SecureSource 4 Plus NY®
guaranteed lifetime withdrawal benefit

RiverSource Annuities®

SecureSource 4 Plus NY

Enjoy a lifetime of protected retirement income

Available with a *RiverSource®* variable annuity and issued by RiverSource Life Insurance Co. of New York

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Retirement is not an end point, but a **turning point**

During your working years, you depended on a paycheck to cover your essential life expenses. With retirement comes greater freedom and new priorities — along with the need to create your own reliable and secure source of income. In essence, you'll need to recreate your own "paycheck" from your investments.

Your retirement could last 20, 30 or more years. How can you create an income that will cover your needs?

Consider the stages of your retirement investing:

Grow
Before you begin taking income

Your goals:
- Invest money for retirement
- Grow your investments and avoid some of the volatile ups and downs of the market

Live
In retirement (20 – 30 years)

Your goals:
- Recreate a "paycheck" from your investments that will last the rest of your life
- Protect your investments and create opportunities to grow your income

Share
Leaving a legacy

Your goals:
- Protect your money for your heirs
- Leave behind as much as possible to the people and causes that matter most

There is an investment solution designed to help you achieve these goals. It may also provide for a more confident retirement.

The guarantees offered by *RiverSource* annuities are backed by the strength and soundness of RiverSource Life Insurance Co. of New York and are subject to its claims-paying ability. These guarantees do not apply to the investments in the annuity, which will vary with market conditions.

Variable Annuities:

Are not FDIC insured	May lose value	Are not bank guaranteed	Are not insured by any federal government agency

The solution begins with a *RiverSource* variable annuity.

A variable annuity is a long-term investment that can help you grow your money, take income in retirement and pass on your wealth. The annuity owner invests in underlying funds that generally consist of stocks or bonds or a combination of the two. As with other investments, there is potential to lose money based on the performance of the underlying funds. Unlike other investments, variable annuities are issued by insurance companies. They provide a guaranteed death benefit for your beneficiaries, as well as optional guaranteed benefits with growth opportunities and protection features for an additional fee.

Variable annuities generally offer tax-deferred growth. This means you do not pay taxes until you take withdrawals. If your annuity is in a retirement plan that already offers tax deferral (such as an IRA), the annuity does not provide any additional tax deferral. But you can benefit from all the other features that the annuity has to offer. Because of their tax-deferred status, withdrawals made prior to age 59½ may incur an IRS early withdrawal penalty.

With a variable annuity, you will pay a Mortality and Expense (M&E) fee, which helps cover the guarantees the annuity provides. Variable annuity investors also pay underlying fund expenses, and in some cases, an annual contract charge. A surrender charge may apply to withdrawals during the surrender charge period.

Introducing the *SecureSource 4 Plus NY*® benefit

This benefit provides income protection and growth opportunities along with the security of knowing your income is guaranteed to last a lifetime. Even if your investment goes all the way to zero, you are guaranteed to get an income stream for the rest of your life. The *SecureSource 4 Plus NY* benefit is an optional feature that can be added to your RiverSource variable annuity[1] for an additional fee of 1.45%. You can select the single life benefit, which covers you, or the joint life benefit, which covers you and your spouse. The fee can increase but will never exceed 2.75% and is charged annually on the greater of the contract anniversary value or the Benefit Base. The covered person's minimum age to add this benefit to your annuity is 58 (for the joint life benefit, both spouses need to be at least age 58).

Why add the *SecureSource 4 Plus NY* benefit to your *RiverSource* annuity?

- ☐ You are accumulating for retirement and want the opportunity to grow your money in the market while seeking a smoother investment journey.
- ☐ You want to supplement Social Security and any pension benefits with guaranteed lifetime income.
- ☐ You want to maximize what beneficiaries receive from your annuity regardless of what happens in the markets.

[1]Not available with a *RAVA 5 Access*® variable annuity.

Grow your guaranteed income

Grow your future income in good markets *and* bad markets.

