

*RiverSource Structured Solutions 2<sup>SM</sup> annuity*

# Balance growth potential with a level of protection

Structured annuities are insurance products that are complex, long-term investment vehicles and are subject to risk, including the potential loss of principal. Issued by RiverSource Life Insurance Company.

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# Growing your money with less risk – it’s a balancing act

How do you find the right balance when you’re saving for the future? Many investors become more conservative with their investment portfolio as they get closer to retirement. A portfolio weighted more toward **fixed income** (i.e., bonds) can help protect you from some of these risks. But it can also be difficult – or impossible – to grow your money at a rate that helps you achieve your investing goals.

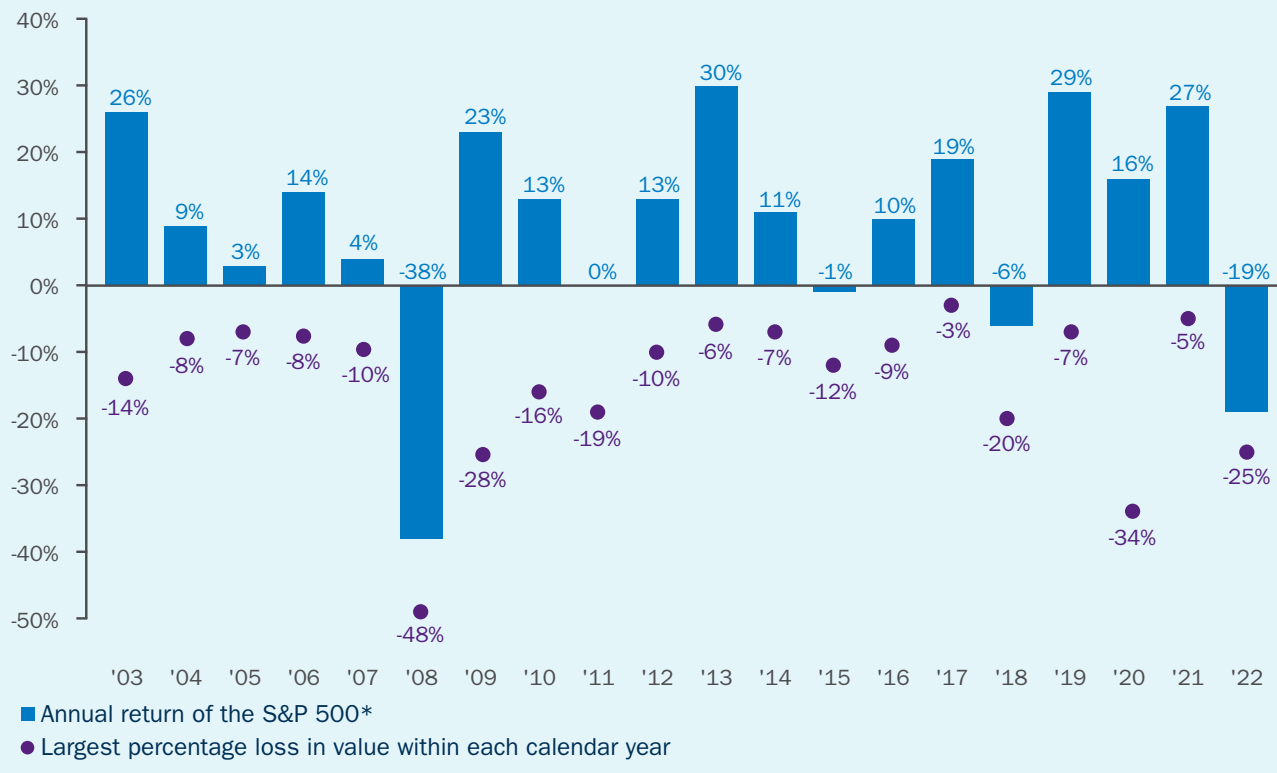
Historically, investing in **equities** (i.e., stocks) has provided the greatest potential to grow your money over time.

## The challenge with equities

If you invest primarily in equities, you’ll have the opportunity to maximize your returns but also the potential for significant loss. And that can be stressful or even derail your retirement plans. Ups and downs in the market or the fear of a prolonged downturn can impact your confidence to stay invested.

Consider the chart below, which provides a closer look at the ups and downs of the S&P 500 Index over the last 20 years. As you can see, even years with a positive return can experience significant declines.

The Standard and Poor’s 500® Index (S&P 500) over the last 20 years



\* Source: Standard and Poor’s, RiverSource Life Insurance Company. Returns are based on price index only and do not include dividends, and are rounded to the nearest whole percentage point. Intra-year downturn refers to the largest market drop between two dates within each calendar year. For illustrative purposes only. Data are as of December 31, 2022. Past investment performance is not a guarantee of future results.

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.

### STRUCTURED ANNUITIES

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# The value of protection

Recovering from market declines can be challenging, and the amount you will need to recoup losses might be more than you realize. Consider the table below, which shows hypothetical portfolio losses and the returns needed to get back to even. If your investment experiences a -10% loss, it will take more than a 10% gain to get back to even.

In fact, the return needed to get back to even would be 11.1%.

For example, an initial investment amount of \$50,000 would decline to \$45,000 after a -10% loss (\$50,000 - \$5,000 loss = \$45,000). Your \$45,000 would then need a return of 11.1% to generate the \$5,000 needed to get back to even. Since you are starting with a lower amount, it takes a higher return to get back to even.

Now consider the impact of being able to shield your portfolio from some losses. For example, what if you could “buffer” your investment from the first -10% of all losses and only incur the portion of the loss that exceeded -10%. If your investment lost -5%, you would not incur any loss. And, if the investment lost -25%, you would incur a loss of -15%.

The table below illustrates how a “buffer” from losses could help lessen the impact of negative performance. The greater the buffer, the more protection you would have. With a safeguard like this in place, you may have more confidence to stay invested.

Portfolio decline	Return needed to break even	Return needed to break even with a -10% buffer	Return needed to break even with a -15% buffer	Return needed to break even with a -25% buffer
-10%	11.1%	0%	0%	0%
-20%	25.0%	11.1%	5.3%	0%
-30%	42.9%	25.0%	17.6%	5.3%
-40%	66.7%	42.9%	33.3%	17.6%

The S&P 500 (without dividends) experienced a loss 35% of the time from 2000 - 2022. The average decrease was -13.9%.<sup>1</sup> And during the Great Recession,<sup>2</sup> it lost 57%.

For illustrative purposes only. Figures do not represent the actual performance of any investment nor guarantee that investment goals will be met. Returns were rounded to the nearest whole number.

<sup>1</sup> Source: Morningstar Direct. Based on annual returns. For illustrative purposes only. It is not possible to invest directly in an index. Past performance is not indicative of future results. Standard & Poor's 500® Index (S&P 500) is comprised of 500 stocks representing major U.S. industrial sectors.

<sup>2</sup> Source: Morningstar Direct. From October 9, 2007 through March 9, 2009.

# A structured solution to **help** you achieve your goals

A *RiverSource Structured Solutions 2* annuity is a long-term retirement savings vehicle that provides you with opportunities to grow your money, with a level of protection that can help eliminate some of the risk that comes with investing. There are also options to help achieve your retirement income and legacy goals.

You will have **access to more than 100** indexed accounts based on five well-known equity indexes and an Exchange Traded Fund (ETF), collectively referred to as “indexes” in this brochure, that cover U.S. and international equities. **Together, these indexed accounts address many different market outlooks and investing approaches.** Your potential for growth will be linked to the performance of the underlying indexes, but you will never be directly invested in the market. And you could benefit from some protection from losses along the way, giving you more confidence to stay the course.



## Exposure to equity markets for growth potential

The *RiverSource Structured Solutions 2* annuity offers you equity market exposure, giving you the growth potential you need to help achieve your goals. Some indexed accounts provide returns that track to the performance of the underlying index. Other options offer the potential to earn a positive return even when the underlying index performance is negative.



## A level of protection for you

Each indexed account includes a protection option – a **buffer** or a **trigger** – that may provide a certain level of protection against loss when the index rate of return is negative. You can choose to diversify your protection levels by allocating across multiple indexed accounts. While you can still lose money, you will have a safeguard in place that may help lessen the impact of negative performance.



## An option for monthly income (guaranteed for one year)

The *RiverSource Structured Solutions 2* annuity can provide you with a source of retirement income. The annuity offers indexed accounts that generate a monthly income (guaranteed for one year) – regardless of index performance during the segment. At maturity, it is possible for the segment to lose money and for the income rate to change, which would affect income in subsequent years.



## No fees for most indexed accounts if held to maturity\*

The *RiverSource Structured Solutions 2* annuity offers you more than 80 indexed accounts with no annuity fees if held to maturity. There is a fee if you choose any of the Annual Fee/Annual Fee Plus indexed accounts.

When you allocate money to an indexed account, you create a segment, which will mature in one, two, three or six years. Immediately after a segment begins, its value will be reduced to reflect transaction costs for assets that support features of your contract. The impact of these costs will generally decrease over the duration of the segment. If the segment is held to maturity, there are no transaction costs.

One indexed account uses an ETF, and the ETF returns will reflect an underlying fund expense.

Surrender charges and/or tax penalties may apply for early withdrawals.



## Protection for your beneficiaries

The **Standard Death Benefit (Return of Purchase Payment)** can help you protect your investment for your heirs, even if your annuity contract loses value. Your beneficiaries are guaranteed to receive at least your principal – adjusted proportionately for any withdrawals – no matter how your annuity performs. The benefit is available at no additional charge if you are age 80 or younger when you purchase your annuity and can be purchased for an additional fee for ages 81+. An enhanced death benefit is also available for a fee if you are age 80 or younger when you purchase your annuity.

The buffer and trigger provide a level of protection for each individual segment. You will incur any portion of index losses in excess of the buffer. With a trigger, you will incur the full loss if the index rate of return is a loss that exceeds the trigger. Each consecutive segment will be subject to another buffer or trigger, so there is a risk that sustained declines in the relevant index will have cumulative losses over time if you renew into consecutive segments.

\*Expenses related to the administration, sale, and certain risks in the annuity are embedded in features of the annuity, including caps, contingent returns, annualized income rates, upside participation rates and transaction costs. There is an annual fee for optional death benefits.

# Exposure to equity markets

You can participate in some of the growth of equities with exposure to six well-known indexes, covering a broad spectrum of the markets. There are more than 100 indexed accounts available, each based on either one or two of the indexes. With both domestic and international underlying indexes, you can choose the combination of indexed accounts that meets your needs.



## Domestic

### **S&P 500® Index (SPX)**

The S&P 500 Index tracks the performance of 500 widely held, large-capitalization U.S. stocks.

### **Russell 2000® Index (RUT)**

The Russell 2000 Index is a U.S. small-cap stock market index of the bottom 2,000 stocks in the Russell 3000 Index.

### **Nasdaq 100 Index® (NDX)**

The Nasdaq 100 Index includes 100 of the largest domestic and international non-financial companies listed on The Nasdaq Stock Market based on market capitalization.

### **iShares U.S. Real Estate ETF (IYR)**

The iShares U.S. Real Estate ETF tracks the investment results of U.S. equities in the real estate sector.



## International

### **MSCI EAFE Index (MXEA)**

The MSCI Europe, Australasia, Far East (EAFE) Index is an equity index which captures large and mid-cap representation across 21 Developed Markets countries around the world, excluding the U.S. and Canada.

### **MSCI Emerging Markets Index (MXEF)**

The MSCI Emerging Markets Index captures large- and mid-cap representation across 26 Emerging Markets (EM) countries.

In general, large-capitalization companies may be unable to respond quickly to new competitive challenges and may not be able to attain the high growth rate of successful smaller companies. Generally, investments in small- and mid-cap companies involve risks, including volatility, that are greater than investments in larger, more established companies. Small- and mid-capitalization companies are more likely to fail than larger companies. It is possible that the iShares U.S. Real Estate ETF may not fully replicate or may, in certain circumstances, diverge significantly from the performance of the underlying index. Securities issued by non-U.S. companies are subject to risks, including political, economic, market, social and others within a particular country, as well as to currency exchange rate risks and currency instabilities and less stringent financial and accounting standards generally applicable to U.S. issuers. Emerging markets can be riskier than investing in well-established foreign markets.

You are not investing directly in the indexes. The indexes do not include dividends from underlying companies in the index. Segment returns on indexed accounts with an ETF do not include dividends or other distributions declared by the fund. The ETF returns reflect a fund expense.

# Combine growth potential with a level of protection

Indexed accounts are divided into categories that provide different opportunities to grow your money with protection options that may help shield you from some losses.

