

RiverSource Structured SolutionsSM annuity

Rates for new contracts

Effective 05/05/2025

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	110%
Russell 2000	155%
MSCI EAFE	750%

-15% Buffer	6Y SC
S&P 500	95%
Russell 2000	120%
MSCI EAFE	400%

-25% Buffer	6Y SC
S&P 500	75%
Russell 2000	90%
MSCI EAFE	350%

Caps for 3-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	57%	65%
Russell 2000	80%	90%
MSCI EAFE	275%	275%

-15% Buffer	3Y SC	6Y SC
S&P 500	45%	49%
Russell 2000	61%	65%
MSCI EAFE	225%	225%

Caps for 2-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	37.00%	37.00%
S&P 500 ESG	36.50%	36.50%
Russell 2000	49.00%	49.00%
MSCI EAFE	53.00%	53.00%
MSCI Emerging Markets	55.00%	55.00%
Nasdaq 100	41.00%	41.00%
iShares U.S. Real Estate ETF	75.00%	75.00%

Caps for 1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	17.50%	18.00%
S&P 500 ESG	17.25%	17.75%
Russell 2000	23.25%	23.75%
MSCI EAFE	18.50%	19.00%
MSCI Emerging Markets	23.50%	24.00%
Nasdaq 100	21.50%	22.00%
iShares U.S. Real Estate ETF	36.00%	40.00%

-15% Buffer	3Y SC	6Y SC
S&P 500	14.25%	14.25%

-20% Buffer	3Y SC	6Y SC
S&P 500	11.75%	12.00%

Contingent Yield with Buffer

1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	10.25%	10.30%
S&P 500/ Russell 2000 (Lesser of)	12.75%	12.75%

-15% Buffer	3Y SC	6Y SC
S&P 500	8.50%	8.55%
S&P 500/ Russell 2000 (Lesser of)	10.10%	10.10%

-20% Buffer	3Y SC	6Y SC
S&P 500	7.15%	7.30%
S&P 500/ Russell 2000 (Lesser of)	8.25%	8.25%

Contingent Yield with Trigger

1-Year Segments

-25% Trigger	3Y SC	6Y SC
S&P 500	9.10%	9.15%
S&P 500/ Russell 2000 (Lesser of)	10.70%	10.75%

-35% Trigger	3Y SC	6Y SC
S&P 500	7.30%	7.35%
S&P 500/ Russell 2000 (Lesser of)	8.15%	8.20%

Standard (with Floor)

Caps for 1-Year Segments

-10% Floor	3Y SC	6Y SC
S&P 500	13.00%	13.00%
S&P 500 ESG	12.75%	12.75%
MSCI EAFE	17.50%	17.50%

*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	12.25%
Russell 2000	N/A	12.00%
MSCI EAFE	N/A	9.75%

Annual Caps for 3-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500	13.25%	13.75%
Russell 2000	15.00%	15.25%
MSCI EAFE	12.00%	12.25%

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	1.00%	0.80%
Russell 2000	1.15%	0.95%
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	2.80%	2.70%
MSCI EAFE	1.00%	0.90%

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	80%	110%
MSCI EAFE	N/A	250%	110%

Caps and Participation Rates for 3-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500	35%	35%	175%
MSCI EAFE	40%	40%	175%

Caps and Participation Rates for 1-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500	13.50%	13.50%	250%
MSCI EAFE	12.75%	12.75%	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.

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