

*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: 03/31/2025 - 05/04/2025](#)

 [Date Range: 02/03/2025 - 03/30/2025](#)

 [Date Range: 12/23/2024 - 02/02/2025](#)

 [Date Range: 12/02/2024 - 12/22/2024](#)

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.

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

The *RiverSource Structured Solutions* annuity is approved for use only in MO for new contracts.

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 for new contracts

Effective 03/31/2025 - 05/04/2025

The RiverSource Structured Solutions annuity is approved for use only in MO for new contracts.

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	90%
Russell 2000	115%
MSCI EAFE	750%

-15% Buffer	6Y SC
S&P 500	80%
Russell 2000	100%
MSCI EAFE	400%

-25% Buffer	6Y SC
S&P 500	65%
Russell 2000	80%
MSCI EAFE	350%

Caps for 3-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	41%	42%
Russell 2000	62%	63%
MSCI EAFE	240%	240%

-15% Buffer	3Y SC	6Y SC
S&P 500	35%	36%
Russell 2000	51%	52%
MSCI EAFE	99%	100%

Caps for 2-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	26.00%	26.00%
S&P 500 ESG	25.50%	25.50%
Russell 2000	39.00%	39.00%
MSCI EAFE	42.00%	42.00%
MSCI Emerging Markets	43.00%	43.00%
Nasdaq 100	33.00%	33.00%
iShares U.S. Real Estate ETF	67.00%	67.00%

Caps for 1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	13.00%	13.00%
S&P 500 ESG	12.75%	12.75%
Russell 2000	19.75%	20.00%
MSCI EAFE	15.25%	15.50%
MSCI Emerging Markets	18.25%	18.50%
Nasdaq 100	17.00%	17.00%
iShares U.S. Real Estate ETF	24.00%	25.00%

-15% Buffer	3Y SC	6Y SC
S&P 500	10.50%	10.75%

-20% Buffer	3Y SC	6Y SC
S&P 500	9.25%	9.25%

Contingent Yield with Buffer

1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	8.15%	8.20%
S&P 500/ Russell 2000 (Lesser of)	10.20%	10.25%

-15% Buffer	3Y SC	6Y SC
S&P 500	6.70%	6.75%
S&P 500/ Russell 2000 (Lesser of)	8.00%	8.05%

-20% Buffer	3Y SC	6Y SC
S&P 500	5.70%	5.75%
S&P 500/ Russell 2000 (Lesser of)	6.45%	6.50%

Contingent Yield with Trigger

1-Year Segments

-25% Trigger	3Y SC	6Y SC
S&P 500	6.90%	6.95%
S&P 500/ Russell 2000 (Lesser of)	8.50%	8.55%

-35% Trigger	3Y SC	6Y SC
S&P 500	5.35%	5.40%
S&P 500/ Russell 2000 (Lesser of)	6.20%	6.25%

Standard (with Floor)

Caps for 1-Year Segments

-10% Floor	3Y SC	6Y SC
S&P 500	10.75%	10.75%
S&P 500 ESG	10.50%	10.50%
MSCI EAFE	15.25%	15.25%

*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	11.00%
Russell 2000	N/A	11.25%
MSCI EAFE	N/A	9.50%

Annual Caps for 3-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	11.00%	11.00%
Russell 2000	12.75%	12.75%
MSCI EAFE	11.00%	11.00%

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	1.25%	1.20%
Russell 2000	1.40%	1.35%
MSCI EAFE	0.05%	0.05%

Annual Fees for 1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	2.40%	2.30%
Russell 2000	3.00%	2.90%
MSCI EAFE	1.15%	1.05%

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.

	3Y SC	6Y SC
Fixed Account	2.65%	2.65%
Interim Account	2.65%	2.65%

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	70%	110%
MSCI EAFE	N/A	225%	110%

Caps and Participation Rates for 3-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500	29%	29%	175%
MSCI EAFE	36%	36%	175%

Caps and Participation Rates for 1-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500	10.00%	10.00%	250%
MSCI EAFE	11.00%	11.00%	250%

Upside Participation Rate applies to positive index returns only

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 (MXEA)
 MSCI Emerging Markets (MXEF)
 Nasdaq 100® (NDX)
 Russell 2000™ (RUT)
 S&P 500® (SPX)
 S&P 500 ESG (SPXESUP)

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

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

RiverSource Structured SolutionsSM annuity

Rates for new contracts

Effective 02/03/2025 - 03/30/2025

The RiverSource Structured Solutions annuity is approved for use only in MO for new contracts.

