June 30, 2020

RiverSource Annuities

Portfolio Stabilizer funds

Quarterly performance with commentary

The Portfolio Stabilizer funds

Performance

	Quarter ending 6/30/20 3 month	YTD	1 year	3 year	5 Year	Since Inception*
PORTFOLIO STABILIZER - GLOBAL SERIES						
Growth Fund						
VP – Managed Volatility Growth Fund (Class 2)[1]	12.18%	-2.07%	3.02%	5.10%	4.37%	5.43%
M&E fee and rider fee[2]	11.56%	-3.16%	0.76%	2.80%	2.07%	3.10%
M&E fee, rider fee and max surrender charge[3]	3.56%	-10.36%	-6.50%	0.24%	0.94%	2.75%
Blended benchmark	13.81%	-1.31%	5.57%	6.98%	6.78%	–
Moderate Growth Fund						
VP – Managed Volatility Moderate Growth Fund (Class 2)[1]	10.37%	-0.58%	4.05%	5.18%	4.42%	5.43%
M&E fee and rider fee[2]	9.76%	-1.68%	1.76%	2.88%	2.12%	3.11%
M&E fee, rider fee and max surrender charge[3]	1.78%	-8.88%	-5.58%	0.32%	1.00%	2.91%
Blended benchmark	11.21%	0.48%	6.43%	6.67%	6.26%	–
Conservative Growth Fund						
VP – Managed Volatility Conservative Growth Fund (Class 2)[1]	8.75%	0.82%	4.88%	5.01%	4.22%	4.30%
M&E fee and rider fee[2]	8.15%	-0.29%	2.57%	2.71%	1.93%	2.00%
M&E fee, rider fee and max surrender charge[3]	0.30%	-7.49%	-4.84%	0.16%	0.80%	1.63%
Blended benchmark	8.64%	2.21%	7.19%	6.30%	5.70%	–
Conservative Fund						
VP – Managed Volatility Conservative Fund (Class 2)[1]	7.19%	2.29%	5.88%	4.92%	4.10%	3.67%
M&E fee and rider fee[2]	6.60%	1.16%	3.55%	2.62%	1.82%	1.39%
M&E fee, rider fee and max surrender charge[3]	-1.13%	-6.13%	-3.93%	0.07%	0.68%	1.00%
Blended benchmark	6.18%	3.96%	7.96%	5.95%	5.16%	–
PORTFOLIO STABILIZER - DOMESTIC SERIES						
Growth Fund						
VP - U.S. Flexible Growth Fund (Class 2)[1]	9.06%	-3.96%	2.41%	6.72%	–	8.77%
M&E fee and rider fee[2]	8.46%	-5.04%	0.16%	4.38%	–	6.38%
M&E fee, rider fee and max surrender charge[3]	0.58%	-12.24%	-7.06%	1.87%	–	4.72%
Blended benchmark	14.21%	0.50%	8.49%	9.18%	–	–
Moderate Growth Fund						
VP - U.S. Flexible Moderate Growth Fund (Class 2)[1]	8.16%	-1.94%	3.63%	6.34%	–	7.71%
M&E fee and rider fee[2]	7.56%	-3.03%	1.35%	4.01%	–	5.34%
M&E fee, rider fee and max surrender charge[3]	-0.24%	-10.23%	-5.95%	1.49%	–	3.64%
Blended benchmark	11.55%	1.92%	8.72%	8.40%	–	–
Conservative Growth Fund						
VP - U.S. Flexible Conservative Growth Fund (Class 2)[1]	7.16%	-0.16%	4.48%	5.77%	–	6.48%
M&E fee and rider fee[2]	6.56%	-1.26%	2.19%	3.46%	–	4.14%
M&E fee, rider fee and max surrender charge[3]	-1.16%	-8.46%	-5.19%	0.90%	–	2.38%
Blended benchmark	8.91%	3.27%	8.85%	7.55%	–	–

Performance data shown represents past performance and is not a guarantee of future results. The investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data shown. Please call 1-800-333-3437 for performance data current to the most recent month-end.

