RiverSource Structured Solutions[SM] **Annuity**

Standard indexed accounts

RiverSource Annuities

Standard indexed accounts provide growth opportunities with protection options in the form of a buffer or a floor. When the index rate of return is positive at the end of a segment, you will earn that return, up to the cap (the maximum return that a segment can earn).

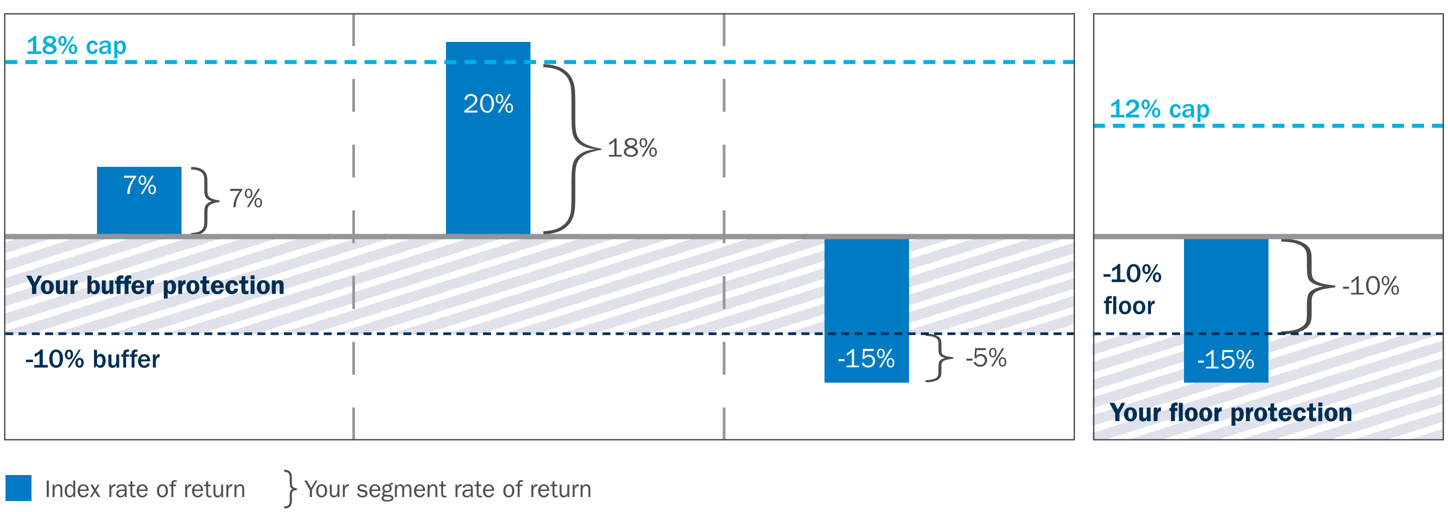
If the index rate of return is a loss at the end of a segment, you will only incur the portion of the loss that exceeds the buffer or your losses will be limited to the floor. These levels of protection can give you greater confidence as you approach retirement.

There are 31 **Standard** indexed accounts with buffers of either -10%, -15%, -20% or -25% and three Standard indexed accounts with a -10% floor. Standard indexed accounts are available with terms of one, two, three or six years. Six-year indexed accounts are available only with the six-year surrender charge schedule.

Below and on the next page, you will see hypothetical examples of one- and six-year segments with different caps and protection options.

1-year segment scenarios

Up Market Scenario #1	Up Market Scenario #2	Down Market with Buffer Scenario	Down Market with Floor Scenario
Segment value at maturity = $107,000	Segment value at maturity = $118,000	Segment value at maturity = $95,000	Segment value at maturity = $90,000



Assumptions for the 1-year scenario:

- 18% cap/-10% buffer
- 12% cap/-10% floor
- 6-year surrender charge schedule
- $100,000 investment

Actual caps may be higher or lower. For all current rate information, please talk to your financial advisor prior to purchase.

These charts are for illustrative purposes only. They neither represent the actual performance of any index nor guarantee that your goals will be met. The charts assume no withdrawals are taken before the end of the segment.

