RiverSource Structured Solutions 2SM annuity

Standard indexed accounts

RiverSource Annuities

Standard indexed accounts provide growth opportunities with buffer protection options. When the index rate of return is positive at maturity, you will earn that return, multiplied by the upside participation rate, up to the cap (the maximum return that a segment can earn when the index is positive), if applicable.

If the index rate of return is a loss at maturity, the buffer will reduce your losses. You will only incur the portion of the loss that exceeds the buffer. The buffer protection can give you greater confidence as you approach retirement.

There are 34 **Standard** indexed accounts with buffers of either -10%, -15%, -20%, -25% or -100%. Standard indexed accounts are available with terms of one, 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 three- and six-year segments with different caps and buffer levels.

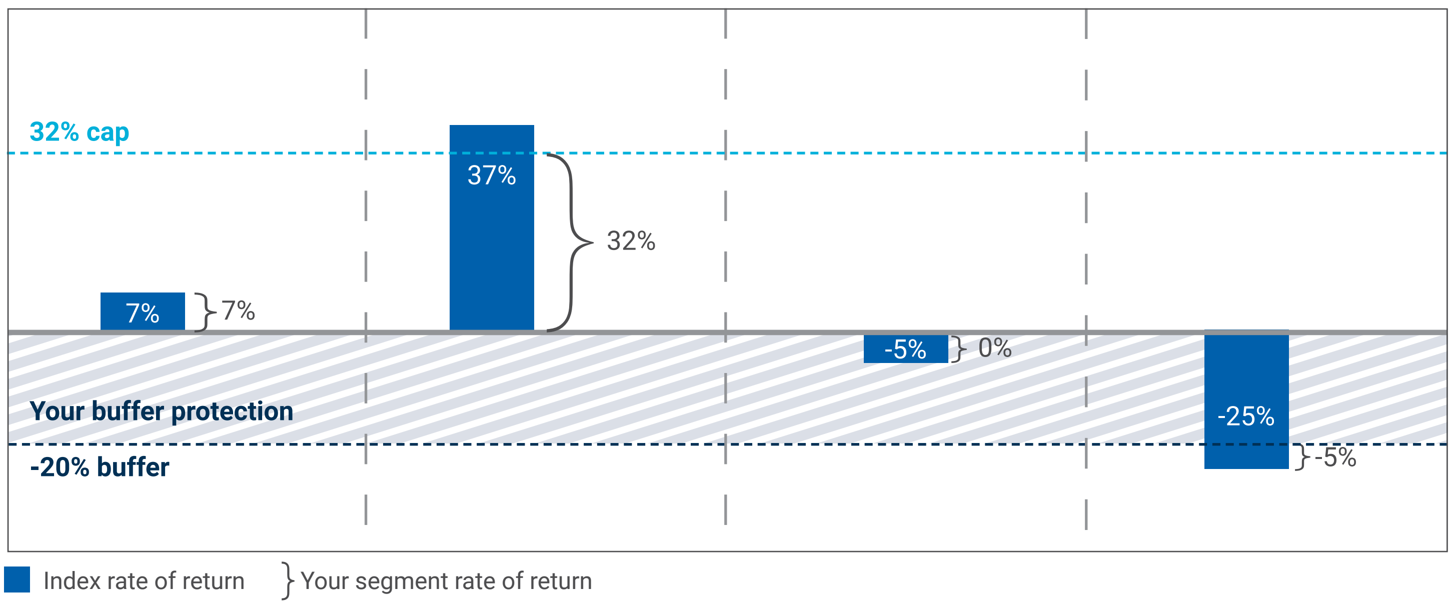
Assumptions for the scenarios below:

- 3-year segment
- 32% cap/100% upside participation rate
- -20% buffer
- 3-year surrender charge schedule
- $100,000 investment

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

Consider the following hypothetical scenarios:

Up Market Scenario #1	**Up Market Scenario #2**	**Down Market Scenario #1**	**Down Market Scenario #2**
Segment value at maturity = $107,000	Segment value at maturity = $132,000	Segment value at maturity = $100,000	Segment value at maturity = $95,000



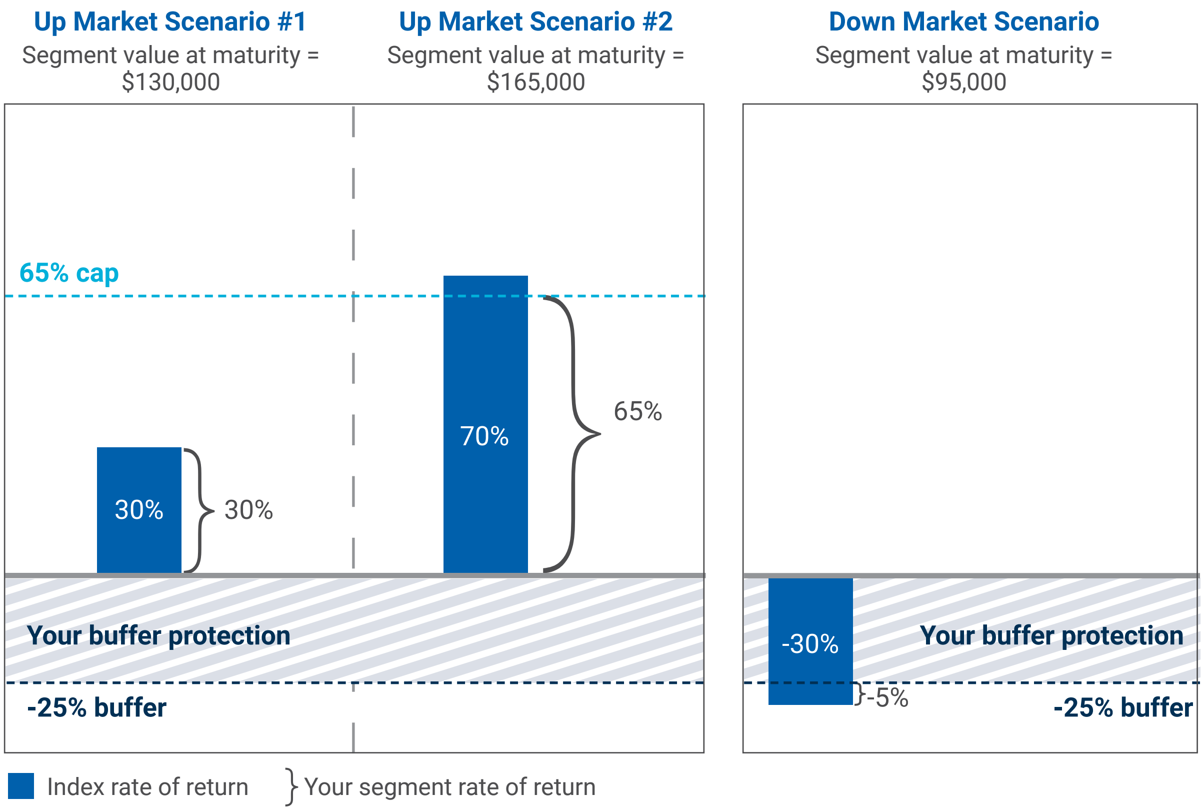
These charts are for illustrative purposes only. They neither represent the actual performance of any index nor guarantee that your goals will be met. The charts assume no withdrawals are taken before the end of the segment. The buffer provides a level of protection for each individual segment applied to the investment base, the amount allocated to the segment. Any withdrawals will proportionately reduce the investment base, which will be used to calculate your segment value at maturity.

