SecureSource 4®
guaranteed lifetime withdrawal benefit

SecureSource 4
Enjoy a lifetime of protected retirement income

Available with a RiverSource® variable annuity and issued by RiverSource Life Insurance Company
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Retirement is not an end point, but a **turning point**

During your working years, you depend on a paycheck to cover your essential life expenses. With retirement comes greater freedom and new priorities — along with the need to create your own reliable and secure source of income. In essence, you’ll need to recreate your own “paycheck” from your investments.

Your retirement could last 20, 30 or more years. How can you create an income that will cover your needs?

Consider the stages of your retirement investing:

**Grow**
Before you begin taking income

**Your goals:**
- Invest money to create a foundation for your retirement income
- Grow your investments and avoid some of the volatile ups and downs of the market

**Live**
In retirement (20 – 30 years)

**Your goals:**
- Recreate a “paycheck” from your investments that will last the rest of your life
- Protect your investments and create opportunities to grow your income

**Share**
Leaving a legacy

**Your goals:**
- Protect your money for your heirs
- Leave behind as much as possible to the people and causes that matter most

There is an investment solution designed to help you achieve these goals. It may also provide for a more confident retirement.

The guarantees offered by RiverSource annuities are backed by the strength and soundness of RiverSource Life Insurance Company and are subject to its claims-paying ability. These guarantees do not apply to the investments in the annuity, which will vary with market conditions.

Variable Annuities:
- Are not FDIC insured
- May lose value
- Are not bank guaranteed
- Are not insured by any federal government agency
The solution begins with a RAVA 5® variable annuity.

A variable annuity is a long-term investment that can help you grow your money, take income in retirement and pass on your wealth. The annuity owner invests in underlying funds that generally consist of stocks or bonds or a combination of the two. As with other investments, there is potential to lose money based on the performance of the underlying funds. Unlike other investments, variable annuities are issued by insurance companies. They provide a guaranteed death benefit for your beneficiaries, as well as optional guaranteed benefits with growth opportunities and protection features for an additional fee.

Variable annuities generally offer tax-deferred growth. This means you do not pay taxes until you take withdrawals. If your annuity is in a retirement plan that already offers tax deferral (such as an IRA), the annuity does not provide any additional tax deferral. But you can benefit from all the other features that the annuity has to offer. Because of their tax-deferred status, withdrawals made prior to age 59½ may incur an IRS early withdrawal penalty.

With a variable annuity, you will pay a Mortality and Expense (M&E) fee, which helps cover the guarantees the annuity provides. Variable annuity investors also pay underlying fund expenses and, in some cases, an annual contract charge. A surrender charge may apply to withdrawals during the surrender charge period.

Introducing the SecureSource 4 benefit.

This benefit provides income protection and growth opportunities along with the security of knowing your income is guaranteed to last a lifetime. Even if your investment goes all the way to zero, you’re guaranteed to get an income stream for the rest of your life, as long as you stay within the guidelines of the rider. The SecureSource 4 benefit is an optional feature that can be added to your RAVA 5 variable annuity for an additional fee (the fee is charged annually on the greater of the contract anniversary value or the Benefit Base):

- Single life benefit (for just you – available through age 80): 1.00%. The fee can increase but will never exceed 2.25%.
- Joint life benefit (for you and your spouse – available through age 85, one spouse must be age 80 or younger): 1.15%. The fee can increase but will never exceed 2.25%.

Why add the SecureSource 4 benefit to your RiverSource variable annuity?

- You’re creating a foundation for your retirement income and want the opportunity to grow your money in the market.
- You want to supplement Social Security and any pension benefits with guaranteed lifetime income.
- You want to feel confident that you’ll have guaranteed lifetime income regardless of what happens in the market.
Grow your guaranteed income

Grow your future income in good markets and bad markets.

While you’re investing for your retirement, your goal is to build a foundation that will provide you with secure income in retirement — no matter what happens in the markets. To help you, the SecureSource 4 benefit provides you with Annual Credits, a 6% credit while you accumulate. Additionally, you may have the opportunity to lock in gains when investment performance is strong. Each year you may benefit from whichever one of these features results in the greatest increase to your Benefit Base — the value used to determine the amount of your lifetime income payments.