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6-year segment scenarios

Up Market Scenario #1

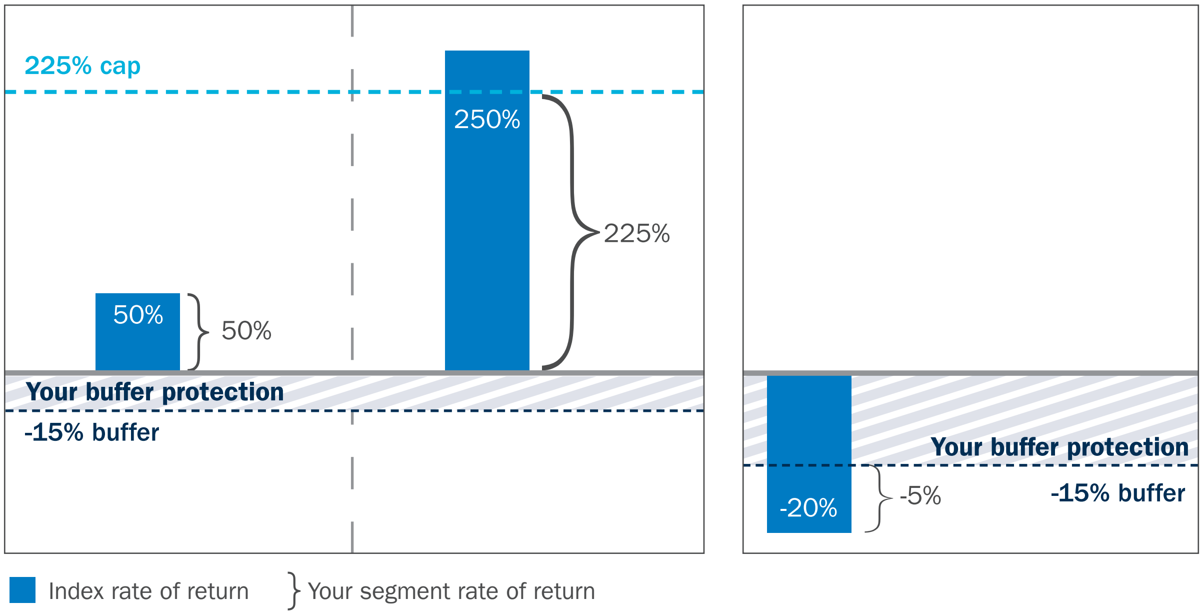
Segment value at maturity = $150,000

Up Market Scenario #2

Segment value at maturity = $325,000

Down Market Scenario

Segment value at maturity = $95,000



Assumptions for the 6-year scenario:

- 225% cap/-15% buffer
- 6-year surrender charge schedule
- $100,000 investment

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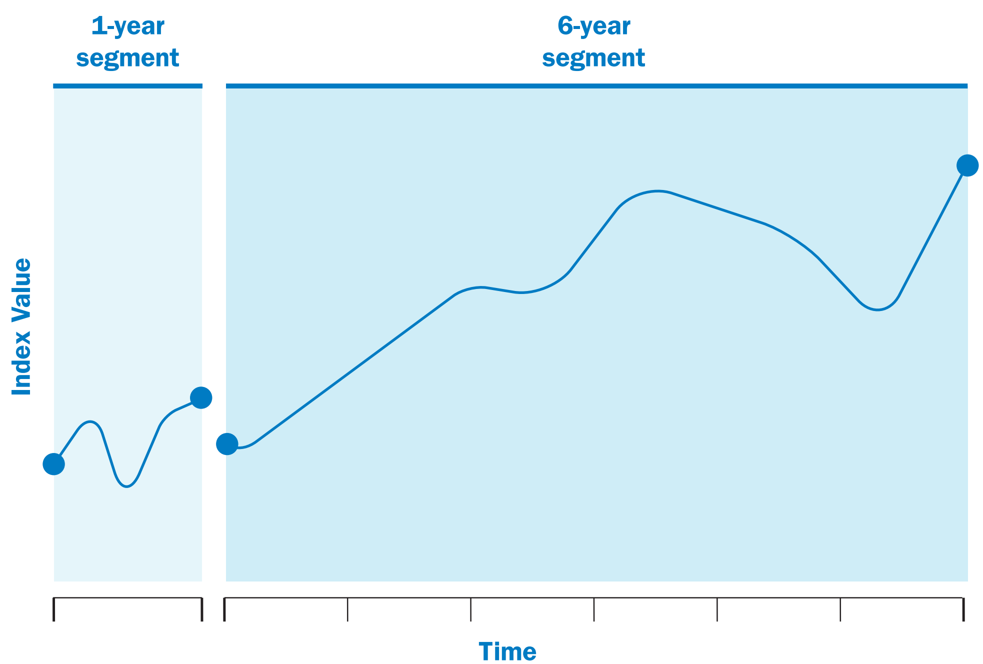
Calculating the index rate of return

The index rate of return for the Standard indexed accounts is based on a point-to-point calculation. That means the index value on the segment start date is compared to the value on the segment maturity date. The difference between those two points is the index rate of return. For a one-year segment, the length of time between the two points is one year. For a six-year segment, the length of time is six years.



These charts are for illustrative purposes only.

Comparing Standard indexed accounts with buffers and floors

Index Return	Cap = 18% Buffer = -10%	Cap = 12% Floor = -10%
20%	18%	12%
5%	5%	5%
-5%	0%	-5%
-15%	-5%	-10%
-25%	-15%	-10%

Hypothetical returns assume a 1-year segment that is held to maturity.

A *RiverSource Structured Solutions* annuity provides a lifetime of benefits

A *RiverSource Structured Solutions* annuity is a long-term retirement savings vehicle, issued by RiverSource Life Insurance Company. It provides opportunities to grow your money based on the performance of equity market indexes or an Exchange Traded Fund (ETF), collectively referred to as "indexes" in this brochure, while also providing a level of protection from loss. The standard death benefit guarantee (available if you are age 80 or younger when you purchase your annuity) can help protect your money for your beneficiaries. They are guaranteed to receive at least your principal – adjusted for any withdrawals – no matter how your annuity performs.

You can allocate your money to any combination of dozens of indexed accounts and a fixed account. There are different categories of indexed accounts and each category provides a unique way to combine growth opportunities with a protection option. Your financial advisor can help you decide which indexed accounts can best meet your needs. You do not invest directly in the indexes. Instead, your rate of return for a segment is linked to the performance of the underlying indexes. As with all investments, you can lose money. However, if the index rate of return is negative at the end of a segment, the protection options may reduce some of your investment risk.

