## Part 1 - Summary of Changes

| | June 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 | $ — | $ 1,978 | $ 136 | $ (856) | $ (1,812) | $ — | 566 | $ — | $ 8,212 |
| Inst-E | | 5 | — | 56 | — | 107 | 2 | — | (6) | — | 4 | — | 159 |
| Inst-R | | 154 | 32,196 | 1,406 | — | 142 | 21 | (41) | (252) | — | 152 | 31,549 | 1,276 |
| Inst-R-E | | 2 | 240 | 107 | — | — | 2 | — | — | — | 2 | 240 | 109 |
| Total | | 752 | 32,436 | 10,335 | — | 2,227 | 161 | (897) | (2,070) | — | 724 | 31,789 | 9,756 |
| Additional credits and accrued interest thereon: | | | | | | | | | | | | | |
| Inst I95 | | — | — | 12 | 134 | — | — | — | — | (136) | — | — | 10 |
| Inst-E | | — | — | (1) | 2 | — | — | — | — | (2) | — | — | (1) |
| Inst-R | | — | — | 3 | 21 | — | — | — | — | (21) | — | — | 3 |
| Inst-R-E | | — | — | — | 2 | — | — | — | — | (2) | — | — | — |
| Total | | — | — | 14 | 159 | — | — | — | — | (161) | — | — | 12 |
| Total Installment Certificates | | 752 | 32,436 | 10,349 | 159 | 2,227 | 161 | (897) | (2,070) | (161) | 724 | 31,789 | 9,768 |
| | | | | | | | | | | | | | |
| Single Pay - Non Qualified Certificates | | | | | | | | | | | | | |
| Single - Payment certificates: | | | | | | | | | | | | | |
| IC-Flexible Savings (Variable Term) - 165 | | 118,119 | 4,493,965 | 4,872,812 | — | 687,941 | 73,890 | (2,854) | (1,200,892) | — | 103,085 | 4,086,004 | 4,430,897 |
| IC - Stepup - 190 | | 39 | 969 | 1,123 | — | — | 16 | — | (208) | — | 29 | 796 | 931 |
| Cash Reserve Variables PMT - 3mo. - 662 | | 44,219 | 732,028 | 744,360 | — | 469,633 | 5,876 | (2,143) | (511,993) | — | 41,550 | 693,340 | 705,733 |
| IC-Stock Market - 180 | | 785 | 3,952 | 4,953 | — | — | 104 | (476) | (395) | — | 660 | 3,291 | 4,186 |
| IC-MSC - 181 | | 987 | 14,367 | 17,400 | — | — | 308 | (585) | (1,739) | — | 836 | 12,544 | 15,384 |
| IC-Stock1 - 210 | | 2,449 | 14,176 | 16,482 | — | — | 317 | — | (1,660) | — | 2,186 | 12,787 | 15,139 |
| IC-Stock2 - 220 | | 334 | 4,442 | 5,032 | — | — | 73 | — | (509) | — | 287 | 4,004 | 4,596 |
| IC-Stock3 - 230 | | 702 | 11,006 | 11,956 | — | — | 1,031 | — | (5,672) | — | 516 | 6,246 | 7,315 |
| Total | | 167,634 | 5,274,905 | 5,674,118 | — | 1,157,574 | 81,615 | (6,058) | (1,723,068) | — | 149,149 | 4,819,012 | 5,184,181 |
| Additional credits and accrued interest thereon: | | | | | | | | | | | | | |
| IC-Flexible Savings | | — | — | 6,809 | 75,020 | — | — | — | (2,250) | (73,899) | — | — | 5,680 |
| IC-Stepup -190 | | — | — | 4 | 16 | — | — | — | — | (16) | — | — | 4 |
| Cash Reserve Variable Payment-3mo. | | — | — | 521 | 7,265 | — | — | — | (1,411) | (5,876) | — | — | 499 |
| IC-Stk Mkt, 2004/16/31-4000/16 | | — | — | 4 | 2 | — | — | — | — | (3) | — | — | 3 |
| IC-Stock1 - 210 | | — | — | 11 | 9 | — | — | — | — | (9) | — | — | 11 |
| IC-Stock2 - 220 | | — | — | 13 | (1) | — | — | — | — | (6) | — | — | 6 |
| IC-Stock3 - 230 | | — | — | 57 | 16 | — | — | — | (1) | (53) | — | — | 19 |
| IC-MSC | | — | — | 7 | 15 | — | — | — | — | (17) | — | — | 5 |
| Total | | — | — | 7,426 | 82,342 | — | — | — | (3,662) | (79,879) | — | — | 6,227 |
| Accrued for additional credits to be allowed at next anniversaries: | | | | | | | | | | | | | |
| SP 75 | | — | — | (1) | — | — | — | — | — | — | — | — | (1) |
| IC-Stock | | — | — | 175 | 62 | — | — | — | — | (101) | — | — | 136 |
| IC-Stock1 - 210 | | — | — | 483 | 269 | — | — | — | (1) | (308) | — | — | 443 |
| IC-Stock2 - 220 | | — | — | 356 | 14 | — | — | — | (1) | (67) | — | — | 302 |
| IC-Stock3 - 230 | | — | — | 1,575 | 136 | — | — | — | (60) | (979) | — | — | 672 |
| IC-Market Strategy Certificate - Part Int 2019/2102/4061 | | — | — | 438 | 243 | — | — | — | (5) | (291) | — | — | 385 |
| Total | | — | — | 3,026 | 724 | — | — | — | (67) | (1,746) | — | — | 1,937 |

