

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 1-800-541-2251 for a copy of the correct form.
- For questions regarding the completion of this form, call our office at 1-800-504-0467.
- **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-ODNY), available on riversource.com/forms.

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 *RAVA 5 Access*[®] and *RAVA 5 Choice*SM, 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"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Part 3 Investment Options for Annuities with a Living Benefit Rider

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

Complete this section if you own a living benefit rider, 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*[®] rider with an application signed date on or after 1/26/2009)

Investment Options for Annuities with a Living Benefit Rider continued on next page...

Investment Options for Annuities with a Living Benefit Rider 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 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 *Accumulation Protector Benefit* rider with application signed dates from 7/30/2012 through 8/19/2018.

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

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 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.

	%	6-month DCA/Special DCA Fixed Account
	%	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 or living benefit riders.
- 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.

From Account Fund Name	% or \$	To Account 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

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 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