

*RiverSource Structured Solutions*SM annuity

Recent new business rates

To view current new business rates, visit riversource.com/annuities/performance.
Click on a blue button below to view the rates for that time period.

 [Date Range: 8/16/2020 - 9/19/2021](#)

 [Date Range: 7/26/2021 - 8/15/2021](#)

 [Date Range: 3/1/2021 - 7/25/2021](#)

You will receive the applicable caps, contingent yields, annual fees, upside participation rates 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, contingent yields, annual fees, upside participation rates and interest rates in effect on the contract date.

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

RiverSource Structured SolutionsSM annuity

Rates and annual fees

Effective Aug. 16, 2021 - Sept. 19, 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	250%
Russell 2000	85%
MSCI EAFE	300%

-15% Buffer	6Y SC
S&P 500	85%
Russell 2000	55%
MSCI EAFE	100%

-25% Buffer	6Y SC
S&P 500	35%
Russell 2000	30%
MSCI EAFE	50%

Caps for 3-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	29.00%	33.00%
Russell 2000	35.00%	38.00%
MSCI EAFE	27.00%	30.00%

-15% Buffer	3Y SC	6Y SC
S&P 500	18.00%	23.00%
Russell 2000	23.00%	26.00%
MSCI EAFE	19.00%	24.00%

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%	1.75%
Russell 2000	2.40%	1.90%
MSCI EAFE	1.05%	1.00%

Annual Fees for 1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	2.85%	2.60%
Russell 2000	3.45%	3.10%
MSCI EAFE	2.15%	2.10%

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)

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

RiverSource Structured SolutionsSM annuity

Caps, annual fees, upside participation rates and interest rates

Effective Jul. 26, 2021 - Aug. 15, 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	250%
Russell 2000	85%
MSCI EAFE	300%

-15% Buffer	6Y SC
S&P 500	85%
Russell 2000	55%
MSCI EAFE	100%

-25% Buffer	6Y SC
S&P 500	35%
Russell 2000	30%
MSCI EAFE	50%

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%
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%
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%

Standard (with Floor)

Caps for 1-Year Segments

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

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%

No Cap with Annual Fee

Annual Fees for 3-Year Segments

-15% Buffer	3Y SC	6Y SC
S&P 500	1.85%	1.75%
MSCI EAFE	1.05%	1.00%

Annual Fees for 1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	2.85%	2.60%
MSCI EAFE	2.15%	2.10%

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	46%	250%
MSCI EAFE	N/A	47%	250%

Caps and Participation Rates for 3-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500	19%	20%	250%
MSCI EAFE	17%	18%	250%

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%

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

RiverSource Structured SolutionsSM annuity

Caps, annual fees, upside participation rates and interest rates

Effective Mar. 1, 2021 - Jul. 25, 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	500%
Russell 2000	100%
MSCI EAFE	500%

-15% Buffer	6Y SC
S&P 500	110%
Russell 2000	70%
MSCI EAFE	100%

-25% Buffer	6Y SC
S&P 500	50%
Russell 2000	35%
MSCI EAFE	50%

Caps for 3-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	34%	36%
Russell 2000	32%	36%
MSCI EAFE	31%	32%

-15% Buffer	3Y SC	6Y SC
S&P 500	22%	26%
Russell 2000	20%	24%
MSCI EAFE	22%	26%

Caps for 2-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	20.50%	22.50%
Russell 2000	21.50%	22.50%
MSCI EAFE	19.50%	20.50%
MSCI Emerging Markets	22.00%	22.50%
Nasdaq 100	20.00%	20.50%
iShares U.S. Real Estate ETF	22.00%	22.50%

Caps for 1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	10.00%	11.00%
Russell 2000	10.50%	11.00%
MSCI EAFE	9.50%	10.00%
MSCI Emerging Markets	10.75%	11.00%
Nasdaq 100	9.75%	10.00%
iShares U.S. Real Estate ETF	10.75%	11.00%

Standard (with Floor)

Caps for 1-Year Segments

-10% Floor	3Y SC	6Y SC
S&P 500	5.00%	6.00%
MSCI EAFE	6.00%	7.00%

Annual Lock

Annual Caps for 6-Year Segments*

-10% Buffer	3Y SC	6Y SC
S&P 500	N/A	11.00%
Russell 2000	N/A	11.00%
MSCI EAFE	N/A	10.00%

Annual Caps for 3-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	10.00%	11.00%
Russell 2000	10.50%	11.00%
MSCI EAFE	9.50%	10.00%

No Cap with Annual Fee

Annual Fees for 3-Year Segments

-15% Buffer	3Y SC	6Y SC
S&P 500	1.70%	1.30%
MSCI EAFE	1.05%	0.95%

Annual Fees for 1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	2.85%	2.50%
MSCI EAFE	2.05%	2.00%

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	50%	250%
MSCI EAFE	N/A	50%	250%

Caps and Participation Rates for 3-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500	21%	22%	250%
MSCI EAFE	17%	20%	250%

Caps and Participation Rates for 1-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500	7.25%	7.50%	250%
MSCI EAFE	6.75%	7.00%	250%

Upside Participation Rate applies to positive index returns only

Fixed Account	1.00%
Interim Account	1.00%

*6-year segments are not allowed 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.

About the indexes

The S&P 500 Index and the S&P 500 ESG (the “Indexes”) are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) 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.

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.