**Ameriprise Certificate Company**
**Schedule VI — Certificate Reserves (Unaudited) (continued)**
**Six Months Ended June 30, 2026**
**(in thousands)**

| | | June 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 |
| Total Single Pay - Non Qualified Certificates | | 167,634 | 5,274,905 | 5,684,570 | 83,066 | 1,157,574 | 81,615 | (6,058) | (1,726,797) | (81,625) | 149,149 | 4,819,012 | 5,192,345 |
| 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 | — | (1) | — | 2 | 12 | 23 |
| 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 | — | (7) | — | 16 | 17 | 57 |
| 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 | — | 153,842 | 32,478 | (1,498) | (442,400) | — | 44,982 | 1,708,943 | 1,849,197 |
| Cash Reserve RP-3 mo. - 972 | | 21,534 | 314,051 | 319,108 | — | 172,993 | 2,440 | (328) | (192,518) | — | 20,223 | 296,411 | 301,695 |
| RP-Stock Market - 960 | | 227 | 1,950 | 2,388 | — | — | 49 | (76) | (209) | — | 176 | 1,720 | 2,152 |
| RP-Stepup - 940 | | 22 | 447 | 520 | — | — | 7 | — | (71) | — | 20 | 387 | 456 |
| RP-Stock1 - 941 | | 664 | 6,420 | 7,299 | — | — | 134 | — | (847) | — | 586 | 5,710 | 6,586 |
| RP-Stock2 - 942 | | 147 | 2,439 | 2,710 | — | — | 53 | — | (248) | — | 129 | 2,226 | 2,515 |
| RP-Stock3 - 943 | | 421 | 6,368 | 6,836 | — | — | 777 | — | (3,791) | — | 288 | 3,277 | 3,822 |
| Market Strategy Cert - 961 | | 275 | 6,556 | 7,418 | — | — | 125 | (67) | (572) | — | 252 | 6,011 | 6,904 |
| D-1 990-993 | | 1 | 220 | 220 | — | — | 3 | — | (60) | — | 1 | 162 | 163 |
| Total | | 74,934 | 2,295,559 | 2,453,483 | — | 326,835 | 36,072 | (1,969) | (640,727) | — | 66,690 | 2,024,952 | 2,173,694 |
| 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 | 32,549 | — | — | — | (656) | (32,477) | — | — | 2,351 |
| RP-Stepup - 940 | | — | — | 2 | 6 | — | — | — | — | (7) | — | — | 1 |
| Cash Reserve RP-3 mo. | | — | — | 232 | 3,073 | — | — | — | (647) | (2,440) | — | — | 218 |
| RP-Stock Market | | — | — | — | 1 | — | — | — | — | (1) | — | — | — |
| RP-Stock1 | | — | — | 10 | 8 | — | — | — | — | (10) | — | — | 8 |
| RP-Stock2 | | — | — | 3 | 1 | — | — | — | — | (2) | — | — | 2 |
| RP-Stock3 | | — | — | 37 | 4 | — | — | — | (1) | (36) | — | — | 4 |
| Market Strategy Cert | | — | — | 9 | 10 | — | — | — | — | (14) | — | — | 5 |
| D-1 - 400 | | 2 | 3 | (1) | 3 | — | — | — | — | (3) | — | — | (1) |
| Total | | 2 | 3 | 3,226 | 35,659 | — | — | — | (1,304) | (34,995) | — | — | 2,586 |
| Accrued for additional credits to be allowed at next anniversaries: | | | | | | | | | | | | | |
| RP-Stock Market | | — | — | 66 | 45 | — | — | — | — | (48) | — | — | 63 |
| RP-Stock1 - 941 | | — | — | 193 | 110 | — | — | — | (1) | (123) | — | — | 179 |
| RP-Stock2 - 942 | | — | — | 199 | 23 | — | — | — | — | (51) | — | — | 171 |
| RP-Stock3 - 943 | | — | — | 989 | 90 | — | — | — | — | (741) | — | — | 338 |
| Market Strategy Cert | | — | — | 171 | 105 | — | — | — | (2) | (111) | — | — | 163 |
| Total | | — | — | 1,618 | 373 | — | — | — | (3) | (1,074) | — | — | 914 |

