



**RiverSource® indexed universal life insurance**

The charts below have information used to determine the rate credited on the average balance in a segment when a segment matures. The rate credited is based on the index return, after applying the applicable cap and floor rates. The credited rates are given in the “Indexed Interest Rate” columns. Cap and floor rates for each segment are also listed. If a segment has not yet matured, the ending index values and segment returns are shown as “N/A.”

Calendar Year	Segment Start Date	Segment End Date	Cap/Floor Rates	Starting S&P 500® index values <sup>1</sup>	Ending S&P 500 index values <sup>1</sup>	Return	Indexed Interest Rate
<b>2020</b>							
	07/20/2020	07/20/2021	7% / 0%	3251.84	N/A	N/A	N/A
	06/20/2020	06/20/2021	7% / 0%	3097.74	N/A	N/A	N/A
	05/20/2020	05/20/2021	7% / 0%	2922.94	N/A	N/A	N/A
	04/20/2020	04/20/2021	7% / 0%	2823.16	N/A	N/A	N/A
	03/20/2020	03/20/2021	7.25% / 0%	2409.39	N/A	N/A	N/A
	02/20/2020	02/20/2021	7.25% / 0%	3386.15	N/A	N/A	N/A
	01/20/2020	01/20/2021	7.5% / 0%	3320.79	N/A	N/A	N/A
<b>2019</b>							
	12/20/2019	12/20/2020	7.5% / 0%	3205.37	N/A	N/A	N/A
	11/20/2019	11/20/2020	7.5% / 0%	3120.18	N/A	N/A	N/A
	10/20/2019	10/20/2020	7.5% / 0%	3006.72	N/A	N/A	N/A
	9/20/2019	9/20/2020	7.5% / 0%	3006.79	N/A	N/A	N/A
	8/20/2019	8/20/2020	7.5% / 0%	2923.65	N/A	N/A	N/A
	07/20/2019	07/20/2020	8% / 0%	2976.61	3251.84	9.25%	8.00%
	06/20/2019	06/20/2020	8% / 0%	2926.46	3097.74	5.85%	5.85%

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	05/20/2019	05/20/2020	8% / 0%	2840.23	2922.94	2.91%	2.91%
	04/20/2019	04/20/2020	8% / 0%	2907.97	2823.16	-2.92%	0.00%
	03/20/2019	03/20/2020	8% / 0%	2832.57	2409.39	-14.94%	0.00%
	02/20/2019	02/20/2020	8% / 0%	2779.76	3386.15	21.81%	8.00%
	01/20/2019	01/20/2020	8% / 0%	2632.90	3320.79	26.13%	8.00%
<b>2018</b>							
	12/20/2018	12/20/2019	8% / 0%	2506.96	3205.37	27.86%	8.00%
	11/20/2018	11/20/2019	8% / 0%	2690.73	3120.18	15.96%	8.00%
	10/20/2018	10/20/2019	8% / 0%	2767.78	3006.72	8.63%	8.00%
	9/20/2018	9/20/2019	8% / 0%	2907.95	3006.79	3.40%	3.40%
	8/20/2018	8/20/2019	8% / 0%	2857.05	2923.65	2.33%	2.33%
	7/20/2018	7/20/2019	8.5% / 0%	2804.49	2976.61	6.14%	6.14%
	6/20/2018	6/20/2019	8.5% / 0%	2762.59	2926.46	5.93%	5.93%
	5/20/2018	5/20/2019	8.5% / 0%	2733.01	2840.23	3.92%	3.92%
	4/20/2018	4/20/2019	8.5% / 0%	2693.13	2907.97	7.98%	7.98%
	3/20/2018	3/20/2019	8.5% / 0%	2712.92	2832.57	4.41%	4.41%
	2/20/2018	2/20/2019	8.5% / 0%	2716.26	2779.76	2.34%	2.34%
	1/20/2018	1/20/2019	9% / 0%	2810.30	2632.90	-6.31%	0.00%
<b>2017</b>							
	12/20/2017	12/20/2018	9% / 0%	2681.47	2506.96	-6.51%	0.00%
	11/20/2017	11/20/2018	9% / 0%	2582.14	2690.73	4.21%	4.21%
	10/20/2017	10/20/2018	9% / 0%	2562.10	2768.78	8.07%	8.07%
	9/20/2017	9/20/2018	9% / 0%	2506.65	2907.95	16.01%	9.00%
	8/20/2017	8/20/2018	9% / 0%	2428.37	2857.05	17.65%	9.00%
	7/20/2017	7/20/2018	9% / 0%	2473.83	2804.49	13.37%	9.00%
	6/20/2017	6/20/2018	9% / 0%	2453.46	2762.59	12.60%	9.00%
	5/20/2017	5/20/2018	9% / 0%	2381.73	2733.01	14.75%	9.00%
	4/20/2017	4/20/2018	9% / 0%	2338.17	2693.13	15.18%	9.00%
	3/20/2017	3/20/2018	9% / 0%	2373.47	2712.92	14.30%	9.00%
	2/20/2017	2/20/2018	9% / 0%	2365.38	2716.26	14.83%	9.00%
	1/20/2017	1/20/2018	9% / 0%	2263.69	2810.30	24.15%	9.00%
<b>2016</b>							

