

# SecureSource 4<sup>®</sup> and SecureSource 4 Plus<sup>®</sup>

RiverSource Life Insurance Company



A RiverSource<sup>®</sup> variable annuity with the SecureSource 4 or SecureSource 4 Plus benefit provides income protection and growth opportunities along with the security of knowing your income is guaranteed to last a lifetime. The SecureSource 4 and SecureSource 4 Plus benefits are optional features that can be added to your RAVA 5 Advantage variable annuity for an additional fee (the fee is charged annually on the greater of the contract anniversary value or the Benefit Base).

	SecureSource 4						SecureSource 4 Plus					
<b>Fees</b>												
Single life benefit (for just you)	1.25%						1.50%					
Joint life benefit (for you and your spouse)	1.35%						1.65%					
Fee can increase but will never exceed	2.25%						2.75%					
<b>Benefits overview</b>												
Annual Credit	6% (for 12 years in any year you do not take a withdrawal)						7% (for 12 years in any year you do not take a withdrawal)					
Base Doubler <sup>1</sup>	No						Yes					
Minimum Lifetime Payment Percentage <sup>2</sup>	Age bands	50-58	59-64	65-74	75-79	80+	Age bands	50-58	59-64	65-74	75-79	80+
	Single	3%	4%	5%	5.5%	6%	Single	3%	4%	5%	5.5%	6%
	Joint	2.75%	3.75%	4.75%	5.25%	5.75%	Joint	2.65%	3.65%	4.65%	5.15%	5.65%
Potential annual income bonus <sup>3</sup>	1%						1%					

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> To determine if you can withdraw an income bonus, we look at the difference between your contract value and another value called the Withdrawal Adjustment Base (WAB) — which is similar to your Benefit Base, except the WAB is adjusted by withdrawals. The things that could impact the difference are: fluctuations in your contract value due to investment performance, fees, the Base Doubler (with SecureSource 4 Plus) and receiving Annual Credits. On the day of your first withdrawal each contract year, if your contract value is not 20% or more below the Withdrawal Adjustment Base, you will receive an income bonus that year.

## The solution begins with a RAVA 5 Advantage 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.

Talk with your Ameriprise financial advisor today to learn more about how *RiverSource* annuities can help you reach your retirement goals. Or, call our Ameriprise Advisor Center at 1-800-257-8740 8 a.m. to 5 p.m. Central time Monday through Friday.

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

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%.

**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.**

*RAVA 5 Advantage* contract numbers are: ICC12 411380, 411380 and state variations.

*SecureSource 4* rider numbers: ICC15 111339-SG, ICC15 111339-JT, 111339-SG, 111339-JT and state variations. *SecureSource 4 Plus* rider numbers: ICC15 111340-SG, ICC15 111340-JT, 111340-SG, 111340-JT and state variations. Features may vary, have limitations or may not be available in some states.

We may limit additional purchase payments for contracts with the *SecureSource 4* and *SecureSource 4 Plus* benefits.



[riversource.com/annuities](http://riversource.com/annuities)

Variable Annuities:

Are not FDIC insured	May lose value	Are not bank guaranteed	Are not insured by any federal government agency
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This information is for a general audience and is not intended to address individual financial situations or needs. RiverSource Life Insurance Company does not provide investment advice.

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