RiverSource Annuities

RiverSource Structured Solutions℠ 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.

K-115503
115503 F
(1/22)

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) is often perceived as being less risky. But it can also be difficult – or impossible – to grow your money at a rate that outpaces inflation and helps you achieve your investing goals.

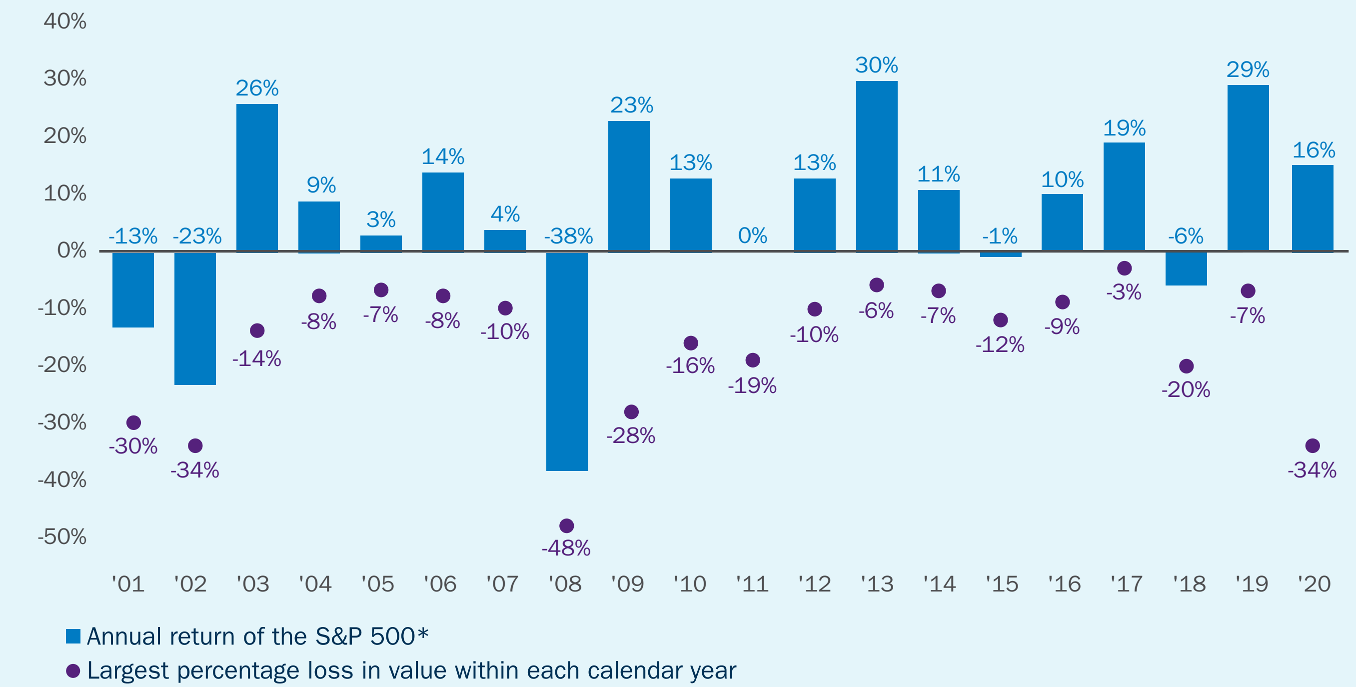
Historically, investing in **equities** (i.e., stocks) has provided the greatest potential to grow your money over time.

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, 2020. Past investment performance is not a guarantee of future results.

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%

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.

The S&P 500 (without dividends) experienced a loss 33% of the time from 2000 - 2020. The average decrease was -11.1%.[1] And during the Great Recession,[2] it lost 57%.

[1] 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.

[2] Source: Morningstar Direct. From October 9, 2007 through March 9, 2009.

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

A *RiverSource Structured Solutions* annuity is a long-term retirement savings vehicle that provides you with opportunities to grow your money and a level of protection that can help eliminate some of the risk that comes with investing.

You will have **access to dozens** of indexed accounts based on six 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, including emerging markets. **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

The *RiverSource Structured Solutions* annuity offers you equity market exposure, giving you the growth potential you need to help achieve your goals. With a wide variety of allocation options, you can customize your annuity to meet your specific needs.

The potential for growth or yield

Your money has the potential to grow based on the **crediting method** of the indexed accounts you select and the performance of the underlying indexes. When you allocate money to an indexed account, you create a segment, which will mature in one, two, three or six years. There are 62 indexed account options across five different crediting methods. Four of them provide returns that track to the performance of the underlying index, and the fifth offers the potential to earn a predetermined yield.

