

Accumulation Protector Benefit® (APB®)



A solution to accumulate with protection



Available with a *RiverSource*® variable annuity and issued by RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York

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Help accumulate the money you'll need to achieve your dreams

No matter what your dreams for retirement include — travel, a second home, pursuing a new venture — they all require one thing: **money**.

The challenge of accumulating for retirement. Investing for retirement can be challenging, and you may be torn between the desire to protect your money from losses and the desire to invest for growth. Selecting the right investment options can seem daunting. After all, the investments you choose can have a profound financial impact on the second half of your life.

Take charge. Manage this challenge with a solution that allows you to participate in the equity market — so your money has the potential to grow — with the comfort of knowing that your investment is protected.

Introducing the *Accumulation Protector Benefit (APB)*

During a waiting period, the *Accumulation Protector Benefit* is designed to help protect your investment while you accumulate for retirement. *APB* is an optional feature available on *RiverSource* variable annuities for a fee of 1.30% annually of the greater of the contract value or guaranteed value. The fee can change but will never exceed 2.00%. If the fee increases, you will have the option to cancel the benefit (not available for fee increases due to elective Step Ups).

Protect It. Lock It. Take It.® The *Accumulation Protector Benefit* can help you enjoy the growth potential of the market as well as protection from poor investment performance.

<p>Protect It.</p> <p>If there are losses to your original investment, we'll pay you back – after a 10-year waiting period, you are guaranteed to get back at least what you invested.</p>	<p>Lock It.</p> <p>If your investment grows, we'll help protect your gains – <i>APB</i> automatically locks in 90% of the highest anniversary value your investment achieves.</p>	<p>Take It.</p> <p>You have flexibility to access your money however you would like – after the 10-year waiting period, you can choose to take withdrawals, create an income stream or get full access to your money.</p>
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The solution begins with a *RAVA 5 Advantage*® variable annuity. Variable annuities are long-term investment vehicles designed to help you through each stage of retirement — from accumulating your nest egg, to providing income in retirement, to leaving any remaining wealth to your heirs. With a *RiverSource* variable annuity, you have access to a broad range of carefully selected investment choices from today's top money managers. The guarantees are subject to the claims-paying ability of the issuing company and do not apply to the performance of the separate accounts, which will vary with market conditions. In return for the benefits they provide, variable annuities carry a Mortality and Expense (M&E) fee and subaccount management fees. Other fees may include optional rider fees, surrender charges and an annual contract charge. Optional riders, including the *Accumulation Protector Benefit*, may have investment allocation restrictions.

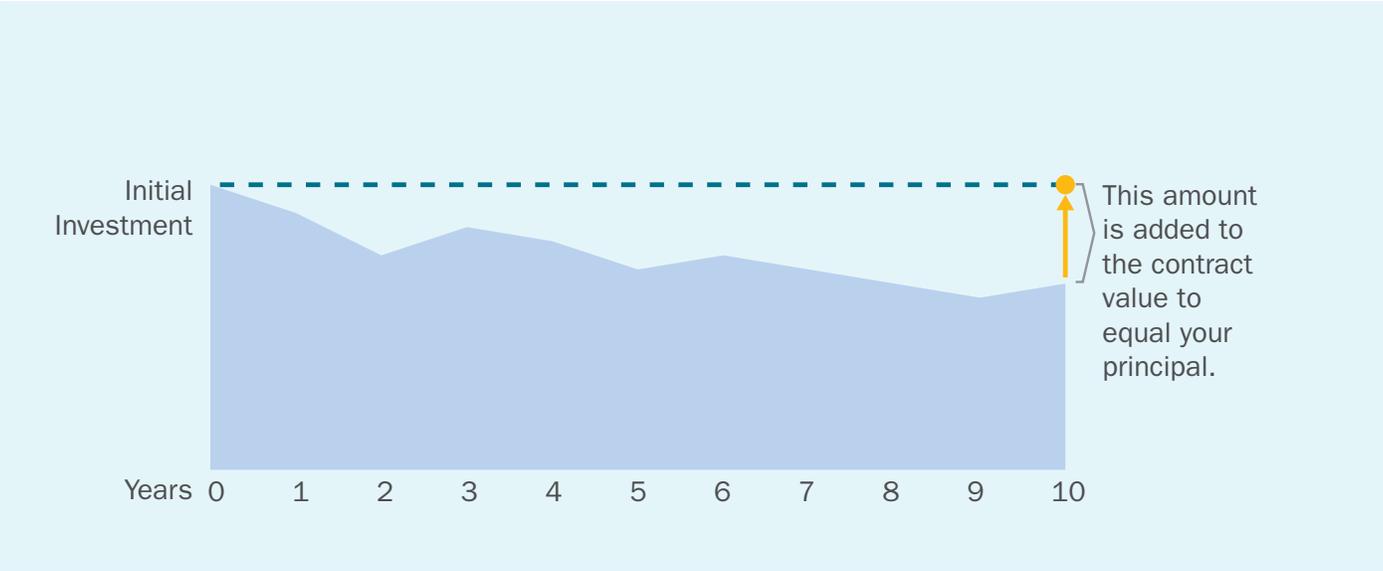
Protect It. Lock It. Take It.