The indexes do not include dividends from underlying companies in the index. Segment returns on indexed accounts with an ETF do not include dividends or other distributions declared by the fund. The ETF returns reflect a fund expense.

The *RiverSource Structured Solutions* annuity generally offers tax-deferred growth. This means you do not pay taxes until you take withdrawals. If your annuity is in a retirement plan that already offers tax deferral (such as an IRA), the annuity does not provide any additional tax deferral. But you can benefit from all the other features that the annuity has to offer. Because of their tax-deferred status, withdrawals made prior to age 59½ may incur an IRS 10% early withdrawal penalty. A surrender charge may apply to withdrawals during the surrender charge period.

The guarantees offered by RiverSource annuities are backed by the strength and soundness of RiverSource Life Insurance Company and are subject to its claims-paying ability. As one of the nation's largest insurance companies, we have a strong record of honoring our commitments to clients, with a heritage built on more than 125 years.

RiverSource Structured Solutions annuity contract numbers: 115461 and state variations. Not available in all states. Features may vary, have limitations or may not be available in some states. Please see your contract or prospectus for additional details, limitations and exclusions.

At the start of each new segment, caps will be reset by RiverSource Life at our discretion. The cap will never be less than the Minimum Cap. Indexed accounts may be discontinued. When segments mature, any money in discontinued indexed accounts would need to be reallocated to a different indexed account or the fixed account.

Structured annuities are insurance products that are complex, long-term investment vehicles and are subject to risk, including the potential loss of principal.

RiverSource Annuities

riversource.com/annuities

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*RiverSource Structured Solutions*SM Annuity

Contingent Yield indexed accounts

RiverSource Annuities

Contingent Yield indexed accounts provide opportunities to earn a predetermined yield, with protection options in the form of a buffer or a trigger. These indexed accounts can be paired with the Contingent Yield Withdrawal Program, which allows you to take your yield as income in years when there are earnings.

You can choose from indexed account options with one or two underlying indexes. For indexed accounts with two underlying indexes, the return of the lesser performing index will be used to determine the segment rate of return at maturity. See page 3 for examples of how the "lesser of" option works.

When the index rate of return is positive at the end of a segment, you will earn the contingent yield, a predetermined rate of return.

If the index rate of return is a loss that does not exceed the buffer or trigger, you will also earn the contingent yield.

- If the index rate of return is **a loss that exceeds the buffer**, the buffer will reduce your losses. You will only incur the portion of the loss that exceeds the buffer.
- If the index rate of return is **a loss that exceeds the trigger**, this option will provide no protection. **You will incur the full loss.**

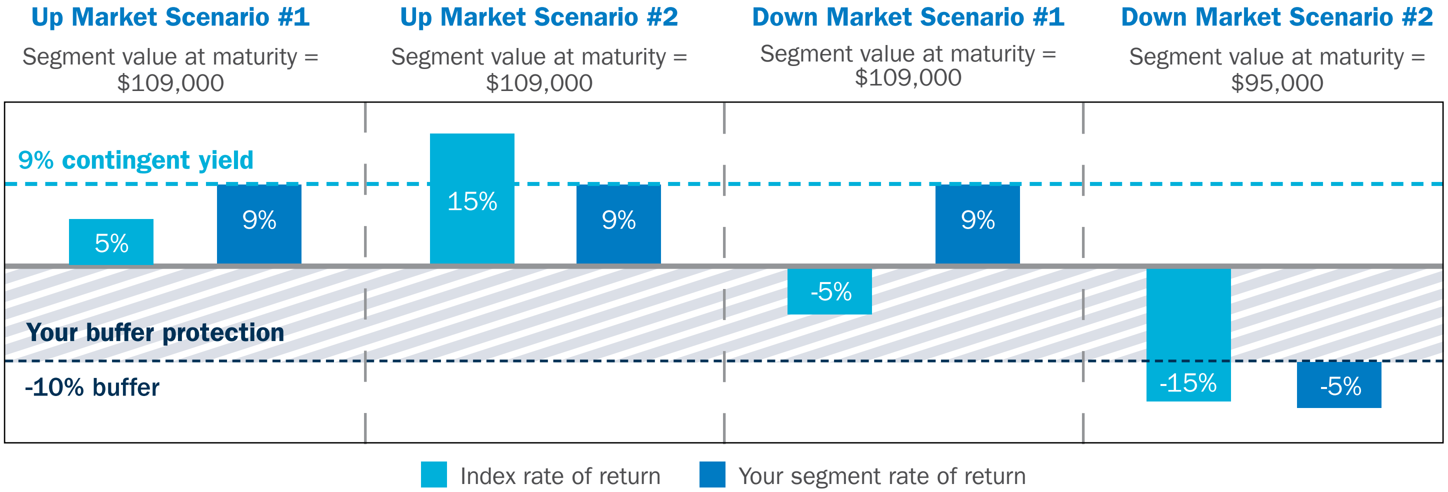
There are six **Contingent Yield** indexed accounts with buffers of either -10%, -15% or -20% and four Contingent Yield indexed accounts with triggers of either -25% or -35%. **Contingent Yield** indexed accounts are available for terms of one year. Below and on the next page you will see hypothetical examples of Contingent Yield indexed accounts with different protection options.

