

RiverSource Life Insurance Company and
RiverSource Life Insurance Co. of New York

RAVA[®] variable annuities investment guide

The choice is yours

June 2025

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

Issued by RiverSource Life Insurance Company

140690 AG

(6/25)

Investment flexibility to meet your needs

RiverSource® variable annuities offer two key categories of investing options that can help put you in control so you can take charge of your financial future:



Individual Funds

A variety of fund families encompassing a wide spectrum of investment types and strategies:

- **Equity funds**
- **Fixed Income funds**
- **Sector and Alternative funds**



Asset Allocation Funds

A selection of “mixed-asset” funds designed to provide growth while using different strategies to address market risk and volatility:

- **Traditional**
- **Tactical**
- **Risk-Managed**

You will be able to construct a portfolio tailored to your needs and objectives from over 120 investment options managed by some of today's top fund managers. That includes everything from blue-chip domestic funds to international small-cap funds to fixed income funds. As your needs change, you can transfer between funds and even set up automatic rebalancing without incurring fees or triggering taxes.

In addition to a diverse investing portfolio, *RiverSource*® variable annuities provide a unique combination of benefits that offer tax advantages, income flexibility and protection.

Funds are listed in alphabetical order by fund manager, according to the corresponding asset class.



Asset Allocation Funds

Risk-Managed

Invesco V.I. Balanced-Risk Allocation	___%
Lazard Retirement Global Dynamic Multi-Asset	___%
Portfolio Stabilizer Domestic Series:	
VP U.S. Flexible Conservative Growth	___%
VP U.S. Flexible Moderate Growth	___%
VP U.S. Flexible Growth	___%

Portfolio Stabilizer Global Series:

VP Managed Volatility Conservative	___%
VP Managed Volatility Conservative Growth	___%
VP Managed Volatility Moderate Growth	___%
VP Managed Volatility Growth	___%

Portfolio Stabilizer Managed Risk Series:

VP Managed Risk	___%
VP Managed Risk U.S.	___%

Tactical

BlackRock Global Allocation V.I.	___%
Janus Henderson Balanced Portfolio	___%
Macquarie VIP Asset Strategy	___%
PIMCO VIT All Asset	___%

Traditional

Calvert VP SRI Balanced	___%
Columbia VP Balanced	___%
Franklin Income VIP	___%

Portfolio Navigator:

VP Conservative	___%
VP Moderately Conservative	___%
VP Moderate	___%
VP Moderately Aggressive	___%
VP Aggressive	___%



Individual Funds

Domestic Equity

Large Cap Growth

AB VPS Large Cap Growth	___%
CVT Nasdaq 100 Index	___%
Columbia VP Large Cap Growth	___%
Fidelity® VIP Contrafund®	___%
Fidelity® VIP Growth Opportunities	___%
Janus Henderson Forty Portfolio	___%
CTIVP® Principal Large Cap Growth	___%
Putnam VT Sustainable Leaders	___%
CTIVP® Westfield Select Large Cap Growth	___%

Large Cap Blend

BNY Mellon Sustainable U.S. Equity Portfolio	___%
Columbia VP Contrarian Core	___%
Columbia VP Disciplined Core	___%
Columbia VP Large Cap Index	___%
Columbia VP Select Large Cap Equity	___%
Fidelity® VIP Growth & Income	___%
LVIP J.P. Morgan U.S. Equity	___%
Neuberger Berman AMT Sustainable Equity	___%
VP Partners Core Equity	___%

Large Cap Value

AB VPS Relative Value	___%
LVIP American Century Value	___%
Columbia VP Dividend Opportunity	___%
Columbia VP Select Large Cap Value	___%
Invesco V.I. Comstock	___%
Putnam VT Large Cap Value	___%
CTIVP® T. Rowe Price Large Cap Value	___%
CTIVP® Wellington Large Cap Value	___%



Individual Funds

Mid Cap Growth

Columbia VP Acorn	___%
Columbia VP Select Mid Cap Growth	___%
Morgan Stanley VIF Discovery	___%
Putnam VT Sustainable Future	___%
CTIVP® Westfield Mid Cap Growth	___%

Mid Cap Blend

BlackRock Advantage SMID Cap V.I.	___%
Fidelity® VIP Mid Cap	___%

Mid Cap Value

LVIP American Century Mid Cap Value	___%
Columbia VP Select Mid Cap Value	___%
CTIVP® Victory Sycamore Established Value	___%

Small Cap Growth

Allspring VT Small Cap Growth	___%
VP Partners Small Cap Growth	___%

Small Cap Blend

CVT Russell 2000 Small Cap Index	___%
Goldman Sachs VIT Small Cap Equity Insights	___%
Invesco V.I. Main Street Small Cap	___%

Small Cap Value

Columbia VP Select Small Cap Value	___%
Columbia VP Small Cap Value	___%
Franklin Small Cap Value VIP	___%
VP Partners Small Cap Value	___%

