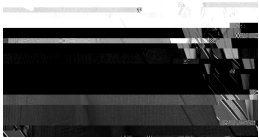


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Important Notice to Clients with contracts including S_h S_h C_h NYSM, S_h S_h 4 NY, S_h S_h 4 P_h NYSM, S_h S_h L aSM (S_h S_h P_h NYSM, SecureSource 3 NYSM, S_h S_h 4 NY, S_h S_h 4 P_h NYSM, S_h S_h L aSM riders”), Accumulation Protector Benefit[®] or S_h S_h L aSM benefit riders

This notice is attached to the prospectus and replaces all prior notices.

SecureSource Series

If your annuity contract includes one of the S_h S_h, this is to inform you that we are waiving certain restrictions in the “Purchase Payments Provisions” section of the rider, until further notice.

The riders prohibit additional purchase payments unless: (1) the payment is received at time of application or within 90 days thereafter, or (2) this is a qualified annuity where additional purchase payments are allowed in any contract year up to the maximum permissible annual contribution described by the Code, until total additional purchase payments are \$100,000.

Effective 5/24/2021, we are waiving only the \$100,000 total additional purchase payment restriction for qualified annuities.

The S_h S_h riders will also continue to prohibit additional purchase payments if:

- (A) you decline any increase to the annual rider fee, or
- (B) for the S_h S_h C_h NY and S_h S_h C_h P_h NY, the Annual Lifetime Payment (ALP) is established and your contract value on an anniversary is less than four times the ALP.
- (C) for the S_h S_h 4 NY and S_h S_h 4 P_h NY, the Annual Lifetime Payment (ALP) is established and your contract value on an anniversary is less than four times the Benefit Base multiplied by the Minimum Lifetime Payment Percentage for Your current Age Band.

This waiver is in effect until further notice.

Accumulation Protector Benefit

If your annuity contract includes the A_h P_h B_h rider, this is to inform you that we are waiving certain restrictions in the “Purchase Payments Provisions” and “Change of Ownership or Assignment” sections of the rider, until further notice.

Additional purchase payments are not allowed during the Waiting Period except for the first 180 days (1) immediately following the effective date and (2) following the last contract anniversary for each elective step up. Additional purchase payments are also limited to \$100,000; however, this restriction is currently being waived until further notice.

We will accept additional purchase payments and additional purchase payments up to the maximum purchase payments permitted, shown on the contract data page.

Until further notice, no assignment or change of ownership will terminate this rider.

SecureSource Legacy benefit

If your annuity contract includes the S_h S_h L a benefit rider, this is to inform you that we are waiving certain restrictions in the “Purchase Payments Provisions” section of the rider, until further notice.

The rider prohibits additional purchase payments unless: (1) the payment is received at time of application or within 90 days thereafter, or (2) this is a qualified an.9(eSour)-160/F5momb00(t)0(his)-300tnf9(,)aiE: (1eovitnf9(,)aiE:eaationes300(ce)- the rider, until further notice.

Jason J. Poor
Vice President – Operations and Assistant Secretary
RiverSource Life Insurance Co. of New York

T a n h a n - n .

Additional information about how the managed volatility strategy within the Portfolio Stabilizer funds may affect your optional withdrawal benefit rider

When you elect an optional withdrawal benefit, you may invest in the Portfolio Stabilizer funds. These funds use a disciplined and dynamic investment strategy with built-in flexibility to adapt to equity market volatility. While you may still experience losses in declining markets, the funds' strategy may lessen the impact to your contract value. However, in high volatility markets where the market is rising, the funds' strategy may also cause you to miss out on some gains.

The following nine funds are available:

- Variable Portfolio – Managed Volatility Conservative Fund (Class 2)
- Variable Portfolio – Managed Volatility Conservative Growth Fund (Class 2)
- Variable Portfolio – Managed Volatility Moderate Growth Fund (Class 2)
- Variable Portfolio – Managed Volatility Growth Fund (Class 2)
- Variable Portfolio – U.S. Flexible Conservative Growth Fund (Class 2)
- Variable Portfolio – U.S. Flexible Moderate Growth Fund (Class 2)
- Variable Portfolio – U.S. Flexible Growth Fund (Class 2)
- Variable Portfolio – Managed Risk Fund (Class 2)
- Variable Portfolio – Managed Risk U.S. Fund (Class 2)

The Portfolio Stabilizer funds pursue total return while seeking to manage the funds' exposure to equity market volatility. Certain funds measure volatility on a historical basis, while others measure on an anticipated basis. When volatility is higher or expected to be higher, equity exposure is reduced. When volatility is lower or expected to be lower, equity exposure is increased, which can help you capture gains in a rising market. There is no guarantee that the funds' strategy will be successful in managing market volatility.

How may the managed volatility strategy affect my benefits under the optional withdrawal benefit rider? The rider (if elected) that is a part of your annuity contract is designed to provide you with protection, regardless of how your investment performs. You pay an additional fee for the optional withdrawal benefit rider which in part pays for protecting the income generated from the benefit base. Since the benefit base under the optional withdrawal benefit rider does not decrease as a result of investment losses, a managed volatility strategy may, under certain market conditions, provide little or no additional benefit to you under the optional withdrawal benefit rider. However, the funds' strategy may help protect your contract value in declining markets. As noted above, in high volatility markets where the market is rising, the funds' strategy may cause you to miss out on some gains. This in turn, could decrease the number and amount of any periodic benefit base increase opportunities.

Consider the guarantees provided by your rider and the investment objectives of the Portfolio Stabilizer funds when purchasing your annuity. The specific fund(s) you choose should be consistent with your investment objectives.

By investing in a combination of underlying funds (among other investments), the funds have exposure to the risks associated with many areas of the market. The market value of securities may fall or fail to rise, or fluctuate, sometimes rapidly or unpredictably. Foreign and emerging markets investing presents increased risk potential. There are risks associated with fixed income investments, including interest rate risk and the risk that the counterparty to the instrument may not perform or be unable to perform its obligations, including making payments. Investments in high-yield (junk) securities could expose the funds to a greater risk of loss of principal and income than an investment in higher quality securities. The use of derivatives introduces risks which are potentially greater than the risks of investing directly in the instruments underlying the derivatives. These transactions also subject the funds to counterparty risk; the risk that derivatives used to protect against an opposite position may offset losses but may also offset gains; the risk that the instruments may be difficult to value; and the risk that it may not be possible to liquidate the instruments at an advantageous time or price. Investment in exchange-traded funds (ETFs) subjects these funds to the risk that the ETF's holdings may not track its specified index. Fund investors bear both their proportionate share of the funds' expenses and similar expenses incurred through ownership of ETFs, as well as other underlying funds.

For additional risk information, please read the funds' prospectuses.

T a n n a n - n .

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- Custodial and investment only accounts maintained for qualified retirement plans under Section 401(a) of the Code
- Tax-Sheltered Annuities (TSAs) under section 403(b) of the Code

A qualified annuity will not provide any necessary or additional tax deferral because it is used to fund a retirement plan that is already tax-deferred.

All other contracts are considered,

Rider: You receive a rider to your contract when you purchase optional benefits. The rider adds the terms of the optional benefit to your Contract.

Effective Date: The date a rider becomes effective as stated in the rider.

Variable Account: An insulated segregated account, the assets of which are invested solely in the underlying Funds. We call this the Variable Account.

Service Center: Our department that processes all transaction and service requests for the Contracts. We consider all transaction and service requests received when they arrive in good order at the Service Center. Any transaction or service requests sent or directed to any location other than our Service Center may end up delayed or not processed. Our Service Center address and telephone number are listed on the first page of the prospectus.

Service Center:

Important Information You Should Consider About the Contract

FEE SCHEDULES		SCHEDULES
C	<p>Each Contract provides for different surrender charge periods and percentages.</p> <p>AA5A. You may select either a seven-year or ten-year surrender charge schedule at the time of application. If you select a seven-year surrender charge schedule and you withdraw money during the first 7 years from date of each purchase payment, you may be assessed a surrender charge of up to 7% of the purchase payment withdrawn. If you elect a ten-year surrender charge schedule and you withdraw money during the first 10 years from date of each purchase payment, you may be assessed a surrender charge of up to 8% of the purchase payment withdrawn. For example, if you select a seven-year surrender charge schedule and make an early withdrawal, you could pay a surrender charge of up to \$7,000 on a \$100,000 investment. If you select a ten-year surrender charge schedule and make an early withdrawal, you could pay a surrender charge of up to \$8,000 on a \$100,000 investment.</p> <p>AA5S. If you withdraw money during the first 4 years from the contract date, you may be assessed a surrender charge of up to 7% of the purchase payment withdrawn. For example, if you make a withdrawal in the first year, you could pay a withdrawal charge of up to \$7,000 on a \$100,000 investment.</p> <p>AA5A. No surrender charge is assessed.</p>	F E C S
C	We do not assess any transaction charges.	

FEE SCHEDULE

Contract No. 61TJi2h1P575TDTJi2h1P8-300 (this is the RI61g0(o5is)Ta

E

The table below describes the current fees and expenses that you may pay each year, depending on the options you choose. Please refer to your Contract Data page for information about the specific fees you will pay each year based on the options you have elected.

F
E
E
C
A **A: F**
A
C

A	F	
Base Contract ⁽¹⁾ (varies by Contract, surrender charge schedule and size of Contract Value)	0.96:tus	

FEE SCHEDULE

S S		S
A	<ul style="list-style-type: none"> • An investment in the Contract is subject to the risk of poor investment performance and can vary depending on the performance of the investment options available under the Contract. • Each investment option (including under any fixed account investment options) has its own unique risks. • You should review the investment options before making any investment decisions. 	A F F A
C	An investment in the Contract is subject to the risks related to us. Any obligations (including under the Fixed Account) or guarantees and benefits of the Contract that exceed the assets of the Variable Account are subject to our claims-paying ability. If we experience financial distress, we may not be able to meet our obligations to you. More information about RiverSource Life of NY, including our financial strength ratings, is available by contacting us at 1-800-862-7919.	A
S C S		
	<ul style="list-style-type: none"> • Subject to certain restrictions, you may transfer your Contract value among the subaccounts without charge at any time before the annuitization start date, and once per contract year after the annuitization start date. • We reserve the right to modify, restrict or suspend your transfer privileges if we determine that your transfer activity constitutes market timing. • We reserve the right to add, remove or substitute Funds as investment options. We also reserve the right, upon notification to you, to close or restrict any Funds. 	C A A
B	<ul style="list-style-type: none"> • Certain optional benefits limit or restrict the investment options you may select under the Contract. If you later decide you do not want to invest in those approved investment options, you must request a full surrender. • Certain optional benefits may limit subsequent purchase payments. • Withdrawals in excess of the amount allowed under certain optional benefits may substantially reduce the benefit or even terminate the benefit. 	B C B <i>SecureSource series</i> C A A: F A C
A S		
	<ul style="list-style-type: none"> • Consult with a tax advisor to determine the tax implications of an investment in and payments and withdrawals received under this Contract. • If you purchase the Contract through a tax-qualified plan or individual retirement account, you do not get any additional tax benefit. • Earnings under your contract are taxed at ordinary income tax rates generally when withdrawn. You may have to pay a tax penalty if you take a withdrawal before age 59½. 	

C O N T R A C T F E E S		S
C	Your investment professional may receive compensation for selling this Contract to you, in the form of commissions, additional cash benefits (e.g., bonuses), and non-cash compensation. This financial incentive may influence your investment professional to recommend this Contract over another investment for which the investment professional is not compensated or compensated less.	A
E	If you already own an annuity or insurance Contract, some investment professionals may have a financial incentive to offer you a new Contract in place of the one you own. You should only exchange a Contract you already own if you determine, after comparing the features, fees, and risks of both Contracts, that it is better for you to purchase the new Contract rather than continue to own your existing Contract.	B C C E

Overview of the Contract

...

Surrender. You may surrender all or part of your contract value at any time during the Accumulation Phase. If you request a full surrender, the contract will terminate. You also may establish automated partial surrenders. Surrenders may be subject to charges and income taxes (including an IRS penalty that may apply if you surrender prior to reaching age 59½) and may have other tax consequences. Throughout this prospectus when we use the term “Surrender” it includes the term “Withdrawal”.

Transfers. You can transfer money between Subaccounts and the regular Fixed Account without tax implications, and earnings (if any) on your investments are generally tax-deferred. Generally, earnings are not taxed until they are distributed, which may occur when making a withdrawal, upon receiving an annuity payment, or upon payment of the death benefit.

Automated Services:

- **DCA.** Automated Dollar Cost Averaging allows you, at no additional cost, to transfer a set amount monthly between Subaccounts or from the regular fixed account to one or more eligible Subaccounts. Special Dollar Cost Averaging (SDCA), only available for new purchase payments, allows the systematic transfer from the Special DCA fixed account to one or more eligible Subaccounts over a 6 or 12 month period.
- **Auto Rebalance.** Allows you, at no additional cost, to automatically rebalance the Subaccount portion of your contract value on a periodic basis.
- **Auto Surrender.** An optional service allowing you to set up automated partial surrenders from the regular fixed account, Special DCA fixed account or the Subaccounts.
- **Electronic Delivery.** You may register for the electronic delivery of your current prospectus and other documents related to your contract.

Fee Table and Examples

C
D
C

E

C
A A 5 A
A A 5 A
A A 5 S
A A 5 A

Surrendered (as a percentage of purchase payments)

Maximum 8% 7% 7% None

RAVA 5 Advantage ten-year schedule	0	1	2	3	4	5	6	7	8	9	10
	8%	8%	8%	7%	6.42%	5.93%	5.10%	4.21%	3.75%	3.55%	3.26%

(1)

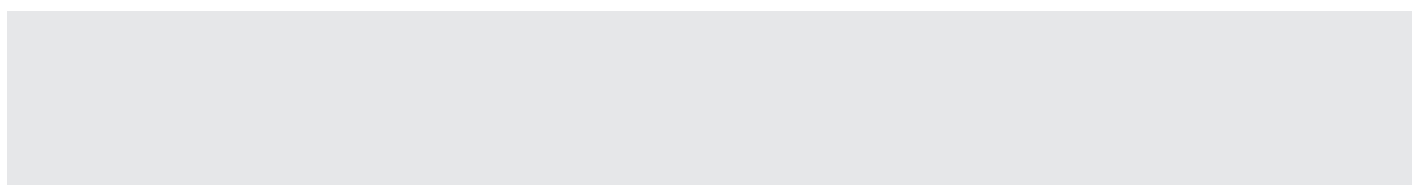
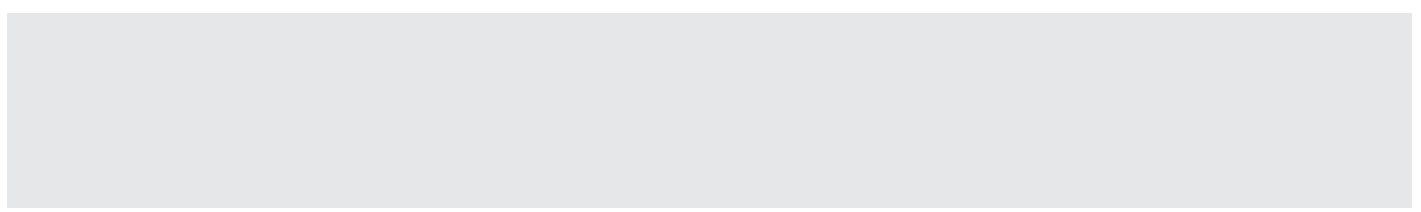
Effective Date	Rate	Rate
10/16/2018 – 08/31/2020	2.00%	1.00%
09/01/2020 and later	2.00%	2.00%

Account	Rate	Rate
A F E (1) (expenses deducted from the Fund assets, including management fees, distribution and/or service (12b-1) fees and other expenses)	0.38	2.38

(1) Total annual Fund operating expenses are deducted from amounts that are allocated to the Fund. They include management fees and other expenses and may include distribution (12b-1) fees. Other expenses may include service fees that may be used to compensate service providers,

E **A** **C** **E**
A **F**
\$100,000
5%
A **C** **E** **A** **F** **E** **A**
C **E** **A** **F** **E**
A

E . Examples for RAVA 5 A on a contracts assume that you select optional S S L a benefit rider and S S C P NY S S 4 P NY rider. Examples for



Principal Risks of Investing in the Contract

Variable annuities involve risks, including possible loss of principal. Your losses could be significant. This contract is not a deposit or obligation of, or guaranteed or endorsed by, any bank. This contract is not federally insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other agency.

This contract is not designed for short-term investing and may not be appropriate for an investor who needs ready access to cash. The benefits of tax deferral and long-term income mean that this contract is more beneficial to investors with a long-term investment horizon.

You should carefully consider the risks associated with withdrawals under the contract. Withdrawals may be subject to a significant surrender charge, depending on the option you select. If you make a withdrawal prior to age 59½, there may be adverse tax consequences, including a 10% IRS penalty tax. A withdrawal may reduce the value of your standard and optional benefits. A total withdrawal (surrender) will result in the termination of your contract.

Amounts that you invest in the subaccounts are subject to the risk of poor investment performance. You assume the investment risk. Generally, if the subaccounts that you select make money, your contract value goes up, and if they lose money, your contract value goes down. Each subaccount's performance depends on the performance of its underlying Fund. Each underlying Fund has its own investment risks, and (own)-300(indrisk)nginvestg Fund. 3upv300(contract)-1

- denial of service attacks on our website or other forms of attacks on our systems and the software and hardware we use to run them.

These attacks and their consequences can negatively impact your contract, your privacy, your ability to conduct

A complete list of why we may receive this revenue, as well as sources of revenue, is described in detail below.

Payments the Funds May Make to Us

We or our affiliates may receive from each of the Funds, or their affiliates, compensation including but not limited to expense payments. These payments are designed in part to compensate us for the expenses we may incur on behalf of the Funds. In addition to these payments, the Funds may compensate us for wholesaling activities or to participate in educational or marketing seminars sponsored by the Funds.

We or our affiliates may receive revenue derived from the 12b-1 fees charged by the Funds. These fees are deducted from the assets of the Funds. This revenue and the amount by which it can vary may create conflicts of interest. The amount, type, and manner in which the revenue from these sources is computed vary by Fund.

Conflicts of Interest These Payments May Create

- **Revenue from unaffiliated funds:** The unaffiliated funds are not managed by an affiliate of ours. The sources of revenue we receive from these unaffiliated funds, or the funds' affiliates, may include, but are not necessarily limited to, the following:
 - Assets of the Fund's adviser, sub-adviser, transfer agent, distributor or an affiliate of these. The revenue resulting from these sources may be based either on a percentage of average daily net assets of the Fund or on the actual cost of certain services we provide with respect to the Fund. We receive this revenue in the form of a cash payment.
 - Compensation paid out of 12b-1 fees that are deducted from Fund assets.

The General Account

The general account includes all assets owned by RiverSource Life of NY, other than those in the Variable Account and our other separate accounts. Subject to applicable New York state law, we have sole discretion to decide how assets of the general account will be invested. The assets held in our general account support the guarantees under your contract including any optional benefits offered under the contract. These guarantees are subject to the claims-paying ability and financial strength of RiverSource Life of NY. You should be aware that our general account is exposed to many of the same risks normally associated with a portfolio of fixed-income securities including interest rate, option, liquidity and credit risk. You should also be aware that we issue other types of annuities and financial instruments and products as well, and these obligations are satisfied from the assets in our general account. Our general account is not segregated or insulated from the claims of our creditors. The financial statements contained in the SAI include a further discussion

We are required by law to obtain personal information from you which we will use to verify your identity. If you do not provide this information we reserve the right to refuse to issue your contract or take other steps we deem reasonable. As the owner, you have all rights and may receive all benefits under the contract. You may buy a qualified or nonqualified annuity. Generally, you can own a nonqualified annuity in joint tenancy with rights of survivorship only in spousal situations. You cannot own a qualified annuity in joint tenancy. You can buy a contract if you are 90 or younger.

When you applied, you may have selected among the following:

- the regular fixed account⁽¹⁾, subaccounts and/or the Special DCA fixed account in which you want to invest;
- how you want to make purchase payments;
- a beneficiary;
- under RAVA 5 A ~~Access~~ *Access*, the length of the surrender charge period (seven or ten years);
- one of the following optional death benefit riders:
 - ROPP Death Benefit (available if you are age 80 or older);
 - MAV Death Benefit; or
 - 5-Year MAV Death Benefit;
- for RAVA 5 A ~~Access~~ *Access*, an additional optional death benefit:
 - S ~~h~~ S ~~h~~ L ~~a~~ Benefit⁽²⁾;
- for RAVA 5 A ~~Access~~ *Access*, one of the following optional living benefit riders:
 - S ~~h~~ S ~~h~~ C ~~h~~ NY⁽²⁾;
 - S ~~h~~ S ~~h~~ C ~~h~~ P ~~h~~ NY⁽²⁾;
 - S ~~h~~ S ~~h~~ 3 NY⁽⁴⁾;
 - S ~~h~~ S ~~h~~ 4 NY⁽³⁾;
 - S ~~h~~ S ~~h~~ 4 P ~~h~~ NY⁽³⁾; or
 - Accumulation Protector Benefit⁽⁵⁾.

(1) For RAVA 5 Access contracts, the regular fixed account is not available.
 (2) Available for contract applications signed on or after April 30, 2018.
 (3) Available for contract applications signed on or after May 4, 2015.
 (4) Not available for contract applications signed on or after May 4, 2015.
 (5) Not available for RAVA5 Access contract applications signed on or after Nov. 16, 2015.

We restrict investment options if you select the S ~~h~~ S ~~h~~ riders, S ~~h~~ S ~~h~~ L ~~a~~ benefit rider or APB rider and you are required to allocate your purchase payments and contract value to the Portfolio Stabilizer funds, asW

For each contract year thereafter if maximum purchase payment not already received:

85
86 90
91

\$100,000
\$50,000
\$0

RAVA 5 Access and RAVA 5 Select

Additional purchase payments for contracts with the Accumulation Protector Benefit rider are not allowed during the Waiting Period except for the first 180 days (1) immediately following the effective date and (2) following the last contract anniversary for each elective step up. Additional purchase payments are also limited to \$100,000; however, this restriction is currently being waived until further notice.

Additional purchase payment restrictions for contracts with the *S S L a* benefit rider

The rider prohibits additional purchase payments unless: (1) the payment is received at time of application or within 90 days thereafter, or (2) for qualified annuities where additional purchase payments are allowed in any contract year up to the maximum permissible annual contribution described by the Code, until total additional purchase payments are \$100,000; however, these restrictions are currently being waived until further notice.

How to Make Purchase Payments

1 B

Send your check along with your name and contract number to:

70500 A F C
55474 C

2 B

We can help you set up a bank authorization.