Assumptions for the buffer scenario:

- 1-year segment
- 9% contingent yield/-10% buffer
- 6-year surrender charge schedule
- $100,000 investment

Actual contingent yields may be higher or lower. For all current rate information, please talk to your financial advisor prior to purchase.

Scenarios with a buffer



These charts are for illustrative purposes only. They neither represent the actual performance of any index nor guarantee that your goals will be met. The charts assume no withdrawals are taken before the end of the segment.

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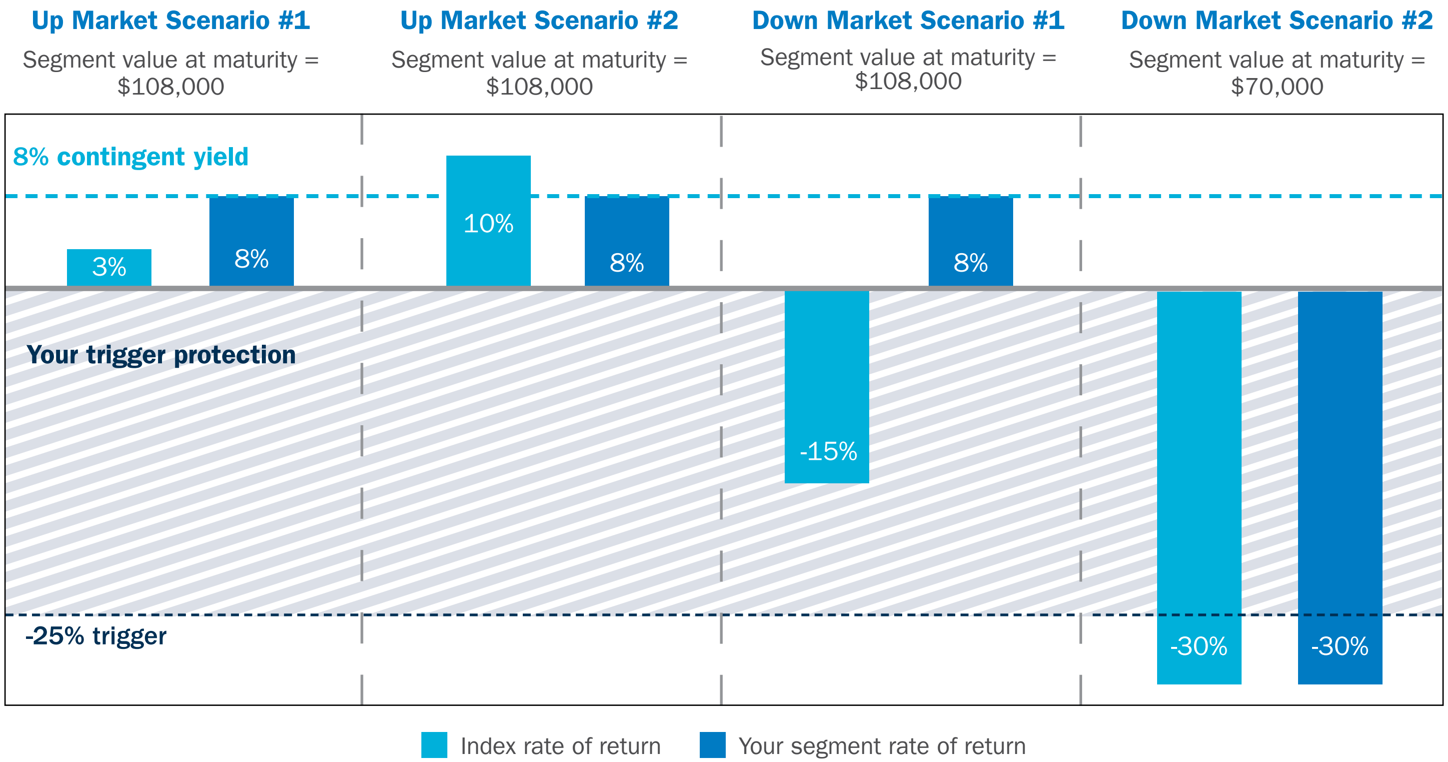
Scenarios with a trigger



Assumptions for the trigger scenario:

- 1-year segment
- 8% contingent yield/-25% trigger
- 6-year surrender charge schedule
- $100,000 investment

Actual contingent yields may be higher or lower. For all current rate information, please talk to your financial advisor prior to purchase.

Comparing segment returns for Contingent Yield indexed accounts with buffers and triggers

Index Return	Contingent Yield = 9% Buffer = -10%	Contingent Yield = 8% Trigger = -25%
15%	9%	8%
5%	9%	8%
-5%	9%	8%
-15%	-5%	8%
-25.00%	-15%	8%
-25.01%	-15.01%	-25.01%
-35%	-25%	-35%

Hypothetical returns assume the segment is held until maturity.

These charts are for illustrative purposes only.

See how the "Lesser of" indexed account option works

For indexed accounts with two underlying indexes, the return of the lesser performing index will be used to determine the segment rate of return at maturity. The four hypothetical examples assume a one-year Contingent Yield indexed account with a 10% contingent yield and a -10% buffer.

