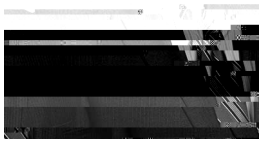


Gumer Alvero
President
RiverSource
Insurance and
Annuities

[illegible]

[illegible] 1, 2024

[illegible] R

[illegible]

[illegible]

70100 [illegible]

[illegible], 55474

1- 00- 62-7 1

(R [illegible])

[illegible]

[illegible] R [illegible] R [illegible] R) [illegible] R [illegible] $1,000,000.00 [illegible] R [illegible] R [illegible]

[illegible] R [illegible]

[illegible]

R [illegible]

[illegible] R [illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] R [illegible] R [illegible] 1

[illegible] -70 [illegible] -100.

M [illegible]

M [illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

001. [illegible] 1, 200 [illegible] 1, 200 [illegible]

[illegible]

[illegible]

[illegible]	[illegible]	[illegible]
[illegible]	[illegible] $47.51 [illegible] $1,000 [illegible] $1,000,000 [illegible] $47,510 [illegible] $47.51 [illegible] $1,000,000 [illegible] 1,000. [illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible] *AdvanceSource* [illegible]	[illegible]

[illegible]	[illegible]	[illegible]
[illegible] [illegible][1]	0.3 %	2.3 %

[1] [illegible]

[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]

	10%. 5 ½.	

	[illegible]	[illegible]
[illegible]	[illegible]	

[illegible]

[illegible]

[illegible] $25. [illegible] 100. [illegible] 1300(.4)-13. ( )-0([illegible]

[illegible]

[illegible]

[illegible]

[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	5% [illegible]	5% [illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	R [illegible]	R [illegible]
[illegible]	[illegible]	[illegible] $1,000	[illegible] $1,000
[illegible]	[illegible]	[illegible] R [illegible]	[illegible] R [illegible]
[illegible]	R [illegible]	$5.11 [illegible]	
[illegible]	R [illegible]		
[illegible]	R [illegible]		
[illegible]	5[illegible]		
[illegible]	10.		

		$7.50	$7.50
		$7.50	$0
		R $250,000	
		$0	
		R $250,000	
		$1,000	

[illegible]	[illegible]	[illegible]	[illegible]
[illegible]			
[illegible]	[illegible]	[illegible] $1,000 [illegible] $0.045 [illegible] 7, [illegible] 1. [illegible] $23.415 [illegible] 5, [illegible] 15 [illegible] $0.1425 [illegible] 35, [illegible] 1.	[illegible] $1,000 [illegible] $0.035 [illegible] 7, [illegible] 1. [illegible] $22.5 [illegible] 5, [illegible] 15. [illegible] $0.1525 [illegible] 40, [illegible] 1.
[illegible]	[illegible]	[illegible] $1,000 [illegible] $0.045 [illegible] 7, [illegible] 1. [illegible] $23.5375 [illegible] 75, [illegible] 25. [illegible] $0.135 [illegible] 35, [illegible] 1.	[illegible] $1,000 [illegible] $0.035 [illegible] 7, [illegible] 1. [illegible] $25.115 [illegible] 75, [illegible] 25. [illegible] $0.125 [illegible] 40, [illegible] 1.
[illegible]	[illegible]	[illegible] $1,000 [illegible] $0.04 [illegible] 5. [illegible] $0.16 [illegible] 6 . [illegible] $0.0 [illegible] 35.	[illegible] $1,000 [illegible] $0.04 [illegible] 5. [illegible] $0.16 [illegible] 6 . [illegible] $0.0 [illegible] 40.

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	$1,000	$1,000
[illegible]	[illegible]	$0.5 [illegible]	$0.5 [illegible]

		$0.03206 20. $0.4021 5 .	$0.03206 20. $0.4021 5 .
		$.0400 35.	$.0464 40.
AdvanceSource		$1,000 $0.0025, 20, 1, 1% $24.41, 4(2.6 ,)-300(- 35.	$1,000 $0.0025, 20, 1, 1%

		(%)	(%)
(12 -1)		0.3	2.3

(1) (12 -1) . R (12 -1) 12 -1 R 12 -1 R 12 -1 / R (R-).