Limitations on Use of Contract

If mandated by applicable law, including but not limited to, federal anti-money laundering laws, we may be required to reject a purchase payment. We may also be required to block an owner's access to contract values and satisfy other statutory obligations. Under these circumstances, we may refuse to implement requests for transfers, surrenders or death benefits until instructions are received from the appropriate governmental authority or court of competent jurisdiction.

The Annuitization Start Date

Annuity payouts begin on the annuitization start date. This means that the contract will be annuitized (converted to a stream of monthly payments). If your contract is annuitized, the contract goes into payout and only the annuity payout provisions continue. You will no longer have access to your contract value. This means that the death benefit and any optional benefits you have elected will end. When we process your application, we will establish the annuitization start date to be the maximum age (or contract anniversary if applicable). You also can change the annuitization start date, provided you send us written instructions at least 30 days before annuity payouts begin.

The annuitization start date must be:

- no earlier than 13 months after the contract's effective date; and no later than
- the owner's 95th birthday or the tenth contract anniversary, if later,
- or such other date as agreed to by us but not later than the owner's 105th birthday.

Six months prior to your annuitization start date, we will contact you with your options including the option to postpone your annuitization start date to a future date. You can also choose to delay the annuitization of your contract to a date beyond age 95, to the extent allowed by applicable state law and tax laws.



If you do not make an election, annuity payouts using the contract's default option of annuity payout Plan B — Life Income with 10 years certain will begin on the annuitization start date and your monthly annuity payments will continue for as long as the annuitant lives. If the annuitant does not survive 10 years, we will continue to make payments until 10 years of payments have been made (see "The Annuity Payout Period – Annuity Payout Plans").

Generally, if you own a qualified annuity (for example, an IRA) and tax laws require that you take distributions from your annuity prior to your annuitization start date, your contract will not be automatically annuitized. However, if you choose, you can elect to request annuitization or take partial surrenders to meet your required minimum distributions.

Please see "*S S C NY/S S C P NY/S S 4 NY/S S 4 P NY/S S 3 NY*— Other Provisions" section regarding options under this rider at the annuitization start date.

Beneficiary

We will pay to your named beneficiary the death benefit if it becomes payable while the contract is in force and before the annuitization start date. If there is more than one beneficiary we will pay each beneficiary's designated share when we receive their completed claim. A beneficiary will bear the investment risk of the Variable Account until we receive the beneficiary's completed claim. If there is no named beneficiary, then the default provisions of your contract will apply. (See "Benefits in Case of Death" for more about beneficiaries.)

If you select one of the *S*  *S*  riders — Joint Life rider, please consider carefully whether or not you wish to change the beneficiary of your annuity contract. The rider will terminate if the surviving covered spouse cannot utilize the spousal continuation provision of the contract when the death benefit is payable.

Charges

Transaction Expenses

Surrender Charge

If you surrender all or part of your contract before the annuitization start date, we may deduct a surrender charge from the contract value that is surrendered. For *RAVA 5 A* ~~and a~~, a surrender charge applies if all or part of the surrender

RAVA 5 Advantage:

A surrender charge will apply if the amount you surrender includes any of your prior purchase payments that are still within their surrender charge schedule. To determine whether your surrender includes any of your prior purchase payments that are still within their surrender charge schedule, we surrender amounts from your contract in the following order:

1. First, we surrender the FA. Contract earnings are surrendered first, followed by purchase payments. We do not assess a surrender charge on the FA. We surrender payments that are considered part of the FA on a first-in, first-out (FIFO) basis.
2. Next, we surrender purchase payments received that are beyond the surrender charge period shown in your contract. We surrender these payments on a FIFO basis. We do not assess a surrender charge on these payments.
3. Finally, we surrender any additional purchase payments received that are still within the surrender charge period shown in your contract. We surrender these payments on a FIFO basis. We do assess a surrender charge on these payments.

The amount of purchase payments surrendered is calculated using a prorated formula based on the percentage of contract value being surrendered. As a result, the amount of purchase payments surrendered may be greater than the amount of contract value surrendered.

We determine your surrender charge by multiplying each of your payments surrendered which could be subject to a surrender charge by the applicable surrender charge percentage and then adding the total surrender charges. For more information on how these charges are calculated, see Appendix B.

The surrender charge percentage depends on the number of years since you made the payments that are surrendered, depending on the schedule you selected, as shown in the table below:

0	7%	0	8%
1	7	1	8
2	7	2	8
3	6	3	7
4	5	4	6
5	4	5	5
6	2	6	4
7+	0	7	3
		8	2
		9	1
		10+	0

RAVA 5 Select:

A surrender charge will apply if you surrender some or all of your contract value during the first four contract years. The surrender charge amount is determined by multiplying purchase payments surrendered which could be subject to a surrender charge by the applicable surrender charge percentage.

1. First we surrender the FA. Contract earnings are surrendered first, followed by purchase payments. We do not assess a surrender charge on the FA.
2. Next, if necessary, we surrender purchase payments. We do assess a surrender charge on these payments during the first four contract years.

The amount of purchase payments surrendered is calculated using a prorated formula based on the percentage of contract value being surrendered. As a result, the amount of purchase payments surrendered may be greater than the amount of contract value surrendered.

We determine your surrender charge by multiplying each purchase payments surrendered which could be subject to a surrender charge by the applicable surrender charge percentage. For more information on how these charges are calculated, see Appendix B.

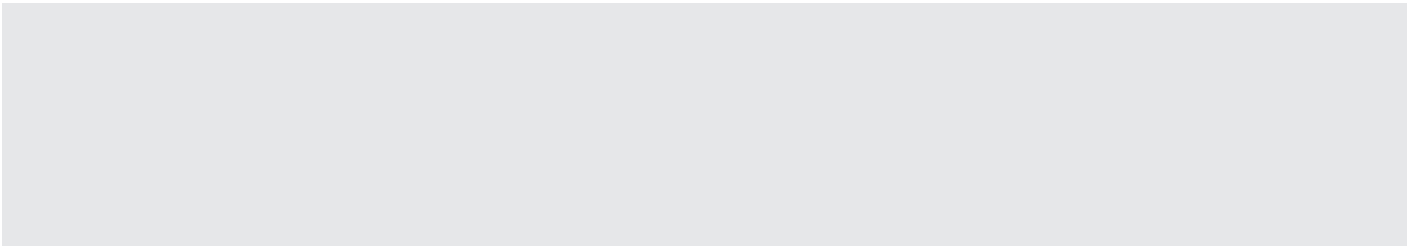
The surrender charge percentage depends on the contract year, as shown

C	Surrender Charge
1	7%
2	6
3	5
4	4
5+	0

There are no surrender charges on and after the fourth contract anniversary.

RAVA 5 Access:

There is no surrender charge if you surrender all or part of your contract.



If you choose one of the above optional death benefits, we will add the rider fee to your mortality and expense risk fee.

⁽¹⁾ Only available for purchase as an optional rider for ages 80 or older on the rider effective date.

Mortality risk arises because of our guarantee to pay a death benefit and our guarantee to make annuity payouts according to the terms of the contract, no matter how long a specific owner or annuitant lives and no matter how long our entire group of owners or annuitants live. If, as a group, owners or annuitants outlive the life expectancy we assumed in our actuarial tables, we must take money from our general assets to meet our obligations. If, as a group, owners or annuitants do not live as long as expected, we could profit from the mortality risk fee. We deduct the mortality risk fee from the subaccounts during the annuity payout period even if the annuity payout plan does not have a life contingent payment.


Expense risk arises because we cannot increase the contract administrative charge (except for contracts with contract value of \$50,000 or more, where we reserve the right to charge a contract administrative charge up to \$20 after the first contract anniversary) and this charge may not cover our expenses. We would have to make up any deficit from our general assets. We could profit from the expense risk fee if future expenses are less than expected.

The subaccounts pay us the mortality and expense risk fee they accrued as follows:



- first, to the extent possible, the subaccounts pay this fee from any dividends distributed from the funds in which they invest;
- then, if necessary, the funds redeem shares to cover any remaining fees payable.







We may use any profits we realize from the subaccounts' payment to us of the mortality and expense risk fee for any proper corporate purpose, including, among others, payment of distribution (selling) expenses. We do not expect that the surrender charge for RAVA 5 A ~~on a~~ or RAVA 5 S, discussed in the "Transaction Expenses – Surrender Charge", will cover sales and distribution expenses.

Optional Living Benefit Charges

S  S  4 P  NY Rider Charge
(Offered for Contracts with applications signed on or after May 1, 2017)

We deduct the charge from your contract value on your contract anniversary. Remember, since the charge is taken on a contract anniversary all purchase payments received during the preceding calendar year will increase your charge. This is especially important to consider when you make purchase payments near your contract anniversary because the payment amount increases your contract value and will result in an increased rider anniversary charge. We deduct this charge pro rata from the subaccounts in the same proportion as your interest in each subaccount bears to your total variable account contract value. No portion of the charge is deducted from the fixed account.

Once you elect the S  S_n  4 NY rider, you may not cancel it (except as described below), and the charge will continue to be deducted until the contract or rider is terminated or until the contract value reduces to zero. If the contract or rider is terminated for any reason, we will deduct the charge, adjusted for the number of calendar days coverage was in place since we last deducted the charge.

Currently the S  S_n  4 NY rider fee does not vary with the investment option selected; however, we reserve the right to vary the rider fee for each approved investment option. The S  S_n  4 NY – Single Life rider and S  S_n  4 NY – Joint Life rider fee will not exceed a maximum of 2.25%.






The following describes how your annual rider fee may increase:

1. We may increase the annual rider fee for all approved investment options at our discretion and on a nondiscriminatory basis up to a maximum fee of 2.25%. Your annual rider fee will increase if we declare an increase to the fee with written notice 30 days in advance except as described below. The new fee will be in effect on the date we declare in the written notice.
 - (A) You can decline this increase and therefore all future fee increases if we receive your written request prior to the date of the fee increase, in which case you permanently relinquish:
 - (i) all future Annual Step-Ups, and for the Joint Life rider, spousal continuation step-ups,
 - (ii) any ability to make additional purchase payments,
 - (iii) any future Annual Credits, and the Credit Base (CB) will be permanently reset to zero, and
 - (iv) any increase to the Lifetime Payment Percentage due to changing Age Bands on subsequent birthdays and rider anniversaries.
 - (B) You can terminate this rider if your annual rider fee after any increase is more than 0.25 percentage points higher than your fee before the increase and if we receive your written request to terminate the rider prior to the date of the fee increase.
2. The annual rider fee associated with a specified investment option may change at our discretion. If you are invested in any investment option that has an increase in the associated annual rider fee, your annual rider fee will increase.

If the rider fee changes during a contract year, we will calculate an average annual rider fee, for that contract year only, that reflects the various different fees that were in effect for each investment option that contract year, adjusted for the number of days each fee was in effect and the percentage of contract value allocated to each investment option.




The fee does not apply after the annuitization start date or if the rider is terminated.

S S_n 4 P NY Rider Charge (Offered for Contracts with applications signed on or after May 4, 2015 but prior to May 1, 2017)

We deduct an annual charge for this optional feature only if you select it. The current annual rider fee is 1.45% for S  S_n  4 P  NY – Single Life rider or S  S_n  4 NY – Joint Life rider.

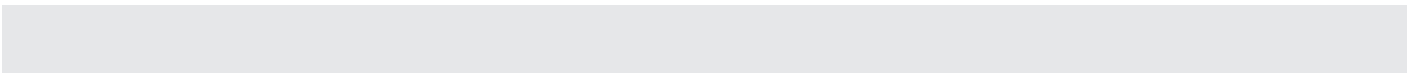
The charge is calculated by multiplying the annual rider fee by the greater of the benefit base (BB) (after any applicable Annual Credit is added or Base Doubler is applied) or the anniversary contract value, unless the contract value is greater than the maximum BB of \$10 million. In that case, the charge will be calculated by multiplying the annual rider fee by the maximum BB.

We deduct the charge from your contract value on your contract anniversary. Remember, since the charge is taken on a contract anniversary all purchase payments received during the preceding calendar year will increase your charge. This is especially important to consider when you make purchase payments near your contract anniversary because the payment amount increases your contract value and will result in an increased rider anniversary charge. We deduct this charge pro rata from the subaccounts in the same proportion as your interest in each subaccount bears to your total variable account contract value. No portion of the charge is deducted from the fixed account.

Once you elect the S  S_n  4 P  NY rider, you may not cancel it (except as described below), and the charge will continue to be deducted until the contract or rider is terminated or until the contract value reduces to zero. If the contract or rider is terminated for any reason, we will deduct the charge, adjusted for the number of calendar days coverage was in place since we last deducted the charge.

Currently the S \rightarrow S_n \rightarrow 4 P \rightarrow NY

(A) You can decline this increase and therefore all future fee increases if we receive your written request prior to



Elective Step-Up Rider Charge:

05/01/2016 – 08/19/2018	2.00%	1.30%
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(Charged annually on the contract anniversary as a percentage of contract value or the Minimum Contract Accumulation Value, whichever is greater.)

Current annual rider fee for elective step up (including elective spousal continuation step up) requests for contract applications signed on or after 08/20/2018 are shown in the table below.

Elective Step-Up Rider Charge:

Prior to 09/01/2020	2.00%	1.15%
09/01/2020 and later	2.00%	2.00%

Current annual rider fees for elective step up (including elective spousal continuation step up) requests for contract applications signed prior to 08/20/2018, are shown in the table below.

Elective Step-Up Rider Charge:

Prior to 10/18/2014	2.00%	1.30%
10/18/2014 – 06/30/2016	2.00%	1.00%
07/01/2016 – 10/15/2018	2.00%	1.30%
10/16/2018 – 08/31/2020	2.00%	1.00%
09/01/2020 and later	2.00%	2.00%

Optional Death Benefit Rider Charge

Single Life Benefit Rider Charge

Subaccounts

We convert amounts you allocated to the subaccounts into accumulation units. Each time you make a purchase payment or transfer amounts into one of the subaccounts, we credit a certain number of accumulation units to your contract for that subaccount. Conversely, we subtract a certain number of accumulation units from your contract each time you take a partial surrender, transfer amounts out of a subaccount, or we assess a contract administrative charge, a surrender charge or fee for any optional riders with annual charges (if applicable).

The accumulation units are the true measure of investment value in each subaccount during the accumulation period. They are related to, but not the same as, the net asset value of the fund in which the subaccount invests. The dollar value of each accumulation unit can rise or fall daily depending on the variable account expenses, performance of the fund and on certain fund expenses. Here is how we calculate accumulation unit values:

Formula: To calculate the number of accumulation units for a particular subaccount we divide your investment by the current accumulation unit value.

Formula: The current accumulation unit value for each subaccount equals the last value times the subaccount's current net investment factor.

We determine the net investment factor by:

- adding the fund's current net asset value per share, plus the per share amount of any accrued income or capital gain dividends to obtain a current adjusted net asset value per share; then
- dividing that sum by the previous adjusted net asset value per share; and
- subtracting the percentage factor representing the mortality and expense risk fee from the result.

Because the net asset value of the fund may fluctuate, the accumulation unit value may increase or decrease. You bear all the investment risk in a subaccount.

Formula: Accumulation units may change in two ways — in number and in value.

The number of accumulation units you own may fluctuate due to:

- additional purchase payments you allocate to the subaccounts;
- transfers into or out of the subaccounts;
- partial surrenders;
- surrender charges;

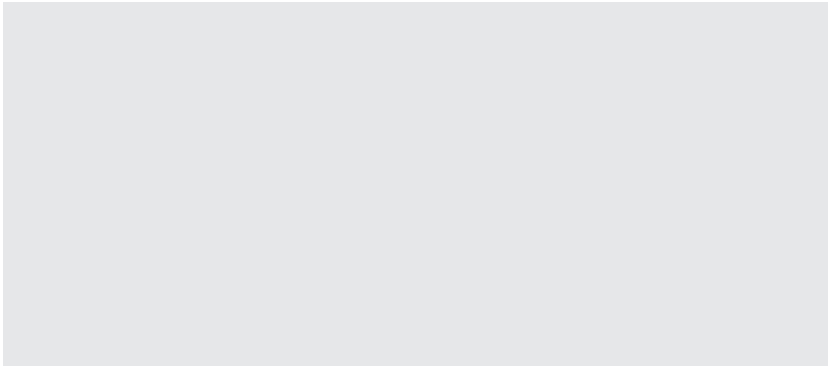
and a deduction of a prorated portion of:

- the contract administrative charge;
- the S_h Benefit rider charge;
- the S_h series rider charge; or
- Accumulation Protector Benefit rider charge.

Accumulation unit values will fluctuate due to:

- changes in fund net asset value;
- fund dividends distributed to the subaccounts;
- fund capital gains or losses;
- fund operating expenses; and/or
- mortality and expense risk fees.

Making the Most of Your Contract

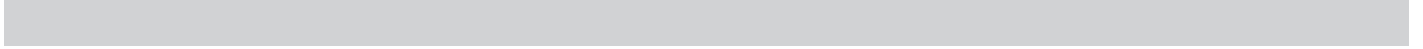


\$1.0%



We use descriptive terminology to describe each status. When you are in the On Track status we may refer to your withdrawal rate as “currently sustainable.” When you are in the Caution status, we refer to your withdrawal rate as “near a point where it may not be sustainable.” When you are in the Attention Needed status, we refer to your withdrawal rate as “may not be sustainable.” Finally, if your current withdrawal amount places you in the “More Available” status, we refer to you as having “more options available” because the Prudent Income Amount is at least 25% higher than your current withdrawal amount. These statuses, including the accompanying explanations, are merely descriptive and do not represent a specific level of actual sustainability or probability of your contract value not being depleted. Please note if you are in the “More Available” status and you utilize contract value for other purposes it may create adverse consequences in the future, including increasing the possibility and extent of future status changes and the possibility of running out of money prior to the end of the program.

The following  



Transferring Among Accounts

The transfer rights discussed in this section do not apply if you have selected one of the optional living benefit riders or the *S_hL a* benefit rider. For transfer rights involving investment options under optional living benefit riders or the *S_hL a* benefit rider, please see "Investment Allocation Restrictions for Certain Benefit Riders" section.

You may transfer contract value from any one subaccount or the regular fixed account, if available, to another subaccount before the annuitization start date. For *RAVA 5 A* and *RAVA 5 S* contracts, certain restrictions apply to transfers involving the regular fixed account. For *RAVA 5 A* contracts, the regular fixed account is not available. You may not transfer contract value to the Special DCA fixed account. You may not transfer contract value from

- You may not transfer contract values from the subaccounts or the regular fixed account into the Special DCA fixed account. However, you may transfer contract values as automated monthly transfers from the Special DCA fixed account to the subaccounts. (See “Special DCA Fixed Account.”)
- After the annuitization start date, you may not make transfers to or from the fixed account, but you may make transfers once per contract year among the subaccounts. During the annuity payout period, we reserve the right to limit the number of subaccounts in which you may invest. On the annuitization start date, you must transfer all contract value out of the Special DCA fixed account.

⁽¹⁾ All purchase payments received into the regular fixed account prior to your transfer request are considered your beginning of contract year value during the first contract year.

RAVA 5 Access

- Before the annuitization start date, you may transfer contract values between the subaccounts at any time.
- You may not make a transfer to the Special DCA fixed account. However, you may transfer contract values as automated monthly transfers from the Special DCA fixed account to the subaccounts. (See “Special DCA Fixed Account.”)
- After the annuitization start date, you may make transfers once per contract year among the subaccounts. During the annuity payout period, we reserve the right to limit the number of subaccounts in which you may invest. On the annuitization start date, you must transfer all contract value out of the Special DCA fixed account.

Market timing can reduce the value of your investment in the contract. If market timing causes the returns of an underlying fund to suffer, contract value you have allocated to a Subaccount that invests in that underlying fund will be lower too. Market timing can cause you, any joint owner of the contract and your beneficiary(ies) under the contract a financial loss.

Market timing may hurt the performance of an underlying fund in which a Subaccount invests in several ways, including but not necessarily limited to:

- diluting the value of an investment in an underlying fund in which a Subaccount invests;
- increasing the transaction costs and expenses of an underlying fund in which a Subaccount invests; and
- preventing the investment adviser(s) of an underlying fund in which a Subaccount invests from fully investing the assets of the Fund in accordance with the Fund’s investment objectives.

Funds available as investment options under the contract that invest in securities that trade in overseas securities markets may be at greater risk of loss from market timing, as market timers may seek to take advantage of changes in the values of securities between the close of overseas markets and the close of U.S. markets. Also, the risks of market timing may be greater for underlying funds that invest in securities such as small cap stocks, high yield bonds, or municipal securities, that may be traded infrequently.

We try to distinguish market timing from transfers that we believe are not harmful, such as periodic rebalancing for purposes of an 9(e)-00(suollcaptiol)-300dfolar-coest and 9(e)-00(su(r)-13.9(ebalancing)-300(p)0(r)-14.8(groom)-300(that)-300(may) rspfecuts.eso esunumber of transfers that coisttuters market timins. transfed ineaited a may be market timins. We seek tostrifact tef transfed privileges of f contract mkers oare thine

- not accepting hand-delivered transfer requests or requests made by overnight mail;
- not accepting telephone or electronic transfer requests;
- requiring a minimum time period between each transfer;
- not accepting transfer requests of an agent acting under power of attorney;
- limiting the dollar amount that you may transfer at any one time;
- suspending the transfer privilege; or
- modifying instructions under an automated transfer program to exclude a restricted fund if you do not provide new instructions.

Subject to applicable state law and the terms of each contract, we will apply the policy described above to all contract owners uniformly in all cases. We will notify you in writing after we impose any modification, restriction or suspension of your transfer rights.

Because we exercise discretion in applying the restrictions described above, we cannot guarantee that we will be able to

How to Request a Transfer or Surrender

1 B

Send your name, contract number, Social Security Number or Taxpayer Identification Number* and signed request for a transfer or surrender to:

70500 A **F** **C**
55474

Transfers or surrenders: \$250 or entire account balance

Transfers or surrenders: Contract value or entire account balance



- mailed to address of record.

E: We will charge you a fee if you request express mail delivery.

2 B

- request that payment be sent electronically to your bank;
- pre-authorization required.

We may choose to permit you to have checks issued and delivered to an alternate payee or to an address other than your address of record. We may also choose to allow you to direct wires or other electronic payments to accounts owned by a third-party. We may have additional good order requirements that must be met prior to processing requests to make any payments to a party other than the owner or to an address other than the address of record. These requirements will be designed to ensure owner instructions are genuine and to prevent fraud.

Normally, we will send the payment within seven days after receiving your request in good order. However, we may postpone the payment if:

- the NYSE is closed, except for normal holiday and weekend closings;
- trading on the NYSE is restricted, according to SEC rules;
- an emergency, as defined by SEC rules, makes it impractical to sell securities or value the net assets of the accounts; or
- the SEC permits us to delay payment for the protection of security holders.

