

# RiverSource<sup>®</sup> Variable Annuity Death Benefits

*Grow, Guarantee, Give.<sup>®</sup>*

Available with a RiverSource variable annuity and issued by RiverSource Life Insurance Company.

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# About Variable Annuities.

Variable annuities are long-term investment vehicles designed to help you through each stage of retirement — from accumulating your nest egg, to providing income in retirement, to leaving any remaining wealth to your heirs or causes you care about. With a *RiverSource* variable annuity, you have access to a broad range of carefully selected investment choices from today's top money managers. In return for the benefits they provide, variable annuities carry a Mortality and Expense (M&E) fee and subaccount management fees. Other fees may include optional rider fees, surrender charges and an annual contract charge. Optional riders may have investment allocation restrictions.

Variable annuities are complex insurance products that are subject to market risk, including the potential loss of principal invested. All guarantees are subject to the continued claims-paying ability of the issuing company and do not apply to the performance of the variable subaccounts, which will vary with market conditions.

#### 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
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# Grow.

## Creating a legacy for beneficiaries begins with a solid investment foundation.

You can choose from over 90 funds encompassing a wide spectrum of fund families, investment types and strategies. You will have access to individual funds as well as asset allocation portfolios. Our individual funds offer everything from blue-chip domestic funds to international small-company funds to alternatives. Our asset allocation portfolios are broadly diversified across asset classes, market sectors and holdings, and have built-in asset allocation and risk management to help meet your investing goals. You also have access to fixed account options that offer the security of a guaranteed rate of return.

**If you choose the *Enhanced Legacy*<sup>®</sup> benefit** you can choose from the Portfolio Stabilizer funds. These funds seek to provide growth while reducing the impact of volatility in your portfolio.<sup>1</sup> Composed of underlying funds and a variety of other financial assets, the funds use a disciplined and dynamic investment strategy and the investment management expertise of Columbia Threadneedle Investments.



You work hard to grow your wealth. The last thing you want is to have it diminished by market fluctuations. Instead, you want to maximize your wealth and allow your assets to grow as much as possible.

<sup>1</sup> The Portfolio Stabilizer funds may experience more than their targeted level of volatility.

Columbia Threadneedle Investments is the global brand name of the Columbia and Threadneedle group of companies.

Optional living benefits require investing in a select group of asset allocation funds. Your Ameriprise financial advisor can help you select the funds that are right for you.

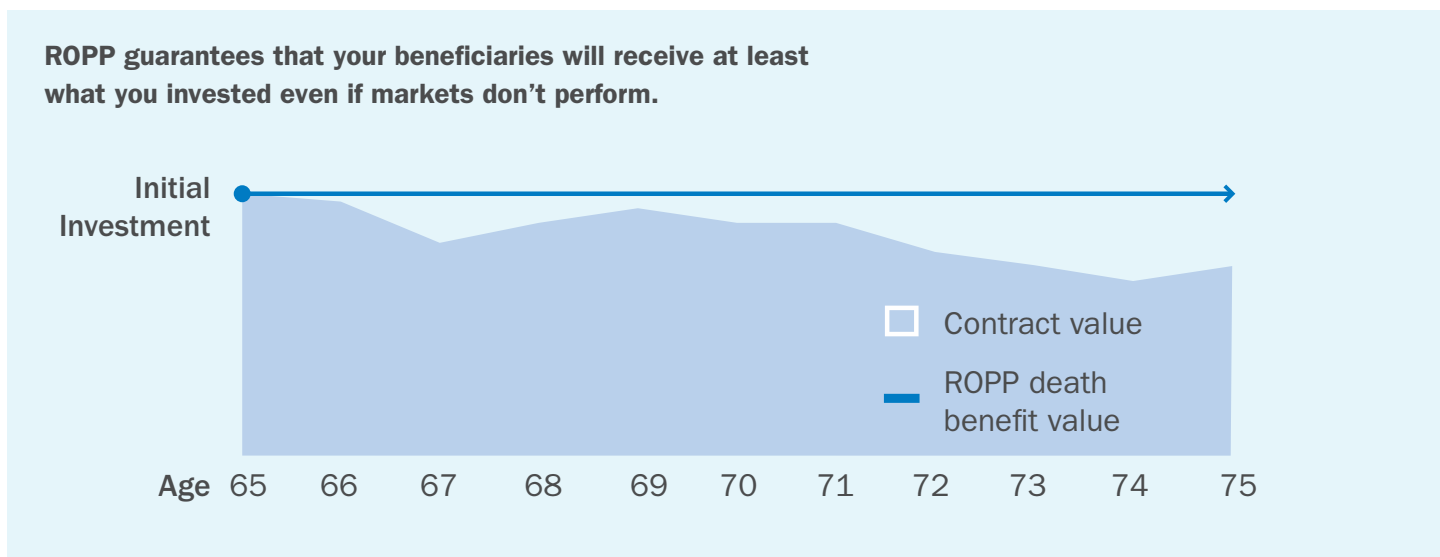
# Guarantee.