Effective March 10, 2016, the Portfolio Stabilizer - Global Series benchmarks changed.

	Quarter ending 6/30/20					
	3 month	YTD	1 year	3 year	5 Year	Since Inception*
PORTFOLIO STABILIZER - MANAGED RISK SERIES						
Domestic Fund						
VP – Managed Risk U.S. Fund (Class 2)[1]	8.88%	-1.51%	4.44%	–	–	6.00%
M&E fee and rider fee[2]	8.28%	-2.60%	2.14%	–	–	3.68%
M&E fee, rider fee and max surrender charge[3]	0.42%	-9.80%	-5.23%	–	–	0.93%
Blended benchmark	11.55%	1.92%	8.72%	–	–	–
Global Fund						
VP – Managed Risk Fund (Class 2)[1]	8.82%	-2.80%	2.12%	–	–	3.80%
M&E fee and rider fee[2]	8.22%	-3.89%	-0.13%	–	–	1.52%
M&E fee, rider fee and max surrender charge[3]	0.36%	-11.09%	-7.33%	–	–	-1.16%
Blended benchmark	11.21%	0.48%	6.43%	–	–	

Performance data shown represents past performance and is not a guarantee of future results. The investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data shown. Please call 1-800-333-3437 for performance data current to the most recent month-end.

Quarterly Performance Commentary

by Columbia Threadneedle Investments

Capital Markets Review – 2Q 2020

After falling by -19.60% and registering its worst first quarter return on record, the S&P 500 Index soared 20.54%, its best quarter since Q4 1998. The Russell 3000 Index, which has more exposure to small and mid-cap companies, rose 22.03%. The best performer for major indices centered on the tech heavy Nasdaq Composite which surged 30.6%. Mega-cap tech names enabled the Nasdaq to hit a record high on June 23rd. Growth-oriented equities, which have a higher weighting to outperforming tech stocks, meaningfully outperformed their value counterparts, generating a margin of outperformance of more than 10% across all three capitalization tiers – small, mid, and large cap. In foreign markets stocks also experienced a strong recovery, albeit not to the extent of what took place in U.S. markets. The MSCI EAFE Index gained 14.88% in the quarter. Emerging market stocks, as represented by the MSCI Emerging Markets Index, rose by 18.08% in the quarter.

In fixed income markets, returns were stable for core domestic markets, as a rebound in credit offset slim returns emanating from U.S. Treasury markets. The Bloomberg Barclays US Aggregate Bond Index gained 2.90%, led by the worst performing sectors from Q1 transitioning to the best performers in Q2. High yield corporate bonds were amongst the worst U.S. performers in Q1, but in Q2 they were one of the best performers gaining 10.18% as measured by the Bloomberg Barclays U.S. Corporate High Yield Index. Investment grade corporates were next in line with a gain of 8.98%. Long-term U.S. Treasury bonds, a top performer in Q1, were one of the worst in Q2, up 0.25%. Still, every major component of the broad-based Bloomberg Barclays US Aggregate Bond Index ended up posting a gain in Q2.

Portfolio Stabilizer Global Series – Performance Drivers in 2Q 2020

During the second quarter, the Conservative Fund returned 7.19%, the Conservative Growth Fund returned 8.75%, the Moderate Growth Fund returned 10.37% and the Growth Fund returned 12.18% (all figures are net of investment management fees but do not include annuity contract fees & related expenses).

Domestic equities staged an impressive comeback rally in the second quarter, reversing most but not all of the losses that hit investors in the first quarter. The broad-based and domestically oriented Russell 3000 index returned 22.03%. The international-oriented MSCI EAFE index also rebounded nicely, rising 14.88% in the quarter. U.S. bonds, as captured by the Bloomberg Barclays U.S. Aggregate Bond Index, managed to generate a positive return of 2.90%. A 50% global equity and 50% fixed income blended benchmark returned 11.21%.