With a *RAVA 5 Advantage* variable annuity and the optional *APB* rider, your principal is guaranteed regardless of market performance. You are able to participate in the market for growth potential, with the comfort of knowing that your investment is guaranteed.

Protect your investment regardless of market performance.

This graph illustrates the protection the *APB* offers during a down market. Even if you suffer market losses, your investment is protected. At the end of a 10-year waiting period, you are guaranteed to get back at least the amount you put in.

Protection in a down market



This graph is for illustrative purposes only. It does not represent the actual performance of any investment option or guarantee that investment goals will be met. The graph assumes no withdrawals are taken and does not include fees and expenses.

Protect It. Lock It. Take It.

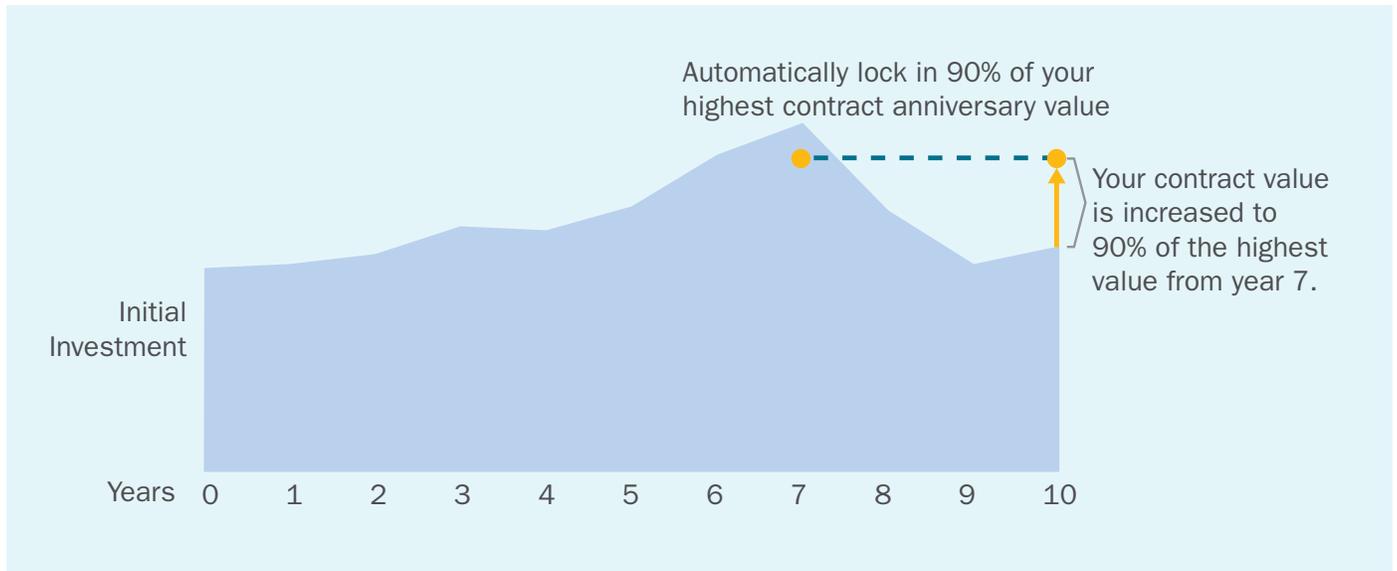
When the market performs well, the APB can help by locking in 90% of your highest contract anniversary value.

