

RiverSource SecureSource TempoSM benefit

Fund performance

Click on a blue button below to view fund performance for each Investment Path.

Investment Path 1:

[Asset Allocation \(pages 2-3\)](#)

Investment Path 2:

[Group A - Fixed Income \(page 4\)](#)

[Group B - Large Cap, International Equity and Asset Allocation \(pages 5-8\)](#)

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Performance data shown represents past performance and is not a guarantee of future results. The investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data shown. Please call 1-800-333-3437 for performance data current to the most recent month-end.

The fees and charges deducted from returns include the following: 0.95% Mortality and Expense (M&E) fee, \$50 contract administrative charge, and for the row that includes a surrender charge, an 8% declining surrender charge. The *SecureSource Tempo* benefit fee, which is not reflected in the returns, is 1.55% for Single life and 1.65% for Joint life (max fee is 2.50%). Taxes, where applicable, are not reflected in the returns. Refer to your contract for more details about fees and charges.

For other living benefits, see item# [111961](#) for Portfolio Stabilizer and [111962](#) for Portfolio Navigator fund performance.

VARIABLE 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

Investment Path 1: Asset Allocation

Performance

	Quarter ending 9/30/21	Month ending 9/30/21							
		1 month	3 month	YTD	1 year	3 year	5 year	10 year	Since Inception
PORTFOLIO NAVIGATOR AGGRESSIVE									
VP-Aggressive Portfolio (Class 2)	-0.60%	-3.74%	-0.60%	10.74%	24.57%	10.97%	11.17%	10.71%	9.56%
With M&E fee	-0.84%	-3.82%	-0.84%	9.95%	23.39%	9.91%	10.12%	9.66%	8.52%
With M&E fee and max surrender charge	-8.04%	-11.02%	-8.04%	1.96%	15.39%	7.66%	9.29%	9.61%	8.52%
PORTFOLIO NAVIGATOR MODERATELY AGGRESSIVE									
VP-Moderately Aggressive Portfolio (Class 2)	-0.48%	-3.21%	-0.48%	8.41%	19.71%	9.96%	9.66%	9.25%	8.39%
With M&E fee	-0.72%	-3.29%	-0.72%	7.63%	18.58%	8.91%	8.62%	8.21%	7.36%
With M&E fee and max surrender charge	-7.92%	-10.49%	-7.92%	-0.18%	10.58%	6.62%	7.74%	8.16%	7.36%
PORTFOLIO NAVIGATOR MODERATE									
VP-Moderate Portfolio (Class 2)	-0.31%	-2.64%	-0.31%	6.08%	15.06%	8.92%	8.09%	7.79%	7.23%
With M&E fee	-0.56%	-2.72%	-0.56%	5.33%	13.97%	7.89%	7.07%	6.77%	6.22%
With M&E fee and max surrender charge	-7.76%	-9.92%	-7.76%	-2.30%	5.97%	5.55%	6.14%	6.71%	6.22%
PORTFOLIO NAVIGATOR MODERATELY CONSERVATIVE									
VP-Moderately Conservative Portfolio (Class 2)	-0.26%	-2.15%	-0.26%	3.74%	10.37%	7.58%	6.36%	6.17%	5.87%
With M&E fee	-0.50%	-2.23%	-0.50%	3.00%	9.33%	6.56%	5.35%	5.17%	4.87%
With M&E fee and max surrender charge	-7.70%	-9.43%	-7.70%	-4.44%	1.38%	4.16%	4.36%	5.10%	4.87%
PORTFOLIO NAVIGATOR CONSERVATIVE									
VP-Conservative Portfolio (Class 2)	-0.12%	-1.60%	-0.12%	1.65%	6.14%	6.22%	4.67%	4.67%	4.61%
With M&E fee	-0.36%	-1.68%	-0.36%	0.93%	5.13%	5.21%	3.68%	3.67%	3.62%
With M&E fee and max surrender charge	-7.56%	-8.88%	-7.56%	-6.34%	-2.48%	2.75%	2.62%	3.60%	3.62%
COLUMBIA VP-BALANCED FUND									
Columbia VP-Balanced Fund (Class 2)	-0.78%	-3.69%	-0.78%	9.00%	19.42%	12.56%	11.12%	11.58%	8.30%
With M&E fee	-1.02%	-3.77%	-1.02%	8.23%	18.30%	11.50%	10.08%	10.55%	7.40%
With M&E fee and max surrender charge	-8.22%	-10.97%	-8.22%	0.37%	10.30%	9.31%	9.25%	10.50%	7.40%
PORTFOLIO STABILIZER-GLOBAL SERIES									
Growth Fund									
VP-Managed Volatility Growth Fund (Class 2)	-0.28%	-3.55%	-0.28%	7.57%	17.52%	8.17%	8.91%	-	7.12%
With M&E fee	-0.52%	-3.63%	-0.52%	6.80%	16.41%	7.14%	7.87%	-	6.11%
With M&E fee and max surrender charge	-7.72%	-10.83%	-7.72%	-0.94%	8.41%	4.77%	6.97%	-	5.96%
Moderate Growth Fund									
VP-Managed Volatility Moderate Growth Fund (Class 2)	-0.17%	-2.96%	-0.17%	5.37%	13.17%	7.55%	7.63%	-	6.45%
With M&E fee	-0.41%	-3.04%	-0.41%	4.62%	12.09%	6.53%	6.60%	-	5.44%
With M&E fee and max surrender charge	-7.61%	-10.24%	-7.61%	-2.95%	4.09%	4.12%	5.66%	-	5.37%
Conservative Growth Fund									
VP-Managed Volatility Conservative Growth Fund (Class 2)	-0.13%	-2.32%	-0.13%	3.34%	9.14%	6.81%	6.17%	-	5.04%
With M&E fee	-0.38%	-2.40%	-0.38%	2.60%	8.11%	5.80%	5.16%	-	4.04%
With M&E fee and max surrender charge	-7.58%	-9.60%	-7.58%	-4.80%	0.26%	3.36%	4.16%	-	3.86%
Conservative Fund									
VP-Managed Volatility Conservative Fund (Class 2)	0.07%	-1.63%	0.07%	1.53%	5.37%	6.21%	4.84%	-	3.98%
With M&E fee	-0.17%	-1.71%	-0.17%	0.81%	4.38%	5.20%	3.85%	-	3.00%
With M&E fee and max surrender charge	-7.37%	-8.91%	-7.37%	-6.46%	-3.17%	2.73%	2.79%	-	2.81%