The dynamic algorithm, which is a quantitative tool used by the portfolio managers to help direct equity exposure, steered the managers to slowly increase equity exposures throughout the course of the quarter. However, the dynamic algorithm started the quarter calling for a noticeably lower equity weighting versus static benchmark equity weights. Given the conservative positioning of the algorithm, it detracted from relative performance as equity outperformed fixed income by a wide margin over the quarter. As a result of how the algorithm used in each fund measures volatility and determines target equity allocations, there may be periods during which equity allocations vary. This may influence fund performance depending on the market environment during these periods.

The manager's use of tactical flexibility led to slightly more equity exposure than called for by the dynamic algorithm during most of the quarter and this discretionary positioning proved beneficial to relative performance.

Following are the equity levels for each fund during the quarter:

	Equity Benchmark Weighting	Equity Range in 2Q 2020 (Low/High)	Equity as of 6/30/20
Growth Fund	65%	42.4% / 56.6%	48.9%
Moderate Growth Fund	50%	33.1% / 44.5%	38.6%
Conservative Growth Fund	35%	23.5% / 32.0%	28.2%
Conservative Fund	20%	13.5% / 22.4%	16.4%

Underlying fund managers as a whole contributed favorably to relative performance versus benchmarks. Fixed income managers and U.S. focused large cap equity managers generated notable outperformance that produced strong relative returns. Equity-linked put options and hedges, used to protect the portfolio and help minimize losses during periods of heightened volatility for equity markets, proved valuable as they contributed to relative performance during the quarter.

Some of the underlying funds that served as key contributors and detractors from relative results during the quarter are shown below (please note that an underlying fund being a contributor or detractor is not necessarily indicative of how it performed relative to its own benchmark). Not all funds shown below are held inside each fund at the same exposure weight. As a result, the impact of each contributor/detractor will vary by fund.

Contributors	Detractors
• CTIVP – Morgan Stanley Advantage Fund • Columbia VP – Intermediate Bond Fund • Columbia VP – Long Govt/Credit Bond Fund • CTIVP – LA Capital Large Cap Growth Fund • VP – Partners International Core Equity Fund • Columbia VP – Small Company Growth Fund • VP – Partners Small Cap Growth Fund • CTIVP – American Century Diversified Bond Fund	• Columbia VP – Dividend Opportunity Fund • CTIVP – MFS Value Fund • VP – Partners Core Equity Fund • CTIVP – T. Rowe Price Large Cap Value Fund

Source: Columbia Threadneedle Investments, as of 6/30/2020

Portfolio Stabilizer Domestic Series – Performance Drivers in 2Q 2020

During the second quarter, the U.S. Flexible Conservative Growth Fund returned 7.16%, the U.S. Flexible Moderate Growth Fund returned 8.16% and the U.S. Flexible Growth Fund returned 9.06% (all figures are net of investment management fees but do not include annuity contract fees & related expenses).

Domestic equities staged an impressive comeback rally in the second quarter, reversing most but not all of the losses that hit investors in the first quarter. The broad-based domestically oriented S&P 500 Index returned 20.54%. U.S. bonds, as captured by the Bloomberg Barclays U.S. Aggregate Bond Index, managed to generate a positive return of 2.90%. A 50% domestic equity and 50% fixed income blended benchmark returned 11.55%.

The dynamic algorithm, which is a quantitative tool used by the portfolio managers to help direct equity exposure, started the quarter calling for a noticeably lower equity weighting versus static benchmark equity weights. The algorithm steered the managers to generally maintain equity exposures throughout the course of the quarter at levels less than half of benchmark equity weights. This behavior is due to the historical nature of the algorithm used in the Domestic series of Portfolio Stabilizer funds, which gives larger weight to recent market volatility. Given the conservative positioning of the algorithm, it detracted from relative performance as equity outperformed fixed income by a wide margin over the quarter. As a result of how the algorithm used in each fund measures volatility and determines target equity allocations, there may be periods during which equity allocations vary. This may influence fund performance depending on the market environment during these periods.