Category	Growth Potential at Maturity	Protection Option
<b>Standard</b>	Standard indexed accounts provide growth opportunities with protection options in the form of a buffer. You can earn the index rate of return up to a cap, the maximum return that a segment can earn when the index rate of return is positive.	Buffer
<b>Dual Directional</b>	Dual Directional indexed accounts provide opportunities to earn a positive return (up to a cap) based on index performance, even when the index has a loss. If the index rate of return at maturity is a loss that does not exceed the buffer, the segment will earn a positive rate of return equal to the loss – and the positive return is not limited to the cap.	Buffer
<b>Annual Lock</b>	Annual Lock indexed accounts lock in a return each year, with an annual cap that will not change for the length of the segment. You can lock in the index rate of return, up to a cap, each year for three or six years. At maturity, the segment will reflect a cumulative rate of return based on the Annual Lock Returns.	Buffer
<b>Contingent Return</b>	Contingent Return indexed accounts provide opportunities to earn a predetermined return, with protection options in the form of a buffer or a trigger. At maturity, you can earn a predetermined rate of return if the index rate of return is positive or is a loss that does not exceed the buffer or trigger. The optional Contingent Return Withdrawal Program allows you to take your return as income in years when there are earnings.	Buffer or trigger
<b>Income Choice</b>	Income Choice indexed accounts provide a monthly income (guaranteed for one year) – regardless of index performance during the segment. This option also provides a level of protection in the form of a buffer. At maturity, if the index rate of return is positive or is a loss that does not exceed the buffer, the original amount allocated to the segment will remain unchanged (unless additional withdrawals were taken).	Buffer
<b>Annual Fee/Annual Fee Plus</b>	Annual Fee/Annual Fee Plus indexed accounts offer greater growth potential with higher caps and/or upside participation rates versus comparable indexed accounts within the product without an annual fee.	Buffer

At the start of each new segment, caps, contingent returns, annualized income rates, annual fees and upside participation rates will be reset by RiverSource Life at our discretion. The cap, contingent return, annualized income rate and upside participation rate will never be less than the Minimum Cap, Minimum Contingent Return, Minimum Annualized Income Rate and Minimum Upside Participation Rate. The Annual Fee will never be more than the Maximum Annual Fee. Indexed accounts may be discontinued. When segments mature, any money in discontinued indexed accounts would need to be reallocated to a different indexed account. Please see your contract and prospectus for additional limitations and exclusions.

# Lock in a value to adjust your course

## Two options to lock in your current value and end a segment on the next contract anniversary

The value of each segment will fluctuate daily and may increase or decrease from the initial amount allocated. Segments can last anywhere from one to six years. During that time, you may want to lock in the current value of a segment. In those cases, you will have two options: **Automatic Lock** and **Elective Lock**. Between these two options, you could either lock in a gain, protect from additional loss, or end a segment early so you can reallocate on your next contract anniversary.

### Automatic Lock

Automatic Lock is an option to have a segment monitored for a specific positive return, called an automatic lock target. You can set, change or remove the target at any time during the segment. If the segment rate of return meets or exceeds the target before the segment matures, your segment value will automatically lock in. Automatic Lock is available with Standard, Dual Directional, Contingent Return, and Annual Fee/Annual Fee Plus indexed accounts.

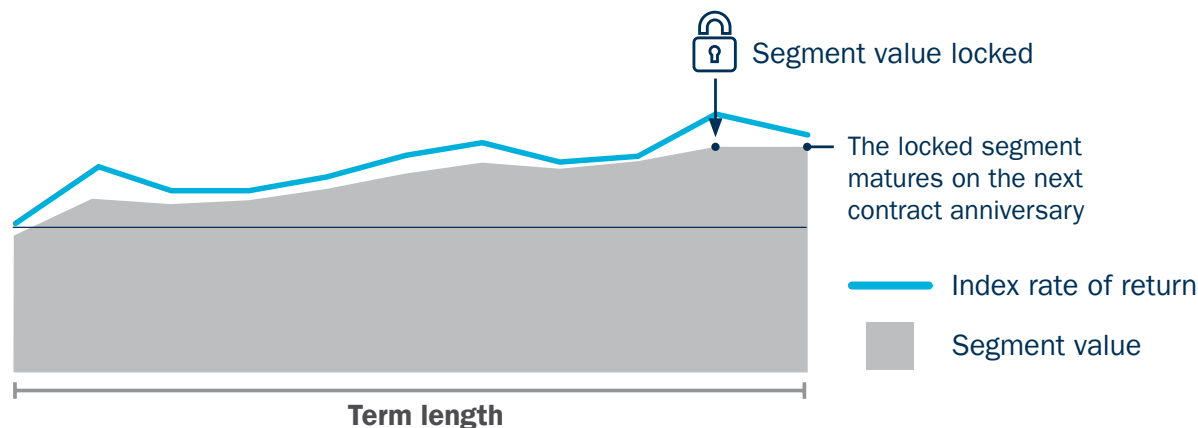
### Elective Lock

Elective Lock allows you to lock in your segment value at any time prior to maturity based on the current daily segment value as of the close of business on the day of the request (if the request is received on a nonbusiness day, the next business day closing market value will be used). You can lock in either a positive or negative return. Elective lock is available with all indexed accounts.

### For both lock options, keep in mind:

- Once locked, the decision is not reversible, and the locked segment will mature on the next contract anniversary. At that time you will be free to allocate the money to a new indexed account or to let it renew into a new segment of the same indexed account, if it is still offered.
- The locked value will not change unless you take a withdrawal. You cannot benefit from any future positive performance for the remainder of the segment.
- If an automatic lock happens shortly before the anniversary date, the segment will mature and you will have limited time to provide new allocation instructions. If no instructions are received, it will renew into a new segment of the same indexed account. If the segment locks in shortly after the contract anniversary, the locked value will not change until the next contract anniversary.
- The locked value will be your segment value. The daily segment value will generally not reflect the full buffer or trigger protection.

### Hypothetical example of a Standard indexed account with a cap





# Segment values **before** maturity



Before each segment matures, its value will fluctuate daily and may be lower than the dollar amount that was allocated, even when the index has positive returns.

While the performance of the underlying index affects the segment value, the segment will not exactly track the index. There are several other factors that will affect the segment value before maturity:

- **Transaction costs:** Immediately after a segment begins, its value will be reduced to reflect transaction costs for assets that support features of your contract. The impact of these costs will generally decrease over the duration of the segment. If a segment is held to maturity, there are no transaction costs.
- **The value of the assets that back the segment:** Factors such as interest rates and market volatility could impact the value of these assets either positively or negatively.
- **The protection option:** The full protection of the buffer or trigger is only available at segment maturity, and it is possible that there would be no protection prior to maturity. It is also possible that you would see no protection from the trigger at maturity.

Keep these additional factors in mind if you are considering locking in a segment, planning to take a withdrawal or if you decide to annuitize your contract (convert its value into a stream of income). Additionally, the value of your annuity contract upon death will be impacted by these factors. Monthly payments from Income Choice during the segment are not impacted by any of these factors.

## Access to your money

Withdrawals from your annuity, aside from monthly income received from Income Choice segments, will be taken from your annuity in the following order (as applicable):

- Interim account
- Proportionately among all segments

You can choose to allocate money to the interim account once your contract is out of its surrender charge period. The interim account is not impacted by transaction costs or exposed to the market and will earn a fixed interest rate. This may be helpful if you plan to withdraw money from your annuity after the surrender charge period (including a full surrender).

Any withdrawals (including monthly income from Income Choice segments) made from your annuity before age 59½ may be subject to a 10% IRS penalty.

- **Surrender charge “free amount”:** During the first contract year, you have access to the greater of 10% of your purchase payment or earnings without surrender charges. In subsequent years, you have access to the greater of 10% of your prior year contract anniversary value or earnings without surrender charges.
- **No surrender charges apply for amounts paid to the owner if you become terminally ill or are confined to a hospital or nursing home,** provided contract requirements are met. The nursing home and hospitalization waiver is available if the owner was under age 76 at contract issue.
- **The market value adjustment is a positive or negative adjustment that applies to withdrawals during the surrender charge period.** This includes required minimum distributions, “free amount” withdrawals, annuitizations, and amounts paid to the owner if you become terminally ill or are confined to a hospital or nursing home. The market value adjustment does not apply to withdrawals from the interim account or Income Choice monthly income. The adjustment amount is based on the change in the Bloomberg US Agg Credit index - Yield To Worst rate since the contract was issued. After the surrender charge period ends, no market value adjustments will be applied.
- **If your spouse beneficiary continues the contract, there will be no surrender charges or market value adjustment on the contract from that point forward.**



# More about your annuity

The maximum issue age is 90. Age limits apply to the age of the oldest owner. 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.

**Surrender charge schedules** You can select from two surrender charge schedules. The surrender charge period begins when your contract is issued and ends on your sixth contract anniversary (for the 6-year surrender charge schedule) or your third contract anniversary (for the 3-year surrender charge schedule). Surrender charges are based on the portion of your purchase payment that is withdrawn (reduced for any “free amount” that is in excess of your contract earnings).

Contract years	1	2	3	4	5	6	7+
6-year surrender charge	9%	8%	8%	7%	6%	5%	0%
3-year surrender charge	9%	8%	8%	0%	0%	0%	0%

Six-year indexed accounts are only available with a six-year surrender charge schedule.

- Purchase payment details**
- You can open your *RiverSource Structured Solutions 2* annuity with a minimum purchase payment of \$10,000. The maximum purchase payment for ages up to 75 is \$3,000,000 and for ages 76-90 is \$1,000,000 (based on your age on the application date). Purchase payments exceeding these limits require prior approval.<sup>1</sup>
  - Contracts are generally issued on the next business day after all payments listed on the application have been received. However, if we receive at least the minimum purchase payment within 90 days from the application date, we will automatically issue the contract on the next business day following the 90th day.
  - If the minimum purchase payment is received (but not all purchase payments listed on the application) you can contact us to issue the contract on the next business day. You will need to provide direction on where to apply any remaining expected purchase payments received after the contract is issued. No payments are allowed once the contract is issued.
  - If the minimum purchase payment is not received within 90 days from the application date, the application is canceled.

**Initial rates and renewal rates** There will be different caps, contingent returns, upside participation rates, annualized income rates and annual fees for indexed accounts issued with the 3-year and 6-year surrender charge schedule.

- You will receive the applicable interest rates, caps, contingent returns, annualized income rates, annual fees and/or upside participation rates in effect on the application date, provided the contract is issued within 30 days of the application date (plus the number of days until the next business day).
- Otherwise, you will receive the applicable rates in effect on the date the contract is issued.
- Renewal interest rates, caps, contingent returns, annualized income rates, annual fees and upside participation rates are set by RiverSource Life at our discretion and will be different than new business rates.

- Transferring money between accounts**
- During a period of 30 days ending on the contract anniversary (“the transfer window”), you may request to transfer any contract value in:
    - Any segments that mature on that contract anniversary
    - The interim account
  - Transfers are allowed to any available indexed accounts. After the surrender charge period, transfers are also allowed to the interim account.
  - We must receive any transfer request by market close on the contract anniversary (or the prior business day if the anniversary is a holiday or weekend).
  - The transfer will be effective on the contract anniversary.
  - You can enroll in automatic rebalancing at any time, as long as you only have money allocated to one-year segments. If you request a transfer, automatic rebalancing (if applicable) will be turned off.

<sup>1</sup> RiverSource reserves the right to limit certain annuity features (for example, indexed account allocations) if prior approval is required.

# Enjoy a **lifetime** of benefits

A *RiverSource Structured Solutions 2* annuity offers you several important, wealth-preserving features while giving you access to a diverse range of allocation options. As with other investments, there is potential to lose money. Unlike other investments, annuities are issued by insurance companies and offer a unique combination of benefits.



## Tax Advantages

**Benefit from tax deferral.** A *RiverSource Structured Solutions 2* annuity can help you control and manage your taxes through the power of tax deferral – generally you will pay no taxes on earnings until you withdraw them. Keep in mind, when you use an annuity to fund a retirement plan that is already tax-deferred, your annuity will not provide any necessary or additional tax deferral for that retirement plan.

**Adjust your strategy without triggering taxes.** Over time, your investment needs may change. When segments mature, you can reallocate your money among the indexed accounts as needed, with no sales charges and no taxes.



## The option to create guaranteed income for life through annuitization

If you need reliable income that lasts for as long as you live, you can choose to create a guaranteed fixed income stream by annuitizing your contract. This option spreads out your annuity payments into periodic installments — with the choice to receive guaranteed income for a specified number of years, or for the rest of your life. Only an annuity offers this unique benefit.



## A choice of surrender charge schedules

You can select from two surrender charge schedules. The surrender charge period begins when your contract is issued and ends on your sixth contract anniversary (for the 6-year surrender charge schedule) or your third contract anniversary (for the 3-year surrender charge schedule). Surrender charges are based on the portion of your purchase payment withdrawn (reduced for any “free amount” that is in excess of your contract earnings). Withdrawals during the surrender charge period are also subject to market value adjustment.

