

RiverSource[®] Retirement Group Annuity
The benefits of a 403(b) plan

Is your retirement
plan taking you where
you want to go?

The benefits of a 403(b) plan

To live the retirement you envision, you need a plan. Fortunately, your employer helps you by making a 403(b) retirement plan available to you. As a plan participant, you can choose how to invest your contributions to help you reach your retirement goals.

Investing more for your future, lowering your tax bill today.

Your 403(b) retirement contributions are deducted from your income before taxes are applied. So, the more you contribute to your plan, the less tax you have to pay now.

Case in point: Cathy and Kristine

While they both invest the same amount for retirement each month, Cathy uses her 403(b) plan, leaving her with more take-home pay than Kristine.



	Cathy	Kristine
	Invests before taxes	Invests after taxes
Monthly income	\$4,000	\$4,000
403(b) plan contribution	\$250	\$0
Taxable income	\$3,750	\$4,000
Income tax*	-\$825	-\$880
After-tax income	\$2,925	\$3,120
After tax investment	\$0	\$250
Net take-home pay	\$2,925	\$2,870

*Assumes a 22% tax rate.

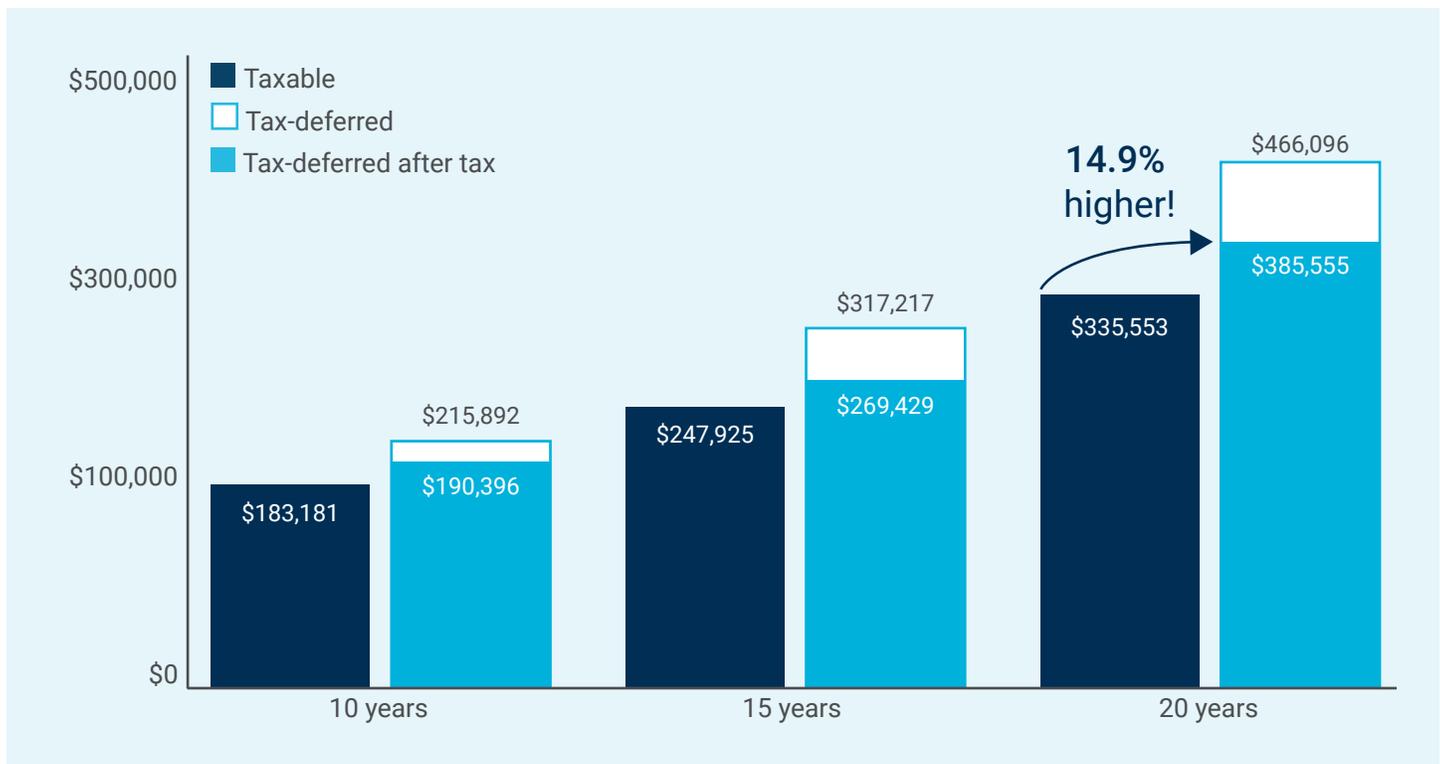
VARIABLE ANNUITIES

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

The power of tax deferral

In addition to lowering your taxes now, your 403(b) plan offers tax-deferred growth. Tax deferral keeps more dollars working for your retirement. Your contributions and earnings grow tax-free until you begin taking income from the plan.