Benefit from the growth potential of the market, while protecting your principal for beneficiaries.

## Return of Purchase Payments (ROPP)

If you are age 79 or younger when you purchase your *RiverSource* annuity, your standard death benefit includes a Return of Purchase Payments (ROPP) feature at no extra cost. This benefit guarantees that your beneficiaries will receive at least what you invested, adjusted proportionately for any withdrawals. And if your contract value exceeds your ROPP value at your death, your beneficiaries will receive the contract value.<sup>1</sup>

If you are age 80 or older when you purchase your contract, you have the option to purchase this benefit for an additional fee of 0.35%.



This graph is for illustrative purposes only. It does not represent the actual performance of any investment option nor guarantee that investment goals will be met. The graph assumes no withdrawals were taken and does not include fees and expenses.

<sup>1</sup> After deducting a proportional fee for any optional riders (if applicable).

When you purchase any of the following optional benefits, you have the opportunity to pass on even more.

### “Lock in” market gains

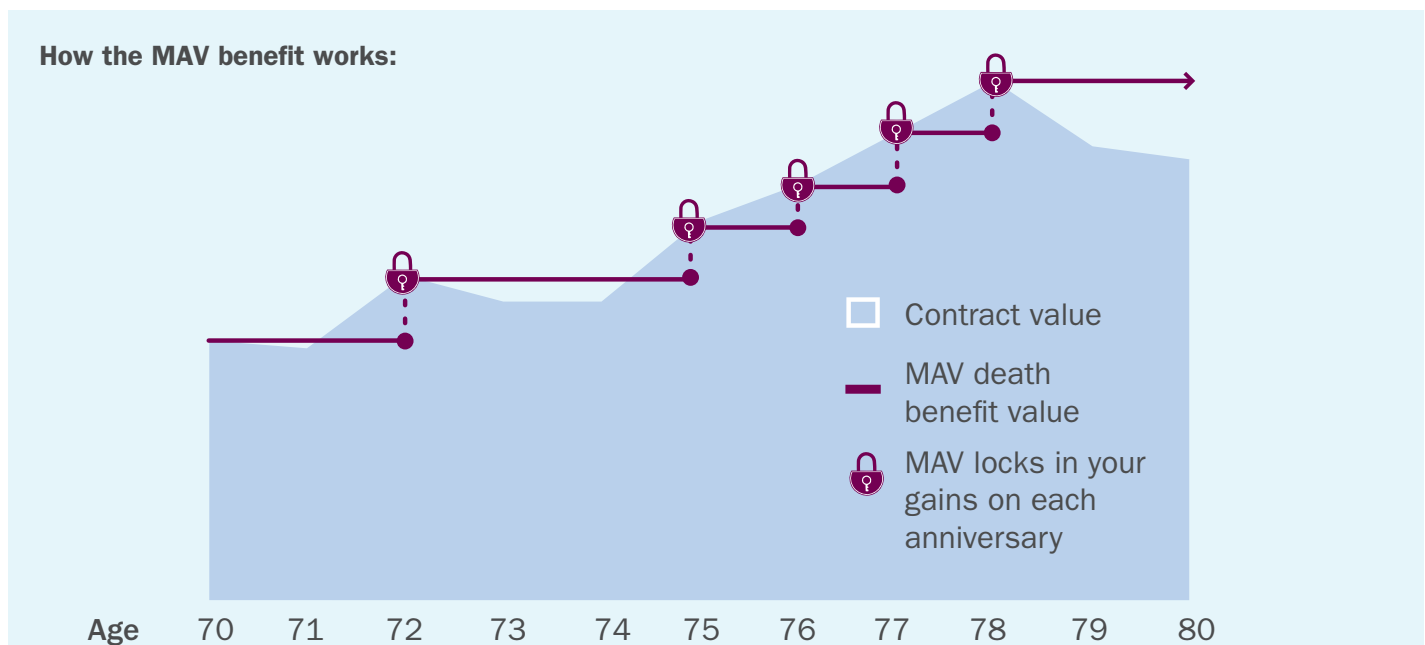
The Maximum Anniversary Value (MAV) and Maximum Five Year Anniversary Value (MAV5) death benefits allow you to “lock in” gains your contract may achieve in the market. If your contract value exceeds your MAV or MAV5 value at your death, your beneficiaries will receive the contract value.<sup>1</sup>