	Indexes	Index Returns at Maturity	Index Return Used	Your Segment Rate of Return
1	**S&P 500**	12%	12%	The lesser performing index was positive, so you would earn the contingent yield: 10%.
	Russell 2000	15%		
2	**S&P 500**	5%	-5%	The lesser performing index was negative but did not exceed the buffer, so you would earn the contingent yield: 10%.
	Russell 2000	-5%		
3	**S&P 500**	-9%	-9%	Both indexes are negative but neither exceeded the buffer, so you would earn the contingent yield: 10%.
	Russell 2000	-5%		
4	**S&P 500**	-9%	-20%	The lesser performing index exceeded the buffer, so your loss was reduced by the buffer. In this case, your return would be -10%.
	Russell 2000	-20%		

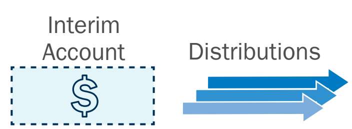
Hypothetical returns assume the segment is held until maturity.

Contingent Yield Withdrawal Program

Pair your Contingent Yield indexed accounts with the Contingent Yield Withdrawal Program and take your yield as income in years when there are earnings.

Your earnings, which will fluctuate from year to year, will be automatically transferred to the interim account on your contract anniversary.

The interim account is a type of fixed account. Money in the interim account will earn daily fixed interest until it is distributed to you at the frequency you selected.



Please note:

- If there is a year with no earnings, no money would be transferred or distributed.
- The amount transferred will not exceed the "free amount" (the amount that can be withdrawn without incurring a surrender charge).

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You can allocate your money to any combination of dozens of indexed accounts and a fixed account. There are different categories of indexed accounts and each category provides a unique way to combine growth opportunities with a protection option. Your financial advisor can help you decide which indexed accounts can best meet your needs. You do not invest directly in the indexes. Instead, your rate of return is linked to the performance of the underlying indexes. As with all investments, you can lose money.

However, if the index rate of return is negative at the end of a segment, the protection options may reduce some of your investment risk.

The indexes do not include dividends from underlying companies in the index. Segment returns on indexed accounts with an ETF do not include dividends or other distributions declared by the fund. The ETF returns reflect a fund expense.

The *RiverSource Structured Solutions* annuity generally offers tax-deferred growth. This means you do not pay taxes until you take withdrawals. If your annuity is in a retirement plan that already offers tax deferral (such as an IRA), the annuity does not provide any additional tax deferral. But you can benefit from all the other features that the annuity has to offer. Because of their tax-deferred status, withdrawals made prior to age 59½ may incur an IRS 10% early withdrawal penalty. A surrender charge may apply to withdrawals during the surrender charge period.

The guarantees offered by RiverSource annuities are backed by the strength and soundness of RiverSource Life Insurance Company and are subject to its claims-paying ability. As one of the nation's largest insurance companies, we have a strong record of honoring our commitments to clients, with a heritage built on more than 125 years.

RiverSource Structured Solutions annuity contract numbers: 115461 and state variations. Not available in all states. Features may vary, have limitations or may not be available in some states. Please see your contract or prospectus for additional details, limitations and exclusions.

At the start of each new segment, contingent yields will be reset by RiverSource Life at our discretion. The contingent yields will never be less than the Minimum Contingent Yield. Indexed accounts may be discontinued. When segments mature, any money in discontinued indexed accounts would need to be reallocated to a different indexed account or the fixed account.

Structured annuities are insurance products that are complex, long-term investment vehicles and are subject to risk, including the potential loss of principal.

RiverSource Annuities

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RiverSource Structured Solutions℠ Annuity

Annual Lock indexed accounts

RiverSource Annuities

Annual Lock indexed accounts lock in a return each year, with an annual cap that will not change for the length of the segment. This provides you with the assurance of knowing your maximum return potential each year. Based on these returns, an Annual Lock Value is calculated each year. The Annual Lock Value is different than the value for the segment and is not available for withdrawal, but can help you track how your segment value will be determined at maturity.

The index rate of return is calculated each year on your contract anniversary, and that return (called the Annual Lock Return) will be locked, up to the cap (the maximum return that a segment can earn). If the index rate of return is a loss for a given year, you will only incur the portion of the loss that exceeds the -10% buffer and that Annual Lock Return will also lock in. This level of protection can help shield your annuity from some of the losses you might otherwise experience. On the segment maturity date, the segment value will reflect a cumulative rate of return based on the Annual Lock Returns.

