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*Gumer Alvero
President
RiverSource
Insurance and
Annuities*

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RiverSource

Issued by: RiverSource Life Insurance Co. of New York (RiverSource Life of NY)

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RiverSource of New York Account 8

Service Center: RiverSource Life Insurance Co. of New York

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Please note that your investments in a policy and its underlying Funds:

The Securities and Exchange Commission (SEC) has not approved or disapproved these securities or passed upon the accuracy or adequacy of this prospectus. Any representation to the contrary is a criminal offense.

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FEES AND EXPENSES				Location in Statutory Prospectus
Charges for Early Withdrawals				Fee Tables Transaction Fees Base Policy Charges
	\$. 00	\$1,000	\$1,000,000	
Transaction Charges				Fee Tables
Ongoing Fees and Expenses (annual charges)				

RISKS		Location in Statutory Prospectus
Not a Short-Term Investment		

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The following tables describe the fees and expenses that you will pay when buying, owning and surrendering or



The next table describes the fees and expenses that you will pay periodically during the time that you own the policy, not including Fund fees and expenses.

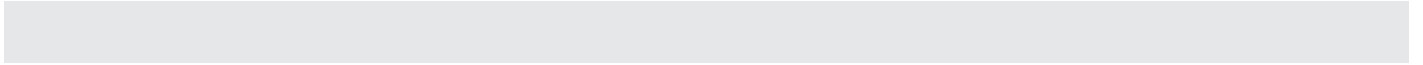
CHARGE	WHEN CHARGE IS DEDUCTED	AMOUNT DEDUCTED
Base Policy Charge	.	\$10 \$2,000,000.
Cost of Insurance ^(a)	.	<hr/> \$1,000 Minimum: \$0.00000 , 20 , , , 20 1. Maximum: \$.11 , , , , , <hr/> Representative Insured: \$0.00001 , , , , 1. , , ,
Administrative Charge ^(a)	.	<hr/> \$1,000 Minimum: \$0.0 , , , 20 , , , 20 1-10. Maximum: \$0. 0 , , 1-10 , , <hr/> Representative Insured: , , , , , , , , Current: \$0.2 2 , , 1-10.
Mortality and Expense Risk Charge	.	0.00%
Optional Benefit Charges:		
Accounting Value Increase Rider (AVIR) ^(a)	.	<hr/> \$1,000 Minimum: \$0.0 0 , , , , , , , , , , Maximum: \$0.0 , , , , , , , , , , , , <hr/> Representative Insured: \$0.0 , , , , , ,
Representative IF [(tobacco), 7.23]		

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CHARGE	WHEN CHARGE IS DEDUCTED	AMOUNT DEDUCTED
Four-Year Term Insurance Rider (FYT) ^{(a)(b)}	.	\$1,000
		Minimum: \$0.00000
		, 20 , ,
		, 20 1. ,
		Maximum: \$0.2 , ,
		, , ,
		.
		Representative Insured: \$0.00001 ,
		, , 1. ,

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The next table provides the minimum and maximum total operating expenses charged by the underlying Funds



**Policy Risk and What It Means
Risks of Poor Investment Performance.**

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The Policy is Unsuitable as a Short-term Savings Vehicle.

Policy Risk and What It Means (continued)

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Limitations on Access to Cash Value Through Withdrawals.

Possibility of Adverse Tax Consequences.

1/2, 10%

10%

10%

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\$1, 00,000

\$ 00,000

Lapse or surrender at the beginning of policy year	Maximum Surrender Charge on the Initial Specified Amount	Maximum Surrender Charge on the Increase in Specified Amount	Total Maximum Surrender Charge on the Policy
1	\$, 2.	\$ 0.00	\$, 2.
2	1,2 . 0	0.00	1,2 . 0
3	2 , . 1	0.00	2 , . 1
4	20, 0 . 1	0.00	20, 0 . 1
5	1 , 21. 2	0.00	1 , 21. 2
6	10,1 2.	0.00	10,1 2.
7	0.00	1 , 21.2	1 , .
8	0.00	12, .	12, .
9	0.00	10, 2 .	10, 2 .
10	0.00	2. 2	2. 2
11	0.00	,2 .	,2 .
12	0.00	,10 .02	,10 .02
13	0.00	1, .1	1, .1
14	0.00	0.00	0.00
15	0.00	0.00	0.00

The following are charged each month prior to the youngest Insured's Attained Insurance Age 120:

1. Cost of Insurance:

$$[a \times (b - c)] + d$$

"a" is the monthly cost of insurance rate

"b" is the death benefit

1%).