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	75%
Russell 2000	105%
MSCI EAFE	750%

-15% Buffer	6Y SC
S&P 500	70%
Russell 2000	90%
MSCI EAFE	275%

-25% Buffer	6Y SC
S&P 500	60%
Russell 2000	75%
MSCI EAFE	300%

Caps for 3-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	36%	37%
Russell 2000	55%	56%
MSCI EAFE	240%	240%

-15% Buffer	3Y SC	6Y SC
S&P 500	32%	33%
Russell 2000	46%	47%
MSCI EAFE	91%	92%

Caps for 2-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	24.00%	24.00%
S&P 500 ESG	23.50%	23.50%
Russell 2000	37.00%	37.00%
MSCI EAFE	39.00%	39.00%
MSCI Emerging Markets	41.00%	41.00%
Nasdaq 100	30.00%	30.00%
iShares U.S. Real Estate ETF	62.00%	62.00%

Caps for 1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	12.50%	12.50%
S&P 500 ESG	12.25%	12.25%
Russell 2000	18.25%	18.50%
MSCI EAFE	14.25%	14.50%
MSCI Emerging Markets	16.75%	17.00%
Nasdaq 100	15.50%	15.50%
iShares U.S. Real Estate ETF	23.00%	24.00%

-15% Buffer	3Y SC	6Y SC
S&P 500	10.00%	10.25%

-20% Buffer	3Y SC	6Y SC
S&P 500	8.75%	8.75%

Contingent Yield with Buffer

1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	7.30%	7.35%
S&P 500/ Russell 2000 (Lesser of)	9.20%	9.25%

-15% Buffer	3Y SC	6Y SC
S&P 500	6.20%	6.25%
S&P 500/ Russell 2000 (Lesser of)	7.50%	7.55%

-20% Buffer	3Y SC	6Y SC
S&P 500	5.50%	5.55%
S&P 500/ Russell 2000 (Lesser of)	6.25%	6.30%

Contingent Yield with Trigger

1-Year Segments

-25% Trigger	3Y SC	6Y SC
S&P 500	6.70%	6.75%
S&P 500/ Russell 2000 (Lesser of)	7.90%	7.95%

-35% Trigger	3Y SC	6Y SC
S&P 500	5.15%	5.20%
S&P 500/ Russell 2000 (Lesser of)	5.80%	5.85%

Standard (with Floor)

Caps for 1-Year Segments

-10% Floor	3Y SC	6Y SC
S&P 500	10.25%	10.25%
S&P 500 ESG	10.00%	10.00%
MSCI EAFE	14.75%	14.75%

*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	10.75%
Russell 2000	N/A	11.00%
MSCI EAFE	N/A	9.25%

Annual Caps for 3-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	10.75%	10.75%
Russell 2000	12.50%	12.50%
MSCI EAFE	10.75%	10.75%

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	1.40%	1.35%
Russell 2000	1.55%	1.50%
MSCI EAFE	0.05%	0.05%

Annual Fees for 1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	2.40%	2.30%
Russell 2000	3.20%	3.10%
MSCI EAFE	1.25%	1.15%

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.

	3Y SC	6Y SC
Fixed Account	2.65%	2.65%
Interim Account	2.65%	2.65%

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	65%	110%
MSCI EAFE	N/A	200%	110%

Caps and Participation Rates for 3-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500	27%	27%	175%
MSCI EAFE	35%	35%	175%

Caps and Participation Rates for 1-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500	9.25%	9.25%	250%
MSCI EAFE	10.50%	10.50%	250%

Upside Participation Rate applies to positive index returns only

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 (MXEA)
 MSCI Emerging Markets (MXEF)
 Nasdaq 100® (NDX)
 Russell 2000™ (RUT)
 S&P 500® (SPX)
 S&P 500 ESG (SPXESUP)

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

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

RiverSource Structured SolutionsSM annuity

Rates for new contracts

Effective 12/23/2024 - 02/02/2025

The RiverSource Structured Solutions annuity is approved for use only in MO for new contracts.