While you are investing for your retirement, your goal is to grow your money as much as possible — no matter what happens in the markets — so you can count on a secure income in retirement. To help you, the *SecureSource 4 Plus NY* benefit provides opportunities for income growth with two important features that work together: **locking in investment gains** and receiving **Annual Credits**. You will benefit from whichever one of these features results in the greatest increase to your **Benefit Base — the value used to determine the amount of your lifetime income payments.**

Each year your Benefit Base can increase by the greater of:

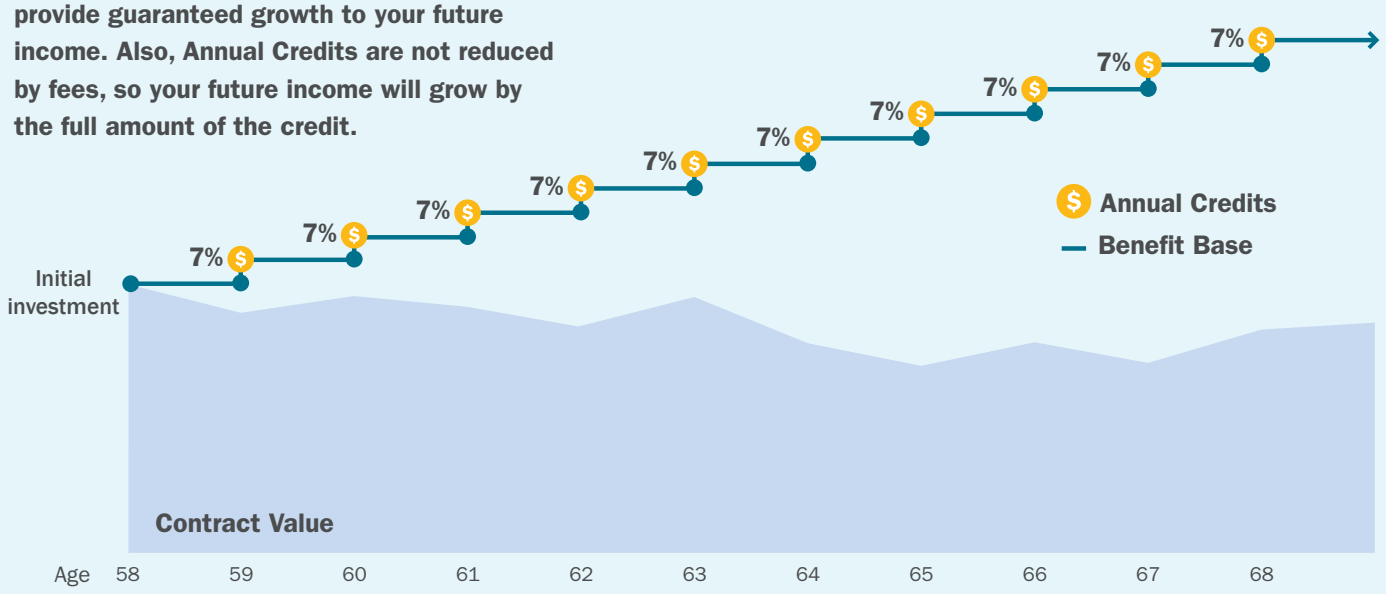
Locked-in Investment Gains (eligible for life)
The amount your contract value increases above the Benefit Base on your contract anniversary.*