#### MAV

Locks in your contract anniversary value each year through age 80. Your beneficiaries are guaranteed to receive the highest locked-in value, adjusted proportionately for any withdrawals. Available through age 79.

#### MAV5

Locks in your contract anniversary value every five years through age 80. Your beneficiaries are guaranteed to receive the highest locked-in value, adjusted proportionately for any withdrawals. Available through age 75.



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<sup>1</sup> After deducting a proportional fee for any optional riders (if applicable).

# Get the best of both worlds.

## Enhanced Legacy<sup>®</sup> benefit (ELB)

This benefit gives you the opportunity to grow your legacy for your beneficiaries whether the markets are up or down. With ELB, your beneficiaries are guaranteed the higher of two values:

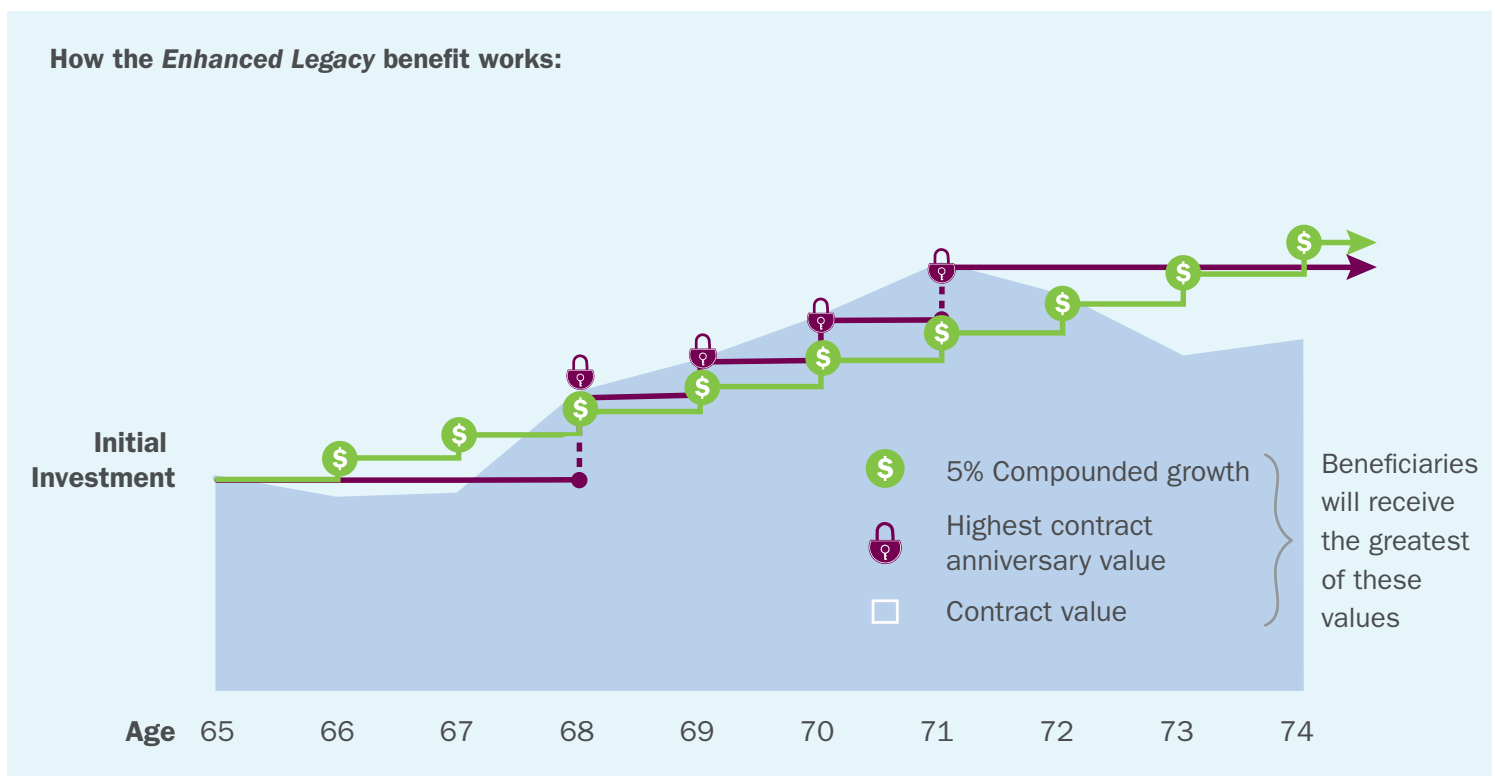
💰 **5% compounded growth** on the contract anniversary through age 80 of the annuity owner (adjusted proportionately for withdrawals),

**or**

🔒 **the highest value on any contract anniversary** through age 85 of the annuity owner (adjusted proportionately for withdrawals).