6-year segment scenarios (only available with the 6-year surrender charge schedule)

Assumptions for the scenarios below:

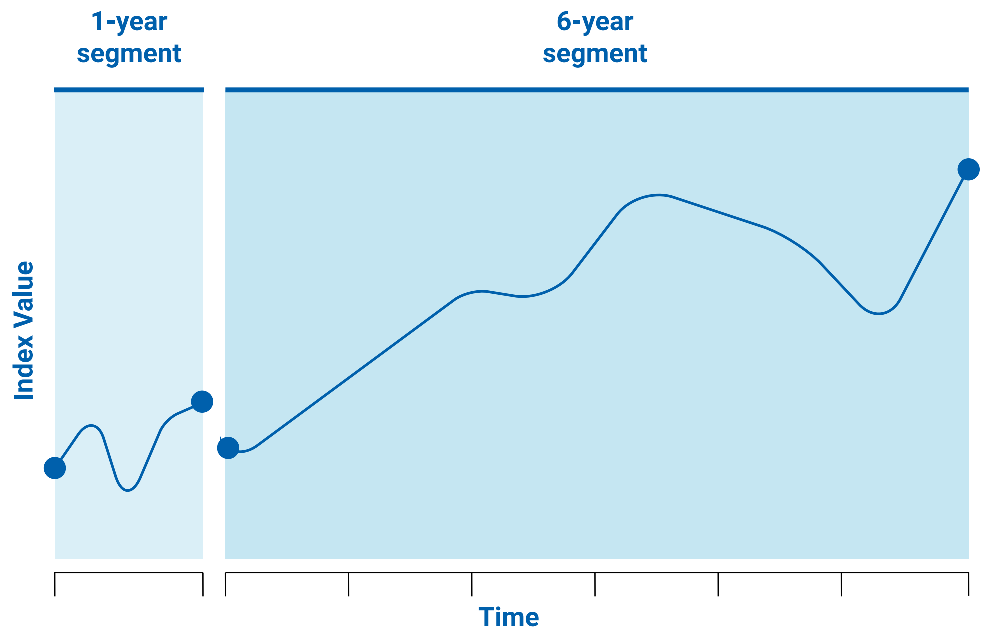
- 6-year segments
- 65% cap/100% upside participation rate
- -25% buffer
- 6-year surrender charge schedule
- $100,000 investment

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



[1] After deducting a proportional fee for any optional riders (if applicable)

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.

A *RiverSource Structured Solutions 2* annuity provides a lifetime of benefits

A *RiverSource Structured Solutions 2* annuity is a long-term retirement savings vehicle, issued by RiverSource Life Insurance Company. It provides opportunities to grow your money, take income and create a legacy 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 (Return of Purchase Payment) (available if you are age 80 or younger when you purchase your annuity and can be purchased for an additional fee for ages 81+) 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 more than 100 indexed accounts. 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 2* 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. A market value adjustment may also apply.

ARE NOT A DEPOSIT • ARE NOT FDIC INSURED • ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • ARE NOT BANK, CREDIT UNION OR SAVINGS & LOAN GUARANTEED • MAY LOSE VALUE

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.

RiverSource Structured Solutions 2 annuity contract numbers: 117860 and state variations; Dual Directional: 117862; Annual Lock: 117864; Contingent Return: 117861; Income Choice: 117863; Segment Value Lock: 117866. 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 caps 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.

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

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.

RiverSource Annuities

riversource.com/annuities

RiverSource Distributors, Inc. (Distributor), Member FINRA. Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota. Affiliated with Ameriprise Financial Services, LLC.