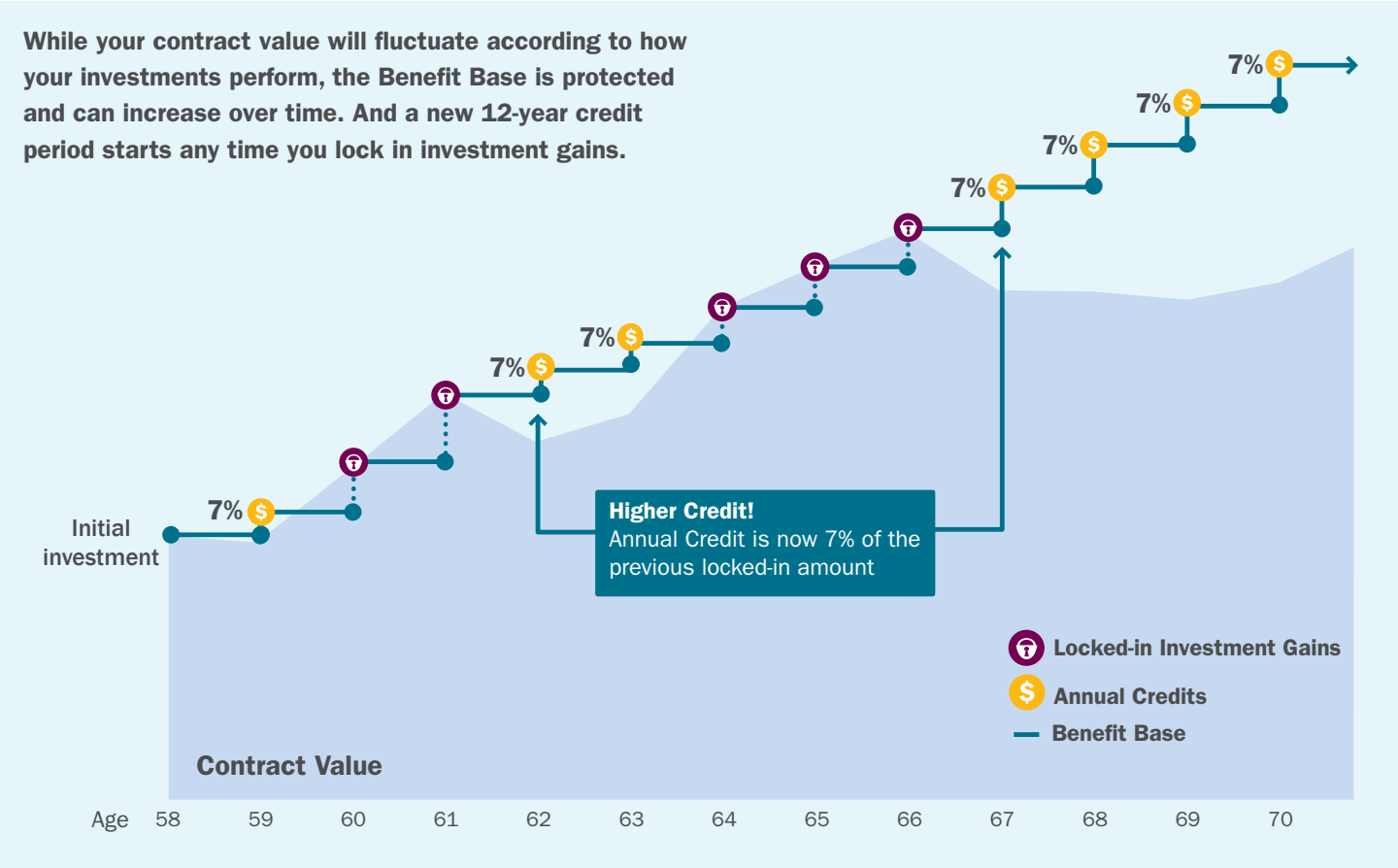
* Fees are deducted from the contract value before any gains are locked-in to the Benefit Base.

OR

Annual Credits (when eligible through age 95)
7% credit is calculated on your principal and any locked-in gains. Annual Credits are available for a minimum of 12 years in any year you do not take a withdrawal. Additionally, any time you lock in investment gains, you will start a new 12-year credit period.

In a down market, Annual Credits can provide guaranteed growth to your future income. Also, Annual Credits are not reduced by fees, so your future income will grow by the full amount of the credit.





These graphs are for illustrative purposes only. They neither represent the actual performance of any investment option nor guarantee that investment goals will be met. The graphs assume no withdrawals are taken and do not include fees and expenses.

An additional income growth opportunity with the Base Doubler.

The Base Doubler feature guarantees that your future Benefit Base will be at least double the amount you invested the first year.

The Base Doubler is a one-time benefit on the contract anniversary after the following criteria are met:

- You have not taken any withdrawals (including Required Minimum Distributions).
- You are age 70 or older **and** you have accumulated for at least 12 years (for the joint life benefit, the age of the younger spouse is used).
- Your Benefit Base (including any Annual Credits and locked-in gains) is not already higher.

For example, if you invested $100,000 in the first year and did not take any withdrawals, the Base Doubler feature guarantees that your Benefit Base will be no less than $200,000 once you are eligible.

"Grow" – key points:

Contract Value

- The dollar value of your annuity at any given time.
- Will increase or decrease according to how your investment performs.
- The lump-sum amount you can withdraw (minus any applicable charges).

Benefit Base

- A separate value that is used to determine your guaranteed income.
- Can increase by Locked-in Investment Gains, Annual Credits or the Base Doubler.
- Cannot be withdrawn as a lump sum, used as a death benefit or annuitized.

Live the retirement you envisioned

A lifetime of income for the retirement of your dreams.

When you transition to retirement, you will need to create your own "paycheck" from your investments. While the *SecureSource 4 Plus NY* benefit does not provide a paycheck in the traditional sense, it provides you with **guaranteed income for the rest of your life,** plus opportunities to increase your income in rising markets.

Lifetime Payment

The amount of guaranteed income you will receive each year is a percentage of your Benefit Base. The percentage you will receive is initially determined by how old you are when you take your first withdrawal and can increase as you age. For the joint life benefit, the age of the younger spouse is used.

Your lifetime payment is predictable and can help you meet your essential expenses (such as mortgage payments, groceries and gasoline) throughout your retirement.

