

# RiverSource Structured Solutions 2<sup>SM</sup> Annuity

## Rates for new contracts



Effective **03/31/2025**

The RiverSource Structured Solutions 2 annuity is not available in NY. It is currently not approved for use in MO and OR.

### STANDARD

Caps for 6-Year segments (Available only if the 6-year surrender charge schedule is selected)			Caps for 3-Year segments			Caps for 1-Year segments				
		6-Year Surrender Schedule		6-Year Surrender Schedule	3-Year Surrender Schedule		6-Year Surrender Schedule	3-Year Surrender Schedule		
-10% buffer	S&P 500	90%	-10% buffer	S&P 500	42%	-10% buffer	S&P 500	13.00%	13.00%	
	Russell 2000	115%		Russell 2000	63%		Russell 2000	20.00%	19.75%	
	MSCI EAFE	Uncapped w/ 117% Upside Participation Rate		MSCI EAFE	Uncapped w/ 107% Upside Participation Rate		Uncapped w/ 106% Upside Participation Rate	MSCI EAFE	15.50%	15.25%
	Nasdaq 100	85%		Nasdaq 100	49%		48%	MSCI Emerging Markets	18.50%	18.25%
-15% buffer	S&P 500	80%	-15% buffer	S&P 500	36%	-15% buffer	Nasdaq 100	17.00%	17.00%	
	Russell 2000	100%		Russell 2000	52%		51%	iShares U.S. Real Estate ETF	25.00%	24.00%
	MSCI EAFE	Uncapped w/ 110% Upside Participation Rate		MSCI EAFE	100%		99%	-15% S&P 500	10.75%	10.50%
	Nasdaq 100	80%		Nasdaq 100	42%		41%	-20% S&P 500	9.25%	9.25%
-25% buffer	S&P 500	65%	-20% buffer	S&P 500	32%	-25% buffer	-25% S&P 500	8.00%	8.00%	
	Russell 2000	80%		Russell 2000	45%		44%	<b>-100% buffer option</b>		
	MSCI EAFE	350%		MSCI EAFE	52%		50%	-100% S&P 500	6.00%	6.00%
	Nasdaq 100	65%		Nasdaq 100	37%		36%			

When an upside participation rate is shown (for example, w/110% upside participation) a positive return in the index at maturity will be multiplied by this rate, and then the cap (if applicable) will be applied. If no upside participation rate is shown, the rate is 100%.

[Learn more about Standard indexed accounts](#)

## DUAL DIRECTIONAL

### Caps for 6-Year segments (Available only if the 6-year surrender charge schedule is selected)

		6-Year Surrender Schedule
-10% buffer	S&P 500	85%
	S&P 500/ Russell 2000 (lesser of)	Uncapped w/ 111% Upside Participation Rate
-15% buffer	S&P 500	75%
	S&P 500/ Russell 2000 (lesser of)	275%
-25% buffer	S&P 500	55%
	S&P 500/ Russell 2000 (lesser of)	70%

### Caps for 3-Year segments

		6-Year Surrender Schedule	3-Year Surrender Schedule
-10% buffer	S&P 500	39%	38%
	S&P 500/ Russell 2000 (lesser of)	Uncapped w/ 111% Upside Participation Rate	Uncapped w/ 110% Upside Participation Rate
-15% buffer	S&P 500	32%	31%
	S&P 500/ Russell 2000 (lesser of)	58%	56%
-20% buffer	S&P 500	27%	26%
	S&P 500/ Russell 2000 (lesser of)	38%	37%
-25% buffer	S&P 500	22%	22%
	S&P 500/ Russell 2000 (lesser of)	27%	26%

### Caps for 1-Year segments

		6-Year Surrender Schedule	3-Year Surrender Schedule
-10% buffer	S&P 500	10.50%	10.25%
	S&P 500/ Russell 2000 (lesser of)	16.00%	15.75%
-15% buffer	S&P 500	7.50%	7.25%
	S&P 500/ Russell 2000 (lesser of)	8.25%	8.00%
-20% buffer	S&P 500	5.00%	4.75%
	S&P 500/ Russell 2000 (lesser of)	4.00%	3.75%

When an upside participation rate is shown (for example, w/110% upside participation) a positive return in the index at maturity will be multiplied by this rate, and then the cap (if applicable) will be applied. If no upside participation rate is shown, the rate is 100%.

Caps and upside participation rates do not apply to any positive return earned when the index rate of return is negative at maturity.