Of course, if your contract value<sup>1</sup> exceeds either of these values at your death, your beneficiaries will receive the contract value.

You can purchase the ELB through age 75 at the time you open your annuity.



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<sup>1</sup> After deducting a proportional fee for the ELB.

The ELB is not available in New York and features may vary in some states. It is not available for joint ownership or with an optional living benefit. In California, the owner and annuitant must be the same when you initially invest in your annuity. The annuitant cannot be changed. If there is an owner change, only the standard death benefit will be payable at the owner's death and the ELB will be payable at the annuitant's death.

# Help offset taxes and expenses.

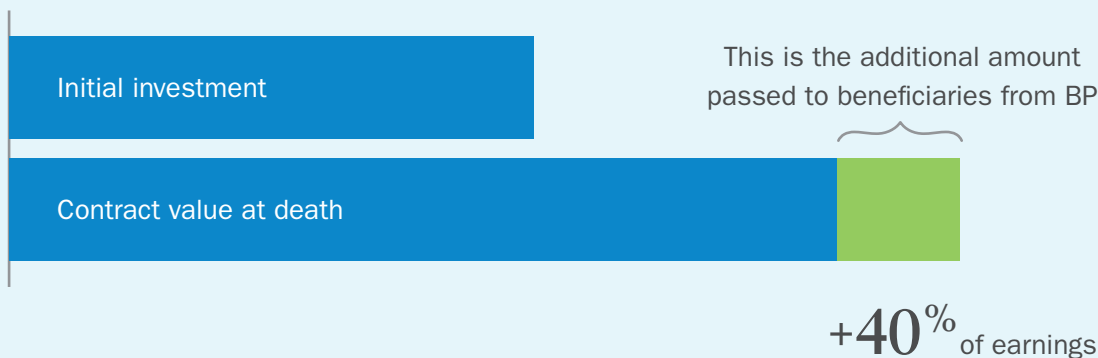
Do you wish you could pass on even more to your heirs so that the expenses they will incur, such as funeral costs and state and federal taxes, could be diminished or even fully covered? RiverSource offers a benefit to help you do this.

