

# RiverSource Structured Solutions<sup>SM</sup> annuity

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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
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**RiverSource Structured Solutions<sup>SM</sup> annuity**

**Caps, annual fees, upside participation rates and interest rates**

Effective April 27, 2020 - August 2, 2020

**6Y SC** = 6-year surrender charge schedule  
**3Y SC** = 3-year surrender charge schedule

**Standard (with Buffer)**

Caps for 6-Year Segments*			Caps for 3-Year Segments			Caps for 2-Year Segments			Caps for 1-Year Segments		
-10% Buffer	6Y SC		-10% Buffer	3Y SC	6Y SC	-10% Buffer	3Y SC	6Y SC	-10% Buffer	3Y SC	6Y SC
S&P 500	500%		S&P 500	33%	42%	S&P 500	20.00%	25.00%	S&P 500	10.00%	12.00%
Russell 2000	250%		Russell 2000	33%	42%	Russell 2000	20.00%	25.00%	Russell 2000	10.00%	12.00%
MSCI EAFE	500%		MSCI EAFE	30%	37%	MSCI EAFE	19.00%	25.00%	MSCI EAFE	9.50%	11.00%
						MSCI Emerging Markets	20.00%	27.00%	MSCI Emerging Markets	10.00%	12.00%
						Nasdaq 100	17.50%	21.00%	Nasdaq 100	8.75%	10.50%
						iShares U.S. Real Estate ETF	21.00%	30.00%	iShares U.S. Real Estate ETF	10.00%	12.00%
-15% Buffer	6Y SC		-15% Buffer	3Y SC	6Y SC						
S&P 500	115%		S&P 500	24%	30%						
Russell 2000	80%		Russell 2000	22%	28%						
MSCI EAFE	115%		MSCI EAFE	24%	29%						
-25% Buffer	6Y SC										
S&P 500	60%										
Russell 2000	45%										
MSCI EAFE	60%										

  

Standard (with Floor)			
Caps for 1-Year Segments			
-10% Floor	3Y SC	6Y SC	
S&P 500	6.50%	7.50%	
MSCI EAFE	7.25%	8.25%	

**Annual Lock**

Annual Caps for 6-Year Segments*			
-10% Buffer	3Y SC	6Y SC	
S&P 500	N/A	10.50%	
Russell 2000	N/A	10.25%	
MSCI EAFE	N/A	10.50%	
Annual Caps for 3-Year Segments			
-10% Buffer	3Y SC	6Y SC	
S&P 500	9.50%	10.50%	
Russell 2000	9.50%	10.50%	
MSCI EAFE	8.75%	10.00%	

**No Cap with Annual Fee**

Annual Fees for 3-Year Segments			
-15% Buffer	3Y SC	6Y SC	
S&P 500	1.50%	1.10%	
MSCI EAFE	1.00%	0.75%	
Annual Fees for 1-Year Segments			
-10% Buffer	3Y SC	6Y SC	
S&P 500	2.75%	2.30%	
MSCI EAFE	2.00%	1.80%	

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	60%	250%	
MSCI EAFE	N/A	60%	250%	
Caps and Participation Rates for 3-Year Segments				
-10% Buffer	3Y SC	6Y SC	Upside Participation Rate	
S&P 500	22%	26%	250%	
MSCI EAFE	18%	23%	250%	
Caps and Participation Rates for 1-Year Segments				
-10% Buffer	3Y SC	6Y SC	Upside Participation Rate	
S&P 500	8.50%	9.00%	250%	
MSCI EAFE	7.50%	8.50%	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 Solutions<sup>SM</sup> annuity Caps, annual fees, upside participation rates and interest rates