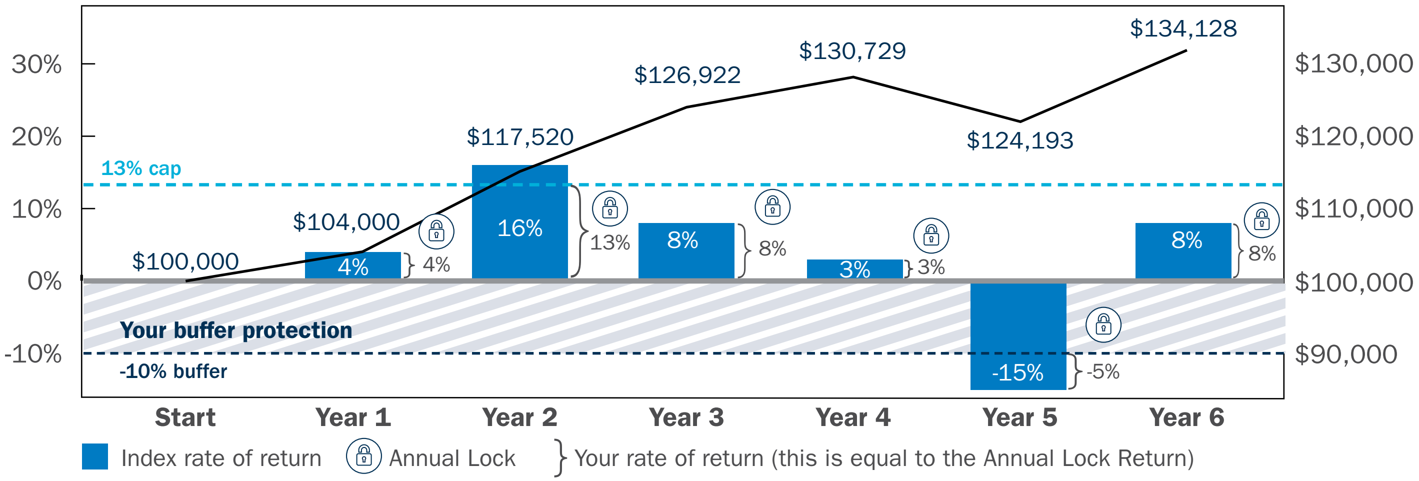
There are six **Annual Lock** indexed accounts with terms of three or six years. Six-year indexed accounts are available only with the six-year surrender charge schedule.

Assumptions for the scenario below:

- 6-year segment
- 13% cap/-10% buffer
- 6-year surrender charge schedule
- $100,000 investment

Actual caps may be higher or lower. For all current rate information, please talk to your financial advisor prior to purchase.

Consider the following hypothetical scenario



Year	Index Return	Cap	Annual Lock Return	Annual Lock Value
1	4%	13%	4%	$104,000
2	16%	13%	13%	$117,520
3	8%	13%	8%	$126,922
4	3%	13%	3%	$130,729
5	-15%	13%	-5%	$124,193
6	8%	13%	8%	$134,128

Segment rate of return and segment value at maturity: 34.13% and $134,128

These charts are for illustrative purposes only. They neither represent the actual performance of any index nor guarantee that your goals will be met. The charts assume no withdrawals are taken before the end of the segment.

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A *RiverSource Structured Solutions* annuity provides a lifetime of benefits

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You can allocate your money to any combination of dozens of indexed accounts and a fixed account. There are different categories of indexed accounts and each category provides a unique way to combine growth opportunities with a protection option. Your financial advisor can help you decide which indexed accounts can best meet your needs. You do not invest directly in the indexes. Instead, your rate of return for a segment is linked to the performance of the underlying indexes. As with all investments, you can lose money. However, if the index rate of return is negative at the end of a segment, the protection options may reduce some of your investment risk.

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The guarantees offered by RiverSource annuities are backed by the strength and soundness of RiverSource Life Insurance Company and are subject to its claims-paying ability. As one of the nation's largest insurance companies, we have a strong record of honoring our commitments to clients, with a heritage built on more than 125 years.

The Annual Lock Value is separate from the segment value and is not available for withdrawal, as a death benefit, or for annuitization.

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At the start of each new segment, caps will be reset by RiverSource Life at our discretion. The cap will never be less than the Minimum Cap. Indexed accounts may be discontinued. When segments mature, any money in discontinued indexed accounts would need to be reallocated to a different indexed account or the fixed account.

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RiverSource Annuities

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RiverSource Structured Solutions℠ **Annuity**

No Cap with Annual Fee indexed accounts

RiverSource Annuities

No Cap with Annual Fee indexed accounts maximize growth opportunities in strong markets. With these indexed accounts, your earning potential is unlimited and only reduced by the total fee you will incur at the end of a segment. We will multiply the Annual Fee percentage by the number of years in the segment to determine the total fee that will be deducted.

When the index rate of return is positive at the end of a segment, we will deduct the total fee from the return, and that is what you will earn (this is the **segment rate of return**). The deduction of the fee may result in a negative return even if the index has positive performance.

When the index rate of return is a loss at the end of a segment, you will only incur the portion of the loss that exceeds the buffer. These levels of protection can help shield your annuity from some of the losses you might otherwise experience, while giving you the confidence to stay the course. The total fee will be deducted after the buffer is applied, and that is what you will earn.

There are six **No Cap with Annual Fee** indexed accounts with buffers of either -10% or -15%.

No Cap with Annual Fee indexed accounts are available with terms of one or three years.