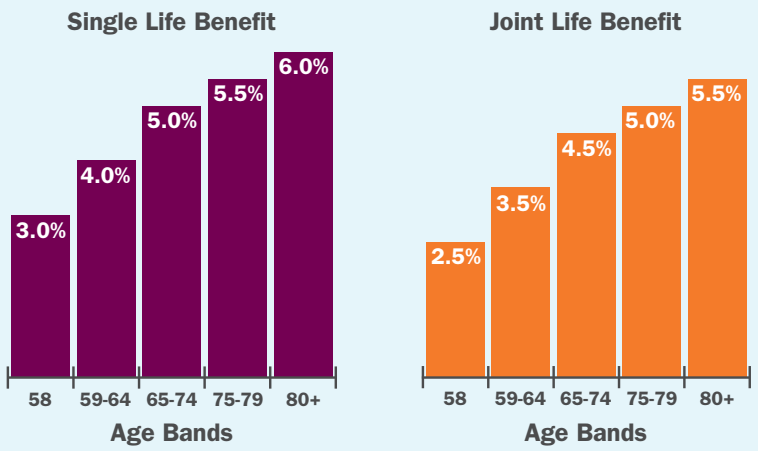
Maximize your guaranteed income

Just as with your Social Security benefit, if you hold off taking income from your annuity until certain ages, you can receive a higher initial income percentage from the *SecureSource 4 Plus NY* benefit. This allows you the flexibility to choose the timing and percentage of income that best meets your needs. With the *SecureSource 4 Plus NY* benefit, the percentage of income you are guaranteed will be higher if you take your first withdrawal after you reach one of the following ages (referred to as "Age Bands"): **59, 65, 75 and 80.**

Additionally, after you begin taking income, if your investment performs well and your Benefit Base locks in gains after you have crossed a new age band, your Lifetime Payment Percentage will increase.

The lifetime payment percentage will determine the amount of your income each year. It may even increase as you age.

SecureSource 4 Plus NY



Example: Julie has the single life benefit and starts taking income at age 65 when her Benefit Base is $200,000. The amount of income available that year will be **$10,000 (5% x $200,000).**

This hypothetical example does not take into account the effect of taxes.

Putting income in perspective

What withdrawal rate could you maintain if you did not have the *SecureSource 4 Plus NY* benefit?

How much you withdraw from your retirement portfolio can drastically affect how long your income will last. Withdrawing too much can deplete your portfolio faster than you may think. Many people assume that if they earn a certain rate of return on their investments — say 8% — they will be able to withdraw that same 8% from their portfolio each year. While consistent withdrawal rates can be supported during times of rising markets, market volatility and inflation can make them difficult to sustain.

Probability of Meeting Income Needs

The chart below shows various withdrawal rates and the probability of your money lasting over a 30-year retirement. As you can see, regardless of the withdrawal rate, there is some risk of running out of money if you do not have the *SecureSource 4 Plus NY* benefit.

Withdrawal rate	Probability of your money lasting 30 years
4%	94%
5%	78%
6%	56%
7%	31%
8%	13%
9%	3%

Even with a modest 4% withdrawal rate, there is a chance you could run out of money.

This analysis was created using probability modeling to determine the likelihood that inflation-adjusted withdrawals can be sustained over 30 years. Probability modeling uses statistical samples of values for inflation and investment growth rates to run many different trials. The historical returns were from 1950 through 2014 for the hypothetical portfolio. The hypothetical portfolio is assumed to have a moderate allocation as follows: 10% cash, 40% bonds and 50% equities. The indices used were: Cash: U.S. 30-Day Treasury Bill; Bonds: 1950 - 1967 50% SBBI U.S. Intermediate-Term Government Total Return Index (source: Ibbotson Associates) and 50% U.S. Investment Grade Corporate (source: Ibbotson Associates), (then revert to market value weighting for each 1968 – 1975), 1976 – 2014 Barclay's Capital U.S. Aggregate Bond Index; Equity: 1950 – June 2001 Center for Research in Security Prices (CRSP) NYSE/Amex/NASDAQ (Deciles 1-10) Total Return, July 2001 – 2014 CRSP US Total Market; Inflation: U.S. Department of Labor - U.S. Consumer Price Index - Not Seasonally Adjusted. Indices are unmanaged and do not incur management fees or other expenses. You cannot invest directly in an index. Past performance is no guarantee of future results. There is no guarantee that investment objectives will be satisfied or that return expectations will be met. The data assumes reinvestment of dividends and does not account for taxes. While there is no guarantee your annuity with a guaranteed lifetime withdrawal benefit will keep up with inflation, this feature may provide a better chance of addressing this key challenge.

