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SecureSource 3®
guaranteed lifetime withdrawal benefit
available with a RiverSource® variable annuity

Enjoy a lifetime of protected retirement income
Retirement is not an end point, but a turning point

During your working years, you depended on a paycheck to cover your essential life expenses. With retirement comes greater freedom and new priorities — along with the need to create your own reliable and secure source of income. In essence, you’ll need to recreate your own “paycheck” from your investments.

Your retirement could last 20, 30 or more years. How can you create an income that will cover your needs?

Consider the stages of your retirement investing:

**Grow**
Before you begin taking income

Your goals:
- Invest money for retirement
- Grow your investments and avoid some of the volatile ups and downs of the market

**Live**
In retirement (20 – 30 years)

Your goals:
- Recreate a “paycheck” from your investments that will last the rest of your life
- Protect your investments and create opportunities to grow your income

**Share**
Leaving a legacy

Your goals:
- Protect your money for your heirs
- Leave behind as much as possible to the people and causes that matter most

There is an investment solution designed to help you achieve these goals. It may also provide for a more confident retirement.

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. These guarantees do not apply to the investments in the annuity, which will vary with market conditions.

Variable Annuities:

| Are not FDIC insured | May lose value | Are not bank guaranteed | Are not insured by any federal government agency |
The solution begins with a RiverSource 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.

Introducing the SecureSource 3® benefit

This benefit provides income protection and growth opportunities along with the security of knowing your income is guaranteed to last a lifetime. Even if your investment goes all the way to zero, you are guaranteed to get an income stream for the rest of your life. The SecureSource 3 benefit is an optional feature that can be added to your RiverSource variable annuity for an additional fee (the fee is charged annually on the greater of the contract anniversary value or the Benefit Base):

- Single life benefit (for just you): 1.20%. The fee can increase but will never exceed 2.25%.
- Joint life benefit (for you and your spouse): 1.30%. The fee can increase but will never exceed 2.25%.

Why add the SecureSource 3 benefit to your RiverSource annuity?

- You are accumulating for retirement and want the opportunity to grow your money in the market while seeking a smoother investment journey.
- You want to supplement Social Security and any pension benefits with guaranteed lifetime income.
- You want to maximize what beneficiaries receive from your annuity regardless of what happens in the markets.
Grow your guaranteed income

Grow your future income in good markets and bad markets.

While you are investing for your retirement, your goal is to grow your money as much as possible — no matter what happens in the markets — so you can count on a secure income in retirement. To help you, the SecureSource 3 benefit provides opportunities for income growth with two important features that work together: locking in investment gains and receiving Annual Credits. You will benefit from whichever one of these features results in the greatest increase to your Benefit Base — the value used to determine the amount of your lifetime income payments.

Each year your Benefit Base can increase by the greater of:

- **Locked-in Investment Gains** (eligible for life)
  The amount your contract value increases above the Benefit Base on your contract anniversary.

- **Annual Credits** (when eligible through age 95)
  6% credit is calculated on your principal and any locked-in gains. Annual Credits are available for a minimum of 10 years in any year you do not take a withdrawal. Additionally, any time you lock in investment gains, you will start a new 10-year credit period.

In a down market, Annual Credits can provide guaranteed growth to your future income. Also, Annual Credits are not reduced by fees, so your future income will grow by the full amount of the credit.
While your contract value will fluctuate according to how your investments perform, the Benefit Base is protected and can increase over time. And a new 10-year credit period starts any time you lock in investment gains.

These graphs are for illustrative purposes only. They neither represent the actual performance of any investment option nor guarantee that investment goals will be met. The graphs assume no withdrawals are taken and do not include fees and expenses.

The longer you accumulate, the more opportunities you will have to increase your income.

“Grow” – key points:

**Contract Value**
- The dollar value of your annuity at any given time.
- Will increase or decrease according to how your investment performs.
- The lump-sum amount you can withdraw (minus any applicable charges).

**Benefit Base**
- A separate value that is used to determine your guaranteed income.
- Can increase by Locked-in Investment Gains or Annual Credits.
- Cannot be withdrawn as a lump sum, used as a death benefit or annuitized.
Live the retirement you envisioned

A lifetime of income for the retirement of your dreams.

When you transition to retirement, you will need to create your own “paycheck” from your investments. While the SecureSource 3 benefit does not provide a paycheck in the traditional sense, it provides you with **guaranteed income for the rest of your life**, plus a unique **income bonus** opportunity each year.