## ANNUAL LOCK

### Caps for 6-Year segments (Available only if the 6-year surrender charge schedule is selected)

		6-Year Surrender Schedule
-10% buffer	S&P 500	11.00%

### Caps for 3-Year segments

		6-Year Surrender Schedule	3-Year Surrender Schedule
-10% buffer	S&P 500	11.00%	11.00%

[Learn more about  
Dual Directional indexed accounts](#)

[Learn more about  
Annual Lock indexed accounts](#)

## CONTINGENT RETURN WITH BUFFER

### Contingent Returns for 3-Year segments

		6-Year Surrender Schedule	3-Year Surrender Schedule
-10% buffer	S&P 500	22.70%	22.50%
	S&P 500/ Russell 2000 (lesser of)	27.40%	27.20%
-15% buffer	S&P 500	20.30%	20.10%
	S&P 500/ Russell 2000 (lesser of)	23.50%	23.30%
-20% buffer	S&P 500	18.35%	18.15%
	S&P 500/ Russell 2000 (lesser of)	20.75%	20.55%

### Contingent Returns for 2-Year segments

		6-Year Surrender Schedule	3-Year Surrender Schedule
-10% buffer	S&P 500	15.35%	15.20%
	S&P 500/ Russell 2000 (lesser of)	19.10%	18.95%
-15% buffer	S&P 500	13.55%	13.40%
	S&P 500/ Russell 2000 (lesser of)	16.15%	16.00%
-20% buffer	S&P 500	12.10%	11.95%
	S&P 500/ Russell 2000 (lesser of)	13.90%	13.75%

### Contingent Returns for 1-Year segments

		6-Year Surrender Schedule	3-Year Surrender Schedule
-10% buffer	S&P 500	8.20%	8.15%
	S&P 500/ Russell 2000 (lesser of)	10.25%	10.20%
-15% buffer	S&P 500	6.75%	6.70%
	S&P 500/ Russell 2000 (lesser of)	8.05%	8.00%
-20% buffer	S&P 500	5.75%	5.70%
	S&P 500/ Russell 2000 (lesser of)	6.50%	6.45%

## INCOME CHOICE

### Annualized Income Rates for 1-Year segments

		6-Year Surrender Schedule	3-Year Surrender Schedule
-10% buffer	S&P 500	6.35%	6.25%
	S&P 500/ Russell 2000 (lesser of)	7.55%	7.45%
-15% buffer	S&P 500	5.50%	5.40%
	S&P 500/ Russell 2000 (lesser of)	6.45%	6.35%
-20% buffer	S&P 500	4.90%	4.80%
	S&P 500/ Russell 2000 (lesser of)	5.60%	5.50%
-25% buffer	S&P 500	4.35%	4.25%
	S&P 500/ Russell 2000 (lesser of)	4.85%	4.75%

## CONTINGENT RETURN WITH TRIGGER

### Contingent Returns for 1-Year segments

		6-Year Surrender Schedule	3-Year Surrender Schedule
-30% trigger	S&P 500	6.15%	6.10%
	S&P 500/ Russell 2000 (lesser of)	7.90%	7.85%

[Learn more about  
Contingent Return indexed accounts](#)

[Learn more about  
Income Choice indexed accounts](#)

# Indexed accounts with fees for higher caps and/or upside participation

Annual Fee/Annual Fee Plus indexed accounts offer greater growth potential with higher caps and/or upside participation rates versus comparable indexed accounts without an annual fee.

## ANNUAL FEE PLUS

### Caps and Annual Fees for 6-Year segments (Available only if the 6-year surrender charge schedule is selected)

		6-Year Surrender Schedule	6-Year Annual Fee
-10% buffer	S&P 500	Uncapped w/ 108% Upside Participation Rate	1.00%
	Russell 2000	Uncapped w/ 109% Upside Participation Rate	1.00%
	Nasdaq 100	155%	1.00%
-15% buffer	S&P 500	Uncapped w/ 105% Upside Participation Rate	1.00%
	Russell 2000	Uncapped w/ 105% Upside Participation Rate	1.00%
	Nasdaq 100	130%	1.00%
-25% buffer	S&P 500	130%	1.00%
	Russell 2000	160%	1.00%
	Nasdaq 100	100%	1.00%

### Caps and Annual Fees for 3-Year segments

		6-Year Surrender Schedule	6-Year Annual Fee	3-Year Surrender Schedule	3-Year Annual Fee
-15% buffer	S&P 500	60%	1.00%	58%	1.00%
	Russell 2000	82%	1.00%	80%	1.00%
	Nasdaq 100	60%	1.00%	58%	1.00%

### Caps and Annual Fees for 1-Year segments

		6-Year Surrender Schedule	6-Year Annual Fee	3-Year Surrender Schedule	3-Year Annual Fee
-10% buffer	S&P 500	23.00%	2.00%	22.50%	2.00%

Learn more about  
Annual Fee/Plus indexed accounts

# Indexed accounts with fees for higher caps and/or upside participation

Annual Fee/Annual Fee Plus indexed accounts offer greater growth potential with higher caps and/or upside participation rates versus comparable indexed accounts without an annual fee.