Investment Path 1: fund performance continued

Performance

	Quarter ending 9/30/21	Month ending 9/30/21							Since Inception
		1 month	3 month	YTD	1 year	3 year	5 year	10 year	
PORTFOLIO STABILIZER-DOMESTIC SERIES									
Growth Fund									
VP-U.S. Flexible Growth Fund (Class 2)	-0.31%	-4.17%	-0.31%	8.49%	16.33%	7.31%	–	–	10.19%
With M&E fee	-0.55%	-4.25%	-0.55%	7.72%	15.23%	6.29%	–	–	9.14%
With M&E fee and max surrender charge	-7.75%	-11.45%	-7.75%	-0.10%	7.23%	3.87%	–	–	8.26%
Moderate Growth Fund									
VP-U.S. Flexible Moderate Growth Fund (Class 2)	-0.20%	-3.48%	-0.20%	6.16%	12.45%	6.90%	–	–	8.59%
With M&E fee	-0.44%	-3.56%	-0.44%	5.41%	11.39%	5.88%	–	–	7.56%
With M&E fee and max surrender charge	-7.64%	-10.76%	-7.64%	-2.23%	3.39%	3.45%	–	–	6.63%
Conservative Growth Fund									
VP-U.S. Flexible Conservative Growth Fund (Class 2)	-0.14%	-2.67%	-0.14%	3.97%	8.70%	6.32%	–	–	6.89%
With M&E fee	-0.39%	-2.75%	-0.39%	3.23%	7.67%	5.31%	–	–	5.88%
With M&E fee and max surrender charge	-7.59%	-9.95%	-7.59%	-4.23%	-0.15%	2.85%	–	–	4.88%
PORTFOLIO STABILIZER-MANAGED RISK SERIES									
Domestic Fund									
VP-Managed Risk U.S. Fund (Class 2)	-0.14%	-3.42%	-0.14%	7.62%	16.21%	8.88%	–	–	8.89%
With M&E fee	-0.38%	-3.50%	-0.38%	6.86%	15.11%	7.84%	–	–	7.86%
With M&E fee and max surrender charge	-7.58%	-10.70%	-7.58%	-0.89%	7.11%	5.50%	–	–	6.46%
Global Fund									
VP-Managed Risk Fund (Class 2)	0.23%	-2.96%	0.23%	6.66%	15.58%	7.23%	–	–	6.96%
With M&E fee	-0.02%	-3.04%	-0.02%	5.90%	14.49%	6.21%	–	–	5.94%
With M&E fee and max surrender charge	-7.22%	-10.24%	-7.22%	-1.77%	6.49%	3.79%	–	–	4.46%

Investment Path 2: Group A - Fixed Income

The minimum allocation to Group A is 20%.