# 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 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).



## About the indexes

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Indexed accounts described herein are indexed to an MSCI index. The MSCI EAFE Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI Emerging Markets Index captures large- and mid-cap representation across emerging markets countries. The products referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such product(s) or any index on which such product(s) are based. The Contract contains a more detailed description of the limited relationship MSCI has with RiverSource Life Insurance Company and any related products.

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*RiverSource Structured Solutions 2 annuity contract numbers: 117860 and state variations; Dual Directional: 117862; Annual Lock: 117864; Contingent Return: 117861; Income Choice: 117863; Segment Value Lock: 117866. Rider numbers: ROPP 117868, MAV 117867. Not available in all states. Features may vary, have limitations or may not be available in some states. Please see your contract and prospectus for additional details, limitations and exclusions.*



**This information is authorized for use when preceded or accompanied by a [current annuity prospectus](#). The prospectus contains detailed information regarding risks, fees, allocation options and other information regarding the annuity. Read the prospectus carefully before you purchase the annuity.**

This information is for a general audience and is not intended to address individual financial situations or needs. RiverSource Life Insurance Company does not provide investment advice.

[riversource.com/annuities](https://riversource.com/annuities)

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# Standard indexed accounts

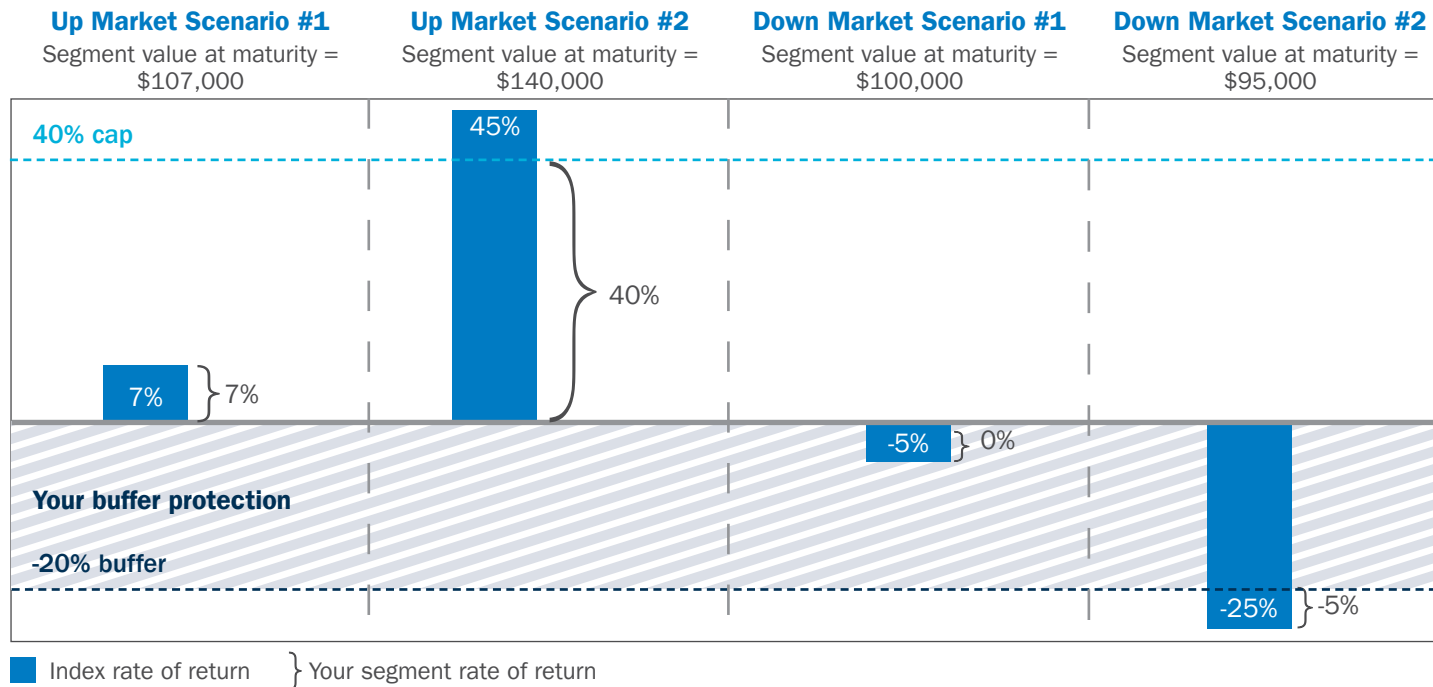
**Standard** indexed accounts provide growth opportunities with buffer protection options. When the index rate of return is positive at maturity, you will earn that return, multiplied by the upside participation rate, up to the cap (the maximum return that a segment can earn when the index is positive), if applicable.

If the index rate of return is a loss at maturity, the buffer will reduce your losses. You will only incur the portion of the loss that exceeds the buffer. The buffer protection can give you greater confidence as you approach retirement.

There are 34 **Standard** indexed accounts with buffers of either -10%, -15%, -20%, -25% or -100%. Standard indexed accounts are available with terms of one, three or six years. Six-year indexed accounts are available only with the six-year surrender charge schedule.

Below and on the next page, you will see hypothetical examples of three- and six-year segments with different caps and buffer levels.

Consider the following hypothetical scenarios:



**Assumptions for the scenarios below:**

- 3-year segment
- 40% cap/100% upside participation rate
- -20% buffer
- 3-year surrender charge schedule
- \$100,000 investment

Actual caps and fees may be higher or lower. For all current rate information, please talk to your financial advisor prior to purchase.

These charts are for illustrative purposes only. They neither represent the actual performance of any index nor guarantee that your goals will be met. The charts assume no withdrawals are taken before the end of the segment.

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## 6-year segment scenarios

### Assumptions for the scenarios below:

- 6-year segments (only available with the 6-year surrender charge schedule)
- 90% cap/100% upside participation rate
- -25% buffer
- 6-year surrender charge schedule
- \$100,000 investment

Actual caps may be higher or lower. For all current rate information, please talk to your financial advisor prior to purchase.

### Up Market Scenario #1

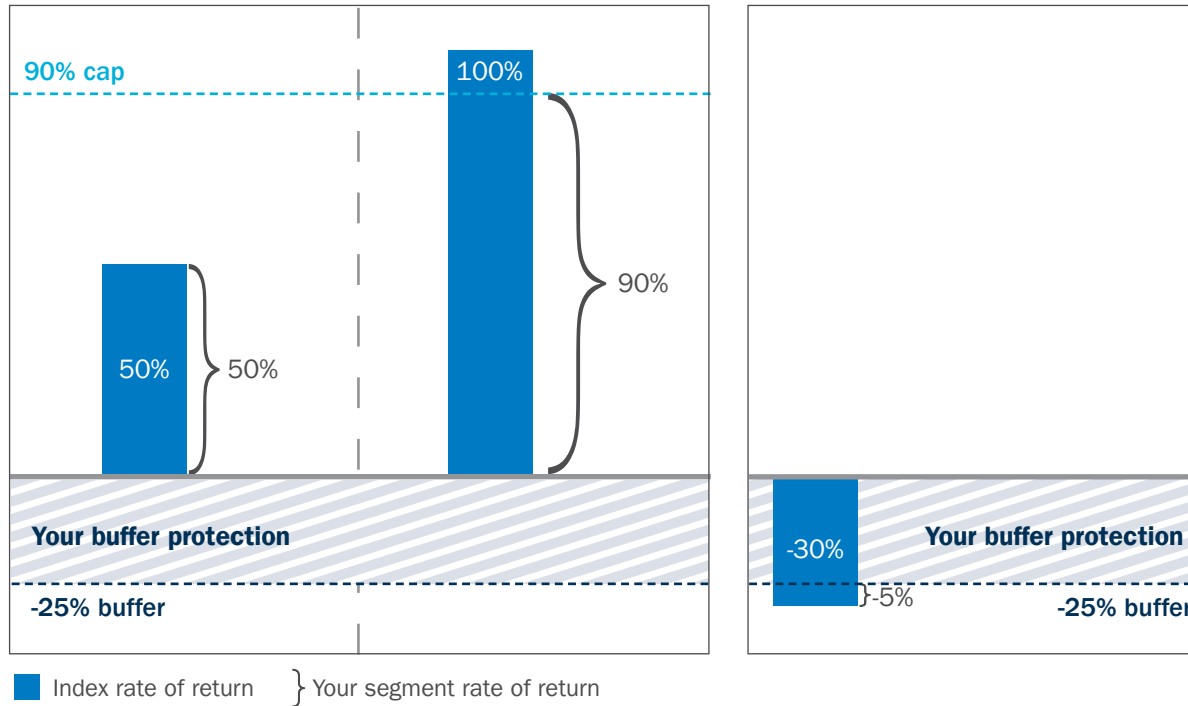
Segment value at maturity =  
\$150,000

### Up Market Scenario #2

Segment value at maturity =  
\$190,000

### Down Market Scenario

Segment value at maturity =  
\$95,000

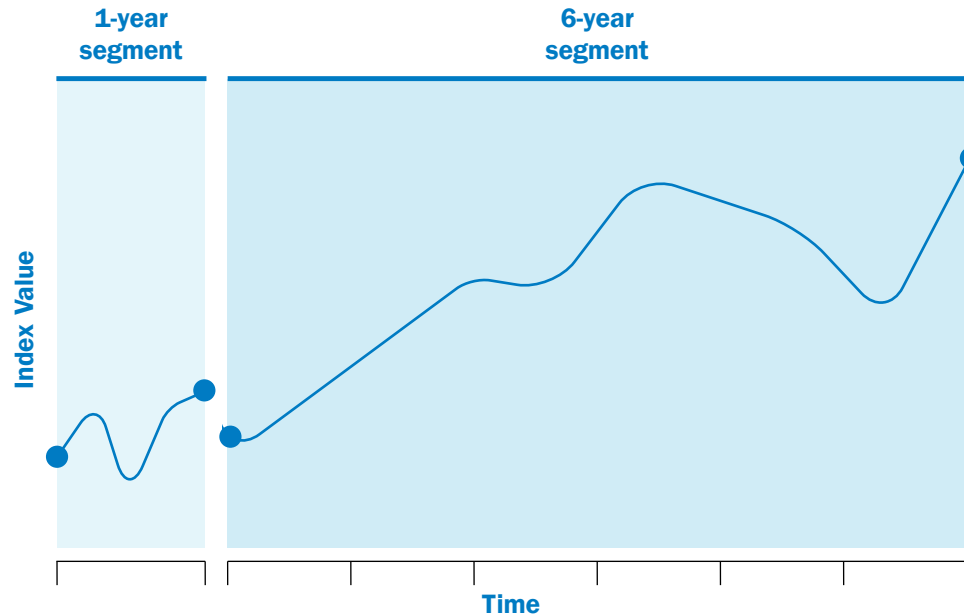


<sup>1</sup> After deducting a proportional fee for any optional riders (if applicable)



### Calculating the index rate of return

The index rate of return for the Standard indexed accounts is based on a point-to-point calculation. That means the index value on the segment start date is compared to the value on the segment maturity date. The difference between those two points is the index rate of return. For a one-year segment, the length of time between the two points is one year. For a six-year segment, the length of time is six years.



These charts are for illustrative purposes only.

## A RiverSource Structured Solutions 2 annuity provides a lifetime of benefits

A RiverSource Structured Solutions 2 annuity is a long-term retirement savings vehicle, issued by RiverSource Life Insurance Company. It provides opportunities to grow your money, take income and create a legacy based on the performance of equity market indexes or an Exchange Traded Fund (ETF), collectively referred to as “indexes” in this brochure, while also providing a level of protection from loss. The Standard Death Benefit (Return of Purchase Payment) (available if you are age 80 or younger when you purchase your annuity and can be purchased for an additional fee for ages 81+) can help protect your money for your beneficiaries. They are guaranteed to receive at least your principal – adjusted for any withdrawals – no matter how your annuity performs.

You can allocate your money to any combination of more than 100 indexed accounts. There are different categories of indexed accounts and each category provides a unique way to combine growth opportunities with a protection option. Your financial advisor can help you decide which indexed accounts can best meet your needs. You do not invest directly in the indexes.

Instead, your rate of return is linked to the performance of the underlying indexes. As with all investments, you can lose money. However, if the index rate of return is negative at the end of a segment, the protection options may reduce some of your investment risk.

The indexes do not include dividends from underlying companies in the index. Segment returns on indexed accounts with an ETF do not include dividends or other distributions declared by the fund. The ETF returns reflect a fund expense.

The RiverSource Structured Solutions 2 annuity generally offers 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 10% early withdrawal penalty. A surrender charge may apply to withdrawals during the surrender charge period. A market value adjustment may also apply.

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. As one of the nation's largest insurance companies, we have a strong record of honoring our commitments to clients, with a heritage built on more than 125 years.