This graph highlights the APB's ability to lock in 90% of your highest contract anniversary value. In this scenario, following the 10-year waiting period, the contract value is increased to 90% of the highest anniversary value that was achieved in year 7.

There is another way to protect what you have accumulated.

You can also choose to lock in 100% of your gains each year with the annual elective Step Up. An elective Step Up will restart your waiting period and may subject you to a higher fee if the rider fee has changed.*

Lock in 90% of your highest anniversary value



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*The elective Step Up option is not available for Inherited IRAs and may not be available if the waiting period would extend beyond your Annuitization Start Date, the date on which your contract would be automatically annuitized.

Protect It. Lock It. Take It.

With the *Accumulation Protector Benefit*, at the end of the 10-year waiting period, you are guaranteed the greater of:

- 90% of your highest contract anniversary value (after fees are deducted),
- Your contract value, or
- Your principal

After the waiting period, you have the freedom to meet your unique financial needs with a variety of flexible options:

- **Continue your contract** to stay invested in the market
- **Withdraw money** when you need it or take your money as a lump sum
- **Annuitize your contract** to create a guaranteed income stream

Portfolio Stabilizer funds:

When you purchase the *Accumulation Protector Benefit*, you will invest in the Portfolio Stabilizer funds - a suite of dynamically managed asset allocation portfolios that respond to changes in the market.

You can choose from a range of funds that enable you to diversify across multiple areas — including asset class, region and volatility management. The funds available to choose from include:

- **The Portfolio Stabilizer – Global series** includes asset allocation fund options that invest primarily in global stocks and fixed income investments.
- **The Portfolio Stabilizer – Domestic series** includes asset allocation fund options that invest primarily in large cap U.S. stocks and fixed income investments.

The Portfolio Stabilizer funds seek to provide growth and current income (i.e., total return) while managing the impact of equity market volatility in your portfolio. Your financial advisor can help you select the fund — or combination of funds — that's right for you.

While the funds are designed to manage exposure to equity market volatility, you may experience some losses in down years, and may miss out on some gains in rising markets. There can be no assurance that the funds will be successful in managing their portfolios' volatility. The Global and Domestic series Columbia VP - Managed Volatility Growth Funds and the Portfolio Stabilizer Managed Risk funds are not available with the *Accumulation Protector Benefit*.

What you need to know: APB

- The APB has a minimum 10-year waiting period before any benefit will be paid into your annuity contract.
- If you exercise the annual elective Step Up, we will reset your guaranteed amount to 100% of the contract value as of the date your request is received in our office. Your request must be received within 30 days after the contract anniversary.

Availability.

- The APB rider is available if all owners are 80 or younger at contract issue. 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. If elected, it may not be cancelled and the charge will be deducted annually for the duration of the waiting period.
- If the rider terminates mid-year for any reason, a proportionate charge will be deducted from the contract value.
- Features may vary by state.

Purchase Payment Limitations.

- Purchase payments are only allowed within 180 days from issue and within 180 days of your contract anniversary after an elective Step Up.
- We may further limit additional purchase payments.

Impact of Withdrawals.

- Any withdrawals, including Required Minimum Distributions, taken during the waiting period will adjust your benefit proportionately.

After the 10-year waiting period, your contract value may be more than your benefit amount, resulting in no monetary value derived from the APB rider.

See your prospectus for complete details about the APB.

The Portfolio Stabilizer 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.

Surrender charge schedules: **RAVA 5 Advantage** (payment based): 7-year 7% 7% 7% 6% 5% 4% 2% 0%; 10-year 8% 8% 8% 7% 6% 5% 4% 3% 2% 1% 0%.

RAVA 5 Advantage contract numbers are: ICC12 411380, 411380 and state variations. Accumulation Protector Benefit rider numbers ICC12 411385, 411385 and state variations. In New York, 411385-NY.

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.

Surrenders that do not qualify for a waiver may be subject to a surrender charge. Surrenders are subject to income taxes and surrenders before age 59½ may incur an IRS 10% early withdrawal penalty.

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

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