The amount of **guaranteed income** you can receive each year is a percentage of your Benefit Base. There are two components to this percentage:

1. **Minimum Lifetime Payment**
   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.
   
   **Your Minimum Lifetime Payment is predictable and guaranteed.** It can help you meet your essential expenses (such as mortgage payments, groceries and gasoline) throughout your retirement.

2. **Income Bonus**
   In addition to your Minimum Lifetime Payment, you will have an opportunity for an income bonus each year. 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) – which is similar to your Benefit Base, except the WAB is adjusted by withdrawals. Three things could impact the difference: fluctuations in your contract value due to investment performance, fees and receiving Annual Credits. On the day of your first withdrawal each year, if your contract value is not 20% or more below the Withdrawal Adjustment Base, you will receive an income bonus that year.

   **Imagine how exciting it would be to receive an income bonus in retirement.** How would you spend the extra money? Would you dine out more often, buy something special, or just do more of the things that are meaningful to you?
Maximize your guaranteed income

Just as with your Social Security benefit, if you hold off taking income from your annuity until certain ages, you can receive a higher initial income percentage from the SecureSource 3 benefit. This allows you the flexibility to choose the timing and percentage of income that best meets your needs. With the SecureSource 3 benefit, the percentage of income you are guaranteed will be higher if you take your first withdrawal after you reach one of the following ages (referred to as “Age Bands”): 59, 65 and 80.

Additionally, after you begin taking income, if your Benefit Base locks in gains after you have crossed a new age band, your Minimum Lifetime Payment Percentage will increase.

The Lifetime Payment Percentage will determine the amount of your income each year. It may even increase as you age.

### Single Life Benefit

<table>
<thead>
<tr>
<th>Age at first withdrawal</th>
<th>Minimum Lifetime Payment Percentage</th>
<th>Income Bonus — eligibility is determined annually</th>
<th>Total Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>50-58</td>
<td>3% + 0.5%</td>
<td></td>
<td>3.5%</td>
</tr>
<tr>
<td>59-64</td>
<td>4% + 0.5%</td>
<td></td>
<td>4.5%</td>
</tr>
<tr>
<td>65-79</td>
<td>5% + 0.5%</td>
<td></td>
<td>5.5%</td>
</tr>
<tr>
<td>80+</td>
<td>6% + 0.5%</td>
<td></td>
<td>6.5%</td>
</tr>
</tbody>
</table>

For example: David starts taking income at age 65 when his Benefit Base is $200,000. The amount of income from the single life benefit available that year will either be:

- $10,000 (5% x $200,000) This is the minimum amount, or
- $11,000 (5.5% x $200,000) if David is eligible for an income bonus

This hypothetical example does not take into account the effect of taxes.
Putting income in perspective

What withdrawal rate could you maintain if you did not have the SecureSource 3 benefit?

How much you withdraw from your retirement portfolio can drastically affect how long your income will last. Withdrawing too much can deplete your portfolio faster than you may think. Many people assume that if they earn a certain rate of return on their investments — say 8% — they will be able to withdraw that same 8% from their portfolio each year. While consistent withdrawal rates can be supported during times of rising markets, market volatility and inflation can make them difficult to sustain.

Probability of Meeting Income Needs

The chart below shows various withdrawal rates and the probability of your money lasting over a 30-year retirement. As you can see, regardless of the withdrawal rate, there is some risk of running out of money if you do not have the SecureSource 3 benefit.

<table>
<thead>
<tr>
<th>Withdrawal rate</th>
<th>Probability of your money lasting 30 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>4%</td>
<td>92%</td>
</tr>
<tr>
<td>5%</td>
<td>71%</td>
</tr>
<tr>
<td>6%</td>
<td>44%</td>
</tr>
<tr>
<td>7%</td>
<td>22%</td>
</tr>
<tr>
<td>8%</td>
<td>9%</td>
</tr>
<tr>
<td>9%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Even with a modest 4% withdrawal rate, there is a chance you could run out of money.

