SecureSource Tempo℠

RiverSource Life Insurance Company

RiverSource® **Annuities**

A *RiverSource®* variable annuity with the *SecureSource Tempo* benefit provides income protection and growth opportunities along with the security of knowing your income is guaranteed to last a lifetime, as long as you stay within the guidelines of the rider. The *SecureSource Tempo* benefit is an optional feature that can be added to your *RAVA 5®* variable annuity for an additional fee (the fee is charged annually on the greater of the contract anniversary value or the Benefit Base).

	SecureSource Tempo					
Fees						
Single life benefit (for just you)	1.55%					
Joint life benefit (for you and your spouse)	1.65%					
Fee can increase but will never exceed	2.50%					
Benefits overview						
Returns-linked Credits (Added to the Benefit Base)	Based on the annuity's performance, in dollars (net of fees), x 200% credit multiplier (up to 10% of prior anniversary contract value) 15 years minimum (in years when no withdrawals are taken)					
Minimum Lifetime Payment Percentage[1]	Age bands	50-58	59-64	65-69	70-74	75-79	80+
	Single	2.6%	3.6%	4.7%	4.9%	5.0%	5.1%
	Joint	2.3%	3.3%	4.3%	4.4%	4.55%	4.65%
Potential annual Income Bonus percentage[2]	1%					

[1] The percentage you will receive is initially determined by how old you are when you take your first withdrawal and can increase as you age. For the joint life benefit, the age of the younger spouse is used.

[2] To determine if you can withdraw an Income Bonus, we look at the difference between your contract value and another value called the Withdrawal Adjustment Base (WAB). The WAB starts as your initial purchase payment. It is increased by additional purchase payments and reduced proportionately for withdrawals. On each contract anniversary, if the contract value is higher due to investment performance, the WAB is increased to the contract value. On the day of your first withdrawal each contract year, if investment performance and fees cause your contract value to be more than 20% below the Withdrawal Adjustment Base, you will not be eligible for the Income Bonus percentage that year.

The solution begins with a *RAVA 5* variable annuity.

A variable annuity is a long-term investment that can help you grow your money, take income in retirement and pass on your wealth. The annuity owner invests in underlying funds that generally consist of stocks or bonds or a combination of the two. As with other investments, there is potential to lose money based on the performance of the underlying funds. Unlike other investments, variable annuities are issued by insurance companies. They provide a guaranteed death benefit for your beneficiaries, as well as optional guaranteed benefits with growth opportunities and protection features for an additional fee.

Variable annuities generally offer tax-deferred growth. This means you do not pay taxes until you take withdrawals. If your annuity is in a retirement plan that already offers tax deferral (such as an IRA), the annuity does not provide any additional tax deferral. But you can benefit from all the other features that the annuity has to offer. Because of their tax-deferred status, withdrawals made prior to age 59½ may incur an IRS early withdrawal penalty.

With a variable annuity, you will pay a Mortality and Expense (M&E) fee, which helps cover the guarantees the annuity provides. Variable annuity investors also pay underlying fund expenses, and in some cases, an annual contract charge. A surrender charge may apply to withdrawals during the surrender charge period.

Talk with your Ameriprise financial advisor today to learn more about how RiverSource annuities can help you reach your retirement goals. Or, call our Ameriprise Advisor Center at 1-800-257-8740 8 a.m. to 5 p.m. Central time Monday through Friday.

The guarantees offered by *RiverSource* annuities are backed by the strength and soundness of RiverSource Life Insurance Company and are subject to its continued claims-paying ability. These guarantees do not apply to the performance of the investments in your annuity, which will vary with market conditions.

The purpose of this brochure is to facilitate the solicitation of a RiverSource variable annuity. Your Ameriprise financial advisor may discuss the variable annuity with you and whether it makes sense for you, given your financial goals and needs.

Variable annuities are insurance products that are complex, long-term investment vehicles and are subject to market risk, including the potential loss of principal invested.

Surrender charge schedules: **RAVA 5 Advantage®** (*payment based*): **7-year** 7% 7% 7% 6% 5% 4% 2% 0%; **10-year** 8% 8% 8% 7% 6% 5% 4% 3% 2% 1% 0%.

The *SecureSource* benefits are not available for Inherited IRAs.

You should consider the investment objectives, risks, charges and expenses of the variable annuity and its underlying investment options carefully before investing. For free copies of the prospectuses for the variable annuity and underlying investments, which contain this and other information, call 1-800-333-3437. Read the prospectuses carefully before you invest.

RAVA 5 Advantage contract numbers are: ICC12 411380, 411380 and state variations.

SecureSource Tempo rider numbers: ICC21 116464-SG, ICC21 116464-JT, 116464-SG, 116464-JT and state variations. Features may vary, have limitations or may not be available in some states.

We may limit additional purchase payments for contracts with the *SecureSource Tempo.*

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.

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