

At-a-glance



RiverSource[®] RAVA 5 Access variable annuity



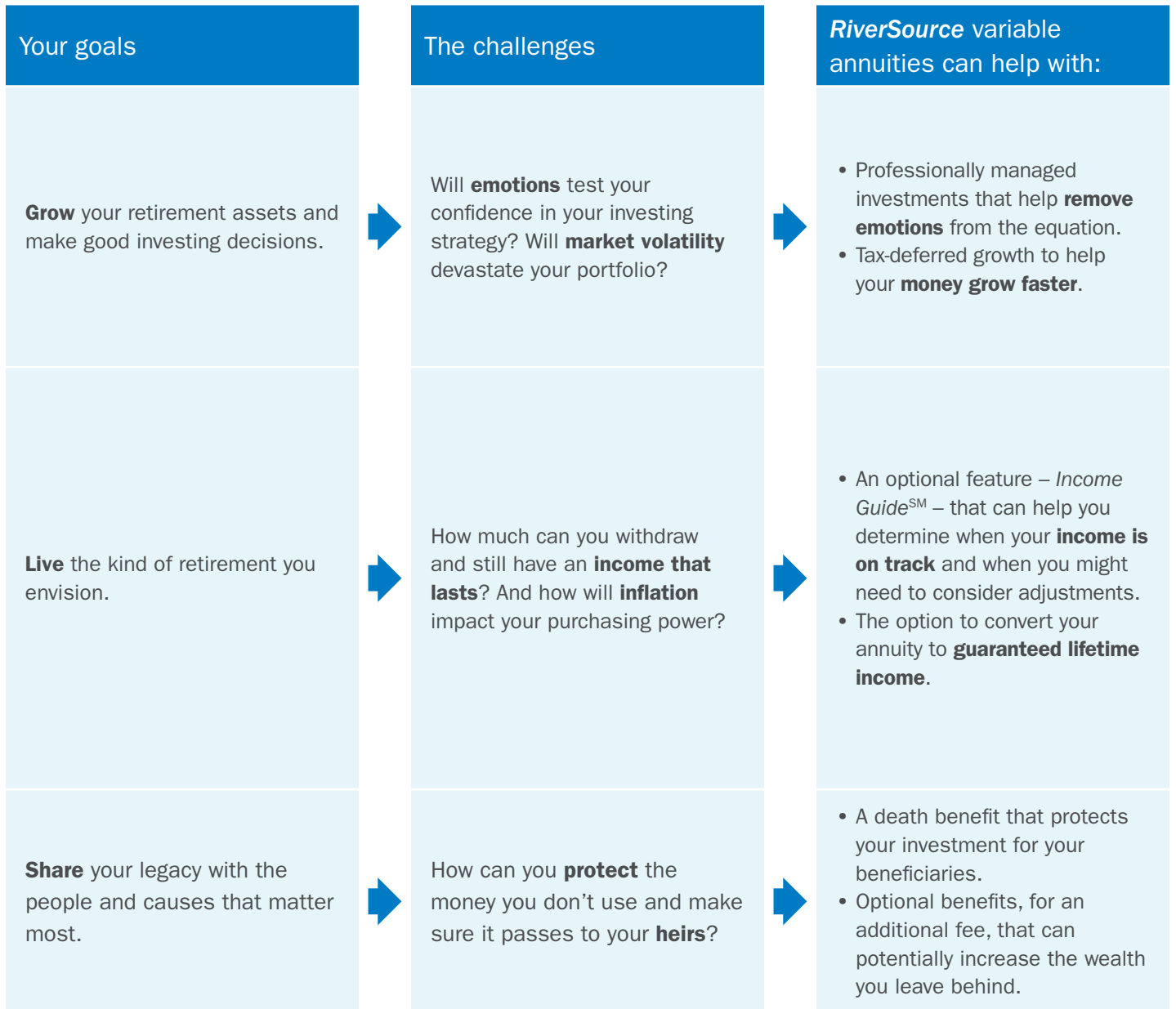
The Retirement Challenge

What are your goals and what challenges will you face?

Retirement is a new beginning, with many exciting possibilities, but also with many unanswered questions and potential challenges. At RiverSource, we understand that to live the life you envision, you need a solid financial plan to help put a confident retirement within reach.

Take charge of your retirement with a *RiverSource*[®] variable annuity.

Variable annuities can help you position yourself for a more confident retirement. They are long-term investment vehicles designed to help you through each stage of your investing life — as you **grow** your retirement investments, create a reliable stream of income to **live** more confidently in retirement, and prepare to **share** your legacy with the people and causes that mean the most to you.



