

RiverSource Structured Solutions 2SM Annuity

Rates for new contracts



Effective **05/05/2025**

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	110%	-10% buffer	S&P 500	65%	57%		-10% buffer	S&P 500	18.00%	17.50%
	Russell 2000	155%		Russell 2000	90%	80%			Russell 2000	23.75%	23.25%
	MSCI EAFE	Uncapped w/ 122% Upside Participation Rate		MSCI EAFE	Uncapped w/ 113% Upside Participation Rate	Uncapped w/ 112% Upside Participation Rate			MSCI Emerging Markets	24.00%	23.50%
	Nasdaq 100	100%		Nasdaq 100	61%	58%			Nasdaq 100	22.00%	21.50%
-15% buffer	S&P 500	95%	-15% buffer	S&P 500	49%	45%			iShares U.S. Real Estate ETF	40.00%	36.00%
	Russell 2000	120%		Russell 2000	65%	61%			-15% S&P 500	14.25%	14.25%
	MSCI EAFE	Uncapped w/ 115% Upside Participation Rate		MSCI EAFE	Uncapped w/ 104% Upside Participation Rate	Uncapped w/ 102% Upside Participation Rate		-20% S&P 500	12.00%	11.75%	
	Nasdaq 100	90%		Nasdaq 100	51%	48%		-25% S&P 500	10.25%	10.00%	
-25% buffer	S&P 500	75%	-20% buffer	S&P 500	42%	39%		-100% buffer option			
	Russell 2000	90%		Russell 2000	54%	51%		-100% S&P 500	6.25%	6.00%	
	MSCI EAFE	Uncapped w/ 105% Upside Participation Rate		MSCI EAFE	65%	63%					
	Nasdaq 100	75%		Nasdaq 100	44%	42%					
						Learn more about Standard indexed accounts					

[Learn more about Standard indexed accounts](#)

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%.

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	100%
	S&P 500/ Russell 2000 (lesser of)	Uncapped w/ 118% Upside Participation Rate
-15% buffer	S&P 500	85%
	S&P 500/ Russell 2000 (lesser of)	Uncapped w/ 109% Upside Participation Rate
-25% buffer	S&P 500	65%
	S&P 500/ Russell 2000 (lesser of)	95%

Caps for 3-Year segments

		6-Year Surrender Schedule	3-Year Surrender Schedule
-10% buffer	S&P 500	56%	52%
	S&P 500/ Russell 2000 (lesser of)	Uncapped w/ 117% Upside Participation Rate	Uncapped w/ 115% Upside Participation Rate
-15% buffer	S&P 500	42%	40%
	S&P 500/ Russell 2000 (lesser of)	Uncapped w/ 108% Upside Participation Rate	Uncapped w/ 106% Upside Participation Rate
-20% buffer	S&P 500	34%	33%
	S&P 500/ Russell 2000 (lesser of)	60%	58%
-25% buffer	S&P 500	29%	28%
	S&P 500/ Russell 2000 (lesser of)	37%	36%

Caps for 1-Year segments

		6-Year Surrender Schedule	3-Year Surrender Schedule
-10% buffer	S&P 500	14.50%	14.25%
	S&P 500/ Russell 2000 (lesser of)	25.00%	24.75%
-15% buffer	S&P 500	10.25%	10.00%
	S&P 500/ Russell 2000 (lesser of)	11.75%	11.75%
-20% buffer	S&P 500	7.25%	7.00%
	S&P 500/ Russell 2000 (lesser of)	5.50%	5.50%

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	12.25%

Caps for 3-Year segments

		6-Year Surrender Schedule	3-Year Surrender Schedule
-10% buffer	S&P 500	13.75%	13.25%

[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	25.70%	25.35%
	S&P 500/ Russell 2000 (lesser of)	32.65%	32.05%
-15% buffer	S&P 500	23.00%	22.65%
	S&P 500/ Russell 2000 (lesser of)	28.00%	27.45%
-20% buffer	S&P 500	20.60%	20.25%
	S&P 500/ Russell 2000 (lesser of)	24.40%	23.85%

Contingent Returns for 2-Year segments

		6-Year Surrender Schedule	3-Year Surrender Schedule
-10% buffer	S&P 500	18.40%	18.15%
	S&P 500/ Russell 2000 (lesser of)	23.25%	23.10%
-15% buffer	S&P 500	16.05%	15.80%
	S&P 500/ Russell 2000 (lesser of)	19.45%	19.20%
-20% buffer	S&P 500	14.20%	13.95%
	S&P 500/ Russell 2000 (lesser of)	16.70%	16.45%

Contingent Returns for 1-Year segments

		6-Year Surrender Schedule	3-Year Surrender Schedule
-10% buffer	S&P 500	10.30%	10.25%
	S&P 500/ Russell 2000 (lesser of)	12.75%	12.75%
-15% buffer	S&P 500	8.55%	8.50%
	S&P 500/ Russell 2000 (lesser of)	10.10%	10.10%
-20% buffer	S&P 500	7.30%	7.15%
	S&P 500/ Russell 2000 (lesser of)	8.25%	8.25%