The manager's use of tactical flexibility led to more equity exposure than called for by the dynamic algorithm during most quarter and this discretionary positioning proved beneficial to relative performance.

Following are the equity levels for each fund during the quarter:

	Equity Benchmark Weighting	Equity Range in 2Q 2020 (Low/High)	Equity as of 6/30/20
Growth Fund	65%	20.8% / 27.9%	24.1%
Moderate Growth Fund	50%	16.1% / 23.4%	19.6%
Conservative Growth Fund	35%	10.7% / 18.0%	14.7%

Underlying fund managers as a whole contributed favorably to relative performance versus benchmarks. Fixed income managers and several U.S. focused large cap equity managers generated notable outperformance that produced strong relative returns. Equity-linked put options and hedges, used to protect the portfolio and help minimize losses during periods of heightened volatility for equity markets, proved valuable as they contributed to relative performance during the quarter.

Some of the underlying funds that served as key contributors and detractors from relative results during the quarter are shown below (please note that an underlying fund being a contributor or detractor is not necessarily indicative of how it performed relative to its own benchmark). Not all funds shown below are held inside each fund at the same exposure weight. As a result, the impact of each contributor/detractor will vary by fund.

Contributors	Detractors
• CTIVP – Morgan Stanley Advantage Fund • Columbia VP – Intermediate Bond Fund • CTIVP – Loomis Sayles Growth Fund • CTIVP – American Century Diversified Bond Fund • Columbia VP – Income Opportunities Fund • Columbia VP – Limited Duration Credit Fund • CTIVP – TCW Core Plus Bond Fund	• CTIVP – T. Rowe Price Large Cap Value Fund • VP – Partners Core Equity Fund • Columbia VP – Select Large Cap Value Fund

Source: Columbia Threadneedle Investments, as of 6/30/2020

Portfolio Stabilizer Managed Risk Series – Performance Drivers in 2Q 2020

During the second quarter, the Managed Risk Fund returned 8.82% and the Managed Risk U.S. Fund returned 8.88% (all figures are net of investment management fees but do not include annuity contract fees & related expenses).

Domestic equities staged an impressive comeback rally in the second quarter, reversing most but not all of the losses that hit investors in the first quarter. The broad-based and domestically oriented Russell 3000 index returned 22.03%. The S&P 500 also posted strong double-digits returns, rising 20.54%. The international-oriented MSCI EAFE index also rebounded nicely, rising 14.88% in the quarter. U.S. bonds, as captured by the Bloomberg Barclays U.S. Aggregate Bond Index, managed to generate a positive return of 2.90%. A 50% global equity and 50% fixed income blended benchmark returned 11.21%. Regarding the Managed Risk U.S. Fund, a 50% domestic large cap equity and 50% fixed income blended benchmark returned 11.55% during the period.

The dynamic algorithm, which is a quantitative tool used by the portfolio managers to help direct equity exposure, steered the managers to slowly increase equity exposures throughout the course of the quarter. However, the dynamic algorithm started the quarter calling for a noticeably lower equity weighting versus static benchmark equity weights. Given the conservative positioning of the algorithm, it detracted from relative performance as equity outperformed fixed income by a wide margin over the quarter. As a result of how the algorithm used in each fund measures volatility and determines target equity allocations, there may be periods during which equity allocations vary. This may influence fund performance depending on the market environment during these periods.

The managers use of tactical flexibility led to slightly more equity exposure than called for by the dynamic algorithm during most quarter and this discretionary positioning proved beneficial to relative performance.