"c" is the Policy Value

"d" is any flat extra insurance charges

2. Policy fee: \$10.00

\$2,000,000

\$2,000,000

\$0.00

\$1 .00

3. Administrative charge:

4. Mortality and expense risk charge:

0%.

0. 0%

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Mortality risk

Expense risk

5. Optional Insurance Benefit Charges:

CHARGE	WHEN CHARGE IS DEDUCTED	AMOUNT DEDUCTED
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Policy Split Option Rider (PSO)	. \$2 0	
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Overloan Protection Benefit (OPB)	. 2%	
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Four-Year Term Insurance Rider (FYT) ^{(a),(b)}		\$1,000
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Minimum: \$0.00000

, 20 , , ,

, 20, , 1.

Maximum: \$0.2 2

, , , ,

Representative Insurance

\$0.00001 , , ,

, , 1. , ,

Accounting Value Increase Rider (AVIR) ^(a)	. \$1,000	
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Minimum:

We seek to prevent market timing. Market timing is frequent or short-term trading activity. We do not accommodate short-term trading activities. Do not buy a policy if you wish to use short-term trading strategies to manage your investment. The market timing policies and procedures described below apply to transfers among the Subaccounts within the policy. The underlying Funds in which the Subaccounts invest have their own market timing policies and procedures. The market timing policies of the underlying Funds may be more restrictive than the market timing policies and procedures we apply to transfers among the Subaccounts of the policy, and may include redemption fees. We reserve the right to modify our market timing policies and procedures at any time without prior notice to you.

In order to help protect you and the underlying Fund from the potentially harmful effects of market timing activity, we apply the following market timing policy to discourage frequent transfers of Policy Value among the Subaccounts of the Variable Account:

We try to distinguish market timing from transfers that we believe are not harmful, such as periodic rebalancing for purposes of an asset allocation, dollar-cost averaging or an asset rebalancing program that may be described in this prospectus. There is no set number of transfers that constitutes market timing. Even one transfer in related accounts may be market timing. We seek to restrict the transfer privileges of a policy Owner who makes more than three Subaccount transfers in any 90 day period. We also reserve the right to refuse any transfer request, if, in our sole judgment, the dollar amount of the transfer request would adversely affect unit values.

In addition to the market timing policy described above, which applies to transfers among the Subaccounts within your policy, you should carefully review the market timing policies and procedures of the underlying Funds. The market timing policies and procedures of the underlying Funds may be materially different than those we impose on transfers among the Subaccounts within your policy and may include mandatory redemption fees as well as other measures to discourage frequent transfers. As an intermediary for the underlying Funds, we are required to assist them in applying their market timing policies and procedures to transactions involving the purchase and exchange of Fund shares. This assistance may include, but not be limited to, providing the underlying Fund upon request with your Social Security Number, Taxpayer Identification Number or other United States government-issued identifier and the details of your policy transactions involving the underlying Fund. An underlying Fund, in its sole discretion, may instruct us at any time to prohibit you from making further transfers of Policy Value to or from the underlying Fund, and we must follow this instruction. We reserve the right to administer and collect on behalf of an underlying Fund any redemption fee imposed by an underlying Fund. Market timing policies and procedures adopted by underlying Funds may affect your investment in the policy in several ways, including but not limited to:

For more information about the market timing policies and procedures of an underlying Fund, and the risks that market timing pose to that Fund and to determine whether an underlying Fund has adopted a redemption fee, see that Fund's prospectus.