Your income from the *SecureSource 4 Plus NY* benefit is guaranteed to last a lifetime.

A lifetime of income for the retirement of your dreams.

Understanding the powerful features of *SecureSource 4 Plus NY.*

Your income

Your income is based on your Lifetime Payment Percentage (for example, age 65 is 5% for the single life benefit).

This amount will never go down, and you are guaranteed to receive at least this much each year for the rest of your life.

Opportunities to increase your income

Even after you have started taking income, there are several ways you can increase your income:

- Locking in contract anniversary gains
- Locking in contract anniversary gains after crossing an age band
- Receiving Annual credits in years you do not take a withdrawal

These are permanent increases to your income.

"Live" — key points:

- You are guaranteed a lifetime of income to help you meet your essential expenses in retirement.
- Your income has an opportunity to increase in rising markets.

How you can protect your lifetime income.

When you are determining how much and when to take income, consider these factors:

Determining when to start taking withdrawals is an important decision.

Once you take your first withdrawal, your Minimum Lifetime Payment Percentage will be determined. Additionally, Annual Credits are not available in any year you take a withdrawal. However, you have flexibility to stop and start withdrawals as you wish. And if you are still within your 12-year credit period, you will be eligible for Annual Credits in any year you do not take a withdrawal. For example, if you take a withdrawal in year 5 of your 12-year credit period and then stop, you would still be eligible for Annual Credits in years 6 through 12. The Base Doubler feature is another consideration. Taking a withdrawal before the later of 12 years or the contract anniversary after age 70 will nullify that feature.

There is a maximum amount available for withdrawal.

If you withdraw more than the maximum available, this is considered an "excess withdrawal," which will decrease your guaranteed values by the same proportion that it reduces your contract value. However, if you need to take a Required Minimum Distribution from a tax-qualified annuity that exceeds the maximum amount, it will not be considered an excess withdrawal.

Share a legacy with loved ones

Smart retirement planning doesn't end when you retire.

Of course, you also care very much about protecting your loved ones. The *SecureSource 4 Plus NY* benefit can help — by maintaining an income stream for those you'll leave behind.

Protection for your spouse. If you purchase the joint life benefit and your surviving spouse continues the annuity, he or she will also receive guaranteed income for life.

Protection for your beneficiaries. The *SecureSource 4 Plus NY* benefit offers a Principal Back Guarantee for your beneficiaries. The Principal Back Guarantee starts as your principal and includes any locked-in gains. Any withdrawals you take reduce this amount. As an alternative to any death benefit you have on your *RiverSource* annuity, your beneficiaries can elect to receive the Principal Back Guarantee through a level income stream.

Example: John passes away at age 75 after years of taking withdrawals. At the time of his passing, the annuity death benefit was $25,000, the Principal Back Guarantee was $50,000 and John was eligible to take $5,000 in annual income.

His beneficiaries can choose to either take the $25,000 as a lump sum or take the $50,000 through payments of $5,000 per year for 10 years.

This hypothetical example neither represents the actual performance of any investment option nor guarantees that investment goals will be met.

"Share" — key points

- With the joint life benefit, your surviving spouse will continue to receive guaranteed income.
- Your remaining principal and locked-in gains are protected for your beneficiaries.
- The Principal Back Guarantee is available through withdrawals over time.

Take control of your financial future

Economic instability and uncertainty in the markets have become the norm. As you plan for retirement, no single solution can address the endless possibilities of the markets.

The investing world offers a wide variety of asset classes with different risks and return potential. Consider the following chart that shows returns on asset classes over time. From year to year, there's no telling which asset classes will be the best performers. Diversification has shown the ability to reduce this risk.

2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Real Estate 42.4%	Int'l Equity 11.2%	Fixed Income 5.2%	Real Estate 38.3%	Small Cap 26.9%	Fixed Income 7.8%	Real Estate 28.7%	Small Cap 38.8%	Real Estate 15.9%	Large Cap 1.4%
Int'l Equity 26.3%	Fixed Income 7.0%	Small Cap -33.8%	Int'l Equity 31.8%	Real Estate 20.4%	Large Cap 2.1%	Int'l Equity 17.3%	Large Cap 32.4%	Large Cap 13.7%	Fixed Income 0.5%
Small Cap 18.4%	Large Cap 5.5%	Large Cap -37.0%	Small Cap 27.2%	Large Cap 15.1%	Small Cap -4.2%	Small Cap 16.4%	Int'l Equity 22.8%	Fixed Income 5.9%	Real Estate 0.1%
Large Cap 15.8%	Small Cap -1.6%	Int'l Equity -43.4%	Large Cap 26.5%	Int'l Equity 7.8%	Real Estate -5.8%	Large Cap 16.0%	Real Estate 4.4%	Small Cap 4.9%	Int'l Equity -0.8%
Fixed Income 4.3%	Real Estate -7.0%	Real Estate -47.7%	Fixed Income 5.9%	Fixed Income 6.5%	Int'l Equity -12.1%	Fixed Income 4.2%	Fixed Income -2.0%	Int'l Equity -4.9%	Small Cap -4.4%