## **Benefit Protector® (BP)**

When you add the BP benefit to your contract, your beneficiaries are guaranteed to receive<sup>1</sup> up to an additional 40% of any contract earnings (15% of contract earnings if you are age 70 or older when you purchase the contract). Available through age 75. If you have another optional death benefit such as MAV or MAV5, earnings at death can include amounts locked-in.

### How you can maximize your death benefit with BP

When you add BP to your *RiverSource* annuity, you have the ability to give your beneficiaries up to 40% of any earnings. As you can see in the example below, this can help you maximize the legacy you leave behind.



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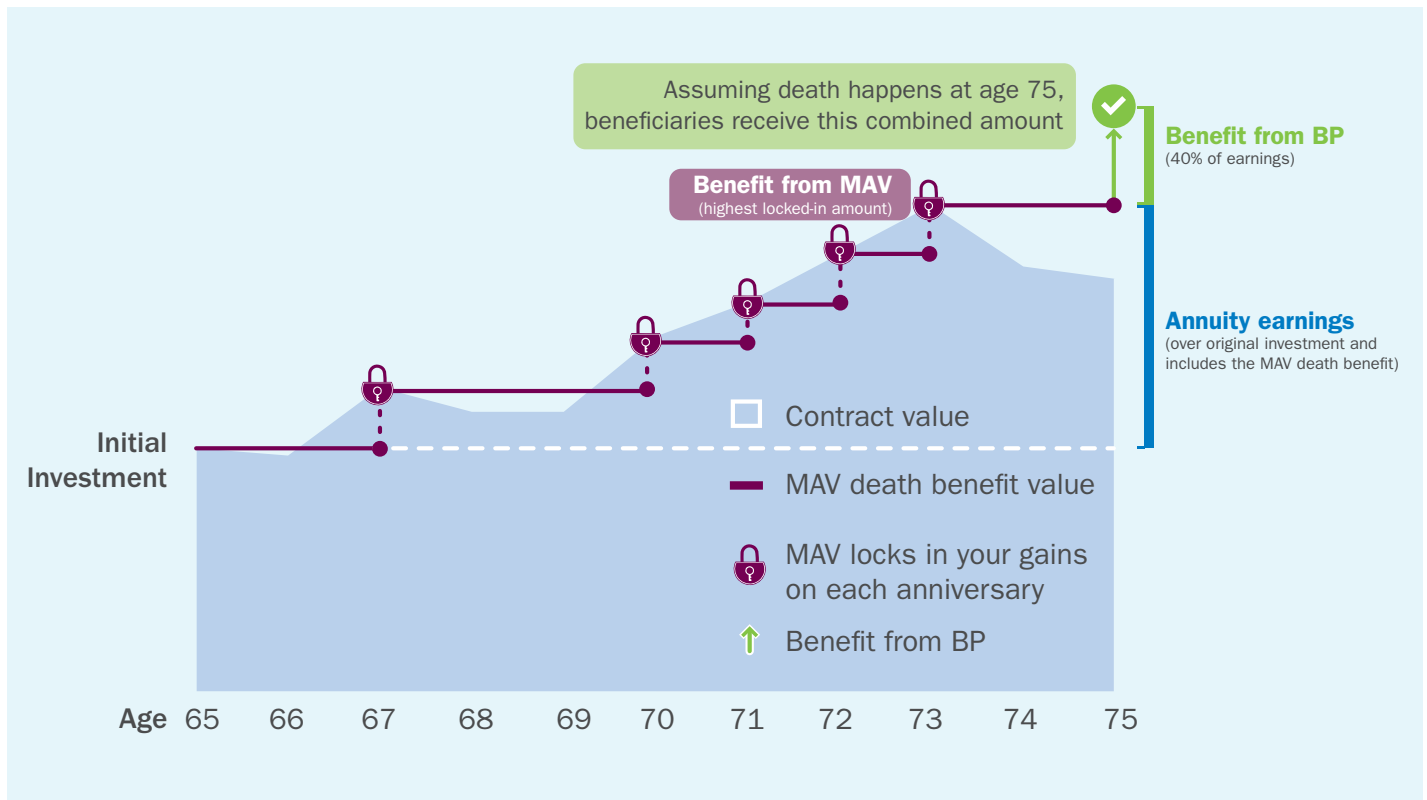
<sup>1</sup> After deducting a proportional fee for any optional riders. *Benefit Protector* is not available in NY and may not be purchased with the *Enhanced Legacy* benefit.