*RiverSource Structured Solutions 2* annuity contract numbers: 117860 and state variations; Dual Directional: 117862; Annual Lock: 117864; Contingent Return: 117861; Income Choice: 117863; Segment Value Lock: 117866. Not available in all states. Features may vary, have limitations or may not be available in some states. Please see your contract or prospectus for additional details, limitations and exclusions.

At the start of each new segment, caps will be reset by RiverSource Life at our discretion. The caps will never be less than the Minimum Cap. Indexed accounts may be discontinued. When segments mature, any money in discontinued indexed accounts would need to be reallocated to a different indexed account.

Structured annuities are insurance products that are complex, long-term investment vehicles and are subject to risk, including the potential loss of principal.

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# Dual Directional indexed accounts

**Dual Directional** indexed accounts provide opportunities to earn a positive return based on index performance, even when the index has a loss (as long as the loss does not exceed the buffer).

You can choose from indexed account options with one or two underlying indexes. For indexed accounts with two underlying indexes, the return of the lesser performing index will be used to determine the segment rate of return at maturity. See page 3 for examples of how the “lesser of” option works.

If the index rate of return is positive at maturity, the segment will earn the index rate of return, multiplied by the upside participation rate, up to a cap (the maximum return that a segment can earn when the index is positive).

**This option also provides a level of protection in the form of a buffer.** If the index rate of return at maturity is a loss that does not exceed the buffer, the segment will earn a positive rate of return equal to the loss (in this case, the positive return is not limited to the cap and will not be multiplied by an upside participation rate). If the index rate of return at maturity is a loss that exceeds the buffer, the buffer will reduce your losses. You will only incur the portion of the loss that exceeds the buffer.

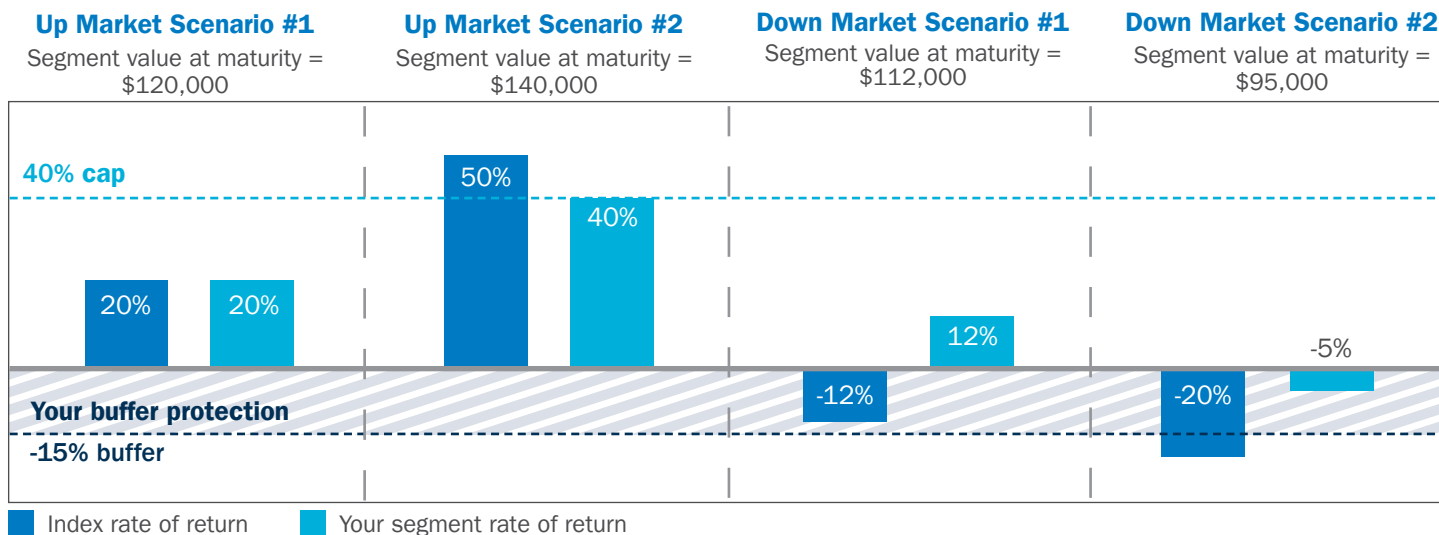
There are 20 **Dual Directional** indexed accounts with buffers of -10%, -15%, -20% or -25%. Dual Directional indexed accounts are available for terms of one, three or six years. Six-year indexed accounts are available only with the six-year surrender charge schedule. Below are hypothetical scenarios of a Dual Directional segment.

**Assumptions for the scenarios below:**

- 3-year segment
- 40% cap/100% upside participation rate
- -15% buffer
- 3-year surrender charge schedule
- \$100,000 investment

Actual caps may be higher or lower. For all current rate information, please talk to your financial advisor prior to purchase.

Consider the following hypothetical scenarios:



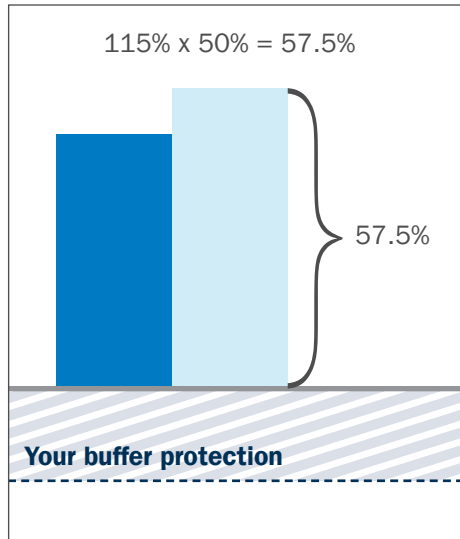
These charts are for illustrative purposes only. They neither represent the actual performance of any index nor guarantee that your goals will be met. The charts assume no withdrawals are taken before the end of the segment.

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## The Upside Participation Rate can enhance your return

Most Dual Directional indexed accounts will have an upside participation rate of 100%, which will not affect your rate of return. When market conditions allow, Dual Directional indexed accounts may also be enhanced with an upside participation rate greater than 100%. In these instances, positive index rates of return will be multiplied by the upside participation rate, and this will be your rate of return, up to the cap, if applicable.



- Index rate of return
- Enhanced rate of return
- } Your segment rate of return

Consider if you invested \$100,000 into a 6-year uncapped segment, and the index rate of return was 50% at maturity.

Original investment	=	\$100,000
Your return	=	\$ 50,000
Your segment value at maturity	=	\$150,000

Now consider the same scenario, but instead the index rate of return is enhanced by 115%, making it 57.5%.

Original investment	=	\$100,000
Your return	=	\$ 57,500
Your segment value at maturity	=	\$157,500

**You could earn an extra \$7,500 at maturity with the upside participation rate.**

<sup>1</sup> After deducting a proportional fee for any optional riders (if applicable)

## See how the “Lesser of” indexed accounts work

For indexed accounts with two underlying indexes, the return of the lesser performing index will be used to determine the segment rate of return at maturity. The four hypothetical examples assume a one-year Dual Directional indexed account with a 8% cap and a -15% buffer.

Indexes		Index Returns at Maturity	Index Return Used	Your Segment Rate of Return
1	S&P 500	12%	12%	You would earn the return up to the cap: 8%. The lesser performing index was positive.
	Russell 2000	15%		
2	S&P 500	6%	-5%	You would earn a positive rate of return equal to the loss: 5%. The lesser performing index was negative but did not exceed the buffer.
	Russell 2000	-5%		
3	S&P 500	-9%	-9%	You would earn a positive rate of return equal to the loss: 9%. Both indexes are negative but neither exceeded the buffer.
	Russell 2000	-5%		
4	S&P 500	-7%	-20%	In this case, your return would be -5%. The lesser performing index exceeded the buffer, so your loss was reduced by the buffer.
	Russell 2000	-20%		

Hypothetical returns assume the segment is held until maturity.

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You can allocate your money to any combination of more than 100 indexed accounts. There are different categories of indexed accounts and each category provides a unique way to combine growth opportunities with a protection option. Your financial advisor can help you decide which indexed accounts can best meet your needs. You do not invest directly in the indexes.

Instead, your rate of return is linked to the performance of the underlying indexes. As with all investments, you can lose money. However, if the index rate of return is negative at the end of a segment, the protection options may reduce some of your investment risk.

The indexes do not include dividends from underlying companies in the index. Segment returns on indexed accounts with an ETF do not include dividends or other distributions declared by the fund. The ETF returns reflect a fund expense.

The RiverSource Structured Solutions 2 annuity generally offers 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 10% early withdrawal penalty. A surrender charge may apply to withdrawals during the surrender charge period. A market value adjustment may also apply.

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. As one of the nation’s largest insurance companies, we have a strong record of honoring our commitments to clients, with a heritage built on more than 125 years.

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At the start of each new segment, caps will be reset by RiverSource Life at our discretion. The cap will never be less than the Minimum Cap. Indexed accounts may be discontinued. When segments mature, any money in discontinued indexed accounts would need to be reallocated to a different indexed account.

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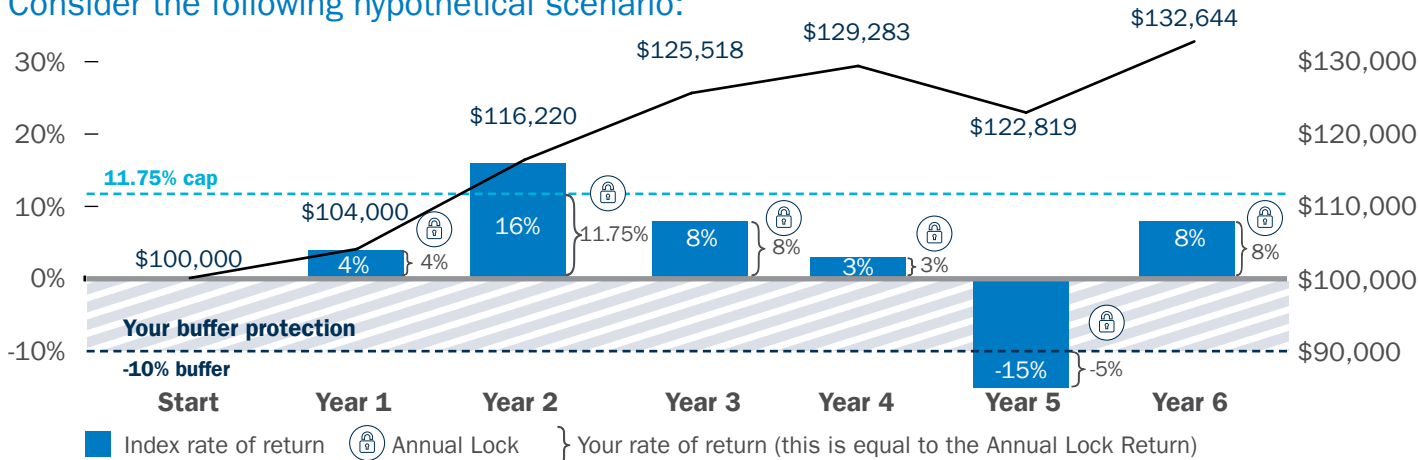
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# Annual Lock indexed accounts

**Annual Lock** indexed accounts lock in a return each year, with an annual cap that will not change for the duration of the segment (three or six years). This provides you with the assurance of knowing your maximum return potential each year. Based on these returns, an Annual Lock Value is calculated each year. The Annual Lock Value is different than the value for the segment and is not available for withdrawal, but can help you track how your segment value will be determined at maturity. The index rate of return is calculated each year on your contract anniversary, and that return (called the Annual Lock Return) will be locked, up to the cap (the maximum return that a segment can earn when the index is positive). If the index rate of return is a loss for a given year, you will only incur the portion of the loss that exceeds the -10% buffer and that Annual Lock Return will also lock in. This level of protection can help shield your annuity from some of the losses you might otherwise experience. On the segment maturity date, the segment value will reflect a cumulative rate of return based on the Annual Lock Returns.

There are two **Annual Lock** indexed accounts with terms of three or six years. Six-year indexed accounts are available only with the six-year surrender charge schedule.

Consider the following hypothetical scenario:



**Assumptions for the scenarios below:**

- 6-year segment
- 11.75% cap
- -10% buffer
- 6-year surrender charge schedule
- \$100,000 investment

Actual caps may be higher or lower. For all current rate information, please talk to your financial advisor prior to purchase.

\*The Annual Lock Value is different than the value for the segment and is not available for withdrawal, but can help you track how your segment value will be determined at maturity.