Performance

	Quarter ending 9/30/21	Month ending 9/30/21							
		1 month	3 month	YTD	1 year	3 year	5 year	10 year	Since Inception
FIXED INCOME									
Columbia VP-Intermediate Bond Fund (Class 2)	-0.35%	-0.87%	-0.35%	0.00%	3.24%	7.33%	4.38%	4.02%	7.19%
With M&E fee	-0.59%	-0.95%	-0.59%	-0.71%	2.26%	6.31%	3.39%	3.03%	6.28%
With M&E fee and max surrender charge	-7.79%	-8.15%	-7.79%	-7.91%	-5.12%	3.90%	2.32%	2.95%	6.28%
Columbia VP-Limited Duration Credit Fund (Class 2)	-0.03%	-0.20%	-0.03%	-0.03%	1.49%	4.32%	2.87%	2.61%	2.57%
With M&E fee	-0.28%	-0.28%	-0.28%	-0.74%	0.52%	3.33%	1.89%	1.64%	1.59%
With M&E fee and max surrender charge	-7.48%	-7.48%	-7.48%	-7.94%	-6.72%	0.77%	0.76%	1.55%	1.59%
Columbia VP-US Government Mortgage Fund (Class 2)	-0.13%	-0.19%	-0.13%	0.24%	1.17%	4.62%	2.91%	2.46%	2.90%
With M&E fee	-0.38%	-0.27%	-0.38%	-0.48%	0.21%	3.63%	1.94%	1.49%	1.99%
With M&E fee and max surrender charge	-7.58%	-7.47%	-7.58%	-7.68%	-7.00%	1.08%	0.80%	1.40%	1.99%
CTIVP®-American Century Diversified Bond Fund (Class 2)	0.46%	-0.62%	0.46%	0.20%	2.58%	5.93%	3.59%	3.30%	3.66%
With M&E fee	0.22%	-0.70%	0.22%	-0.51%	1.60%	4.93%	2.60%	2.32%	2.68%
With M&E fee and max surrender charge	-7.00%	-7.90%	-7.00%	-7.71%	-5.73%	2.45%	1.50%	2.24%	2.68%
CTIVP®-TCW Core Plus Bond Fund (Class 2)	-0.01%	-0.83%	-0.01%	-1.31%	-0.01%	5.72%	3.13%	2.56%	2.96%
With M&E fee	-0.25%	-0.92%	-0.25%	-2.02%	-0.95%	4.71%	2.15%	1.59%	1.98%
With M&E fee and max surrender charge	-7.45%	-8.12%	-7.45%	-9.22%	-8.15%	2.22%	1.02%	1.50%	1.98%
CTIVP®-Wells Fargo Short Duration Government Fund (Class 2)	-0.12%	0.00%	-0.12%	-0.80%	-0.60%	2.30%	1.30%	1.03%	1.19%
With M&E fee	-0.36%	-0.08%	-0.36%	-1.51%	-1.55%	1.32%	0.34%	0.07%	0.23%
With M&E fee and max surrender charge	-7.56%	-7.28%	-7.56%	-8.71%	-8.75%	-1.18%	-0.77%	-0.02%	0.23%
VP-Partners Core Bond Fund (Class 2)	0.06%	-0.81%	0.06%	-1.23%	-0.29%	5.45%	2.94%	2.84%	3.31%
With M&E fee	-0.19%	-0.89%	-0.19%	-1.94%	-1.24%	4.45%	1.96%	1.86%	2.33%
With M&E fee and max surrender charge	-7.39%	-8.09%	-7.39%	-9.14%	-8.44%	1.94%	0.83%	1.78%	2.33%
Columbia VP-Government Money Market Fund (Class 2)	0.00%	0.00%	0.00%	0.02%	0.02%	0.78%	0.67%	0.34%	3.67%
With M&E fee	-0.24%	-0.08%	-0.24%	-0.69%	-0.93%	-0.18%	-0.29%	-0.62%	2.72%
With M&E fee and max surrender charge	-7.44%	-7.28%	-7.44%	-7.89%	-8.13%	-2.65%	-1.41%	-0.71%	2.72%

Investment Path 2: Group B - Large Cap, International Equity and Asset Allocation

- The maximum allocation to Group B is 80%.
- The maximum allocation per fund for Large Cap and International Equity funds is 30%.
- The maximum allocation per fund for Asset Allocation funds is 80%.

Performance

	Quarter ending 9/30/21	Month ending 9/30/21							Since Inception
		1 month	3 month	YTD	1 year	3 year	5 year	10 year	
LARGE CAP EQUITY									
Columbia VP-Contrarian Core Fund (Class 2)	-1.16%	-5.19%	-1.16%	14.51%	30.60%	16.45%	15.83%	-	14.80%
With M&E fee	-1.40%	-5.27%	-1.40%	13.69%	29.37%	15.34%	14.73%	-	13.72%
With M&E fee and max surrender charge	-8.60%	-12.47%	-8.60%	5.69%	21.37%	13.30%	14.03%	-	13.68%
Columbia VP-Disciplined Core Fund (Class 2)	0.85%	-6.13%	0.85%	18.19%	31.40%	13.00%	15.65%	15.63%	9.87%
With M&E fee	0.61%	-6.21%	0.61%	17.37%	30.16%	11.92%	14.56%	14.54%	8.97%
With M&E fee and max surrender charge	-6.64%	-13.41%	-6.64%	9.37%	22.16%	9.75%	13.85%	14.51%	8.97%
Columbia VP-Dividend Opportunity Fund (Class 2)	-0.97%	-2.89%	-0.97%	15.18%	30.20%	9.04%	9.64%	11.52%	7.26%
With M&E fee	-1.21%	-2.98%	-1.21%	14.36%	28.97%	8.00%	8.60%	10.47%	6.31%
With M&E fee and max surrender charge	-8.41%	-10.18%	-8.41%	6.36%	20.97%	5.67%	7.72%	10.43%	6.31%
Columbia VP-Large Cap Growth Fund (Class 2)	0.06%	-6.41%	0.06%	17.42%	30.96%	20.85%	20.96%	18.62%	5.88%
With M&E fee	-0.18%	-6.49%	-0.18%	16.58%	29.72%	19.70%	19.81%	17.50%	4.95%
With M&E fee and max surrender charge	-7.38%	-13.69%	-7.38%	8.58%	21.72%	17.81%	19.22%	17.48%	4.95%
Columbia VP-Large Cap Index Fund (Class 2)	0.44%	-4.70%	0.44%	15.47%	29.33%	15.36%	16.25%	15.98%	6.62%
With M&E fee	0.19%	-4.78%	0.19%	14.66%	28.13%	14.27%	15.16%	14.89%	5.65%
With M&E fee and max surrender charge	-7.02%	-11.98%	-7.02%	6.66%	20.13%	12.19%	14.47%	14.86%	5.65%
Columbia VP-Select Large Cap Value Fund (Class 2)	-3.53%	-2.94%	-3.53%	16.52%	37.76%	10.17%	12.80%	14.65%	8.46%
With M&E fee	-3.76%	-3.02%	-3.76%	15.69%	36.45%	9.12%	11.73%	13.57%	7.49%
With M&E fee and max surrender charge	-10.96%	-10.22%	-10.96%	7.69%	28.45%	6.83%	10.95%	13.54%	7.49%
CTIVP®-Loomis Sayles Growth Fund (Class 2)	-2.21%	-6.56%	-2.21%	11.04%	20.56%	19.19%	18.80%	18.10%	15.87%
With M&E fee	-2.45%	-6.63%	-2.45%	10.25%	19.42%	18.06%	17.67%	16.98%	14.77%
With M&E fee and max surrender charge	-9.65%	-13.83%	-9.65%	2.25%	11.42%	16.11%	17.04%	16.96%	14.77%
CTIVP®-MFS Value Fund (Class 2)	0.56%	-4.12%	0.56%	15.32%	29.79%	10.89%	11.15%	13.46%	11.31%
With M&E fee	0.32%	-4.20%	0.32%	14.50%	28.56%	9.84%	10.09%	12.39%	10.26%
With M&E fee and max surrender charge	-6.91%	-11.40%	-6.91%	6.50%	20.56%	7.58%	9.26%	12.35%	10.26%
CTIVP®-T. Rowe Price Large Cap Equity Fund (Class 2)	-0.42%	-2.82%	-0.42%	16.95%	41.02%	9.92%	11.08%	11.46%	10.32%
With M&E fee	-0.67%	-2.90%	-0.67%	16.17%	39.69%	8.88%	10.03%	10.40%	9.27%
With M&E fee and max surrender charge	-7.87%	-10.10%	-7.87%	8.17%	31.69%	6.58%	9.20%	10.36%	9.27%
VP-Partners Core Equity Fund (Class 2)	0.06%	-5.37%	0.06%	16.61%	33.88%	13.35%	14.22%	13.85%	7.92%
With M&E fee	-0.18%	-5.45%	-0.18%	15.78%	32.62%	12.27%	13.14%	12.78%	6.90%
With M&E fee and max surrender charge	-7.38%	-12.65%	-7.38%	7.78%	24.62%	10.11%	12.40%	12.74%	6.90%