We may also postpone payment of the amount attributable to a purchase payment as part of the total surrender amount until cleared from the originating financial institution.

TSA — Special Provisions

Participants in Tax-Sheltered Annuities

If the contract is intended to be used in connection with an employer sponsored 403(b) plan, additional rules relating to this contract can be found in the annuity endorsement for tax sheltered 403(b) annuities. Unless we have made special arrangements with your employer, the contract is not intended for use in connection with an employer sponsored 403(b) plan that is subject to the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). In the event that the employer either by affirmative election or inadvertent action causes contributions under a plan that is subject to ERISA to be made to this contract, we will not be responsible for any obligations and requirements under ERISA and the regulations thereunder, unless we have prior written agreement with the employer. You should consult with your employer to determine whether your 403(b) plan is subject to ERISA.

In the event we have a written agreement with your employer to administer the plan pursuant to ERISA, special rules apply as set forth in the TSA endorsement.

The employer must comply with certain nondiscrimination requirements for certain types of contributions under a TSA contract to be excluded from taxable income. You should consult your employer to determine whether the nondiscrimination rules apply to you.

The Code imposes certain restrictions on your right to receive early distributions from a TSA:

- Distributions attributable to salary reduction c00(y)0(ou.)TJ0—oiuy rmo is00(with)-3ht(•)-600(9ncDec300(taxm)-300(the)-s8mi

- If you encounter a financial hardship (as provided by the Code), you may be eligible to receive a distribution of all contract values attributable to salary reduction contributions made after Dec. 31, 1988, but not the earnings on them.
- Even though a distribution may be permitted under the above rules, it may be subject to IRS taxes and penalties (see "Taxes").
- The above restrictions on distributions do not affect the availability of the amount credited to the contract as of Dec. 31, 1988. The restrictions also do not apply to transfers or exchanges of contract value within the contract, or to another registered variable annuity contract or investment vehicle available through the employer.
- If the contract has a loan provision, the right to receive a loan is described in detail in your contract. Loans will not be available if you have a $S_{\dot{h}}$ series rider, APB rider or $S_{\dot{h}} L a$ benefit rider.

Changing the Annuitant

Benefits Available Under the Contract

The following table summarizes information about the benefits available under the Contract.

Benefit	Description	F	C F	B D
<p>D C A</p>	<p>Allows the systematic transfer of a specified dollar amount among the subaccounts or from the regular fixed account to one or more eligible subaccounts</p>	<p>N/A</p>	<p>N/A</p>	<ul style="list-style-type: none"> • Transfers not available to the regular fixed account • Transfers out of the regular fixed account, including automated transfers, are limited to 30% of regular fixed account value at the beginning of the contract year or \$10,000, whichever is greater • Not available with a living benefit
<p>C D (S DCA)</p>	<p>Allows the systematic transfer from the Special DCA fixed account to one or more eligible subaccounts</p>	<p>N/A</p>	<p>N/A</p>	<ul style="list-style-type: none"> • Must be funded with a purchase payment, not transferred contract value • Only 6-month and 12-month options are available • Transfers occur on a monthly basis and the first monthly transfer occurs one day after we receive your purchase payment
<p>A</p>	<p>Allows you to have your investments periodically rebalanced among the subaccounts to your pre-selected percentages</p>	<p>N/A</p>	<p>N/A</p>	<ul style="list-style-type: none"> • You must have \$2,000 in Contract Value to participate. • We require 30 days notice for you to change or cancel the program • You can request rebalancing to be done either quarterly, semiannually or annually

B		F	C F	B D
	Provides reporting and monitoring of withdrawals you take from your annuity	N/A	N/A	<ul style="list-style-type: none"> • Contract owners must be at least age 50 and no older than age 85 • Available only if the servicing broker-dealer on your contract is Ameriprise Financial Services, LLC • Not available with a living benefit • Not available if you are making substantially equal withdrawals • Not available if you have more than one systematic withdrawal program in place • Systematic withdrawals must be set up according to the all the terms of Income Guide • Your contract cannot have any loans
A	Allows automated partial surrenders from the contract	N/A	N/A	<ul style="list-style-type: none"> • Additional systematic payments are not allowed with automated partial surrenders • For contracts with a S_h rider you may set up automated partial surrenders up to the benefit available for withdrawals under the rider • May result in income taxes and IRS penalty on all or a portion of the amounts surrendered
C	Allows you to withdraw contract value without asurrender charge	N/A	N/A	<ul style="list-style-type: none"> • You must be confined to a hospital or nursing home for the prior 60 days or confinement began within 30 days following a 60 day confinement period • You must be under age 76 on the contract issue date and confinement must start after the contract issue date • Must receive your surrender request no later than 91 days after your release from the hospital or nursing home • Amount withdrawn must be paid directly to you

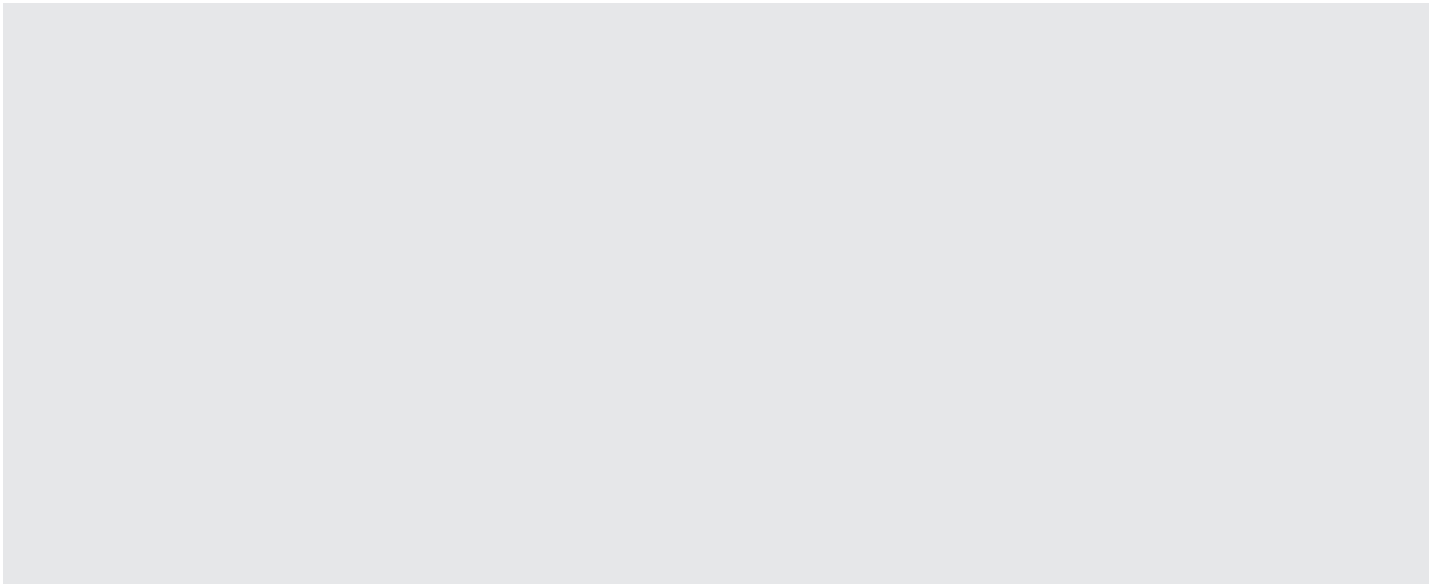
	Allows you to withdraw contract value without a surrender charge	N/A	N/A	<ul style="list-style-type: none"> Terminal Illness diagnosis must occur in after the first contract year Must be terminally ill and not expected to live more than 12 months Amount withdrawn must be paid directly to you
B D 79	Provides a guaranteed death benefit equal to the greater of the Return of Purchase Payment Value (ROPP) or Contract Value after any rider charges have been deducted	N/A	N/A	<ul style="list-style-type: none"> Withdrawals will proportionately reduce the benefit, which means your benefit could be reduced by more than the dollar amount of your withdrawals, and such reductions could be significant Annuitying the Contract terminates the benefit.
B D 80	Provides a minimum death benefit equal to the Contract Value after any rider charges have been deducted	N/A	N/A	<ul style="list-style-type: none"> Annuitying the Contract terminates the benefit
B				
B D	Provides a guaranteed death benefit equal to the greater of the Return of Purchase Payment Value (ROPP) or Contract Value after any rider charges have been deducted	0.35% of average daily contract value in the variable account	0.35%	<ul style="list-style-type: none"> Available if any owner is age 80 and older Must be elected at contract issue Not available with a S_h rider Withdrawals will proportionately reduce the benefit, which means your benefit could be reduced by more than the dollar amount of your withdrawals, and such reductions could be significant Annuitying the Contract terminates the benefit

<p>A D B</p>	<p>Increases the guaranteed death benefit to the highest anniversary contract value, adjusted for any partial surrenders</p>	<p>0.25% of average daily contract value in the variable account</p>	<p>0.25%</p>	<ul style="list-style-type: none"> • Available to owners age 79 and younger • Must be elected at contract issue • For contracts with applications signed on or after 4/30/2018, not available with a <i>S_h</i> rider • No longer eligible to increase on any contract anniversary following your 81st birthday

B		F	C F	B D
SecureSource LegacySM	For contracts with one of the S S iders increases the guaranteed death benefit to the highest anniversary contract value, adjusted for any partial surrenders.	0.25% of contract value or S S Legacy Death Benefit amount, whichever is greater	0.15%	<ul style="list-style-type: none"> • Must be elected at contract issue • Available only when

B		F	C F	B D
SecureSource 4 Plus NY	Provides lifetime minimum withdrawal benefit regardless of investment performance	2.75% of contract value or the Benefit Base, whichever is greater	1.50%	<ul style="list-style-type: none"> • Available to owners age 85 or younger • Must be elected at contract issue • Available as a Single Life or Joint Life option • Not available under an inherited qualified annuity • Subject to Investment Allocation restrictions • CerSinSs

A	B	C	D	E
	Provides 100% of initial investment or 90% of highest contract anniversary value (adjusted for partial surrenders) at the end of 10 year waiting period, regardless of investment performance	2.00% of contract value or the Minimum Contract Accumulation Value, whichever is greater	Varies by issue date and elective step up date	<ul style="list-style-type: none"> Available to owners age 80 or younger Must be elected at contract issue Not available with S_n Benefit or S_n series riders Wu57.7TD(2.00%)-300(of)TJ9-1.0IS57.7 300(ofdof)-30lif-1.1Tc0ange,(Res0-(is)nd)T 300(ofdof)-30lif-1.1Tc0ange,(Res0-(is)nd)T



For a spouse who continues the contract and is age 79 or younger, we set the ROPP value to the contract value on the date of the continuation after any rider charges have been deducted and after any increase to the contract value due to the death benefit that would otherwise have been paid.

After a covered life change other than for the spouse who continues the contract, if the prior owner and all current owners are eligible for the ROPP Death Benefit, we reset the ROPP value on the valuation date we receive your written request for the ownership change to the contract value after any rider charges have been deducted, if the contract value is less. If the prior owner was not eligible for the ROPP Death Benefit, but the new owner is eligible, we reset the ROPP value to the contract value after any rider charges have been deducted on the valuation date we receive your request for the ownership change.

E *[faded text]* **79** *[faded text]* :

A *[faded text]* :

- You purchase the contract with a payment of \$20,000.
- During the second contract year the contract value falls to \$18,000, at which point you take a \$1,500 partial surrender, leaving a contract value of \$16,500.

We calculate the death benefit as follows:

The total purchase payments minus adjustments for partial surrenders:

Total purchase payments		\$20,000
minus adjusted partial surrenders, calculated as:		
$\$1,500 \times \$20,000$	=	<u>-1,667</u>
<u>\$18,000</u>		

for a standard death benefit of: \$18,333

since this is greater than your contract value of \$16,500

If You Die Before the Annuitization Start Date

When paying the beneficiary, we will process the death claim on the valuation date our death claim requirements are fulfilled. We will determine the contract's value using the accumulation unit value we calculate on that valuation date. We pay interest, if any, at a rate no less than required by law. We will mail payment to the beneficiary within seven days after our death claim requirements are fulfilled. Death claim requirements generally include due proof of death and will be detailed in the claim materials we send upon notification of death.

When paying multiple beneficiaries, we will process the death claim of each beneficiary on the valuation date when a beneficiary provides us with complete death claim requirements. We will determine a beneficiary's proceeds using the accumulation unit value we calculate on that valuation date. The remaining contract value remains invested as was specified at time of death. We pay interest, if any, at a rate no less than required by law. We will mail payment to a beneficiary within seven days after our death claim requirements are fulfilled.

S *[faded text]* : If your spouse is sole primary beneficiary and you die before the annuitization start date, your spouse may keep the contract as owner with the contract value equal to the death benefit that would otherwise have been paid. To do this your spouse must, on the date our death claim requirements are fulfilled, give us written instructions to continue the contract as owner.

For RAVA 5 A *[faded text]*, there will be no surrender charges on the contract from that point forward unless additional purchase payments are made. For RAVA 5 S *[faded text]*, there will be no surrender charges on the contract from that point forward. If you elected any optional contract features or riders, your spouse will be subject to all limitations and/or restrictions of those features or riders just as if they were purchasing a new contract and the values may be reset

The information below has been revised to reflect proposed regulations issued by the Internal Revenue Service that describe the requirements for required minimum distributions when a person or entity inherits assets held in an IRA, 403(b) or qualified retirement plan. This proposal is not final and may change. Contract owners are advised to work with a tax professional to understand their required minimum distribution obligations under the proposed regulations and federal law. The proposed regulations can be found in the Federal Register, Vol. 87, No. 37, dated Thursday, February 24, 2022.

- **Spousal continuation**: If you have not elected an annuity payout plan, and if your spouse is the sole primary beneficiary, your spouse may either elect to treat the contract as his/her own (spousal continuation), so long as he or she is eligible to do so, or elect an annuity payout plan or another plan agreed to by us. If your spouse elects a payout option, the payouts must begin no later than the year in which you would have reached age 73. If you attained age 73 at the time of death, payouts must begin no later than Dec. 31 of the year following the year of your death. Your spouse may elect to assume ownership of the contract with the contract value equal to the death benefit that would otherwise have been paid. To do this your spouse must, on the date our death claim requirements are fulfilled, give us written instructions to continue the contract as owner. For RAVA 5 A ~~and a~~, there will be no surrender charges on the contract from that point forward unless additional purchase payments are made. For RAVA 5 S, there will be no surrender charges on the contract from that point forward. If you elected any optional contract features or riders, your spouse will be subject to all limitations and/or restrictions of those features or riders just as if they were purchasing a new contract and the values may be reset (see "Optional Living Benefits", "Optional Death Benefits" and "Benefits in the Case of Death — Standard Death Benefit"). If the death benefit applicable to the contract changes due to spousal continuation, the mortality and expense risk fee may change as well (see "Charges — Mortality and Expense Risk Fee"). If your spouse is the sole beneficiary and elects to treat the contract as his/her own as an inherited IRA, the S ~~and~~ S_h series rider will terminate. If you purchased this contract as an inherited IRA and your spouse is the sole beneficiary, he or she can elect to continue this contract as an inherited IRA. Your spouse must follow the schedule of minimum surrenders established

- **Annuitant's Election:** If you elect an annuity payout plan, the payouts to your beneficiary may continue depending on the annuity payout plan you elect, subject to adjustment to comply with the IRS rules and regulations.

If You Die After the Annuitization Start Date

If you die after the annuitization start date, the amount payable, if any, will depend on the annuity payment plan then in effect. Payments to beneficiaries are subject to adjustment to comply with the IRS rules and regulations.

Death of Owner: If the owner is the annuitant and dies after the annuitization start date, payments cease for lifetime only payment plans. Payments continue to the owner's beneficiaries for the remainder of any guarantee period or for the lifetime of a surviving joint annuitant, if any.

If the owner is not the annuitant and dies after the annuitization start date, payments continue to the beneficiaries according to the payment plan in effect.

The optional death benefits listed above must be elected at the time you purchase your contract. Once you elect a death benefit, you cannot change it; however the death benefit that applies to your contract may change due to an ownership change (see "Changing Ownership") or continuation of the contract by the spouse under the spousal continuation provision.

The death benefit determines the mortality and expense risk fee that is assessed against the subaccounts. We will base the benefit paid on the death benefit coverage in effect on the date of your death.

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SecureSource B

Return of Purchase Payments (ROPP) Death Benefit

The ROPP Death Benefit will pay your beneficiaries no less than your purchase payments, adjusted for surrenders. If you die before the annuitization start date and while this contract is in force, the death benefit will be the greatest of:

1. the contract value after any rider charges have been deducted, or
2. the ROPP Value.

For a spouse who continues the contract and is age 80 or older, we reset the ROPP value to the contract value on the date of the continuation after any rider charges have been deducted and after any increase to the contract value due to the death benefit that would otherwise have been paid. If the spouse who continues the contract is age 79 or younger, the ROPP Death Benefit will terminate and the Standard Death Benefit will apply.

After a covered life change other than for the spouse who continues the contract, if any owner is age 80 or older we reset the ROPP value on the valuation date we receive your request for the ownership change to the contract value after any rider charges have been deducted, if the contract value is less.

If all owners are age 79 or younger, the ROPP Death Benefit will terminate and the Standard Death Benefit will apply.

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The rider cannot be terminated either by you or us except as follows:

1. **Death Benefit**: After the death benefit is payable, the rider will terminate.
2. **Spouse's Option to Continue Contract**: After the death benefit is payable, unless the covered spouse continues the contract as described in the spouse's option to continue contract provision, the rider will terminate.
3. On the annuitization start date the rider will terminate.
4. In relation to certain increases to the annual rider fee as described in the **SecureSource Life Benefit Rider Charge** provision, your written request will terminate the rider.
5. Reduction of the contract value to zero will terminate the rider.
6. Termination of the **SecureSource** series rider for any reason will also terminate the **SecureSource Life** benefit rider.
7. Termination of the contract for any reason will terminate the rider.

Upon termination of this rider, any additional death benefit provided by the rider will not be payable upon the annuitant's death. Upon termination, this rider may not be reinstated.

For an example, please see Appendix D.

Optional Living Benefits

(**SecureSource Life Benefit Rider**, **1, 2017**)

If you bought a contract prior to May 1, 2017 with an optional guaranteed minimum withdrawal benefit, please use the following table to review the disclosure that applies to the optional benefit you purchased. If you are uncertain as to which optional benefit you purchased, ask your financial advisor, or contact us at the telephone number or address shown on the first page of this prospectus.

Contract Date	Optional Benefit	Disclosure
May 4, 2015 – April 30, 2017	SecureSource 4 NY / SecureSource 4 P NY	Appendix E
Prior to May 4, 2015	SecureSource 3 NY	Appendix E

Optional Living Benefits

(**SecureSource Life Benefit Rider**, **1, 2017**)

The Optional Living Benefits offered under your contracts on or after May 1, 2017 are described in the sections below.

SecureSource Series Rider Terms

The following key terms are associated with the following **SecureSource** riders: **SecureSource 4 NY** and **SecureSource 4 P NY** (available on or after May 1, 2017); and **SecureSource C NY** and **SecureSource C P NY** (available on or after April 30, 2018):

Age Bands

Age Bands: are the age ranges shown in your contract data. For **SecureSource 4 NY** and **SecureSource 4 P NY**, each Age Band is associated with two components of your Lifetime Payment Percentage, a Minimum Lifetime Payment Percentage and a potential Income Bonus. In addition to your age, other factors determine when you move to a higher Age Band.

Annual Credit: an amount that can be added to the Benefit Base on rider anniversaries during a Credit Period, subject to limitations. The Annual Credit is 6% for **SecureSource 4 NY** and **SecureSource C NY**. The Annual Credit is 7% for **SecureSource 4 P NY** and **SecureSource C P NY**. Investment performance and Excess Withdrawals may reduce or eliminate the benefit of any Annual Credits. Annual Credits increase the lifetime benefit but may result in higher rider charges that may exceed the benefit from the Annual Credits.

Current Annual Payment (**CA**): the lifetime benefit amount available for withdrawal each contract year. For **SecureSource 4 NY** and **SecureSource 4 P NY**, please note that it may also be referred to as "Current Annual Payment" where your values are displayed in correspondence or on the secure site.

Annual Step-Up: an increase in the Benefit Base and/or the Principal Back Guarantee, that is available on each rider anniversary if your contract value increases above guaranteed amounts, subject to certain conditions. If the Benefit Base increases due to an Annual Step-Up, a Credit Period will restart and if you are eligible for a higher Age Band, the Lifetime Payment Percentage may increase.

B, **B** (BB): used to determine the Annual Lifetime Payment and the annual rider charge. The BB is separate

The SecureSource $S_{\overline{h}}$ NY rider may be ~~_____~~ for you if:

- you anticipate the need for early or Excess Withdrawals; or
- you want to invest in funds other than the approved investment options. For a list of currently approved investment options, see “Investment Allocation Restrictions for Certain Benefit Riders”.

The SecureSource Core NY rider guarantees that, regardless of investment performance, you may take withdrawals up to the lifetime benefit amount each contract year after the lifetime benefit is established. Your age at the time of the first withdrawal will determine the Age Band for as long as benefits are payable except as described in the Lifetime Payment Percentage provision (see “Lifetime Payment Percentage” below).

As long as your total withdrawals during the contract year do not exceed the lifetime benefit amount, you will not be assessed a surrender charge. If you withdraw a larger amount, the excess amount will be assessed any applicable surrender charges and benefits will be reduced in accordance with Excess Withdrawal Processing. At any time, you may withdraw any amount up to your entire surrender value, subject to Excess Withdrawal Processing under the rider (see “Determination of Adjustments of Benefit Values”).

Subject to conditions and limitations, the rider also guarantees that you or your beneficiary will get back purchase payments you have made, increased by Annual Step-Ups, through withdrawals and/or payments by us over time. Any amount we pay in excess of your contract value is subject to our financial strength and claims-paying ability.

Subject to conditions and limitations, the lifetime benefit amount can be increased if an Annual Credit is available or your contract value has increased above the guaranteed amount on a rider anniversary. The Principal Back Guarantee can also be increased if an Annual Step-up occurs on a rider anniversary.

Your benefits under the rider can be reduced if you:

- withdraw more than the allowed withdrawal amount in a contract year, or
- take withdrawals before the lifetime benefit is available.

~~_____~~ **SecureSource Core NY** ~~_____~~

~~_____~~ **A A AB** ~~_____~~

There are two $S_{\overline{h}}$ $C_{\overline{h}}$ NY riders available under your contract:

- $S_{\overline{h}}$ $C_{\overline{h}}$ NY – Single Life
- $S_{\overline{h}}$ $C_{\overline{h}}$ NY – Joint Life

The information in this section applies to both $S_{\overline{h}}$ $C_{\overline{h}}$ NY riders, unless otherwise noted.