International Equity

Developed Growth

LVIP American Century International	___%
Columbia VP Acorn International	___%
Fidelity® VIP International Capital Appreciation	___%
MFS® International Growth Portfolio	___%
VP Partners International Growth	___%

Developed Blend

CVT EAFE International Index	___%
Columbia VP Overseas Core	___%
Janus Henderson Overseas Portfolio	___%
Macquarie VIP International Core Equity	___%
MFS® Research International Portfolio	___%
VP Partners International Core Equity	___%

Developed Value

VP Partners International Value	___%
Putnam VT International Value	___%

Global

AB VPS Sustainable Global Thematic	___%
Franklin Mutual Global Discovery VIP	___%
Invesco V.I. Global Fund	___%

Emerging Markets

Columbia VP Emerging Markets	___%
Fidelity® VIP Emerging Markets	___%
Lazard Retirement Emerging Markets Equity	___%



Individual Funds

Fixed Income

Long/Intermediate-Term Bond

CTIVP® American Century Diversified Bond	___%
CTIVP® BlackRock Global Inflation-Protected Securities	___%
Columbia VP Corporate Bond	___%
Columbia VP Intermediate Bond	___%
Columbia VP Long Government/Credit Bond	___%
Columbia VP U.S. Government Mortgage	___%
Fidelity® VIP Investment Grade Bond	___%
Invesco V.I. Core Plus Bond	___%
Janus Henderson Flexible Bond Portfolio	___%
VP Partners Core Bond	___%
PIMCO VIT Total Return	___%
CTIVP® TCW Core Plus Bond	___%

Short-Term Bond

Columbia VP Limited Duration Credit	___%
Eaton Vance VT Floating-Rate Income	___%
Lord Abbett Series Short Duration Income	___%

High Yield Bond

Columbia VP High Yield Bond	___%
Columbia VP Income Opportunities	___%
Macquarie VIP Fund for Income	___%
Western Asset Variable Global High Yield Bond	___%

Multisector Bond

Columbia VP Strategic Income	___%
Fidelity® VIP Strategic Income	___%
Lord Abbett Series Bond-Debenture	___%

Global Bond

Columbia VP Emerging Markets Bond	___%
-----------------------------------	------

Sector / Alternative

Sector

ALPS/Alerian Energy Infrastructure	___%
CTIVP® CenterSquare Real Estate	___%
Columbia VP Commodity Strategy	___%
Columbia VP Seligman Global Technology	___%
Fidelity® VIP Energy	___%
Invesco V.I. Technology	___%
Janus Henderson Global Tech and Innovation Portfolio	___%
MFS® Global Real Estate Portfolio	___%
MFS® Utilities Series	___%
Putnam VT Global Health Care	___%
VanEck VIP Global Gold	___%

Alternative Strategies

DWS Alternative Asset Allocation VIP	___%
--------------------------------------	------

Cash

Columbia VP Government Money Market	___%
-------------------------------------	------

■ Asset Allocation	_____ %
■ Domestic Equities	_____ %
■ International Equities	_____ %
■ Fixed Income	_____ %
■ Sector/Alternative	_____ %
■ Cash	_____ %

Total: 100%

Fidelity and Contrafund are registered service marks of FMR LLC. Used with permission.

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.

Investment Risk

There is no guarantee that the asset allocation funds will achieve their investment objectives, and you could lose money. The funds have exposure to the risks associated with many areas of the market. In general, equity securities tend to have greater price volatility than debt securities. 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 due to political, regulatory, economic, social and other conditions or events occurring in the country, as well as fluctuations in currency and the risks associated with less developed custody and settlement practices. There are risks associated with fixed income investments, including credit risk, 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. In general bond prices rise when interest rates fall and vice versa. This effect is more pronounced for longer-term securities. 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 Portfolio Stabilizer funds may be unsuccessful in managing volatility. In addition, 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.

Columbia VP Government Money Market Fund

You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. Interest rate increases can cause the price of money market securities to decrease. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor or its affiliates have no legal obligation to provide financial support to the fund, and you should not expect that they or any person will provide financial support to the fund at any time. The net asset values of money market fund shares can fall, and in infrequent cases in the past have fallen, below \$1.00 per share, potentially causing shareholders who redeem their shares at such net asset values to lose money from their original investment.

See each fund's prospectus for specific risks associated with the fund.

Contract numbers: RAVA Apex ICC21 117101, 117101-NY, 117101 and state variations thereof. RAVA Vista ICC21 117102, 117102-NY, 117102 and state variations thereof. RAVA 5 Access ICC12 411382, 411382-NY, 411382 and state variations thereof.



riversource.com/annuities

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.

This information is for a general audience and is not intended to address individual financial situations or needs. RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York do not provide investment advice.

RiverSource Distributors, Inc. (Distributor), Member FINRA. Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota, and in New York only, by RiverSource Life Insurance Co. of New York, Albany, New York. Affiliated with Ameriprise Financial Services, LLC.