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	12/20/2016	12/20/2017	9% / 0%	2262.53	2681.47	18.52%	9.00%
	11/20/2016	11/20/2017	9% / 0%	2198.18	2582.14	17.47%	9.00%
	10/20/2016	10/20/2017	9% / 0%	2144.29	2562.10	19.48%	9.00%
	9/20/2016	9/20/2017	9% / 0%	2139.12	2506.65	17.18%	9.00%
	8/20/2016	8/20/2017	9% / 0%	2183.87	2428.37	11.20%	9.00%
	7/20/2016	7/20/2017	9.5% / 0%	2163.78	2473.83	14.33%	9.50%
	6/20/2016	6/20/2017	9.5% / 0%	2083.25	2453.46	17.77%	9.50%
	5/20/2016	5/20/2017	9.5% / 0%	2040.04	2381.73	16.75%	9.50%
	4/20/2016	4/20/2017	9.5% / 0%	2100.80	2338.17	11.30%	9.50%
	3/20/2016	3/20/2017	9.5% / 0%	2051.60	2373.47	15.69%	9.50%
	2/20/2016	2/20/2017	9.5% / 0%	1917.78	2365.38	23.34%	9.50%
	1/20/2016	1/20/2017	9.5% / 0%	1881.33	2263.69	20.32%	9.50%
<b>2015</b>							
	12/20/2015	12/20/2016	9.5% / 0%	2021.15	2262.53	11.94%	9.50%
	11/20/2015	11/20/2016	9.5% / 0%	2081.24	2198.18	5.62%	5.62%
	10/20/2015	10/20/2016	9.5% / 0%	2033.66	2144.29	5.44%	5.44%
	9/20/2015	9/20/2016	9.5% / 0%	1966.97	2139.12	8.75%	8.75%
	8/20/2015	8/20/2016	9.5% / 0%	2079.61	2183.87	5.01%	5.01%
	7/20/2015	7/20/2016	9.5% / 0%	2128.28	2163.78	1.67%	1.67%
	6/20/2015	6/20/2016	10% / 0%	2109.99	2083.25	-1.27%	0.00%
	5/20/2015	5/20/2016	10% / 0%	2127.83	2040.04	-4.13%	0.00%
	4/20/2015	4/20/2016	10% / 0%	2100.40	2100.80	0.02%	0.02%
	3/20/2015	3/20/2016	10% / 0%	2089.27	2051.60	-1.80%	0.00%
	2/20/2015	2/20/2016	10% / 0%	2097.45	1917.78	-8.57%	0.00%
	1/20/2015	1/20/2016	10% / 0%	2022.55	1881.33	-6.98%	0.00%
<b>2014</b>							
	12/20/2014	12/20/2015	10% / 0%	2070.65	2021.15	-2.39%	0.00%
	11/20/2014	11/20/2015	10% / 0%	2048.72	2081.24	1.59%	1.59%
	10/20/2014	10/20/2015	10% / 0%	1904.01	2033.66	6.81%	6.81%
	9/20/2014	9/20/2015	10% / 0%	2010.40	1966.97	-2.16%	0.00%
	8/20/2014	8/20/2015	10% / 0%	1981.60	2079.61	4.95%	4.95%
	7/20/2014	7/20/2015	10% / 0%	1973.63	2128.28	7.84%	7.84%