**Ameriprise Certificate Company**
**Schedule VI — Certificate Reserves (Unaudited) (continued)**
**Six Months Ended June 30, 2026**
**(in thousands)**

| | | June 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 |
| Total R-Series Single Pay - Qualified Certificates | | 74,936 | 2,295,562 | 2,458,327 | 36,032 | 326,835 | 36,072 | (1,969) | (642,034) | (36,069) | 66,690 | 2,024,952 | 2,177,194 |
| Optional Settlement Certificates | | | | | | | | | | | | | |
| Other series and conversions from Single Payment Certificates | 2.5 - 3 - 3.5 | — | — | 1,449 | 21 | — | — | (116) | (105) | — | — | — | 1,249 |
| 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) | — | — | — | 6 |
| Accrued for additional credits to be allowed at next anniversaries | | — | — | (3) | — | — | — | — | — | — | — | — | (3) |
| Total Optional Settlement | | — | — | 1,454 | 21 | — | — | (116) | (106) | — | — | — | 1,253 |
| Due to unlocated cert holders | | — | — | 1,134 | — | — | 310 | — | — | (252) | — | — | 1,192 |
| Total Certificate Reserves [1] | | 243,322 | $ 7,602,903 | $ 8,155,834 | $119,278 | $1,486,636 | $118,158 | $ (9,040) | $(2,371,007) | $(118,107) | 216,563 | $6,875,753 | $ 7,381,752 |

[1] Total certificate reserves does not include Stock Market Certificates embedded derivatives of $2.6 million or its intrinsic interest of $(3.8) million as of six months ended June 30, 2026, respectively. These amounts are included in Total certificate reserves.

**Ameriprise Certificate Company**
**Schedule VI — Certificate Reserves (Unaudited) (continued)**
**Six Months Ended June 30, 2026**
**(in thousands)**

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

| | Six months ended June 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 | $ 161 |
| | |
| Other deductions represent: | |
| Transfers to reserves on a quarterly basis for installment certificates | $ (161) |
| | |
| Single-Payment certificates: | |
| Other additions represent: | |
| Flexible Savings | $ 73,890 |
| Stepup | 16 |
| Cash Reserve-3mo | 5,876 |
| Stock Market | 104 |
| IC-Stock1 | 317 |
| IC-Stock2 | 73 |
| IC-Stock3 | 1,031 |
| Market Strategy | 308 |
| RP-Q | 1 |
| Cash Reserve-RP-3mo | 2,440 |
| Flexible Savings-RP | 32,478 |
| Stepup-RP | 7 |
| Stock Market-RP | 49 |
| RP-Stock1 | 134 |
| RP-Stock2 | 53 |
| RP-Stock3 | 777 |
| Market Strategy-RP | 125 |
| Transfers from accruals at anniversaries maintained in a separate reserve account | 8 |
| | $ 117,687 |