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]
1	$2,703.00	$ 0.00	$2,703.00
2	2,703.00	0.00	2,703.00
3	2,703.00	0.00	2,703.00
4	2,703.00	0.00	2,703.00
5	2,703.00	0.00	2,703.00
6	2,657. 5	0.00	2,657. 5
7	2,117.35	0.00	2,117.35
	1,576.75	1,112.00	2,6 .75
	1,036.15	1,112.00	2,14 .15
10	4 5.55	1,112.00	1,607.55
11	0.00	1,112.00	1,112.00
12	0.00	1,112.00	1,112.00
13	0.00	1,0 3.47	1,0 3.47
14	0.00	71.07	71.07
15	0.00	64 .67	64 .67
16	0.00	426.27	426.27
17	0.00	203. 7	203. 7
1	0.00	0.00	0.00

[illegible]	[illegible]	[illegible]	[illegible]
1	$20, 40.00	$ 0.00	$20, 40.00
2	20, 40.00	0.00	$20, 40.00
3	20, 40.00	0.00	$20, 40.00
4	20, 40.00	0.00	$20, 40.00
5	20, 40.00	0.00	$20, 40.00
6	20, 40.00	0.00	$20, 40.00
7	16,324.67	0.00	16,324.67
	12,156.67	6,625.00	1 ,7 1.67
	7, .67	6,625.00	14,613.67
10	3, 20.67	6,625.00	10,455.67
11	0.00	6,625.00	6,625.00
12	0.00	6,625.00	6,625.00
13	0.00	6,514.5	6,514.5
14	0.00	5,1 .5	5,1 .5
15	0.00	3, 64.5	3, 64.5
16	0.00	2,53 .5	2,53 .5
17	0.00	1,214.5	1,214.5
1	0.00	0.00	0.00

* [illegible]

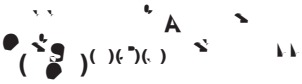
[illegible]

[illegible] $25 (2% [illegible]).[illegible]

[illegible] $7.50 [illegible] R [illegible] $250,000 $0 [illegible] R. [illegible] $7.50 [illegible] (R [illegible]

[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible] $1,000 [illegible] R [illegible] R [illegible] $0.01 [illegible] 5. $0.2775 [illegible] 5 .	[illegible] $1,000 [illegible] R [illegible] R [illegible] $0.01 [illegible] 5. $0.2775 [illegible] 5 .
[illegible]	[illegible]	$0.0175 [illegible] 35. $0.02 [illegible] R [illegible] $1,000 [illegible] $0.03206 [illegible] 20. $0.4021 [illegible] 5 .	$0.0225 [illegible] 40. $0.02 [illegible] R [illegible] $1,000 [illegible] $0.03206 [illegible] 20. $0.4021 [illegible] 5 .
[illegible]	[illegible]	$0.0400 [illegible] R [illegible] 35.	$.0464 [illegible] R [illegible] 40.

AdvanceSource



[illegible]

[illegible] 0% [illegible] 2.50% [illegible] 2% [illegible]

[illegible]

[illegible] 12-1 [illegible]

[illegible]

[illegible] 12-1 [illegible]

[illegible]

[illegible]

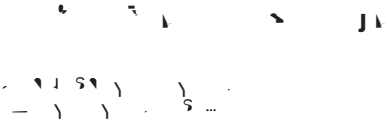
[illegible]

[illegible]

AdvanceSource[1]

R

[illegible]



[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

Expenses We May Incur on Behalf of the Funds

[illegible]

Payments the Funds May Make to Us

[illegible] 12 -1 [illegible]

Conflicts of Interest These Payments May Create

[illegible]

The Amount of Payments We Receive from the Funds

[illegible] 0.65% [illegible] -300([illegible])0([illegible])300([illegible]) [illegible] *( )-60( )4. ([illegible])-300(_)-300(

[illegible]

[illegible]

R [illegible].

[illegible]

[illegible] 12 -1 [illegible].

[illegible]

[illegible]

[illegible] 12 -1 [illegible].

[illegible] R [illegible]

R [illegible]

R [illegible]

[illegible] R [illegible]

[illegible] ([illegible]) [illegible] R [illegible].

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] $25. [illegible] 100. [illegible]

[illegible] 100 [illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] R [illegible]

M [illegible] X [illegible] 0M [illegible] X - 0) [illegible] 70 ([illegible] 10 [illegible]).

[illegible] R [illegible]

M [illegible] X [illegible] 100M [illegible] X -100) [illegible] 100.

