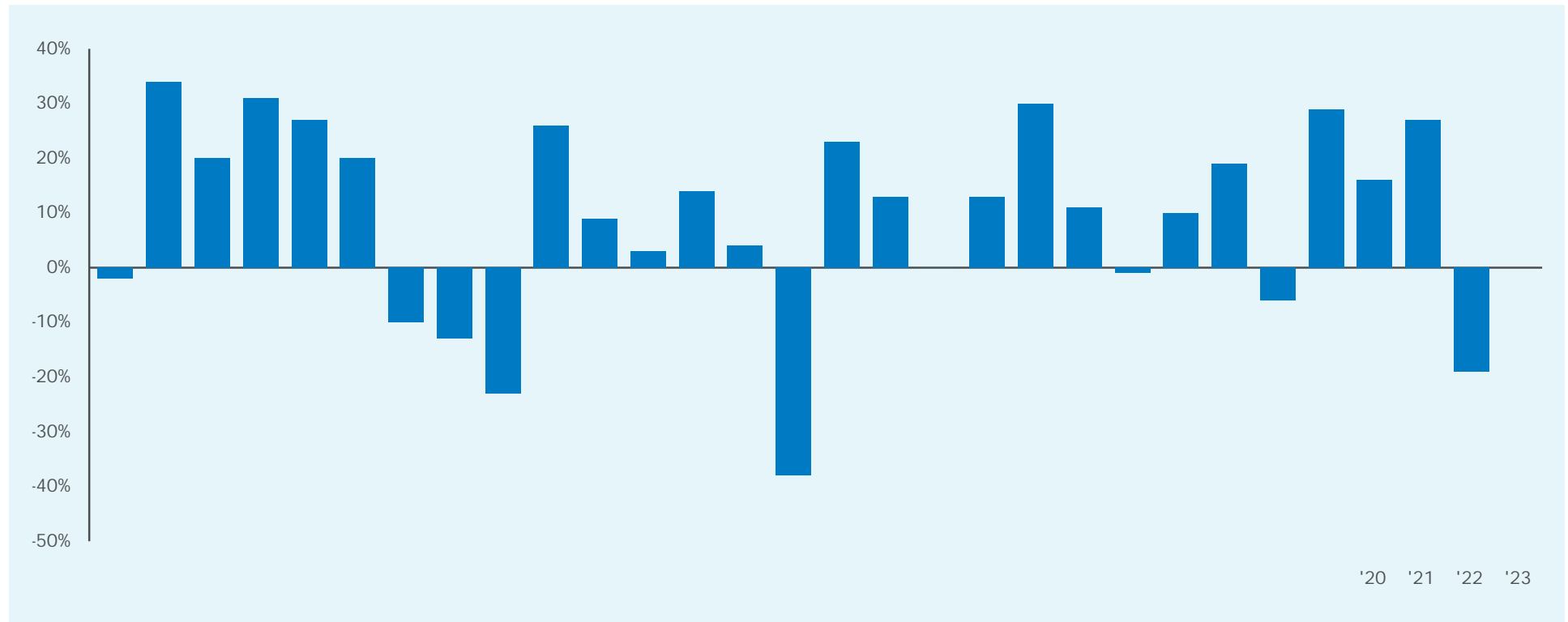


The Standard & Poor's 500® (S&P 500) Price Return Index is a standard tool to measure stock market performance. The S&P 500® has experienced positive returns in 21 of the past 30 years. During that same period, intra-year market downturns averaged -15.0% percent.

Reacting to short-term dips in the market may negatively influence your investing decisions. As the chart below illustrates, maintaining a long-term perspective and staying the course can help you achieve your investing goals.



Sources: Standard and Poor's, RiverSource Life Insurance Company. Returns are based on price index only and do not include dividends, and are rounded to the nearest whole percentage point. Intra-year downturn refers to the largest market drop between two dates within each calendar year. For illustrative purposes only. Data are as of December 31, 2023.

Past investment performance is not a guarantee of future results.

Standard & Poor's 500® Index (S&P 500) is comprised of 500 large-capitalization stocks representing major U.S. industrial sectors. It is not possible to invest directly in an index. S&P 500® is a registered service mark of S&P Dow Jones Indices, LLC, a division of S&P Global. Investment products are not federally or FDIC-insured, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.