RiverSource Structured Solutions 2SM annuity

Annual Lock indexed accounts

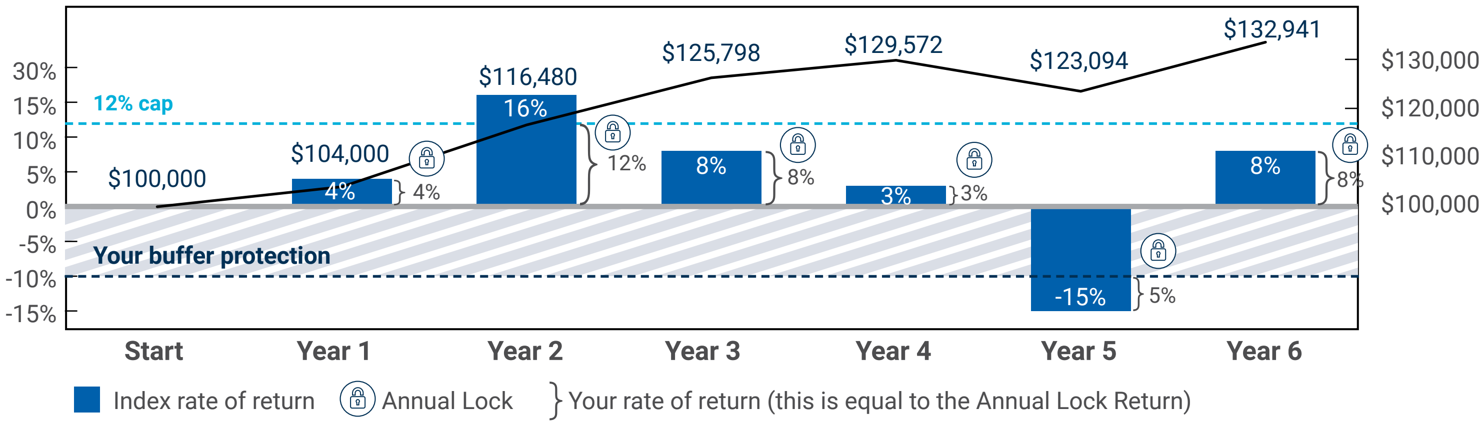
RiverSource Annuities

Annual Lock indexed accounts lock in a return each year, with an annual cap that will not change for the duration of the segment (three or six years). 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 when the index is positive). 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 two **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.

Consider the following hypothetical scenario:



Year	Index Return	Cap	Annual Lock Return	Annual Lock Value*
1	4%	12%	4%	$104,000
2	16%	12%	12%	$116,480
3	8%	12%	8%	$125,798
4	3%	12%	3%	$129,572
5	-15%	12%	-5%	$123,094
6	8%	12%	8%	$132,941

Segment rate of return and segment value at maturity: 32.94% and $132,941

STRUCTURED ANNUITIES
ARE NOT A DEPOSIT • ARE NOT FDIC INSURED • ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • ARE NOT BANK, CREDIT UNION OR SAVINGS & LOAN GUARANTEED • MAY LOSE VALUE

Assumptions for the scenarios below:

- 6-year segment
- 12% 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.

*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.

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. The buffer provides a level of protection for each individual segment applied to the investment base, the amount allocated to the segment. Any withdrawals will proportionately reduce the investment base, which will be used to calculate your segment value at maturity.

A *RiverSource Structured Solutions 2* annuity provides a lifetime of benefits

A *RiverSource Structured Solutions 2* annuity is a long-term retirement savings vehicle, issued by RiverSource Life Insurance Company. It provides opportunities to grow your money, take income and create a legacy 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 (Return of Purchase Payment) (available if you are age 80 or younger when you purchase your annuity and can be purchased for an additional fee for ages 81+) 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 more than 100 indexed accounts. 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 2* 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. A market value adjustment may also apply.

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.

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

RiverSource Structured Solutions 2 annuity contract numbers: 117860 and state variations; Dual Directional: 117862; Annual Lock: 117864; Contingent Return: 117861; Income Choice: 117863; Segment Value Lock: 117866. 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.

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

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.

RiverSource Annuities

riversource.com/annuities

RiverSource Distributors, Inc. (Distributor), Member FINRA. Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota. Affiliated with Ameriprise Financial Services, LLC.

RiverSource Structured Solutions 2[SM] **annuity**

Contingent Return indexed accounts

Contingent Return indexed accounts provide opportunities to earn a predetermined return with protection options in the form of a buffer or a trigger. These indexed accounts can be paired with the Contingent Return Withdrawal Program, which allows you to take your return 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. An example of how the "lesser of" option works is shown on an upcoming page.

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

- 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.

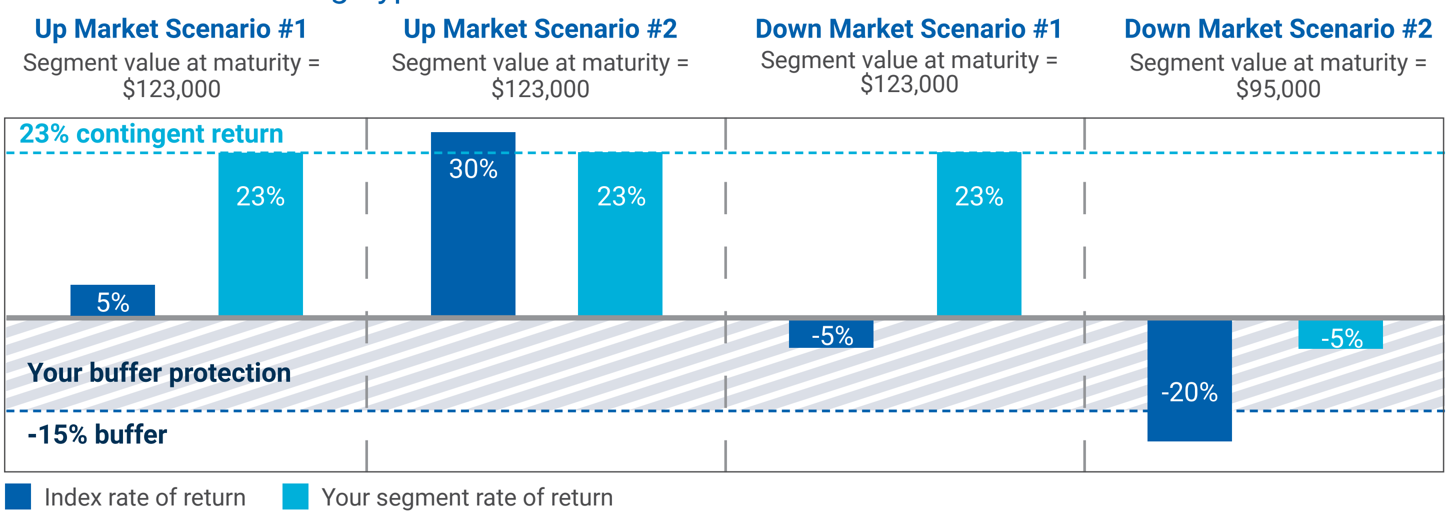
There are 18 **Contingent Return** indexed accounts with buffers of either -10%, -15% or -20% and two with triggers of -30% (triggers are not available in Missouri). **Contingent Return** indexed accounts are available for terms of one, two or three years. Below and on the next page you will see hypothetical examples of Contingent Return indexed accounts with different protection options.