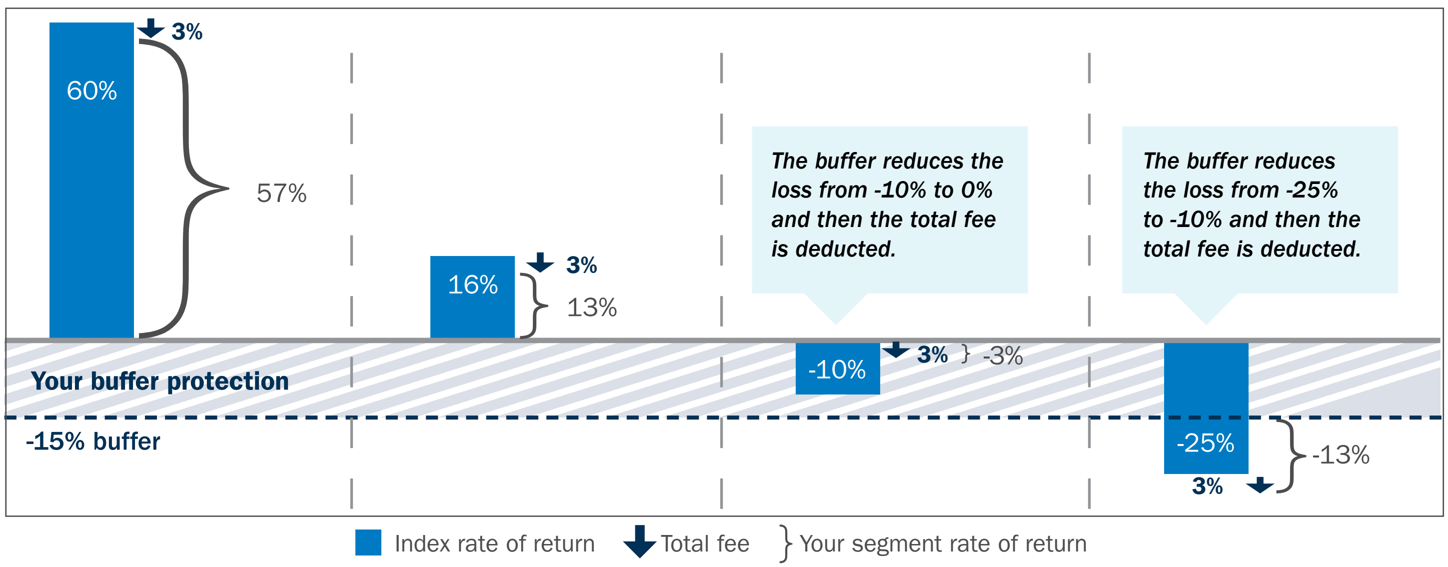
Consider the following hypothetical scenarios

Up Market Scenario #1
Segment value at maturity = $157,000

Up Market Scenario #2
Segment value at maturity = $113,000

Down Market Scenario #1
Segment value at maturity = $97,000

Down Market Scenario #2
Segment value at maturity = $87,000



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Assumptions for the scenarios below:

- 3-year segment
- 1% Annual Fee (3% total fee)/-15% buffer
- 6-year surrender charge schedule
- $100,000 investment

Actual fees may be higher or lower. For all current rate information, please talk to your financial advisor prior to purchase.

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The No Cap with Annual Fee indexed accounts have no cap. We reserve the right to add a cap in the future, which will be set by RiverSource Life at our discretion. The cap will never be less than the Minimum Cap.

At the start of each new segment, the Annual Fee will be reset by RiverSource Life at our discretion. The Annual Fee will never exceed the Maximum Annual Fee. In Pennsylvania, the Maximum Annual Fee for 1-year segments is 5% and for 3-year segments is 2.5%. In all other states, the Maximum Annual Fee is 8%. Indexed accounts may be discontinued. When segments mature, any money in discontinued indexed accounts would need to be reallocated to a different indexed account or the fixed account.

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RiverSource Structured Solutions[SM] **Annuity**