**Annual Credits (when eligible through age 95)**

A guaranteed 6% credit that is added to your Benefit Base and is initially calculated on your principal. Annual Credits are available for a minimum of 12 years in any year you don’t take a withdrawal.

**Locked-in Investment Gains (eligible for life)**

An additional opportunity to increase your Benefit Base and your future income when investment performance is strong. On your contract anniversary, if your contract value* is greater than the value of your Benefit Base (plus the Annual Credit) that value is locked in as your new Benefit Base and:

- Future Annual Credits are based on the new locked-in amount.
- A new 12-year credit period starts.

*Fees are deducted from the contract value before any gains are locked in to the Benefit Base.

In a down market, Annual Credits can still provide growth to your future income. Also, Annual Credits aren’t reduced by fees, so your future income will grow by the full amount of the credit.
While your contract value will fluctuate according to how your investments perform, the Benefit Base is protected and can increase over time. And a new 12-year credit period starts any time you lock in investment gains.

These graphs are for illustrative purposes only. They neither represent the actual performance of any investment option nor guarantee that investment goals will be met. The graphs assume no withdrawals are taken and do not include fees and expenses.

The longer you accumulate, the more opportunities you will have to increase your income.

“Grow” – key points:

**Contract Value**
- The dollar value of your annuity at any given time.
- Will increase or decrease according to how your investment performs.
- The lump-sum amount you can withdraw (minus any applicable charges).
- Does not include Annual Credits or locked-in gains.

**Benefit Base**
- A separate value that is used to determine your guaranteed income.
- Can increase by Annual Credits or locked-in gains when investment performance is strong.
- As your Benefit Base grows from Annual Credits, investment performance will need to be even stronger to lock in gains.
- Cannot be withdrawn as a lump sum, used as a death benefit or annuitized.
A lifetime of income for the retirement of your dreams.

When you transition to retirement, you will need to create your own “paycheck” from your investments. While the SecureSource 4 benefit doesn’t provide a paycheck in the traditional sense, it provides you with guaranteed income for the rest of your life, plus a unique Income Bonus opportunity each year. The availability of the bonus will vary from year to year.

The amount of income you can receive each year is a percentage of your Benefit Base. There are two components to this percentage:

1. **Your guaranteed income: Minimum Lifetime Payment Percentage**
   
   This percentage determines the amount of guaranteed income you will receive. It is initially determined by how old you are when you take your first withdrawal and can increase as you age. For the joint life benefit, the age of the younger spouse is used.

   **Your Minimum Lifetime Payment Percentage is predictable and guaranteed.**
   
   It can help you meet your essential expenses (such as mortgage payments, groceries and gasoline) throughout your retirement.

2. **An additional opportunity for more income: Income Bonus percentage**

   In addition to your Minimum Lifetime Payment Percentage, you will have an opportunity for an Income Bonus percentage each year. To determine if you are eligible for the Income Bonus percentage, we look at the difference between your contract value and another value called the Withdrawal Adjustment Base (WAB) – which is similar to your Benefit Base, except the WAB is adjusted by withdrawals. Three things could impact the difference: fluctuations in your contract value due to investment performance, fees and receiving Annual Credits. On the day of your first withdrawal each year, if your contract value is not 20% or more below the Withdrawal Adjustment Base, you will receive an Income Bonus that year.

   **Choose how to receive your bonus**

   You can choose to receive your Income Bonus, when eligible, spread out across your scheduled payments. Or you can opt to receive it as a lump sum – a single payment at the beginning of the contract year.
Maximize your guaranteed income

Just as with your Social Security benefit, if you hold off taking income from your annuity until certain ages, you can receive a higher initial income percentage from the SecureSource 4 benefit. This allows you the flexibility to choose the timing and percentage of income that best meets your needs. With the SecureSource 4 benefit, the percentage of income you’re guaranteed will be higher if you take your first withdrawal after you reach one of the following ages (referred to as “Age Bands”): 59, 65, 70, 75 and 80.