\$100,

\$2.0

\$ 0.

\$2.0

\$ 0.

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How special dollar-cost averaging works

	Month	SDCA Allocation	SDCA Transfer Amount	Remaining SDCA Arrangement Policy Value
		\$10,000.00	\$ 1,000.00	\$ 9,000.00
			\$ 1,000.00	\$ 8,000.00
			\$ 1,000.00	\$ 7,000.00
			\$ 1,000.00	\$ 6,000.00
→		\$20,000.00	\$2,000.00	\$4,000.00
			\$2,000.00	\$2,000.00
			\$2,000.00	\$1,000.00
			\$2,000.00	\$1,000.00
			\$2,000.00	\$1,000.00
			\$2,000.00	\$1,000.00
			\$2,000.00	\$1,000.00
			\$2,000.00	\$1,000.00
12	→		\$1,000.00	\$1,000.00
			\$1,000.00	\$1,000.00
			\$1,000.00	\$1,000.00
12	→		\$1,000.00	\$1,000.00
			\$1,000.00	\$1,000.00
			\$ 0.00	\$ 0.00

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The Variable Account:

The Funds:

Investment objectives:

Fund name and management:

Eligible purchasers:

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Funds available under the policy:

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Money market Fund yield:

Risks and conflicts of interest with certain Funds advised by Columbia Management

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Volatility and volatility management risk with the managed volatility funds

Revenue we receive from the Funds and potential conflicts of interest:

Expenses We May Incur on Behalf of the Funds

Payments the Funds May Make to Us

Conflicts of Interest These Payments May Create

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Incontestability:

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Payment of premiums:

During the first several policy years until the Policy Value is sufficient to cover the Surrender Charge, you will need to pay the required premium to keep the NLG in effect in order to keep the policy in force.

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Option 1 (level amount):
120,

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Option 2 (variable amount):
120,

2

Option 3 (return of premium, subject to a limit):
120,

1.

2.

Name of Benefit	Purpose	Is the Benefit Standard or Optional	Brief Description of Restrictions / Limitations
Four-Year Term Insurance Rider (FYT)			
Policy Split Option Rider (PSO)			20 0
Overloan Protection Benefit (OPB)			1 1
Accounting Value Increase Rider (AVIR)			
Paid Up Insurance Option	120.		-

Name of Benefit	Purpose	Is the Benefit Standard or Optional	Brief Description of Restrictions / Limitations
Automated Transfers	<p>(. . . , . . .)</p> <p>()</p>		<p>.</p> <p>.</p> <p>,</p> <p>12 .</p> <p>,</p> <p>.</p> <p>\$ 0.</p> <p>.</p> <p>,</p> <p>.</p>
Automated Dollar-Cost Averaging (DCA)	<p>.</p> <p>,</p> <p>,</p> <p>,</p> <p>.</p> <p>.</p>		<p>.</p> <p>.</p> <p>,</p> <p>12 .</p> <p>,</p> <p>.</p> <p>\$ 0.</p> <p>.</p> <p>,</p> <p>.</p>

Name of Benefit	Purpose	Is the Benefit Standard or Optional	Brief Description of Restrictions / Limitations
Special Dollar-Cost Averaging (SDCA)			\$ 0.
Asset Rebalancing			\$2,000

Four-Year Term Insurance Rider (FYT):

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\$ 0,000

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1.22

Example:

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Policy Split Option Rider (PSO):

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2. 0%

3.

0%

0%

0.

Example:

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\$1,000,000

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\$1,000,000

\$200,000

\$1,000,000
\$1,000,000

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Accounting Value Increase Rider (AVIR):

Month	Amount Invested	Accumulation Unit Value	Number of Units Purchased
	\$100	\$20	.00
	100	1	.
	100	1	.
→	100	1	.
	100	1	.2
	100	1	.
	100	1	.
	100	1	.
	100	1	.2
→	100	21	.
	100	20	.00

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Special Dollar-Cost Averaging (SDCA)

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Accounts	Asset Rebalance Subaccount Percentage Allocations	Policy Value before Asset Rebalancing	Asset Rebalancing Transactions between Subaccounts
Subaccount #1	0%	\$120,000	-\$20,000
Subaccount #2	2 %	\$,000	+\$,000
Subaccount #3	2 %	\$,000	+1 ,000
Total Policy Value		\$2 0,000	

Overloan Protection Benefit (OPB).