A level of protection for you

Each indexed account includes a protection option – a **buffer**, a **floor** 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 lose money, you will have a safeguard in place that may help lessen the impact of negative performance.

No fees for most options if held to maturity

The *RiverSource Structured Solutions* annuity offers you 56 indexed account options (plus a fixed account) with no fees. There is a fee if you choose any of the six No Cap with Annual Fee indexed account options.

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.

Two indexed accounts use 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 guarantee** is a unique benefit of the *RiverSource Structured Solutions* annuity. This guarantee 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.

The buffer, floor and trigger provide a level of protection for each individual segment. You will incur any portion of index losses in excess of the buffer. You will incur losses up to the floor. 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, floor 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.

Exposure to equity markets

You can participate in some of the growth of equities with exposure to seven well-known indexes, covering a broad spectrum of the markets. There are 62 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.

S&P 500 ESG Index (SPXESUP)
The S&P 500 ESG Index tracks the performance of securities meeting sustainability criteria, while maintaining similar overall industry group weights as the S&P 500.

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.

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.

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. The adherence to environmental, social and governance (ESG) standards and any subjective analyses and decisions to include or exclude large-capitalization companies in an ESG index may affect index performance. An index that incorporates ESG standards is not guaranteed to outperform others.

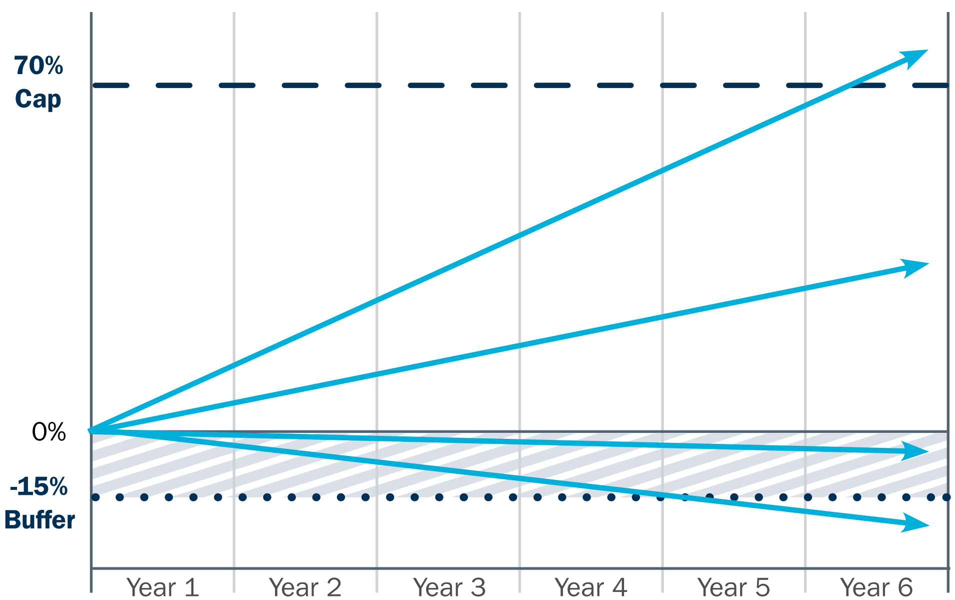
Combine growth potential with a level of protection

There are 62 indexed accounts divided into five categories. Each category provides a different way to combine opportunities to grow your money with a protection option that may help shield you from some losses.

Category	Growth Potential at Maturity	Protection Option
Standard	You can earn the index rate of return up to a cap, the maximum return that a segment can earn.	Buffer or floor
Contingent Yield	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.	Buffer or trigger
Annual Lock	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
No Cap with Annual Fee	You can earn the index rate of return, minus a total fee. The deduction of the fee may result in a negative return even if the index has positive performance.	Buffer
Enhanced Upside Participation	You can earn the index rate of return multiplied by an enhanced upside participation rate, up to a cap.	Buffer

Hypothetical example of a six-year Standard indexed account with a buffer

Let's look at four potential outcomes that could happen if you invested $100,000 in a six-year Standard indexed account with a 70% cap and a -15% buffer.



Index rate of return	Your rate of return	Segment value at maturity
100%	70%	$170,000
50%	50%	$150,000
-5%	0%	$100,000
-20%	-5%	$95,000

The value of each segment will fluctuate daily and may increase or decrease from the initial amount allocated. The graph is for illustrative purposes only and assumes the segment was held to maturity. It does not represent the actual performance of any index nor guarantee that your goals will be met. The graph assumes no withdrawals were taken.