Additionally, after you begin taking income, if your Benefit Base locks in gains after you have crossed a new age band, your Minimum Lifetime Payment Percentage will increase.

The Lifetime Payment Percentage will determine the amount of your income each year. It may even increase as you age.

<table>
<thead>
<tr>
<th>Single Life Benefit</th>
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<tbody>
<tr>
<td>Age at first withdrawal</td>
</tr>
<tr>
<td>50-58</td>
</tr>
<tr>
<td>59-64</td>
</tr>
<tr>
<td>65-69</td>
</tr>
<tr>
<td>70-74</td>
</tr>
<tr>
<td>75-79</td>
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<tr>
<td>80+</td>
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</tbody>
</table>

- Minimum Lifetime Payment Percentage
- Income Bonus percentage — eligibility is determined annually

<table>
<thead>
<tr>
<th>Joint Life Benefit</th>
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</thead>
<tbody>
<tr>
<td>The Minimum Lifetime Payment Percentages are 0.25% lower for each age band.</td>
</tr>
</tbody>
</table>

For example:

| 65-69 | 4.75% +1% = 5.75% |

**Example:** David starts taking income at age 65 when his Benefit Base is $200,000. The amount of income from the single life benefit available that year will either be:

- $10,000 (5% x $200,000) This is the minimum amount, or
- $12,000 (6% x $200,000) if David is eligible for an Income Bonus

This hypothetical example does not take into account the effect of taxes.
Putting guaranteed income in perspective

What withdrawal rate could you maintain if you didn’t have the SecureSource 4 benefit?

How much you withdraw from your retirement portfolio can drastically affect how long your income will last. Withdrawing too much can deplete your portfolio faster than you may think. Many people assume that if they earn a certain rate of return on their investments — say 8% — they will be able to withdraw that same 8% from their portfolio each year. While consistent withdrawal rates can be supported during times of rising markets, market volatility and inflation can make them difficult to sustain.

The probability of meeting income needs.

The chart below shows various withdrawal rates and the probability of your money lasting over a 30-year retirement. As you can see, regardless of the withdrawal rate, there is some risk of running out of money if you don’t have the SecureSource 4 benefit.

Even with a modest 4% withdrawal rate, there is a chance you could run out of money.

Source: RiverSource Funds Management Group, Feb. 2019. This analysis was created using random sampling of historic inflation and investment growth rates over 10,000 trials and tested against various withdrawal rates. The success rate is determined by summing the number of 30 year trials that resulted in a final portfolio that had a positive value as a percent of the 10,000 trials. Historical returns were from 1926 through 2018 for the hypothetical portfolio. The hypothetical portfolio is assumed to have a moderate allocation as follows: 3% cash, 48% bonds and 49% equities. The indices used were: Cash: U.S. 30 Day Treasury Bill; Bonds: 1926 - 1975 50% Ibbotson SBBI U.S. Long Term Corporate Total Return, 50% Ibbotson SBBI US Long Term Government Total Return, 1976-2018 Bloomberg Barclays U.S. Aggregate Bond Index; Equity: 1926-1970 Ibbotson SBBI US Large Stock Total Return, 1971-2018 Wilshire 5000 Total Market Full Total Return; Inflation: U.S. Department of Labor - U.S. Consumer Price Index for All Urban Consumers: All Items, Percent Change, Not Seasonally Adjusted. All data was collected using Morningstar Direct. Indices are unmanaged and do not incur management fees or other expenses. You cannot invest directly in an index. Past performance is no guarantee of future results. There is no guarantee that investment objectives will be satisfied or that return expectations will be met. The data assumes reinvestment of dividends and does not account for taxes. While there is no guarantee your annuity with the SecureSource 4 benefit will keep up with inflation, this feature may provide a better chance of addressing this key challenge.
A lifetime of income for the retirement of your dreams

Understanding the powerful features of the SecureSource 4 benefit.