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Example:

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Source of Proceeds

Taxable Portion of Pre-death Proceeds

Non-Modified Endowment Contracts:

Taxable portion of pre-death Proceeds:

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(1)

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Increases in benefits:

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Reductions in benefits:

Distributions affected:

Serial purchase of modified endowment contracts:

Penalty tax:

10%

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Policy changes:

1035 exchanges:

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Payments to Sales Representatives

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Investment Objective	Fund and Ad iser/S b-Ad iser	Current Expenses Ratio [NET]	Average Annual Total Returns (12/31/2020)		
			1 Year	5 Year	10 Year
	- (1) Columbia Management Investment Advisers, LLC	0. 1% ¹	. %	2. 2%	1. 1%
	- (1) Columbia Management Investment Advisers, LLC	0. % ¹	. %	1.0 %	1. %
	- (1) Columbia Management Investment Advisers, LLC	0. %	1 . %	.2 %	. %
	- (1) Columbia Management Investment Advisers, LLC	0. 0%	. %	12.1 %	.12%
	- (1) Columbia Management Investment Advisers, LLC	0. 2% ¹	2 . 2 %	10.0 %	. %
	- (1) Columbia Management Investment Advisers, LLC	0. 2% ¹	10.0%	10. %	. 2%
	- (1) Columbia Management Investment Advisers, LLC	0. % ¹	10.11%	10.1 %	. %
	- (1) Columbia Management Investment Advisers, LLC	0. % ¹	.2 %	2 . %	20. 1%
	- (1) Columbia Management Investment Advisers, LLC	0. % ¹	. %	0.1 %	0.2 %
	- (1) Columbia Management Investment Advisers, LLC	0. %	. 0%	0.1 %	1. %
	- (1) Columbia Management Investment Advisers, LLC, adviser; American Century Investment Management, Inc., subadviser.	0. 0%	. %	1. %	2.02%

Investment Objective	Fund and Adviser/S b-Adviser	Current Expenses Ratio [NET]	Average Annual Total Returns (12/31/2020)		
			1 Year	5 Year	10 Year
-	(1) Columbia Management Investment Advisers, LLC, adviser; BlackRock Financial Management, Inc., subadviser; BlackRock International Limited, sub-subadviser.	0.2% ¹	.10%	1.1 %	2.0 %
-	(1) Columbia Management Investment Advisers, LLC, adviser; CenterSquare Investment Management LLC, subadviser.	0.1%	1.0 %	. %	. 2%
-	(1) Columbia Management Investment Advisers, LLC, adviser; Massachusetts Financial Services Company, subadviser.	0.2% ¹	.0 %	11.0 %	. 0%
-	(1) Columbia Management Investment Advisers, LLC, adviser; Principal Global Investors, LLC, subadviser.	0.0%	0.0 %	1.0 %	1.0 %
-	(1) Columbia Management Investment Advisers, LLC, adviser; T. Rowe Price Associates, Inc., subadviser.	0.0%	. %	11.1 %	. 0%
-	(1) Columbia Management Investment Advisers, LLC, adviser; TCW Investment Management Company LLC, subadviser.	0. %	. 1%	1.2 %	1. %
-	(1) Columbia Management Investment Advisers, LLC, adviser; Victory Capital Management Inc., subadviser.	0.2%	. 2%	1.0 %	10. 2%
-	(1) Columbia Management Investment Advisers, LLC, adviser; Westfield Capital Management Company, L.P., subadviser.	0.2% ¹	2.0 %	1.0 %	. %
-	(1) (1) Columbia Management Investment Advisers, LLC, adviser; Westfield Capital Management Company, L.P., subadviser.	0.0% ¹	1.00%	10. 2%	10.0 %
-	(1) Calvert Research and Management	0. % ¹	1.0 %	. 2%	0. 1%