At the start of each new segment, caps, Annual Fees, contingent yields and upside participation rates will be reset by RiverSource Life at our discretion. The cap, contingent yield and upside participation rate will never be less than the Minimum Cap, Minimum Contingent Yield and Minimum Upside Participation Rate. The Annual Fee will never be more than the Maximum Annual Fee. In the future, RiverSource Life reserves the right to add a cap to the No Cap with Annual Fee indexed accounts, which will be set at our discretion. Indexed accounts may be discontinued. When segments mature, any money in discontinued indexed accounts would need to be reallocated to a different indexed account or the fixed account. Please see your contract and prospectus for additional limitations and exclusions.

Adjust your course with Elective Lock

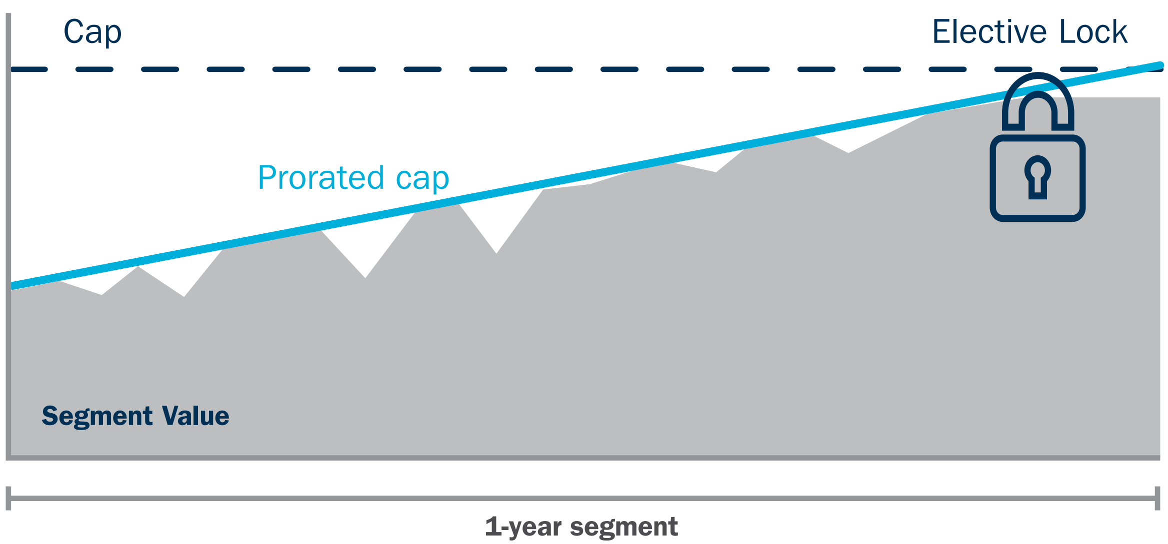
An option to lock in your current value and end a segment on the next contract anniversary

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 find you want to lock in the current value of a segment, either to lock in a gain or protect from additional possible loss. Or you may want to end a segment early so you can reallocate that money sooner.

In those cases, you will have the option to do an **Elective Lock** – which will lock in a current segment value. When you choose an Elective Lock, keep in mind:

- The segment value will be locked in as of the close of business on the day of the request (if the request is received on a non-business day, the next business day closing market value will be used).
- 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 the fixed 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.
- The locked value will be your segment value. Keep in mind, the daily segment value will reflect a prorated cap or prorated contingent yield and will generally not reflect the full buffer, floor or trigger protection. It is possible that there would be no protection from the buffer, floor or trigger prior to segment maturity. It is also possible that you would see no protection from the trigger at maturity. For indexed accounts with a -10% floor, if the current loss is greater than -10%, you will not benefit from an Elective Lock. Allowing the segment to mature will limit your loss to -10%.

Hypothetical example of a one-year Standard indexed account with a cap



Lock in a gain or **protect** yourself from additional potential loss

Segment values **before** maturity

What you need to know

Before each segment matures, there are many factors that will impact its value. This is important to understand if you are considering an Elective Lock or planning to take a withdrawal from your annuity. Segment values will fluctuate daily and may be lower than the dollar amount that was allocated, even when the index has positive returns. Keep in mind the following factors that impact a segment's value before maturity:

- 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 performance of the underlying index.
- A prorated cap or prorated contingent yield (for segments with either) - you have the potential to earn up to the full cap or contingent yield only at segment maturity.
- The full protection of the buffer, floor or trigger is only available at segment maturity, and it is possible that there would be no protection from the trigger at 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.