This analysis was created using probability modeling to determine the likelihood that inflation-adjusted withdrawals can be sustained over 30 years. Probability modeling uses statistical samples of values for inflation and investment growth rates to run many different trials. The historical returns were from 1960 through 2011 for the hypothetical portfolio. The hypothetical portfolio is assumed to have a moderate allocation as follows: 10% cash, 40% bonds and 50% equities. The indices used were: Cash: U.S. 30-Day Treasury Bill; Bonds: 1960 - 1975 U.S. Intermediate Government Debt plus the median premium for the Barclays Aggregate Bond Index, 1976 - 2011 Barclays Aggregate Bond Index; Equity: Center for Research in Security Prices (CRSP) NYSE/Amex/NASDAQ (Deciles 1-10) Total Return; Inflation: U.S. Department of Labor - U.S. Consumer Price Index - Not Seasonally Adjusted. Indices are unmanaged and do not incur management fees or other expenses. You cannot invest directly in an index. Past performance is no guarantee of future results. There is no guarantee that investment objectives will be satisfied or that return expectations will be met. The data assumes reinvestment of dividends and does not account for taxes. While there is no guarantee your annuity with the SecureSource 3 benefit will keep up with inflation, this feature may provide a better chance of addressing this key challenge.

Your income from the SecureSource 3 benefit is guaranteed to last a lifetime.
A lifetime of income for the retirement of your dreams.

Understanding the powerful features of the SecureSource 3 benefit.

<table>
<thead>
<tr>
<th>Your minimum income</th>
<th>Opportunities to increase your income</th>
<th>Potential for an annual income bonus</th>
</tr>
</thead>
</table>
| This income is based on your Minimum Lifetime Payment Percentage (for example, age 65 is 5% for the single life benefit). This amount will never go down, and you are guaranteed to receive at least this much each year for the rest of your life. | Even after you have started taking income, there are three ways you can increase your income:  
  - Locking in contract anniversary gains  
  - Locking in contract anniversary gains after crossing an age band  
  - Receiving Annual Credits in years you do not take a withdrawal  
These are permanent increases to your income. | Your Lifetime Payment Percentage may increase by a 0.5% income bonus for a given year (for example, 5% would become 5.5% for the single life benefit). An income bonus can help you live more:  
  - Dine out more often  
  - Donate to a favorite charity  
  - Spoil your grandchildren, etc. |

What would you do with your first income bonus?

“Live” — key points:

- You are guaranteed a minimum amount of income for life to help you meet your essential expenses in retirement.
- You have multiple opportunities to increase your guaranteed income.
- You have an opportunity each year for an income bonus, which can provide additional money to help you enjoy your retirement.
How you can protect your lifetime income.

When you are determining how much and when to take income, consider these factors:

Once you take your first withdrawal, your Minimum Lifetime Payment Percentage will be determined. Additionally, Annual Credits are not available in any year you take a withdrawal. However, you have flexibility to stop and start withdrawals as you wish. And if you are still within your 10-year credit period, you will be eligible for Annual Credits in any year you do not take a withdrawal. For example, if you take a withdrawal in year 5 of your 10-year credit period and then stop, you would still be eligible for Annual Credits in years 6 through 10.

If you withdraw more than the maximum available, this is considered an “excess withdrawal,” which will decrease your guaranteed values by the same proportion that it reduces your contract value. Additionally, taking a withdrawal before age 50 is considered an excess withdrawal. If you need to take a Required Minimum Distribution from a tax-qualified annuity that exceeds the maximum amount, it will not be considered an excess withdrawal.
Smart retirement planning doesn’t end when you retire.

Of course, you also care very much about protecting your loved ones. The SecureSource 3 benefit can help — by maintaining an income stream for those you’ll leave behind.

**Protection for your spouse.** If you purchase the joint life benefit and your surviving spouse continues the annuity, he or she will also receive guaranteed income for life.

**Protection for your beneficiaries.** The SecureSource 3 benefit offers a Principal Back Guarantee for your beneficiaries. The Principal Back Guarantee starts as your principal and includes any locked-in gains. Any withdrawals you take reduce this amount. As an alternative to any death benefit you have on your RiverSource annuity, your beneficiaries can elect to receive the Principal Back Guarantee through a level income stream.

**Example:** John passes away at age 75 after years of taking withdrawals. At the time of his passing, the annuity death benefit was $25,000, the Principal Back Guarantee was $55,000 and John was eligible to take $5,500 in annual income.

His beneficiaries can choose to either take the $25,000 as a lump sum or take the $55,000 through payments of $5,500 per year for 10 years.

This hypothetical example neither represents the actual performance of any investment option nor guarantees that investment goals will be met.

“Share” — key points

- With the joint life benefit, your surviving spouse will continue to receive guaranteed income.
- Your remaining principal and locked-in gains are protected for your beneficiaries.
- The Principal Back Guarantee is available through withdrawals over time.
Portfolio Stabilizer

Market volatility is a challenge we all face and can cause some uneasiness, and potentially sleepless nights, when you look at the performance of your investments. Whether you are approaching or already in retirement, it is important to avoid steep losses since you may no longer have time on your side to allow your investments the opportunity to recover.

