



## Investment Options for RiverSource Annuities Sold on or after 5/1/2007

- i** **If you are a client of Ameriprise Financial, do not use this form.** Please contact your Ameriprise financial advisor or call 1-800-862-7919 for a copy of the correct form.
- For questions regarding the completion of this form, call our office at 1-800-333-3437.
- For contracts with an application signed date prior to April 30, 2012:** To change your investment allocation from a Portfolio Navigator fund to a Portfolio Stabilizer fund, you must use the Portfolio Stabilizer Fund Election form (Form 411388-OD), available on [riversource.com/forms](http://riversource.com/forms).

RiverSource Contract Number

### Part 1 Contract Owner Information

Contract Owner Name

Contract Co-Contract Owner Name

### Part 2 New Money Allocation

Complete this section to change how new money is allocated to your *RiverSource* annuity. Any new payment made to your annuity will be allocated according to the new money allocation.

- For fixed index annuities, go to Part 5. Do not complete this section.
- For *RAVA 5 Access*<sup>®</sup> and *RAVA 5 Choice*<sup>SM</sup>, the Fixed Account is not available. For *RAVA 5 Choice*, Guaranteed Period Accounts are not available.

Fund Name	% or \$	Fund Name	% or \$
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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### Part 3 Investment Options for Annuities with a Living Benefit Rider or *Enhanced Legacy*<sup>®</sup> Benefit

#### Portfolio Navigator Fund Changes (For applications signed prior to April 30, 2012)

Complete this section if you own a living benefit rider or *Enhanced Legacy* benefit, you are invested in a Portfolio Navigator fund and wish to change to a different Portfolio Navigator fund.

- Transferring to a different Portfolio Navigator fund may result in a change to your rider fee.
- Investment option changes are limited to two times per contract year for applications generally signed prior to 11/30/2009 and are limited to four times per contract year for applications generally signed on or after 11/30/2009.

#### Change to a different Variable Portfolio (Select one)

- VP – Conservative Portfolio
- VP – Moderately Conservative Portfolio
- VP – Moderate Portfolio
- VP – Moderately Aggressive Portfolio
- VP – Aggressive Portfolio (Not available with the *Accumulation Protector Benefit*<sup>®</sup> rider with an application signed date on or after 1/26/2009)

*Investment Options for Annuities with a Living Benefit Rider or Enhanced Legacy Benefit continued on next page...*

**Investment Options for Annuities with a Living Benefit Rider or *Enhanced Legacy Benefit* continued**

**Portfolio Stabilizer Fund Changes**

**(For living benefit riders with an application generally signed prior to 11/30/2009)**

Complete this section if you own a living benefit rider with an application generally signed prior to 11/30/2009, are currently invested in a Portfolio Stabilizer fund and wish to change to a different Portfolio Stabilizer fund.

- Investment option changes are limited to twice per contract year.

**Change to a different Portfolio Stabilizer fund (Select one)**

- VP – Managed Volatility Conservative Fund
- VP – Managed Volatility Conservative Growth Fund
- VP – Managed Volatility Moderate Growth Fund
- VP – Managed Volatility Growth Fund

**Fund Allocation Changes (For applications generally signed on or after 11/30/2009)**

Complete this section for (1) all contracts with an application generally signed on or after 11/30/2009 invested in Portfolio Stabilizer funds or (2) contracts with a SecureSource benefit and an application signed date on or after October 22, 2018.

- Investment option changes are limited to four per contract year.
- You may allocate your investment between multiple funds (total fund allocation must equal 100%).
- Funds followed by an asterisk are not available with the *Accumulation Protector Benefit* rider with an application signed date between 7/30/2012 and 8/19/2018.

<b>Portfolio Stabilizer funds - Global series</b>	
VP - Managed Volatility Conservative Fund	%
VP - Managed Volatility Conservative Growth Fund	%
VP - Managed Volatility Moderate Growth Fund	%
VP - Managed Volatility Growth Fund*	%
<b>Portfolio Stabilizer funds - Domestic series</b>	
VP - U.S. Flexible Conservative Growth Fund	%
VP - U.S. Flexible Moderate Growth Fund	%
VP - U.S. Flexible Growth Fund*	%
<b>Portfolio Stabilizer funds - Managed Risk</b>	
VP - Managed Risk Fund*	%
VP - Managed Risk U.S. Fund*	%
<b>Portfolio Navigator funds</b>	
Only available for contracts with a SecureSource benefit and an application signed date on or after October 22, 2018.	
VP - Conservative Portfolio	%
VP - Moderately Conservative Portfolio	%
VP - Moderate Portfolio	%
<b>Investment Total - must equal 100%</b>	%

*Investment Options for Annuities with a Living Benefit Rider or Enhanced Legacy Benefit continued on next page...*

**Investment Options for Annuities with a Living Benefit Rider or *Enhanced Legacy Benefit* continued**

**Optional Programs/Arrangements**

**Special DCA (Add on payments only. Not available for accounts with a Systematic Investment Plan.)**

If you wish to dollar cost average from one of the Special DCA Fixed Accounts into the investment option selected above, make your election here. Special DCA is only available for additional payments.