-100 [illegible]

-100 [illegible]

-100 [illegible]

[illegible]

-100 [illegible] *AdvanceSource* [illegible] [1] [illegible]

[illegible] R [illegible] 61 [illegible]

[illegible] 15 [illegible] 61 [illegible] 61 [illegible]

[illegible] *AdvanceSource* [illegible] [1] [illegible] *AdvanceSource* [illegible]

[illegible]

[illegible]

[1] [illegible] (R [illegible])

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] 100,[illegible]

[illegible] 100,[illegible]

[illegible]	[illegible] 1	[illegible]
[illegible]	$100,000	$100,000
[illegible]	$ 5,000	$ 5,000
[illegible]	$100,000	$105,000
[illegible]	$,000	$,000
[illegible]	$100,000	$10 ,000
[illegible]	$ 3,000	$ 3,000
[illegible]	$100,000	$103,000

[illegible] 2. [illegible] 1. [illegible] 1, [illegible] 2, [illegible] 100,[illegible]

[illegible]

[illegible] 1 [illegible]

[illegible] *AdvanceSource* [illegible]

R [illegible]

AdvanceSource [illegible] (1) [illegible] 2 [illegible]

[illegible] R [illegible]

[illegible] R [illegible]

[illegible] R [illegible]

[illegible] $10,000 [illegible]

5. [illegible] R [illegible]

[illegible] R [illegible]

[illegible] R [illegible]

[illegible]

R [illegible] R [illegible]

[illegible] R [illegible] R [illegible]

[illegible] R [illegible] R [illegible]

[illegible] 61- [illegible]

[illegible] R [illegible] (2) [illegible]

[illegible] 3-

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible] 5-65. [illegible] 70 [illegible] 0 [illegible]
[illegible]	[illegible]	[illegible]	[illegible] 0 60. [illegible] $750,000. [illegible] 65 [illegible] $750,000 [illegible]

[illegible]	[illegible]	[illegible]	[illegible] 16-60. [illegible] 15 [illegible] 1 [illegible] 65 [illegible] 22 [illegible] 65 [illegible]
[illegible]	[illegible] 1 0 [illegible] 60.	[illegible]	[illegible] 20-55. [illegible] 1 0 [illegible] 65 [illegible] 60 [illegible] 65 [illegible] R [illegible] 65 [illegible]

[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible] 20-55. [illegible] 65 [illegible] 60 [illegible] 65 [illegible] 65 [illegible]

[illegible]	[illegible] 170( ) [illegible] 1% [illegible] $100,000.	[illegible]	[illegible] $1,000,000), [illegible] $1,000,000 [illegible] 170( ) [illegible]
[illegible]	[illegible]	[illegible]	[illegible] 12 [illegible])-1 . ( )-300( )-3

[illegible]

[illegible]

Example:

[illegible] $300,000 R [illegible] $300,000. [illegible] R [illegible] 50% $300,000 $150,000. [illegible] $375 [illegible]

[illegible]

Example:

[illegible] $300,000 R [illegible] $100,000. [illegible] 70 [illegible] 1 0 [illegible] $400,000 [illegible] $300,000 [illegible] $100,000.

[illegible] R [illegible] 65 [illegible]

Example:

[illegible] $300,000 R [illegible] 5%. [illegible] R [illegible] $315,000 [illegible] R [illegible] $300,000 [illegible] 1.05. [illegible] $25,000 [illegible] $750,000. [illegible] 65 [illegible]

[illegible] 31 [illegible] 22 [illegible] 65 [illegible]

Example:

[illegible] $,000. [illegible] 22 [illegible] 65 [illegible] $,000 [illegible]

[illegible]

[illegible] 12 [illegible]

Example:

[illegible] 55, [illegible]

[illegible]

Example:

[illegible]

Example:

[illegible]

Example:

[illegible]

Key terms used in the ***AdvanceSource Accelerated Benefit Rider*** *section are describe below.*

[illegible] 2) [illegible] P [illegible] R [illegible] 3) [illegible] 4) [illegible]

Example:

[illegible] $300,000 [illegible] R [illegible] R [illegible] $150,000 [illegible] 3% [illegible] P [illegible] R [illegible]

[illegible] R [illegible] ($150,000 [illegible] 3% [illegible] $4,500)

[illegible] R [illegible]

[illegible] R [illegible]

[illegible]

[illegible] R [illegible]

[illegible] *AdvanceSource* [illegible] (1) [illegible] 24- [illegible]

[illegible] *AdvanceSource* [illegible].(1)

AdvanceSource [illegible]
AdvanceSource [illegible].(1) [illegible]

[illegible]
AdvanceSource [illegible].(1)

[illegible] 0 [illegible] R [illegible] R [illegible]

[illegible] 1) [illegible] 2) [illegible] P [illegible] R [illegible] 3) [illegible] 4) [illegible]

AdvanceSource[1] [illegible] P [illegible] R [illegible] 730 [illegible]

[illegible] .R. R [illegible] 24- [illegible] *AdvanceSource* [illegible] [1] [illegible] P [illegible] R [illegible] *AdvanceSource* [illegible] (1%, 2% 3%) [illegible]

M [illegible] *AdvanceSource* [illegible] [1] [illegible]

1. [illegible]
2. [illegible]
3. [illegible]

[illegible] ([illegible]).