Assumptions for the scenarios below:

- 3-year segment
- 23% contingent return
- -15% buffer
- 3-year surrender charge schedule
- $100,000 investment

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

Consider the following hypothetical scenarios:



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. The buffer and trigger provide a level of protection for each individual segment applied to the investment base, the amount allocated to the segment. Any withdrawals will proportionately reduce the investment base, which will be used to calculate your segment value at maturity.

STRUCTURED ANNUITIES
ARE NOT A DEPOSIT • ARE NOT FDIC INSURED • ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • ARE NOT BANK, CREDIT UNION OR SAVINGS & LOAN GUARANTEED • MAY LOSE VALUE

Scenarios with a trigger

Assumptions for the scenarios below:

- 1-year segment
- 7% contingent return
- -30% trigger
- 6-year surrender charge schedule
- $100,000 investment

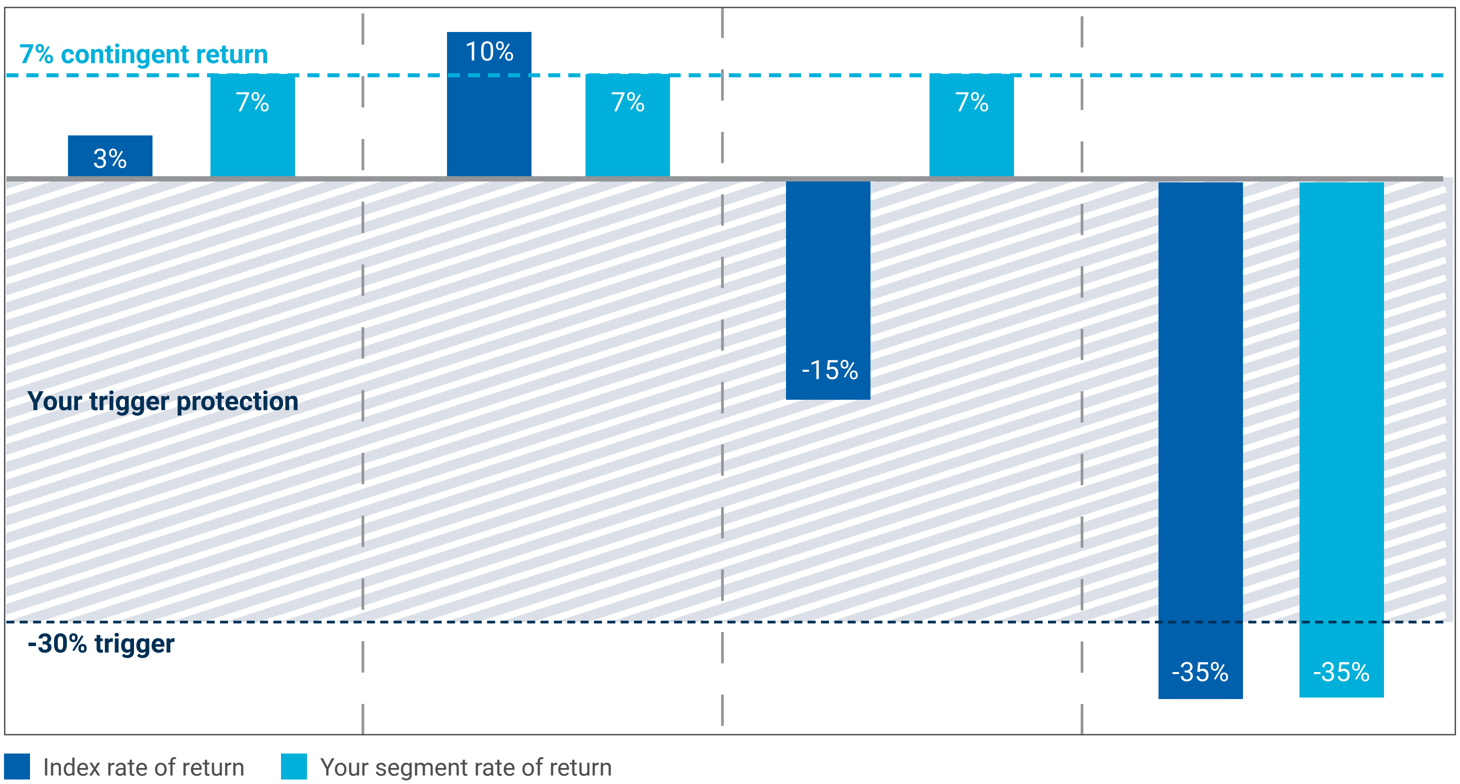
Actual contingent returns may be higher or lower. For all current rate information, please talk to your financial advisor prior to purchase.

Up Market Scenario #1
Segment value at maturity = $107,000

Up Market Scenario #2
Segment value at maturity = $107,000

Down Market Scenario #1
Segment value at maturity = $107,000

Down Market Scenario #2
Segment value at maturity = $65,000



These charts are for illustrative purposes only.

Comparing 1-year segment returns for Contingent Return indexed accounts with buffers and triggers

Index Return	Contingent Return = 8% Buffer = -15%	Contingent Return = 7% Trigger = -30%
15%	8%	7%
5%	8%	7%
-5%	8%	7%
-15%	8%	7%
-30.00%	-15%	7%
-30.01%	-15.01%	-30.01%
-35%	-20%	-35%

Hypothetical returns assume the segment is held until maturity.

See how the "Lesser of" indexed accounts work

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 Return indexed account with a 8% contingent return and a -15% buffer.