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	70%
Russell 2000	95%
MSCI EAFE	750%

-15% Buffer	6Y SC
S&P 500	65%
Russell 2000	85%
MSCI EAFE	275%

-25% Buffer	6Y SC
S&P 500	55%
Russell 2000	70%
MSCI EAFE	200%

Caps for 3-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	33%	33%
Russell 2000	53%	53%
MSCI EAFE	240%	240%

-15% Buffer	3Y SC	6Y SC
S&P 500	29%	29%
Russell 2000	45%	45%
MSCI EAFE	82%	82%

Caps for 2-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	23.00%	23.00%
S&P 500 ESG	22.50%	22.50%
Russell 2000	36.00%	36.00%
MSCI EAFE	37.00%	37.00%
MSCI Emerging Markets	39.00%	39.00%
Nasdaq 100	28.00%	28.00%
iShares U.S. Real Estate ETF	58.00%	58.00%

Caps for 1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	12.00%	12.00%
S&P 500 ESG	11.75%	11.75%
Russell 2000	17.75%	17.75%
MSCI EAFE	13.00%	13.00%
MSCI Emerging Markets	15.50%	15.50%
Nasdaq 100	14.50%	14.50%
iShares U.S. Real Estate ETF	22.00%	22.00%

-15% Buffer	3Y SC	6Y SC
S&P 500	9.25%	9.25%

-20% Buffer	3Y SC	6Y SC
S&P 500	8.00%	8.00%

Contingent Yield with Buffer

1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	7.05%	7.05%
S&P 500/ Russell 2000 (Lesser of)	8.95%	8.95%

-15% Buffer	3Y SC	6Y SC
S&P 500	5.95%	5.95%
S&P 500/ Russell 2000 (Lesser of)	7.25%	7.25%

-20% Buffer	3Y SC	6Y SC
S&P 500	5.25%	5.25%
S&P 500/ Russell 2000 (Lesser of)	6.00%	6.00%

Contingent Yield with Trigger

1-Year Segments

-25% Trigger	3Y SC	6Y SC
S&P 500	6.35%	6.35%
S&P 500/ Russell 2000 (Lesser of)	7.55%	7.55%

-35% Trigger	3Y SC	6Y SC
S&P 500	4.90%	4.90%
S&P 500/ Russell 2000 (Lesser of)	5.55%	5.55%

Standard (with Floor)

Caps for 1-Year Segments

-10% Floor	3Y SC	6Y SC
S&P 500	10.00%	10.00%
S&P 500 ESG	9.75%	9.75%
MSCI EAFE	14.50%	14.50%

*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	10.00%
Russell 2000	N/A	10.25%
MSCI EAFE	N/A	8.50%

Annual Caps for 3-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	10.00%	10.00%
Russell 2000	11.75%	11.75%
MSCI EAFE	10.00%	10.00%

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	1.45%	1.45%
Russell 2000	1.60%	1.60%
MSCI EAFE	0.10%	0.10%

Annual Fees for 1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	2.60%	2.60%
Russell 2000	3.40%	3.40%
MSCI EAFE	1.45%	1.45%

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%	110%
MSCI EAFE	N/A	190%	110%

Caps and Participation Rates for 3-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500	26%	26%	175%
MSCI EAFE	34%	34%	175%

Caps and Participation Rates for 1-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500	9.00%	9.00%	250%
MSCI EAFE	10.25%	10.25%	250%

Upside Participation Rate applies to positive index returns only

	3Y SC	6Y SC
Fixed Account	3.00%	3.00%
Interim Account	3.00%	3.00%

Note: As of 1/1/2025, the rate for Fixed and Interim accounts decreased to 2.65%.

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 (MXEA)

MSCI Emerging Markets (MXEF)

Nasdaq 100® (NDX)

Russell 2000™ (RUT)

S&P 500® (SPX)

S&P 500 ESG (SPXESUP)

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

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

RiverSource Structured SolutionsSM annuity

Rates for new contracts

Effective 12/02/2024 - 12/22/2024

The RiverSource Structured Solutions annuity is approved for use only in MO and VA for new contracts.

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	75%
Russell 2000	110%
MSCI EAFE	750%

-15% Buffer	6Y SC
S&P 500	70%
Russell 2000	95%
MSCI EAFE	275%

-25% Buffer	6Y SC
S&P 500	60%
Russell 2000	80%
MSCI EAFE	225%

Caps for 3-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	36%	36%
Russell 2000	58%	58%
MSCI EAFE	240%	240%

-15% Buffer	3Y SC	6Y SC
S&P 500	31%	31%
Russell 2000	48%	48%
MSCI EAFE	85%	85%

Caps for 2-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	25.00%	25.00%
S&P 500 ESG	24.50%	24.50%
Russell 2000	41.50%	41.50%
MSCI EAFE	39.00%	39.00%
MSCI Emerging Markets	41.00%	41.00%
Nasdaq 100	32.00%	32.00%
iShares U.S. Real Estate ETF	58.00%	58.00%