For the purpose of this rider, the term “withdrawal” has the same meaning as the term “surrender” in the contract or any other riders.

The $S_{\overline{h}}$ $C_{\overline{h}}$ NY — Single Life rider covers one person who is named at contract issue. Joint ownership and joint annuitants are not allowed for $S_{\overline{h}}$ $C_{\overline{h}}$ NY — Single Life rider.

The $S_{\overline{h}}$ $C_{\overline{h}}$ NY — Joint Life Rider covers two spouses jointly who are named at contract issue. You may elect only the $S_{\overline{h}}$ $C_{\overline{h}}$ NY — Single Life rider or the $S_{\overline{h}}$ $C_{\overline{h}}$ NY — Joint Life rider, not both, and you may not switch riders later. You must elect the rider when you purchase your contract. The rider effective date will be the contract issue date.

The $S_{\overline{h}}$ $C_{\overline{h}}$ NY rider is an optional benefit that you may select for an additional annual charge if:

- Your contract application is signed on or after April 30, 2018;
- **Single Life:** you are 85 or younger on the date the contract is issued; or
- **Joint Life:** you and your spouse are 85 or younger on the date the contract is issued.

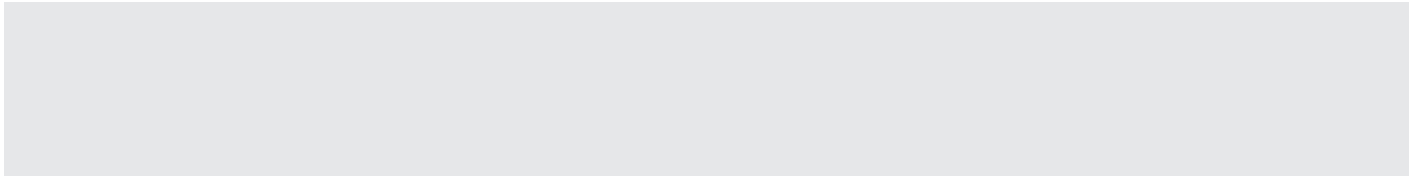
Issue ages from 81 through 85 require prior approval.

The $S_{\overline{h}}$ $C_{\overline{h}}$ NY riders are not available under an inherited qualified annuity or with ~~_____~~ JT(T-13.($S_{\overline{h}}$)-1 JT(T- 8(20

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Single Life only: C : the person whose life is used to determine the Annual Lifetime Payment, and the



fee has been declined, and if the Covered Person's new attained age (**Joint Life**: younger Covered Spouse's attained age) is in a higher Age Band, then the higher Age Band will be used to determine the appropriate Lifetime Payment Percentage.

- Upon Annual Step-Ups (see "Annual Step-ups" below).
- For the Joint life rider, upon death or change in marital status: In the event of death or dissolution of marriage: (A) If no withdrawal has been taken since the ALP was established and no increase in the annual rider fee has been declined, the Lifetime Payment Percentage will be reset based on the Age Band for the remaining covered spouse's attained age. (B) If the ALP is not established but the remaining covered spouse has reached the youngest age in the first Age Band, the remaining covered spouse's attained age will be used to determine the Age Band for the Lifetime Payment Percentage. In the event of remarriage of the covered spouses to each other, the Lifetime Payment Percentage used is the percentage for the younger covered spouse's attained age.

D ~~_____~~ **A** ~~_____~~ **B** ~~_____~~ : Your lifetime benefit values are determined at the following times and are subject to a maximum amount of \$20 million each:

1. ~~_____~~ **A** ~~_____~~ : The CB, BB and PBG are set equal to the initial purchase payment.
2. ~~_____~~ : The BB and PBG will be increased by the amount of each additional purchase payment. If the CB is greater than zero, the CB will be increased by the amount of each additional purchase payment. See "Buying Your Contract — Purchase Payments" for purchase payment limitations.
3. ~~_____~~ : If the CB is greater than zero, Annual Credits will not be added to the BB on the following rider anniversary. The BB, CB and PBG can be adjusted, but they will not be less than zero.
 - (A) If the ALP is not established, Excess Withdrawal Processing will occur as follows. The BB and CB will be reduced by the same proportion that the contract value is reduced. The proportional amount deducted is the "adjustment for withdrawal" calculated as follows:

~~_____~~ where:

- ~~_____~~ = the amount of the withdrawal
- ~~_____~~ = the CB or BB (as applicable) on the date of (but prior to) the withdrawal
- ~~_____~~ = the contract value on the date of (but prior to) the withdrawal.

The PBG will be reduced by the greater of (1) the amount of the withdrawal or (2) the "adjustment for withdrawal" substituting the PBG for the CB or BB.

- (B) If the ALP is established and the withdrawal is less than or equal to the RALP, the BB and CB do not change and the PBG is reduced by the amount of the withdrawal.
- (C) If the ALP is established and the withdrawal is greater than the RALP, Excess Withdrawal Processing will occur, and the BB and CB will be reduced by an amount calculated as follows:

~~_____~~ where:

- ~~_____~~ = the amount of the withdrawal minus the RALP
- ~~_____~~ = the BB or CB (as applicable) on the date of (but prior to) the withdrawal
- ~~_____~~ = the contract value on the date of (but prior to) the withdrawal minus the RALP.

The PBG will be reduced by the greater of (1) the amount of the withdrawal or (2) the RALP plus the excess withdrawal processing amount calculated above, substituting the following for "e" in the formula: the PBG on the date of (but prior to) the withdrawal minus the RALP.

A ~~_____~~ : The following describes how the BB, CB and PBG are calculated on rider anniversaries, subject to the maximum amount of \$20 million for each, and how the Lifetime Payment Percentage can change on rider anniversaries.

- **A** ~~_____~~ **C** ~~_____~~ : If you did not take any withdrawals during the prior contract year and you did not decline any increase to the annual rider fee, Annual Credits may be available.
 - (A) On the first rider anniversary
The Annual Credit equals the CB 180 days following the rider effective date multiplied by 6% for the first rider anniversary.
 - **Single Life**: The BB will be increased by the Annual Credit.

- **Annual Credit:** The BB will be set to the greater of the current BB, or the BB 180 days following the rider effective date increased by the Annual Credit and any additional purchase payments 180 days following the rider effective date.

(B) On any other rider anniversary during a Credit Period

The Annual Credit equals the CB as of the prior rider anniversary multiplied by the 6% Annual Credit percentage.

- **Single Life:** The BB will be increased by the Annual Credit.
- **Joint Life:** The BB will be set to the greater of the current BB, or the BB on the prior rider anniversary increased by the Annual Credit and any additional purchase payments since the prior rider anniversary.

If the CB is greater than zero, the CB will be reset to zero on the last rider anniversary of a Credit Period after any adjustment to the BB, and there will be no additional Annual Credits unless the Credit Period restarts due to a step-up of the BB.

The CB will be permanently reset to zero on the later of: (A) the owner's 95th birthday or (B) the 12th rider anniversary.

- **Annual Step-Up:** Beginning with the first rider anniversary, an Annual Step-Up may be available. If you decline any increase to the annual rider fee, future Annual Step-Ups will no longer be available. The Annual Step-Up will take place on any rider anniversary where the contract value (after charges are deducted) is greater than the PBG or the BB after any Annual Credit is added. If an Annual Step-Up is executed, the PBG, BB and Lifetime Payment Percentage will be adjusted as follows: The PBG will be increased to the contract value, if greater. The BB (after any Annual Credit is added) will be increased to the contract value, if the contract value is greater. The CB will be increased to the contract value and the Credit Period will restart, if there is an increase to BB due to an Annual Step-Up. If the covered person's attained age (Joint Life: younger covered spouse's attained age) on the rider anniversary is in a higher Age Band and (1) there is an increase to BB due to an Annual Step-Up or (2) the BB is at the maximum of \$20,000,000 so there was no Annual Step-Up of the BB, then the higher Age Band will be used to determine the appropriate Lifetime Payment Percentage, regardless of any prior withdrawals.

E

(D): If you are taking RMDs from your contract and your RMD calculated separately for your contract is greater than the Annual Lifetime Payment, the portion of your RMD that exceeds the benefit amount will not be subject to Excess Withdrawal Processing provided that the following conditions are met:

- The Annual Lifetime Payment is established;
- The RMD is for your contract alone;
- The RMD is based on your recalculated life expectancy taken from the Uniform Lifetime Table under the Code; and
- The RMD amount is otherwise based on the requirements of section 401(a) (9), related Code provisions and regulations thereunder that were in effect on the contract date.

If the Annual Lifetime Payment is not established, the RMD will be subject to Excess Withdrawal Processing. RMD rules follow the calendar year which most likely does not coincide with your contract year and therefore may limit when you can take your RMD and not be subject to Excess Withdrawal Processing. See Appendix F for additional information.

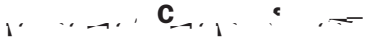
C **(S** **C** **D** **S** **C** **):**

Single Life: If a surviving spouse elects to continue the contract and continues the contract as the new owner under the spousal continuation provision of the contract, the $S \rightarrow S_n \rightarrow C_n$ NY— Single Life rider terminates.

Joint Life: If a surviving spouse is a covered spouse and elects the spousal continuation provision of the contract as the new owner, the $S \rightarrow S_n \rightarrow C_n$ NY— Joint Life rider also continues. The surviving covered spouse can name a new beneficiary; however, a new covered spouse cannot be added to the rider. After the death of the last covered spouse, the rider will terminate.

If you did not decline an increase to the annual rider fee, at the time of spousal continuation, a step-up may be available. All Annual Step-Up rules (see "Rider Anniversary Processing — Annual Step-Up" heading above) also apply to the spousal continuation step-up except that the RALP will be reduced for any prior withdrawals in that contract year. Also, the Credit Period will restart on the next contract anniversary. The spousal continuation step-up is processed on the valuation date spousal continuation is effective.

(S): There is no minimum contract value requirement following a partial surrender. Surrenders will be taken from all accounts and the variable subaccounts in the same proportion as your interest in each bears to the contract value, unless you specify otherwise.

A  C

This rider also provides a guaranteed benefit base amount, provided no withdrawals are taken and the rider does not terminate before a specified date. (see Base Doubler below)

The $S \rightarrow S_h \rightarrow C_h \rightarrow P \rightarrow NY$ rider may be appropriate for you if:

- you intend to make periodic withdrawals from your annuity contract; and
- you wish to ensure that market performance will not adversely affect your ability to withdraw income over your lifetime.

The $S \rightarrow S_h \rightarrow C_h \rightarrow P \rightarrow NY$ rider may be _____ for you if:

- you anticipate the need for early or Excess Withdrawals; or
- you want to invest in funds other than the approved investment options. For a list of currently approved investment options, see “Investment Allocation Restrictions for Certain Benefit Riders”.

The $S \rightarrow S_h \rightarrow C_h \rightarrow P \rightarrow NY$ rider guarantees that, regardless of investment performance, you may take withdrawals up to the lifetime benefit amount each contract year. Your age at the time of the first withdrawal will determine the Age Band for as long as benefits are payable except as described in the Lifetime Payment Percentage provision (see “Lifetime Payment Percentage” below).

As long as your total withdrawals during the contract year do not exceed the lifetime benefit amount, you will not be assessed a surrender charge. If you withdraw a larger amount, the excess amount will be assessed any applicable surrender charges and benefits will be reduced in accordance with Excess Withdrawal Processing. At any time, you may withdraw any amount up to your entire surrender value, subject to Excess Withdrawal Processing under the rider (see “Determination of Adjustments of Benefit Values”).

Subject to conditions and limitations, the rider also guarantees that you or your beneficiary will get back purchase payments you have made, increased by Annual Step-Ups, through withdrawals and/or payments by us over time. Any amount we pay in excess of your contract value is subject to our financial strength and claims-paying ability.

Subject to conditions and limitations, the lifetime benefit amount can be increased if an Annual Credit is available, a Base Doubler is applied, or your contract value has increased above the guaranteed amount on a rider anniversary. The Principal Back Guarantee can also be increased if an Annual Step-up occurs on a rider anniversary.

Your benefits under the rider can be reduced if you withdraw more than the allowed withdrawal amount in a contract year.

SecureSource Core Plus NY

A A AB

There are two $S \rightarrow S_h \rightarrow C_h \rightarrow P \rightarrow NY$ riders available under your contract:

- $S \rightarrow S_h \rightarrow C_h \rightarrow P \rightarrow NY$ – Single Life
- $S \rightarrow S_h \rightarrow C_h \rightarrow P \rightarrow NY$ – Joint Life

The information in this section applies to both $S \rightarrow S_h \rightarrow C_h \rightarrow P \rightarrow NY$ riders, unless otherwise noted.

For the purpose of this rider, the term “withdrawal” has the same meaning as the term “surrender” in the contract or any other riders

The $S \rightarrow S_h \rightarrow C_h \rightarrow P \rightarrow NY$ — Single Life rider covers one person who is named at contract issue. Joint ownership and joint annuitants are not allowed for $S \rightarrow S_h \rightarrow C_h \rightarrow P \rightarrow NY$

Joint Life: B & D : If the Base Doubler is greater than zero, the Base Doubler Date may be reset in the event of: (1) dissolution of marriage; or (2) a covered spouse's death when the death benefit is not payable. On the date we receive written notification of these events, the Base Doubler Date will be set to the later of: (1) the rider anniversary on or following the 70th birthday of the remaining covered spouse; (2) the 12th rider anniversary; or (3) the next rider anniversary.

The Base Doubler Date may also be reset if there is a spousal continuation. See the Spouse's Option to continue contract provision.

In the event of remarriage of the covered spouses to each other before the Base Doubler Date, the Base Doubler Date will be reset to the later of the 12th rider anniversary or the rider anniversary on or following the 70th birthday of the younger covered spouse.

D : Your lifetime benefit values are determined at the following times and are subject to a maximum amount of \$20 million each:

1. **A**

The CB, BB and PBG are set equal to the initial purchase payment.

The Base Doubler is set equal to the initial purchase payment multiplied by the applicable Base Doubler Percentage, as shown in the table below.

Purchase Payments	Base Doubler Percentage
Payments received before the first rider anniversary	200%
Payments received thereafter	100%

2. **B**

The BB and PBG will be increased by the amount of each additional purchase payment.

If the CB is greater than zero, the CB will be increased by the amount of each additional purchase payment.

If the Base Doubler is greater than zero, the Base Doubler will be increased by the amount of each additional purchase payment multiplied by the applicable Base Doubler Percentage as shown in the table above.

- **Annual Credit** : If you did not take any withdrawals during the prior contract year and you did not decline any increase to the annual rider fee, Annual Credits may be available.

(A) On the first rider anniversary

The Annual Credit equals the CB 180 days following the rider effective date multiplied by 7% for the first rider anniversary.

The BB will be set to the greater of:

- (i) the current BB, or
- (ii) the BB 180 days following the rider effective date increased by the Annual Credit and any additional

C **C** **D** **S** **C** ():

Single Life: If a surviving spouse elects to continue the contract and continues the contract as the new owner under the spousal continuation provision of the contract, the $S \rightarrow S_h \rightarrow C_h \rightarrow P \rightarrow NY$ — Single Life rider terminates.

Joint Life: If a surviving spouse is a covered spouse and elects the spousal continuation provision of the contract as the new owner, the $S \rightarrow S_h \rightarrow C_h \rightarrow P \rightarrow NY$ — Joint Life rider also continues. The surviving covered spouse can name anew owner

- continue the contract under the spousal continuation option.

The beneficiary may elect the Principal Back Guarantee under this rider if payments begin no later than one year after your death and the payout period does not extend beyond the beneficiary's life or life expectancy. If elected, the BB on the date of death multiplied by the Minimum Lifetime Payment Percentage on the date of death will be paid annually until total payments to the beneficiary are equal to the PBG.

- After the date of death, if the CB and Base Doubler are greater than zero, the CB and Base Doubler will be permanently reset to zero, and there will be no additional Annual Credits or Annual Step-Ups and no Base Doubler will be applied.
- The ALP is recalculated based on the Minimum Lifetime Payment Percentage and fixed for as long as payments are made.
- The amount paid in the current contract year will be reduced for any prior withdrawals in that year.

A **C**

Joint Life: In order to maintain the joint life benefit, the surviving covered spouse must be able to continue the contract under the spousal continuation provision. Therefore, only ownership arrangements that permit such continuation are allowed at rider issue. If the owner on the rider effective date is a natural person, only the covered spouses can be owners at rider issue. If there is a non-natural or a revocable trust owner, one of the covered spouses must be the annuitant at rider issue.

A : If your annuitization start date is the maximum annuitization start date, you can choose one of the payout options available under the contract or an alternative fixed annuity payout option available under the S S_n C_n P NY rider (see "The Annuitization Start Date"). If you elect an annuitization start date that is earlier than the maximum annuitization start date, the alternative fixed annuity payout option under the S S_n C_n P NY rider is not available.

Under the rider's payout option, you will receive the Annual Lifetime Payment recalculated based on the Minimum Lifetime Payment Percentage, each contract year until the later of the death of the covered person (Joint Life: both covered spouses) or depletion of the Principal Back Guarantee. The amount paid in the current contract year will be reduced for any prior withdrawals in that year. These annualized amounts will be paid in monthly installments. If the monthly payment is less than \$100, we have the right to change the frequency, but no less frequently than annually. If the monthly payment is less than \$20, we have the right to make a lump sum payment equal to the present value of any remaining future payments. The present value will be calculated on the same mortality and interest rate basis used in Plan B in the contract. For more information about payout plans, please see "The Annuity Payout Period - Annuity Payout Plans."

If you choose to receive the ALP rather than a payout option available under the contract, all other contract features, rider features and charges terminate after the annuitization start date except for the PBG.

The rider payout option may be greater or less than other payout options available under the contract. You should consider your payout options carefully and consult your financial advisor before making a determination.

DE E A

The S S_n C_n P NY rider cannot be terminated either by you or us except as follows:

- **Single Life:** after the death benefit is payable, the rider will terminate.
- **Single Life:** spousal continuation will terminate the rider.
- **Single Life:** after the death of the Covered Person, the rider will terminate.
- **Joint Life:** after the death of the last covered spouse, the rider will terminate.
- **Joint Life:** After the death benefit is payable the rider will terminate if anyone other than a covered spouse continues the contract. However, if the covered spouse continues the contract as an inherited IRA or as a beneficiary of a participant in an employer sponsored retirement plan, the rider will terminate.
- On the annuitization start date, the rider will terminate, if you choose a payout option available under the contract.
- You may terminate the rider if your annual rider fee after any increase is more than 0.25 percentage points higher than your fee before the increase. (See "Charges — S S_n C_n P NY rider charge").
- When the contract value is reduced to zero as a result of an Excess Withdrawal as described in the Rules for Surrender Section above, the rider will terminate.
- Termination of the contract for any reason will terminate the rider.

For an example, see Appendix D.





SecureSource 4 NY Rider (AA 5 A)







The SecureSource 4 NY rider is an optional benefit that you can elect at time of application for an additional charge. The SecureSource 4 NY rider may not be purchased with the optional SecureSource C NY rider, SecureSource C P NY rider, SecureSource 4 P NY rider or Accumulation Protector Benefit rider. Effective April 30, 2018, SecureSource 4 NY rider may not be purchased with the optional ROPP Death Benefit and MAV Death Benefit. This benefit is intended to provide to you, after the lifetime benefit is established, a specified withdrawal amount annually for life, even if your contract value is zero, subject to the terms and provisions described in this section. Lifetime payments will be made by us in the event your contract value is depleted. If you die before the contract value is depleted, you will not receive any monetary value from the rider. Additionally, this benefit offers an Annual Credit feature to help in low or poor performing markets and a step-up feature to lock in contract anniversary gains to increase the Benefit Base. The contract and rider will terminate if the contract value goes to zero due to an excess withdrawal. If the contract value is reduced to zero as a result of market performance, fees or charges, or a withdrawal that is less than or equal to the Remaining Annual Lifetime Payment, then the owner will receive the Annual Lifetime Payment as described in the "Other provisions – Rules for Surrender".



The SecureSource 4 NY rider may be appropriate for you if:

The information in this section applies to both S  S_h  4 NY riders, unless otherwise noted.

For the purpose of this rider, the term “withdrawal” has the same meaning as the term “surrender” in the contract or any other riders

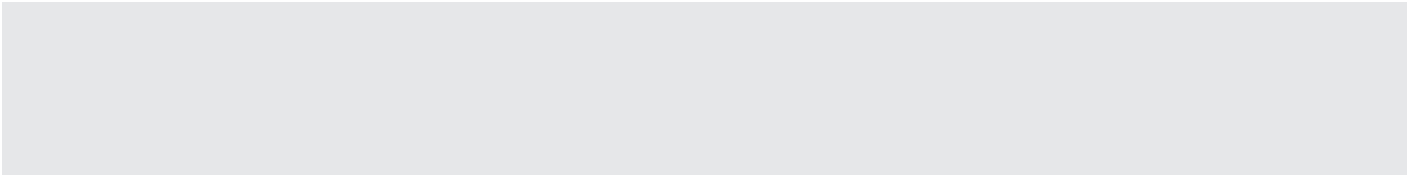
The S  S_h  4 NY — Single Life rider covers one person who is named at contract issue. Joint ownership and joint annuitants are not allowed for S  S_h  4 NY — Single Life rider.

The S  S_h  4 NY — Joint Life Rider covers two spouses jointly who are named at contract issue. You may elect only the S  S_h  4 NY — Single Life rider or the S  S_h  4 NY — Joint Life rider, not both, and you may not switch riders later. You must elect the rider when you purchase your contract. The rider effective date will be the contract issue date.

The S  S_h  4 NY rider is an optional benefit that you may select for an additional annual charge if:

- Your contract application is signed on or after May 1, 2017;
- **Single Life:** you are 85 or younger on the date the contract is issued; or
- **Joint Life:** you and your spouse are 85 or younger on the date the contract is issued.

- Following dissolution of marriage of the covered spouses, then either (a) the date we receive a written request if the remaining covered spouse who is the owner (or annuitant in the case of nonnatural or revocable trust



The BB will be set to the greater of:

- (i) the current BB, or
- (ii) the BB on the prior rider anniversary increased by the Annual Credit and any additional purchase payments since the prior rider anniversary.

The WAB will be set as follows:

- (A) if no withdrawals have been taken, the WAB will be set to the BB determined above, or
- (B) if any withdrawals have been taken, the WAB will be set to the amount as calculated below:

$\frac{WAB - BB}{BB}$ where:

- WAB = the WAB on the rider anniversary (but prior to rider anniversary processing)
- BB = the BB determined above
- BB = the BB on the rider anniversary (but prior to rider anniversary processing)

Also, the Credit Period will restart on the next contract anniversary. The WAB, if greater than zero, will be increased to the contract value if the contract value is greater. The spousal continuation step-up is processed on the valuation date spousal continuation is effective.