INCOME CHOICE

Annualized Income Rates for 1-Year segments

		6-Year Surrender Schedule	3-Year Surrender Schedule
-10% buffer	S&P 500	7.70%	7.65%
	S&P 500/ Russell 2000 (lesser of)	9.10%	9.05%
-15% buffer	S&P 500	6.80%	6.75%
	S&P 500/ Russell 2000 (lesser of)	7.80%	7.75%
-20% buffer	S&P 500	5.90%	5.85%
	S&P 500/ Russell 2000 (lesser of)	6.70%	6.65%
-25% buffer	S&P 500	5.20%	5.15%
	S&P 500/ Russell 2000 (lesser of)	5.85%	5.80%

CONTINGENT RETURN WITH TRIGGER

Contingent Returns for 1-Year segments

		6-Year Surrender Schedule	3-Year Surrender Schedule
-30% trigger	S&P 500	8.40%	8.30%
	S&P 500/ Russell 2000 (lesser of)	9.50%	9.50%

[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/ 112% Upside Participation Rate	1.00%
	Russell 2000	Uncapped w/ 113% Upside Participation Rate	1.00%
	Nasdaq 100	Uncapped w/ 102% Upside Participation Rate	1.00%
-15% buffer	S&P 500	Uncapped w/ 108% Upside Participation Rate	1.00%
	Russell 2000	Uncapped w/ 109% Upside Participation Rate	1.00%
	Nasdaq 100	180%	1.00%
-25% buffer	S&P 500	225%	1.00%
	Russell 2000	225%	1.00%
	Nasdaq 100	115%	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	Uncapped w/ 104% Upside Participation Rate	1.00%	Uncapped w/ 102% Upside Participation Rate	1.00%
	Russell 2000	Uncapped w/ 102% Upside Participation Rate	1.00%	Uncapped	1.00%
	Nasdaq 100	75%	1.00%	72%	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	30.00%	2.00%	29.50%	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	500%	0.35%
	Russell 2000	500%	0.35%
	Nasdaq 100	125%	0.35%
-15% buffer	S&P 500	125%	0.35%
	Russell 2000	175%	0.35%
	Nasdaq 100	105%	0.35%
-25% buffer	S&P 500	90%	0.35%
	Russell 2000	110%	0.35%
	Nasdaq 100	85%	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)
 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

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. 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.

About the indexes

The S&P 500 Index (the “Indexes”) is a product of S&P Dow Jones Indices LLC or its affiliates (“SPDJ”) and have been licensed for use by RiverSource Life Insurance Company (“RiverSource Life”). Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by RiverSource Life. RiverSource Life’s indexed products (the “Products”) are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in the Products, nor do they have any liability for any errors, omissions, or interruptions of the Indexes.

The MSCI EAFE Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI Emerging Markets Index captures large- and mid-cap representation across emerging markets countries. The products referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such product(s) or any index on which such product(s) are based. The Contract contains a more detailed description of the limited relationship MSCI has with RiverSource Life Insurance Company and any related products.

Nasdaq-100 Index® is a registered trademark of NASDAQ, Inc. (which with its affiliates is referred to as the “Corporations”) and is licensed for use by RiverSource Life Insurance Company. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. **THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).**

The iShares U.S. Real Estate ETF is distributed by BlackRock Investments, LLC. iShares® and BlackRock®, and the corresponding logos, are registered trademarks of BlackRock, Inc. and its affiliates (“BlackRock”) and are used under license. BlackRock has licensed certain trademarks and trade names of BlackRock to RiverSource Life Insurance Company (“RiverSource Life”) for certain purposes. RiverSource Life’s products and services are not sponsored, endorsed, sold, or promoted by BlackRock, and purchasers of such products do not acquire any interest in the iShares U.S. Real Estate ETF nor enter into any relationship of any kind with BlackRock. BlackRock makes no representations or warranties, express or implied, to the owners of any products offered by RiverSource Life or any member of the public regarding the advisability of purchasing any product or service offered by RiverSource Life. BlackRock has no obligation or liability for any errors, omissions, interruptions or use of the iShares U.S. Real Estate ETF or any data related thereto, or in connection with the operation, marketing, trading or sale of any product or service offered by RiverSource Life.

Russell 2000: This annuity product (the “Product”) has been developed solely by RiverSource Life Insurance Company. The Product is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the “LSE Group”). FTSE Russell is a trading name of certain of the LSE Group companies.

All rights in the Russell 2000® Index (the “Index”) vest in the relevant LSE Group company which owns the Index. Russell 2000® is a trademark of the relevant LSE Group company and is used by any other LSE Group company under license.

The Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of the Product. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Product or the suitability of the Index for the purpose to which it is being put by RiverSource Life Insurance Company.



riversource.com/annuities

Not available in all states. Features may vary, have limitations or may not be available in some states. Please see your contract and prospectus for additional details, limitations and exclusions.

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

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.

Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota. Affiliated with Ameriprise Financial Services, LLC.