**Ameriprise Certificate Company**
**Schedule VI — Certificate Reserves (Unaudited) (continued)**
**Six Months Ended June 30, 2026**
**(in thousands)**

| | Six months ended June 30, 2026 |
|---|---|
| Other deductions represent: | |
| Transfers to optional settlement reserves: | |
| Single-Payment | $ (1,896) |
| Transfers to reserves for additional credits and accrued interest thereon | 8 |
| Flexible Savings | (73,899) |
| Stepup | (16) |
| Cash Reserve-3mo | (5,876) |
| Stock Market | (3) |
| Stock1 | (9) |
| Stock2 | (6) |
| Stock3 | (53) |
| Market Strategy Cert | (17) |
| Cash Reserve-RP-3mo | (2,440) |
| Flexible Savings-RP | (32,477) |
| Stepup-RP | (7) |
| Stock Market-RP | (49) |
| RP-Stock1 | (133) |
| RP-Stock2 | (53) |
| RP-Stock3 | (777) |
| Transfers to Federal tax withholding | 9 |
| | $ (117,694) |
| | |
| Due to unlocated certificate holders: | |
| Other additions represent: | |
| Amounts equivalent to payments due certificates holders who could not be located | $ 310 |
| | |
| Other deductions represent: | |
| Payments to certificate holders credited to cash | $ (252) |

**Ameriprise Certificate Company**
**Schedule VI — Certificate Reserves (Unaudited) (continued)**
**Six Months Ended June 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 June 30, 2026 | As of January 1, 2026 | As of June 30, 2026 | As of January 1, 2026 | As of June 30, 2026 | As of June 30, 2026 | As of June 30, 2026 |
| 1-12 | 70 | 76 | $ 1,300 | $ 823 | $ 422 | $ 237 | $ 1 | $ — |
| 13-24 | 108 | 69 | 2,290 | 1,196 | 507 | 523 | 6 | — |
| 25-36 | 165 | 118 | 2,403 | 2,646 | 1,294 | 901 | 24 | — |
| 37-48 | 167 | 232 | 15,453 | 10,325 | 3,429 | 4,020 | 102 | — |
| 49-60 | 36 | 41 | 2,826 | 6,920 | 451 | 672 | — | — |
| 61-72 | 26 | 37 | 110 | 2,013 | 375 | 603 | 12 | — |
| 73-84 | 46 | 26 | 2,659 | 121 | 1,262 | 519 | 23 | — |
| 85-96 | 66 | 52 | 5,247 | 4,638 | 805 | 1,034 | 77 | — |
| 97-108 | 27 | 45 | 148 | 3,107 | 389 | 751 | 67 | — |
| 109-120 | 41 | 28 | — | — | 1,401 | 496 | 199 | — |
| 121-132 | — | — | — | — | — | — | 147 | — |
| TOTAL - ALL SERIES | 752 | 724 | $ 32,436 | $ 31,789 | $ 10,335 | $ 9,756 | $ 658 | $ — |

**Ameriprise Certificate Company**
**Schedule VI — Certificate Reserves (Unaudited)**
**Six Months Ended June 30, 2025**
**(in thousands)**