A **C**

Joint Life: In order to maintain the joint life benefit, the surviving covered spouse must be able to continue the contract under the spousal continuation provision. Therefore, only ownership arrangements that permit such continuation are allowed at rider issue. If the owner on the rider effective date is a natural person, only the covered spouses can be owners at rider issue. If there is a non-natural or a revocable trust owner, one of the covered spouses must be the annuitant at rider issue.

A : If your annuitization start date is the maximum annuitization start date, you can choose one of the payout options available under the contract or an alternative fixed annuity payout option available under the $S \swarrow S_h \swarrow 4 NY$ rider (see "The Annuitization Start Date"). If you elect an annuitization start date that is earlier than the maximum annuitization start date, the alternative fixed annuity payout option under the $S \swarrow S_h \swarrow 4 NY$ rider is not available.

Under the rider's payout option, you will receive the Annual Lifetime Payment recalculated based on the Minimum Lifetime Payment Percentage, each contract year until the later of the death of the covered person (**Joint Life:** both covered spouses) or depletion of the Principal Back Guarantee. The amount paid in the current contract year will be reduced for any prior withdrawals in that year. These annualized amounts will be paid in monthly installments. If the monthly payment is less than \$100, we have the right to change the frequency, but no less frequently than annually. If the monthly payment is less than \$20, we have the right to make a lump sum payment equal to the present value of any remaining future payments. The present value will be calculated on the same mortality and interest rate basis used in Plan B in the contract. For more information about annuity payout plans, please see "The Annuity Payout Period - Annuity Payout Plans."

If you choose to receive the ALP rather than a payout option available under the contract, all other contract features, rider features and charges terminate after the annuitization start date except for the PBG.

The rider payout option may be greater or less than other payout options available under the contract. You should consider your payout options carefully and consult your financial advisor before making a determination.

DE E A

The $S \swarrow S_h \swarrow 4 NY$ rider cannot be terminated either by you or us except as follows:



- **Single Life:** after the death benefit is payable, the rider will terminate, even if the Covered Person is still living.
- **Single Life:** spousal continuation will terminate the rider, even if the Covered Person is still living.
- **Single Life:** after the death of the Covered Person, the rider will terminate.
- **Joint Life:** after the death of the last covered spouse, the rider will terminate.
- **Joint Life:** After the death benefit is payable the rider will terminate if anyone other than a covered spouse continues the contract. However, if the covered spouse continues the contract as an inherited IRA or as a beneficiary of a participant in an employer sponsored retirement plan, the rider will terminate.
- On the annuitization start date, the rider will terminate if you choose a payout option available under the contract.
- You may terminate the rider if your annual rider fee after any increase is more than 0.25 percentage points higher than your fee before the increase. (See "Charges — $S \swarrow S_h \swarrow 4 NY$ riders charge").
- When the contract value is reduced to zero as a result of an Excess Withdrawal as described in the Rules for Surrender Section above, the rider will terminate.
- Termination of the contract for any reason will terminate the rider.

For an example, see Appendix D.

S **S_h** **4 P** **NY Rider** (**AA5A**)

The $S \swarrow S_h \swarrow 4 P$ NY rider is an optional benefit that you can elect at time of application for an additional charge. The $S \swarrow S_h \swarrow 4 P$ NY rider may not be purchased with the optional $S \swarrow S_h \swarrow C_h$ NY rider, SecureSource Core Plus NY rider, $S \swarrow S_h \swarrow 4 NY$ rider or Accumulation Protector Benefit rider. Effective April 30, 2018, $S \swarrow S_h \swarrow 4 P$ NY rider may not be purchased with the optional ROPP Death Benefit and MAV Death Benefit. This benefit is intended to provide to you, a specified withdrawal amount annually for life, even if your contract value is zero, subject to the terms and provisions described in this section. Lifetime payments will be made by us in the event your contract value is depleted. If you die before the contract value is depleted, you will not receive any monetary value from the rider. Additionally, this benefit offers an Annual Credit feature to help in low or poor performing markets and a step-up feature to lock in contract anniversary gains to increase the Benefit Base. The contract and rider will terminate if the contract value goes to zero due to an excess withdrawal. If the contract value is reduced to zero as a result of market performance, fees or charges, or a withdrawal that is less than or equal to the Remaining Annual

Lifetime Payment, then the owner will receive the Annual Lifetime Payment as described in the “Other provisions – Rules for Surrender”. This rider also provides a guaranteed benefit base amount, provided no withdrawals are taken and the rider does not terminate before a specified date. (see Base Doubler below)

The S  S_h  4 P  NY rider may be **appropriate** for you if:

- **Single Life:** covered person must be at least age 58 but not older than 85 on the date the contract is issued; or
- **Joint Life:** covered spouses must be at least age 58 but not older than 85 on the date the contract is issued.

Issue ages from 81 through 85 require prior approval.

The **Single Life** NY riders are not available under an inherited qualified annuity or with RAVA 5 A.

The **Single Life** NY rider guarantees that, regardless of the investment performance of your contract, you will be able to withdraw up to a certain amount each year from the contract before the annuitization start date until:

- **Single Life:** death (see “At Death” heading below).
- **Joint Life:** the death of the last surviving covered spouse (see “Joint Life only: Covered Spouses” and “At Death” headings below). If there has been an ownership change, the death of the new owner will also terminate the rider.

SecureSource 4 Plus NY

Single Life only: C

: the person whose life is used to determine the Annual Lifetime Payment, and the duration of the ALP payments (see “Annual Lifetime Payment (ALP)” heading below). The covered person is established on the rider effective date and cannot be changed. The covered person is the contract owner on the rider effective date. If the owner on that date is a nonnatural person (e.g., an irrevocable trust or corporation) or a revocable trust, the covered person is the annuitant.

Joint Life only: C: the contract owner on the rider effective date and their spouse, as named on the application for as long as the marriage is valid and remains in effect. If the contract owner on the rider effective date is a nonnatural person (e.g., an irrevocable trust or corporation) or a revocable trust, the covered spouses are the annuitant and the spouse of the annuitant. After death or dissolution of marriage that leaves only one of the covered spouses as the owner (for non-natural owners, the annuitant), that remaining covered spouse will be used when referring to the younger covered spouse. The covered spouses’ lives are used to determine when the Annual Lifetime Payment is established, and the duration of the ALP payments (see “Annual Lifetime Payment (ALP)” heading below). The covered spouses are established on the rider effective date and cannot be changed. For more details, see “Assignment and Change of Ownership – Joint Life” section below.

Annual Lifetime Payment (ALP): the lifetime benefit amount available for withdrawal each contract year. The ALP is equal to the BB multiplied by the Lifetime Payment Percentage. Anytime the Lifetime Payment Percentage or the BB changes as described below, the ALP will be recalculated.

If you withdraw less than the ALP in a contract year, the unused portion does not carry over to future contract years.

The ALP is established on the rider effective date.

Annual Lifetime Payment Guaranteed (RALP): the Annual Lifetime Payment guaranteed for withdrawal for the remainder of the contract year. The RALP is established at the same time as the ALP. The RALP equals the ALP less all withdrawals in the current contract year, but it will not be less than zero.

Minimum Lifetime Payment Percentage: used to calculate the Annual Lifetime Payment.

The Minimum Lifetime Payment Percentage and the Income Bonus are listed in the table below:

Age Band	Minimum Lifetime Payment Percentage	Income Bonus
58	3.0%	1.00%
59-64	4.0%	1.00%
65-74	5.0%	1.00%
75-79	5.5%	1.00%
80+	6.0%	1.00%

The Age Band for the Lifetime Payment Percentage is determined at the following times:

- When the ALP is established: The Age Band used to calculate the initial ALP is the percentage for the covered person’s attained age (**Joint Life:** younger covered spouse’s attained age).
- On the covered person’s subsequent birthdays (**Joint Life:** younger covered spouse’s subsequent birthdays): If no withdrawal has been taken since the Annual Lifetime Payment was established and no increase to the annual rider fee has been declined, and if the Covered Person’s new attained age (**Joint Life:** younger Covered Spouse’s attained age) is in a higher Age Band, then the higher Age Band will be used to determine the appropriate Lifetime Payment Percentage.

If the CB is greater than zthano13.,than CBissCBeaters CBBtheBsea41.(ch3sei)0(s)payment.I-1.7TD-300(the)-300(C)0(B)B3seisth

(B) if any withdrawals have been taken, the WAB will be set to the amount as calculated below:

If you did not decline an increase to the annual rider fee, at the time of spousal continuation, a step-up may be available. All Annual Step-Up rules (see “Rider Anniversary Processing — Annual Step-Up” heading above) also apply to the spousal continuation step-up except that the RALP will be reduced for any prior withdrawals in that contract year. Also, the Credit Period will restart on the next contract anniversary. The WAB, if greater than zero, will be increased to the contract value if the contract value is greater. The spousal continuation step-up is processed on the valuation date spousal continuation is effective. If the Base Doubler is greater than zero, the Base Doubler Date will be set to the later of: (1) the rider anniversary on or following the 70th birthday of the remaining covered spouse; (2) the 12th rider anniversary; or (3) the next rider anniversary.

~~There is no minimum contract value requirement following a partial surrender. Surrenders will be taken from all accounts and the variable subaccounts in the same proportion as your interest in each bears to the contract value, unless you specify otherwise.~~

If your contract value is reduced to zero, the CB and Base Doubler, if greater than zero, will be permanently reset to zero, and there will be no additional Annual Credits and no Base Doubler will be applied. Also, the following will occur:

- If the contract value is reduced to zero as a result of market performance, fees or charges, or as a result of a withdrawal that is less of or equal to the RALP (including RMDs that are not subject to Excess Withdrawal Processing as described above), then the BB multiplied by the Minimum Lifetime Payment Percentage will be paid annually to the owner until the death of the covered person (**Joint Life**: both covered spouses).

In either case above:

- These annualized amounts will be paid in monthly installments. If the monthly payment is less than \$100, we have the right to change the frequency, but no less frequently than annually. If the monthly payment is less than \$20, we have the right to make a lump sum payment equal to the present value of any remaining future payments. The present value will be calculated on the same mortality and interest rate basis used in Plan B in the contract.
- We will no longer accept additional purchase payments.
- No more charges will be collecthe

- Withdrawals:** Please consider carefully when you start taking withdrawals from this rider, because the timing of your first withdrawal is an important decision. Once you take your first withdrawal, your initial Minimum Lifetime Payment Percentage or your initial Lifetime Payment Percentage will be determined. If a withdrawal is taken during the Credit Period, no credit will be available on the next contract anniversary. For S_{A} S_{C} P_{NY} , if the withdrawal is taken before the Base Doubler Date, the Base Doubler is permanently set to zero. Also, if you withdraw more than the allowed withdrawal amount in a contract year or take withdrawals before the Current Annual Payment is established (Excess Withdrawal), the guaranteed amounts under the rider will be reduced (see "Determination of Adjustments of Benefit Values" under each rider).
- Investment Options:** You must invest in approved investment options which will vary by rider. For certain S_{A} S_{C} riders, the approved investment options are divided into groups and have specified minimum or maximum percentages of contract value that must be in each group and a maximum percentage that can be allocated to each fund. Although the funds' investment strategies may help mitigate declines in your contract value due to declining equity markets, the funds' investment strategies may also curb your contract value gains during periods of positive performance by the equity markets. Additionally, investment in the funds may decrease the number and amount of any benefit base increase opportunities. (See "The Variable Account and the Funds: Volatility and Volatility Management Risk with the Portfolio Stabilizer funds" section.) This requirement limits your choice of investment options. This means you will not be able to allocate contract value to all of the subaccounts that are available under the contract to contract owners who do not elect the rider. (See "Investment Allocation Restrictions for Certain Benefit Riders" section below) You may allocate purchase payments to the Special DCA fixed account, when available, and we will make monthly transfers into the approved investment options. You should consult your financial advisor before you purchase the S_{A} S_{C} series rider. We reserve the right to add, remove, combine or substitute approved investment options in our sole discretion. We also reserve the right to add, remove or modify allocation plans and requirements in our sole discretion. Any change will apply to current allocations, future purchase payments, and transfers. Any substitution of funds may be subject to the SEC or state insurance departments approval (see "Substitution of Investments").

You should consult your tax advisor before you select this optional rider if you have any questions about the use of the rider in your tax situation because:

- **Contract Withdrawals:** Under current federal income tax law, withdrawals under nonqualified annuities, including withdrawals taken from the contract under the terms of the rider, are treated less favorably than amounts received as annuity payments under the contract (see “Taxes — Nonqualified Annuities”). Withdrawals are taxable income to the extent of earnings. Withdrawals of earnings before age 59½ may also incur a 10% IRS early withdrawal penalty. You should consult your tax advisor before you select this optional rider if you have any questions about the use of the rider in your tax situation.
- **Contract Withdrawals:** Qualified annuities have minimum distribution rules that govern the timing and amount of distributions from the annuity contract (see “Taxes — Qualified Annuities — Required Minimum Distributions”). While the rider permits certain Excess Withdrawals to be taken for the purpose of satisfying RMD requirements for your contract alone without reducing future benefits guaranteed under the rider, there can be no guarantee that changes in the federal income tax law after the effective date of the rider will not require a larger RMD to be taken, in which case, future guaranteed withdrawals under the rider could be reduced. See Appendix F for additional information.
- **Beneficiary:** Unless you are married your beneficiary will be required to take distributions as a non-spouse which may result in significantly decreasing the value of the rider. Please note civil unions and domestic partnerships generally are not recognized as marriages for federal tax purposes. For additional information see “Taxes — Other — Spousal status” section of this prospectus.
- **Special Provisions (SA):** Your right to take withdrawals is restricted if your contract is a TSA (see “TSA — Special Provisions”). Therefore, a Series rider may be of limited value to you.

Accumulation Protector Benefit Rider

(**RAVA 5 Access**, **16, 2015**.)

The Accumulation Protector Benefit rider is an optional benefit that you may select at contract issue for an additional charge. The Accumulation Protector Benefit rider specifies a Waiting Period that ends on the Benefit Date. The Waiting Period is 10 years. The Accumulation Protector Benefit rider provides a one-time adjustment to your contract value on the Benefit Date if your contract value is less than the Minimum Contract Accumulation Value (defined below) on that Benefit Date. On the Benefit Date, if the contract value is equal to or greater than the Minimum Contract Accumulation Value, as determined under the Accumulation Protector Benefit rider.

E

Within thirty days following each contract anniversary after the rider effective date, but prior to the Benefit Date, you may notify us in writing that you wish to exercise the annual elective step-up option. You may exercise this elective step-up option only once per contract year during this 30 day period. If your contract value (after charges are deducted) on the valuation date we receive your written request to step-up is greater than the MCAV on that date, your MCAV will increase to 100% of that contract value.

We may increase the fee for your rider (see “Charges — Accumulation Protector Benefit Rider Charge”) and the revised fee would apply to your rider if you exercise the annual elective step-up. Elective step-ups will also result in a restart of the Waiting Period as of the most recent contract anniversary.

The elective step-up does not create contract value, guarantee the performance of any investment option or provide any benefit that can be surrendered or paid upon death. Rather the elective step-up is an interim calculation used to arrive at the final MCAV, which is used to determine whether a benefit will be paid under the rider on the Benefit Date.

The elective step-up option is not available for inherited IRAs or if the Benefit Date would be after the annuitization start date.

A

If your MCAV is increased as a result of elective step-up, you have 180 days from the latest contract anniversary to make additional purchase payments, if allowed under the base contract. The MCAV will include the amount of any additional purchase payments received during this period.

S

If a spouse chooses to continue the contract under the spousal continuation provision, the rider will continue as part of the contract. Once, within the thirty days following the date of spousal continuation, the spouse may choose to exercise an elective step-up. The spousal continuation elective step-up is in addition to the annual elective step-up. If the contract value on the valuation date we receive the written request to exercise this option is greater than the MCAV on that date, we will increase the MCAV to that contract value. If the MCAV is increased as a result of the elective step-up and we have increased the fee for the Accumulation Protector Benefit rider, you will pay the fee that is in effect on the valuation date we receive their written request to step-up. In addition, the Waiting Period will restart as of the most recent contract anniversary.

The rider will terminate under the following conditions:

- The rider will terminate on the Benefit Date after the rider charge has been deducted and after any adjustment to the contract value due to payment of the rider benefit.
- After the death benefit is payable, unless the spouse continues the contract as described in the “Spousal reqE-e6114o300b0(ela

We require investment in the Funds in order to reduce our financial risk and expense in offering guaranteed living benefits. The Funds are available to all contract owners, regardless of whether an optional benefit rider has been elected. Currently we offer nine Portfolio Stabilizer funds and for the SecureSource series riders and SecureSource Legacy benefit rider in combination with one of these riders, we also offer three Portfolio Navigator funds. We reserve the right to reduce the number of available funds to one.

We reserve the right to add, remove or substitute Funds at any time and in our sole discretion. We also reserve the right, upon notification to you, to close or restrict any Funds. Any change will apply to current allocations and or to future

Annuity Payout Plans

We make available variable annuity payouts where payout amounts may vary based on the performance of the Variable Account. We may also make fixed annuity payouts available where payments of a fixed amount are made for the period specified in the plan, subject to any surrender we may permit. You may choose any one of these annuity payout plans by giving us written instructions at least 30 days before the annuitization start date:

- **A: Life**: We make monthly payouts until the annuitant's death. Payouts end with the last payout before the annuitant's death. We will not make any further payouts. This means that if the annuitant dies after we made only one monthly payout, we will not make any more payouts.
- **B: Term**: We make monthly payouts for a guaranteed payout period of five, ten, or 15 years that you elect. This election will determine the length of the payout period in the event if the annuitant dies

interest rate basis used in Table B in the contract. If you choose to receive the ALP rather than a payout option available under the contract, all other contract features, rider features and charges terminate after the annuitization start date except for the principal back guarantee.

You must select a payout plan as of the annuitization start date set forth in your contract.

A. Payout Plan Selection: You must give us written instructions for the annuity payouts at least 30 days before the annuitization start date. If you do not, we will make payouts under Plan B, with 120 monthly payouts guaranteed.

B. Minimum Payout: **\$20:** We will calculate the amount of monthly payouts at the time amounts are applied to a payout plan. If the calculations show that monthly payouts would be less than \$20, we have the right to pay the amount that would otherwise have been applied to a plan to the owner in a lump sum or to change the frequency of the payouts.

D. Beneficiary: If you die after annuity payouts begin, we will pay any amount payable to the beneficiary as provided in the annuity payout plan in effect. Payments to beneficiaries are subject to adjustment to comply with the IRS rules and regulations.

Taxes

Under current law, your contract has a tax-deferral feature. Generally, this means you do not pay income tax until there is a taxable distribution (or deemed distribution) from the contract. We will send a tax information reporting form for any year in which we made a taxable or reportable distribution according to our records.

Nonqualified Annuities

Generally, only the increase in the value of a non-qualified annuity contract over the investment in the contract is taxable. Certain exceptions apply. Federal tax law requires that all nonqualified deferred annuity contracts issued by the same company (and possibly its affiliates) to the same owner during a calendar year be taxed as a single, unified contract when distributions are taken from any one of those contracts.

A. Taxation: Generally, unlike surrenders described below, the income taxation of annuity payouts is subject to exclusion ratios (for fixed annuity payouts) or annual excludable amounts (for variable annuity payouts). In other words, in most cases, a portion of each payout will be ordinary income and subject to tax, and a portion of each payout will be considered a return of part of your investment in the contract and will not be taxed. All amounts you receive after your investment in the contract is fully recovered will be subject to tax. Under Annuity Payout Plan A: Le00(or.7(n)-300(wBa-300(Annr300

If the payment is part of an annuity payout plan, we generally compute the amount of federal income tax withholding using payroll tables. You may complete our Form W-4P to use in calculating the withholding if you want withholding other than the default (single filing status with no adjustments). If the distribution is any other type of payment (such as

Additionally, other tax rules apply. Depending on the issue date of your original policy or contract, there may be tax or other benefits that are given up to gain the benefits of the new policy or contract. Consider whether the features and benefits of the new policy or contract outweigh any tax or other benefits of the old contract.

If the payment is part of an annuity payout plan, we generally compute the amount of federal income tax withholding using payroll tables. You may complete our Form W-4P to use in calculating the withholding if you want withholding other than the default (single filing status with no adjustments). If the distribution is any other type of payment (such as partial or full surrender) we compute federal income tax withholding using 10% of the taxable portion unless you elect a

These promotional incentives or reimbursements may be calculated as a percentage of the selling firm's aggregate, net or anticipated sales and/or total assets attributable to sales of the contract, and/or may be a fixed dollar amount. As noted below this additional compensation may cause the selling firm and its financial advisors to favor the contracts.

S
We pay the commissions and other compensation described above from our assets. Our assets may include:

- revenues we receive from fees and expenses that you will pay when buying, owning and surrendering the contract (see "Expense Summary");
- compensation we or an affiliate receive from the underlying funds in the form of distribution and services fees (see "The Variable Account and the Funds - The funds");
- compensation we or an affiliate receive from a fund's investment adviser, subadviser, distributor or an affiliate of any of these (see "The Variable Account and the Funds - The funds"); and
- revenues we receive from other contracts and policies we sell that are not securities and other businesses we conduct.

You do not directly pay the commissions and other compensation described above as the result of a specific charge or deduction under the contract. However, you may pay part or all of the commissions and other compensation described above indirectly through:

- fees and expenses we collect from contract owners, including surrender charges; and
- fees and expenses charged by the underlying funds in which the subaccounts you select invest, to the extent we or one of our affiliates receive revenue from the funds or an affiliated person.

C
Compensation payment arrangements with selling firms can potentially:

- give selling firms a heightened financial incentive to sell the contract offered in this prospectus over another investment with lower compensation to the selling firm.
- cause selling firms to encourage their financial advisors to sell you the contract offered in this prospectus instead of selling you other alternative investments that may result in lower compensation to the selling firm.
- cause selling firms to grant us access to its financial advisors to promote sales of the contract offered in this prospectus, while denying that access to other firms offering similar contracts or other alternative investments which may pay lower compensation to the selling firm.

- F**
A
- The selling firm pays its financial advisors. The selling firm decides the compensation and benefits it will pay its financial advisors.
 - To inform yourself of any potential conflicts of interest, ask your financial advisor before you buy how the selling firm and its financial advisors are being compensated and the amount of the compensation that each will receive if you buy the contract.

Issuer

We issue the contracts. We are a stock life insurance company organized in 1972 under the laws of the state of New York and are located at 20 Madison Avenue Extension, Albany, New York 12203. Our mailing address is P.O. Box 5144, Albany, New York 12205. We are a wholly-owned subsidiary of RiverSource Life Insurance Company, which is a wholly-owned subsidiary of Ameriprise Financial, Inc.