	Indexes	Index Returns at Maturity	Index Return Used	Your Segment Rate of Return
1	**S&P 500**	12%	12%	You would earn the contingent return: 8%. The lesser performing index was positive.
	Russell 2000	15%		
2	**S&P 500**	6%	-5%	You would earn the contingent return: 8%. The lesser performing index was negative but did not exceed the buffer.
	Russell 2000	-5%		
3	**S&P 500**	-9%	-9%	You would earn the contingent return: 8%. Both indexes are negative but neither exceeded the buffer.
	Russell 2000	-5%		
4	**S&P 500**	-9%	-20%	In this case, your return would be -5%. The lesser performing index exceeded the buffer, so your loss was reduced by the buffer.
	Russell 2000	-20%		

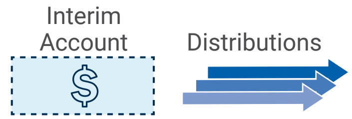
Hypothetical returns assume the segment is held until maturity.

Contingent Return Withdrawal Program

Pair your Contingent Return indexed accounts with the Contingent Return Withdrawal Program and take your return 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).

A *RiverSource Structured Solutions 2* annuity provides a lifetime of benefits

A *RiverSource Structured Solutions 2* annuity is a long-term retirement savings vehicle, issued by RiverSource Life Insurance Company. It provides opportunities to grow your money, take income and create a legacy 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 (Return of Purchase Payment) (available if you are age 80 or younger when you purchase your annuity and can be purchased for an additional fee for ages 81+) 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 more than 100 indexed accounts. 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 2* 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. A market value adjustment may also apply.

These charts are for illustrative purposes only.

ndexed accounts would need to be reallocated to a different indexed account.

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

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.

RiverSource Annuities

riversource.com/annuities

RiverSource Distributors, Inc. (Distributor), Member FINRA. Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota. Affiliated with Ameriprise Financial Services, LLC.

115566-5 V

(6/25)

RiverSource Structured Solutions 2SM annuity

RiverSource *Annuities*

Dual Directional indexed accounts

Dual Directional indexed accounts provide opportunities to earn a positive return based on index performance, even when the index has a loss (as long as the loss does not exceed the buffer).

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.

If the index rate of return is positive at maturity, the segment will earn the index rate of return, multiplied by the upside participation rate, up to a cap (the maximum return that a segment can earn when the index is positive).

This option also provides a level of protection in the form of a buffer. If the index rate of return at maturity is a loss that does not exceed the buffer, the segment will earn a positive rate of return equal to the loss (in this case, the positive return is not limited to the cap and will not be multiplied by an upside participation rate). If the index rate of return at maturity 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.

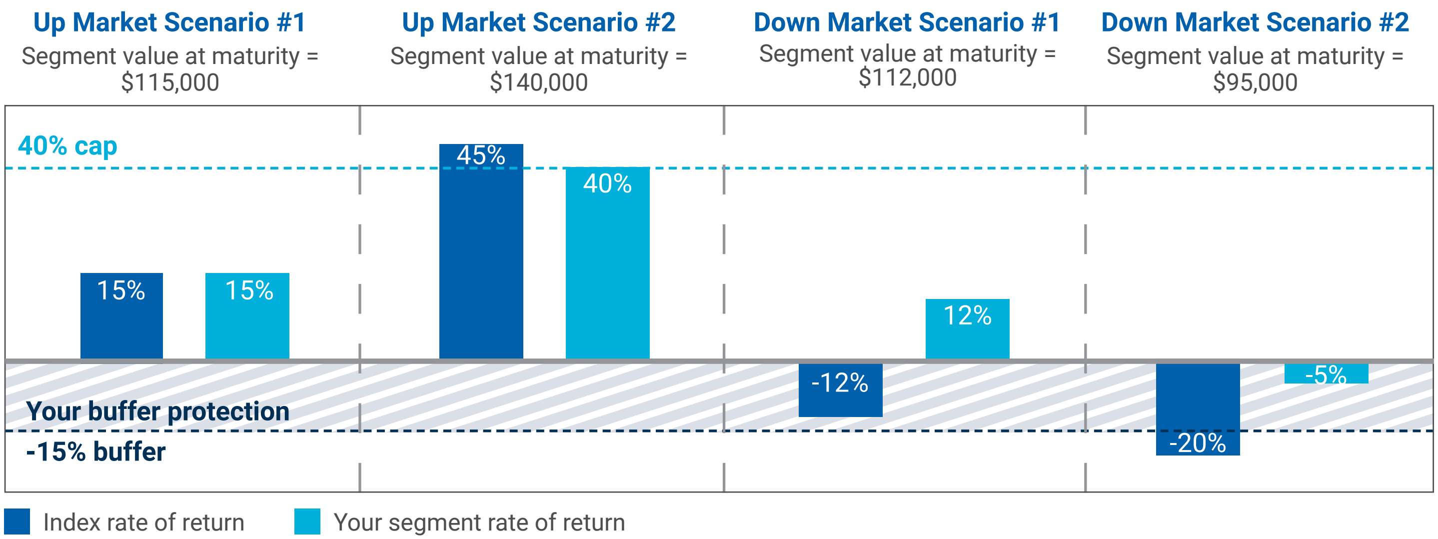
There are 20 **Dual Directional** indexed accounts with buffers of -10%, -15%, -20% or -25%. Dual Directional indexed accounts are available for terms of one, three or six years. Six-year indexed accounts are available only with the six-year surrender charge schedule. Below are hypothetical scenarios of a Dual Directional segment.

Assumptions for the scenarios below:

- 3-year segment
- 40% cap/100% upside participation rate
- -15% buffer
- 3-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 scenarios:

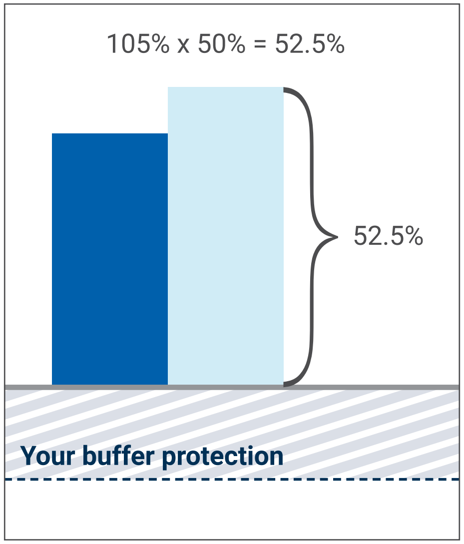


These charts are for illustrative purposes only. They neither represent the actual performance of any index nor guarantee that your goals will be met. The charts assume no withdrawals are taken before the end of the segment. The buffer provides a level of protection for each individual segment applied to the investment base, the amount allocated to the segment. Any withdrawals will proportionately reduce the investment base, which will be used to calculate your segment value at maturity.