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	6/20/2014	6/20/2015	10% / 0%	1959.48	2109.99	7.68%	7.68%
	5/20/2014	5/20/2015	10% / 0%	1885.08	2127.83	12.88%	10.00%
	4/20/2014	4/20/2015	10% / 0%	1871.89	2100.40	12.21%	10.00%
	3/20/2014	3/20/2015	10% / 0%	1860.77	2089.27	12.28%	10.00%
	2/20/2014	2/20/2015	10% / 0%	1828.75	2097.45	14.69%	10.00%
	1/20/2014	1/20/2015	10% / 0%	1843.80	2022.55	9.69%	9.69%
<b>2013</b>							
	12/20/2013	12/20/2014	10% / 0%	1809.60	2070.65	14.43%	10.00%
	11/20/2013	11/20/2014	10% / 0%	1787.87	2048.72	14.59%	10.00%
	10/20/2013	10/20/2014	10% / 0%	1744.66	1904.01	9.13%	9.13%
	9/20/2013	9/20/2014	10% / 0%	1722.34	2010.40	16.72%	10.00%
	8/20/2013	8/20/2014	10% / 0%	1646.06	1981.60	20.38%	10.00%
	7/20/2013	7/20/2014	10% / 0%	1692.09	1973.63	16.64%	10.00%
	6/20/2013	6/20/2014	10% / 0%	1628.93	1959.48	20.29%	10.00%
	5/20/2013	5/20/2014	10% / 0%	1666.29	1885.08	13.13%	10.00%
	4/20/2013	4/20/2014	10% / 0%	1555.25	1871.89	20.36%	10.00%
	3/20/2013	3/20/2014	10% / 0%	1548.34	1860.77	20.18%	10.00%
	2/20/2013	2/20/2014	10% / 0%	1530.94	1828.75	19.45%	10.00%
	1/20/2013	1/20/2014	10% / 0%	1492.56	1843.80	23.53%	10.00%
<b>2012</b>							
	12/20/2012	12/20/2013	10% / 0%	1435.81	1809.60	26.03%	10.00%
	11/20/2012	11/20/2013	10% / 0%	1386.89	1787.87	28.91%	10.00%
	10/20/2012	10/20/2013	10% / 0%	1433.19	1744.66	21.73%	10.00%
	9/20/2012	9/20/2013	11% / 0%	1461.05	1722.34	17.88%	11.00%
	8/20/2012	8/20/2013	11% / 0%	1418.13	1646.06	16.07%	11.00%
	7/20/2012	7/20/2013	11% / 0%	1376.51	1692.09	22.93%	11.00%
	6/20/2012	6/20/2013	11% / 0%	1357.98	1628.93	19.95%	11.00%
	5/20/2012	5/20/2013	11% / 0%	1315.99	1666.29	26.62%	11.00%
	4/20/2012	4/20/2013	11% / 0%	1376.92	1555.25	12.95%	11.00%
	3/20/2012	3/20/2013	11% / 0%	1409.75	1548.34	9.83%	9.83%
	2/20/2012	2/20/2013	11% / 0%	1362.21	1530.94	12.39%	11.00%
	1/20/2012	1/20/2013	11% / 0%	1314.50	1492.56	13.55%	11.00%

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<b>2011</b>							
	12/20/2011	12/20/2012	11% / 0%	1205.35	1435.81	19.12%	11.00%
	11/20/2011	11/20/2012	11% / 0%	1192.98	1386.89	16.25%	11.00%
	10/20/2011	10/20/2012	11% / 0%	1209.88	1433.19	18.46%	11.00%
	9/20/2011	9/20/2012	11% / 0%	1204.09	1461.05	21.34%	11.00%

<sup>1</sup>The starting and ending index values are as of the market close the day prior to the corresponding index segment's start and end dates. Generally, if the start or end date occurs on a weekend, the close of the next business day is used. See contract for specific rules.

**Past performance is not indicative of future results.**

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Applies to indexed universal life (IUL) policy numbers ICC11 132300 and 132300 and in New York it applies to 138791 and 138791-ES.

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