Investment Path 2: Group B fund performance continued

- The maximum allocation to Group B is 80%.
- The maximum allocation per fund for Large Cap and International Equity funds is 30%.
- The maximum allocation per fund for Asset Allocation funds is 80%.

Performance

	Quarter ending 9/30/21	Month ending 9/30/21							
		1 month	3 month	YTD	1 year	3 year	5 year	10 year	Since Inception
INTERNATIONAL EQUITY									
Columbia VP-Overseas Core Fund (Class 2)	0.93%	-2.53%	0.93%	9.89%	26.98%	8.91%	9.09%	7.83%	4.92%
With M&E fee	0.69%	-2.61%	0.69%	9.11%	25.78%	7.87%	8.06%	6.80%	4.11%
With M&E fee and max surrender charge	-6.57%	-9.81%	-6.57%	1.18%	17.78%	5.53%	7.16%	6.75%	4.11%
VP-Partners International Core Equity Fund (Class 2)	-0.35%	-3.31%	-0.35%	9.39%	26.92%	7.57%	7.36%	7.15%	5.93%
With M&E fee	-0.59%	-3.39%	-0.59%	8.61%	25.72%	6.55%	6.34%	6.14%	4.92%
With M&E fee and max surrender charge	-7.79%	-10.59%	-7.79%	0.72%	17.72%	4.15%	5.39%	6.08%	4.92%
VP-Partners International Growth Fund (Class 2)	0.29%	-5.84%	0.29%	6.76%	20.20%	12.28%	9.86%	8.76%	7.82%
With M&E fee	0.04%	-5.91%	0.04%	6.00%	19.06%	11.21%	8.82%	7.73%	6.80%
With M&E fee and max surrender charge	-7.16%	-13.11%	-7.16%	-1.68%	11.06%	9.01%	7.95%	7.68%	6.80%
VP-Partners International Value Fund (Class 2)	-2.47%	-3.33%	-2.47%	9.53%	30.17%	0.86%	5.22%	5.04%	3.25%
With M&E fee	-2.71%	-3.41%	-2.71%	8.75%	28.93%	-0.10%	4.22%	4.04%	2.27%
With M&E fee and max surrender charge	-9.91%	-10.61%	-9.91%	0.85%	20.93%	-2.57%	3.18%	3.97%	2.27%

Investment Path 2: Group B fund performance continued

- The maximum allocation to Group B is 80%.
- The maximum allocation per fund for Large Cap and International Equity funds is 30%.
- The maximum allocation per fund for Asset Allocation funds is 80%.