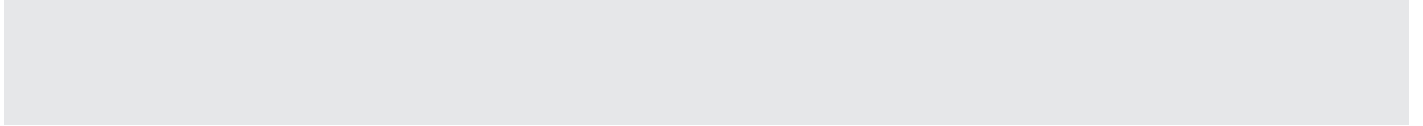
We conduct a conventional life insurance business. Our primary products currently include fixed and variable annuity contracts and life insurance policies.

Legal Proceedings

RiverSource Life of NY (the Company) is involved in the normal course of business in legal proceedings which include regulatory inquiries, arbitration and litigation, including class actions, concerning matters arising in connection with conduct of its activities. These include proceedings specific to the Company as well as proceedings generally applicable to business practices in the industries in which it operates. The Company can also be subject to legal proceedings arising out of its general business activities, such as its investments, contracts, and employment relationships. Uncertain economic conditions, heightened and sustained volatility in the financial markets and significant financial reform legislation may increase the likelihood that clients and other persons or regulators may present or threaten legal claims or that regulators increase the scope or frequency of examinations of the Company or the insurance industry generally.

Appendix A: Funds Available Under the Contract

The following is a list of funds available under the contract. More information about the funds is available in the prospectuses for the funds, which may be amended from time to time and can be found online at riversource.com. You can also request this information at no cost by calling 1-800-862-7919 or by sending an email request to riversource.annuityservice@ampf.com. Depending on the optional benefits you choose, you may not be able to invest



	F Adviser/Sub-Adviser	C E	A (as of 12/31/2023)		
			1	5	10
Seeks to provide shareholders with a high level of current income while attempting to conserve the value of the investment for the longest period of time.	Columbia Variable Portfolio - Intermediate Bond Fund (Class 2) C b a M a n a n n & n A & , LLC	0.76%	5.96%	1.34%	1.99%
Seeks to provide shareholders with long-term capital growth.	Columbia Variable Portfolio - Large Cap Growth Fund (Class 2) C b a M a n a n n & n A & , LLC	0.97%	42.77%	17.98%	13.37%
Seeks to provide shareholders with long-term capital appreciation.	Columbia Variable Portfolio - Large Cap Index Fund (Class 3) C b a M a n a n n & n A & , LLC	0.38%	25.82%	15.23%	11.56%
Seeks to provide shareholders with a level of current income consistent with preservation of capital.	Columbia Variable Portfolio - Limited Duration Credit Fund (Class 2) C b a M a n a n n & n A & , LLC	0.66% ²	6.66%	2.36%	1.65%
Seeks total return, consisting of current income and capital appreciation.	Columbia Variable Portfolio - Long Government/Credit Bond Fund (Class 2) C b a M a n a n n & n A & , LLC	0.74% ²	6.68%	0.81%	1.67%
Seeks to provide shareholders with capital appreciation.	Columbia Variable Portfolio - Overseas Core Fund (Class 2) C b a M a n a n n & n A & , LLC	1.04%	15.32%	7.96%	3.37%
Seeks to provide shareholders with long-term growth of capital.	Columbia Variable Portfolio - Select Large Cap Value Fund (Class 2) C b a M a n a n n & n A & , LLC	0.95%	5.11%	11.86%	8.85%
Seeks to provide shareholders with growth of capital.	Columbia Variable Portfolio - Select Mid Cap Growth Fund (Class 2) C b a M a n a n n & n A & , LLC	1.07% ²	24.92%	12.79%	9.38%
Seeks to provide shareholders with long-term growth of capital.	Columbia Variable Portfolio - Select Mid Cap Value Fund (Class 2) C b a M a n a n n & n A & , LLC	1.07% ²	10.05%	13.05%	8.16%
Seeks to provide shareholders with long-term capital growth.	Columbia Variable Portfolio - Select Small Cap Value Fund (Class 2) C b a M a n a n n & n A & , LLC	1.10% ²	12.85%	9.91%	6.18%
Seeks total return, consisting of current income and capital appreciation.	Columbia Variable Portfolio - Strategic Income Fund (Class 2) C b a M a n a n n & n A & , LLC	0.94% ²	9.20%	2.91%	2.99%

	F Adviser/Sub-Adviser	C E	A (as of 12/31/2023)		
			1	5	10
Seeks to provide shareholders with current income as its primary objective and, as its secondary objective, preservation of capital.	Columbia Variable Portfolio - U.S. Government Mortgage Fund (Class 2) Columbia Management North America, LLC	0.71%	5.43%	(0.07%)	1.33%
Seeks to provide shareholders with a high level of current income.	CTIVP® - American Century Diversified Bond Fund (Class 2) Columbia Management North America, LLC; American Century North America, Inc.	0.75%	5.33%	1.11%	1.77%
Non-diversified fund that seeks to provide shareholders with total return that exceeds the rate of inflation over the long term.	CTIVP® - BlackRock Global Inflation-Protected Securities Fund (Class 2) Columbia Management North America, LLC; BlackRock Financial Management, Inc.; BlackRock Investment Management (UK) Limited	0.87% ²	3.89%	0.93%	2.11%
Seeks to provide shareholders with current income and capital appreciation.	CTIVP® - CenterSquare Real Estate Fund (Class 2) Columbia Management North America, LLC; CenterSquare Investment Management, LLC	1.06%	13.56%	7.73%	5.46%
Seeks to provide shareholders with long-term capital growth.	CTIVP® - MFS® Value Fund (Class 2) Columbia Management North America, LLC; MFS Financial Services Company, Inc.	0.87% ²	7.77%	11.06%	8.24%
Seeks to provide shareholders with long-term capital growth.	CTIVP® - Principal Blue Chip Growth Fund (Class 2) Columbia Management North America, LLC; Principal Global Investors, LLC	0.95%	39.20%	15.38%	13.20%
Seeks to provide shareholders with long-term growth of capital and income.	CTIVP® - T. Rowe Price Large Cap Value Fund (Class 2) Columbia Management North America, LLC; T. Rowe Price Associates, Inc.	0.95%	9.28%	10.86%	7.23%
Seeks to provide shareholders with total return through current income and capital appreciation.	CTIVP® - TCW Core Plus TCW Investments, LLC	1.06%	7.23%		

erm capital growth. seeks to provide shareholders with long-term growth of capital and income.

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	F Adviser/Sub-Adviser	C E	A (as of 12/31/2023)		
			1	5	10
Seeks to provide a high level of total return that is consistent with a moderately aggressive level of risk.	Variable Portfolio - Moderately Aggressive Portfolio (Class 2) ³ Ciba Mana n th & n A & , LLC	1.01%	14.93%	7.56%	5.50%
Seeks to provide a high level of total return that is consistent with a moderately conservative level of risk.	Variable Portfolio - Moderately Conservative Portfolio (Class 2) ³ Ciba Mana n th & n A & , LLC	0.94%	10.50%	4.32%	3.54%
Seeks to provide shareholders with a high level of current income while conserving the value of the investment for the longest period of time.	Variable Portfolio - Partners Core Bond Fund (Class 2) Ciba Mana n th & n A & , LLC, a & ; J.P. M n th & n Mana n th . n A n G, ba th & n , LLC, n ba & .	0.73%	6.06%	1.12%	1.64%
Seeks to provide shareholders with long-term capital growth.	Variable Portfolio - Partners Core Equity Fund (Class 2) Ciba Mana n th & n A & , LLC, a & ; J.P. M n th & n Mana n th . n T. R. P A n a , n ., n ba & n .	0.94%	24.43%	14.32%	10.19%
Seeks to provide shareholders with long-term growth of capital.	Variable Portfolio - Partners International Core Equity Fund (Class 2) Ciba Mana n th & n A & , LLC, a & ; S n th & n Mana n N n A a th ., n ba & ; S n th & n Mana n N n A a L , n b- n ba & .	1.08%	17.34%	7.00%	2.45%
Seeks to provide shareholders with long-term capital growth.	Variable Portfolio - Partners International Growth Fund (Class 2) Ciba Mana n th & n A & , LLC, a & ; W a B a th & n Mana n , LLC n Wa S n & Pa n L , n ba & .	1.10% ²	14.45%	7.37%	3.20%
Seeks to provide shareholders with long-term capital growth.	Variable Portfolio - Partners International Value Fund (Class 2) Ciba Mana n th & n A & , LLC, a & ; P n a th & n Mana n , LLC n T n n , S & Wa LLC, n ba & .	1.10%	16.96%	4.57%	1.75%
Seeks to provide shareholders with long-term capital growth.	Variable Portfolio - Partners Small Cap Growth Fund (Class 2) Ciba Mana n th & n A & , LLC, a & ; S n th & n , n . n A n G, ba th & n , LLC, n ba & .	1.10% ²	6.93%	6.51%	4.47%

	F Adviser/Sub-Adviser	C E E	A A (as of 12/31/2023)		
			1	5	10
Seeks to provide shareholders with long-term capital appreciation.	Variable Portfolio - Partners Small Cap Value Fund (Class 2) C b a M a n a n n & n A & , L L C , a & ; S a B a n & H a , L L C a n W a B a n & n M a n a n , L L C , b a & .	1.06% ²	11.08%	8.21%	4.70%
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - U.S. Flexible Conservative Growth Fund (Class 2) ^{1,3} C b a M a n a n n & n A & , L L C	0.96%	11.22%	3.90%	-
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - U.S. Flexible Growth Fund (Class 2) ^{1,3} C b a M a n a n n & n A & , L L C	0.94%	16.80%	6.67%	-
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - U.S. Flexible Moderate Growth Fund (Class 2) ^{1,3} C b a M a n a n n & n A & , L L C	0.94%	13.87%	5.37%	-
Seeks to maximize total return.	Western Asset Variable Global High Yield Bond Portfolio - Class II L M a n P a n F n A & , L L C ; W n A M a n a n C h a n , L L C , W n A M a n a n C h a n L & W n A M a n a n P . L . , b a & n .	1.08%	9.96%	3.17%	2.63%

¹ This Fund is managed in a way that is intended to minimize volatility of returns. See "Principal Risks of Investing in the Contract."

Appendix B: Example — Surrender Charges

We determine your surrender charge by multiplying the amount of each purchase payment surrendered which could be subject to a surrender charge by the applicable surrender charge percentage, and then totaling the surrender charges. We calculate the amount of purchase payments surrendered (PPS) as:

$$PPS = PPSC + PPF$$

$$PPSC = \text{purchase payments surrendered that could be subject to a surrender charge} \\ = (PS - FA) / (CV - FA) \times (PP - PPF)$$

$$PPF = \text{purchase payments surrendered that are not subject to a surrender charge} \\ = FA - \text{contract earnings, but not less than zero}$$

$$PP = \text{purchase payments not previously surrendered (total purchase payments - PPS from all previous surrenders)}$$

$$PS = \text{amount the contract value is reduced by the surrender}$$

$$FA = \text{total free amount} = \text{greater of contract earnings or 10\% of prior anniversary's contract value}$$

$$CV = \text{contract value prior to the surrender}$$

When determining the surrender charge, contract earnings are defined as the contract value less purchase payments not previously surrendered. We determine current contract earnings by looking at the entire contract value, not the earnings of any particular subaccount, the regular fixed account, the Special DCA fixed account. If the contract value is less than purchase payments received and not previously surrendered, then contract earnings are zero.

The examples below show how the surrender charge for a full and partial surrender is calculated. Each example illustrates the amount of the surrender charge for both a contract that experiences gains and a contract that experiences losses, given the same set of assumptions.

F This is an example of how we calculate the surrender charge on a contract with a ten-year (from the date of each purchase payment) surrender charge schedule and the following history:

- A**
- We receive a single \$50,000 purchase payment;
 - During the fourth contract year you surrender the contract for its total value. The surrender charge percentage in the fourth year after a purchase payment is 7.0%; and
 - You have made no prior surrenders.

	C	C
Contract value just prior to surrender:	\$60,000.00	\$40,000.00
Contract value on prior anniversary:	58,000.00	42,000.00

S 1. First, we determine the amount of earnings available in the contract at the time of surrender as:

Contract value just prior to surrender (CV):	60,000.00	40,000.00
G300(has)-300(a)-300(gain)-300(and)-300(another)-3QF3 3.8(r)-13.P00.3(\$40,000se)wiermine the amount		

C **C**

4. Next we determine PS, the amount by which the contract value is reduced by the surrender.

PS: 60,000.00 40,000.00

5. Now we can determine how much of the PP is being surrendered (PPS) as follows:

$$S = \frac{F + S \cdot C}{F + (S \cdot FA) / (C - FA) * (C - F)}$$

PPF from Step 3 =	0.00	4,200.00
PS from Step 4 =	60,000.00	40,000.00
CV from Step 1 =	60,000.00	40,000.00
FA from Step 2 =	10,000.00	4,200.00
PP from Step 1 =	<u>50,000.00</u>	<u>50,000.00</u>
PPS =	50,000.00	50,000.00

6. We then calculate the surrender charge as a percentage of PPS. Note that for a contract with a loss, PPS may be greater than the amount you request to surrender:

PPS:	50,000.00	50,000.00
less PPF:	<u>0.00</u>	<u>4,200.00</u>
PPSC = amount of PPS subject to a surrender charge:	50,000.00	45,800.00
multiplied by the surrender charge rate:	<u>× 7.0%</u>	<u>× 7.0%</u>
surrender charge:	3,500.00	3,206.00

7. The dollar amount you will receive as a result of your full surrender is determined as:

	<u>C</u>	<u>C</u>
Contract value just prior to surrender (CV):	60,000.00	40,000.00
Less purchase payments received and not previously surrendered (PP):	<u>50,000.00</u>	<u>50,000.00</u>
Earnings in the contract (but not less than zero):	10,000.00	0.00

2. Next, we determine the total free amount (FA) available in the contract as the greatest of the following values:

Earnings in the contract:	10,000.00	0.00
10% of the prior anniversary's contract value:	<u>5,800.00</u>	<u>4,200.00</u>
FA (but not less than zero):	10,000.00	4,200.00

3. Next we determine PPF, the amount by which the total free amount (FA) exceeds earnings.

Total free amount (FA):	10,000.00	4,200.00
Less earnings in the contract:	<u>10,000.00</u>	<u>0.00</u>
PPF (but not less than zero):	0.00	4,200.00

4. Next we determine PS, the amount by which the contract value is reduced by the surrender.

PS:	60,000.00	40,000.00
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5. Now we can determine how much of the PP is being surrendered (PPS) as follows:

$$S = F + S \cdot C$$

$$S = F + (S \cdot FA) / (C - FA) * (C - F)$$

PPF from Step 3 =	0.00	4,200.00
PS from Step 4 =	60,000.00	40,000.00
CV from Step 1 =	60,000.00	40,000.00
FA from Step 2 =	10,000.00	4,200.00
PP from Step 1 =	<u>50,000.00</u>	<u>50,000.00</u>
PPS =	50,000.00	50,000.00

6. We then calculate the surrender charge as a percentage of PPS. Note that the contract value (CV) is 60,000.00 and the total free amount (FA) is 10,000.00. The surrender charge (SC) is calculated as follows:

	C	C
Contract value just prior to surrender:	\$60,000.00	\$40,000.00
Contract value on prior anniversary:	58,000.00	42,000.00

We determine the amount of contract value that must be surrendered in order for the net partial surrender proceeds to match the amount requested. We start with an estimate of the amount of contract value to surrender and calculate the resulting surrender charge and net partial surrender proceeds as illustrated below. We then adjust our estimate and repeat until we determine the amount of contract value to surrender that generates the desired net partial surrender proceeds.

1. First, we determine the amount of earnings available in the contract at the time of surrender as:

Contract value just prior to surrender (CV):	60,000.00	40,000.00
Less purchase payments received and not previously surrendered (PP):	<u>50,000.00</u>	<u>50,000.00</u>
Earnings in the contract (but not less than zero):	10,000.00	0.00

2. Next, we determine the total free amount (FA) available in the contract as the greatest of the following values:

Earnings in the contract:	10,000.00	0.00
10% of the prior anniversary's contract value:	<u>5,800.00</u>	<u>4,200.00</u>
FA (but not less than zero):	10,000.00	4,200.00

3. Next we determine PPF, the amount by which the total free amount (FA) exceeds earnings.

Total free amount (FA):	10,000.00	4,200.00
Less earnings in the contract:	<u>10,000.00</u>	<u>0.00</u>
PPF (but not less than zero):	0.00	4,200.00

4. Next we determine PS, the amount by which the contract value is reduced by the surrender.

PS (determined by iterative process described above):	15,208.33	15,582.48
-------------------------------------------------------	-----------	-----------

5. Now we can determine how much of the PP is being surrendered (PPS) as follows:

$$S = F + S C$$

$$S = F + (S - FA) / (C - FA) * (C - F)$$

PPF from Step 3 =	0.00	4,200.00
PS from Step 4 =	15,208.33	15,582.48
CV from Step 1 =	60,000.00	40,000.00
FA from Step 2 =	10,000.00	4,200.00
PP from Step 1 =	<u>50,000.00</u>	<u>50,000.00</u>
PPS =	5,208.33	18,761.94

6. We then calculate the surrender charge as a percentage of PPS. Note that for a contract with a loss, PPS may be greater than the amount you request to surrender:

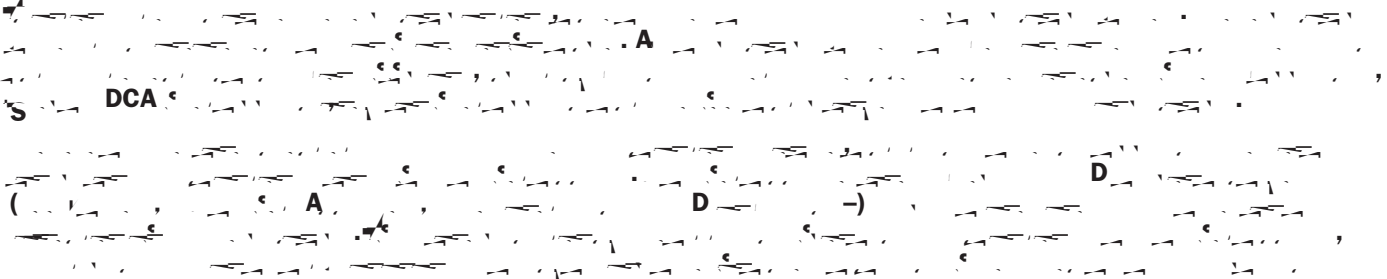
PPS:	5,208.33	18,761.94
less PPF:	<u>0.00</u>	<u>4,200.00</u>
PPSC = amount of PPS subject to a surrender charge:	5,208.33	14,561.94
multiplied by the surrender charge rate:	<u>× 4.0%</u>	<u>× 4.0%</u>
surrender charge:	208.33	582.48

7. The dollar amount you will receive as a result of your partial surrender is determined as:

Contract value surrendered:	15,208.33	15,582.48
Surrender charge:	<u>(208.33)</u>	<u>(582.48)</u>
Net partial surrender proceeds:	\$15,000.00	\$15,000.00

plus purchase payments made since that anniversary:		+0
minus adjusted partial surrenders, calculated as:		
<u>\$1,500 × \$30,000</u>	=	
\$25,000		<u>-1,800</u>
for a death benefit of:		\$28,200

Appendix D: Example — Optional Living Benefits



E A E, SECURESOURCE CORE / SECURESOURCE LEGACY RIDERS*

A :

- You purchase the contract with the Single Life benefit and a payment of \$100,000 and make no additional payments to the contract.
- You are the sole owner and also the annuitant. You are age 61.
- Annual Step-ups are applied each anniversary when available, where the contract value is greater than the PBG and/or the BB. Applied Annual Step-ups are indicated in bold.

			A	C	B	B	B	A	A	
At Issue	\$100,000	NA	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$4,000	\$4,000	4.00% ⁽¹⁾
1	—	—	98,000	100,000	106,000	100,000	100,000	4,240	4,240	4.00%
2	—	—	105,000	100,000	112,000	105,000	105,000	4,480	4,480	4.00%
3	—	—	120,000	120,000 ⁽²⁾	120,000	120,000	4,800	4,800	4,800	4.00%
3.5	—	4,800	115,200	120,000	120,000	115,200	4,800	-	-	4.00%
4	—	—	113,000	120,000	120,000 ⁽³⁾	115,200	4,800	4,800	4,800	4.00%
5	—	—	110,000	120,000	127,200	115,200	5,088	5,088	5,088	4.00%
6	—	—	140,000	140,000	140,000	140,000	7,000	7,000	7,000	5.00% ⁽⁴⁾
7	—	—	120,000	140,000	148,400	140,000	7,420	7,420	7,420	5.00%
7.5	—	10,000	110,000	136,792	144,999 ⁽⁵⁾	129,542	7,250	-	-	5.00%
8	—	—	105,000	136,792	144,999	129,542	7,250	7,250	7,250	5.00%
9	—	—	116,000	136,792	153,207	129,542	7,660	7,660	7,660	5.00%

⁽¹⁾ For the Joint Benefit, the age is based on the younger covered spouse and the Lifetime Payment Percentage is 0.50% lower than shown.

⁽²⁾ Since the contract value was greater than the Benefit Base (after it was increased by the Annual Credit), the Credit Base is increased to the contract value and future Annual Credits will be based on the new (higher) Credit Base.

⁽³⁾ Since a withdrawal was taken in the previous contract year, the Annual Credit is not available on the 4th Anniversary.

⁽⁴⁾ Because the annual step-up increased the Benefit Base on the anniversary and the covered person's attained age is in a higher age band, the Lifetime Payment Percentage increased.

⁽⁵⁾ The \$10,000 withdrawal is greater than the \$7,420 RALP allowed under the rider and therefore excess withdrawal processing is applied. Values

- (2) Since the contract value was greater than the Benefit Base (after it was increased by the Annual Credit), the Credit Base is increased to the contract value and future Annual Credits will be based on the new (higher) Credit Base.
- (3) Since a withdrawal was taken in the previous contract year, the Annual Credit is not available on the 4th Anniversary.
- (4) Because the annual step-up increased the BB on the anniversary and the covered person's attained age is in a higher age band, the Lifetime Payment Percentage increased.
- (5) The \$10,000 withdrawal is greater than the \$8,904 RALP allowed under the rider and therefore excess withdrawal processing is applied. Values are reset as described in "Lifetime Benefit Description - Determination of Adjustment of Benefit Values".
- (6) The Lifetime Payment Percentage does not include the 1% Income Bonus when the Benefit Determining Percentage is 20% or more.