For more information on BP, please see the back of the brochure.

# Combine the guarantees.

Combining death benefits can be a great strategy to protect anniversary gains for your beneficiaries and an opportunity to give even more.

Here is an example of how *Benefit Protector* (BP) works with the Maximum Anniversary Value (MAV) death benefit. *Benefit Protector* is also available with the Maximum Five Year Anniversary Value (MAV5) death benefit.



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# Give.

## Smart planning doesn't end when you retire.

You also care about leaving a legacy to your family or the charities and causes that are important to you.

Variable annuity death benefits from RiverSource can help you give as much as possible by protecting your legacy and potentially increasing the value of what you leave behind.

**The table below can help you choose the benefits that suit your needs and wishes for passing on your wealth.**

Which of these statements do you agree with most?	Consider this <i>RiverSource</i> death benefit:	Your heirs are guaranteed to receive:
<input type="checkbox"/> I want my beneficiaries to get back at least what I invested no matter what happens in the market.	<b>ROPP</b> Fee - daily proportional charge based on the contract value: <sup>1</sup> Ages ≤ 79: none Ages 80+: 0.35%	at least the amount of your initial investment (adjusted proportionately for any withdrawals).
<input type="checkbox"/> I want my death benefit to have an opportunity to capture annual highs in my investment.	<b>MAV</b> Fee - 0.25% (daily proportional charge based on the contract value) <sup>1</sup>	the highest locked-in value that your annuity achieved on any contract anniversary through age 80 (adjusted proportionately for any withdrawals).
<input type="checkbox"/> I want my death benefit to have an opportunity to capture highs in my investment, but every five years is often enough.	<b>MAV5</b> Fee - 0.10% (daily proportional charge based on the contract value) <sup>1</sup>	the highest locked-in value that your annuity contract achieved on any fifth contract anniversary through age 80 (adjusted proportionately for any withdrawals).
<input type="checkbox"/> I believe that markets generally grow over time and I want to help offset funeral expenses and taxes my beneficiaries will incur.	<b>BP</b> Fee - 0.25% (annual charge based on the contract value)	an additional 40% of any contract earnings (15% of contract earnings if you are age 70 or older when you purchase the contract).
<input type="checkbox"/> I want the best of both worlds for my death benefit: guaranteed growth in a down market and the ability to lock in gains in an up market.	<b>ELB</b> Fee - 0.95% Annual charge based on the guaranteed death benefit or the contract value (whichever is greater) through age 85. From that point forward, it is based on the guaranteed death benefit, but does not include the contract value.	the greater of the highest locked-in value through age 85 or 5% growth through age 80 (adjusted proportionately for withdrawals).

<sup>1</sup>The fee applies to amounts invested in variable subaccounts.



# Flexibility for your beneficiaries

While leaving a legacy is important, you may also want your beneficiaries to have flexibility with the legacy they inherit. Depending on their needs and preferences, they will have several options, regardless of the additional steps you take to help protect and grow your investment.

**If your beneficiary is your spouse, they can choose to:**

1. Continue your annuity contract in their name while maintaining many or all of its features and benefits.
2. Take the entire death benefit amount as lump sum which may create a taxable event.
3. Annuitize the death benefit amount, which means converting the amount into a stream of guaranteed income.