## Part 1 - Summary of Changes

| | June 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 | $ — | $ 2,039 | $ 160 | $ (138) | $ (1,194) | $ — | 638 | $ — | $ 9,147 |
| Inst-E | | 5 | — | 44 | — | 8 | — | — | — | — | 5 | — | 52 |
| Inst-R | | 165 | 51,744 | 1,261 | — | 154 | 25 | (10) | (44) | — | 167 | 47,466 | 1,386 |
| Inst-R-E | | 3 | 2,292 | 683 | — | — | 10 | (673) | — | — | 2 | 240 | 20 |
| Total | | 828 | 54,036 | 10,268 | — | 2,201 | 195 | (821) | (1,238) | — | 812 | 47,706 | 10,605 |
| Additional credits and accrued interest thereon: | | | | | | | | | | | | | |
| Inst I95 | | — | — | 14 | 161 | — | — | — | — | (161) | — | — | 14 |
| Inst-E | | — | — | (1) | 1 | — | — | — | — | — | — | — | — |
| Inst-R | | — | — | 3 | 25 | — | — | — | — | (25) | — | — | 3 |
| Inst-R-E | | — | — | — | 9 | — | — | — | — | (9) | — | — | — |
| Total | | — | — | 16 | 196 | — | — | — | — | (195) | — | — | 17 |
| Total Installment Certificates | | 828 | 54,036 | 10,284 | 196 | 2,201 | 195 | (821) | (1,238) | (195) | 812 | 47,706 | 10,622 |
| | | | | | | | | | | | | | |
| Single Pay - Non Qualified Certificates | | | | | | | | | | | | | |
| Single - Payment certificates: | | | | | | | | | | | | | |
| IC-Flexible Savings (Variable Term) - 165 | | 159,643 | 6,575,440 | 6,986,903 | — | 500,316 | 133,077 | (5,484) | (1,578,768) | — | 141,325 | 5,618,721 | 6,036,044 |
| IC - Stepup - 190 | | 67 | 1,566 | 1,768 | — | — | 27 | — | (276) | — | 60 | 1,323 | 1,519 |
| Cash Reserve Variables PMT - 3mo. - 662 | | 50,708 | 844,318 | 856,286 | — | 571,784 | 6,874 | (2,611) | (629,646) | — | 47,455 | 790,222 | 802,687 |
| IC-Stock Market - 180 | | 1,229 | 6,839 | 8,300 | — | — | 189 | (668) | (1,047) | — | 996 | 5,474 | 6,774 |
| IC-MSC - 181 | | 1,395 | 20,721 | 24,545 | — | — | 494 | (898) | (3,220) | — | 1,160 | 17,510 | 20,921 |
| IC-Stock1 - 210 | | 3,044 | 20,221 | 22,379 | — | — | 520 | — | (3,844) | — | 2,657 | 16,845 | 19,055 |
| IC-Stock2 - 220 | | 481 | 7,714 | 8,158 | — | — | 398 | — | (2,931) | — | 387 | 5,082 | 5,625 |
| IC-Stock3 - 230 | | 1,025 | 17,645 | 18,655 | — | — | 100 | — | (1,977) | — | 929 | 15,915 | 16,778 |
| Total | | 217,592 | 7,494,464 | 7,926,994 | — | 1,072,100 | 141,679 | (9,661) | (2,221,709) | — | 194,969 | 6,471,092 | 6,909,403 |
| Additional credits and accrued interest thereon: | | | | | | | | | | | | | |
| IC-Flexible Savings | | — | — | 11,907 | 134,402 | — | — | — | (3,873) | (133,095) | — | — | 9,341 |
| IC-Stepup -190 | | — | — | 5 | 27 | — | — | — | (1) | (27) | — | — | 4 |
| IC-FS-EMP | | — | — | 613 | 8,420 | — | — | — | (1,592) | (6,870) | — | — | 571 |
| Cash Reserve Variable Payment-3mo. | | — | — | 8 | 5 | — | — | — | — | (7) | — | — | 6 |
| IC-Stk Mkt, 2004/16/31-4000/16 | | — | — | 22 | 15 | — | — | — | — | (18) | — | — | 19 |
| IC-Stock1 - 210 | | — | — | 19 | 2 | — | — | — | — | (8) | — | — | 13 |
| IC-Stock2 - 220 | | — | — | 68 | 18 | — | — | — | — | (3) | — | — | 83 |
| IC-Stock3 - 230 | | — | — | 14 | 26 | — | — | — | — | (28) | — | — | 12 |
| Total | | — | — | 12,656 | 142,915 | — | — | — | (5,466) | (140,056) | — | — | 10,049 |
| Accrued for additional credits to be allowed at next anniversaries: | | | | | | | | | | | | | |
| SP 75 | | — | — | (1) | — | — | — | — | — | — | — | — | (1) |
| IC-Stock | | — | — | 320 | 127 | — | — | — | — | (182) | — | — | 265 |
| IC-Stock1 - 210 | | — | — | 793 | 365 | — | — | — | (4) | (502) | — | — | 652 |
| IC-Stock2 - 220 | | — | — | 684 | 124 | — | — | — | — | (390) | — | — | 418 |
| IC-Stock3 - 230 | | — | — | 2,526 | 87 | — | — | — | (6) | (97) | — | — | 2,510 |
| IC-Market Strategy Certificate - Part Int 2019/2102/4061 | | — | — | 752 | 368 | — | — | — | (10) | (466) | — | — | 644 |
| Total | | — | — | 5,074 | 1,071 | — | — | — | (20) | (1,637) | — | — | 4,488 |

