

Service address:

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Portfolio Stabilizer Fund Election Form

RiverSource Contract Number

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):

Part 1 Investment Options for contracts purchased on or after 11/30/2009

Investment total must equal 100%

Portfolio Stabilizer funds - Domestic series

VP - U.S. Flexible Conservative Growth Fund _____ .0%

VP - U.S. Flexible Moderate Growth Fund _____ .0%

VP - U.S. Flexible Growth Fund** _____ .0%

Portfolio Stabilizer funds - Global series

VP - Managed Volatility Conservative Fund _____ .0%

VP - Managed Volatility Conservative Growth Fund _____ .0%

VP - Managed Volatility Moderate Growth Fund _____ .0%

VP - Managed Volatility Growth Fund** _____ .0%

Portfolio Stabilizer funds - Managed Risk series

VP - Managed Risk Fund** _____ .0%

VP - Managed Risk U.S. Fund** _____ .0%

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

Part 2 Investment Options for contracts purchased before 11/30/2009

Select Only One:

VP - Managed Volatility Conservative Fund (Class 2) _____ .0%

VP - Managed Volatility Conservative Growth Fund (Class 2) _____ .0%

VP - Managed Volatility Moderate Growth Fund (Class 2) _____ .0%

VP - Managed Volatility Growth Fund (Class 2) _____ .0%

Only RiverSource Life Insurance Co. of New York is authorized to sell insurance and annuities in New York

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Part 3 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.
- 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.
- 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.
- The withdrawal benefit rider, the accumulation benefit rider and the Portfolio Stabilizer funds all offer different types of protection from poor market performance. The withdrawal benefit rider offers guaranteed income over time regardless of market performance. The accumulation benefit rider guarantees principal and a portion of earnings at the end of a waiting period. The Portfolio Stabilizer funds use investing strategies that are designed to help provide protection in volatile markets. I should consider the guarantees provided by my rider and the protection provided by the Portfolio Stabilizer funds when choosing one or more of these funds as my investment option.
- My annuity contract value must remain invested in the Portfolio Stabilizer funds as long as my rider is in effect. As a result, if I no longer want to invest in the Portfolio Stabilizer fund(s), I must terminate my annuity by withdrawing all of my money. Surrender charges and tax penalties may apply. Therefore, I should only transfer to the Portfolio Stabilizer fund(s) if I intend to remain invested in the Portfolio Stabilizer funds for the period of time my rider is in effect.
- I will be mailed an endorsement to my annuity contract describing the terms and conditions associated with my election.
- Changes to the available investment options under my rider are subject to the prior approval of the New York Department of Financial Services.

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 1.800.504.0469.

Contract Owner Name

Contract Owner's Signature

Date (MMDDYYYY)

X

Joint Owner Name

Joint Owner's Signature

Date (MMDDYYYY)

X