

Oregon surrender charge information

This piece must be used with the applicable life insurance brochure.

The following surrender charge information is for \$250,000 specified amounts for a 40 year-old male standard non-tobacco. Surrender charges will vary based on differing initial specified amounts.

This information applies to the initial Specified Amount for the first 15 years. After 5 years, surrender charges decrease on a monthly basis. Additional surrender charges will apply to each increase in Specified Amount for 15 years after the effective date of increase.

RiverSource® Foundations universal life

Policy Year	Beginning of Year	Policy Year	Beginning of Year
1	\$5,605.00	11	\$2,755.79
2	\$5,605.00	12	\$2,195.29
3	\$5,605.00	13	\$1,634.79
4	\$5,605.00	14	\$1,074.29
5	\$5,605.00	15	\$513.79
6	\$5,558.29		
7	\$4,997.79		
8	\$4,437.29		
9	\$3,876.79		
10	\$3,316.29		

This information applies to the initial specified amount for the first 20 policy years or to attained age 120 if less. After year 5, surrender charges decrease monthly. Additional charges will apply to each increase in the specified amount for 20 years or attained insurance age 120 if less, after the effective date of the increase.

RiverSource® Foundations Protector

Policy Year	Beginning of Year	Policy Year	Beginning of Year
1	\$5,900.00	11	\$3,900.56
2	\$5,900.00	12	\$3,507.22
3	\$5,900.00	13	\$3,113.89
4	\$5,900.00	14	\$2,720.56
5	\$5,900.00	15	\$2,327.22
6	\$5,867.22	16	\$1,933.89
7	\$5,473.89	17	\$1,540.56
8	\$5,080.56	18	\$1,147.22
9	\$4,687.22	19	\$753.89
10	\$4,293.89	20	\$360.56

This information applies to the initial Specified Amount for the first 15 years. Surrender charges decrease on a monthly basis. Additional surrender charges will apply to each increase in Specified Amount for 15 years after the effective date of increase.

RiverSource® indexed universal life

Policy Year	Beginning of Year	Policy Year	Beginning of Year
1	\$5,949.17	11	\$5,115.79
2	\$5,879.17	12	\$4,075.29
3	\$5,809.17	13	\$3,034.79
4	\$5,739.17	14	\$1,994.29
5	\$5,669.17	15	\$953.79
6	\$5,598.29		
7	\$5,517.79		
8	\$5,437.29		
9	\$5,356.79		
10	\$5,276.29		

The following surrender information is for a 40 year old male standard non-tobacco - \$250,000

This information applies to the initial Specified Amount for the first 15 years. Surrender charges decrease on a monthly basis. Additional surrender charges will apply to each increase in Specified Amount for 15 years after the effective date of increase.

RiverSource[®] Multi-Index universal life

Policy Year	Beginning of Year	Policy Year	Beginning of Year
1	\$5,944.25	9	\$5,356.79
2	\$5,875.25	10	\$5,276.29
3	\$5,806.25	11	\$5,115.79
4	\$5,737.25	12	\$4,075.29
5	\$5,668.25	13	\$3,034.79
6	\$5,598.29	14	\$1,994.29
7	\$5,517.79	15	\$953.79
8	\$5,437.29		

This information applies to the initial Specified Amount for the first 10 policy years. Surrender charges decrease evenly at each Monthly Date between Policy Anniversaries. Additional surrender charges will apply to each increase in specified amount for 10 years after the effective date of increase.

RiverSource[®] Variable Universal Life 5

Policy Year	Beginning of Year	Policy Year	Beginning of Year
1	\$5,949.17	6	\$5,511.58
2	\$5,879.17	7	\$4,390.58
3	\$5,809.17	8	\$3,269.58
4	\$5,739.17	9	\$2,148.58
5	\$5,669.17	10	\$1,027.58

The following surrender information is for a 60 year old male and female at standard non-tobacco - \$250,000

This information applies to the initial specified amount for the first 15 policy years. After year 5, surrender charges decrease monthly. Additional charges will apply to each increase in the specified amount for 15 years after the effective date of the increase.

RiverSource[®] Survivorship Multi-Index universal life

Policy Year	Beginning of Year	Policy Year	Beginning of Year
1	\$6,660.96	9	\$4,607.16
2	\$6,660.96	10	\$3,941.07
3	\$6,660.96	11	\$3,274.97
4	\$6,660.96	12	\$2,608.88
5	\$6,660.96	13	\$1,942.78
6	\$6,605.45	14	\$1,276.68
7	\$5,939.35	15	\$610.59
8	\$5,273.26		

The following surrender charge information is for \$250,000 specified amounts for 60-year old male and female standard non-tobacco. Surrender charges will vary based on differing initial specified amounts.

This information applies to the initial specified amount for the first 20 policy years. After year 5, surrender charges decrease monthly. Additional charges will apply to each increase in the specified amount for 20 years after the effective date of the increase.

RiverSource® Succession Protector

Policy Year	Beginning of Year	Policy Year	Beginning of Year
1	\$6,932.08	11	\$4,582.73
2	\$6,932.08	12	\$4,120.65
3	\$6,932.08	13	\$3,658.57
4	\$6,932.08	14	\$3,196.28
5	\$6,932.08	15	\$2,734.19
6	\$6,893.36	16	\$2,272.11
7	\$6,431.27	17	\$1,810.03
8	\$5,969.19	18	\$1,347.74
9	\$5,507.11	19	\$885.66
10	\$5,044.82	20	\$423.57

This information applies to the initial specified amount for the first 15 policy years. After year 5, surrender charges decrease monthly.

RiverSource® Succession Select

Policy Year	Beginning of Year	End of Year
1-5	\$5,852.34	\$5,852.34
6	\$5,803.52	\$5,267.11
7	\$5,218.28	\$4,681.87
8	\$4,633.05	\$4,096.64
9	\$4,047.82	\$3,511.40
10	\$3,462.58	\$2,926.17
11	\$2,877.35	\$2,340.94
12	\$2,292.11	\$1,755.70
13	\$1,706.88	\$1,170.47
14	\$1,121.65	\$585.23
15	\$536.41	\$0.00



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