**Ameriprise Certificate Company**
**Schedule VI — Certificate Reserves (Unaudited) (continued)**
**Six Months Ended June 30, 2025**
**(in thousands)**

| | June 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 |
| Total Single Pay - Non Qualified Certificates | | 217,592 | 7,494,464 | 7,944,724 | 143,986 | 1,072,100 | 141,679 | (9,661) | (2,227,195) | (141,693) | 194,969 | 6,471,092 | 6,923,940 |
| R-Series Single Pay - Qualified Certificates | | | | | | | | | | | | | |
| R-77 - 910 | 3.5 | 2 | 9 | 21 | — | — | 1 | — | — | — | 2 | 9 | 22 |
| 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 | — | (6) | — | 4 | 18 | 22 |
| 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 | — | 255,528 | 56,307 | (2,109) | (583,275) | — | 60,309 | 2,416,680 | 2,582,701 |
| Cash Reserve RP-3 mo. - 972 | | 24,334 | 350,253 | 355,018 | — | 214,011 | 2,739 | (47) | (237,900) | — | 23,046 | 328,745 | 333,821 |
| RP-Stock Market - 960 | | 336 | 2,882 | 3,403 | — | — | 65 | (193) | (255) | — | 281 | 2,514 | 3,020 |
| RP-Stepup - 940 | | 43 | 944 | 1,062 | — | — | 17 | — | (178) | — | 37 | 789 | 901 |
| RP-Stock1 - 941 | | 866 | 8,648 | 9,463 | — | — | 204 | — | (1,612) | — | 757 | 7,186 | 8,055 |
| RP-Stock2 - 942 | | 214 | 3,376 | 3,552 | — | — | 233 | — | (857) | — | 167 | 2,624 | 2,928 |
| RP-Stock3 - 943 | | 616 | 10,246 | 10,730 | — | — | 53 | — | (917) | — | 560 | 9,463 | 9,866 |
| Market Strategy Cert - 961 | | 387 | 8,562 | 9,490 | — | — | 182 | (81) | (1,315) | — | 321 | 7,422 | 8,276 |
| D-1 990-993 | | 2 | 287 | 347 | — | — | 5 | (19) | (48) | — | 1 | 245 | 285 |
| Total | | 93,455 | 3,081,101 | 3,249,590 | — | 469,539 | 59,813 | (2,449) | (826,406) | — | 85,516 | 2,775,793 | 2,950,087 |
| 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 | 56,376 | — | — | — | (947) | (56,307) | — | — | 4,058 |
| RP-Stepup - 940 | | — | — | 2 | 16 | — | — | — | — | (17) | — | — | 1 |
| Cash Reserve RP-3 mo. | | — | — | 254 | 3,436 | — | — | — | (713) | (2,739) | — | — | 238 |
| RP-Stock Market | | — | — | 1 | 1 | — | — | — | — | (2) | — | — | — |
| RP-Stock1 | | — | — | 16 | 15 | — | — | — | — | (15) | — | — | 16 |
| RP-Stock2 | | — | — | 4 | 2 | — | — | — | — | (2) | — | — | 4 |
| RP-Stock3 | | — | — | 40 | 5 | — | — | — | (1) | (2) | — | — | 42 |
| Market Strategy Cert | | — | — | 18 | 19 | — | — | — | — | (23) | — | — | 14 |
| D-1 - 400 | | 4 | 8 | — | 6 | — | — | — | (1) | (5) | 3 | 6 | — |
| Total | | 4 | 8 | 5,271 | 59,881 | — | — | — | (1,662) | (59,119) | 3 | 6 | 4,371 |
| Accrued for additional credits to be allowed at next anniversaries: | | | | | | | | | | | | | |
| RP-Stock Market | | — | — | 111 | 62 | — | — | — | (1) | (63) | — | — | 109 |
| RP-Stock1 - 941 | | — | — | 289 | 149 | — | — | — | (2) | (189) | — | — | 247 |
| RP-Stock2 - 942 | | — | — | 331 | 92 | — | — | — | — | (232) | — | — | 191 |
| RP-Stock3 - 943 | | — | — | 1,565 | 37 | — | — | — | — | (51) | — | — | 1,551 |
| Market Strategy Cert | | — | — | 265 | 127 | — | — | — | (3) | (159) | — | — | 230 |
| Total | | — | — | 2,561 | 467 | — | — | — | (6) | (694) | — | — | 2,328 |