Effective 03/02/2020 - 04/26/2020

**6Y SC** = 6-year surrender charge schedule  
**3Y SC** = 3-year surrender charge schedule

### Standard (with Buffer)

Caps for 6-Year Segments*		Caps for 3-Year Segments			Caps for 2-Year Segments			Caps for 1-Year Segments		
Buffer	6Y SC	Buffer	3Y SC	6Y SC	Buffer	3Y SC	6Y SC	Buffer	3Y SC	6Y SC
<b>-10% Buffer</b>	6Y SC	<b>-10% Buffer</b>	3Y SC	6Y SC	<b>-10% Buffer</b>	3Y SC	6Y SC	<b>-10% Buffer</b>	3Y SC	6Y SC
S&P 500	300%	S&P 500	26%	32%	S&P 500	18.00%	20.50%	S&P 500	8.75%	10.00%
Russell 2000	100%	Russell 2000	27%	32%	Russell 2000	18.00%	21.00%	Russell 2000	9.00%	10.00%
MSCI EAFE	300%	MSCI EAFE	24%	27%	MSCI EAFE	15.50%	18.00%	MSCI EAFE	7.75%	9.00%
<b>-15% Buffer</b>	6Y SC	<b>-15% Buffer</b>	3Y SC	6Y SC	<b>MSCI Emerging Markets</b>	18.50%	21.00%	<b>MSCI Emerging Markets</b>	9.00%	10.00%
S&P 500	100%	S&P 500	22%	26%	<b>Nasdaq 100</b>	17.00%	19.50%	<b>Nasdaq 100</b>	8.25%	9.75%
Russell 2000	60%	Russell 2000	20%	25%	<b>iShares U.S. Real Estate ETF</b>	17.50%	20.00%	<b>iShares U.S. Real Estate ETF</b>	8.75%	10.00%
MSCI EAFE	100%	MSCI EAFE	18%	22%						
<b>-25% Buffer</b>	6Y SC									
S&P 500	50%									
Russell 2000	35%									
MSCI EAFE	50%									

  

Standard (with Floor)		
Caps for 1-Year Segments		
Buffer	3Y SC	6Y SC
<b>-10% Floor</b>		
S&P 500	6.50%	8.00%
MSCI EAFE	7.25%	8.25%

### Annual Lock

Annual Caps for 6-Year Segments*		
Buffer	3Y SC	6Y SC
<b>-10% Buffer</b>		
S&P 500	N/A	10.00%
Russell 2000	N/A	10.00%
MSCI EAFE	N/A	9.50%

  

Annual Caps for 3-Year Segments		
Buffer	3Y SC	6Y SC
<b>-10% Buffer</b>		
S&P 500	9.00%	10.00%
Russell 2000	9.00%	10.00%
MSCI EAFE	8.25%	8.75%

### No Cap with Annual Fee

Annual Fees for 3-Year Segments		
Buffer	3Y SC	6Y SC
<b>-15% Buffer</b>		
S&P 500	1.50%	1.10%
MSCI EAFE	1.00%	0.75%

  

Annual Fees for 1-Year Segments		
Buffer	3Y SC	6Y SC
<b>-10% Buffer</b>		
S&P 500	2.00%	1.85%
MSCI EAFE	2.00%	1.80%

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*			
Buffer	3Y SC	6Y SC	Upside Participation Rate
<b>-10% Buffer</b>			
S&P 500	N/A	45%	250%
MSCI EAFE	N/A	41%	250%

  

Caps and Participation Rates for 3-Year Segments			
Buffer	3Y SC	6Y SC	Upside Participation Rate
<b>-10% Buffer</b>			
S&P 500	20%	24%	250%
MSCI EAFE	15%	18%	250%

  

Caps and Participation Rates for 1-Year Segments			
Buffer	3Y SC	6Y SC	Upside Participation Rate
<b>-10% Buffer</b>			
S&P 500	7.25%	8.00%	250%
MSCI EAFE	6.00%	6.75%	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 Solutions<sup>SM</sup> Annuity  
Caps, Annual Fees, Upside Participation Rates and Interest Rates  
Effective: 01/21/2020 - 03/01/2020