**If your beneficiary is not your spouse, they can choose to:**

1. Take the entire death benefit amount as a lump sum which may create a taxable event.
2. Inherit the annuity assets. If it's nonqualified, they can invest the amount in a new *RAVA 5 Access*<sup>®</sup> variable annuity called an "inherited nonqualified stretch annuity" and take annual required distributions over their lifetime. If it's qualified, they can invest the amount in a new annuity called an inherited IRA.
3. Annuitize the death benefit amount, which means converting the amount into a stream of guaranteed income.

Regardless of their choice, the optional death benefits from RiverSource annuities can give you the comfort of knowing you are maximizing your legacy for those you care about.

# The company you choose matters

When you choose RiverSource Life Insurance Company (RiverSource Life), you want to be confident we'll be here for you today — and tomorrow. RiverSource Life was founded in 1957, and we trace our roots to 1894. For decades, we've been honoring our commitments to help clients grow their assets, manage their income and protect what matters most.

To view our current ratings, visit [strengthandsoundness.com](http://strengthandsoundness.com).



**Additional information you should know about RiverSource death benefits:**

Aspects of the death benefits described in this brochure — e.g., what happens on ownership changes and spousal continuations — can be complex. You should carefully read the corresponding section of the prospectus for the specific death benefit in which you have interest and consult your financial advisor if you have any questions.

Age availabilities apply to the oldest owner at issue or the attained age of the new owner on most recent ownership change or spousal continuation. If the annuity has a non-natural owner, i.e., a trust, then these ages are based on the annuitant.

**Standard death benefit:** On ownership change, the ROPP value will reset to the contract value, if the contract value is less. On spousal continuation, the ROPP value will reset to the contract value.

**ROPP, MAV and MAV5 benefits:** Fees for these benefits are charged as part of the Mortality & Expense (M&E) fee and may not be increased. If following an ownership change or a spousal continuation the new owner is ineligible for the benefit due to age restrictions, this portion of the M&E will no longer be charged. You may not electively terminate these benefits. On ownership changes, values will be reset based on the contract value, if the contract value is less. On spousal continuation, values will be reset based on the contract value.

**Enhanced Legacy benefit:** the fee may increase, but will not exceed 1.75%. If the fee changes, you may cancel the rider. If following an ownership change or a spousal continuation the new owner is ineligible for the benefit due to age restrictions, the rider will terminate. You may not otherwise electively terminate this benefit. On ownership changes (except in CA), values will be reset based on the contract value, if the contract value is less. On spousal continuation, values will be reset based on the contract value after any increases from the Enhanced Legacy benefit. We may limit additional purchase payments for contracts with the *Enhanced Legacy* benefit.

**BP benefit:** Fee is charged annually based on the contract anniversary value and deducted from all accounts. Fee deduction may vary by state. BP provides no additional benefit before the first rider anniversary. The additional 40% of earnings (15% for ages 70 - 75) applies to earnings that are up to 250% of payments not previously surrendered that are one or more years old. You may terminate this optional rider within 30 days of your first contract anniversary or the seventh or later contract anniversaries.

All benefits will automatically end if the contract terminates for any reason or if your contract is annuitized.

**Portfolio Stabilizer**

The Portfolio Stabilizer funds are sold exclusively as investment options within variable annuity products offered by RiverSource Life Insurance Company. 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 the 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. 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 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's prospectus.

RAVA 5 Advantage® contract numbers are: ICC12 411380, 411380 and state variations. RAVA 5 Choice<sup>SM</sup> contract numbers are: ICC12 411381, 411381 and state variations. RAVA 5 Access® contract numbers are: ICC12 411382, 411382 and state variations. Some features may not be available (or may have limitations) in certain states.

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

Rider numbers ROPP 411277, MAV 411278, MAV5 411291, BP 411281, ELB ICC15 111687, 111687 and state variations. Features may vary, have limitations or may not be available in some states.

**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 contain this and other information about variable annuities, call 1-800-333-3437. Read the prospectus carefully before you invest.**

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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