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Year	Index Return	Cap	Annual Lock Return	Annual Lock Value*
1	4%	11.75%	4%	\$104,000
2	16%	11.75%	11.75%	\$116,220
3	8%	11.75%	8%	\$125,518
4	3%	11.75%	3%	\$129,283
5	-15%	11.75%	-5%	\$122,819
6	8%	11.75%	8%	\$132,644

**Segment rate of return and segment value at maturity: 32.64% and \$132,644**

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You can allocate your money to any combination of more than 100 indexed accounts. There are different categories of indexed accounts and each category provides a unique way to combine growth opportunities with a protection option. Your financial advisor can help you decide which indexed accounts can best meet your needs. You do not invest directly in the indexes.

Instead, your rate of return is linked to the performance of the underlying indexes. As with all investments, you can lose money. However, if the index rate of return is negative at the end of a segment, the protection options may reduce some of your investment risk.

The indexes do not include dividends from underlying companies in the index. Segment returns on indexed accounts with an ETF do not include dividends or other distributions declared by the fund. The ETF returns reflect a fund expense.

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The Annual Lock Value is separate from the segment value and is not available for withdrawal, as a death benefit, or for annuitization.

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# Contingent Return indexed accounts

**Contingent Return** indexed accounts provide opportunities to earn a predetermined return with protection options in the form of a buffer or a trigger. These indexed accounts can be paired with the Contingent Return Withdrawal Program, which allows you to take your return as income in years when there are earnings.

You can choose from indexed account options with one or two underlying indexes. For indexed accounts with two underlying indexes, the return of the lesser performing index will be used to determine the segment rate of return at maturity. An example of how the “lesser of” option works is shown on an upcoming page.

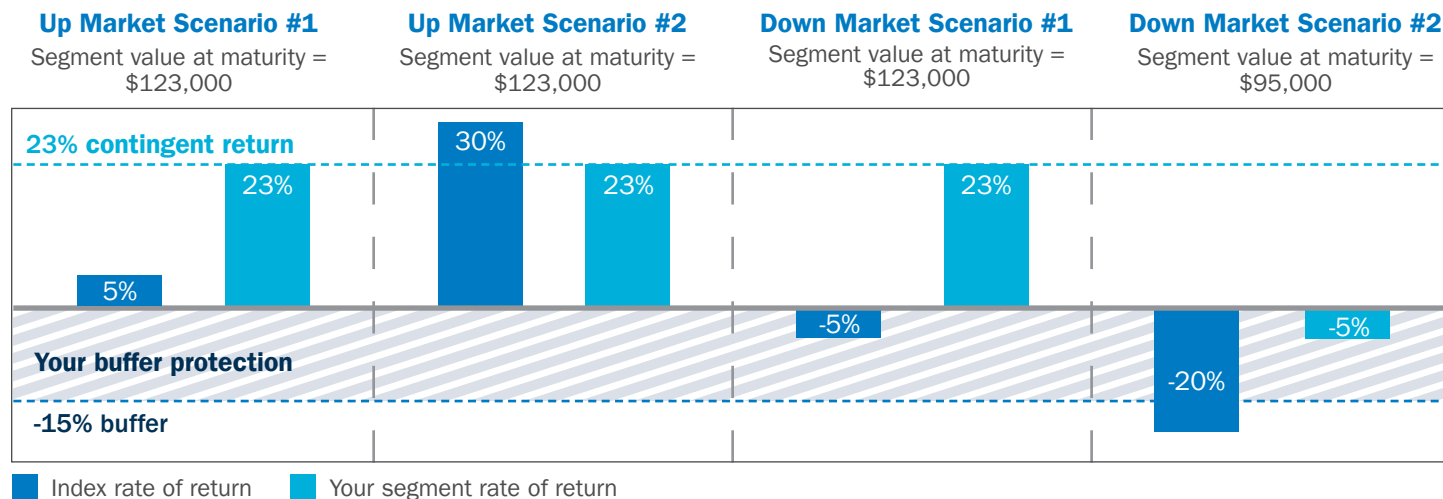
When the index rate of return is positive at the end of a segment, you will earn the contingent return, a predetermined rate of return.

If the index rate of return is a loss that does not exceed the buffer or trigger, you will also earn the contingent return.

- If the index rate of return is **a loss that exceeds the buffer**, the buffer will reduce your losses. You will only incur the portion of the loss that exceeds the buffer.
- If the index rate of return is **a loss that exceeds the trigger**, this option will provide no protection. You will incur the full loss.

There are 18 **Contingent Return** indexed accounts with buffers of either -10%, -15% or -20% and two with triggers of -30%. **Contingent Return** indexed accounts are available for terms of one, two or three years. Below and on the next page you will see hypothetical examples of Contingent Return indexed accounts with different protection options.

## Consider the following hypothetical scenarios:



### Assumptions for the scenarios below:

- 3-year segment
- 23% contingent return
- -15% buffer
- 3-year surrender charge schedule
- \$100,000 investment

Actual contingent returns may be higher or lower. For all current rate information, please talk to your financial advisor prior to purchase.

These charts are for illustrative purposes only. They neither represent the actual performance of any index nor guarantee that your goals will be met. The charts assume no withdrawals are taken before the end of the segment.

#### STRUCTURED ANNUITIES

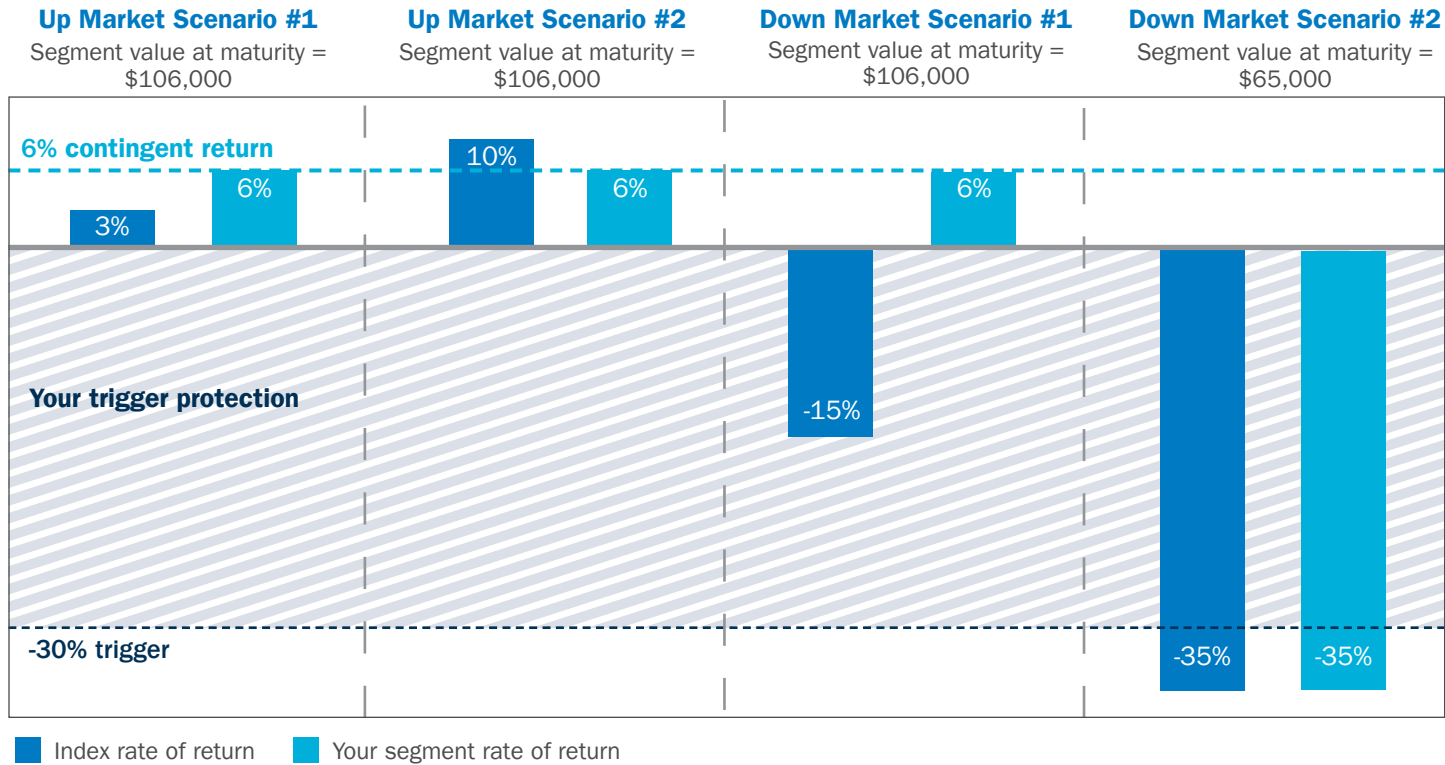
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## Scenarios with a trigger

### Assumptions for the scenarios below:

- 1-year segment
- 6% contingent return
- -30% trigger
- 6-year surrender charge schedule
- \$100,000 investment

Actual contingent returns may be higher or lower. For all current rate information, please talk to your financial advisor prior to purchase.



These charts are for illustrative purposes only.

## Comparing 1-year segment returns for Contingent Return indexed accounts with buffers and triggers

Index Return	Contingent Return = 7.50% Buffer = -15%	Contingent Return = 6% Trigger = -30%
15%	7.50%	6%
5%	7.50%	6%
-5%	7.50%	6%
-15%	7.50%	6%
-30.00%	-15%	6%
-30.01%	-15.01%	-30.01%
-35%	-20%	-35%

Hypothetical returns assume the segment is held until maturity.

### See how the “Lesser of” indexed accounts work

For indexed accounts with two underlying indexes, the return of the lesser performing index will be used to determine the segment rate of return at maturity. The four hypothetical examples assume a one-year Contingent Return indexed account with a 7.50% contingent return and a -15% buffer.

	Indexes	Index Returns at Maturity	Index Return Used	Your Segment Rate of Return
1	S&P 500	12%	12%	You would earn the contingent return: 7.50%. The lesser performing index was positive.
	Russell 2000	15%		
2	S&P 500	6%	-5%	You would earn the contingent return: 7.50%. The lesser performing index was negative but did not exceed the buffer.
	Russell 2000	-5%		
3	S&P 500	-9%	-9%	You would earn the contingent return: 7.50%. Both indexes are negative but neither exceeded the buffer.
	Russell 2000	-5%		
4	S&P 500	-9%	-20%	In this case, your return would be -5%. The lesser performing index exceeded the buffer, so your loss was reduced by the buffer.
	Russell 2000	-20%		

Hypothetical returns assume the segment is held until maturity.

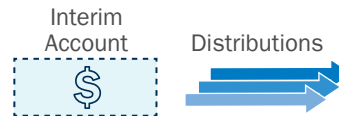
## Contingent Return Withdrawal Program

Pair your Contingent Return indexed accounts with the Contingent Return Withdrawal Program and take your return as income in years when there are earnings.

Your earnings, which will fluctuate from year to year, will be automatically transferred to the interim account on your contract anniversary.



The interim account is a type of fixed account. Money in the interim account will earn daily fixed interest until it is distributed to you at the frequency you selected.



### Please note:

- If there is a year with no earnings, no money would be transferred or distributed.
- The amount transferred will not exceed the “free amount” (the amount that can be withdrawn without incurring a surrender charge).

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Instead, your rate of return is linked to the performance of the underlying indexes. As with all investments, you can lose money. However, if the index rate of return is negative at the end of a segment, the protection options may reduce some of your investment risk.

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# Income Choice indexed accounts

**Income Choice** indexed accounts provide monthly income (guaranteed for one year) based on the amount you allocate to the segment (Investment Base) and the Annualized Income Rate. Your monthly income amount during the segment will not change unless you take additional withdrawals from the segment. The income will begin one month after the contract is issued (or one month after the contract anniversary for segments that start after issue) and will be distributed on that same day each month during the contract year.

You can choose from indexed account options with one or two underlying indexes. For indexed accounts with two underlying indexes, the return of the lesser performing index will be used to determine the segment rate of return at maturity. An example of how the “lesser of” option works is shown on the next page.

This option also provides a level of protection in the form of a buffer. At maturity, if the index rate of return is positive or is a loss that does not exceed the buffer, the original amount allocated to the segment will remain unchanged (unless additional withdrawals were taken). If the index rate of return is a loss that exceeds the buffer, the segment will only incur the portion of the loss that exceeds the buffer.

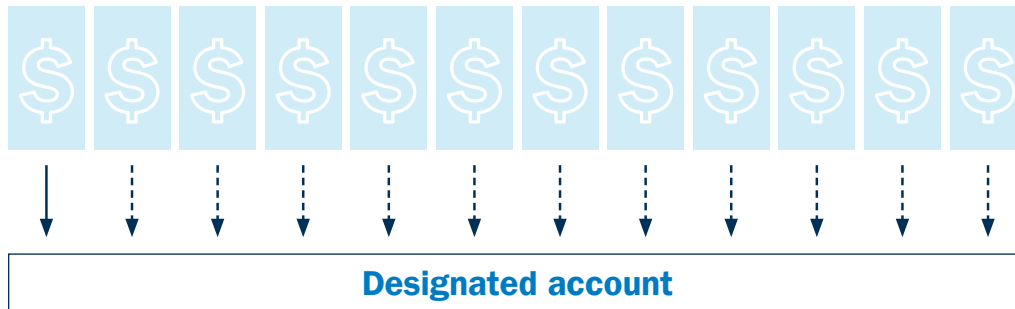
There are eight Income Choice indexed accounts with buffers of either -10%, -15%, -20% or -25%. Income Choice indexed accounts are available for a term of one year.