**Ameriprise Certificate Company**
**Schedule VI — Certificate Reserves (Unaudited) (continued)**
**Six Months Ended June 30, 2025**
**(in thousands)**

| | June 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 |
| Total R-Series Single Pay - Qualified Certificates | | 93,459 | 3,081,109 | 3,257,422 | 60,348 | 469,539 | 59,813 | (2,449) | (828,074) | (59,813) | 85,519 | 2,775,799 | 2,956,786 |
| | | | | | | | | | | | | | |
| Optional Settlement Certificates | | | | | | | | | | | | | |
| Other series and conversions from Single Payment Certificates | 2.5 - 3 - 3.5 | — | — | 1,997 | 1 | — | 28 | (231) | (96) | — | — | — | 1,699 |
| 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) | — | — | — | — | 7 |
| Accrued for additional credits to be allowed at next anniversaries | | — | — | (3) | — | — | — | — | — | — | — | — | (3) |
| Total Optional Settlement | | — | — | 2,010 | 1 | — | 28 | (238) | (96) | — | — | — | 1,705 |
| Due to unlocated cert holders | | — | — | 662 | — | — | 324 | — | — | (291) | — | — | 695 |
| Total Certificate Reserves [1] | | 311,879 | $10,629,609 | $11,215,102 | $204,531 | $1,543,840 | $202,039 | $ (13,169) | $(3,056,603) | $(201,992) | 281,300 | $9,294,597 | $ 9,893,748 |

[1] Total certificate reserves does not include Stock Market Certificates embedded derivatives of $6.3 million or its intrinsic interest of $(8.3) million as of six months ended June 30, 2025. These amounts are included in Total certificate reserves.

**Ameriprise Certificate Company**
**Schedule VI — Certificate Reserves (Unaudited) (continued)**
**Six Months Ended June 30, 2025**
**(in thousands)**

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

| | Six months ended June 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 | $ 195 |
| | |
| Other deductions represent: | |
| Transfers to reserves on a quarterly basis for installment certificates | $ (195) |
| | |
| 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 | $ 133,077 |
| Stepup | 27 |
| Cash Reserve-3mo | 6,874 |
| Stock Market | 189 |
| IC-Stock1 | 520 |
| IC-Stock2 | 398 |
| IC-Stock3 | 100 |
| Market Strategy | 494 |
| RP-Q | 1 |
| Cash Reserve-RP-3mo | 2,739 |
| Flexible Savings-RP | 56,307 |
| Stepup-RP | 17 |
| Stock Market-RP | 65 |
| RP-Stock1 | 204 |
| RP-Stock2 | 233 |
| RP-Stock3 | 53 |
| Market Strategy-RP | 182 |
| Transfers from accruals at anniversaries maintained in a separate reserve account | 12 |
| | $ 201,492 |