Performance

	Quarter ending 9/30/21	Month ending 9/30/21							
		1 month	3 month	YTD	1 year	3 year	5 year	10 year	Since Inception
PORTFOLIO NAVIGATOR AGGRESSIVE									
VP-Aggressive Portfolio (Class 2)	-0.60%	-3.74%	-0.60%	10.74%	24.57%	10.97%	11.17%	10.71%	9.56%
With M&E fee	-0.84%	-3.82%	-0.84%	9.95%	23.39%	9.91%	10.12%	9.66%	8.52%
With M&E fee and max surrender charge	-8.04%	-11.02%	-8.04%	1.96%	15.39%	7.66%	9.29%	9.61%	8.52%
PORTFOLIO NAVIGATOR MODERATELY AGGRESSIVE									
VP-Moderately Aggressive Portfolio (Class 2)	-0.48%	-3.21%	-0.48%	8.41%	19.71%	9.96%	9.66%	9.25%	8.39%
With M&E fee	-0.72%	-3.29%	-0.72%	7.63%	18.58%	8.91%	8.62%	8.21%	7.36%
With M&E fee and max surrender charge	-7.92%	-10.49%	-7.92%	-0.18%	10.58%	6.62%	7.74%	8.16%	7.36%
PORTFOLIO NAVIGATOR MODERATE									
VP-Moderate Portfolio (Class 2)	-0.31%	-2.64%	-0.31%	6.08%	15.06%	8.92%	8.09%	7.79%	7.23%
With M&E fee	-0.56%	-2.72%	-0.56%	5.33%	13.97%	7.89%	7.07%	6.77%	6.22%
With M&E fee and max surrender charge	-7.76%	-9.92%	-7.76%	-2.30%	5.97%	5.55%	6.14%	6.71%	6.22%
PORTFOLIO NAVIGATOR MODERATELY CONSERVATIVE									
VP-Moderately Conservative Portfolio (Class 2)	-0.26%	-2.15%	-0.26%	3.74%	10.37%	7.58%	6.36%	6.17%	5.87%
With M&E fee	-0.50%	-2.23%	-0.50%	3.00%	9.33%	6.56%	5.35%	5.17%	4.87%
With M&E fee and max surrender charge	-7.70%	-9.43%	-7.70%	-4.44%	1.38%	4.16%	4.36%	5.10%	4.87%
PORTFOLIO NAVIGATOR CONSERVATIVE									
VP-Conservative Portfolio (Class 2)	-0.12%	-1.60%	-0.12%	1.65%	6.14%	6.22%	4.67%	4.67%	4.61%
With M&E fee	-0.36%	-1.68%	-0.36%	0.93%	5.13%	5.21%	3.68%	3.67%	3.62%
With M&E fee and max surrender charge	-7.56%	-8.88%	-7.56%	-6.34%	-2.48%	2.75%	2.62%	3.60%	3.62%
COLUMBIA VP-BALANCED FUND									
Columbia VP-Balanced Fund (Class 2)	-0.78%	-3.69%	-0.78%	9.00%	19.42%	12.56%	11.12%	11.58%	8.30%
With M&E fee	-1.02%	-3.77%	-1.02%	8.23%	18.30%	11.50%	10.08%	10.55%	7.40%
With M&E fee and max surrender charge	-8.22%	-10.97%	-8.22%	0.37%	10.30%	9.31%	9.25%	10.50%	7.40%
PORTFOLIO STABILIZER-GLOBAL SERIES									
Growth Fund									
VP-Managed Volatility Growth Fund (Class 2)	-0.28%	-3.55%	-0.28%	7.57%	17.52%	8.17%	8.91%	-	7.12%
With M&E fee	-0.52%	-3.63%	-0.52%	6.80%	16.41%	7.14%	7.87%	-	6.11%
With M&E fee and max surrender charge	-7.72%	-10.83%	-7.72%	-0.94%	8.41%	4.77%	6.97%	-	5.96%
Moderate Growth Fund									
VP-Managed Volatility Moderate Growth Fund (Class 2)	-0.17%	-2.96%	-0.17%	5.37%	13.17%	7.55%	7.63%	-	6.45%
With M&E fee	-0.41%	-3.04%	-0.41%	4.62%	12.09%	6.53%	6.60%	-	5.44%
With M&E fee and max surrender charge	-7.61%	-10.24%	-7.61%	-2.95%	4.09%	4.12%	5.66%	-	5.37%
Conservative Growth Fund									
VP-Managed Volatility Conservative Growth Fund (Class 2)	-0.13%	-2.32%	-0.13%	3.34%	9.14%	6.81%	6.17%	-	5.04%
With M&E fee	-0.38%	-2.40%	-0.38%	2.60%	8.11%	5.80%	5.16%	-	4.04%
With M&E fee and max surrender charge	-7.58%	-9.60%	-7.58%	-4.80%	0.26%	3.36%	4.16%	-	3.86%
Conservative Fund									
VP-Managed Volatility Conservative Fund (Class 2)	0.07%	-1.63%	0.07%	1.53%	5.37%	6.21%	4.84%	-	3.98%
With M&E fee	-0.17%	-1.71%	-0.17%	0.81%	4.38%	5.20%	3.85%	-	3.00%
With M&E fee and max surrender charge	-7.37%	-8.91%	-7.37%	-6.46%	-3.17%	2.73%	2.79%	-	2.81%

Investment Path 2: Group B fund performance continued

- The maximum allocation to Group B is 80%.
- The maximum allocation per fund for Large Cap and International Equity funds is 30%.
- The maximum allocation per fund for Asset Allocation funds is 80%.

