

RAVA 5[®] investment guide

The choice is yours

May 4, 2020

Variable Annuities:

Are not FDIC insured	May lose value	Are not bank guaranteed	Are not insured by any federal government agency
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Funds are listed in alphabetical order by fund manager, according to the corresponding asset class.



Asset Allocation Portfolios

Risk-Managed

AB VPS Dynamic Asset Allocation	___ %
Invesco V.I. Balanced-Risk Allocation	___ %
Lazard Retirement Global Dynamic Multi-Asset	___ %

Portfolio Stabilizer Domestic Series:

VP U.S. Flexible Conservative Growth	___ %
VP U.S. Flexible Moderate Growth	___ %
VP U.S. Flexible Growth	___ %

Portfolio Stabilizer Global Series:

VP Managed Volatility Conservative	___ %
VP Managed Volatility Conservative Growth	___ %
VP Managed Volatility Moderate Growth	___ %
VP Managed Volatility Growth	___ %

Portfolio Stabilizer Managed Risk Series:

VP Managed Risk	___ %
VP Managed Risk U.S.	___ %

Tactical

BlackRock Global Allocation V.I.	___ %
Ivy VIP Asset Strategy	___ %
Janus Henderson VIT Balanced Portfolio	___ %
PIMCO VIT All Asset	___ %
PIMCO VIT Global Managed Asset Allocation ¹	___ %

Traditional

Columbia VP Balanced	___ %
Franklin Income VIP	___ %

Portfolio Navigator:

VP Conservative	___ %
VP Moderately Conservative	___ %
VP Moderate	___ %
VP Moderately Aggressive	___ %
VP Aggressive	___ %

Investment choice

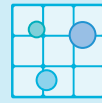
When you select a *RiverSource*[®] variable annuity without a living benefit, you have access to over 90 investment options from recognized and respected money managers to customize your portfolio. Work with your financial advisor to create a diversified portfolio that meets your needs.

¹PIMCO VIT Global Multi-Asset Managed Allocation prior to 10/1/2019

²CTIVP[®] AQR International Core Equity prior to 5/1/2020

³CTIVP[®] William Blair International Leaders prior to 5/1/2020

⁴CTIVP[®] DFA International Value prior to 5/1/2020



Individual Funds

Domestic Equity

Large Cap Growth

AB VPS Large Cap Growth	___ %
Columbia VP Large Cap Growth	___ %
Fidelity [®] VIP Contrafund [®]	___ %
Janus Henderson VIT Research Portfolio	___ %
CTIVP [®] Loomis Sayles Growth	___ %
CTIVP [®] Los Angeles Capital Large Cap Growth	___ %
CTIVP [®] Morgan Stanley Advantage	___ %
Wells Fargo VT Opportunity	___ %

Large Cap Blend

Columbia VP Contrarian Core	___ %
Columbia VP Disciplined Core	___ %
Columbia VP Large Cap Index	___ %
Neuberger Berman AMT Sustainable Equity	___ %
VP Partners Core Equity	___ %

Large Cap Value

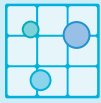
American Century VP Value	___ %
Columbia VP Dividend Opportunity	___ %
Columbia VP Select Large Cap Value	___ %
Franklin Mutual Shares VIP	___ %
CTIVP [®] MFS [®] Value	___ %
CTIVP [®] T. Rowe Price Large Cap Value	___ %

Mid Cap

Columbia VP Mid Cap Growth	___ %
Columbia VP Select Mid Cap Value	___ %
Fidelity [®] VIP Mid Cap	___ %
Morgan Stanley VIF Discovery	___ %
CTIVP [®] Victory Sycamore Established Value	___ %
CTIVP [®] Westfield Mid Cap Growth	___ %

Small Cap

Columbia VP Select Small Cap Value	___ %
Franklin Small Cap Value VIP	___ %
Invesco Oppenheimer V.I. Main Street Small Cap	___ %
VP Partners Small Cap Growth	___ %
VP Partners Small Cap Value	___ %
Wells Fargo VT Small Cap Growth	___ %



Individual Funds

International Equity

Developed

Columbia VP Overseas Core	___ %
CTIVP® Lazard International Equity Advantage	___ %
VP Partners International Core Equity ²	___ %
VP Partners International Growth ³	___ %
VP Partners International Value ⁴	___ %

Global

Invesco Oppenheimer V.I. Global Fund	___ %
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Emerging Markets

Columbia VP Emerging Markets	___ %
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Fixed Income