This hypothetical illustration demonstrates the power of tax deferral by comparing a \$100,000 nonqualified, tax-deferred investment and a taxable investment. Even after taxes are paid on the lump-sum withdrawal for the tax-deferred investment, the resulting value is higher than the taxable investment.



Assumptions: The example assumes a hypothetical average annual gross return of 8%, which does not represent the actual return of any investment, and may not be indicative of what you may experience. Fees would reduce the figures shown. Typical annuity fees include a Mortality & Expense (M&E) fee, subaccount expenses, and potential contract charges and surrender charges. A 22% ordinary income tax is assessed each year on the taxable investment and at the end of each holding period for the tax-deferred investment. Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference between the investments shown. Consider your personal investment horizon and income-tax bracket, both current and anticipated, when making an investment decision, as these may further impact the results of the comparison. Under the Internal Revenue Code, the earnings in annuities generally grow tax-deferred. The same is true of most retirement plans. As a result, when you use an annuity to fund a retirement plan that is already tax-deferred, your annuity does not provide any necessary or additional tax deferral for that retirement plan. Annuities have features other than tax deferral that may help you reach your retirement goals. Consult your tax adviser prior to making a purchase for an explanation of the tax implications to you.

Investment options from well-known fund families

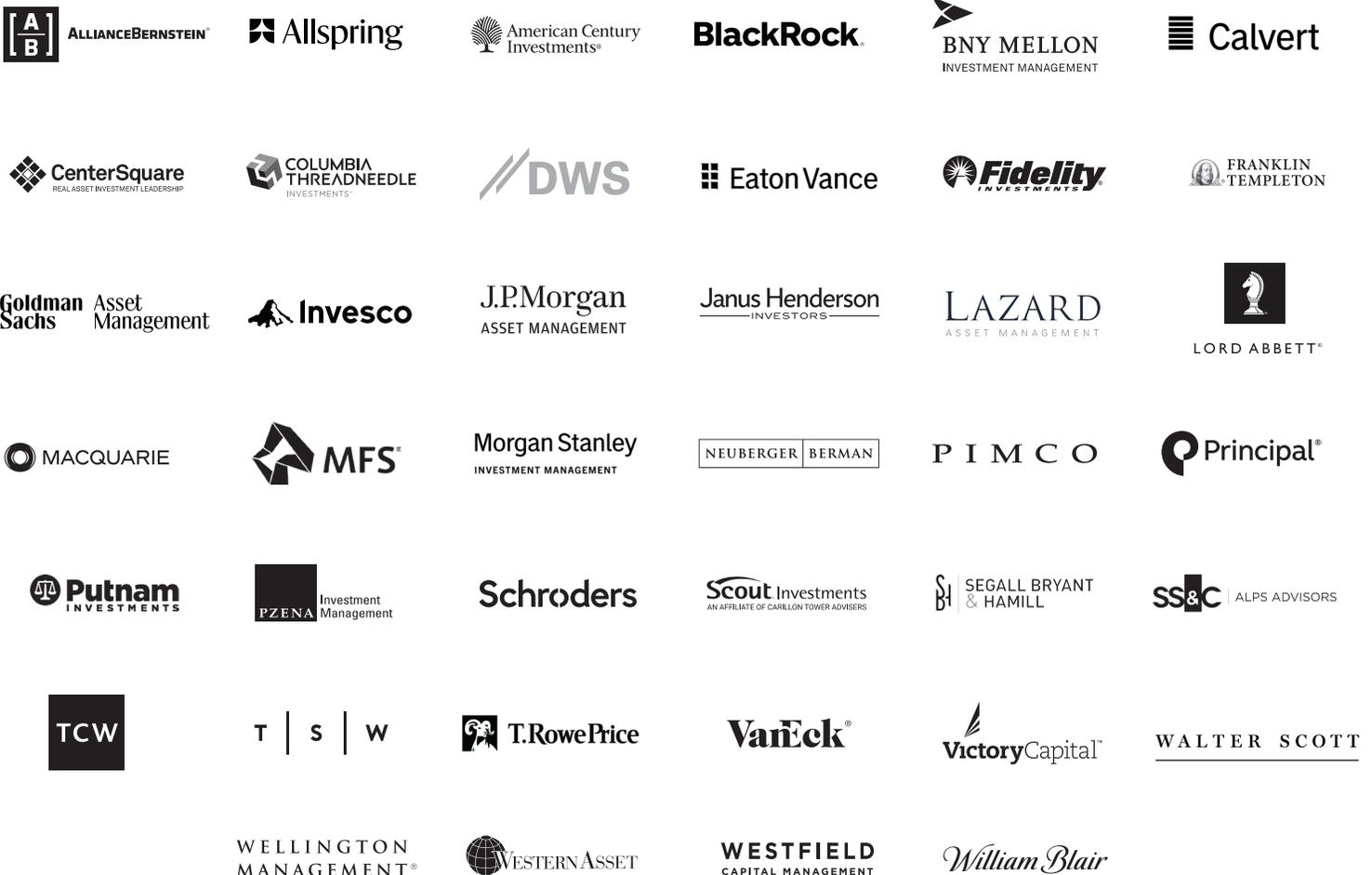
To optimally grow your wealth, you need a solid foundation for your annuity investment.

