

RiverSource Structured SolutionsSM annuity

Current rates and annual fees

Effective Sept. 20, 2021

6Y SC = 6-year surrender charge schedule

3Y SC = 3-year surrender charge schedule

Standard (with Buffer)

Caps for 6-Year Segments*

-10% Buffer	6Y SC
S&P 500	200%
Russell 2000	100%
MSCI EAFE	400%

-15% Buffer	6Y SC
S&P 500	75%
Russell 2000	65%
MSCI EAFE	150%

-25% Buffer	6Y SC
S&P 500	35%
Russell 2000	30%
MSCI EAFE	60%

Caps for 3-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	29%	33%
Russell 2000	35%	38%
MSCI EAFE	27%	30%

-15% Buffer	3Y SC	6Y SC
S&P 500	18%	23%
Russell 2000	23%	26%
MSCI EAFE	19%	24%

Caps for 2-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	17.00%	20.00%
S&P 500 ESG	16.00%	19.00%
Russell 2000	24.00%	26.00%
MSCI EAFE	17.50%	19.00%
MSCI Emerging Markets	23.50%	24.00%
Nasdaq 100	24.50%	25.00%
iShares U.S. Real Estate ETF	20.00%	21.00%

Caps for 1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	8.25%	9.50%
S&P 500 ESG	7.75%	9.00%
Russell 2000	11.50%	12.50%
MSCI EAFE	8.50%	9.00%
MSCI Emerging Markets	11.25%	11.50%
Nasdaq 100	11.75%	12.25%
iShares U.S. Real Estate ETF	9.75%	10.00%

-15% Buffer	3Y SC	6Y SC
S&P 500	5.75%	6.50%

-20% Buffer	3Y SC	6Y SC
S&P 500	3.75%	4.50%

The Contingent Yield options are not available in HI or IA.

Contingent Yield with Buffer

1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	4.60%	5.20%
S&P 500/ Russell 2000 (Lesser of)	7.15%	7.80%

-15% Buffer	3Y SC	6Y SC
S&P 500	3.00%	3.55%
S&P 500/ Russell 2000 (Lesser of)	4.80%	5.40%

-20% Buffer	3Y SC	6Y SC
S&P 500	1.90%	2.35%
S&P 500/ Russell 2000 (Lesser of)	3.10%	3.65%

Contingent Yield with Trigger

1-Year Segments

-25% Trigger	3Y SC	6Y SC
S&P 500	4.40%	4.85%
S&P 500/ Russell 2000 (Lesser of)	6.20%	6.75%

-35% Trigger	3Y SC	6Y SC
S&P 500	2.60%	2.90%
S&P 500/ Russell 2000 (Lesser of)	3.80%	4.30%

Standard (with Floor)

Caps for 1-Year Segments

-10% Floor	3Y SC	6Y SC
S&P 500	4.25%	5.25%
S&P 500 ESG	4.00%	5.00%
MSCI EAFE	6.00%	6.50%

*6-year segments are not available if you elect the 3-year surrender charge schedule.

Annual Lock

Annual Caps for 6-Year Segments*

-10% Buffer	3Y SC	6Y SC
S&P 500	N/A	8.75%
Russell 2000	N/A	9.00%
MSCI EAFE	N/A	9.25%

Annual Caps for 3-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	7.50%	8.50%
Russell 2000	8.00%	9.25%
MSCI EAFE	7.75%	8.75%

Locks in the index rate of return, up to the cap, every year for 3 or 6 years

No Cap with Annual Fee

Annual Fees for 3-Year Segments

-15% Buffer	3Y SC	6Y SC
S&P 500	1.85%	1.40%
Russell 2000	2.30%	1.80%
MSCI EAFE	0.75%	0.60%

Annual Fees for 1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	2.65%	2.10%
Russell 2000	3.45%	3.00%
MSCI EAFE	1.95%	1.50%

The Annual Fee is multiplied by the number of years in the segment to determine the total fee that will be deducted at the end of the segment.

Enhanced Upside Participation

Caps and Participation Rates for 6-Year Segments*

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500	N/A	86%	110%
MSCI EAFE	N/A	100%	110%

Caps and Participation Rates for 3-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500	20%	24%	175%
MSCI EAFE	22%	28%	175%

Caps and Participation Rates for 1-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500	6.50%	6.75%	250%
MSCI EAFE	6.25%	6.50%	250%

Upside Participation Rate applies to positive index returns only

Fixed Account	1.00%
Interim Account	1.00%

Surrender charge schedules (contract-date based)

Surrender charges are based on purchase payments withdrawn (reduced for any "free amount" that is in excess of your contract earnings).