Performance

	Quarter ending 9/30/21	Month ending 9/30/21							Since Inception
		1 month	3 month	YTD	1 year	3 year	5 year	10 year	
PORTFOLIO STABILIZER-DOMESTIC SERIES									
Growth Fund									
VP-U.S. Flexible Growth Fund (Class 2)	-0.31%	-4.17%	-0.31%	8.49%	16.33%	7.31%	–	–	10.19%
With M&E fee	-0.55%	-4.25%	-0.55%	7.72%	15.23%	6.29%	–	–	9.14%
With M&E fee and max surrender charge	-7.75%	-11.45%	-7.75%	-0.10%	7.23%	3.87%	–	–	8.26%
Moderate Growth Fund									
VP-U.S. Flexible Moderate Growth Fund (Class 2)	-0.20%	-3.48%	-0.20%	6.16%	12.45%	6.90%	–	–	8.59%
With M&E fee	-0.44%	-3.56%	-0.44%	5.41%	11.39%	5.88%	–	–	7.56%
With M&E fee and max surrender charge	-7.64%	-10.76%	-7.64%	-2.23%	3.39%	3.45%	–	–	6.63%
Conservative Growth Fund									
VP-U.S. Flexible Conservative Growth Fund (Class 2)	-0.14%	-2.67%	-0.14%	3.97%	8.70%	6.32%	–	–	6.89%
With M&E fee	-0.39%	-2.75%	-0.39%	3.23%	7.67%	5.31%	–	–	5.88%
With M&E fee and max surrender charge	-7.59%	-9.95%	-7.59%	-4.23%	-0.15%	2.85%	–	–	4.88%
PORTFOLIO STABILIZER-MANAGED RISK SERIES									
Domestic Fund									
VP-Managed Risk U.S. Fund (Class 2)	-0.14%	-3.42%	-0.14%	7.62%	16.21%	8.88%	–	–	8.89%
With M&E fee	-0.38%	-3.50%	-0.38%	6.86%	15.11%	7.84%	–	–	7.86%
With M&E fee and max surrender charge	-7.58%	-10.70%	-7.58%	-0.89%	7.11%	5.50%	–	–	6.46%
Global Fund									
VP-Managed Risk Fund (Class 2)	0.23%	-2.96%	0.23%	6.66%	15.58%	7.23%	–	–	6.96%
With M&E fee	-0.02%	-3.04%	-0.02%	5.90%	14.49%	6.21%	–	–	5.94%
With M&E fee and max surrender charge	-7.22%	-10.24%	-7.22%	-1.77%	6.49%	3.79%	–	–	4.46%

Investment Path 2: Group C - Large Cap Aggressive Growth, Mid Cap, Small Cap and Emerging Markets

- The maximum allocation to Group C is 20%.
- The maximum allocation per fund is 5%.

Performance

	Quarter ending 9/30/21	Month ending 9/30/21							
		1 month	3 month	YTD	1 year	3 year	5 year	10 year	Since Inception
LARGE CAP AGGRESSIVE GROWTH EQUITY									
CTIVP®-Morgan Stanley Advantage Fund (Class 2)	-5.22%	-6.38%	-5.22%	2.54%	19.24%	25.31%	24.57%	19.44%	17.44%
With M&E fee	-5.45%	-6.46%	-5.45%	1.81%	18.11%	24.12%	23.39%	18.31%	16.32%
With M&E fee and max surrender charge	-12.65%	-13.66%	-12.65%	-5.53%	10.11%	22.37%	22.87%	18.29%	16.32%
MID CAP EQUITY									
Columbia VP-Mid Cap Growth Fund (Class 2)	-1.15%	-5.98%	-1.15%	11.53%	29.39%	19.44%	18.68%	15.77%	8.63%
With M&E fee	-1.39%	-6.06%	-1.39%	10.73%	28.16%	18.31%	17.55%	14.67%	7.65%
With M&E fee and max surrender charge	-8.59%	-13.26%	-8.59%	2.73%	20.16%	16.37%	16.92%	14.64%	7.65%
Columbia VP-Select Mid Cap Value Fund (Class 2)	-1.86%	-2.82%	-1.86%	16.43%	42.64%	11.59%	11.13%	13.47%	8.98%
With M&E fee	-2.10%	-2.90%	-2.10%	15.60%	41.29%	10.53%	10.08%	12.40%	7.98%
With M&E fee and max surrender charge	-9.30%	-10.10%	-9.30%	7.60%	33.29%	8.30%	9.25%	12.36%	7.98%
CTIVP®-Victory Sycamore Established Value Fund (Class 2)	-0.82%	-4.49%	-0.82%	21.87%	46.74%	12.49%	12.89%	15.21%	9.65%
With M&E fee	-1.06%	-4.57%	-1.06%	21.00%	45.35%	11.42%	11.82%	14.12%	8.67%
With M&E fee and max surrender charge	-8.26%	-11.77%	-8.26%	13.00%	37.35%	9.23%	11.04%	14.09%	8.67%
CTIVP®-Westfield Mid Cap Growth Fund (Class 2)	1.54%	-3.59%	1.54%	10.95%	32.65%	18.99%	18.96%	15.53%	13.94%
With M&E fee	1.29%	-3.67%	1.29%	10.16%	31.40%	17.86%	17.83%	14.44%	12.86%
With M&E fee and max surrender charge	-6.01%	-10.87%	-6.01%	2.16%	23.40%	15.91%	17.20%	14.41%	12.86%
SMALL CAP EQUITY									
Columbia VP-Select Small Cap Value Fund (Class 2)	-1.48%	-1.68%	-1.48%	22.95%	53.09%	8.75%	10.54%	13.67%	8.03%
With M&E fee	-1.71%	-1.76%	-1.71%	22.08%	51.64%	7.71%	9.49%	12.59%	7.08%
With M&E fee and max surrender charge	-8.91%	-8.96%	-8.91%	14.08%	43.64%	5.36%	8.64%	12.56%	7.08%
VP-Partners Small Cap Growth Fund (Class 2)	-0.69%	-2.75%	-0.69%	9.51%	41.27%	12.56%	15.97%	13.82%	12.31%
With M&E fee	-0.85%	-2.83%	-0.85%	8.73%	39.93%	11.49%	14.87%	12.74%	11.24%
With M&E fee and max surrender charge	-8.05%	-10.03%	-8.05%	0.83%	31.93%	9.30%	14.17%	12.71%	11.24%
VP-Partners Small Cap Value Fund (Class 2)	-3.14%	-2.21%	-3.14%	17.14%	55.15%	6.05%	8.59%	10.59%	8.23%
With M&E fee	-3.38%	-2.29%	-3.38%	16.30%	53.68%	5.04%	7.56%	9.54%	7.25%
With M&E fee and max surrender charge	-10.58%	-9.49%	-10.58%	8.30%	45.68%	2.57%	6.65%	9.49%	7.25%
EMERGING MARKETS									
Columbia VP-Emerging Markets Fund (Class 2)	-9.03%	-4.33%	-9.03%	-1.88%	18.47%	15.57%	12.65%	8.63%	7.62%
With M&E fee	-9.26%	-4.41%	-9.26%	-2.58%	17.34%	14.47%	11.58%	7.60%	6.66%
With M&E fee and max surrender charge	-16.46%	-11.61%	-16.46%	-9.78%	9.34%	12.40%	10.79%	7.55%	6.66%