Caps for 1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	12.50%	12.50%
S&P 500 ESG	12.25%	12.25%
Russell 2000	18.25%	18.25%
MSCI EAFE	14.25%	14.25%
MSCI Emerging Markets	16.00%	16.00%
Nasdaq 100	15.25%	15.25%
iShares U.S. Real Estate ETF	22.00%	22.00%

-15% Buffer	3Y SC	6Y SC
S&P 500	10.00%	10.00%

-20% Buffer	3Y SC	6Y SC
S&P 500	8.50%	8.50%

Contingent Yield with Buffer

1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	7.25%	7.25%
S&P 500/ Russell 2000 (Lesser of)	9.15%	9.15%

-15% Buffer	3Y SC	6Y SC
S&P 500	6.15%	6.15%
S&P 500/ Russell 2000 (Lesser of)	7.45%	7.45%

-20% Buffer	3Y SC	6Y SC
S&P 500	5.45%	5.45%
S&P 500/ Russell 2000 (Lesser of)	6.20%	6.20%

Contingent Yield with Trigger

1-Year Segments

-25% Trigger	3Y SC	6Y SC
S&P 500	6.55%	6.55%
S&P 500/ Russell 2000 (Lesser of)	7.85%	7.85%

-35% Trigger	3Y SC	6Y SC
S&P 500	5.10%	5.10%
S&P 500/ Russell 2000 (Lesser of)	5.85%	5.85%

Standard (with Floor)

Caps for 1-Year Segments

-10% Floor	3Y SC	6Y SC
S&P 500	10.50%	10.50%
S&P 500 ESG	10.25%	10.25%
MSCI EAFE	15.00%	15.00%

*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	10.50%
Russell 2000	N/A	10.75%
MSCI EAFE	N/A	9.00%

Annual Caps for 3-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	10.50%	10.50%
Russell 2000	12.25%	12.25%
MSCI EAFE	10.50%	10.50%

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	1.25%	1.25%
Russell 2000	1.40%	1.40%
MSCI EAFE	0.10%	0.10%

Annual Fees for 1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	2.50%	2.50%
Russell 2000	3.00%	3.00%
MSCI EAFE	1.35%	1.35%

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.

	3Y SC	6Y SC
Fixed Account	3.00%	3.00%
Interim Account	3.00%	3.00%

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	65%	110%
MSCI EAFE	N/A	200%	110%

Caps and Participation Rates for 3-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500	27%	27%	175%
MSCI EAFE	36%	36%	175%

Caps and Participation Rates for 1-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500	9.50%	9.50%	250%
MSCI EAFE	10.75%	10.75%	250%

Upside Participation Rate applies to positive index returns only

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 (MXEA)
 MSCI Emerging Markets (MXEF)
 Nasdaq 100® (NDX)
 Russell 2000™ (RUT)
 S&P 500® (SPX)
 S&P 500 ESG (SPXESUP)

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

* 6-year segments are not available 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.

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.

Money received before the contract is issued will earn daily fixed interest until 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 there are multiple purchase payments, we will not wait longer than 30 days (plus the number of days until the next business day) if we have received the minimum payment by then. Any remaining expected purchase payments listed on the application that are received after the contract is issued would go into the interim account until the next contract anniversary.

Additional purchase payments are allowed for 90 days after the date the contract is issued. Any purchase payments received after issue will go into the interim account until the next contract anniversary. (This includes expected purchase payments listed on the application that are received after the date the contract is issued.)

The caps shown for Annual Lock are annual caps. All other caps shown apply for the entire duration of the segment. 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 minimum purchase payment is \$10,000. The maximum purchase payment for ages up to age 75 is \$3,000,000 and for ages 76-90 is \$1,000,000 (based on the your age when the payment is received). These limits apply to the total purchase payments for all RiverSource annuities owned by the same individual. Purchase payments exceeding these limits require prior approval. RiverSource reserves the right to limit certain annuity features (for example, investment options) if prior approval is required.

Renewal rates and annual fees are set by RiverSource Life at our discretion and will be mailed to you 14 days before your annuity contract anniversary. The initial fixed account and interim account rates are guaranteed for one year from contract date and renew annually.

The Guaranteed Minimum Interest Rate (GMIR) for the fixed account and interim account is 2.65%. 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.

RiverSource Structured Solutions contract number: 115461 and state variations; Contingent Yield: 116814.



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.

riversource.com/annuities

© 2024 RiverSource Life Insurance Company. All rights reserved.