<table>
<thead>
<tr>
<th>Your guaranteed income</th>
<th>Opportunities to increase your income</th>
<th>Potential for an annual Income Bonus percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>This income is based on your Minimum Lifetime Payment Percentage (for example, age 65 is 5% for the single life benefit). This amount will never go down, and you’re guaranteed to receive at least this much each year for the rest of your life.</td>
<td>Even after you have started taking income, there are three ways you can increase your income:</td>
<td>Your Lifetime Payment Percentage may increase by a 1% Income Bonus for a given year (for example, 5% would become 6% for the single life benefit). An Income Bonus can help you <strong>live more:</strong> • Dine out more often • Donate to a favorite charity • Spoil your grandchildren, etc.</td>
</tr>
<tr>
<td></td>
<td>• Receiving Annual Credits in years you don’t take a withdrawal</td>
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<td></td>
<td>• Locking in contract anniversary gains</td>
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<tr>
<td></td>
<td>• Increasing your Minimum Lifetime Payment Percentage if you lock in contract anniversary gains after crossing an age band These are permanent increases to your income, as long as you stay within the guidelines of the rider.</td>
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</tbody>
</table>

How secure would you feel knowing your income is guaranteed?

**“Live” — key points:**

- You’re guaranteed a minimum amount of income for life to help you meet your essential expenses in retirement.
- You have multiple opportunities to increase your guaranteed income.
- You have an opportunity each year for an Income Bonus percentage, which can provide additional money to help you enjoy your retirement.
How you can protect your lifetime income

When you’re determining how much and when to take income, consider these factors:

**Determining when to start taking withdrawals is an important decision.**

Once you take your first withdrawal, your Minimum Lifetime Payment Percentage will be determined. Additionally, Annual Credits are not available in any year you take a withdrawal. However, you have flexibility to stop and start withdrawals as you wish. And if you’re still within your 12-year credit period, you will be eligible for Annual Credits in any year you don’t take a withdrawal. For example, if you take a withdrawal in year five of your 12-year credit period and then stop, you would still be eligible for Annual Credits in years six through 12.

**There is a maximum amount available for withdrawal.**

If you withdraw more than the maximum available, this is considered an “excess withdrawal,” which will decrease your guaranteed values by the same proportion that it reduces your contract value. Additionally, taking a withdrawal before age 50 is considered an excess withdrawal. If you take an excess withdrawal and your contract value goes to zero, your contract ends and you will no longer receive income from your rider. If you need to take a Required Minimum Distribution from a tax-qualified annuity that exceeds the maximum amount, it won’t be considered an excess withdrawal.
Smart retirement planning doesn’t end when you retire.

You may also care very much about protecting those you will leave behind. And the SecureSource 4 benefit can help in two key ways:

**Protection for your beneficiaries.** Your RAVA 5 variable annuity provides you with a standard death benefit (available for no additional fee through age 79) that guarantees your beneficiaries the greater of your contract value or your purchase payments (adjusted proportionately for withdrawals). If you want to potentially increase the amount you leave behind, you can also purchase the SecureSource Legacy® benefit for an additional fee of 0.25% (max fee of 0.40%). With this optional benefit, your beneficiaries will receive a payment equal to your purchase payments as well as any gains that have been locked in (adjusted for withdrawals).

**Protection for your spouse.** If you purchase the joint life benefit and your surviving spouse continues the annuity, he or she will also receive guaranteed income for life. Your spouse can also choose to take the death benefit (either the standard death benefit, or, if purchased, the SecureSource Legacy benefit).

The SecureSource Legacy benefit value will likely be different from your Benefit Base value, which can grow by locked-in gains as well as Annual Credits.

This graph is for illustrative purposes only. It does not represent the actual performance of any investment option nor guarantee that investment goals will be met. The graph assumes no withdrawals are taken.

The SecureSource Legacy benefit is adjusted dollar-for-dollar for withdrawals up to your Current Annual Payment (the total amount of income you can receive each year). Any withdrawals in excess of the Current Annual Payment will reduce the benefit by the greater of the withdrawal amount or a proportionate reduction based on the decrease in the contract value.

**“Share” — key points**

• With the joint life benefit, your surviving spouse will continue to receive guaranteed income.

• If you choose to purchase the SecureSource Legacy benefit, your principal and locked-in gains (adjusted for withdrawals) are protected for your beneficiaries.

