

## RiverSource Structured Solution™ annuity

# Rates for new contracts

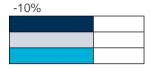
#### Effective

The RiverSource Structured Solutions annuity is approved for use only in MO for new contracts.

6Y SC = 6-year surrender charge schedule

3Y SC = 3-year surender charge schedule

#### Standard (with Buffer)



-15% Buffer	3Y SC	6Y SC
S&P 500		

Contingent Yield with Buffer

Contingent Yield with Trigger

-15% Buffer	3Y SC	6Y SC
S&P 500		
S&P 500/ Russell 2000 (Lesser of)		
	,	,

-20% Buffer	3Y SC	6Y SC
S&P 500		
S&P 500/ Russell 2000 (Lesser of)		

-35% Trigger	3Y SC	6Y SC
S&P 500		
S&P 500/ Russell 2000 (Lesser of)		

<sup>\* 6-</sup>year segments are not available if you elect the 3-year surrender charge schedule.

#### **Annual Lock**

Annual Caps for 6-Year Segments\*

-10%Buffer	3Y SC	6Y SC
S&P 500	N/A	
Russell 2000	N/A	
MSCI EAFE	N/A	

Annual Caps for 3-Year Segments

-10%Buffer	3Y SC	6Y SC
S&P 500		
Russell 2000		
MSCI EAFE		

Locks in the index rate of return, up to the cap, every year for 3 or 6 years

#### No Cap with Annual Fee

Annual Fees for 3-Year Segments

-15%Buffer	3Y SC	6Y SC
S&P 500		
Russell 2000		
MSCI EAFE		

Annual Fees for 1-Year Segments

-10%Buffer	3Y SC	6Y SC
S&P 500		
Russell 2000		
MSCI EAFE		

The Annual Fee is multiplied by the number of years in the segment to determine the total fee that will be deducted at the end of the segment.

Ennanced	Upside Participation	

Caps and Participation Rates for 6-Year Segments\*

			Upside
-10% Buffer	3Y SC	6Y SC	Participation Rate
S&P 500	N/A		
MSCI EAFE	N/A		

Caps and Participation Rates for 3-Year Segments
Upside
0% Buffer 3Y SC 6Y SC Participation Rate

-10% Buffer	3Y SC	6Y SC	Participation Rate
S&P 500			
MSCI EAFE			

Caps and Participation Rates for 1-Year Segments
Unside

-10% Buffer	3Y SC	6Y SC	Participation Rate
S&P 500			
MSCI EAFE			

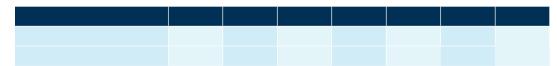
Upside Participation Rate applies to positive index returns only

3Y SC	6Y	SC

Fixed Account	
Interim Account	

### Surrender charge schedules (contract-date based)

Surrender charges are based on purchase payments withdrawn (reduced for any "free amount" that is in excess of your contract earnings).



## Ticker symbols

iShares U.S. Real Estate ETF (IYR)
MSCI EAFE (MXEA)
MSCI Emerging Markets (MXEF)
Nasdaq 100®(NDX)
Russell 2000™ (RUT)
S&P 500®(SPX)
S&P 500 ESG (SPXESUP)