<input style="width: 80%; height: 20px;" type="text"/>	% 6-month DCA/Special DCA Fixed Account
<input style="width: 80%; height: 20px;" type="text"/>	% 12-month DCA/Special DCA Fixed Account

**Scheduled Rebalancing**

- Rebalance according to new money allocation.
- To change your new money allocation, complete Part 2.
  - Only Portfolio Stabilizer funds are eligible for scheduled rebalancing.
  - Contracts with a living benefit rider are subject to a limit of two or four moves per contract year (depending on when the application was signed).
    - Setting up a rebalancing arrangement counts towards this limit, as well as making changes to the arrangement.
    - The systematic transfer that takes place to rebalance the funds does not count towards the limit.
  - You may discontinue or modify your rebalancing arrangement at any time. If you change your new money allocation, your contract value will be reallocated accordingly on the next scheduled rebalancing date.

**Select One**

- Establish Arrangement     
  Modify Arrangement     
  Discontinue Arrangement

**Frequency**

- Quarterly (4/Yr)     
  Semiannually (2/Yr)     
  Annually (1/Yr)

Start date  (MMDDYYYY)     
 End date  (MMDDYYYY)

**Part 4 Investment Options for Annuities without a Living Benefit Rider**

- For *RAVA 5 Access and RAVA 5 Choice*, the Fixed Account is not available. For *RAVA 5 Choice*, Guaranteed Period Accounts are not available.
- Transfer guidelines and provisions may vary based on product and/or issue state. Please refer to your product prospectus for the transfers allowed on your account.

**One Time Fund Transfer**

From Account Fund Name	% or \$	To Account Fund Name	% or \$

**One Time Reallocation of Funds**

Fund Name	% or \$	Fund Name	% or \$

*Investment Options for Annuities Without a Living Benefit Rider continued on next page...*

**Investment Options for Annuities without a Living Benefit Rider** continued

**Optional Programs/Arrangements**

**Scheduled Rebalancing**

- Rebalance according to new money allocation.
- To change your new money allocation, complete Part 2.
  - Only variable subaccounts are eligible for scheduled rebalancing.
  - Fixed accounts, including the regular fixed account, the RiverSource Life One-Year Fixed Account, or a Guaranteed Period Account (GPA), are not an option for scheduled rebalancing.
  - A scheduled rebalance cannot be on the same day as a Dollar Cost Average (DCA) arrangement.
  - If enrolled in a DCA arrangement, rebalance allocations must match DCA allocations.
  - You may discontinue or modify your rebalancing arrangement at any time. If you change your new money allocation, your contract value will be reallocated accordingly on the next scheduled rebalancing date.

**Select One**

- Establish Arrangement       Modify Arrangement       Discontinue Arrangement

**Frequency**

- Quarterly (4/Yr)       Semiannually (2/Yr)       Annually (1/Yr)

**Start date**  (MMDDYYYY)      **End date**  (MMDDYYYY)

**Dollar Cost Average from Variable Subaccount(s) / Interest Sweep Plan**

- DCA or Interest Sweep arrangements are not allowed on annuities with the Portfolio Navigator program, living benefit riders, the *Enhanced Legacy* benefit, fixed index annuities or structured annuities.
- The fixed account is not a valid destination account.
- If an automated transfer, as scheduled, falls on a date that is not a normal business day, the transfer will be made on the next normal business day.
- If this request is received after the requested start date, transfers will begin on the day specified in the following month.
- A DCA or Interest Sweep plan does not assure profit or protect against loss in declining markets. Since either plan provides for continuous investment, regardless of fluctuating prices, you should consider their financial ability to continue to invest during low price levels.

**Select One**

- Establish Arrangement       Modify Arrangement       Discontinue Arrangement

**Amount**

- Dollar Amount  (Minimums apply. See your prospectus for details.)
- Interest Sweep

**Frequency** (If no frequency indicated, transfers will be set up monthly)

- Monthly (12/Yr)       Quarterly (4/Yr)       Semiannually (2/Yr)       Annually (1/Yr)

**Start date**  (MMDDYYYY)      **End date**  (MMDDYYYY)

If no end date is specified, the DCA or interest sweep plan will continue until you discontinue the DCA or the value of *any* of the requested "Transfer From" funds becomes too low to allow a transfer of the requested amount.

<b>From Account Fund Name</b>	<b>% or \$</b>	<b>To Account Fund Name</b>	<b>% or \$</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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*Investment Options for Annuities Without a Living Benefit Rider* continued on next page...