Enhanced Upside Participation indexed accounts

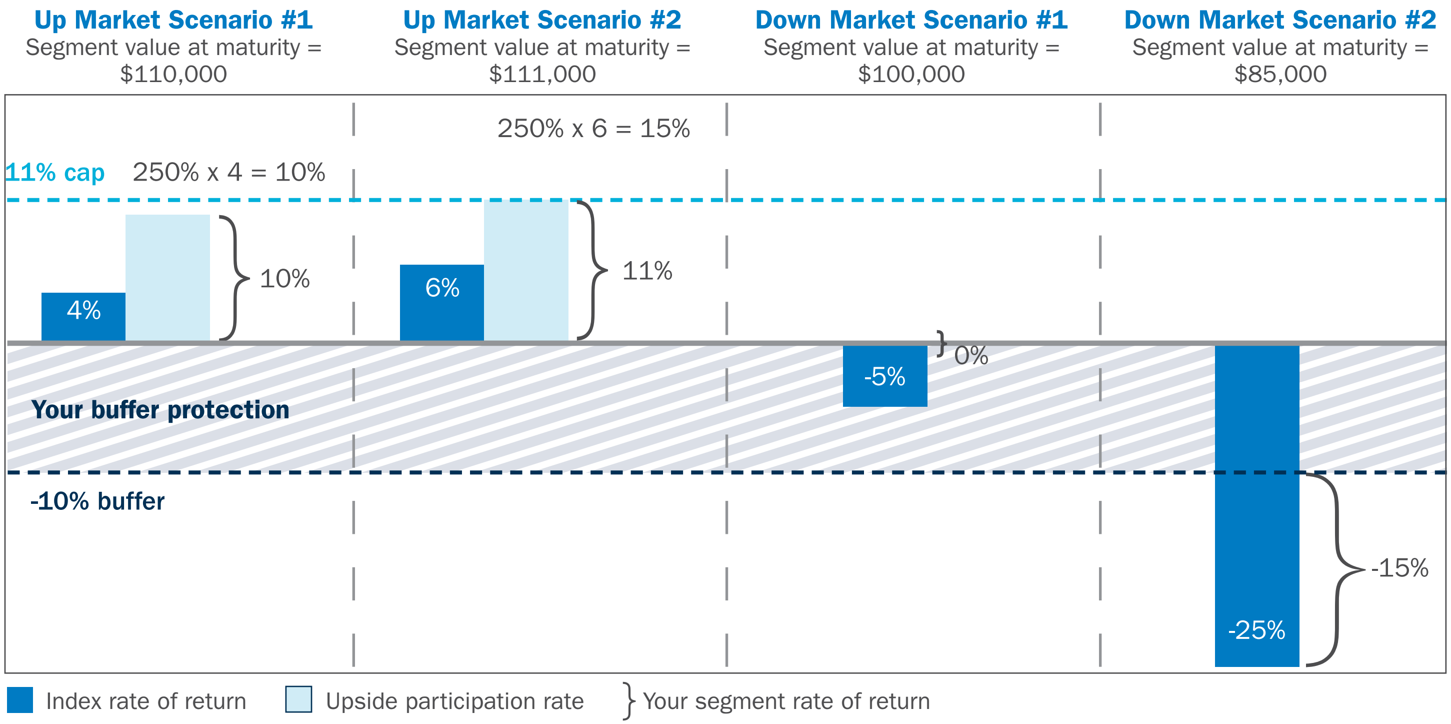
RiverSource Annuities

Enhanced Upside Participation indexed accounts can maximize earnings when market growth is low or modest. When the index rate of return is positive at the end of a segment, it is multiplied by an upside participation rate, and you will earn that enhanced return up to the cap (the maximum return that a segment can earn). The upside participation rate is applied only to positive returns and increases your potential to reach the cap when index performance is low or modest.

If the index rate of return is a loss at the end of a segment, you will only incur the portion of the loss that exceeds the -10% buffer. This level of protection can shield your annuity from some of the losses you might otherwise experience, while giving you the confidence to stay the course.

There are six **Enhanced Upside Participation** indexed accounts with terms of one, three or six years. Six-year indexed accounts are available only with the six-year surrender charge schedule.

Consider the following hypothetical scenarios



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Assumptions for the scenarios below:

- 1-year segment
- 11% cap/250% upside participation rate/-10% buffer
- 6-year surrender charge schedule
- $100,000 investment

Actual caps and upside participation rates will vary. For all current rate information, please talk to your financial advisor prior to purchase.

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A *RiverSource Structured Solutions* annuity provides a lifetime of benefits

A *RiverSource Structured Solutions* annuity is a long-term retirement savings vehicle, issued by RiverSource Life Insurance Company. It provides opportunities to grow your money based on the performance of equity market indexes or an Exchange Traded Fund (ETF), collectively referred to as "indexes" in this brochure, while also providing a level of protection from loss. The standard death benefit guarantee (available if you are age 80 or younger when you purchase your annuity) can help protect your money for your beneficiaries. They are guaranteed to receive at least your principal – adjusted for any withdrawals – no matter how your annuity performs.

You can allocate your money to any combination of dozens of indexed accounts and a fixed account. There are different categories of indexed accounts and each category provides a unique way to combine growth opportunities with a protection option. Your financial advisor can help you decide which indexed accounts can best meet your needs. You do not invest directly in the indexes. Instead, your rate of return is linked to the performance of the underlying indexes. As with all investments, you can lose money. However, if the index rate of return is negative at the end of a segment, the protection options may reduce some of your investment risk.

The indexes do not include dividends from underlying companies in the index. Segment returns on indexed accounts with an ETF do not include dividends or other distributions declared by the fund. The ETF returns reflect a fund expense.

The *RiverSource Structured Solutions* annuity generally offers tax-deferred growth. This means you do not pay taxes until you take withdrawals. If your annuity is in a retirement plan that already offers tax deferral (such as an IRA), the annuity does not provide any additional tax deferral. But you can benefit from all the other features that the annuity has to offer. Because of their tax-deferred status, withdrawals made prior to age 59½ may incur an IRS 10% early withdrawal penalty. A surrender charge may apply to withdrawals during the surrender charge period.

The guarantees offered by RiverSource annuities are backed by the strength and soundness of RiverSource Life Insurance Company and are subject to its claims-paying ability. As one of the nation's largest insurance companies, we have a strong record of honoring our commitments to clients, with a heritage built on more than 125 years.

RiverSource Structured Solutions annuity contract numbers: 115461 and state variations. Not available in all states. Features may vary, have limitations or may not be available in some states. Please see your contract or prospectus for additional details, limitations and exclusions.

At the start of each new segment, caps and upside participation rates will be reset by RiverSource Life at our discretion. The cap and upside participation rate will never be less than the Minimum Cap and Minimum Upside Participation Rate. Indexed accounts may be discontinued. When segments mature, any money in discontinued indexed accounts would need to be reallocated to a different indexed account or the fixed account.

Structured annuities are insurance products that are complex, long-term investment vehicles and are subject to risk, including the potential loss of principal.

RiverSource Annuities

riversource.com/annuities

This information is authorized for use when preceded or accompanied by a current annuity prospectus. The prospectus contains detailed information regarding risks, fees, allocation options and other information regarding the annuity. Read the prospectus carefully before you purchase the annuity.

This information is for a general audience and is not intended to address individual financial situations or needs. RiverSource Life Insurance Company does not provide investment advice.

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