* E:

SecureSource Legacy, B

SECURESOURCE 4 PLUS / SECURESOURCE LEGACY RIDERS*

(A, AB, E, F, C, AC, A, CA, ED, AF, E, A, 1, 2017)

A :

- You purchase the contract with the Single Life benefit and a payment of \$100,000 and make no additional payments to the contract.
- You are the sole owner and also the annuitant. You are age 61.
- Annual Step-ups are applied each anniversary when available, where the contract value is greater than the PBG and/or the BB. Applied Annual Step-ups are indicated in bold.

At Issue	Contract Value	Benefit Base	Benefit Base	Benefit Base	Benefit Base	Benefit Base	Benefit Base	Annual Credit %	Contract Value	Benefit Base	Benefit Base	Lifetime Payment Percentage
At Issue	\$100,000	NA	\$100,000	\$200,000	\$100,000	\$100,000	\$100,000	0.0%	\$100,000	\$ 5,000	\$ 5,000	5% ⁽¹⁾
1	—	—	98,000	200,000	100,000	107,000	107,000	8.4%	100,000	5,350	5,350	5%
2	—	—	105,000	200,000	100,000	114,000	114,000	7.9%	105,000	5,700	5,700	5%
3	—	—	122,000	200,000	122,000 ⁽²⁾	122,000	122,000	0.0%	122,000	6,100	6,100	5%
4	—	—	115,000	200,000	122,000	130,540	130,540	11.9%	122,000	7,832	7,832	6%
5	—	—	108,000	200,000	122,000	139,080	139,080	22.3%	122,000	6,954	6,954	5% ⁽³⁾
6	—	—	133,000	200,000	122,000	147,620	147,620	9.9%	133,000	8,857	8,857	6%
7	—	—	135,000	200,000	122,000	156,160	156,160	13.6%	135,000	9,370	9,370	6%
8	—	—	142,000	200,000	122,000	164,700	164,700	13.8%	142,000	9,882	9,882	6%
9	—	—	136,000	200,000	122,000	173,240	173,240	21.5%	142,000	8,662	8,662	5%
10	—	—	147,000	200,000	122,000	181,780	181,780	19.1%	147,000	10,907	10,907	6%
11	—	—	—	—	122,000	190,320	190,320	17.5%	157,000	11,419	11,419	6%
12	—	—	163,000	—	122,000	200,000 ⁽⁴⁾	200,000	18.5%	163,000	12,000	12,000	6%
12.5	—	12,000	151,000	—	122,000	200,000 ⁽⁵⁾	185,276	18.5%	151,000	12,000	—	6%
13	—	—	152,000	—	122,000	200,000	185,276	18.0%	152,000	10,000	10,000	5%

- (1) For the Joint Benefit, the age is based on the younger covered spouse and the Lifetime Payment Percentage is 0.50% lower than shown.
- (2) Since the contract value was greater than the Benefit Base (after it was increased by the Annual Credit), the Credit Base is increased to the contract value and future Annual Credits will be based on the new (higher) Credit Base.
- (3) The Lifetime Payment Percentage does not include the 1% Income Bonus when the Benefit Determining Percentage is 20% or more.
- (4) The Base Doubler value was greater than the Benefit Base (after it was increased by the Annual Credit), the Benefit Base is increased to 200,000 and the Base Doubler changes to 0.
- (5) Since a withdrawal was taken in the previous contract year, the Annual Credit is not available on the 13th Anniversary.

* E:

SecureSource Legacy, B

E A E, SECURESOURCE 4 NY DE S

(A A AB EF C AC A CA S S ED AF E A 4, 2015 B A 1, 2017)

A :

- You purchase the contract with the Single Life benefit and a payment of \$100,000 and make no additional payments to the contract.
- You are the sole owner and also the annuitant. You are age 61.
- Annual Step-ups are applied each anniversary when available, where the contract value is greater than the PBG and/or the BB. Applied Annual step-ups are indicated in . . .

C	D	E	F	G	H	I	J	K	L	M
At Issue	\$100,000	NA	\$100,000	\$100,000	\$100,000	\$100,000	\$4,000	\$4,000	4% ⁽¹⁾	
1	—	—	98,000	100,000	106,000	100,000	4,240	4,240	4%	
2	—	—	105,000	100,000	112,000	105,000	4,480	4,480	4%	
3	—	—	120,000	120,000 ⁽²⁾	120,000	120,000	4,800	4,800	4%	
3.5	—	4,800	115,200	120,000	120,000	115,200	4,800	—	4%	
4	—	—	113,000	120,000	120,000 ⁽³⁾	115,200	4,800	4,800	4%	
5	—	—	110,000	120,000	127,200	115,200	5,088	5,088	4%	
6	—	—	140,000	140,000	140,000	140,000	7,000	7,000	5% ⁽⁴⁾	
7	—	—	120,000	140,000	148,400	140,000	7,420	7,420	5%	
7.5	—	10,000	110,000	136,792	144,999 ⁽⁵⁾	129,542	7,250	—	5%	
8	—	—	105,000	136,792	144,999	129,542	7,250	7,250	5%	
9	—	—	116,000	136,792	153,207	129,542	7,660	7,660	5%	

⁽¹⁾ For the Joint Benefit, the age is based on the younger covered spouse and the Lifetime Payment Percentage is 0.50% lower than shown.

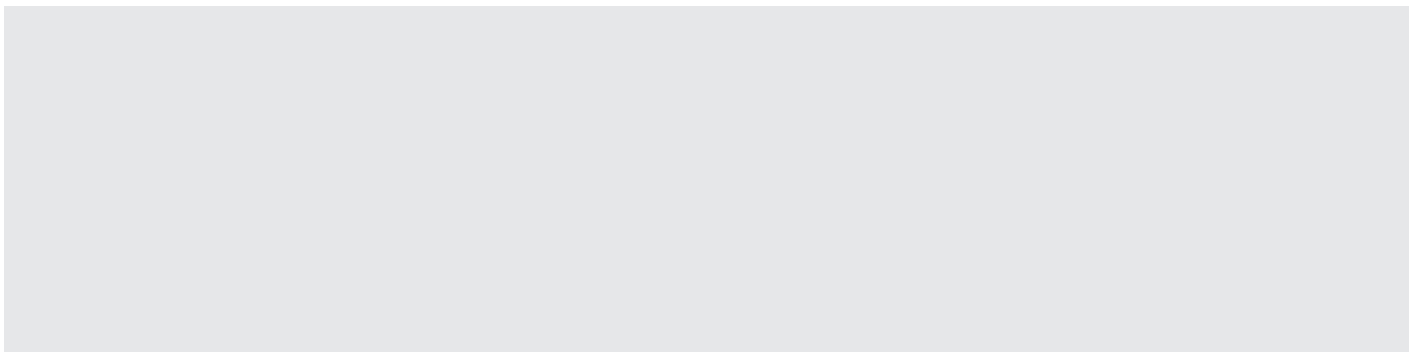
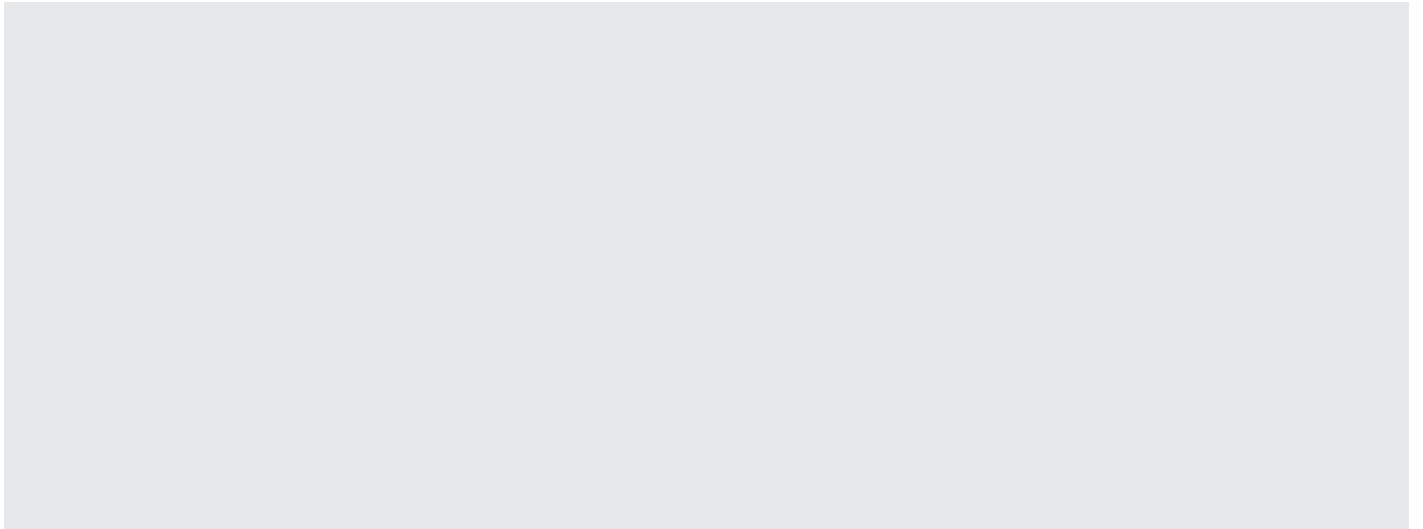
⁽²⁾ Since the contract value was greater than the Benefit Base (after it was increased by the Annual Credit), the Credit Base is increased to the

E A E, SECURESOURCE 4 PLUS NY DE S

(A A AB E F C AC A CA S S ED AF E A 4, 2015 B A 1, 2017)

A :

- You purchase the contract with the Single Life benefit and a payment of \$100,000 and make no additional payments to the contract.



C	D	C	A	CB	BB	B	A	A	
8	0	0	105,000	136,792	144,999	129,542	7,250	7,250	5.00%
9	0	0	116,000	136,792	153,207	129,542	7,660	7,660	5.00%



- (1) Since the contract value was greater than the BB (after it was increased by the Annual Credit), the CB is increased to the contract value and future Annual Credits will be based on the new (higher) Credit Base.
- (2) Since a withdrawal was taken in the previous contract year, the Annual Credit is not available on the 4th Anniversary.
- (3) Because the annual step-up increased the BB on the anniversary and the covered person's attained age is in a higher age band, the Lifetime Payment Percentage increased.
- (4) The \$10,000 withdrawal is greater than the \$7,420 RALP allowed under the rider and therefore excess withdrawal processing is applied. Values are reset as described in "Lifetime Benefit Description – Determination of Adjustment of Benefit Values".

E A E, ACC A EC BE EF

The following example shows how the Accumulation Protector Benefit rider works based on hypothetical values. It is not intended to depict investment performance of the contract.

- You purchase the contract (with the Accumulation Protector Benefit rider) with a payment of \$100,000.
- You make no additional purchase payments.
- You do not exercise the elective step-up option.

E	C	CA	A	CA	A	A	C	A
1	0	0	100,000	0	110,000			
2	0	0	115,200	0	128,000			
3	0	0	121,500	0	135,000			
4	0	0	121,500	0	118,000			
5	0	0	121,500	0	100,000			
6	2,000	2,430	119,070	0	122,000			
7	0	0	126,000	0	140,000			
8	0	0	126,000	0	130,000			
9	5,000	4,846	121,154	0	110,000			
10	0	0	121,154	16,154	105,000			

Appendix E: S  S_h  S Riders Disclosure

S_h 4 NY Rider

(Available for contracts with applications signed on or after May 4, 2015 but prior to May 1, 2017)

The S_h 4 NY rider is an optional benefit that you can elect at time of application for an additional charge. The S_h 4 NY rider may not be purchased with the optional S_h 4 P NY rider or Accumulation Protector Benefit rider. This benefit is intended to provide to you, after the lifetime benefit is established, a specified withdrawal amount annually for life, even if your contract value is zero, subject to the terms and provisions described in this section. Lifetime payments will be made by us in the event your contract value is depleted. If you die before the contract value is depleted, you will not receive any monetary value from the rider. Additionally, this benefit offers an Annual Credit feature to help in low or poor performing markets and a step-up feature to lock in contract anniversary gains to increase the Benefit Base. The contract and rider will terminate if the contract value goes to zero due to an excess withdrawal. If the contract value is reduced to zero as a result of market performance, fees or charges, or a withdrawal that is less than or equal to the Remaining Annual Lifetime Payment, then the owner will receive the Annual Lifetime Payment as described in the “Other provisions – Rules for Surrender”.

The S_h 4 NY rider may be **appropriate** for you if:

- you intend to make periodic withdrawals from your annuity contract; and
- you wish to ensure that market performance will not adversely affect your ability to withdraw income over your lifetime. The S_h 4 NY rider may be **not appropriate** for you if:
 - you anticipate the need for early or Excess Withdrawals; or
 - you want to invest in funds other than the approved investment options. For a list of currently approved investment options, see “Investment Allocation Restrictions for Certain Benefit Riders”.

The S_h 4 NY rider guarantees that, regardless of investment performance, you may take withdrawals up to the lifetime benefit amount each contract year after the lifetime benefit is established. Your age at the time of the first withdrawal will determine the Age Band for as long as benefits are payable except as described in the Lifetime Payment Percentage provision. (see “Lifetime Payment Percentage” section below).

As long as your total withdrawals during the current contract year do not exceed the lifetime benefit amount, you will not be assessed a surrender charge. If you withdraw a larger amount, the excess amount will be assessed any applicable surrender charges and benefits will be reduced in accordance with Excess Withdrawal Processing. At any time, you may withdraw any amount up to your entire surrender value, subject to Excess Withdrawal Processing under the rider. (see “Determination of Adjustments of Benefit Values”).

Subject to conditions and limitations, the rider also guarantees that you or your beneficiary will get back purchase payments you have made, increased by Annual Step-Ups, through withdrawals and/or payments by us over time. Any amount we pay in excess of your contract value is subject to our financial strength and claims-paying ability.

Subject to conditions and limitations, the lifetime benefit amount can be increased if an Annual Credit is available or your contract value has increased above the guaranteed amount on a rider anniversary. The Principal Back Guarantee can also be increased if your contract value has increased above the guaranteed amount on a rider anniversary.

Your benefits under the rider can be reduced if you:

- withdraw more than the allowed withdrawal amount in a contract year, or
- take withdrawals before the lifetime benefit is available.

SecureSource 4 NY

A AB

There are two S_h 4 NY riders available under your contract:

- S_h 4 NY – Single Life
- S_h 4 NY – Joint Life

The information in this section applies to both S_h 4 NY riders, unless otherwise noted.

For the purpose of this rider, the term “withdrawal” has the same meaning as the term “surrender” in the contract or any other riders.

The S_h 4 NY — Single Life rider covers one person who is named at contract issue. For contract applications signed on or after May 1, 2016, joint ownership and joint annuitants are not allowed for S_h 4 NY — Single Life rider.

The **SecureSource 4 NY** — Joint Life Rider covers two spouses jointly who are named at contract issue. You may elect only the **SecureSource 4 NY** — Single Life rider or the **SecureSource 4 NY** — Joint Life rider, not both, and you may not switch riders later. You must elect the rider when you purchase your contract. The rider effective date will be the contract issue date.

The **SecureSource 4 NY** rider is an optional benefit that you may select for an additional annual charge if:

- Your contract application is signed on or after May 4, 2015, but prior to May 1, 2017;
- **Single Life:** you are 85 or younger on the date the contract is issued; or
- **Joint Life:** you and your spouse are 85 or younger on the date the contract is issued.

The **SecureSource 4 NY** riders are not available under an inherited qualified annuity.

The **SecureSource 4 NY** rider guarantees that, regardless of the investment performance of your contract, you will be able to withdraw up to a certain amount each year from the contract before the annuitization start date until:

- **Single Life:** death (see “At Death” heading below).
- **Joint Life:** the death of the last surviving covered spouse (see “Joint Life only: Covered Spouses” and “At Death” headings below).
- If there has been an ownership change, the death of the new owner will also terminate the rider.

SecureSource 4 NY, SecureSource

Single Life only: Covered Person

Single Life only: Covered Person: the person whose life is used to determine the Annual Lifetime Payment, and the duration of the ALP payments (see “Annual Lifetime Payment (ALP)” heading below). The covered person is established on the rider effective date and cannot be changed. The covered person is the oldest contract owner on the rider effective date. If any owner on that date is a nonnatural person (e.g., an irrevocable trust or corporation) or a revocable trust, the covered person is the oldest annuitant.

Joint Life only: Covered Spouses: the contract owner on the rider effective date and their spouse, as named on the application for as long as the marriage is valid and remains in effect. If the contract owner on the rider effective date is a nonnatural person (e.g., an irrevocable trust or corporation) or a revocable trust, the covered spouses are the annuitant and the spouse of the annuitant as named on the application. After death or dissolution of marriage that leaves only one of the covered spouses as the owner (for non-natural owners, the annuitant), that the remaining covered spouse will be used when referring to the younger covered spouse. The covered spouses lives are used to determine when the Annual Lifetime Payment is established, and the duration of the ALP payments (see “Annual Lifetime Payment (ALP)” heading below). The covered spouses are established on the rider effective date and cannot be changed. For more details, see “Assignment and Change of Ownership – Joint Life” section below.

Annual Lifetime Payment (ALP): the lifetime benefit amount available each contract year after the Covered Person (**Joint life:** younger covered spouses) has reached age 50. When the ALP is established and at all times thereafter, the ALP is equal to the BB multiplied by the Lifetime Payment Percentage. Anytime the Lifetime Payment Percentage or the BB changes as described below, the ALP will be recalculated.

If you withdraw less than the ALP in a contract year, the unused portion does not carry over to future contract years.

Single Life: The ALP is established on the later of the rider effective date if the covered person has reached age 50, or the date the covered person’s attained age equals age 50.

Joint Life: The ALP is established on the earliest of the following dates:

- The rider effective date if the younger covered spouse has already reached age 50.
- The date the younger covered spouse’s attained age equals age 50.
- Upon the first death of a covered spouse, then either: (a) the date we receive a written request when the death benefit is not payable and the surviving covered spouse has already reached age 50, (b) the date spousal continuation is effective when the death benefit is payable and the surviving covered spouse has already reached age 50, or (c) the date the surviving covered spouse reaches age 50.
- Following dissolution of marriage of the covered spouses, then either (a) the date we receive a written request if the remaining covered spouse who is the owner (or annuitant in the case of nonnatural or revocable trust ownership) has already reached age 50, or (b) the date the remaining covered spouse who is the owner (or annuitant in the case of nonnatural or revocable trust ownership) reaches age 50.

Annual Lifetime Payment Guaranteed for Withdrawal (RALP): the Annual Lifetime Payment guaranteed for withdrawal for the remainder of the contract year. The RALP is established at the same time as the ALP. The RALP equals the ALP less all withdrawals in the current contract year, but it will not be less than zero.

Table 1.1 : used to calculate the Annual Lifetime Payment.

The Lifetime Payment Percentage is listed in the table below:

A	B	C	D
50-58		3.0%	2.5%
59-64		4.0%	3.5%
65-74		5.0%	4.5%
75-79			

(C) If the ALP is established and the withdrawal is greater than the RALP, Excess Withdrawal Processing will occur, and the BB and CB will be reduced by an amount as calculated below:

$\frac{W - RALP}{1}$ where:

W = the amount of the withdrawal minus the RALP

RMD rules follow the calendar year which most likely does not coincide with your contract year and therefore may limit when you can take your RMD and not be subject to Excess Withdrawal Processing. See Appendix F for additional information.

C (S):
Single Life: If a surviving spouse elects to continue the contract and continues the contract as the new owner under the spousal continuation provision of the contract, the $S \rightarrow S_n$ 4 NY— Single Life rider terminates.

Joint Life: If a surviving spouse is a covered spouse and elects the spousal continuation provision of the contract as the new owner, the $S \rightarrow S_n$ 4 NY— Joint Life rider also continues. The surviving covered spouse can name a new beneficiary; however, a new covered spouse cannot be added to the rider. After the death of the last covered spouse, the rider will terminate.

If you did not decline an increase to the annual rider fee, at the time of spousal continuation, a step-up may be available. All Annual Step-Up rules (see “Rider Anniversary Processing — Annual Step-Up” heading above) also apply to the spousal continuation step-up except that the RALP will be reduced for any prior withdrawals in that contract year. Also, the Credit Period will restart on the next contract anniversary. The spousal continuation step-up is processed on the valuation date spousal continuation is effective.

S: There is no minimum contract value requirement following a partial surrender. Surrenders will be taken from all accounts and the variable subaccounts in the same proportion as your interest in each bears to the contract value, unless you specify otherwise.

If your contract value is reduced to zero, the CB, if greater than zero, will be permanently reset to zero, and there will be no additional Annual Credits. Also, the following will occur:

- If the ALP is not established and if the contract value is reduced to zero as a result of market performance, fees or charges, then the owner must wait until the ALP would be established, and the ALP will be paid annually until the death of the covered person (**Joint Life:** both covered spouses).
- If the ALP is established and if the contract value is reduced to zero as a result of market performance, fees or charges, or as a result of a withdrawal that is less than or equal to the RALP (including RMDs that are not subject to Excess Withdrawal Processing as described above), then the owner will receive the ALP paid annually until the death of the covered person (**Joint Life:** both covered spouses).

In both cases above:

- These annualized amounts will be paid in monthly installments. If the monthly payment is less than \$100, we have the right to change the frequency, but no less frequently than annually. If the monthly payment is less than \$20, we have the right to make a lump sum payment equal to the present value of any remaining future payments. The present value will be calculated on the same mortality and interest rate basis used in Table B in the contract.
- We will no longer accept additional purchase payments.
- No more charges will be collected for the rider.
- The current ALP is fixed for as long as payments are made.
- The death benefit becomes the remaining schedule of Annual Lifetime Payments, if any, until total payments to the owner and the beneficiary are equal to the PBG at the time the contract value falls to zero.
- The amount paid in the current contract year will be reduced for any prior withdrawals in that contract year.
- If the ALP is not established and if the contract value is reduced to zero as a result of a withdrawal taken before the ALP is established, the rider and the contract will terminate.
- If the ALP is established and if the contract value is reduced to zero as a result of a withdrawal that is greater than the RALP (including RMDs that are subject to Excess Withdrawal Processing as described above), the rider and the contract will terminate.

A D:

Single Life: If the contract is jointly owned and any owner dies when the contract value is greater than zero, the lifetime benefit for the covered person will cease even if the covered person is still living or if the contract is continued under the spousal continuation option.

Joint Life: If the death benefit becomes payable at the death of a covered spouse, the surviving covered spouse must utilize the spousal continuation option to continue the Lifetime benefit. If spousal continuation is not available or if someone other than a covered spouse continues the contract, the rider terminates. The lifetime benefit ends at the death of the surviving covered spouse.

If the contract value is greater than zero when the death benefit becomes payable, the beneficiary may:

- elect to take the death benefit under the terms of the contract, or

- elect to take the Principal Back Guarantee available under this rider if the PBG is greater than zero, or
- continue the contract under the spousal continuation option.

For an example, see Appendix D.