The SecureSource Legacy benefit terminates if the contract value goes to zero.
Your investment options

When you purchase a SecureSource benefit, your investment options will include all nine Portfolio Stabilizer funds and three of the Portfolio Navigator funds. You can choose from any combination of these 12 funds to achieve diversification across multiple areas – including asset class, region and volatility management.

Portfolio Stabilizer funds

The Portfolio Stabilizer funds are designed to help you manage risk and provide growth opportunities by adjusting your equity and fixed income holdings based on market volatility. These dynamically managed funds are divided into three series:

- **Portfolio Stabilizer – Domestic series** includes three asset allocation fund options that invest primarily in large U.S. stocks and fixed income investments.
- **Portfolio Stabilizer – Global series** includes four asset allocation fund options that invest primarily in global stocks and fixed income investments.
- **Portfolio Stabilizer – Managed Risk series** includes two asset allocation funds, one domestic option and one global option, that seek to provide a more consistent allocation over time with the ability to de-risk when markets are declining.

Portfolio Navigator funds

The Portfolio Navigator funds give you access to more traditional asset allocation funds and are designed to have the most consistent equity and fixed income allocations. You have three Portfolio Navigator funds to choose from: Moderate, Moderately Conservative and Conservative.

Diversification does not guarantee a profit or eliminate the risk of investment losses.

Blended benchmark allocations

Each fund has a blended benchmark comprised of multiple indexes. The benchmarks help provide context for how the funds differ. The pie charts on the next page show the blended benchmarks for each fund. Keep in mind, the actual equity and fixed income exposures for the Portfolio Stabilizer funds will vary – as often as daily – to help manage volatility.

<table>
<thead>
<tr>
<th></th>
<th>Portfolio Stabilizer Domestic series</th>
<th>Portfolio Stabilizer Global series</th>
<th>Portfolio Stabilizer Managed Risk series</th>
<th>Portfolio Navigator funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bloomberg Barclays U.S. Aggregate Bond Index</td>
<td>✔</td>
<td>✔</td>
<td>Domestic</td>
<td>✔</td>
</tr>
<tr>
<td>MSCI EAFE Index</td>
<td></td>
<td>✔</td>
<td>Global</td>
<td>✔</td>
</tr>
<tr>
<td>Russell 3000 Index</td>
<td></td>
<td>✔</td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>S&amp;P 500 Index</td>
<td></td>
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<td>✔</td>
</tr>
</tbody>
</table>

- The **Bloomberg Barclays U.S. Aggregate Bond Index** includes investment grade securities issued by the U.S. Government, corporate bonds and mortgage-and asset-backed securities.
- The **MSCI EAFE Index** is a capitalization-weighted index that tracks the total return of common stocks in 21 developed market countries.
- The **Russell 3000 Index** is a broad and well-diversified index which measures the performance of the 3,000 largest publicly held companies incorporated in the U.S., based on market capitalization.
- The **S&P 500 Index** tracks the performance of 500 widely held, large capitalization U.S. stocks.
Asset allocation targets

Allocations reflected in the pie charts are long-term target averages.

--- Portfolio Stabilizer – *Domestic and Global* series

**Domestic series**

- Conservative Growth Fund: [50% Fixed Income, 35% U.S. Equity (Large cap), 15% International Equity]
- Moderate Growth Fund: [70% Fixed Income, 50% U.S. Equity (Large, mid and small cap), 11% International Equity]
- Growth Fund: [90% Fixed Income, 65% U.S. Equity (Large cap), 14% U.S. Equity (Large, mid and small cap), 6% International Equity]

**Global series**

- Conservative Growth Fund: [80% Fixed Income, 14% U.S. Equity (Large cap), 6% International Equity]
- Moderate Growth Fund: [50% Fixed Income, 24% U.S. Equity (Large, mid and small cap), 11% International Equity]
- Growth Fund: [35% Fixed Income, 35% U.S. Equity (Large cap), 15% U.S. Equity (Large, mid and small cap), 19% International Equity]

Maximum effective equity exposures for the funds*

--- Portfolio Stabilizer – *Managed Risk* series

- Domestic Fund: [55% Fixed Income, 50% U.S. Equity (Large cap), 5% International Equity]
- Global Fund: [55% Fixed Income, 35% U.S. Equity (Large cap), 15% U.S. Equity (Large, mid and small cap), 15% International Equity]