Following are the equity levels for each fund during the quarter:

	Equity Benchmark Weighting	Equity Range in 2Q 2020 (Low/High)	Equity as of 6/30/20
Managed Risk Fund	50%	32.2% / 45.5%	37.1%
Managed Risk U.S. Fund	50%	28.7% / 38.6%	33.3%

Underlying fund managers as a whole contributed favorably to relative performance versus benchmarks. Fixed income managers with a core approach led the way while U.S. focused equity managers generated mixed relative performance results. Equity-linked put options and hedges, used to protect the portfolio and help minimize losses during periods of heightened volatility for equity markets, proved valuable as they contributed to relative performance during the quarter.

Some of the underlying funds that served as key contributors and detractors from relative results during the quarter are shown below (please note that an underlying fund being a contributor or detractor is not necessarily indicative of how it performed relative to its own benchmark). Not all funds shown below are held inside each fund at the same exposure weight. As a result, the impact of each contributor/detractor will vary by fund.

Contributors	Detractors
• Columbia VP – Intermediate Bond Fund • CTIVP – LA Capital Large Cap Growth Fund (only in Managed Risk U.S. Fund) • VP – Partners Small Cap Growth Fund (only in Managed Risk Fund) • VP – Partners Core Bond Fund • Columbia VP – Disciplined Core Fund	• VP – Partners Core Equity Fund • CTIVP – T. Rowe Price Large Cap Value Fund (only in Managed Risk U.S. Fund) • CTIVP – Lazard International Equity Advantage Fund (only in Managed Risk Fund)

Source: Columbia Threadneedle Investments, as of 6/30/2020

Market Outlook

The global economy is in a sustained slowdown and according to the official arbiter of tracking U.S. recessions – National Bureau of Economic Research (NBER) – the U.S. economy entered into recession in February, due to spread of the COVID-19 virus. This announcement was made in early June by the officials at NBER. Other risks to capital markets and the economy remain and include, but are not limited to, the following: heightened trade war tensions, a sharp slowdown in China, and political pressures coming from various global centers of influence.

Against this backdrop, for the past two months we have advocated for a modest underweight to risky assets. We continue to see elevated volatilities and sharp price moves in either direction for global equity indices based on headlines. Still, probabilities of a U-shaped recovery have risen, equity markets have proven resilient, and global markets are trading on a foregone conclusion that the world will recover from this year's challenges. Monetary and fiscal support have clearly worked to support markets, and momentum has resumed. On the negative side, in addition to the aforementioned risks to capital markets and economies across the globe, valuations no longer look as attractive, and earnings revisions continue to be mostly negative. A burgeoning second viral wave tied to the COVID-19 pandemic has created concerns that the market has not accurately priced in the prospective damage to the global economy. With these conflicting signals, we believe neutral policy level allocations to equity exposure inside portfolios are appropriate.

Drilling deeper into our preferences within global equities, we maintain a slight overweight for U.S. equities. We've also raised our outlook for emerging market equities, previously positioned inside portfolios where emerging markets are allowed by investment policy as a slight underweight, now these exposures have moved up to a neutral allocation. Furthermore, we recently raised our outlook for small cap stocks to a slight overweight allocation. An eventual economic recovery should be beneficial for small cap stocks which typically trade tight to economic measures.

In fixed income, we continue to believe credit markets are best-suited to benefit from the generous fiscal support policies that have been implemented. Risk premiums for high quality corporate bonds have tightened since March, but many fixed income pricing dislocations have still not rebounded. We believe this asset class provides attractive defensive opportunities as well as a path to take advantage of further recovery. We had previously advocated for investors to fund their fixed income overweight out of equities. But with an upgrade to overall equity exposure at neutral we believe fixed income markets, particularly investment grade corporate bonds, offer a compelling alternative to cash.