Consider the following hypothetical scenarios:

**During the contract year (prior to maturity)**

$$\text{\$100,000} \times 5.40\% = \text{\$5,400}$$

**Divided into 12 monthly payments of \$450 each**



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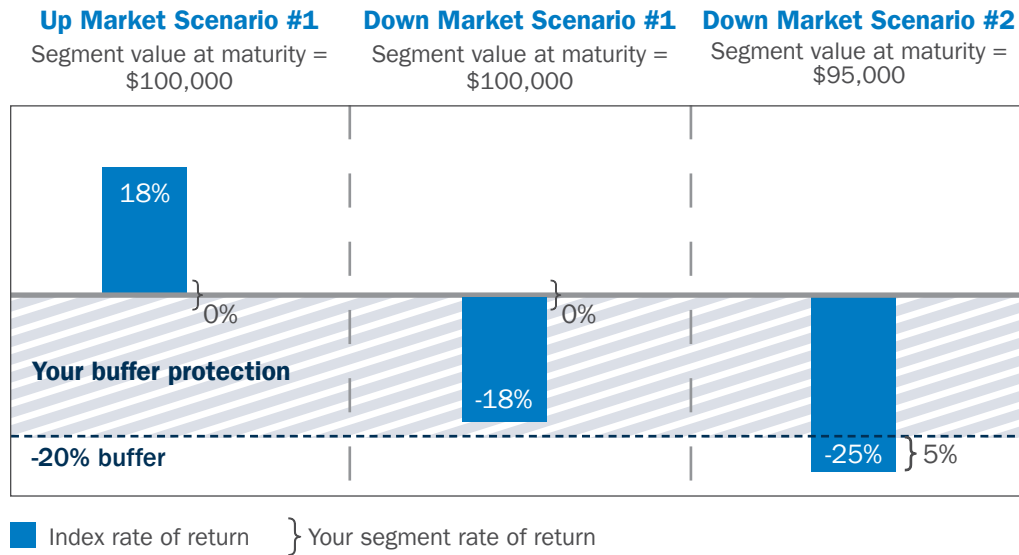
**Assumptions for the scenarios below:**

- 1-year segment
- 5.4% annualized income rate
- -20% buffer
- 3-year surrender charge schedule
- \$100,000 investment

Actual annualized income rates may be higher or lower. For all current rate information, please talk to your financial advisor prior to purchase.

These charts are for illustrative purposes only. They neither represent the actual performance of any index nor guarantee that your goals will be met. The charts assume no withdrawals are taken before the end of the segment.

## At maturity



These charts are for illustrative purposes only. They neither represent the actual performance of any index nor guarantee that your goals will be met.

## See how the “Lesser of” indexed accounts work

For indexed accounts with two underlying indexes, the return of the lesser performing index will be used to determine the segment rate of return at maturity. The four hypothetical examples assume a one-year Income Choice segment with a -15% buffer.

	Indexes	Index Returns at Maturity	Index Return Used	Your Segment Rate of Return
1	S&P 500	12%	12%	The original amount allocated to the segment will remain unchanged. The lesser performing index was positive.
	Russell 2000	15%		
2	S&P 500	6%	-5%	The original amount allocated to the segment will remain unchanged. The lesser performing index was negative but did not exceed the buffer.
	Russell 2000	-5%		
3	S&P 500	-12%	-12%	The original amount allocated to the segment will remain unchanged. Both indexes are negative but neither exceeded the buffer.
	Russell 2000	-5%		
4	S&P 500	-12%	-25%	In this case, your return would be -5%. The lesser performing index exceeded the buffer. Your loss would be reduced by the buffer.
	Russell 2000	-25%		

Hypothetical returns assume the segment is held until maturity.

## A RiverSource Structured Solutions 2 annuity provides a lifetime of benefits

A RiverSource Structured Solutions 2 annuity is a long-term retirement savings vehicle, issued by RiverSource Life Insurance Company. It provides opportunities to grow your money, take income and create a legacy based on the performance of equity market indexes or an Exchange Traded Fund (ETF), collectively referred to as “indexes” in this brochure, while also providing a level of protection from loss. The Standard Death Benefit (Return of Purchase Payment) (available if you are age 80 or younger when you purchase your annuity and can be purchased for an additional fee for ages 81+) can help protect your money for your beneficiaries. They are guaranteed to receive at least your principal – adjusted for any withdrawals – no matter how your annuity performs.

You can allocate your money to any combination of more than 100 indexed accounts. There are different categories of indexed accounts and each category provides a unique way to combine growth opportunities with a protection option. Your financial advisor can help you decide which indexed accounts can best meet your needs. You do not invest directly in the indexes.

Instead, your rate of return is linked to the performance of the underlying indexes. As with all investments, you can lose money. However, if the index rate of return is negative at the end of a segment, the protection options may reduce some of your investment risk.

The indexes do not include dividends from underlying companies in the index. Segment returns on indexed accounts with an ETF do not include dividends or other distributions declared by the fund. The ETF returns reflect a fund expense.

The RiverSource Structured Solutions 2 annuity generally offers 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 10% early withdrawal penalty. A surrender charge may apply to withdrawals during the surrender charge period. A market value adjustment may also apply.

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. As one of the nation’s largest insurance companies, we have a strong record of honoring our commitments to clients, with a heritage built on more than 125 years.

RiverSource Structured Solutions 2 annuity contract numbers: 117860 and state variations; Dual Directional: 117862; Annual Lock: 117864; Contingent Return: 117861; Income Choice: 117863; Segment Value Lock: 117866. Not available in all states. Features may vary, have limitations or may not be available in some states. Please see your contract or prospectus for additional details, limitations and exclusions.

At the start of each new segment, annualized income rates will be reset by RiverSource Life at our discretion. The annualized income rates will never be less than the Minimum Annualized Income Rate. Indexed accounts may be discontinued. When segments mature, any money in discontinued indexed accounts would need to be reallocated to a different indexed account.

Structured annuities are insurance products that are complex, long-term investment vehicles and are subject to risk, including the potential loss of principal.

**This information is authorized for use when preceded or accompanied by a [current annuity prospectus](#). The prospectus contains detailed information regarding risks, fees, allocation options and other information regarding the annuity. Read the prospectus carefully before you purchase the annuity.**

This information is for a general audience and is not intended to address individual financial situations or needs. RiverSource Life Insurance Company does not provide investment advice.

**RiverSource Distributors, Inc. (Distributor), Member FINRA. Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota. Affiliated with Ameriprise Financial Services, LLC.**



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# Annual Fee/Annual Fee Plus indexed accounts

**Annual Fee/Annual Fee Plus** indexed accounts offer greater growth potential with higher caps and/or upside participation versus comparable indexed accounts within the product without an annual fee. When the index rate of return is positive at the end of a segment, we will determine your return by first multiplying the index rate of return by an upside participation rate. Next, we will apply a cap, if applicable, which is the maximum return a segment can earn when the index is positive. We will then multiply the Annual Fee percentage by the number of years in the segment to determine the total fee that will be deducted at maturity. That will be your segment rate of return.

If the index rate of return is a loss at the end of a segment, you will only incur the portion of the loss that exceeds the buffer. The buffer protection can give you greater confidence as you approach retirement. The total fee will be deducted after the buffer is applied, and that is what you will earn.

There are 22 **Annual Fee/Annual Fee Plus** indexed accounts with buffers of either -10%, -15% or -25%. Annual Fee/Annual Fee Plus indexed accounts are available with terms of one, three or six years. Six-year indexed accounts are available only with the six-year surrender charge schedule.

Consider the following hypothetical scenarios:

**Up Market Scenario #1**

Segment value at maturity = \$197,000

**Up Market Scenario #2**

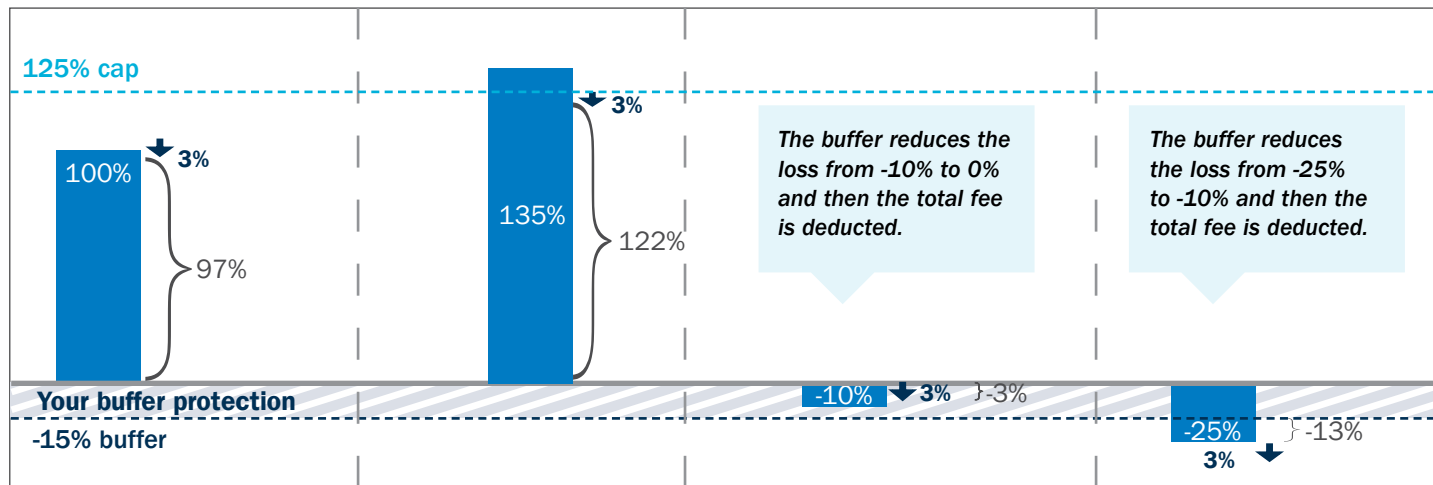
Segment value at maturity = \$222,000

**Down Market Scenario #1**

Segment value at maturity = \$97,000

**Down Market Scenario #2**

Segment value at maturity = \$87,000



**Assumptions for the scenarios below:**

- 3-year segment
- 125% cap/100% upside participation rate/1% Annual Fee
- -15% buffer
- 3-year surrender charge schedule
- \$100,000 investment

Actual caps and fees may be higher or lower. For all current rate information, please talk to your financial advisor prior to purchase.

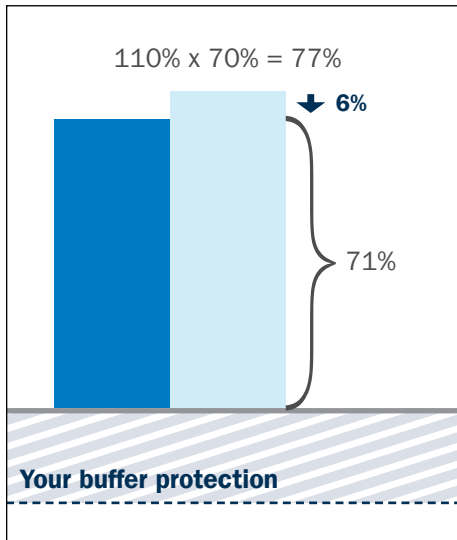
These charts are for illustrative purposes only. They neither represent the actual performance of any index nor guarantee that your goals will be met. The charts assume no withdrawals are taken before the end of the segment.

■ Index rate of return    ↓ Total fee    } Your segment rate of return



## The Upside Participation Rate can enhance your return

When Annual Fee/Annual Fee Plus indexed accounts have an upside participation rate of 100%, your rate of return will not be affected. When market conditions allow, Annual Fee/Annual Fee Plus indexed accounts may also be enhanced with an upside participation rate greater than 100%. In these instances, positive index rates of return will be multiplied by the enhanced rate (subject to the cap, if applicable). We will then multiply the Annual Fee percentage by the number of years in the segment to determine the total fee that will be deducted at maturity. That will be your segment rate of return.



- Index rate of return
- Enhanced rate of return
- ↓ Total fee
- } Your rate of return

Consider if you invested \$100,000 into a 6-year uncapped segment. After six years, if the index rate of return was 70% and the total fee was 6%, your rate of return would be 64%.

Original investment	=	\$100,000
Your return	=	\$64,000
Your segment value at maturity	=	\$164,000

Now consider the same scenario, but instead the index rate of return is enhanced by 110%, making it 77%. After applying a total fee of 6%, your rate of return would be 71%.

