



Annui ies

RiverSource Structured Solutions<sup>SM</sup> 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 surrender charge schedule

## Standard (with Buffer)

-10%


-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)		

-35% Trigger	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)		

\* 6-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.

### Enhanced Upside Participation

Caps and Participation Rates for 6-Year Segments\*

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

Caps and Participation Rates for 3-Year Segments

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

Caps and Participation Rates for 1-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside 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Surrender charges are based on purchase payments withdrawn (reduced for any "free amount" that is in excess of your contract earnings).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)



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