



RiverSource[®] indexed universal life insurance

The charts below have information used to determine the rate credited on the average balance in a segment when a segment matures. The rate credited is based on the index return, after applying the applicable cap and floor rates. The credited rates are given in the “Indexed Interest Rate” columns. Cap and floor rates for each segment are also listed. If a segment has not yet matured, the ending index values and segment returns are shown as “N/A.”

Calendar Year	Segment Start Date	Segment End Date	Cap/Floor Rates	Starting S&P 500 [®] index values ¹	Ending S&P 500 index values ¹	Return	Indexed Interest Rate
2016							
	4/20/2017	4/20/2018	9% / 0%	2338.17	N/A	N/A	N/A
	3/20/2017	3/20/2018	9% / 0%	2373.47	N/A	N/A	N/A
	2/20/2017	2/20/2018	9% / 0%	2365.38	N/A	N/A	N/A
	1/20/2017	1/20/2018	9% / 0%	2263.69	N/A	N/A	N/A
	12/20/2016	12/20/2017	9% / 0%	2262.53	N/A	N/A	N/A
	11/20/2016	11/20/2017	9% / 0%	2198.18	N/A	N/A	N/A
	10/20/2016	10/20/2017	9% / 0%	2144.29	N/A	N/A	N/A
	9/20/2016	9/20/2017	9% / 0%	2139.12	N/A	N/A	N/A
	8/20/2016	8/20/2017	9% / 0%	2183.87	N/A	N/A	N/A
	7/20/2016	7/20/2017	9.5% / 0%	2163.78	N/A	N/A	N/A
	6/20/2016	6/20/2017	9.5% / 0%	2083.25	N/A	N/A	N/A
	5/20/2016	5/20/2017	9.5% / 0%	2040.04	N/A	N/A	N/A
	4/20/2016	4/20/2017	9.5% / 0%	2100.80	2338.17	11.30%	9.50%
	3/20/2016	3/20/2017	9.5% / 0%	2051.60	2373.47	15.69%	9.50%
	2/20/2016	2/20/2017	9.5% / 0%	1917.78	2365.38	23.34%	9.50%

	1/20/2016	1/20/2017	9.5% / 0%	1881.33	2263.69	20.32%	9.50%
2015							
	12/20/2015	12/20/2016	9.5% / 0%	2021.15	2262.53	11.94%	9.50%
	11/20/2015	11/20/2016	9.5% / 0%	2081.24	2198.18	5.62%	5.62%
	10/20/2015	10/20/2016	9.5% / 0%	2033.66	2144.29	5.44%	5.44%
	9/20/2015	9/20/2016	9.5% / 0%	1966.97	2139.12	8.75%	8.75%
	8/20/2015	8/20/2016	9.5% / 0%	2079.61	2183.87	5.01%	5.01%
	7/20/2015	7/20/2016	9.5% / 0%	2128.28	2163.78	1.67%	1.67%
	6/20/2015	6/20/2016	10% / 0%	2109.99	2083.25	-1.27%	0.00%
	5/20/2015	5/20/2016	10% / 0%	2127.83	2040.04	-4.13%	0.00%
	4/20/2015	4/20/2016	10% / 0%	2100.40	2100.80	0.02%	0.02%
	3/20/2015	3/20/2016	10% / 0%	2089.27	2051.60	-1.80%	0.00%
	2/20/2015	2/20/2016	10% / 0%	2097.45	1917.78	-8.57%	0.00%
	1/20/2015	1/20/2016	10% / 0%	2022.55	1881.33	-6.98%	0.00%
2014							
	12/20/2014	12/20/2015	10% / 0%	2070.65	2021.15	-2.39%	0.00%
	11/20/2014	11/20/2015	10% / 0%	2048.72	2081.24	1.59%	1.59%
	10/20/2014	10/20/2015	10% / 0%	1904.01	2033.66	6.81%	6.81%
	9/20/2014	9/20/2015	10% / 0%	2010.40	1966.97	-2.16%	0.00%
	8/20/2014	8/20/2015	10% / 0%	1981.60	2079.61	4.95%	4.95%
	7/20/2014	7/20/2015	10% / 0%	1973.63	2128.28	7.84%	7.84%
	6/20/2014	6/20/2015	10% / 0%	1959.48	2109.99	7.68%	7.68%
	5/20/2014	5/20/2015	10% / 0%	1885.08	2127.83	12.88%	10.00%
	4/20/2014	4/20/2015	10% / 0%	1871.89	2100.40	12.21%	10.00%
	3/20/2014	3/20/2015	10% / 0%	1860.77	2089.27	12.28%	10.00%
	2/20/2014	2/20/2015	10% / 0%	1828.75	2097.45	14.69%	10.00%
	1/20/2014	1/20/2015	10% / 0%	1843.80	2022.55	9.69%	9.69%
2013							
	12/20/2013	12/20/2014	10% / 0%	1809.60	2070.65	14.43%	10.00%
	11/20/2013	11/20/2014	10% / 0%	1787.87	2048.72	14.59%	10.00%
	10/20/2013	10/20/2014	10% / 0%	1744.66	1904.01	9.13%	9.13%
	9/20/2013	9/20/2014	10% / 0%	1722.34	2010.40	16.72%	10.00%
	8/20/2013	8/20/2014	10% / 0%	1646.06	1981.60	20.38%	10.00%
	7/20/2013	7/20/2014	10% / 0%	1692.09	1973.63	16.64%	10.00%
	6/20/2013	6/20/2014	10% / 0%	1628.93	1959.48	20.29%	10.00%

