

Oregon surrender charge information

This piece must be used with the applicable life insurance brochure.

The following surrender charge information is for \$250,000 specified amounts for a 40 year-old male standard non-tobacco. Surrender charges will vary based on differing initial specified amounts.

This information applies to the initial Specified Amount for the first 20 years. Surrender charges decrease on a monthly basis. Additional surrender charges will apply to each increase in Specified Amount for 20 years after the effective date of increase.

RiverSource® indexed universal life 2

Policy Year	Beginning of Year	Policy Year	Beginning of Year
1	\$5,073.83	11	\$3,644.38
2	\$5,029.83	12	\$3,276.88
3	\$4,985.83	13	\$2,909.38
4	\$4,941.83	14	\$2,541.88
5	\$4,897.83	15	\$2,174.38
6	\$4,837.79	16	\$1,806.88
7	\$4,601.29	17	\$1,439.38
8	\$4,364.79	18	\$1,071.88
9	\$4,128.29	19	\$704.38
10	\$3,891.79	20	\$336.88

The following surrender information is for a 40 year old male standard non-tobacco - \$250,000

This information applies to the initial Specified Amount for the first 15 years. Surrender charges decrease on a monthly basis. Additional surrender charges will apply to each increase in Specified Amount for 15 years after the effective date of increase.

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Policy Year	Beginning of Year	Policy Year	Beginning of Year
1	\$5,944.25	9	\$5,356.79
2	\$5,875.25	10	\$5,276.29
3	\$5,806.25	11	\$5,115.79
4	\$5,737.25	12	\$4,075.29
5	\$5,668.25	13	\$3,034.79
6	\$5,598.29	14	\$1,994.29
7	\$5,517.79	15	\$953.79
8	\$5,437.29		

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This information applies to the initial Specified Amount for the first 10 policy years. Surrender charges decrease evenly at each Monthly Date between Policy Anniversaries. Additional surrender charges will apply to each increase in specified amount for 10 years after the effective date of increase.

Policy Year	Beginning of Year	Policy Year	Beginning of Year
1	\$5,949.17	6	\$5,511.58
2	\$5,879.17	7	\$4,390.58
3	\$5,809.17	8	\$3,269.58
4	\$5,739.17	9	\$2,148.58
5	\$5,669.17	10	\$1,027.58

The following surrender information is for a 60 year old male and female at standard non-tobacco - \$250,000

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This information applies to the initial specified amount for the first 15 policy years. After year 5, surrender charges decrease monthly. Additional charges will apply to each increase in the specified amount for 15 years after the effective date of the increase.

Policy Year	Beginning of Year	Policy Year	Beginning of Year
1	\$6,660.96	9	\$4,607.16
2	\$6,660.96	10	\$3,941.07
3	\$6,660.96	11	\$3,274.97
4	\$6,660.96	12	\$2,608.88
5	\$6,660.96	13	\$1,942.78
6	\$6,605.45	14	\$1,276.68
7	\$5,939.35	15	\$610.59
8	\$5,273.26		



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