STRUCTURED ANNUITIES
ARE NOT A DEPOSIT • ARE NOT FDIC INSURED • ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • ARE NOT BANK, CREDIT UNION OR SAVINGS & LOAN GUARANTEED • MAY LOSE VALUE

The Upside Participation Rate can enhance your return

Most Dual Directional indexed accounts will have an upside participation rate of 100%, which will not affect your rate of return. When market conditions allow, Dual Directional indexed accounts may also be enhanced with an upside participation rate greater than 100%. In these instances, positive index rates of return will be multiplied by the upside participation rate, and this will be your rate of return, up to the cap, if applicable.



Index rate of return

Enhanced rate of return

} Your segment rate of return

Consider if you invested $100,000 into a 6-year uncapped segment, and the index rate of return was 50% at maturity.

Original investment	=	$100,000
Your return	=	$ 50,000
Your segment value at maturity	=	$150,000

Now consider the same scenario, but instead the index rate of return is enhanced by 105%, making it 52.5%.

Original investment	=	$100,000
Your return	=	$52,500
Your segment value at maturity	=	$152,500

You could earn an extra $2,500 at maturity with the upside participation rate.

[1] After deducting a proportional fee for any optional riders (if applicable)

See how the “Lesser of” indexed accounts work

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 Dual Directional indexed account with a 9% cap and a -15% buffer.

	Indexes	Index Returns at Maturity	Index Return Used	Your Segment Rate of Return
1	**S&P 500**	12%	12%	You would earn the return up to the cap: 9%. The lesser performing index was positive.
	Russell 2000	18%		
2	**S&P 500**	4%	-5%	You would earn a positive rate of return equal to the loss: 5%. The lesser performing index was negative but did not exceed the buffer.
	Russell 2000	-5%		
3	**S&P 500**	-9%	-9%	You would earn a positive rate of return equal to the loss: 9% Both indexes are negative but neither exceeded the buffer.
	Russell 2000	-5%		
4	**S&P 500**	-7%	-20%	In this case, your return would be -5%. The lesser performing index exceeded the buffer, so your loss was reduced by the buffer.
	Russell 2000	-20%		

Hypothetical returns assume the segment is held until maturity.

A *RiverSource Structured Solutions 2* annuity provides a lifetime of benefits

A *RiverSource Structured Solutions 2* annuity is a long-term retirement savings vehicle, issued by RiverSource Life Insurance Company. It provides opportunities to grow your money, take income and create a legacy 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 (Return of Purchase Payment) (available if you are age 80 or younger when you purchase your annuity and can be purchased for an additional fee for ages 81+) 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 more than 100 indexed accounts. 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 2* 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. A market value adjustment may also apply.

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.

RiverSource Structured Solutions 2 annuity contract numbers: 117860 and state variations; Dual Directional: 117862; Annual Lock: 117864; Contingent Return: 117861; Income Choice: 117863; Segment Value Lock: 117866. 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.

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

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.

RiverSource Annuities

riversource.com/annuities

RiverSource Distributors, Inc. (Distributor), Member FINRA. Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota. Affiliated with Ameriprise Financial Services, LLC

RiverSource Structured Solutions 2SM annuity

Income Choice indexed accounts

RiverSource Annuities

Income Choice indexed accounts provide monthly income (guaranteed for one year) based on the amount you allocate to the segment (Investment Base) and the Annualized Income Rate. Your monthly income amount during the segment will not change unless you take additional withdrawals from the segment. The income will begin one month after the contract is issued (or one month after the contract anniversary for segments that start after issue) and will be distributed on that same day each month during the contract year.

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. An example of how the "lesser of" option works is shown on the next page.

This option also provides a level of protection in the form of a buffer. At maturity, if the index rate of return is positive or is a loss that does not exceed the buffer, the original amount allocated to the segment will remain unchanged (unless additional withdrawals were taken). If the index rate of return is a loss that exceeds the buffer, the segment will only incur the portion of the loss that exceeds the buffer.

There are eight Income Choice indexed accounts with buffers of either -10%, -15%, -20% or -25%. Income Choice indexed accounts are available for a term of one year.

Income Choice indexed accounts are not available in Missouri.

Assumptions for the scenarios below:

- 1-year segment
- 5.1% annualized income rate
- -20% buffer
- 3-year surrender charge schedule
- $100,000 investment

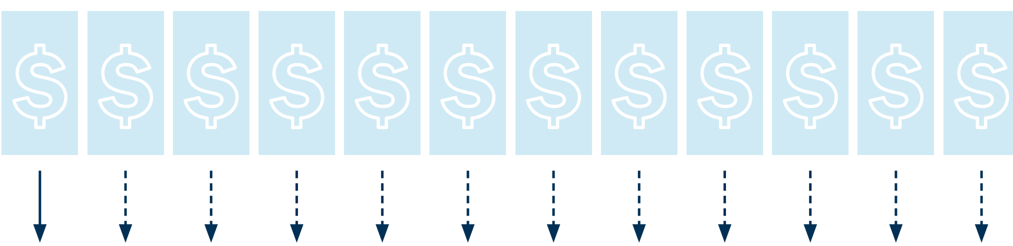
Actual annualized income rates may be higher or lower. For all current rate information, please talk to your financial advisor prior to purchase.