Variable annuities also offer guarantees – such as lifetime income and minimum death benefits. Our *RiverSource* variable annuity guarantees are subject to the continued strength and claims-paying ability of RiverSource Life Insurance Company. These guarantees do not apply to the performance of the variable subaccounts, which varies with market conditions.

Investment options for a confident retirement

Within your *RiverSource* variable annuity, you have two investing paths:

If you did not elect the *Enhanced Legacy*® benefit, you can choose from over 90 funds encompassing a wide spectrum of fund families, investing types and strategies. You will have access to individual funds as well as asset allocation portfolios. Our individual funds offer everything from blue-chip domestic funds to international small-company funds to alternatives. Our asset allocation portfolios are broadly diversified across asset classes, market sectors and holdings, and have built-in asset allocation and risk management to help meet your investing goals. You also have access to fixed account options that offer the security of a guaranteed rate of return.

If you choose the *Enhanced Legacy*® benefit, you will be invested in the Portfolio Stabilizer funds. These funds seek to provide growth while reducing the impact of volatility in your portfolio.* Composed of underlying funds and a variety of other financial assets, the funds use a disciplined and dynamic investment strategy. The investment management expertise of Columbia Threadneedle Investments, combined with the research and insights of Mercer Investment Consulting, provide you with investment options that can help respond to changes in the market.



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*The Portfolio Stabilizer funds may experience more than their targeted level of volatility.

Columbia Threadneedle Investments is the global brand name of the Columbia and Threadneedle group of companies.

Product details

You can open your variable annuity with a minimum initial purchase payment of \$2,000 for qualified contracts and \$10,000 for nonqualified contracts. After that, you may make additional purchase payments of \$50 or more. Additional purchase payments will not be allowed after 5 years (except annual qualified plan contributions). If there is a group bill set up, the minimum is \$25 for any frequency. Maximum issue age is 90. Age limits apply to the age of the oldest owner. In cases of a non-natural owner (defined as an entity other than an individual; for example, a trust or a corporation), the age of the annuitant is used.

Fees and expenses

Mortality & Expense (M&E) through year 10	Mortality & Expense (M&E) years 11+
1.50%	0.95%

Subaccount management fees — vary by fund and do not apply to the Guarantee Period Accounts (GPAs) or the Special Dollar-Cost Averaging (SDCA) Fixed Account, where available.

Contract administrative charge — \$30 deducted from contract value on contract anniversary; waived on contract values of \$50,000 or more. We reserve the right to change the annual contract administrative charge after the first contract anniversary up to a maximum of \$50. We also reserve the right to charge up to \$20 after the first contract anniversary on contracts \$50,000 or greater.

Surrender charge schedule No surrender charges apply.

The RAVA 5 Access variable annuity offers optional benefits and features, some for an additional fee, that can help you customize your annuity to meet your specific needs.

Optional Death Benefits

- Return of Purchase Payments (ROPP)** • Fee: 0.35% added to M&E.
- Availability: Age 80 or older; included with your M&E fee if age 79 or younger.

- Maximum Anniversary Value (MAV)** • Fee: 0.25% added to M&E.
- Availability: Age 79 or younger

- Maximum Anniversary Value 5 (MAV5)** • Fee: 0.10% added to M&E.
- Availability: Age 75 or younger

- Enhanced Legacy® benefit (ELB)*** • Fee: Through age 85, the annual fee is 0.95% of the contract anniversary value or the guaranteed death benefit amount, whichever is higher. After age 85, the annual fee is 0.95% of the guaranteed death benefit amount. Maximum fees not to exceed 1.75%.
- Availability: Age 75 or younger; not available for joint ownership or with an optional living benefit and the Portfolio Stabilizer funds are required. We reserve the right to limit additional purchase payments for contracts with ELB.

- Benefit Protector®** • Fee: 0.25% of the contract anniversary value annually.
- Death Benefit (BP)** • Availability: Age 75 or younger; not able to be combined with ELB.

Optional feature - *Income Guide*SM program

To help make the most of your retirement income, consider an adaptive withdrawal strategy. With this strategy, you begin withdrawing income and make income adjustments - both up and down - as you age and as your investment values change. The *Income Guide* program is designed to help you prepare for and follow an adaptive withdrawal strategy.