Maximum effective equity exposures for the funds*

--- Portfolio Navigator funds

- Conservative: [80% Fixed Income, 14% U.S. Equity (Large cap), 6% International Equity]
- Moderately Conservative: [65% Fixed Income, 24% U.S. Equity (Large, mid and small cap), 11% International Equity]
- Moderate: [50% Fixed Income, 35% U.S. Equity (Large cap), 15% International Equity]

*The maximum effective equity exposure percentages shown are based on a risk-adjusted calculation used by the managers to manage the equity exposure in the funds. Using this adjusted equity calculation, the managers will not exceed the stated maximums for any of the funds as described in the fund’s prospectus. The equity reported to you represents your actual investment in equity-related holdings. As a result, these percentages may at times be different and exceed the stated maximum effective equity.
A financially secure retirement doesn’t just happen

Two key elements can help you create guaranteed income in retirement:

1. **RAVA 5 variable annuity**
   Offers you the growth potential of the market, the benefits of tax deferral and a guaranteed death benefit for your beneficiaries

2. **SecureSource 4 benefit**
   An optional benefit providing a lifetime income guarantee, backed by a strong and stable company with an impeccable history of honoring our guarantees

“I find retirement just the best time of my life actually. The security I get from lifetime income is golden.”

Dianne
RiverSource Annuities client since 2007

The client represented invests with Ameriprise Financial Services, Inc., Member FINRA and SIPC, a registered broker-dealer, and is discussing her experience as a brokerage customer. The experience highlighted is not an advertisement for investment advisory services, may not be representative of the experience of other clients and is not a guarantee of future performance or success. As a client of Ameriprise Financial you may work with different registered representatives over time.
RiverSource Life Insurance Company

The strength and soundness to support your dreams.

As a subsidiary of Ameriprise Financial, Inc., RiverSource Life Insurance Company is one of the top 10 variable annuity issuers in the industry.¹ RiverSource Life Insurance Company’s consistent, high ratings by independent rating companies can give you the added confidence that comes from knowing you’re working with a strong, stable and reliable company.

<table>
<thead>
<tr>
<th>Rating agencies</th>
<th>RiverSource Life insurer financial strength ratings</th>
<th>Last update</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard &amp; Poor’s</td>
<td><strong>AA- Very Strong</strong> (Fourth highest of 21 ratings)</td>
<td>Stable outlook</td>
</tr>
<tr>
<td>ambest.com</td>
<td><strong>A+ Superior</strong> (Second highest of 15 ratings)</td>
<td>Stable outlook</td>
</tr>
<tr>
<td>Moody’s</td>
<td><strong>Aa3 Excellent</strong> (Fourth highest of 21 ratings)</td>
<td>Stable outlook</td>
</tr>
</tbody>
</table>

These ratings apply to assets in the insurance company's general account and are subject to change. They do not apply to the management or performance of the subaccounts, which are not guaranteed and will fluctuate with market conditions.

¹Source: LIMRA, Q3 2018.
Would the SecureSource 4 benefit be right for me?

Many investors today are choosing to incorporate guaranteed sources of income into their retirement plans to help them meet essential expenses such as mortgage payments, food and healthcare costs. The SecureSource 4 benefit is a solution to help meet these needs — it provides you with a lifetime of guaranteed income. It will also protect your income from down markets, and it can even provide guaranteed growth to your income. Consider if these features are important to you. For investors who choose a RAVA 5 variable annuity with the SecureSource 4 benefit, a common strategy is to invest at least enough to ensure you can cover your essential expenses. If you think you need more income from your annuity than the maximum available each year, discuss with your financial advisor whether the SecureSource 4 benefit would be a good fit for you. Keep in mind, the only time you can cancel the SecureSource 4 benefit is if there is an increase of more than 0.25 percentage points to your current fee.

To take full advantage of the guarantees and protection offered by SecureSource 4, be sure to follow the benefit rules explained in this brochure and in the annuity product prospectus.