



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

RiverSource Contract Number

- 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 applications signed 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).
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- i** Transfer guidelines and provisions may vary based on product features and/or issue state. Refer to your annuity contract or prospectus for transfer rules.
  - Not all funds are available in all products. To see fund availability, view the product Performance and Rates page on [riversource.com](http://riversource.com).
  - For RAVA 5 Access<sup>®</sup>, RAVA 5 Choice<sup>SM</sup>, RAVA Apex<sup>SM</sup> and RAVA Vista<sup>SM</sup> variable annuities the fixed account is not available.
  - For RAVA 5 Choice, RAVA Apex and RAVA Vista variable annuities guaranteed period accounts are not available.

### Part 1 Contract Owner Information

Contract Owner Name

Contract Co-Contract Owner Name

### Part 2 Variable Annuity Future Payment Allocation

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

- Do not complete this section if you have an annuity contract with the *SecureSource Tempo<sup>SM</sup>* benefit.**

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

**Part 3 Portfolio Navigator Fund Changes (For applications signed prior to 4/30/2012)**

Complete this section if you own a variable annuity contract with a living benefit rider sold prior to April 30, 2012, you are currently invested in a single 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.

**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)

**Part 4 Portfolio Stabilizer Fund Changes (For applications generally signed prior to 11/30/2009)**

Complete this section if you own a variable annuity contract with a living benefit rider generally sold prior to Nov. 30, 2009, you are currently invested in a single Portfolio Stabilizer fund and wish to 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

**Part 5 Investment Options for Variable Annuities with a Living Benefit Rider or the Enhanced Legacy death benefit (For applications generally signed on or after 11/30/2009)**

Complete this section if you own a variable annuity contract sold on or after Nov. 30, 2009 with a living benefit rider or the Enhanced Legacy death benefit, you are currently invested in one or more Portfolio Stabilizer funds, and you wish to change your investment options. **Do not complete this section for contracts with the *SecureSource Tempo* benefit with Investment Path 2.**

<b>Portfolio Stabilizer funds - Global series</b>	
VP - Managed Volatility Conservative Fund	<input type="text"/> %
VP - Managed Volatility Conservative Growth Fund	<input type="text"/> %
VP - Managed Volatility Moderate Growth Fund	<input type="text"/> %
VP - Managed Volatility Growth Fund*	<input type="text"/> %
<b>Portfolio Stabilizer funds - Domestic series</b>	
VP - U.S. Flexible Conservative Growth Fund	<input type="text"/> %
VP - U.S. Flexible Moderate Growth Fund	<input type="text"/> %
VP - U.S. Flexible Growth Fund*	<input type="text"/> %
<b>Portfolio Stabilizer funds - Managed Risk</b>	
VP - Managed Risk Fund*	<input type="text"/> %
VP - Managed Risk U.S. Fund*	<input type="text"/> %
<b>Portfolio Navigator funds</b>	
VP - Conservative Portfolio**	<input type="text"/> %
VP - Moderately Conservative Portfolio**	<input type="text"/> %
VP - Moderate Portfolio**	<input type="text"/> %
<b>Investment Total - must equal 100%</b>	

\* Not available with the *Accumulation Protector Benefit* rider with an application signed date between 7/30/2012 and 8/19/2018.

\*\*Only available for *SecureSource* benefits with an application signed date on or after 10/22/2018.

**Part 6 Update Allocations for Variable Annuities with SecureSource Tempo benefit with Investment Path 2**

Complete this section if you own a variable annuity contract with the *SecureSource Tempo* benefit with Investment Path 2, and you wish to change your contract allocations.

- To view your allocation options for the SecureSource Tempo benefit, visit [riversource.com/tempo](http://riversource.com/tempo)

The new election instructions will be applied immediately to any future payment allocations. You have the option to transfer the existing contract value into the new elections now, or at the next quarterly rebalance date. **Would you like to transfer the funds into the new allocations immediately, or wait to transfer the funds on the next quarterly rebalance date?**

- Transfer the funds immediately  
 Transfer the funds at the next quarterly rebalance

**New Election**

Fund Name	%	Fund Name	%

**Part 7 Investment Options for Variable Annuities without a Living Benefit Rider**

Complete this section if you own a variable annuity contract without a living benefit rider or the Enhanced Legacy death benefit rider.

**One Time Fund Transfer**

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

**One Time Reallocation of Funds - Only available for contracts starting with 9920**

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

**Part 8 Allocation Options for Fixed Index and Structured Annuities**

- For structured annuities, if you allocate money to an Income Choice segment, monthly income will be distributed to you on each monthly anniversary. The monthly income you receive is based on the amount allocated to Income Choice segments (referred to as the Investment Base) and the Annualized Income Rate. If this is the first time you have allocated money to an Income Choice segment, the disbursement will be mailed as a check to your address on record with 10% federal withholding and default state tax withholding. Otherwise, we will follow the destination and withholding instructions on file.
- For structured annuities with Income Choice segments, any money distributed to a client from an Income Choice segment that exceeds the contract's free amount will be subject to a surrender charge and may be taxable as ordinary income and subject to an early withdrawal tax penalty (if applicable).

**Rebalance Instructions**

- 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.

- Establish Automatic Rebalancing   
  Modify Automatic Rebalancing   
  Discontinue Automatic Rebalancing  
 Modify Election Instructions Only (no automatic rebalancing)

**Election Instructions**

- For fixed index annuities: we will use the current election instructions on file for automatic rebalancing unless new instructions are entered below.
- For structured annuities: you must complete the election instructions below to establish or modify automatic rebalancing.
- The new election instructions will apply to additional purchase payments and, if established, automatic rebalancing.

Account Name	%	Account Name	%

**One Time Fund Transfer**

- For structured annuities: Transfers are only allowed during the 30 day period, ending on your contract anniversary. 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.
- A transfer will cancel any active automatic rebalancing.

From Account Fund Name	%	To Account Fund Name	%

**Part 9 Scheduled Rebalancing for Variable Annuities**

Complete this section if you wish to establish, modify or discontinue a rebalance arrangement. **Not available for variable annuities with the SecureSource Tempo benefit with Investment Path 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)

Rebalance according to new money allocation.

Account Name	%	Account Name	%

**Part 10 Dollar Cost Average for Variable Annuities/ Interest Sweep Plan**

Complete this section if you have a variable annuity and wish to establish a dollar cost average (DCA) or interest sweep arrangement. **Not available for 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.

**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.

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

**Part 11 Variable Annuity Special Dollar Cost Average (For add on payments only)**

Complete this section if you have a variable annuity and wish to dollar cost average from one of the Special Dollar Cost Average (SDCA) Fixed Accounts into the investment options selected above. Not available for accounts with a Systematic Investment Plan.

- SDCA is only available for new payments of at least \$10,000. There is no SDCA minimum for *RAVA 5*, *RAVA Apex*, *RAVA Vista* and *Innovations Select* variable annuities.

**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 \$



**Part 12 Acknowledgements and Signatures**

Additional information for DCA and SDCA Arrangements:

- 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 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.
- 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.

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

Contract Owner Signature	Date (MMDDYYYY)
<b>X</b> 	<input type="text"/>
Contract Co-Contract Owner Signature	Date (MMDDYYYY)
<b>X</b> 	<input type="text"/>

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