Consider the following hypothetical scenarios:

During the contract year (prior to maturity)

$100,000 X 5.1% = $5,100

Divided into 12 monthly payments of $425 each

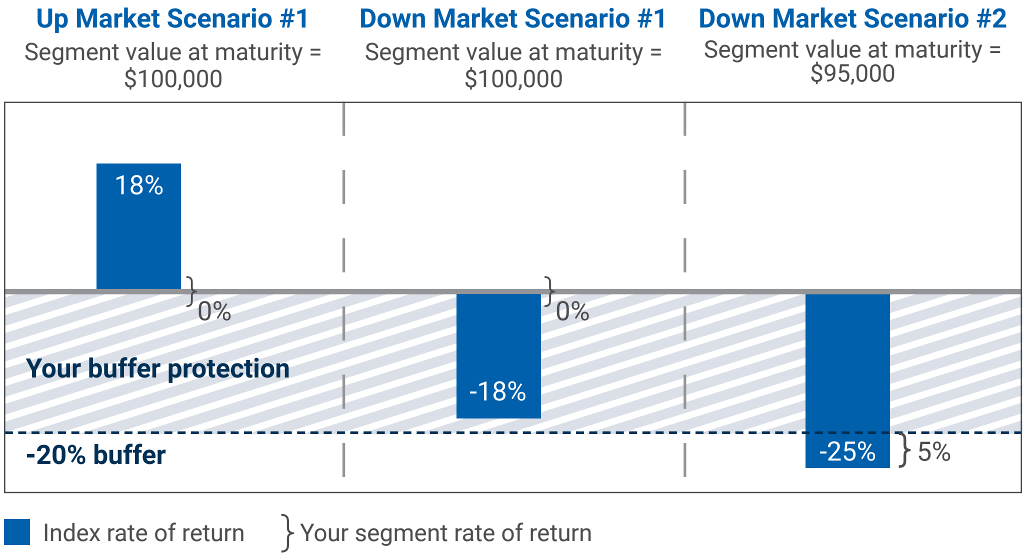


Designated account

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 buffer provides a level of protection for each individual segment applied to the investment base, the amount allocated to the segment. Any withdrawals other than monthly income from Income Choice segments will proportionately reduce the investment base. The reduced amount will be used to calculate your segment value at maturity.

STRUCTURED ANNUITIES
ARE NOT A DEPOSIT • ARE NOT FDIC INSURED • ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • ARE NOT BANK, CREDIT UNION OR SAVINGS & LOAN GUARANTEED • MAY LOSE VALUE

At maturity



These charts are for illustrative purposes only. They neither represent the actual performance of any index nor guarantee that your goals will be met.

See how the "Lesser of" indexed accounts work

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 Income Choice segment with a -15% buffer.

	Indexes	Index Returns at Maturity	Index Return Used	Your Segment Rate of Return
1	S&P 500	12%	12%	The original amount allocated to the segment will remain unchanged. The lesser performing index was positive.
	Russell 2000	15%		
2	S&P 500	6%	-5%	The original amount allocated to the segment will remain unchanged. The lesser performing index was negative but did not exceed the buffer.
	Russell 2000	-5%		
3	S&P 500	-12%	-12%	The original amount allocated to the segment will remain unchanged. Both indexes are negative but neither exceeded the buffer.
	Russell 2000	-5%		
4	S&P 500	-12%	-20%	In this case, your return would be -5%. The lesser performing index exceeded the buffer. Your loss would be reduced by the buffer.
	Russell 2000	-20%		

Hypothetical returns assume the segment is held until maturity.

A *RiverSource Structured Solutions 2* annuity provides a lifetime of benefits

A *RiverSource Structured Solutions 2* annuity is a long-term retirement savings vehicle, issued by RiverSource Life Insurance Company. It provides opportunities to grow your money, take income and create a legacy 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 (Return of Purchase Payment) (available if you are age 80 or younger when you purchase your annuity and can be purchased for an additional fee for ages 81+) 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 more than 100 indexed accounts. 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 2* 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. A market value adjustment may also apply.

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.

RiverSource Structured Solutions 2 annuity contract numbers: 117860 and state variations; Dual Directional: 117862; Annual Lock: 117864; Contingent Return: 117861; Income Choice: 117863; Segment Value Lock: 117866. 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, annualized income rates will be reset by RiverSource Life at our discretion. The annualized income rates will never be less than the Minimum Annualized Income 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.

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

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.

RiverSource Distributors, Inc. (Distributor), Member FINRA. Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota. Affiliated with Ameriprise Financial Services, LLC.

RiverSource Annuities

riversource.com/annuities

RiverSource Structured Solutions 2℠ annuity

Annual Fee/Annual Fee Plus indexed accounts

RiverSource Annuities

Annual Fee/Annual Fee Plus indexed accounts offer greater growth potential with higher caps and/or upside participation versus comparable indexed accounts within the product without an annual fee. When the index rate of return is positive at the end of a segment, we will determine your return by first multiplying the index rate of return by an upside participation rate. Next, we will apply a cap, if applicable, which is the maximum return a segment can earn when the index is positive. We will then multiply the Annual Fee percentage by the number of years in the segment to determine the total fee that will be deducted at maturity. That will be your segment rate of return.

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. The buffer protection can give you greater confidence as you approach retirement. The total fee will be deducted after the buffer is applied, and that is what you will earn.

There are 22 **Annual Fee/Annual Fee Plus** indexed accounts with buffers of either -10%, -15% or -25%. Annual Fee/Annual Fee Plus indexed accounts are available with terms of one, three or six years. Six-year indexed accounts are available only with the six-year surrender charge schedule.

