RiverSource Life Insurance Company
829 Ameriprise Financial Center Minneapolis, MN 55474
Client Services: 1-800-333-3437 Fax: 1-612-317-3726 riversource.com

RiverSource Annuities

Portfolio Stabilizer Fund Election Form

RiverSource Contract Number

- If you are a client of Ameriprise Financial, do not use this form. Please contact your Ameriprise financial advisor or call our office at 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.
- This form is only for annuity contracts issued between November 2004 and January 2011 with a living benefit rider.

Part 1 Contract Owner Information

Contract Owner Name

Joint Owner Name

Part 2 Investment Options for contracts purchased on or after 11/30/2009

After reviewing additional investment options available under my withdrawal benefit or accumulation benefit rider as described in the most current variable annuity contract prospectus (including any supplements), I have decided to change my investment allocation to the fund(s) selected below. By doing so, I will no longer have access to any of the Portfolio Navigator funds, but I may change to any one of the other Portfolio Stabilizer funds, subject to transfer limits applicable to my rider.
I elect to transfer my entire annuity contract value that is currently invested in a Portfolio Navigator fund and any additional money I contribute to my annuity to the following Portfolio Stabilizer fund(s):

Investment total must equal 100%

Portfolio Stabilizer funds - Global series	
VP - Managed Volatility Conservative Fund	%
VP - Managed Volatility Conservative Growth Fund	%
VP - Managed Volatility Moderate Growth Fund	%
VP - Managed Volatility Growth Fund**	%
Portfolio Stabilizer funds - Domestic series	
VP - U.S. Flexible Conservative Growth Fund	%
VP - U.S. Flexible Moderate Growth Fund	%
VP - U.S. Flexible Growth Fund**	%
Portfolio Stabilizer funds - Managed Risk	
VP - Managed Risk Fund**	%
VP - Managed Risk U.S. Fund**	%

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

Part 3 Investment Options for contracts purchased before 11/30/2009

Select Only One:

- ◯ VP - Managed Volatility Conservative Fund (Class 2)
- ◯ VP - Managed Volatility Conservative Growth Fund (Class 2)
- ◯ VP - Managed Volatility Moderate Growth Fund (Class 2)
- ◯ VP - Managed Volatility Growth Fund (Class 2)

Part 4 Acknowledgments and signatures

I represent and acknowledge that I have received and read the most current variable annuity prospectus which describes the Portfolio Stabilizer funds.

I understand and agree that:

- I will no longer be eligible to invest in any Portfolio Navigator funds for as long as my annuity contract stays in force. My decision to transfer to the Portfolio Stabilizer fund(s) should be consistent with my investment objectives.
- The Portfolio Stabilizer funds seek to provide growth and current income (i.e., total return) while managing the impact of equity market volatility in my portfolio. The funds change their level of equity and fixed income exposure based on market volatility. When volatility is higher or expected to be higher, equity exposure is reduced. While I may still experience losses in declining markets, the funds' strategy may lessen the impact to my contract value. When volatility is lower or expected to be lower, equity exposure is increased. In high volatility markets where the market is rising, I may miss out on gains. This may suppress benefit values if eligible for a Step-up. There is no guarantee the funds will be successful in managing portfolio volatility.
- My withdrawal benefit rider (if applicable) may require an automatic reallocation of my annuity contract value to the moderate fund when I take a withdrawal (if I am invested in a more aggressive fund). Because I elected to transfer to the Portfolio Stabilizer fund(s), this automatic reallocation will no longer occur.
- I will be receiving an endorsement to my annuity contract describing the terms and conditions associated with my election.

The annuity's prospectus and underlying investment's prospectus contain more complete information, including investment objectives, risks, charges, expenses, limitations and restrictions. You may obtain a copy of the prospectuses and any applicable supplements at our web-site, riversource.com, or by calling 1.800.333.3437. Read the prospectuses and any applicable supplements and consider the information carefully before selecting one of the funds above. For further details regarding your annuity contract, your rider or the investment options, please consult with your financial professional or call 1.800.333.3437.

Contract Owner Name

Contract Owner's Signature

X

Date (MMDDYYYY)

Joint Owner Name

Joint Owner's Signature

X

Date (MMDDYYYY)

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