Original investment	=	\$100,000
Your return	=	\$71,000
Your segment value at maturity	=	\$171,000

**You could earn an extra \$7,000 at maturity with the upside participation rate.**

Hypothetical returns assume the segment is held until maturity. These charts are for illustrative purposes only.

## A RiverSource Structured Solutions 2 annuity provides a lifetime of benefits

A RiverSource Structured Solutions 2 annuity is a long-term retirement savings vehicle, issued by RiverSource Life Insurance Company. It provides opportunities to grow your money, take income and create a legacy based on the performance of equity market indexes or an Exchange Traded Fund (ETF), collectively referred to as “indexes” in this brochure, while also providing a level of protection from loss. The Standard Death Benefit (Return of Purchase Payment) (available if you are age 80 or younger when you purchase your annuity and can be purchased for an additional fee for ages 81+) can help protect your money for your beneficiaries. They are guaranteed to receive at least your principal – adjusted for any withdrawals – no matter how your annuity performs.

You can allocate your money to any combination of more than 100 indexed accounts. There are different categories of indexed accounts and each category provides a unique way to combine growth opportunities with a protection option. Your financial advisor can help you decide which indexed accounts can best meet your needs. You do not invest directly in the indexes.

Instead, your rate of return is linked to the performance of the underlying indexes. As with all investments, you can lose money. However, if the index rate of return is negative at the end of a segment, the protection options may reduce some of your investment risk.

The indexes do not include dividends from underlying companies in the index. Segment returns on indexed accounts with an ETF do not include dividends or other distributions declared by the fund. The ETF returns reflect a fund expense.

The RiverSource Structured Solutions 2 annuity generally offers 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 10% early withdrawal penalty. A surrender charge may apply to withdrawals during the surrender charge period. A market value adjustment may also apply.

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. As one of the nation's largest insurance companies, we have a strong record of honoring our commitments to clients, with a heritage built on more than 125 years.

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At the start of each new segment, caps, upside participation rates and the Annual Fee will be reset by RiverSource Life at our discretion. The caps and upside participation rates will never be less than the Minimum Cap. and Minimum Upside Participation Rate. The Annual Fee will never exceed the Maximum Annual Fee. Indexed accounts may be discontinued. When segments mature, any money in discontinued indexed accounts would need to be reallocated to a different indexed account.

Structured annuities are insurance products that are complex, long-term investment vehicles and are subject to risk, including the potential loss of principal.

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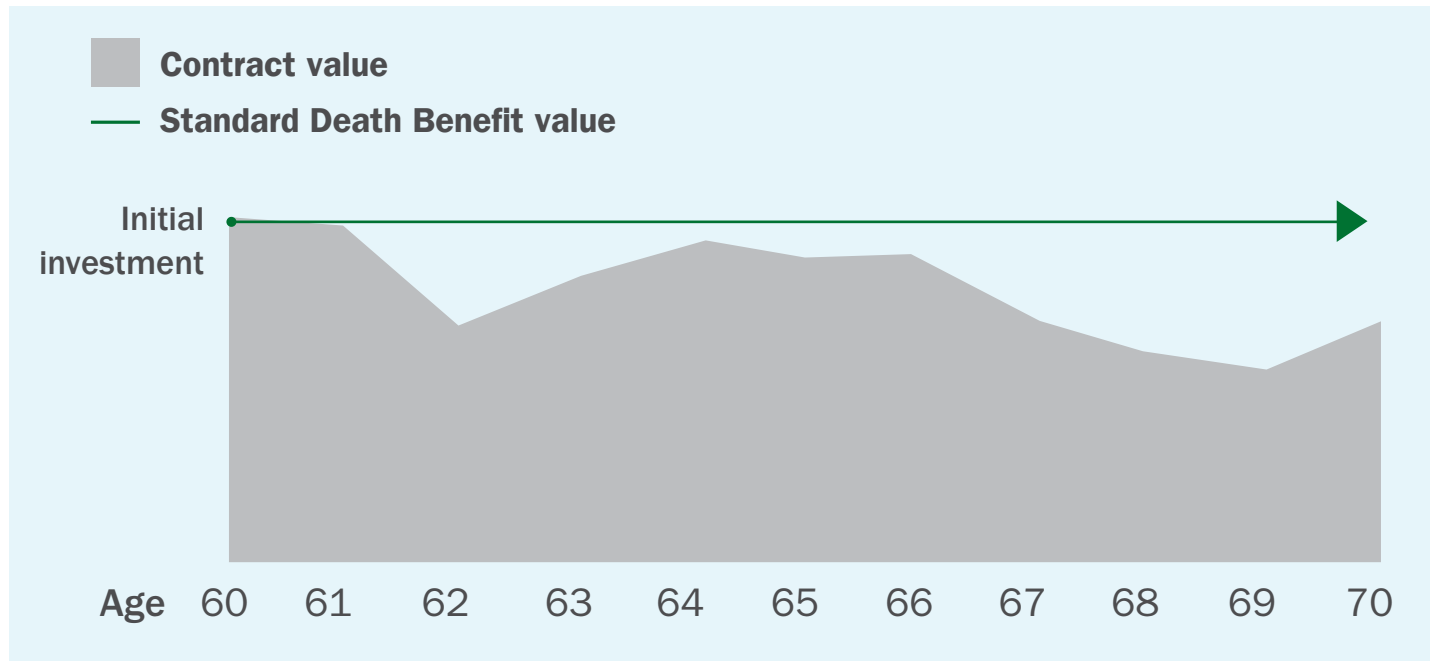
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# Death benefits

## Standard Death Benefit (Return of Purchase Payment)

This benefit, included with your annuity for no additional fee through age 80 at contract issue, is a key protection feature of your annuity. **The benefit is available for an additional annual fee of 0.60% if you are age 81+.**

The Standard Death Benefit guarantees that your beneficiaries will receive at least the amount you invested, adjusted proportionately for any withdrawals. And if your contract value exceeds your Standard Death Benefit at your death, your beneficiaries will receive the contract value.<sup>1</sup> Without the Standard Death Benefit, your beneficiaries will receive your contract value at death.



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 graphs assume no withdrawals were taken and do not include fees and expenses.

The Standard Death Benefit guarantees that your beneficiaries will receive at least what you invested even if markets don't perform.

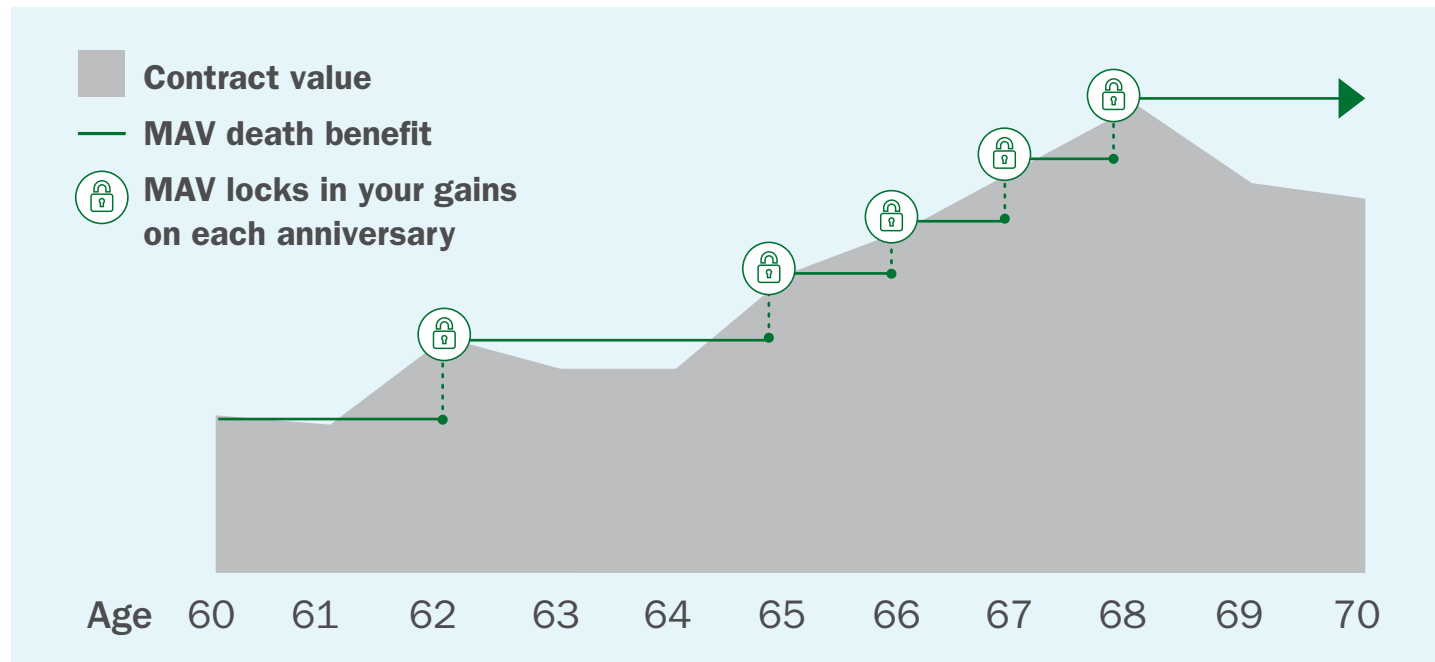
<sup>1</sup> After deducting a proportional fee for any optional riders (if applicable)

## The opportunity to pass on even more.

### “Lock in” market gains

The Maximum Anniversary Value (MAV) death benefit allows you to “lock in” gains your contract may achieve.

MAV locks in your contract anniversary value each year through age 90. Your beneficiaries are guaranteed to receive the highest locked-in value, adjusted proportionately for any withdrawals. And if your contract value is higher than your MAV at your death, your beneficiaries will receive the contract value.<sup>1</sup> Available through age 80 at contract issue for an additional annual fee of 0.30%.



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 graphs assume no withdrawals were taken and do not include fees and expenses.

<sup>1</sup> After deducting a proportional fee for any optional riders (if applicable)

# Flexibility for your beneficiaries

While leaving a legacy is important, you may also want your beneficiaries to have flexibility with the legacy they inherit. Depending on their needs and preferences, they will have several options.

## **If your beneficiary is your spouse, they can choose to:**

1. Continue the annuity contract in their name (if they are the sole, primary beneficiary or a joint owner). They will be able to continue the annuity at the death benefit amount that would otherwise have been paid.
2. Take the entire death benefit amount as a lump sum, which may create a taxable event.
3. Annuitize the death benefit amount, which means converting the amount into a stream of guaranteed income.

## **If your beneficiary is not your spouse, they can choose to:**

1. Take the entire death benefit amount as a lump sum, which may create a taxable event.
2. Inherit the annuity assets. If it's nonqualified, they can invest the amount in a RiverSource variable annuity called an "inherited nonqualified stretch annuity" and take annual required distributions over their lifetime. If it's qualified, they can invest the amount in a new annuity called an inherited IRA.
3. Annuitize the death benefit amount, which means converting the amount into a stream of guaranteed income.

Regardless of their choice, the death benefit guarantees from RiverSource annuities can give you the comfort of knowing you are maximizing your legacy for those you care about.

## *A RiverSource Structured Solutions 2 annuity provides a lifetime of benefits*

A *RiverSource Structured Solutions 2* annuity is a long-term retirement savings vehicle, issued by RiverSource Life Insurance Company. It provides opportunities to grow your money, take income and create a legacy based on the performance of equity market indexes or an Exchange Traded Fund (ETF), collectively referred to as "indexes" in this brochure, while also providing a level of protection from loss. The Standard Death Benefit (Return of Purchase Payment) (available if you are age 80 or younger when you purchase your annuity and can be purchased for an additional fee for ages 81+) can help protect your money for your beneficiaries. They are guaranteed to receive at least your principal – adjusted for any withdrawals – no matter how your annuity performs.

You can allocate your money to any combination of more than 100 indexed accounts. There are different categories of indexed accounts and each category provides a unique way to combine growth or income opportunities with a protection option. Your financial advisor can help you decide which indexed accounts can best meet your needs. You do not invest directly in the indexes. Instead, your rate of return is linked to the performance of the underlying indexes. As with all investments, you can lose money. However, if the index rate of return is negative at the end of a segment, the protection options may reduce some of your investment risk, depending on the protection option selected.

The indexes do not include dividends from underlying companies in the index. Segment returns on indexed accounts with an ETF do not include dividends or other distributions declared by the fund. The ETF returns reflect a fund expense.

The *RiverSource Structured Solutions 2* annuity generally offers 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 10% early withdrawal penalty. A surrender charge may apply to withdrawals during the surrender charge period. A market value adjustment may also apply.