Dates of Inception: The inception date of the Columbia VP-Managed Volatility Moderate Growth Fund is April 19, 2012. The remaining Portfolio Stabilizer - Global Series funds have an inception date of April 12, 2013. The inception date of the Portfolio Stabilizer - Domestic Series funds is Nov. 2, 2016. The inception date of the Portfolio Stabilizer - Managed Risk Series funds is Sept. 12, 2017. The inception date of the Portfolio Navigator funds is May 7, 2010. The inception date of the Columbia VP - Balanced fund is May 7, 2010.

Fund line: Reflects fund fees and expenses; does not reflect charges or expenses imposed by the insurance company on subaccounts or contracts. See Annual Fund Operating Expenses below.

With M&E fee line: In addition to Fund Fees, reflects performance with the following fees deducted: RAVA 5 Advantage (10-year surrender charge schedule) M&E of 0.95% and \$50 annual contract charge. This line is intended to demonstrate the effect that fees and expenses could have on performance, but is not intended to reflect actual fees and charges incurred by an investor nor does it reflect the additional fees associated with other optional benefits.

With M&E fee and max surrender charge line: In addition to Fund Fees, reflects performance with the following fees deducted: RAVA 5 Advantage (10-year surrender charge schedule) M&E of 0.95%, \$50 annual contract charge and an 8% declining surrender charge. This line is intended to demonstrate the effect that fees and expenses could have on performance when a contract is surrendered, but is not intended to reflect actual fees and charges incurred by an investor nor does it reflect the additional fees associated with other optional benefits.

Portfolio Navigator

The Portfolio Navigator funds are sold exclusively as underlying investment options of variable annuity and life insurance products offered by RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York (collectively, RiverSource Life). The funds are managed by Columbia Management Investment Advisers, LLC, an affiliate of RiverSource Life. RiverSource Life, Columbia Management and their affiliates may receive revenue related to assets allocated to the funds. Prior to allocating contract or policy values to a subaccount that invests in one of the funds, you should read the description contained in the applicable variable product and fund prospectuses.

Portfolio Stabilizer

The Portfolio Stabilizer funds are investment options within variable annuity products offered by RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York (collectively, RiverSource Life). The funds are managed by Columbia Management Investment Advisers, LLC (Columbia Management), an affiliate of RiverSource Life. Columbia Management, RiverSource Life and their affiliates may receive revenue related to assets allocated to these funds. Please read the product and fund prospectuses carefully before investing.

There is no guarantee that the Portfolio Stabilizer funds will achieve their investment objectives, and you could lose money. By investing in a combination of underlying funds (among other investments), the funds have exposure to the risks associated with many areas of the market. The market value of securities may fall or fail to rise, or fluctuate, sometimes rapidly or unpredictably. Foreign and emerging markets investing presents increased risk potential. There are risks associated with fixed income investments, including interest rate risk and the risk that the counterparty to the instrument may not perform or be unable to perform its obligations, including making payments. Investments in high-yield (junk) securities could expose the funds to a greater risk of loss of principal and income than an investment in higher quality securities. The use of derivatives introduces risks which are potentially greater than the risks of investing directly in the instruments underlying the derivatives. These transactions also subject the funds to counterparty risk; the risk that derivatives used to protect against an opposite position may offset losses, but may also offset gains; the risk that the instruments may be difficult to value; and the risk that it may not be possible to liquidate the instruments at an advantageous time or price. Investment in exchange-traded funds (ETFs) subjects these funds to the risk that the ETF's holdings may not track its specified index. Fund investors bear both their proportionate share of the funds' expenses and similar expenses incurred through ownership of ETFs, as well as other underlying funds. For additional risk information, please read the fund prospectus.

In general, equity securities tend to have greater price volatility than debt securities. The market value of securities may fall, fail to rise, or fluctuate, sometimes rapidly and unpredictably. There are risks associated with fixed income investments, including credit risk, interest rate risk, and prepayment and extension risk. In general, bond prices rise when interest rates fall and vice versa. This effect is more pronounced for longer-term securities. Investments in foreign securities involve certain risks not associated with investments in U.S. companies, due to political, regulatory, economic, social and other conditions or events occurring in the country, as well as fluctuations in currency and the risks associated with less developed custody and settlement practices. See each fund's prospectus for specific risks associated with the fund.

Market Index Returns

	1 month	3 month	YTD	1 year	3 year	5 year	10 year
Russell 3000® (US All Cap Equity)	-4.49%	-0.10%	14.99%	31.88%	16.00%	16.85%	16.60%
S&P 500® (US Large Cap Equity)	-4.65%	0.58%	15.92%	30.00%	15.99%	16.90%	16.63%
MSCI EAFE (Developed International Equity)	-2.90%	-0.45%	8.35%	25.73%	7.62%	8.81%	8.10%
BBgBarc US Aggregate Bond (Fixed Income)	-0.87%	0.05%	-1.55%	-0.90%	5.36%	2.94%	3.01%
3-Month Treasury Bill (Cash)	0.00%	0.01%	0.03%	0.06%	1.14%	1.13%	0.60%

Russell 3000 Index - tracks the performance of the 3,000 largest U.S.-traded stocks, which represent about 98% of all U.S. incorporated equity securities.