Performance in this chart assumes reinvestment of all income and does not reflect sales charges, fees or expenses. This chart is for illustrative purposes only and representative only of unmanaged indexes that are unavailable for direct investment. **Past performance does not guarantee future results.** Diversification does not ensure a profit or protect against loss.

An index is unmanaged. You cannot invest directly in an index.

International Equity (MSCI EAFE Index) – the MSCI Europe, Australasia, Far East (EAFE) Index is a capitalization-weighted index that tracks the total return of common stocks in 21 developed-market countries within Europe, Australasia and the Far East.

Emerging Markets (MSCI EM Index) – the MSCI Emerging Markets Index (EM) is a free-float-adjusted market capitalization index that is designed to measure equity market performance in the global emerging markets. The MSCI Emerging Markets index consists of 23 emerging market country indices in Central and South America, Europe, Middle East, Africa and Asia.

Small Cap (Russell 2000® Index) – the Russell 2000® Index measures the performance of the 2,000 smallest companies in the Russell 3000® Index, which represents approximately 9% of the total market capitalization of the Russell 3000® Index.

Large Cap (S&P 500® Index) – the Standard & Poor's 500® Index tracks the performance of 500 widely held, large-capitalization U.S. stocks. Standard & Poor's and S&P are registered trademarks of Standard & Poor's Financial Services, LLC, a part of McGraw Hill Financial, Inc.

Fixed Income (Bloomberg Barclays U.S. Aggregate Bond Index) – includes securities which are investment grade and denominated in U.S. dollars. The index includes securities issued by the U.S. government, corporate bonds, and mortgage-and asset-backed securities.

Real Estate (FTSE EPRA/NAREIT Developed Index) – is designed to represent general trends in eligible real estate equities worldwide. Relevant real estate activities are defined as the ownership, disposure and development of income-producing real estate. FTSE® is a trade mark of the London Stock Exchange Group companies and is used by FTSE International Limited ("FTSE") under license. NAREIT® is a trade mark of National Association of Real Estate Investment Trusts® .

Portfolio Stabilizer funds

Portfolio Stabilizer funds - a suite of dynamically managed asset allocation portfolios that respond to changes in the market. Composed of underlying funds and a variety of other financial assets, the funds use a **disciplined** and **dynamic** investment strategy. The goal is to manage the impact of equity (stock) market volatility on your annuity investment so you don't have to.

Investing with choice

You can choose from any combination of seven funds that enable you to seek investment goals across multiple areas – including asset class, region and volatility management. The funds are divided into two series:

- **The Portfolio Stabilizer – Global series** includes four asset allocation fund options that invest primarily in global stocks and fixed income investments.
- **The Portfolio Stabilizer – Domestic series** includes three asset allocation fund options that invest primarily in large cap U.S. stocks and fixed income investments.

Blended benchmark allocations for the Portfolio Stabilizer funds

Each fund has a blended benchmark which is comprised of multiple indexes. The benchmarks help provide context for how the funds differ. The pie charts below show the blended benchmarks for each fund. The actual equity and fixed income exposures for each fund will vary – as often as daily – to manage volatility.

Portfolio Stabilizer Global series uses the following indexes:

- Fixed Income is represented by the Bloomberg Barclays U.S. Aggregate Bond Index, which includes investment grade securities issued by the U.S. Government, corporate bonds, and mortgage-and asset-backed securities.
- U.S. Equity is represented by the Russell 3000 Index, a broad and well-diversified index which measures the performance of the 3,000 largest publicly held companies incorporated in the U.S., based on market capitalization.
- International Equity is represented by the MSCI EAFE Index, a capitalization-weighted index that tracks the total return of common stocks in 21 developed market countries.

Portfolio Stabilizer Domestic series uses the following indexes:

- Fixed Income is represented by the Bloomberg Barclays U.S. Aggregate Bond Index.
- U.S. Equity is represented by the S&P 500 Index, which tracks the performance of 500 widely held, large capitalization U.S. stocks.