BLENDED BENCHMARKS FOR THE PORTFOLIO STABILIZER FUNDS

	Russell 3000 Index	MSCI EAFE Index	S&P 500® Index	Bloomberg Barclays U.S. Aggregate Index
PORTFOLIO STABILIZER GLOBAL SERIES				
VP – Managed Volatility Growth Fund	46.0%	19.0%	–	35.0%
VP – Managed Volatility Moderate Growth Fund	35.0%	15.0%	–	50.0%
VP – Managed Volatility Conservative Growth Fund	24.0%	11.0%	–	65.0%
VP – Managed Volatility Conservative Fund	14.0%	6.0%	–	80.0%
PORTFOLIO STABILIZER DOMESTIC SERIES				
VP – U.S. Flexible Growth Fund	–	–	65.0%	35.0%
VP – U.S. Flexible Moderate Growth Fund	–	–	50.0%	50.0%
VP – U.S. Flexible Conservative Growth Fund	–	–	35.0%	65.0%
PORTFOLIO STABILIZER MANAGED RISK SERIES				
VP – Managed Risk U.S. Fund	–	–	50.0%	50.0%
VP – Managed Risk Fund	35.0%	15.0%	–	50.0%

Russell 3000 Index – an index of the largest 3,000 U.S. stocks by market cap.
MSCI EAFE Index – an index of developed international stock markets.
S&P 500® Index – an index that tracks the performance of 500 widely held, large-cap U.S. stocks.
Bloomberg Barclays U.S. Aggregate Index – an index of high-quality government and corporate bonds.

* Dates of Inception: The Columbia VP – Managed Volatility Moderate Growth Fund has an inception date of April 19, 2012. The remaining Portfolio Stabilizer - Global funds have an inception date of April 12, 2013. The inception date for the Portfolio Stabilizer - Domestic Series is Nov. 2, 2016. The inception date for the Portfolio Stabilizer - Managed Risk Series is Sept. 12, 2017.

[1] Reflects fund fees and expenses; does not reflect charges or expenses imposed by the insurance company on subaccounts or contracts. See Annual Fund Operating Expenses in Performance Disclosures section.

[2] In addition to Fund Fees, reflects performance with the following fees deducted: *RAVA 5 Advantage®* (10-year surrender charge schedule) M&E of 0.95%, *SecureSource 4®* – single life rider fee of 1.55%, and $50 annual contract charge. This line is intended to demonstrate the effect that fees and expenses could have on performance, and is not intended to reflect actual fees and charges incurred by an investor nor does it reflect the additional fees associated with other optional benefits.

[3] In addition to Fund Fees, reflects performance with the following fees deducted: *RAVA 5 Advantage* (10-year surrender charge schedule) M&E of 0.95%, *SecureSource 4®* – single life rider fee of 1.55%, $50 annual contract charge and an 8% declining surrender charge. This line is intended to demonstrate the effect that fees and expenses could have on performance, and is not intended to reflect actual fees and charges incurred by an investor nor does it reflect the additional fees associated with other optional benefits.

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

Portfolio Stabilizer. 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.

There is no guarantee that the Portfolio Stabilizer funds will achieve their investment objectives, and you could lose money. 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 generally presents increased risk potential relative to US investments. 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 risks associated with the ETF's holdings. 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 prospectus.

Annual Fund Operating Expenses (expenses you pay each year as a percentage of the value of your investment)
Portfolio Stabilizer - Global Series

Growth	Moderate Growth	Conservative Growth	Conservative
1.02%	**0.98%**	**0.99%**	**0.96%**

Portfolio Stabilizer - Domestic Series

Growth	Moderate Growth	Conservative Growth
0.96%	**0.95%**	**0.96%**

Portfolio Stabilizer - Managed Risk Series

Domestic	Global
1.02%	**1.04%**

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.

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RAVA 5 Advantage contract ICC12 411380, 411380 and state variations thereof. Some features may not be available or may have limitations in certain states. New York *RAVA 5 Advantage* contract 411380-NY2.

SecureSource 4 rider numbers ICC18 115050-SG, ICC18 115050-JT, 115050-SG, 115050-JT and state variations. *SecureSource 4 NY* rider numbers 115050-SGNY, 115050-JTNY.

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