- The *Income Guide* program provides you with an ongoing **Prudent Income Amount**, customized to your age and the value of your RAVA 5 annuity. Knowing this amount can help you plan your overall income strategy.
- Once you begin taking withdrawals, the *Income Guide* program provides a clear guide to the **projected sustainability** of your income.
- No additional fee.
- Availability: Enrollment can occur anytime between ages 50-85. The program ends at age 95.
- Not available for contracts with a living benefit rider, for Inherited IRAs or if you take annuity loans or Substantially Equal Periodic Payments (SEPPs).

*In California, the owner and annuitant must be the same when you initially invest in your annuity. The annuitant cannot be changed. If there is an owner change, only the standard death benefit will be payable at the owner's death and the ELB will be payable at the annuitant's death. 5

Your choice for value

Four reasons to consider a RAVA 5 Access[®] variable annuity

1

Our parent company, Ameriprise Financial, Inc., has been helping people achieve their financial goals **for more than 120 years** and **maintains strong balance sheet fundamentals**. We have a solid history of providing innovative products and services to help clients achieve a more confident retirement.

2

Available exclusively from RiverSource Life Insurance Company, the *Income Guide* program is designed to help you prepare for and follow an **adaptive withdrawal strategy**. The *Income Guide* program will provide you with **ongoing information** to help you plan your overall income strategy. And once you begin taking withdrawals, the *Income Guide* program provides a clear guide to the **projected sustainability** of your income.

3

We offer alternative funds that give you the **opportunity to gain exposure** to non-traditional and multi-strategy alternative asset classes within one fund. Like alternatives, we also offer diversified asset classes which are designed to **improve your risk profile** and can also reduce your long-term portfolio risk.

4

With **no surrender charges**, the RAVA 5 Access variable annuity provides you with maximum flexibility and access to your money.

RiverSource Life Insurance Company:

The strength and soundness to support your dreams

As a subsidiary of Ameriprise Financial, Inc., RiverSource Life Insurance Company is one of the top 10 variable annuity issuers in the industry.* We were one of the first insurance companies to develop and offer annuities. Over our history, we have established ourselves as a leader in providing financial solutions to help clients plan for and achieve their retirement goals. Our strong heritage and dependable track record are so important because 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 Company'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 moody's.com	Aa3 Excellent (Fourth highest of 21 ratings)	Stable outlook	2/10/17
A.M. Best ambest.com	A+ Superior (Second highest of 15 ratings)	Stable outlook	11/2/16
Standard & Poor's standardandpoors.com	AA- Very Strong (Fourth highest of 21 ratings)	Stable outlook	10/24/16

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. For the most current ratings, please see the individual rating agency websites.

*Source: LIMRA, 2016.

Variable annuities are insurance products that are complex long-term investment vehicles that are subject to market risk, including the potential loss of principal invested. Before you invest, be sure to ask your financial professional about the variable annuity's features, benefits, risks and fees, and whether the variable annuity is appropriate for you, based on your financial situation and objectives.

A variable annuity subaccount may have a name, portfolio manager, objectives, strategies and characteristics that are the same or substantially similar to those of a publicly traded retail mutual fund. Despite these similarities, the variable annuity subaccount is not the same as any publicly traded retail mutual fund. Each underlying fund that a subaccount invests has its own unique portfolio holdings, fees operating expenses and operating results. The results of each variable annuity fund may differ significantly from any publicly traded fund.

RiverSource cannot guarantee future financial results, and there is no assurance that an annuity or optional rider will keep up with inflation.

Surrenders are subject to income taxes and surrenders before age 59½ may incur an IRS 10% early withdrawal penalty.

The *Income Guide* program is not a guarantee of income nor is it intended to preserve your principal, and your contract may run out of money. The *Income Guide* program is not investment advice.

As part of the *Income Guide* program, we provide you with information regarding your annuity income, but we do not determine whether to make adjustments to your withdrawal amount or investment allocation. You need to decide what changes or adjustments may be right for you, or whether to seek assistance of a financial advisor in making any decisions, based on the information provided and your given needs and circumstances.

Portfolio Stabilizer and Portfolio Navigator

The Portfolio Stabilizer and Portfolio Navigator 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.

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.

You should consider the investment objectives, risks, charges and expenses of the variable annuity and its underlying investment options carefully before investing. For a free copy of the annuity's prospectus and underlying investment's prospectus, which contains this and other information about variable annuities, call 1-800-333-3437. Read the prospectuses carefully before you invest.

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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riversource.com/annuities

National current RAVA 5 contract and rider numbers: RAVA 5 Access ICC12 411382, 411382 and state variations. Death Benefit Endorsement 411268, ROPP 411277, MAV 411278, MAV5 411291, BP 411281, ELB ICC15 111687, 111687 and state variations.

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