[illegible] Rs [illegible] ([illegible] Rs [illegible])

[illegible] R [illegible] R [illegible] / [illegible] R [illegible] 12 [illegible]

[illegible] $50. [illegible] 12. [illegible] R [illegible]

[1] [illegible] (R [illegible])
[1] [illegible] (R [illegible])

[illegible]

[illegible]

[illegible]

Example:

[illegible] $120,000 [illegible] $10,000 [illegible] 12- [illegible] 12 [illegible]

[illegible]	[illegible]	[illegible] #1	[illegible] #
[illegible]	-10,000	+5,000	+5,000

[illegible]

[illegible]

[illegible] R [illegible] (R [illegible])

[illegible]

[illegible]

[illegible] 1 [illegible] R [illegible]

1. [illegible] R [illegible]

1 [illegible]

[illegible]

[illegible] (R [illegible] R [illegible])

2 [illegible]

[illegible]

[illegible] (R [illegible] R [illegible])

[illegible]

[illegible]

[illegible] R [illegible] ([illegible]). [illegible] 4% [illegible] 1% [illegible]

[illegible] ([illegible] $5,000). [illegible] 3% [illegible] $100. [illegible]

[illegible]

[illegible]

[illegible] 5, 10 15 [illegible]

[illegible]

[illegible]

[illegible] 30 [illegible] 4% [illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] 17( ) [illegible]

[illegible]

[illegible]

100, [illegible]

[illegible]

[illegible]

[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	[illegible]
[illegible] R [illegible]	[illegible]
[illegible]	[illegible]
[illegible]	[illegible] 10% [illegible] 10% R [illegible].
	[illegible] 10% [illegible] 10% [illegible].

(1) [illegible]

(2) [illegible] R [illegible]

(3) [illegible] 10% R [illegible]

[illegible] *highly compensated employee* [illegible] R [illegible] 414( ) [illegible] 35% [illegible]

[illegible]

[illegible]

[illegible] 402( ) ( ) [illegible] 41 ( )(1) [illegible]

[illegible]

[illegible] 0

[illegible] 40 [illegible] 2007-34 [illegible] 40 [illegible] 40 [illegible] 40 [illegible] 40 [illegible] 40 [illegible]

[illegible]

[illegible] 70100 [illegible] 55474. [illegible]

[illegible]

[illegible]

[illegible]

5% (5% [illegible]) [illegible] 2.75% (3.5% [illegible] 2.5%, [illegible]) [illegible] .125% [illegible]

[illegible]

[illegible]

[illegible] 1. 66.273.742 [illegible] 30 [illegible]

[illegible] 1) [illegible] 2) [illegible] 100. [illegible]

	Adviser/Sub-Adviser		(12/31/2023)		
			1		10
[illegible]	[illegible] *Calvert Research and Management*	0.65%	16. 2%	10.27%	7.46%
[illegible]	[illegible] 3) *Columbia Management Investment Advisers, LLC*	0. %	21.23%	10. 3%	7. 4%
[illegible]	[illegible] 3) *Columbia Management Investment Advisers, LLC*	0. 1%	24.21%	13.6 %	11.02%
[illegible]	[illegible] 3) *Columbia Management Investment Advisers, LLC*	0. 7%[2]	4. 5%	10.34%	7. 7%
[illegible]	[illegible] 3) *Columbia Management Investment Advisers, LLC*	1.22%[2]	.31%	3.54%	2.51%
[illegible]	[illegible] 3) *Columbia Management Investment Advisers, LLC*	0.72%[2]	. 1%	2.1 %	0.42%
[illegible]	[illegible] 3) *Columbia Management Investment Advisers, LLC*	0.4 %[2]	4.61%	1.56%	0. 5%
[illegible]	[illegible] 3) *Columbia Management Investment Advisers, LLC*	0.77%[2]	12.0 %	5.47%	4.32%
[illegible]	[illegible] 3) *Columbia Management Investment Advisers, LLC*	0.77%[2]	11.51%	5.15%	4.12%