Long/Intermediate-Term Bond

CTIVP® American Century Diversified Bond	___ %
CTIVP® BlackRock Global Inflation-Protected Securities	___ %
Columbia VP Intermediate Bond	___ %
Columbia VP Long Government/Credit Bond	___ %
Columbia VP U.S. Government Mortgage	___ %
Janus Henderson VIT Flexible Bond Portfolio	___ %
VP Partners Core Bond	___ %
PIMCO VIT Total Return	___ %
CTIVP® TCW Core Plus Bond	___ %

Short-Term Bond

Columbia VP Limited Duration Credit	___ %
CTIVP® Wells Fargo Short Duration Government	___ %

High Yield Bond

Columbia VP High Yield Bond	___ %
Columbia VP Income Opportunities	___ %
Western Asset Variable Global High Yield Bond	___ %

Multisector Bond

Columbia VP Global Strategic Income	___ %
Columbia VP Strategic Income	___ %
Fidelity® VIP Strategic Income	___ %
Invesco Oppenheimer V.I. Global Strategic Income	___ %

Global Bond

Columbia VP Emerging Markets Bond	___ %
Templeton Global Bond VIP	___ %

Alternatives and Specialty

Individual Strategy

ALPS/Alerian Energy Infrastructure	___ %
CTIVP® CenterSquare Real Estate	___ %
Columbia VP Commodity Strategy	___ %
MFS® Utilities Series	___ %
Neuberger Berman AMT U.S. Eq Index PutWrite Strategy	___ %
VanEck VIP Global Gold	___ %

Multi-Strategy

DWS Alternative Asset Allocation VIP	___ %
Goldman Sachs VIT Multi-Strategy Alternatives	___ %

Fixed Rate Accounts and Cash

Columbia VP Government Money Market	___ %
Regular Fixed Rate Account*	___ %
Guarantee Period Account (GPA) (1 - 10 years)*	___ %

■ Asset Allocation	_____ %
■ Domestic Equities	_____ %
■ International Equities	_____ %
■ Fixed Income	_____ %
■ Alternatives and Specialty	_____ %
■ Fixed Rate Accounts* and Cash	_____ %

Total: 100%

*The Regular Fixed Rate Account and the Guarantee Period Accounts are available with RAVA 5 Advantage only. They are not available with RAVA 5 Choice®.

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Portfolio Navigator/Portfolio Stabilizer

These funds are sold exclusively as investment options within variable annuity products and life insurance 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 the funds.

About asset classes

In general, equity securities tend to have greater price volatility than debt securities. The market value of securities may fall, fail to rise, or fluctuate, sometimes rapidly and unpredictably. There are risks associated with fixed income investments, including credit risk, interest rate risk, and prepayment and extension risk. In general, bond prices rise when interest rates fall and vice versa. This effect is more pronounced for longer-term securities. Investments in foreign securities involve certain risks not associated with investments in U.S. companies, due to political, regulatory, economic, social and other conditions or events occurring in the country, as well as fluctuations in currency and the risks associated with less developed custody and settlement practices. Alternative investments involve substantial risks and are more volatile than traditional investments, making them more suitable for investors with an above average tolerance for risk. Investments in a narrowly focused sector such as real estate exhibit higher volatility than investments with broader objectives. Real estate related investments involve risks which can include property value fluctuations, defaults by borrowers or tenants, market saturation, decreases in market rates for rents, and other economic, political, or regulatory occurrences affecting the real estate industry, including REITs. Funds whose investments are concentrated in a specific industry, sector, or geographic area may be subject to a higher degree of market risk than funds whose investments are diversified.

Columbia VP Government Money Market Fund

You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. Interest rate increases can cause the price of money market securities to decrease. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor or its affiliates have no legal obligation to provide financial support to the fund, and you should not expect that they or any person will provide financial support to the fund at any time. The net asset values of money market fund shares can fall, and in infrequent cases in the past have fallen, below \$1.00 per share, potentially causing shareholders who redeem their shares at such net asset values to lose money from their original investment.

See each fund's prospectus for specific risks associated with the fund.

National RAVA 5 contract numbers: RAVA 5 Advantage ICC12 411380, 411380; RAVA 5 Choice ICC12 411381, 411381; RAVA 5 Select ICC12 411381, 411381; RAVA 5 Access ICC12 411382, 411382; and state variations thereof. New York RAVA 5 contract numbers: RAVA 5 Advantage 411380-NY; RAVA 5 Choice 115158-NY; RAVA 5 Select 411381-NY; RAVA 5 Access 411382-NY. Note: RAVA 5 Select and RAVA 5 Select-NY are no longer offered for new contracts after September 15, 2017.

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



riversource.com/annuities

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