**Ameriprise Certificate Company**
**Schedule VI — Certificate Reserves (Unaudited) (continued)**
**Six Months Ended June 30, 2025**
**(in thousands)**

| | Six months ended June 30, 2025 |
|---|---|
| Other deductions represent: | |
| Transfers to optional settlement reserves: | |
| Single-Payment | $ (1,861) |
| Transfers to reserves for additional credits and accrued interest thereon | 12 |
| Flexible Savings | (133,095) |
| Stepup | (27) |
| Cash Reserve-3mo | (6,870) |
| Stock Market | (7) |
| Stock1 | (18) |
| Stock2 | (8) |
| Stock3 | (3) |
| Market Strategy Cert | (28) |
| Cash Reserve-RP-3mo | (2,739) |
| Flexible Savings-RP | (56,307) |
| Stepup-RP | (17) |
| Stock Market-RP | (65) |
| RP-Stock1 | (204) |
| RP-Stock2 | (234) |
| RP-Stock3 | (53) |
| Transfers to Federal tax withholding | 18 |
| | $ (201,506) |
| | |
| Due to unlocated certificate holders: | |
| Other additions represent: | |
| Amounts equivalent to payments due certificates holders who could not be located | $ 324 |
| | |
| Other deductions represent: | |
| Payments to certificate holders credited to cash | $ (291) |

**Ameriprise Certificate Company**
**Schedule VI — Certificate Reserves (Unaudited) (continued)**
**Six Months Ended June 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 June 30, 2025 | As of January 1, 2025 | As of June 30, 2025 | As of January 1, 2025 | As of June 30, 2025 | As of June 30, 2025 | As of June 30, 2025 |
| 1-12 | 116 | 86 | $ 2,355 | $ 1,497 | $ 352 | $ 456 | $ 3 | $ — |
| 13-24 | 178 | 126 | 4,589 | 2,836 | 1,557 | 564 | 23 | — |
| 25-36 | 200 | 271 | 35,531 | 25,857 | 2,606 | 2,863 | 125 | — |
| 37-48 | 41 | 46 | 2,877 | 6,947 | 431 | 1,168 | 125 | — |
| 49-60 | 31 | 39 | 109 | 2,012 | 403 | 659 | 4 | — |
| 61-72 | 57 | 30 | 2,732 | 139 | 1,319 | 555 | 50 | — |
| 73-84 | 71 | 66 | 5,260 | 4,844 | 833 | 1,250 | 21 | — |
| 85-96 | 41 | 52 | 571 | 3,275 | 630 | 780 | 4 | — |
| 97-108 | 57 | 52 | 12 | 299 | 1,627 | 1,516 | — | — |
| 109-120 | 36 | 44 | — | — | 510 | 794 | 52 | — |
| 121-132 | — | — | — | — | — | — | 30 | — |
| TOTAL - ALL SERIES | 828 | 812 | $ 54,036 | $ 47,706 | $ 10,268 | $ 10,605 | $ 437 | $ — |

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

| | Three Months Ended June 30, 2026 | | |
|---|---|---|---|
| **Reserves deducted from assets to which they apply** | **Balance at beginning of period** | **Change in allowance/ writedowns from 2025 to 2026** | **Balance at end of period** |
| Allowance for credit losses: | | | |
| Conventional first mortgage loans and other loans | $ 539 | $ 30 | $ 569 |

| | Three Months Ended June 30, 2025 | | |
|---|---|---|---|
| **Reserves deducted from assets to which they apply** | **Balance at beginning of period** | **Change in allowance/ writedowns from 2024 to 2025** | **Balance at end of period** |
| Allowance for credit losses: | | | |
| Conventional first mortgage loans and other loans | $ 625 | $ (8) | $ 617 |

| | Six Months Ended June 30, 2026 | | |
|---|---|---|---|
| **Reserves deducted from assets to which they apply** | **Balance at beginning of period** | **Change in allowance/ writedowns from 2025 to 2026** | **Balance at end of period** |
| Allowance for credit losses: | | | |
| Conventional first mortgage loans and other loans | $ 487 | $ 82 | $ 569 |

| | Six Months Ended June 30, 2025 | | |
|---|---|---|---|
| **Reserves deducted from assets to which they apply** | **Balance at beginning of period** | **Change in allowance/ writedowns from 2024 to 2025** | **Balance at end of period** |
| Allowance for credit losses: | | | |
| Conventional first mortgage loans and other loans | $ 709 | $ (92) | $ 617 |

**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: August 4, 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: August 4, 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 June 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: August 4, 2026

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

Date: August 4, 2026

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