[illegible]	Adviser/Sub-Adviser	[illegible]	[illegible] 12/31/2023)		
			1 [illegible]	[illegible]	10 [illegible]
R [illegible]	[illegible] 3) *Columbia Management Investment Advisers, LLC*	0.64%	6.1 %	1.47%	2.12%
R [illegible]	[illegible] 3) *Columbia Management Investment Advisers, LLC*	0. 5%	42. 5%	1 .14%	13.51%
R [illegible]	[illegible] 3) *Columbia Management Investment Advisers, LLC*	0.3 %	25. 2%	15.23%	11.56%
R [illegible]	[illegible] 2) *Columbia Management Investment Advisers, LLC*	0.66%[2]	6.66%	2.36%	1.65%
R [illegible]	[illegible] 3) *Columbia Management Investment Advisers, LLC*	0. 2%	15.47%	.0 %	3.51%
R [illegible]	[illegible] 3) *Columbia Management Investment Advisers, LLC*	0. 3%	5.23%	11. %	. %
R [illegible]	[illegible] 3) *Columbia Management Investment Advisers, LLC*	0. 5%[2]	25.0 %	12. 3%	.51%
R [illegible]	[illegible] 3) *Columbia Management Investment Advisers, LLC*	0. 5%[2]	10.1 %	13.20%	.2 %
R [illegible]	[illegible] 3) *Columbia Management Investment Advisers, LLC*	0. %[2]			

	Adviser/Sub-Adviser				

	Adviser/Sub-Adviser		12/31/2023)		
			1		10
	Janus Henderson Investors US LLC	0. 2%	42. 1%	16.54%	12.21%
	[1] *Lazard Asset Management, LLC*	1.05%[2]	10. 1%	4.00%	3.77%
	Lincoln Financial Investments Corporation, investment adviser; American Century Investment Management, Inc., investment sub-adviser.	1.10%[2]	12.43%	.12%	3. 1%
	Lincoln Financial Investments Corporation, investment adviser; American Century Investment Management, Inc., investment sub-adviser.	0. 6%[2]	.02%	11.71%	.36%
	Ivy Investment Management Company	0. 5%[2]	13. 0%	.27%	3.4 %
	Massachusetts Financial Services Company	%[2]	23.70%	16.3 %	12.44%
	Massachusetts Financial Services Company	1.12%[2]	14.25%	10. 1%	7.41%
	Massachusetts Financial Services Company	1.04%[2]	(2.33%)	.05%	6.13%
	Morgan Stanley Investment Management Inc.	1.05%[2]	44.13%	10. 3%	.3 %
	Morgan Stanley Investment Management Inc., adviser; Morgan Stanley Investment Management Limited and Morgan Stanley Investment Management Company, subadvisers.	1.10%[2]	10.47%	0.30%	1.6 %
	[3] *Pacific Investment Management Company LLC (PIMCO)*	2.2 %[2]	.02%	5. 0%	3. 3%
	Pacific Investment Management Company LLC (PIMCO)	0. 5%	5. 3%	0. %	1.60%

	Adviser/Sub-Adviser		(12/31/2023)		
			1		10
R	*Putnam Investment Management, LLC, investment advisor. Though the investment advisor has retained the services of both Putnam Investments Limited (PIL) and The Putnam Advisory Company, LLC (PAC), PIL and PAC do not currently manage any assets of the fund.*	1.01%	.13%	13.4 %	10.16%
R	*Putnam Investment Management, LLC, investment advisor; Putnam Investments Limited, sub-adviser. Though the investment advisor has retained the services of The Putnam Advisory Company, LLC (PAC), PAC does not currently manage any assets of the fund.*	1.10%	1 .51%	.05%	3.70%
R	*Putnam Investment Management, LLC, investment advisor. Though the investment advisor has retained the services of Putnam Investments Limited (PIL), PIL does not currently manage any assets.*	0. 0%	26.11%	16.0 %	12.5 %
R 0%	2 *Franklin Advisers, Inc.*	0.75%[2]	2. %	(2.13%)	(0.66%)
R	R *Van Eck Associates Corporation*	1.45%[2]	10.41%	.61%	4.61%
R	2)[3] *Columbia Management Investment Advisers, LLC*	1.05%	17.22%	.1 %	6.47%
R	4)[3] *Columbia Management Investment Advisers, LLC*	1.05%	17.1 %	.20%	6.47%

2 R / R

	Adviser/Sub-Adviser		(12/31/2023)		
			1		10
R					

. 30, 2005	[illegible]
R s. 16, 2005	[illegible]
s. 21, 2005	[illegible]
. , 2005	[illegible]
1, 2006	[illegible]
25, 2007	[illegible]

M	M
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