Investment Objective	Fund and Ad iser/S b-Ad iser	Current Expenses Ratio [NET]	Average Annual Total Returns (12/1/2021)		
			1 Year	5 Year	10 Year
100 . . , 100 .	100 - (- 100) Calvert Research and Management, adviser; Ameritas Investment Partners, Inc, subadviser.	0. % ¹	. 0%	22.0 %	1 .2 %
2000 . . , 2000 .	2000 - (-) 2000 - Calvert Research and Management, adviser; Ameritas Investment Partners, Inc, subadviser.	0. % ¹	1 . 0%	. %	. %
00					

Investment Objective	Fund and Ad iser/S b-Ad iser	Current Expenses Ratio [NET]	Average Annual Total Returns (12/31/2020)		
			1 Year	5 Year	10 Year
	<i>Janus Henderson Investors US LLC</i>	0. %	11.1 %	11.1 %	12. %
	<i>Lazard Asset Management, LLC</i>	0. 0% ¹	11.0 %	11.1 %	-
	<i>Lincoln Financial Investments Corporation, investment adviser; American Century Investment Management, Inc., investment sub-adviser.</i>	0. 1% ¹	11.10%	11. %	11.1 %
	<i>Massachusetts Financial Services Company</i>	0. % ¹	(2.11%)	11.1%	11. %
	<i>Morgan Stanley Investment Management Inc.</i>	0. % ¹	11. %	10. %	11. %
	<i>Neuberger Berman Investment Advisers LLC</i>	0. 0%	11.0 %	11. %	11. %
	<i>Pacific Investment Management Company LLC</i>	2.0 % ¹	11.2 %	11.1 %	11.1 %
	<i>Pacific Investment Management Company LLC (PIMCO)</i>	0. 0%	11.0 %	11.2%	11. %
	<i>Putnam Investment Management, LLC. Though the investment advisor has retained the services of both Putnam Investments Limited (PIL) and the Putnam Advisory Company, LLC (PAC), PIL and PAC do not currently manage any assets of the fund.</i>	0. %	11. %	11. %	10.1 %

Investment Objective	Fund and Adviser/S b-Ad iser	Current Expenses Ratio [NET]	Average Annual Total Returns (12/31/2020)		
			1 Year	5 Year	10 Year
	- (1) ² Columbia Management Investment Advisers, LLC	0. %	10. %	. %	3. %
	- (1) Columbia Management Investment Advisers, LLC, adviser; J.P. Morgan Investment Management Inc. and Allspring Global Investments, LLC, subadvisers.	0. %	30%	13 %	1. %
	- (1) Columbia Management Investment Advisers, LLC, adviser; J.P. Morgan Investment Management Inc. and T. Rowe Price Associates, Inc., subadvisers.	0. %	2 . 1%	1 . 1%	10. %
	- (1) Columbia Management Investment Advisers, LLC, adviser; Schroder Investment Management North America% B ---JeTter Investment(s(90)-A)(merica%aks)-TT(LLC)Tj. #2TTTD(1910)				

Investment Objective	Fund and Ad iser/S b-Ad iser	Current Expenses Ratio [NET]	Average Annual Total Returns (12/31/2020)		
			1 Year	5 Year	10 Year
	(1)2 Columbia Management Investment Advisers, LLC	0. 1%	11. 2%	. 1 %	-
	(1)2 Columbia Management Investment Advisers, LLC	0. %	1 .1 %	. %	-
	(1)2 Columbia Management Investment Advisers, LLC	0. %	1 .2 %	. 2%	-
	Legg Mason Partners Fund Adviser, LLC; Western Asset Management Company, LLC, Western Asset Management Company Limited & Western Asset Management Pte. Ltd., sub-advisors.	0. 2%	10.2 %	2. 2%	2. %

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