Consider the following graph that shows the annual return of the Standard & Poor’s 500 Index (S&P 500) since the year 2002. Over that period, the S&P 500 experienced both large increases and large decreases in annual returns. Even in years when performance was up, there were still significant market downturns at certain points within those years. These short-term dips in the market may cause your emotions to influence your investment decisions. The markets will always experience ups and downs, creating risk for your investments and making it difficult to stick to your long-term plan.

Source: Standard and Poor’s. Information compiled by RiverSource Annuity Product Management. Returns are based on price index only and do not include dividends. For illustrative purposes only. Past performance is not indicative of future results. Data is as of 12/31/12. Standard & Poor’s 500® Index (S&P 500) is composed of 500 stocks representing major U.S. industrial sectors. It is not possible to invest directly in an index. S&P 500® is a registered service mark of The McGraw-Hill Companies, Inc.
The Portfolio Stabilizer funds:

A smarter approach to investing can help give you a smoother ride

To help guide you through your investment journey, when you purchase the SecureSource 3 benefit, you will invest in the Portfolio Stabilizer funds. Instead of waiting for a market rollercoaster to stop, or conversely, waiting for a good time to get back into a rising market, the Portfolio Stabilizer funds help address these important decisions for you.

The Portfolio Stabilizer funds seek to curb the extremes of your investment returns – high and low. Equity exposure in the funds is adjusted up or down based on anticipated volatility, which can help capture gains in a rising market or protect your investment in a declining market.

With built-in flexibility to adapt to changing market conditions, the funds will increase equity exposure when anticipated volatility is lower and decrease equity exposure when anticipated volatility is higher. These adjustments can give you an opportunity for a smoother investment experience – and help relieve some of your concerns about the uncertainty of the markets.

Blended benchmark allocations for the Portfolio Stabilizer funds

Each fund is compared to a blended benchmark for the purpose of comparing fund performance. The benchmarks can also help provide context for how the funds differ. The pie charts below represent the equity and fixed income allocations for each of the funds’ blended benchmarks. Keep in mind that the actual equity and fixed income exposures for each fund will vary – as often as daily – to manage investment volatility.

Maximum equity exposures for the funds

Conservative: 30%  Conservative Growth: 50%  Moderate Growth: 70%  Growth: 90%

Blended benchmarks are composed of the following: Conservative Fund – 10% S&P 500 Index, 4% Russell 2000 Index, 6% MSCI EAFE Index, 80% Barclays U.S. Aggregate Bond Index; Conservative Growth Fund – 18% S&P 500 Index, 6% Russell 2000 Index, 11% MSCI EAFE Index, 65% Barclays U.S. Aggregate Bond Index; Moderate Growth Fund – 26% S&P 500 Index, 15% MSCI EAFE Index, 9% Russell 2000 Index, 50% Barclays U.S. Aggregate Bond Index; Growth Fund – 34% S&P 500 Index, 12% Russell 2000 Index, 19% MSCI EAFE Index, 35% Barclays U.S. Aggregate Bond Index.
A disciplined investment process

The Portfolio Stabilizer funds incorporate the investment management expertise of one of the nation’s largest dedicated asset managers1, Columbia Management, with analysis of the underlying funds and asset classes by Morningstar Associates, LLC, a professional in investment manager research.

The specialized team at Columbia uses a three-step, proven process that applies consistency, extensive research and rigorous monitoring.

**Advanced Investment Analysis**
The team employs an in-depth quantitative and qualitative analysis of available investment offerings to identify appropriate underlying funds for each Portfolio Stabilizer fund. This analysis is intended to result in the selection of funds with leading managers who have an established track record.

**Disciplined Portfolio Construction**
A sophisticated approach generates a unique asset class mix targeted to each Portfolio Stabilizer fund’s particular risk/return profile. The result is broad market coverage in prudent proportions designed to help the funds weather market volatility.

**Ongoing Dynamic Management**
Anticipated equity market volatility is monitored on a daily basis and tactical assets within the fund are used to adjust equity exposure in the funds. The goal? Dynamic portfolios that not only respond to — but anticipate — changing market conditions.

**What this means for you**
A disciplined and systematic process can help you stay the course through turbulent markets and provide a smoother investing experience.