S_n 4 P NY Rider

(Available for contracts with applications signed on or after May 4, 2015 but prior to May 1, 2017)

The S_n 4 P NY rider is an optional benefit that you can elect at time of application for an additional charge. The S_n 4 P NY rider may not be purchased with the optional S_n 4 NY rider or Accumulation Protector Benefit rider. This benefit is intended to provide to you a specified withdrawal amount annually for life, even if your contract value is zero, subject to the terms and provisions described in this section. Lifetime payments will be made by us in the event your contract value is depleted. If you die before the contract value is depleted, you will not receive any monetary value from the rider. Additionally, this benefit offers an Annual Credit feature to help in low or poor performing markets and a step-up feature to lock in contract anniversary gains to increase the Benefit Base. The contract and rider will terminate if the contract value goes to zero due to an excess withdrawal. If the contract value is reduced to zero as a result of market performance, fees or charges, or a withdrawal that is less than

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The **Single Life rider** covers one person who is named at contract issue. For contract applications signed on or after May 1, 2016, joint ownership and joint annuitants are not allowed for the Single Life rider.

The **Joint Life Rider** covers two spouses jointly who are named at contract issue. You may elect only the Single Life rider or the Joint Life rider, not both, and you may not switch riders later. You must elect the rider when you purchase your contract. The rider effective date will be the contract issue date.

The Single Life rider is an optional benefit that you may select for an additional annual charge if:

- Your contract application is signed on or after May 4, 2015, but prior to May 1, 2017;
- Single Life:** covered person must be at least age 58 but not older than 85 on the date the contract is issued; or
- Joint Life:** covered spouses must be at least age 58 but not older than 85 on the date the contract is issued.

The Single Life and Joint Life riders are not available under an inherited qualified annuity.

The Single Life and Joint Life rider guarantees that, regardless of the investment performance of your contract, you will be able to withdraw up to a certain amount each year from the contract before the annuitization start date until:

- Single Life:** death (see “At Death” heading below).
- Joint Life:** the death of the last surviving covered spouse (see “Joint Life only: Covered Spouses” and “At Death” headings below). If there has been an ownership change, the death of the new owner will also terminate the rider.

SecureSource 4 Plus NY

Single Life only: C

: the person whose life is used to determine the Annual Lifetime Payment, and the duration of the ALP payments (see “Annual Lifetime Payment (ALP)” heading below). The covered person is established on the rider effective date and cannot be changed. The covered person is the oldest contract owner on the rider effective date. If any owner on that date is a nonnatural person (e.g., an irrevocable trust or corporation) or a revocable trust, the covered person is the oldest annuitant.

Joint Life only: C: the contract owner on the rider effective date and their spouse, as named on the application for as long as the marriage is valid and remains in effect. If the contract owner on the rider effective date is a nonnatural person (e.g., an irrevocable trust or corporation) or a revocable trust, the covered spouses are the annuitant and the spouse of the annuitant. After death or dissolution of marriage, that leaves only one of the covered spouses as the owner (for non-natural owners, the annuitant), that remaining covered spouse will be used when referring to the younger covered spouse. The covered spouses lives are used to determine when the Annual Lifetime Payment is established, and the duration of the ALP payments (see “Annual Lifetime Payment (ALP)” heading below). The covered spouses are established on the rider effective date and cannot be changed. For more details, see “Assignment and Change of Ownership – Joint Life” section below.

Annual Lifetime Payment (ALP): the lifetime benefit amount available each contract year. The ALP is equal to the BB multiplied by the Lifetime Payment Percentage. Anytime the Lifetime Payment Percentage or the BB changes as described below, the ALP will be recalculated.

If you withdraw less than the ALP in a contract year, the unused portion does not carry over to future contract years.

The ALP is established on the rider effective date.

Annual Lifetime Payment Guaranteed for Withdrawal (RALP): the Annual Lifetime Payment guaranteed for withdrawal for the remainder of the contract year. The RALP is established at the same time as the ALP. The RALP equals the ALP less all withdrawals in the current contract year, but it will not be less than zero.

Benefit Base (BB): used to calculate the Annual Lifetime Payment.

The Lifetime Payment Percentage is listed in the table below:

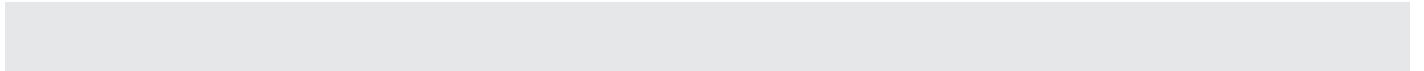
Age	Single Life	Joint Life
58	3.0%	2.5%
59-64	4.0%	3.5%
65-74	5.0%	4.5%
75-79	5.5%	5.0%
80+	6.0%	5.5%

The Age Band for the Lifetime Payment Percentage is determined at the following times:

- When the ALP is established: The Age Band used to calculate the initial ALP is the percentage for the covered person's attained age (**Joint Life**: younger covered spouse's attained age).
- On the covered person's subsequent birthdays (**Joint Life**: younger covered spouse's subsequent birthdays): If no withdrawal has been taken since the Annual Lifetime Payment was established and no increase to the annual rider fee has been declined, and if the Covered Person's new attained age (**Joint Life**: younger Covered Spouse's attained age) is in a higher Age Band, then the higher Age Band will be used to determine the appropriate Lifetime Payment Percentage.
- Upon Annual Step-Ups (see "Annual Step-Ups" below).
- For the Joint life rider, upon death or change in marital status: In the event of death or dissolution of marriage, if no withdrawal has been taken and no increase in the annual rider fee has been declined, the Lifetime Payment Percentage will be reset based on the Age Band for the remaining covered spouse's attained age. In the event of remarriage of the covered spouses to each other, the Lifetime Payment Percentage used is the percentage for the younger covered spouse's attained age.

D. Section A and B: Your lifetime benefit values are determined at the following times and are subject to a maximum amount of \$10 million each:

1.



The Annual Credit equals the CB 180 days following the rider effective date multiplied by 7% for the first rider anniversary.

The BB will be set to the greater of:

- (i) the current BB, or
- (ii) the BB 180 days following the rider effective date increased by the Annual Credit and any additional purchase payments since 180 days following the rider effective date.

(B) On any other rider anniversary during a Credit Period

The Annual Credit equals the CB as of the prior rider anniversary multiplied by the 7% Annual Credit percentage.

The BB will be set to the greater of:

- (i) the current BB, or
- (ii) the BB on the prior rider anniversary increased by the Annual Credit and any additional purchase payments since the prior rider anniversary.

If the CB is greater than zero, the CB will be reset to zero on the last rider anniversary of a Credit Period after any adjustment to the BB, and there will be no additional Annual Credits unless the Credit Period restarts due to a step-up of the BB.

The CB will be permanently reset to zero on the later of: (A) the owner's 95th birthday or (B) the 12th rider anniversary.

- **Base Doubler:** If you did not take any withdrawals since the rider effective date and you did not decline an increase to the Annual Rider Fee on the Base Doubler Date, the BB (after any Annual Credit is added) will be increased to the Base Doubler if greater. The Base Doubler will be permanently set to zero on the Base Doubler Date (after any adjustment to the BB). It is important to remember that the 200% Base Doubler percentage only applies to purchase payments received in the first year. After the first year, 100% of purchase payments will be added to the Base Doubler rather than 200%.

The Base Doubler Date may also be reset if there is a spousal continuation. See the Spouse's Option to continue contract provision. In the event of remarriage of the covered spouses to each other before the Base Doubler Date, the Base Doubler Date will be reset to the later of the 12th rider anniversary or the rider anniversary on or following the 70th birthday of the younger covered spouse.

- **Annual Step-Up:** Beginning with the first rider anniversary, an Annual Step-Up may be available. If you decline any increase to the annual rider fee, future Annual Step-Ups will no longer be available. The Annual Step-Up will take place on any rider anniversary where the contract value (after charges are deducted) is greater than the PBG or the BB after any Annual Credit is added. If an Annual Step-Up is executed, the PBG, BB and Lifetime Payment Percentage will be adjusted as follows: The PBG will be increased to the contract value, if greater. The BB (after any Annual Credit is added or base Doubler is applied) will be increased to the contract value, if greater. The CB will be increased to the contract value and the Credit Period will restart, if there is an increase to BB due to an Annual Step-Up. If the covered person's attained age (Joint Life: younger covered spouse's attained age) on the rider anniversary is in a higher Age Band and (1) there is an increase to BB due to an Annual Step-Up or (2) the BB is at the maximum of \$10,000,000 so there was no Annual Step-Up of the BB, then the higher Age Band will be used to determine the appropriate Lifetime Payment Percentage, regardless of any prior withdrawals.

Excess Withdrawal Processing (EWP) (D): If you are taking RMDs from your contract and your RMD calculated separately for your contract is greater than the Annual Lifetime Payment, the portion of your RMD that exceeds the benefit amount will not be subject to Excess Withdrawal Processing provided that the following conditions are met:

- The Annual Lifetime Payment is established;
- The RMD is for your contract alone;
- The RMD is based on your recalculated life expectancy taken from the Uniform Lifetime Table under the Code; and
- The RMD amount is otherwise based on the requirements of section 401(a) (9), related Code provisions and regulations thereunder that were in effect on the contract date.

If the Annual Lifetime Payment is not established, the RMD will be subject to Excess Withdrawal Processing. RMD rules follow the calendar year which most likely does not coincide with your contract year and therefore may limit when you can take your RMD and not be subject to Excess Withdrawal Processing. Any withdrawals (including RMDs) before the Base Doubler Date will permanently set the Base Doubler to zero. See Appendix F for additional information.

Single Life: If a surviving spouse elects to continue the contract and continues the contract as the new owner under the spousal continuation provision of the contract, the Single Life rider terminates.

Joint Life: If a surviving spouse is a covered spouse and elects the spousal continuation provision of the contract as the new owner, the S → S_n → 4 P → NY

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Joint Life: In order to maintain the joint life benefit, the surviving covered spouse must be able to continue the contract under the spousal continuation provision. Therefore, only ownership arrangements that permit such continuation are allowed at rider issue. If the owner on the rider effective date is a natural person, only the covered spouses can be owners at rider issue. If there is a non-natural or a revocable trust owner, one of the covered spouses must be the annuitant at rider issue.

A ~~NY~~ S ~~NY~~ S_h ~~NY~~ 4 P ~~NY~~ NY rider: If your annuitization start date is the maximum annuitization start date, you can choose one of the payout options available under the contract or an alternative fixed annuity payout option available under the S ~~NY~~ S_h ~~NY~~ 4 P ~~NY~~ NY rider (see "The Annuitization Start Date"). If you elect an annuitization start date that is earlier than the maximum annuitization start date, the alternative fixed annuity payout option under the S ~~NY~~ S_h ~~NY~~ 4 P ~~NY~~ NY rider is not available.

Under the rider's payout option, the minimum amount payable shown in Table B in the contract, will not apply and you will receive the Annual Lifetime Payment provided by this rider until the later of the death of the covered person (Joint Life: both covered spouses) or depletion of the Principal Back Guarantee. If you choose to receive the ALP, the amount payable each year will be equal to the Annual Lifetime Payment on the annuitization start date. The amount paid in the current contract year will be reduced for any prior withdrawals in that year. These annualized amounts will be paid in monthly installments. If the monthly payment is less than \$100, we have the right to change the frequency, but no less frequently than annually. If the monthly payment is less than \$20, we have the right to make a lump sum payment equal to the present value of any remaining future payments. The present value will be calculated on the same mortality and interest rate basis used in Table B in the contract.

For more information about annuity payout plans, please see "The Annuity Payout Period - Annuity Payout Plans."

If you choose to receive the ALP rather than a payout option available under the contract, all other contract features, rider features and charges terminate after the annuitization start date except for the PBG.

The rider payout option may be greater or less than other payout options available under the contract. You should consider your payout options carefully and consult your financial advisor before making a determination.

~~DE~~ E ~~NY~~ A ~~NY~~

The S ~~NY~~ S_h ~~NY~~ 4 P ~~NY~~ NY rider cannot be terminated either by you or us except as follows:

- **Single Life:** after the death benefit is payable, the rider will terminate, even if the Covered Person is still living.
- **Single Life:** spousal continuation will terminate the rider, even if the Covered Person is still living.
- **Single Life:** after the death of the Covered Person, the rider will terminate.
- **Joint Life:** after the death of the last covered spouse, the rider will terminate.
- **Joint Life:** After the death benefit is payable the rider will terminate if anyone other than a covered spouse continues the contract. However, if the covered spouse continues the contract as an inherited IRA or as a beneficiary of a participant in an employer sponsored retirement plan, the rider will terminate.
- On the annuitization start date, the rider will terminate, if you choose a payout option available under the contract..
- You may terminate the rider if your annual rider fee after any increase is more than 0.25 percentage points higher than your fee before the increase. (See "Charges — S ~~NY~~ S_h ~~NY~~ 4 P ~~NY~~ NY rider charge").
- When the contract value is reduced to zero as a result of an Excess Withdrawal as described in the Rules for Surrender Section above, the rider will terminate.
- Termination of the contract for any reason will terminate the rider.

For an example, see Appendix D.

S ~~NY~~ S_h ~~NY~~ 3 NY Rider

(Not available for contract applications signed on or after May 4, 2015)

The S ~~NY~~ S_h ~~NY~~ 3 NY rider is an optional benefit that you can elect at time of application for an additional charge. The S ~~NY~~ S_h ~~NY~~ 3 NY rider may not be purchased with the optional Accumulation Protector Benefit rider. This benefit is intended to provide to you, after the lifetime benefit is established, a specified withdrawal amount annually for life, even

Single Life only: C : the person whose life is used to determine when the Annual Lifetime Payment is established, and the duration of the ALP payments (see “Annual Lifetime Payment (ALP)” heading below). The covered person is established on the rider effective date and cannot be changed. The covered person is the oldest contract owner on the rider effective date. If any owner on that date is a nonnatural person (e.g., an irrevocable trust or corporation) or a revocable trust, the covered person is the oldest annuitant.

Joint Life only: C : the contract owner and their spouse named on the application for as long as the marriage remains in effect. If any contract owner is a nonnatural person (e.g., an irrevocable trust or corporation) or a revocable trust, the covered spouses are the annuitant and the legally married spouse of the annuitant. After death or dissolution of marriage that leaves only one of the covered spouses as the owner (for non-natural owners, the annuitant), that remaining covered spouse will be used when referring to the younger covered spouse. The covered spouses lives are used to determine when the Annual Lifetime Payment is established, and the duration of the ALP payments (see “Annual Lifetime Payment (ALP)” heading below). The covered spouses are established on the rider effective date and cannot be changed. For more details, see “Assignment and Change of Ownership – Joint Life” section below.

A (**A**) : the lifetime benefit amount available each contract year after the Covered Person (**Joint life**: younger covered spouses) has reached age 50. When the ALP is established and at all times thereafter, the ALP is equal to the BB multiplied by the Lifetime Payment Percentage. Anytime the Lifetime Payment Percentage or the BB changes as described below, the ALP will be recalculated.

If you withdraw less than the ALP in a contract year, the unused portion does not carry over to future contract years.

Single Life: The ALP is established on the later of the rider effective date if the covered person has reached age 50, or the date the covered person’s attained age equals age 50.

Joint Life: The ALP is established on the earliest of the following dates:

- The rider effective date if the younger covered spouse has already reached age 50.
- The date the younger covered spouse’s attained age equals age 50.
- Upon the first death of a covered spouse, then either: (a) the date we receive a written request when the death benefit is not payable and the surviving covered spouse has already reached age 50, (b) the date spousal continuation is effective when the death benefit is payable and the surviving covered spouse has already reached age 50, or (c) the date the surviving covered spouse reaches age 50.
- Following dissolution of marriage of the covered spouses, then either (a) the date we receive a written request if the remaining covered spouse who is the owner (or annuitant in the case of nonnatural or revocable trust ownership) has already reached age 50, or (b) the date the remaining covered spouse who is the owner (or annuitant in the case of nonnatural or revocable trust ownership) reaches age 50.

A (**A**) : the Annual Lifetime Payment guaranteed for withdrawal for the remainder of the contract year. The RALP is established at the same time as the ALP. The RALP equals the ALP less all withdrawals in the current contract year, but it will not be less than zero.

: used to calculate the Annual Lifetime Payment.

The Lifetime Payment Percentage is listed in the table below:

Age Band	Single Life	Joint Life
50-58	3%	2.5%
59-64	4%	3.5%
65-79	5%	4.5%
80+	6%	5.5%

The Age Band for the Lifetime Payment Percentage is determined at the following times:

- When the ALP is established: The Age Band used to calculate the initial ALP is the percentage for the covered person’s attained age (**Joint life**: younger covered spouse’s attained age).
- On the covered person’s subsequent birthdays (**Joint life**: younger covered spouse’s subsequent birthdays): Except as noted below, if the covered person’s new attained age (**Joint life**: younger covered spouse’s attained age) is in a higher Age Band, then the higher Age Band will be used to determine the appropriate Lifetime Payment Percentage. (However, if you decline any increase to the annual rider fee or if a withdrawal has been taken since the ALP was established, then the Lifetime Payment Percentage will not change on subsequent birthdays.)
- Upon Annual Step-Ups (see “Annual Step-Ups” below).

- For the Joint life rider, upon death or change in marital status: In the event of death or dissolution of marriage: (A) If no withdrawal has been taken since the ALP was established and no increase in the annual rider fee has been declined, the Lifetime Payment Percentage will be reset based on the Age Band for the remaining covered spouse's attained age. (B) If the ALP is not established but the remaining covered spouse has reached the youngest age in the first Age Band, the remaining covered spouse's attained age will be used to determine the Age Band for the Lifetime Payment Percentage. In the event of remarriage of the covered spouses to each other, the Lifetime Payment Percentage used is the percentage for the younger covered spouse's attained age.

D. ————— 'A' ————— 'B' ————— : Your lifetime benefit values are determined at the following times and are subject to a maximum amount of \$10 million each:

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The BB will be set to the greater of:

- (i) the current BB, or
- (ii) the BB 180 days following the rider effective date increased by the Annual Credit and any additional purchase payments since 180 days following the rider effective date.

(B) On any other rider anniversary during a Credit Period

The Annual Credit equals the CB as of the prior rider anniversary multiplied by the 6% Annual Credit percentage. If the covered person (Joint Life: younger covered spouse) is issue age 55 or younger, the Annual Credit percentage is 5.9% in the 10th year of the Credit Period.

The BB will be set to the greater of:

- (i) the current BB, or
- (ii) the BB on the prior rider anniversary increased by the Annual Credit and any additional purchase payments since the prior rider anniversary.

If the CB is greater than zero, the CB will be reset to zero on the last rider anniversary of a Credit Period after any adjustment to the BB, and there will be no additional Annual Credits unless the Credit Period restarts due to a step-up of the BB.

The CB will be permanently reset to zero on the later of: (A) the owner's 95th birthday or (B) the 10th rider anniversary.

- **Annual Step-Up**: Beginning with the first rider anniversary, an Annual Step-Up may be available. If you decline any increase to the annual rider fee, future Annual Step-Ups will no longer be available. The Annual Step-Up will take place on any rider anniversary where the contract value (after charges are deducted) is greater than the PBG or the BB after any Annual Credit is added. If an Annual Step-Up is executed, the PBG, BB and Lifetime Payment Percentage will be adjusted as follows: The PBG will be increased to the contract value, if greater. The BB (after any Annual Credit is added) will be increased to the contract value, if greater. The CB will be increased to the contract value and the Credit Period will restart, if there is an increase to BB due to an Annual Step-Up. If the covered person's attained age (Joint Life: younger covered spouse's attained age) on the rider anniversary is in a higher Age Band and (1) there is an increase to BB due to an Annual Step-Up or (2) the BB is at the maximum of \$10,000,000 so there was no Annual Step-Up of the BB, then the higher Age Band will be used to determine the appropriate Lifetime Payment Percentage, regardless of any prior withdrawals.

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(**D**): -300(yo3.9(ease)-fawals.)over 2,0(an)-300(eater)-300(than)-300(the)-300(PBG)-300(or)-300

If your contract value is reduced to zero, the CB, if greater than zero, will be permanently reset to zero, and there will be no additP074740.3641Tm0001k-00003Tc0TwditP074AnnuditP074C, its.itP074A740Iso,0(e)TJ00(e)Tf740ollowing(no)-3additP074

and you will receive the Annual Lifetime Payment provided by this rider until the later of the death of the covered person (Joint Life: both covered spouses) or depletion of the Principal Back Guarantee. If you choose to receive the ALP, the amount payable each year will be equal to the Annual Lifetime Payment on the annuitization start date. The amount paid in the current contract year will be reduced for any prior withdrawals in that year. These annualized amounts will be paid in monthly installments. If the monthly payment is less than \$100, we have the right to change the frequency, but no less frequently than annually. For more information about annuity payout plans, please see “The Annuity Payout Period - Annuity Payout Plans.”

If you choose to receive the ALP rather than a payout option available under the contract, all other contract features, rider features and charges terminate after the annuitization start date except for the PBG.

DE E A
 The S S_h 3 NY rider cannot be terminated either by you or us except as follows:

- **Single Life:** after the death benefit is payable, the rider will terminate, even if the Covered Person is still living.
- **Single Life:** spousal continuation will terminate the rider, even if the Covered Person is still living.
- **Single Life:** after the death of the Covered Person, the rider will terminate.
- **Joint Life:** after the death of the last covered spouse, the rider will terminate.
- **Joint Life:** After the death benefit is payable the rider will terminate if anyone other than a covered spouse continues the contract. However, if the covered spouse continues the contract as an inherited IRA or as a beneficiary of a participant in an employer sponsored retirement plan, the rider will terminate.
- On the annuitization start date, the rider will terminate.
- You may terminate the rider if your annual rider fee after any increase is more than 0.25 percentage points higher than your fee before the increase. (See “Charges — S S_h 3 NY rider charge”).
- When the contract value is reduced to zero as described in the Rules for Surrender Section above, the rider will terminate.
- Termination of the contract for any reason will terminate the rider.

For an example, see Appendix D.

Appendix F: Additional Required Minimum Distribution (RMD) Disclosure

This appendix describes our current administrative practice for determining the amount of withdrawals in any contract year which an owner may take under the S S_n

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The Statement of Additional Information (SAI) includes additional information about the Contract. The SAI, dated the same date as this prospectus, is incorporated by reference into this prospectus. The SAI is available, without charge, upon request. For a free copy of the SAI, or for more information about the Contract, call us at 1-800-862-7919, visit our website at riversource.com/annuities or write to us at: 70100 Ameriprise Financial Center Minneapolis, MN 55474.

Reports and other information about RiverSource Life of New York Variable Annuity Account are available on the SEC's website at <http://www.sec.gov>, and copies of this information may be obtained, upon payment of a duplicating fee, by electronic request at the following email address: publicinfo@sec.gov.

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EDGAR Contract Identifier: C000125469

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