Investment choices

Your Ameriprise financial advisor can also help you tailor your annuity investment portfolio from more than 80 carefully screened investment options from a wide range of respected fund families. That includes dozens of funds representing nearly every asset class, as well as “mixed-asset,” or asset allocation, investments. Asset allocation portfolios are broadly diversified across asset classes, market sectors and holdings, and have built-in asset allocation and risk management to help you meet your investing goals. And a *RiverSource* variable annuity gives you the flexibility to use any combination of these funds in your portfolio.

Fixed rate options

You can also opt to invest a portion of your 403(b) plan in a Guaranteed Period Account (GPA) that offers the security of a guaranteed rate of return.* GPAs allow you to lock in a fixed interest rate for one or more selected periods of 1 to 10 years. (Transfers out of the GPA prior to the end of the guarantee period are subject to a market value adjustment.)



*The Guarantee Period Account may be subject to allocation, withdrawal and transfer restrictions. Not available in all states.

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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.

Smart investing strategies available with your *RiverSource* variable annuity

- **Diversifying and repositioning.**
Select the investment options that are in line with your risk tolerance, goals and time horizon. As economic conditions — or your goals — change, you can transfer between these investments without transfer charges or tax penalties.
- **Rebalancing your assets.**
Take advantage of automatic asset rebalancing to ensure your 403(b) plan assets are realigned to your preferred asset allocation at regular intervals. You won't pay taxes on any earnings until withdrawn.
- **Consolidating your assets.**
If you have tax-qualified plans such as an IRA or 401(k) from a previous job, or non-qualified assets you have earmarked for retirement, you can potentially simplify your finances by consolidating those assets into a *RiverSource* variable annuity.
- **Accessing your money.**
Take a loan, if needed, at a competitive interest rate from the portion of your money that may be available to you.* Withdrawals are subject to income taxes and, if made before age 59½, may incur an IRS 10% early-withdrawal tax penalty. Asset allocation and diversification do not assure a profit or protect against loss.



*You may be able to borrow up to \$50,000 (reduced by your highest outstanding loan balance within 12 months of taking the new loan). IRS rules require that loans must be repaid. Principal and interest payments must be made at least quarterly, and the term of the loan generally cannot exceed five years. Loan availability may be restricted by your plan.

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. Not all of these options may be available to you — check with your 403(b) plan administrator for further information.

Take charge of your retirement with a *RiverSource* variable annuity

Tax advantages may help you grow your money faster, but they can't protect you from running out of it in retirement.

A *RiverSource*® variable annuity offers a variety of features that can help you in retirement:



Simplified investing

Your variable annuity will perform according to the underlying investment options you select. *RiverSource* variable annuities offer over 80 investment options from recognized and respected money managers.



Guaranteed income

When you are ready to start using the assets you have accumulated, annuities offer you a variety of guaranteed income options – including income for as long as you live.



Death benefits

One of the most important benefits of your annuity, the death benefit, helps protect your legacy no matter what happens in the market. With this benefit, your beneficiaries are guaranteed to receive at least what you invested in your annuity (less any withdrawals you took out) or the contract value at the time of your death, if that value is higher.

(Note: If you are age 80 or older at time of purchase, your beneficiaries will receive the contract value.)

Understanding variable annuities

Variable annuities are complex, long-term insurance and investment products that can help you through each stage of retirement – from growing your money to taking an income in retirement and passing your wealth to the people you care about.

In return for the benefits it provides, *RiverSource*® Retirement Group Annuity has a mortality and expense (M&E) fee and subaccount management fees. With no surrender charges, this variable annuity provides you with maximum flexibility and access to your money. Like other investments, variable annuities are subject to market risk, including the potential loss of principal invested.

Unlike other investments, variable annuities also offer guarantees – such as lifetime income and minimum death benefits. Our Retirement Group 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.

Your Ameriprise financial advisor can show you how to use a *RiverSource* Retirement Group Annuity to help make the most of your 403(b) plan.

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 in 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).

Live confidently every day.

As a company with a long history of strength, stability and expertise, we're committed to serving your needs and interests. We offer a range of products and services that give you the flexibility you need and the stability you desire as you live for today, make plans for retirement and prepare for your personal legacy.

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 prospectus carefully before you invest.



riversource.com/annuities

This material applies to annuity contract numbers, 411333 with and 411333-TSA2, annuity certificate numbers 411334 and 411334-TSA2 and state variations thereof. Some features may not be available (or may have limitations) in certain states.

RiverSource[®] Retirement Group Annuity is not available in New York.

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