**6Y SC** = 6-year surrender charge schedule  
**3Y SC** = 3-year surrender charge schedule

**Standard (with Buffer)**

Caps for 6-Year Segments*			Caps for 3-Year Segments			Caps for 2-Year Segments			Caps for 1-Year Segments		
-10% Buffer	6Y SC		-10% Buffer	3Y SC	6Y SC	-10% Buffer	3Y SC	6Y SC	-10% Buffer	3Y SC	6Y SC
S&P 500	300%		S&P 500	30%	40%	S&P 500	20%	23%	S&P 500	9.50%	11.00%
Russell 2000	100%		Russell 2000	30%	40%	Russell 2000	20%	23%	Russell 2000	9.50%	11.00%
MSCI EAFE	300%		MSCI EAFE	30%	40%	MSCI EAFE	18%	21%	MSCI EAFE	8.50%	10.00%
						MSCI Emerging Markets	20%	23%	MSCI Emerging Markets	9.50%	11.00%
<b>-15% Buffer</b>	<b>6Y SC</b>		<b>-15% Buffer</b>	<b>3Y SC</b>	<b>6Y SC</b>	Nasdaq 100	18%	21%	Nasdaq 100	8.75%	10.25%
S&P 500	115%		S&P 500	24%	30%	iShares U.S. Real Estate ETF	20%	23%	iShares U.S. Real Estate ETF	9.50%	11.00%
Russell 2000	70%		Russell 2000	22%	27%						
MSCI EAFE	115%		MSCI EAFE	22%	27%						
<b>-25% Buffer</b>	<b>6Y SC</b>										
S&P 500	60%										
Russell 2000	40%										
MSCI EAFE	65%										

  

Standard (with Floor)			
Caps for 1-Year Segments			
-10% Floor	3Y SC	6Y SC	
S&P 500	7.00%	8.50%	
MSCI EAFE	8.00%	9.00%	

**Annual Lock**

Annual Caps for 6-Year Segments*			
-10% Buffer	3Y SC	6Y SC	
S&P 500	N/A	10.50%	
Russell 2000	N/A	10.50%	
MSCI EAFE	N/A	10.25%	

  

Annual Caps for 3-Year Segments			
-10% Buffer	3Y SC	6Y SC	
S&P 500	9.50%	10.50%	
Russell 2000	9.50%	10.50%	
MSCI EAFE	9.00%	9.50%	

**No Cap with Annual Fee**

Annual Fees for 3-Year Segments			
-15% Buffer	3Y SC	6Y SC	
S&P 500	1.30%	0.90%	
MSCI EAFE	0.80%	0.55%	

  

Annual Fees for 1-Year Segments			
-10% Buffer	3Y SC	6Y SC	
S&P 500	1.95%	1.70%	
MSCI EAFE	1.90%	1.65%	

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	48%	250%	
MSCI EAFE	N/A	46%	250%	

  

Caps and Participation Rates for 3-Year Segments				
-10% Buffer	3Y SC	6Y SC	Upside Participation Rate	
S&P 500	21%	25%	250%	
MSCI EAFE	16%	20%	250%	

  

Caps and Participation Rates for 1-Year Segments				
-10% Buffer	3Y SC	6Y SC	Upside Participation Rate	
S&P 500	7.50%	8.50%	250%	
MSCI EAFE	6.50%	7.25%	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.

## Surrender charge schedules (contract-date based)

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%

## Levels of protection definitions

**Buffer:** If an indexed account has a negative return, your losses will be reduced by the buffer. For example, at maturity if the buffer is -10%, and the index loses -5%, you will not incur a loss. If the buffer is -10% and the index loses -25%, you will incur a -15% loss.

**Floor:** If an indexed account has a negative return, your losses will be limited to the floor. For example, at maturity if the floor is -10%, and the index loses -5%, you will incur a -5% loss. If the floor is -10% and the index loses -25%, you will incur a -10% loss.

## Ticker symbols

S&P 500® (SPX)

Russell 2000™ Index (RUT)

MSCI EAFE Index (MXEA)

MSCI Emerging Markets Index (MXEF)

Nasdaq 100 Index® (NDX)

iShares U.S. Real Estate ETF (IYR)

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

You will receive the applicable caps, 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, annual fees, upside participation rates 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 and upside participation rates 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 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.

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