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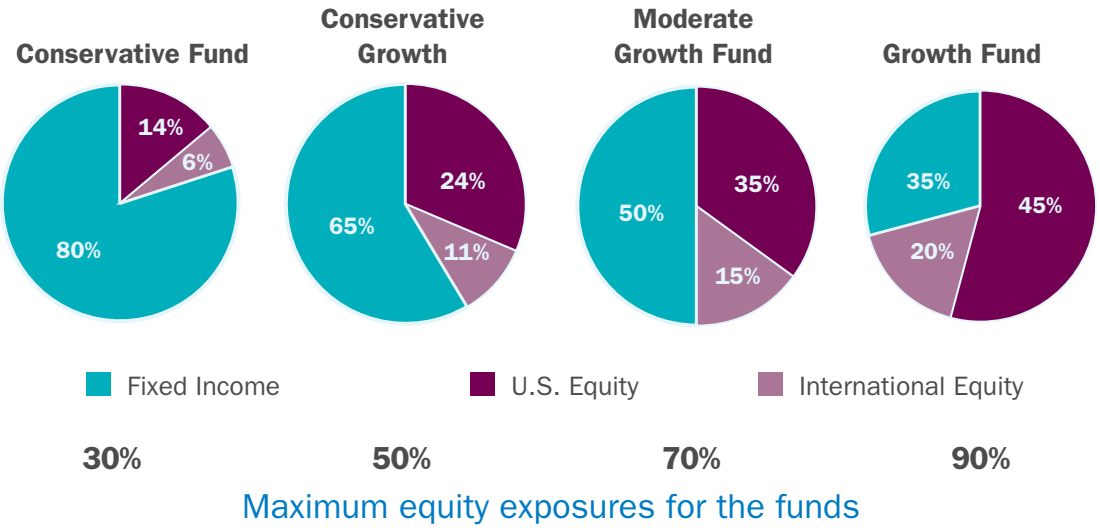
Investing globally

Investing abroad, can offer you growth opportunities not available when only investing domestically. You can improve diversification across asset classes and potentially reduce overall portfolio risk. The Portfolio Stabilizer Global series of funds provide you with an opportunity to invest in a diversified asset allocation portfolio made up of U.S. and International stocks and fixed income investments.

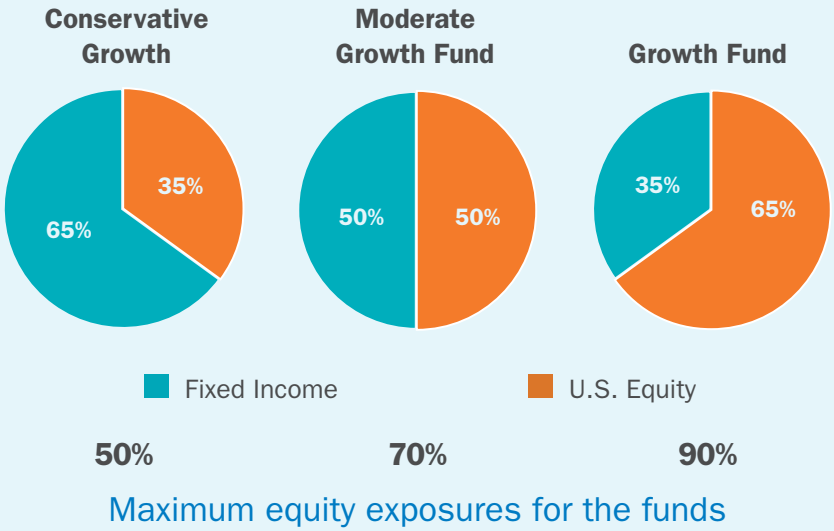
Global Series



Investing domestically

When investing domestically, you're investing in a flexible, liquid market made up of familiar companies from the U.S. These funds can be less affected by market or economic instability occurring outside the U.S. and may also be shielded from fluctuations in global currencies. The Portfolio Stabilizer Domestic series of funds provide you with an opportunity to invest in asset allocation portfolios made up of large cap U.S. stocks and fixed income investments.

Domestic Series



A financially secure retirement doesn't just happen

To live the life you envision in retirement, you need a plan.

Two key elements can help you create guaranteed income in retirement:

1 ***RiverSource* variable annuities**
Offer you the growth potential of the market, the benefits of tax deferral and a guaranteed death benefit for your beneficiaries

+

2 ***SecureSource 4 NY* benefit**
An optional benefit providing a lifetime income guarantee, backed by a strong and stable company with an impeccable history of honoring our guarantees

RiverSource Life Insurance Co. of New York:
The strength and soundness to support your dreams

When you purchase an annuity, you're seeking more than retirement benefits and protection. You want to be sure your money will be wisely managed for you today. And that the benefits you're promised will be there when you need them tomorrow. RiverSource Life Insurance Co. of New York's consistent, high ratings by independent rating companies can give you the added confidence that comes from knowing you're working with a strong, stable and reliable company.