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1Columbia Management Investment Advisers, LLC is the eighth-largest manager of long-term mutual fund assets (defined as assets of all funds other than money market funds) as of Dec. 31, 2012. Source: February 2013 Report — Investment Company Institute.
A financially secure retirement doesn’t just happen

To live the life you envision in retirement, you need a plan.

Two key elements can help you create guaranteed income in retirement:

1. **RiverSource variable annuities**
   - Offer you the growth potential of the market, the benefits of tax deferral and a guaranteed death benefit for your beneficiaries.

2. **SecureSource 3 benefit**
   - An optional benefit providing a lifetime income guarantee, backed by a strong and stable company with an impeccable history of honoring our guarantees.

**RiverSource Life Insurance Company:**
**The strength and soundness to support your dreams**

As a subsidiary of Ameriprise Financial, Inc., RiverSource Life Insurance Company is one of the top 10 variable annuity issuers in the industry.* RiverSource Life Insurance Company’s consistent, high ratings by independent rating companies can give you the added confidence that comes from knowing you’re working with a strong, stable and reliable company.

<table>
<thead>
<tr>
<th>Rating Agency</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.M. Best</td>
<td>A+ (Superior)</td>
</tr>
<tr>
<td>Company’s financial strength. Ability to meet contractual obligations.</td>
<td>Second highest of 15 ratings.</td>
</tr>
<tr>
<td>Moody’s Investor Service (Moody’s)</td>
<td>Aa3 (Excellent)</td>
</tr>
<tr>
<td>Standard &amp; Poor’s (S&amp;P)</td>
<td>AA- (Very Strong)</td>
</tr>
<tr>
<td>Company’s financial security. Ability to meet their contractual obligations.</td>
<td>Fourth highest of 21 ratings.</td>
</tr>
</tbody>
</table>

Ratings shown are as of April 2013. These ratings apply to assets in the insurance company’s general account and are subject to change. They do not apply to the management or performance of the subaccounts, which are not guaranteed and will fluctuate with market conditions.

*Source: Morningstar Annuity Research Center, 2013.*
Is the SecureSource 3 benefit right for me?

Many investors today are choosing to incorporate guaranteed sources of income into their retirement plans to help them meet essential expenses such as mortgage payments, food and healthcare costs. The SecureSource 3 benefit is a solution to help meet these needs — it provides you with a lifetime of guaranteed income. It will also protect your income from down markets, and it can even provide guaranteed growth to your income. If these are important features to you, then you may want to consider a RiverSource variable annuity with the SecureSource 3 benefit. For investors who choose this solution, a common strategy is to invest at least enough to ensure you can cover your essential expenses. If you think you need more income from your annuity than the maximum available each year, then the SecureSource 3 benefit will not be a good fit for you. Keep in mind, the only time you can cancel the SecureSource 3 benefit is if there is an increase of more than 0.25 percentage points to your current fee.

To take full advantage of the guarantees and protection offered by SecureSource 3, be sure to follow the benefit rules explained in this brochure and in the annuity product prospectus.

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.

SecureSource 3 rider numbers ICC11 411360-SG, ICC11 411360-JT, 411360-SG, 411360-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 3 benefit.

Confident Retirement is not a guarantee of future financial results.

MSCI EAFE Index - the MSCI Europe, Australia, Far East (EAFE) Index is a capitalization-weighted index that tracks the total return of common stocks in 21 developed market countries within Europe, Australia and the Far East.

Russell 2000 Index - the Russell 2000 Index measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which represents approximately 8% of the total market capitalization of the Russell 3000 Index.

S&P 500 Index - the Standard & Poor’s (S&P) 500 Index tracks the performance of 500 widely held, large-capitalization U.S. stocks.

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.

About Morningstar Associates, LLC

Morningstar Associates, LLC is a registered investment adviser and wholly owned subsidiary of Morningstar, Inc. Morningstar Associates provides consulting services to Columbia Management with regard to investment selection relating to Portfolio Stabilizer, but is not acting in the capacity of investment adviser to Columbia Management, the Portfolio Stabilizer funds or any individual investors in the fund. The Morningstar name and logo are the property of Morningstar, Inc. Neither Morningstar Associates nor Morningstar, Inc. is affiliated with, endorses or otherwise provides a testimonial for the products of RiverSource Life, Columbia Management, or their affiliates.

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.

Investment risks

There is no guarantee that the Portfolio Stabilizer funds will achieve their investment objectives, and you could lose money. The funds may also be unsuccessful in managing volatility. 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 they 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’s prospectus.

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