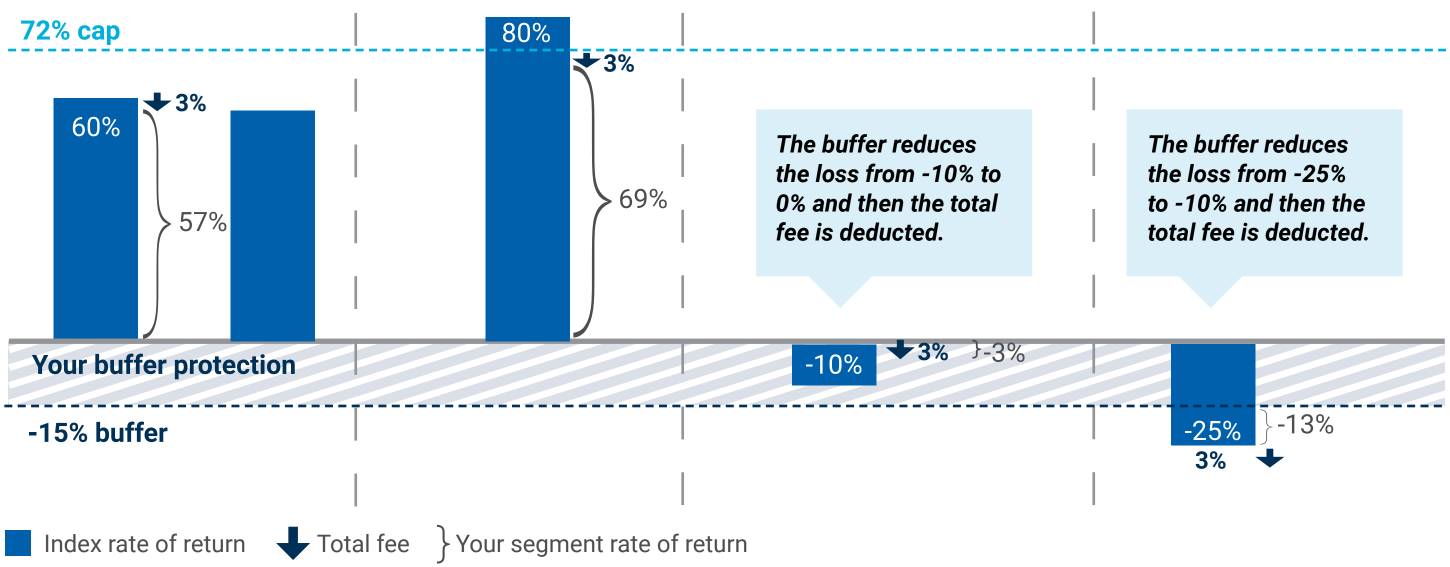
Consider the following hypothetical scenarios:

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

Up Market Scenario #2
Segment value at maturity = $169,000

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

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



Assumptions for the scenarios below:

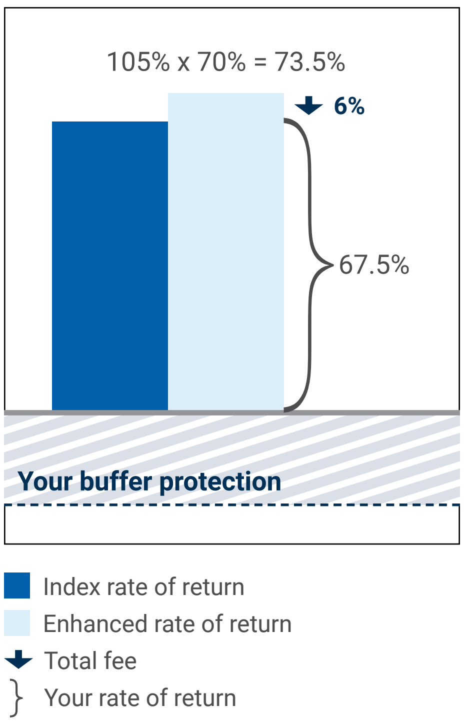
- 3-year segment
- 72% cap/100% upside participation rate/ 1% Annual Fee
- -15% buffer
- 3-year surrender charge schedule
- $100,000 investment

Actual caps and fees 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. The buffer provides a level of protection for each individual segment applied to the investment base, the amount allocated to the segment. Any withdrawals will proportionately reduce the investment base, which will be used to calculate your segment value at maturity.

The Upside Participation Rate can enhance your return

When Annual Fee/Annual Fee Plus indexed accounts have an upside participation rate of 100%, your rate of return will not be affected. When market conditions allow, Annual Fee/Annual Fee Plus indexed accounts may also be enhanced with an upside participation rate greater than 100%. In these instances, positive index rates of return will be multiplied by the enhanced rate (subject to the cap, if applicable). We will then multiply the Annual Fee percentage by the number of years in the segment to determine the total fee that will be deducted at maturity. That will be your segment rate of return.



Consider if you invested $100,000 into a 6-year uncapped segment. After six years, if the index rate of return was 70% and the total fee was 6%, your rate of return would be 64%.

Original investment	=	$100,000
Your return	=	$64,000
Your segment value at maturity	=	$164,000

Now consider the same scenario, but instead the index rate of return is enhanced by 105%, making it 73.5%. After applying a total fee of 6%, your rate of return would be 67.5%.

Original investment	=	$100,000
Your return	=	$67,500
Your segment value at maturity	=	$167,500

You could earn an extra $3,500 at maturity with the upside participation rate.

Hypothetical returns assume the segment is held until maturity.

These charts are for illustrative purposes only.

A *RiverSource Structured Solutions 2* annuity provides a lifetime of benefits

A *RiverSource Structured Solutions 2* annuity is a long-term retirement savings vehicle, issued by RiverSource Life Insurance Company. It provides opportunities to grow your money, take income and create a legacy 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 (Return of Purchase Payment) (available if you are age 80 or younger when you purchase your annuity and can be purchased for an additional fee for ages 81+) 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 more than 100 indexed accounts. 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 2* 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. A market value adjustment may also apply.

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.

RiverSource Structured Solutions 2 annuity contract numbers: 117860 and state variations; Dual Directional: 117862; Annual Lock: 117864; Contingent Return: 117861; Income Choice: 117863; Segment Value Lock: 117866. 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, upside participation rates and the Annual Fee will be reset by RiverSource Life at our discretion. The caps and upside participation rates will never be less than the Minimum Cap. and Minimum Upside Participation Rate. The Annual Fee will never exceed the Maximum Annual Fee. Indexed accounts may be discontinued. When segments mature, any money in discontinued indexed accounts would need to be reallocated to a different indexed account.

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

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.

RiverSource Annuities

riversource.com/annuities

RiverSource Distributors, Inc. (Distributor), Member FINRA. Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota. Affiliated with Ameriprise Financial Services, LLC.