Contract years	1	2	3	4	5	6	7+
6-year surrender charge	8%	7%	6%	5%	4%	3%	0%
3-year surrender charge	8%	7%	6%	0%	0%	0%	0%

Ticker symbols

iShares U.S. Real Estate ETF (IYR)
 MSCI EAFE Index (MXEA)
 MSCI Emerging Markets Index (MXEF)
 Nasdaq 100 Index® (NDX)
 Russell 2000™ Index (RUT)
 S&P 500® (SPX)
 S&P 500 ESG (SPXESUP)

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

* 6-year segments are not available if you elect the 3-year surrender charge schedule.

Levels of protection definitions

Buffer: When a segment matures, if the index rate of return is negative and exceeds the buffer, the buffer will reduce your losses. You will only incur the portion of the loss that exceeds the buffer. For example, if the buffer is -10% and the index rate of return is -15% at maturity, you will incur a -5% loss. If the index rate of return is a loss that **does not exceed the buffer**, then:

- **For contingent yield indexed accounts with a buffer**, you will earn the contingent yield. For example if the buffer is -10%, the contingent yield is 6%, and the index rate of return is -5% at maturity, your rate of return will be 6%.
- **For all other indexed accounts with buffer**, you will not incur a loss. For example, if the buffer is -10% and the index rate of return is -5% at maturity, your rate of return will be 0%.

Additionally, for Annual Fee indexed accounts, the fee will reduce the rate of return after the buffer is applied.

Floor: When a segment matures, if the index rate of return is negative, a floor can help limit your losses. You will only incur index losses up to the floor percentage. For example, if the floor is -10%:

- If the index rate of return is -5% at maturity, you will incur a loss of -5%.
- If the index rate of return is -15% at maturity, you will incur a -10% loss.

Trigger: When a segment matures, if the index rate of return is a loss that **exceeds** the trigger, this option will provide no protection and you will incur the full loss. If the index rate of return is positive, or is a loss that does not exceed the trigger, you will earn the contingent yield, a predetermined rate of return. For example, if the Contingent Yield is 6% and the Trigger is -25%:

- If the index rate of return is -25% at maturity, your rate of return will be 6%.
- If the index rate of return is -35%, you will incur a -35% loss.

The *RiverSource Structured Solutions* annuity is not available in NY and OR.

You will receive the applicable caps, annual fees, upside participation rates, contingent yields and interest rates on the application date, provided the contract is issued within 30 days of the application date. Otherwise, you will receive the applicable caps, annual fees, upside participation rates, contingent yields and interest rates in effect on the contract date.

The initial fixed account and interim account rates are guaranteed for one year from contract date and renew annually.

The caps shown for the Standard (with Buffer), Standard (with Floor) and Enhanced Upside Participation are not annual caps; they are caps that apply for the entire duration of the segment. The caps shown for Annual Lock are annual caps.

Renewal interest rates, caps, annual fees, upside participation rates and contingent yields are set by RiverSource Life at our discretion and will be mailed to you 14 days before your annuity contract anniversary.

The No Cap with Annual Fee indexed accounts have no cap at contract issue. We reserve the right to add a cap in the future.

The Guaranteed Minimum Interest Rate (GMIR) for the fixed account and interim account is 1.00%. The guaranteed Minimum Contingent Yield for all 1-year indexed accounts is 1%. The Minimum Cap for Annual Lock indexed accounts and for all 1-year indexed accounts is 2%, for all 2-year indexed accounts is 4%, for all 3-year indexed accounts is 6%, and for all 6-year indexed accounts is 8%. The Maximum Annual Fee for all No Cap with Annual Fee indexed accounts is 8%. (For PA, 1-year indexed accounts have a Maximum Annual Fee of 5% and 3-year indexed accounts have a Maximum Annual Fee of 2.5%.) The Minimum Upside Participation Rate for all indexed accounts is 100%.

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.

This rate sheet supersedes all previously dated rate information. Rates are subject to change without notice. It is the responsibility of your financial advisor to ensure you are receiving the most current rate information.

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.

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.

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