	5/20/2013	5/20/2014	10% / 0%	1666.29	1885.08	13.13%	10.00%
	4/20/2013	4/20/2014	10% / 0%	1555.25	1871.89	20.36%	10.00%
	3/20/2013	3/20/2014	10% / 0%	1548.34	1860.77	20.18%	10.00%
	2/20/2013	2/20/2014	10% / 0%	1530.94	1828.75	19.45%	10.00%
	1/20/2013	1/20/2014	10% / 0%	1492.56	1843.80	23.53%	10.00%
2012							
	12/20/2012	12/20/2013	10% / 0%	1435.81	1809.60	26.03%	10.00%
	11/20/2012	11/20/2013	10% / 0%	1386.89	1787.87	28.91%	10.00%
	10/20/2012	10/20/2013	10% / 0%	1433.19	1744.66	21.73%	10.00%
	9/20/2012	9/20/2013	11% / 0%	1461.05	1722.34	17.88%	11.00%
	8/20/2012	8/20/2013	11% / 0%	1418.13	1646.06	16.07%	11.00%
	7/20/2012	7/20/2013	11% / 0%	1376.51	1692.09	22.93%	11.00%
	6/20/2012	6/20/2013	11% / 0%	1357.98	1628.93	19.95%	11.00%
	5/20/2012	5/20/2013	11% / 0%	1315.99	1666.29	26.62%	11.00%
	4/20/2012	4/20/2013	11% / 0%	1376.92	1555.25	12.95%	11.00%
	3/20/2012	3/20/2013	11% / 0%	1409.75	1548.34	9.83%	9.83%
	2/20/2012	2/20/2013	11% / 0%	1362.21	1530.94	12.39%	11.00%
	1/20/2012	1/20/2013	11% / 0%	1314.50	1492.56	13.55%	11.00%
2011							
	12/20/2011	12/20/2012	11% / 0%	1205.35	1435.81	19.12%	11.00%
	11/20/2011	11/20/2012	11% / 0%	1192.98	1386.89	16.25%	11.00%
	10/20/2011	10/20/2012	11% / 0%	1209.88	1433.19	18.46%	11.00%
	9/20/2011	9/20/2012	11% / 0%	1204.09	1461.05	21.34%	11.00%

¹The starting and ending index values are as of the market close the day prior to the corresponding index segment's start and end dates. Generally, if the start or end date occurs on a weekend, the close of the next business day is used. See contract for specific rules.

Past performance is not indicative of future results.

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04/17