**Investment Options for Annuities without a Living Benefit Rider continued**

**Dollar Cost Average or Special Dollar Cost Average Fixed Account Plan (New payments only)**

- A DCA Fixed Account Plan is not available on products sold prior to 5/1/2006.
- Only available for new payments into a variable annuity. Restrictions may apply.
- For all annuities except RAVA 5 and Innovations, the minimum investment amount for a SDCA is \$10,000, plus any applicable purchase payment credit. RAVA 5 and Innovations do not have a minimum investment amount.
- The Fixed Account effective annual rate(s) applies only to payments for a new annuity, or new additional payments to an existing annuity. All effective annual interest rates apply only to amounts remaining in the DCA or SDCA Fixed Account and are not credited after the value has been transferred to the selected accounts.
- RiverSource Life reserves the right to discontinue or modify the DCA or SDCA Fixed Account Program at any time without prior notice. Any change would not affect contract holders currently enrolled in the DCA or SDCA Fixed Account Program.
- RiverSource Life will calculate the monthly transfer amount. Interest is credited and compounded daily. The monthly transfer amount is determined by dividing the value of the DCA or SDCA Fixed Account by the number of months remaining in the DCA or SDCA Fixed Account Program period.
- All amounts must be transferred to the selected accounts within 6 or 12 months, depending on the time period you select. Additional payments into an existing DCA Fixed Account will be transferred to the selected accounts within the remaining time period. For the SDCA fixed account, additional payments will be transferred to the selected accounts for the entire 6 or 12 month time period.
- You may terminate participation in the DCA or SDCA Fixed Account Program at any time by contacting us. Upon termination, you will no longer receive the DCA or SDCA Fixed Account effective annual rate.
- DCA or SDCA does not assure profit nor protect against loss in declining markets. Since the plan provides for continuous investment, regardless of fluctuating prices, investors must consider their financial ability to continue to invest during low price levels. The effective annual yield or total return will fluctuate along with market and other economic conditions. Past performance does not guarantee future results.
- If you participate in the Portfolio Navigator program, your variable portfolio under this program must match the variable portfolio under the Portfolio Navigator program.
- If you are funding a DCA Fixed Account from multiple sources, we apply each purchase payment to the account and credit interest on that purchase payment on the date we receive it. This means that all purchase payments may not be in the DCA Fixed Account at the beginning of the period. Therefore, you may receive less total interest than you would if all your purchase payments were in the DCA Fixed Account from the beginning. If we receive any of your multiple payments after the DCA Fixed Account period ends, you can either allocate those payments to a new DCA Fixed Account (if available) or to any other accounts under your contract.

**Select One**

- Establish Arrangement       Discontinue Arrangement

**Total Amount**  (Minimums apply. See your prospectus for details.)

**Frequency:** Monthly

**Length of Time to Participate**     6 months     12 months

**Start date**  (MMDDYYYY)      **End date**  (MMDDYYYY)

If no end date is specified, the DCA will continue until you discontinue the DCA or the value of *any* of the requested "Transfer From" funds becomes too low to allow a transfer of the requested amount.

**From account:** Fixed Account

To Account Fund Name	% or \$	To Account Fund Name	% or \$
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Part 5 Investment Options, Rebalancing Instructions and Election Instructions for Fixed Index and Structured Annuities**

**Fixed Index Annuities**

- You can establish automatic rebalancing at any time, as long as you don't have money or a current election in a two-year indexed account.
- Automatic rebalancing will begin on the next contract anniversary.
- We will use the current election instructions on file for automatic rebalancing unless new instructions are entered below.
- The new election instructions will apply to additional purchase payments and, if established, automatic rebalancing.

**Step 1: Select one**

- Establish Automatic Rebalancing  
  Modify Automatic Rebalancing  
  Discontinue Automatic Rebalancing  
 Modify New Election Instructions Only (Fixed index annuities only)

**Step 2: List accounts**

The interim account is not an available election option.

Account/Fund Name	Amount	Account/Fund Name	Amount
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$

**One Time Fund Transfer**

**For fixed index annuities**

One transfer is allowed during the 21 days after the contract anniversary. If the last day falls on a weekend or holiday, you'll need to complete the transfer by the prior business day. The transfer will be effective as of the contract anniversary. You are not allowed to make transfers to or from the interim account. A transfer will cancel any active automatic rebalancing.

**For structured annuities**

Transfers are only allowed during the 30 day period, ending on your contract anniversary. If the last day falls on a weekend or holiday, you'll need to complete the transfer by the prior business day. The transfer will be effective as of the contract anniversary. You are not allowed to make transfers to the interim account. Index account options vary by surrender charge schedule.

If there is any money in the interim account, the client must provide instructions on how to allocate these funds. If no instructions are received, all money in the interim account will automatically move to the fixed account on the contract anniversary date.

From Account Fund Name	% or \$	To Account Fund Name	% or \$

**Structured Annuities**

- You must complete the election instructions below to establish or modify automatic rebalancing.
- Automatic rebalancing is only allowed if you elect one-year indexed accounts and/or the fixed account.
- Automatic rebalancing will begin on the next contract anniversary.
- Index account options vary by surrender change schedule.

**Part 6 Acknowledgements and Signatures**

You acknowledge that you have read the disclosures referenced above and understand the implications of the selection/request that you have made.

Contract Owner Signature

Date (MMDDYYYY)

X

Contract Co-Contract Owner Signature

Date (MMDDYYYY)

X

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