**Guarantees are based on the claims-paying ability of the issuing company. These guarantees do not apply to the investments in the annuity, which will vary with market conditions.**



**STRUCTURED 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

**Additional information you should know about RiverSource death benefits:**

Aspects of the death benefits described in this brochure — e.g., what happens on ownership changes and spousal continuations — can be complex. You should carefully read the corresponding section of the prospectus for the specific death benefit in which you have interest and consult your financial advisor if you have any questions.

Age availabilities apply to the oldest owner at issue or the attained age of the new owner on most recent ownership change or spousal continuation. If the annuity has a non-natural owner (e.g., a trust) then these ages are based on the annuitant.

**Standard Death Benefit (Return of Purchase Payment):** On ownership change, the Standard Death Benefit value will reset to the contract value, if the contract value is less. On spousal continuation, the Standard Death Benefit value will reset the contract value after any increases from the benefit. The guaranteed maximum fee for Standard Death Benefit (Return of Purchase Payment) is 0.95%.

**Maximum Anniversary Value (MAV) benefit:** On ownership changes, MAV will be reset to the contract value, if the contract value is less. On spousal continuation, MAV will be reset to the contract value after any increases from the death benefit that would otherwise have been paid. If the new owner/spouse is over age 80 the MAV benefit will terminate. The guaranteed maximum fee for MAV is 0.40%.

All benefits will automatically end if the contract terminates for any reason or if your contract is annuitized.

*RiverSource Structured Solutions 2* annuity contract numbers: 117860 and state variations; Dual Directional: 117862; Annual Lock: 117864; Contingent Return: 117861; Income Choice: 117863; Segment Value Lock: 117866. Rider numbers: ROPP 117868, MAV 117867. Some features may not be available (or may have limitations) in certain states.



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# RiverSource Structured Solutions 2<sup>SM</sup> annuity

A guide to your allocation options

## Your allocation options

When you select a *RiverSource Structured Solutions 2* annuity, you have access to more than 100 indexed accounts linked to five well-known equity market indexes and an Exchange Traded Fund (ETF), collectively referred to as “indexes” in this brochure. With each indexed account, your rate of return will be linked to the performance of the underlying indexes, but you will never be directly invested in the market. Work with your financial advisor to create a diversified portfolio that meets your needs.

The indexes do not include dividends from underlying companies in the index. Segment returns on indexed accounts with an ETF do not include dividends or other distributions declared by the fund. The ETF returns reflect a fund expense.

## 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 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](http://strengthandsoundness.com).

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Standard indexed accounts		
iShares U.S. Real Estate ETF 1-year with -10% Buffer		%
MSCI EAFE 1-year with -10% Buffer		%
MSCI EAFE 3-year with -10% Buffer		%
MSCI EAFE 3-year with -15% Buffer		%
MSCI EAFE 3-year with -20% Buffer		%
MSCI EAFE 6-year with -10% Buffer <sup>1</sup>		%
MSCI EAFE 6-year with -15% Buffer <sup>1</sup>		%
MSCI EAFE 6-year with -25% Buffer <sup>1</sup>		%
MSCI Emerging Markets 1-year with -10% Buffer		%
Nasdaq 100 1-year with -10% Buffer		%
Nasdaq 100 3-year with -10% Buffer		%
Nasdaq 100 3-year with -15% Buffer		%
Nasdaq 100 3-year with -20% Buffer		%
Nasdaq 100 6-year with -10% Buffer <sup>1</sup>		%
Nasdaq 100 6-year with -15% Buffer <sup>1</sup>		%
Nasdaq 100 6-year with -25% Buffer <sup>1</sup>		%
Russell 2000 1-year with -10% Buffer		%
Russell 2000 3-year with -10% Buffer		%
Russell 2000 3-year with -15% Buffer		%
Russell 2000 3-year with -20% Buffer		%
Russell 2000 6-year with -10% Buffer <sup>1</sup>		%
Russell 2000 6-year with -15% Buffer <sup>1</sup>		%
Russell 2000 6-year with -25% Buffer <sup>1</sup>		%
S&P 500 1-year with -10% Buffer		%
S&P 500 1-year with -15% Buffer		%
S&P 500 1-year with -20% Buffer		%
S&P 500 1-year with -25% Buffer		%
S&P 500 1-year with -100% Buffer		%
S&P 500 3-year with -10% Buffer		%
S&P 500 3-year with -15% Buffer		%
S&P 500 3-year with -20% Buffer		%
S&P 500 6-year with -10% Buffer <sup>1</sup>		%
S&P 500 6-year with -15% Buffer <sup>1</sup>		%
S&P 500 6-year with -25% Buffer <sup>1</sup>		%

Dual Directional indexed accounts		
S&P 500 1-year with -10% Buffer		%
S&P 500 1-year with -15% Buffer		%
S&P 500 1-year with -20% Buffer		%
S&P 500 3-year with -10% Buffer		%
S&P 500 3-year with -15% Buffer		%
S&P 500 3-year with -20% Buffer		%
S&P 500 3-year with -25% Buffer		%
S&P 500 6-year with -10% Buffer <sup>1</sup>		%
S&P 500 6-year with -15% Buffer <sup>1</sup>		%
S&P 500 6-year with -25% Buffer <sup>1</sup>		%
S&P 500/Russell 2000 (Lesser of) 1-year with -10% Buffer		%
S&P 500/Russell 2000 (Lesser of) 1-year with -15% Buffer		%
S&P 500/Russell 2000 (Lesser of) 1-year with -20% Buffer		%
S&P 500/Russell 2000 (Lesser of) 3-year with -10% Buffer		%
S&P 500/Russell 2000 (Lesser of) 3-year with -15% Buffer		%
S&P 500/Russell 2000 (Lesser of) 3-year with -20% Buffer		%
S&P 500/Russell 2000 (Lesser of) 3-year with -25% Buffer		%
S&P 500/Russell 2000 (Lesser of) 6-year with -10% Buffer <sup>1</sup>		%
S&P 500/Russell 2000 (Lesser of) 6-year with -15% Buffer <sup>1</sup>		%
S&P 500/Russell 2000 (Lesser of) 6-year with -25% Buffer <sup>1</sup>		%

#### Underlying indexes and ticker symbols

- iShares U.S. Real Estate ETF (IYR)
- MSCI EAFE Index (MXEA)
- MSCI Emerging Markets Index (MXEF)
- Nasdaq 100 Index® (NDX)
- Russell 2000® Index (RUT)
- S&P 500® Index (SPX)
- S&P 500/Russell 2000 (Lesser of)

<sup>1</sup> Six-year segments are only available with a six-year surrender charge schedule.

Annual Lock indexed accounts		
	S&P 500 3-year Annual Lock with -10% Buffer	%
	S&P 500 6-year Annual Lock with -10% Buffer <sup>1</sup>	%

Contingent Return indexed accounts		
With a Buffer		
	S&P 500 1-year Contingent Return with -10% Buffer	%
	S&P 500 1-year Contingent Return with -15% Buffer	%
	S&P 500 1-year Contingent Return with -20% Buffer	%
	S&P 500 2-year Contingent Return with -10% Buffer	%
	S&P 500 2-year Contingent Return with -15% Buffer	%
	S&P 500 2-year Contingent Return with -20% Buffer	%
	S&P 500 3-year Contingent Return with -10% Buffer	%
	S&P 500 3-year Contingent Return with -15% Buffer	%
	S&P 500 3-year Contingent Return with -20% Buffer	%
	S&P 500/Russell 2000 (Lesser of) 1-year Contingent Return with -10% Buffer	%
	S&P 500/Russell 2000 (Lesser of) 1-year Contingent Return with -15% Buffer	%
	S&P 500/Russell 2000 (Lesser of) 1-year Contingent Return with -20% Buffer	%
	S&P 500/Russell 2000 (Lesser of) 2-year Contingent Return with -10% Buffer	%
	S&P 500/Russell 2000 (Lesser of) 2-year Contingent Return with -15% Buffer	%
	S&P 500/Russell 2000 (Lesser of) 2-year Contingent Return with -20% Buffer	%
	S&P 500/Russell 2000 (Lesser of) 3-year Contingent Return with -10% Buffer	%
	S&P 500/Russell 2000 (Lesser of) 3-year Contingent Return with -15% Buffer	%
	S&P 500/Russell 2000 (Lesser of) 3-year Contingent Return with -20% Buffer	%

With a Trigger		
	S&P 500 1-year Contingent Return with -30% Trigger	%
	S&P 500/Russell 2000 (Lesser of) 1-year Contingent Return with -30% Trigger	%

Income Choice indexed accounts		
	S&P 500 1-year Income Choice with -10% Buffer	%
	S&P 500 1-year Income Choice with -15% Buffer	%
	S&P 500 1-year Income Choice with -20% Buffer	%
	S&P 500 1-year Income Choice with -25% Buffer	%
	S&P 500/Russell 2000 (Lesser of) 1-year Income Choice with -10% Buffer	%
	S&P 500/Russell 2000 (Lesser of) 1-year Income Choice with -15% Buffer	%
	S&P 500/Russell 2000 (Lesser of) 1-year Income Choice with -20% Buffer	%
	S&P 500/Russell 2000 (Lesser of) 1-year Income Choice with -25% Buffer	%

At the start of each new segment, caps, contingent returns, annualized income rates, annual fees and upside participation rates will be reset by RiverSource Life at our discretion. The caps, contingent returns and annualized income rates will never be less than the Minimum Cap, Minimum Contingent Return and Minimum Annualized Income Rate. The Annual Fee will never be more than the Maximum Annual Fee. Indexed accounts may be discontinued. When segments mature, any money in discontinued indexed accounts would need to be reallocated to a different indexed account.

#### Underlying indexes and ticker symbols

- iShares U.S. Real Estate ETF (IYR)
- MSCI EAFE Index (MXEA)
- MSCI Emerging Markets Index (MXEF)
- Nasdaq 100 Index® (NDX)
- Russell 2000® Index (RUT)
- S&P 500® Index (SPX)
- S&P 500/Russell 2000 (Lesser of)

Annual Fee Plus indexed accounts		
	Nasdaq 100 3-year with Annual Fee Plus and -15% Buffer	%
	Nasdaq 100 6-year with Annual Fee Plus and -10% Buffer	%
	Nasdaq 100 6-year with Annual Fee Plus and -15% Buffer	%
	Nasdaq 100 6-year with Annual Fee Plus and -25% Buffer <sup>1</sup>	%
	Russell 2000 3-year with Annual Fee Plus and -15% Buffer	%
	Russell 2000 6-year with Annual Fee Plus and -10% Buffer <sup>1</sup>	%
	Russell 2000 6-year with Annual Fee Plus and -15% Buffer <sup>1</sup>	%
	Russell 2000 6-year with Annual Fee Plus and -25% Buffer <sup>1</sup>	%
	S&P 500 1-year with Annual Fee Plus and -10% Buffer	%
	S&P 500 3-year with Annual Fee Plus and -15% Buffer	%
	S&P 500 6-year with Annual Fee Plus and -10% Buffer <sup>1</sup>	%
	S&P 500 6-year with Annual Fee Plus and -15% Buffer <sup>1</sup>	%
	S&P 500 6-year with Annual Fee Plus and -25% Buffer <sup>1</sup>	%

Annual Fee indexed accounts		
	Nasdaq 100 6-year with Annual Fee and -10% Buffer <sup>1</sup>	%
	Nasdaq 100 6-year with Annual Fee and -15% Buffer <sup>1</sup>	%
	Nasdaq 100 6-year with Annual Fee and -25% Buffer <sup>1</sup>	%
	Russell 2000 6-year with Annual Fee and -10% Buffer <sup>1</sup>	%
	Russell 2000 6-year with Annual Fee and -15% Buffer <sup>1</sup>	%
	Russell 2000 6-year with Annual Fee and -25% Buffer <sup>1</sup>	%
	S&P 500 6-year with Annual Fee and -10% Buffer <sup>1</sup>	%
	S&P 500 6-year with Annual Fee and -15% Buffer <sup>1</sup>	%
	S&P 500 6-year with Annual Fee and -25% Buffer <sup>1</sup>	%

#### Underlying indexes and ticker symbols

- iShares U.S. Real Estate ETF (IYR)
- MSCI EAFE Index (MXEA)
- MSCI Emerging Markets Index (MXEF)
- Nasdaq 100 Index® (NDX)
- Russell 2000® Index (RUT)
- S&P 500® Index (SPX)
- S&P 500/Russell 2000 (Lesser of)

#### Allocation option totals

Standard indexed accounts	_____	%
Dual Directional indexed accounts	_____	%
Annual Lock indexed accounts	_____	%
Contingent Return indexed accounts with a Buffer	_____	%
Contingent Return indexed accounts with a Trigger	_____	%
Income Choice indexed accounts	_____	%
Annual Fee Plus indexed accounts	_____	%
Annual Fee indexed accounts	_____	%
<b>Total:</b>		<b>100%</b>

## About the indexes

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