## ANNUAL FEE

### Caps and Annual Fees for 6-Year segments (Available only if the 6-year surrender charge schedule is selected)

		6-Year Surrender Schedule	6-Year Annual Fee
-10% buffer	S&P 500	115%	0.35%
	Russell 2000	165%	0.35%
	Nasdaq 100	100%	0.35%
-15% buffer	S&P 500	100%	0.35%
	Russell 2000	130%	0.35%
	Nasdaq 100	90%	0.35%
-25% buffer	S&P 500	75%	0.35%
	Russell 2000	95%	0.35%
	Nasdaq 100	75%	0.35%

[Learn more about  
Annual Fee/Plus indexed accounts](#)

## ADDITIONAL INFORMATION

### Surrender charge schedules (contract-date based)

The surrender charge period begins when your contract is issued and ends on your sixth contract anniversary (for the 6-year surrender charge schedule) or your third contract anniversary (for the 3-year surrender charge schedule).

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 schedule	9%	8%	8%	7%	6%	5%	0%
3-year surrender charge schedule	9%	8%	8%	0%	0%	0%	0%

- Surrender charge “Free amount”: During the first contract year, you have access to the greater of 10% of your purchase payment or earnings without surrender charges. In subsequent years, you have access to the greater of 10% of your prior contract anniversary contract value or earnings without surrender charges.
- No surrender charges apply for amounts paid to the owner if you become terminally ill or are confined to a hospital or nursing home, provided contract requirements are met. The nursing home and hospitalization waiver is available if the owner was under age 76 at contract issue.
- If your spouse beneficiary continues the contract, there will be no surrender charges or market value adjustment on the contract from that point forward.
- The market value adjustment is a positive or negative adjustment that applies to withdrawals (including required minimum distributions and surrender charge “free amount”) or annuitizations during the surrender charge period. The market value adjustment does not apply to withdrawals from the interim account or Income Choice monthly income. The adjustment amount is based on the change in the Bloomberg US Agg Credit index - Yield To Worst rate since the contract was issued.

### Death benefits

Standard Death Benefit	Fee
Return of Purchase Payment	Included with no fee up to age 80 (at contract issue)
Optional Death Benefits	Fee
Return of Purchase Payment for ages 81+ (at contract issue)	0.60%
Maximum Anniversary Value (MAV) up to age 80 (at contract issue)	0.30%

- The Return of Purchase Payment death benefit fee is an annual charge based on the guaranteed death benefit.
- The MAV death benefit fee is an annual charge based on the guaranteed death benefit or the contract value (whichever is greater) through age 90. From that point forward, it is based on the guaranteed death benefit.
- Each contract anniversary, the fee is deducted proportionally from all segments and the interim account. The investment base for each segment will also be reduced proportionally.
- The rider fee will reduce the amount that is renewing into a new segment when applicable.

### Ticker symbols

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

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Bloomberg US Agg Credit Yield To Worst (LUCRYW)

## 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. (For Annual Fee/Annual Fee Plus indexed accounts, the total fee will be deducted after the buffer is applied.) If the index rate of return is a loss that **does not exceed the buffer**, then:

- **For contingent return indexed accounts with a buffer**, you will earn the contingent return. For example if the buffer is -10%, the contingent return is 6%, and the index rate of return is -5% at maturity, your rate of return will be 6%.
- **For dual directional indexed accounts with a buffer**, you will earn a positive rate of return equal to the loss. For example, if the buffer is -10% and the index rate of return is -5%, your rate of return will be 5%.
- **For Annual Fee/Annual Fee Plus indexed accounts with a buffer:** the buffer will first reduce your loss to 0, and then the total fee will be applied. This will be your rate of return.
- **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%.

**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 return. For example, if the contingent return is 6% and the trigger is -30%:

- 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.

## About rates and contract issue dates

You will receive the applicable rates and annual fees in effect on the application date, provided the contract is issued within 30 days of the application date (plus the number of days until the next business day). Otherwise, you will receive the applicable rates and annual fees in effect on the date the contract is issued.

Contracts are generally issued on the next business day after all payments listed on the application have been received. However, if at least the minimum purchase payment is received within 90 days from the application date, we will automatically issue the contract on the next business day following the 90th day. No payments are allowed once the contract is issued.

If the minimum purchase payment is not received within 90 days from the application date, the application is canceled.

## Lock options

Category	Elective Lock	Automatic Lock
Standard	X	X
Dual Directional	X	X
Contingent Return	X	X
Annual Lock	X	
Income Choice	X	
Annual Fee/Annual Fee Plus	X	X

## STRUCTURED ANNUITIES

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ARE NOT BANK, CREDIT UNION OR SAVINGS & LOAN GUARANTEED • MAY LOSE VALUE

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*RiverSource Structured Solutions 2* annuity contract number: 117860 and state variations. Rider numbers: MAV 117867, ROPP 117868.

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