S&P 500 Index - tracks the performance of 500 widely held, large-capitalization U.S. stocks. S&P 500® is a registered service mark of S&P Dow Jones Indices, LLC, a division of S&P Global.

MSCI EAFE Index - is designed to represent the performance of large and mid-cap securities across 21 developed markets, including countries in Europe, Australasia and the Far East, excluding the U.S. and Canada.

Bloomberg Barclays U.S. Aggregate Bond Index - includes securities which are investment grade and denominated in U.S. dollars. The index includes securities issued by the U.S. government, corporate bonds, and mortgage-and asset-backed securities.

FTSE Three-Month Treasury Bill Index - is intended to track the performance of 3-month US Treasury bills.

Annual Fund Operating Expenses (expenses you pay each year as a percentage of the value of your investment)

Fund Name	Expense Ratio % Net / Gross	Fund Name	Expense Ratio % Net / Gross
Asset Allocation		Large Cap Equity	
Portfolio Navigator series		Columbia VP Contrarian Core	0.94 / 0.98
VP-Conservative	0.94 / 0.94	Columbia VP Disciplined Core	0.91 / 0.91
VP-Moderately Conservative	0.96 / 0.96	Columbia VP Dividend Opportunity	1.04 / 1.04
VP-Moderate	0.99 / 0.99	Columbia VP Large Cap Growth	0.98 / 0.98
VP-Moderately Aggressive	1.03 / 1.03	Columbia VP Large Cap Index	0.39 / 0.39
VP-Aggressive	1.06 / 1.06	Columbia VP Select Large Cap Value	0.97 / 0.98
Columbia VP-Balanced	0.91 / 0.91	CTIVP® Loomis Sayles Growth	0.94 / 0.94
Portfolio Stabilizer Global series		CTIVP® Morgan Stanley Advantage	0.91 / 0.91
VP-Managed Volatility Conservative	0.96 / 0.96	CTIVP® MFS Value	0.95 / 0.95
VP-Managed Volatility Conservative Growth	0.99 / 0.99	CTIVP® T Rowe Price Large Cap Value	0.94 / 0.94
VP-Managed Volatility Moderate Growth	0.98 / 0.98	VP Partners Core Equity	0.94 / 0.95
VP-Managed Volatility Growth	1.02 / 1.02	International Equity	
Portfolio Stabilizer Domestic series		Columbia VP Overseas Core	1.14 / 1.14
VP-U.S. Flexible Conservative Growth	0.96 / 0.96	VP Partners International Core Equity	1.04 / 1.04
VP-U.S. Flexible Moderate Growth	0.95 / 0.95	VP Partners International Growth	1.17 / 1.17
VP-U.S. Flexible Growth	0.96 / 0.96	VP Partners International Value	1.09 / 1.13
Portfolio Stabilizer Managed Risk series		Mid Cap Equity	
VP-Managed Risk U.S.	1.02 / 1.02	Columbia VP Mid Cap Growth	1.04 / 1.13
VP-Managed Risk	1.04 / 1.04	Columbia VP Select Mid Cap Value	1.06 / 1.13
Fixed Income		CTIVP® Victory Sycamore Established Value	1.04 / 1.04
Columbia VP-Gov't Money Market	0.70 / 0.72	CTIVP® Westfield Mid Cap Growth	1.08 / 1.08
Columbia VP-Intermediate Bond	0.74 / 0.74	Small Cap Equity	
Columbia VP-Limited Duration Credit	0.74 / 0.75	Columbia VP Select Small Cap Value	1.10 / 1.30
Columbia VP-US Govt Mortgage	0.70 / 0.70	VP Partners Small Cap Growth	1.12 / 1.13
CTIVP® American Century Diversified	0.75 / 0.75	VP Partners Small Cap Value	1.13 / 1.14
CTIVP® TCW Core Plus Bond	0.74 / 0.74	Emerging Markets	
CTIVP® Wells Fargo Short Duration Govt Bond	0.68 / 0.68	Columbia VP Emerging Markets	1.46 / 1.46
VP Partners Core Bond	0.73 / 0.73		

There is no guarantee that investment objectives will be satisfied or that return expectations will be met. Asset allocation does not assure a profit or protect against a loss in declining markets.

Annuity product fees will affect performance and can be found in the variable product performance sheets located at riversource.com > Annuities > Performance & Rates.

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You should consider the investment objectives, risks, charges and expenses of the variable annuity and its underlying investment options carefully before investing. For a free copy of the annuity's prospectus and underlying investment's prospectus, which contains this and other information about variable annuities, call 1-800-333-3437. Read the prospectuses carefully before you invest.

RAVA 5 Advantage contract 411265 and state variations thereof, and contract ICC09 411265 with 411265-DPRA57 and 411265-DPRA510. Some features may not be available or may have limitations in certain states. New York current *RAVA 5* contract and rider numbers: *RAVA 5 Advantage* 411265-DPRA57NY and 411265-DPRA510NY. *SecureSource Tempo* rider numbers: ICC21 116464-SG, ICC21 116464-JT, 116464-SG, 116464-JT and state variations. *SecureSource Tempo NY* rider numbers: 116464-SGNY and 116464-JTNY. Features may vary, have limitations or may not be available in some states.



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