



**At-a-glance**  
The benefits of a 403(b) plan

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*RiverSource<sup>®</sup> RAVA 5 Access<sup>®</sup>*  
**variable annuity**

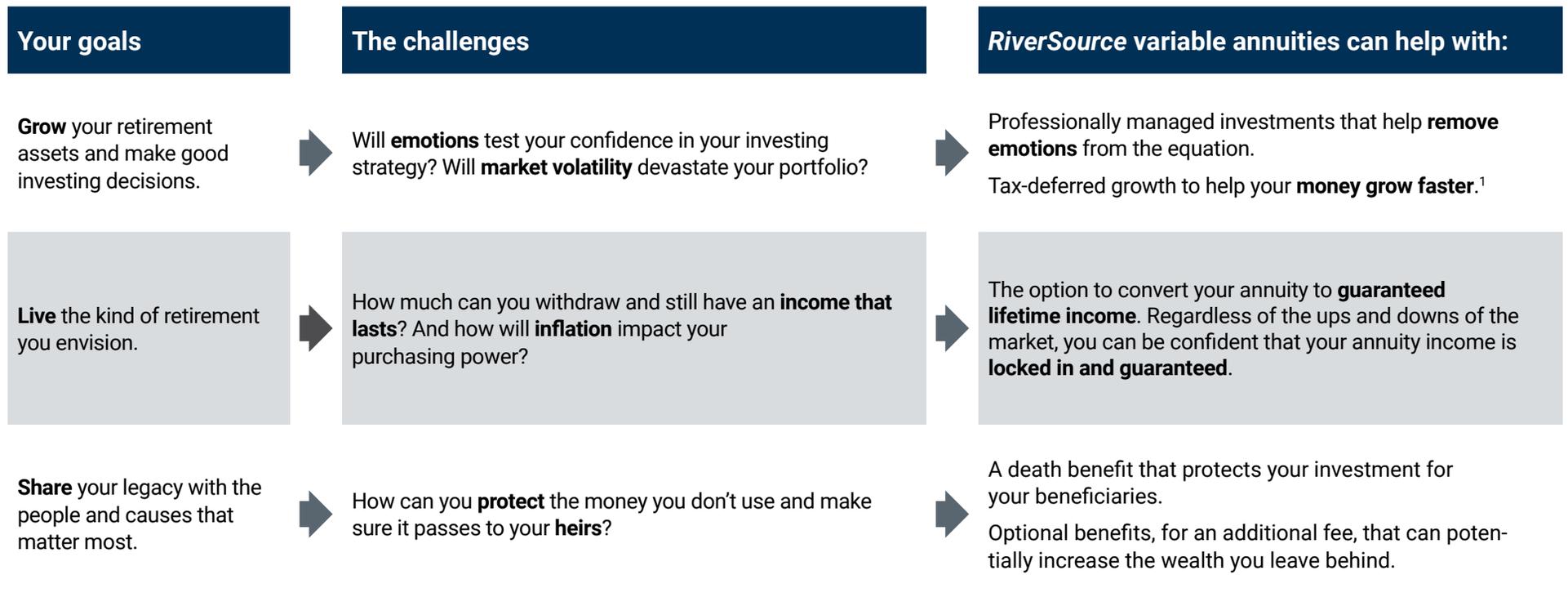
# The Retirement Challenge

## 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.

<sup>1</sup> When used in a tax-deferred plan, annuities do not provide any additional tax deferral.

### VARIABLE ANNUITIES

ARE NOT A DEPOSIT • ARE NOT FDIC INSURED • ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • ARE NOT BANK, CREDIT UNION OR SAVINGS & LOAN GUARANTEED • MAY LOSE VALUE

# Investment options for a confident retirement

If you did not elect the *Enhanced Legacy*® benefit, you can choose from more than 120 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.



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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. 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.

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## Fees and expenses

### Mortality & Expense (M&E)

0.95%

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

**Contract administrative charge** — \$50 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, but the charge will never exceed \$50. We also reserve the right to charge up to \$20 after the first contract anniversary on contracts \$50,000 or greater.

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**Surrender charge schedule** No surrender charges apply.

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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 81 or older; included with your M&E fee if age 80 or younger.

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

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

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- Enhanced Legacy*<sup>®</sup> benefit<sup>1</sup>**
- Fee: Through age 85, the annual fee is 1.00% of the contract anniversary value or the guaranteed death benefit amount, whichever is higher. After age 85, the annual fee is 1.00% of the guaranteed death benefit amount. Maximum fees not to exceed 1.75%.
  - Availability: Age 75 or younger; not available for joint ownership. We reserve the right to limit additional purchase payments.
  - Available fund options are the nine Portfolio Stabilizer funds and four Portfolio Navigator funds (Conservative, Moderately Conservative, Moderate, and Moderately Aggressive).

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- Benefit Protector*<sup>SM</sup> rider**
- Fee: 0.25% of the contract anniversary value annually.
  - Availability: Age 75 or younger; can be combined with MAV or MAV5; not able to be combined with the *Enhanced Legacy* benefit.
  - Beneficiaries are guaranteed to receive up to an additional 40% of any contract earnings (25% if age 70 or older at time of purchase).

<sup>1</sup>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.

# Your choice for value

## Four reasons to consider a *RAVA 5 Access* variable annuity.

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

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**2** 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.

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**3** If you need to use your annuity for income in retirement, you can convert its value into a stream of guaranteed income. This feature, only available in annuities, is a straightforward and simple way to create guaranteed income for the rest of your life, your spouse's life, or a specific time frame. You can be confident your income is guaranteed no matter what happens in the markets.

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**4** Our parent company, Ameriprise Financial, Inc., has been helping people achieve their financial goals **for 130 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.

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# The company you choose matters

When you choose RiverSource Life Insurance Company (RiverSource Life), you want to be confident we'll be here for you today—and tomorrow. RiverSource Life was founded 1957 and, as a subsidiary of Ameriprise Financial, Inc., we trace our roots to 1894. For decades, we've been honoring our commitments to help clients grow their assets, manage their income and protect what matters most.

To view our current ratings, visit [strengthandsoundness.com](https://www.strengthandsoundness.com).

The RAVA 5 Access variable annuity is available only for certain 403(b) plans and the inherited nonqualified stretch annuity.

There are certain IRS restrictions on your right to take income from your 403(b) contract. In general, you may take an income distribution from your 403(b) only if you are at least age 59½ or if one of the following events occurs: severance of employment from the employer offering the 403(b) plan, death or disability. Limited funds are available on occurrence of financial hardship. Withdrawals made before age 59½ may be subject to a tax penalty. Not all of these options may be available to you -- check with your 403(b) plan administrator for further information.

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.

#### **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 asset allocation 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.**

National current RAVA 5 contract and rider numbers: RAVA 5 Access ICC12 411382, 411382 and state variations. New York current RAVA 5 Access contract number: 411382-NY2. ROPP 411277, MAV 411278, MAV5 411291, BP 411281, ELB ICC15 111687, 111687 and state variations.

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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