Rating agencies	RiverSource Life insurer financial strength ratings		Last update
Moody's moodys.com	**Aa3 Excellent** (Fourth highest of 21 ratings)	Stable outlook	8/12/16
A.M. Best ambest.com	**A+ Superior** (Second highest of 15 ratings)	Stable outlook	10/1/15
Standard & Poor's standardandpoors.com	**AA- Very Strong** (Fourth highest of 21 ratings)	Stable outlook	10/29/15

These ratings apply to assets in the insurance company's general account and are subject to change. They do not apply to the management or performance of the subaccounts, which are not guaranteed and will fluctuate with market conditions.

Is the *SecureSource 4 Plus NY* benefit right for me?

Many investors today are choosing to incorporate guaranteed sources of income into their retirement plans to help them meet essential expenses such as mortgage payments, food and healthcare costs. The *SecureSource 4 Plus NY* benefit is a solution to help meet these needs — it provides you with a lifetime of guaranteed income. It will also protect your income from down markets, and it can even provide guaranteed growth to your income. If these are important features to you, then you may want to consider a *RiverSource* variable annuity with the *SecureSource 4 Plus NY* benefit. For investors who choose this solution, a common strategy is to invest at least enough to ensure you can cover your essential expenses. If you think you need more income from your annuity than the maximum available each year, then the *SecureSource 4 Plus NY* benefit will not be a good fit for you. Keep in mind, the only time you can cancel the *SecureSource 4 Plus NY* benefit is if there is an increase of more than 0.25 percentage points to your current fee.

To take full advantage of the guarantees and protection offered by *SecureSource 4 Plus NY*, be sure to follow the benefit rules explained in this brochure and in the annuity product prospectus.

You should consider the investment objectives, risks, charges and expenses of the variable annuity and its underlying investment options carefully before investing. For free copies of the prospectuses for the variable annuity and underlying investments, which contain this and other information, call 1 (800) 333-3437. Read the prospectuses carefully before you invest.

RiverSource RAVA 5 contract numbers are *RAVA 5 Advantage*: ICC12 411380-NY2 and RAVA 5 Select: ICC12 411381-NY2 and state variations. *SecureSource 4 NY* rider numbers: 111339-SGNY, 111339-JTNY.

We may limit additional purchase payments for contracts with the *SecureSource 4 NY* benefit.

The Portfolio Stabilizer funds are investment options within variable annuity products offered by RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York (collectively, RiverSource Life). The funds are managed by Columbia Management Investment Advisers, LLC (Columbia Management), an affiliate of RiverSource Life. Columbia Management, RiverSource Life and their affiliates may receive revenue related to assets allocated to these funds. Please read the product and fund prospectuses carefully before investing.

Surrender charge schedules: RAVA 5 Advantage (payment based): 7-year 7% 7% 7% 6% 5% 4% 2% 0%; 10-year 8% 8% 8% 7% 6% 5% 4% 3% 2% 1% 0%; RAVA 5 Select (contract based): 4-year 7% 6% 5% 4% 0%.

Investment risks

There is no guarantee that the Portfolio Stabilizer funds will achieve their investment objectives, and you could lose money. The funds may also be unsuccessful in managing volatility. By investing in a combination of underlying funds (among other investments), the funds have exposure to the risks associated with many areas of the market. The market value of securities may fall or fail to rise, or fluctuate, sometimes rapidly or unpredictably. Foreign and emerging markets investing generally presents increased risk potential relative to US investments. There are risks associated with fixed income investments, including interest rate risk and the risk that the counterparty to the instrument may not perform or be unable to perform its obligations, including making payments. Investments in high-yield (junk) securities could expose the funds to a greater risk of loss of principal and income than an investment in higher quality securities. The use of derivatives introduces risks which are potentially greater than the risks of investing directly in the instruments underlying the derivatives. These transactions also subject the funds to counterparty risk; the risk that derivatives used to protect against an opposite position may offset losses, but may also offset gains; the risk that the instruments may be difficult to value; and the risk that it may not be possible to liquidate the instruments at an advantageous time or price. Investment in exchange-traded funds (ETFs) subjects these funds to the risks associated with the ETF's holdings. Fund investors bear both their proportionate share of the funds' expenses and similar expenses incurred through ownership of ETFs, as well as other underlying funds. For additional risk information, please read the fund's prospectus.

RiverSource Annuities

riversource.com/annuities

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