You should also consider the above factors 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.

Additional information about withdrawals
If you choose to enroll in the Systemic Withdrawal Transfer Program, the annual total of your scheduled withdrawals will be moved to the interim account on each contract anniversary (up to the amount available). The interim account is not impacted by the factors above. Any money you allocate to the fixed account is also not impacted by the factors above. The fixed and interim accounts will earn a fixed interest rate that renews each year.

Withdrawals from your annuity are taken in the following order (as applicable):

1. Interim account
2. Fixed account
3. Proportionately among all segments

And finally, any withdrawals made from your annuity before age 59½ may be subject to a 10% IRS penalty and may be subject to a surrender charge, if the withdrawal is made during the surrender charge period.

To make the most of your annuity, please discuss these factors with your financial advisor before taking any action.

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 purchase payments 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	8%	7%	6%	5%	4%	3%	0%
3-year surrender charge	8%	7%	6%	0%	0%	0%	0%

- Six-year indexed accounts are only available with a six-year surrender charge schedule.
- "Free amount": During the first contract year, you have access to the greater of 10% of your purchase payments 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.
- If your spouse beneficiary continues the contract, there will be no surrender charges on the contract from that point forward.

Additional information about your annuity

Maximum issue age

- 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.

Purchase payment details

- You can open your *RiverSource Structured Solutions* annuity with a minimum purchase payment of $10,000.
- Contracts are generally issued on the next business day after all payments listed on the application have been received. However, if there are multiple purchase payments, we will not wait longer than 30 days (plus the number of days until the next business day) if we have received the minimum payment by then. Any remaining expected, purchase payments listed on the application that are received after the contract is issued would go into the interim account until the next contract anniversary. Money received before the contract is issued will earn daily fixed interest until the contract is issued.
- Additional purchase payments can be made for 90 days after the date the contract is issued. The additional payments are held in the interim account earning daily fixed interest until your next contract anniversary. At that time, the funds will be allocated based on your rebalancing or transfer instructions. If you do not provide instructions, the money will be automatically transferred to the fixed account.
- There will be different caps, Annual Fees and contingent yields for indexed accounts issued with the 3-year and 6-year surrender charge schedule. Enhanced upside participation rates may also vary.
- Keep in mind, when you allocate money to an indexed account, 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.

Initial rates and renewal rates

- You will receive the applicable interest rates, caps, Annual Fees, contingent yield 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, caps, Annual Fees, contingent yield and/ or upside participation rates in effect on the date the contract is issued.
- Renewal interest rates, caps, Annual Fees, contingent yields and upside participation rates are set by RiverSource Life at our discretion.

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:
  - The fixed account
  - The interim account
  - Any segments that mature on that contract anniversary
- Transfers are allowed to the fixed account and any available indexed accounts. Transfers will take place after any money is moved to the interim account as part of the Systematic Withdrawal Transfer Program, if applicable.
- We must receive any transfer request by market close on the contract anniversary.
- 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 and/or the fixed account. If you request a transfer, automatic rebalancing (if applicable) will be turned off.

Enjoy a lifetime of benefits

A *RiverSource Structured Solutions* 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* 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 or transfer your money among the allocation options as needed, with no sales charges and no capital gains taxes.

The option to create guaranteed income

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.

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.

About the indexes

The S&P 500 Index and the S&P 500 ESG Index (the "Indexes") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by RiverSource Life Insurance Company ("RiverSource Life"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by RiverSource Life. RiverSource Life's indexed products (the "Products") are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in the Products, nor do they have any liability for any errors, omissions, or interruptions of the Indexes.

Index 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.

Nasdaq-100 Index® is a registered trademark of NASDAQ, Inc. (which with its affiliates is referred to as the "Corporations") and is licensed for use by RiverSource Life Insurance Company. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. **The Corporations make no warranties and bear no liability with respect to the product(s).**

The iShares U.S. Real Estate ETF is distributed by BlackRock Investments, LLC. iShares® and BlackRock®, and the corresponding logos, are registered trademarks of BlackRock, Inc. and its affiliates ("BlackRock") and are used under license. BlackRock has licensed certain trademarks and trade names of BlackRock to RiverSource Life Insurance Company ("RiverSource Life") for certain purposes. RiverSource Life's products and services are not sponsored, endorsed, sold, or promoted by BlackRock, and purchasers of such products do not acquire any interest in the iShares U.S. Real Estate ETF nor enter into any relationship of any kind with BlackRock. BlackRock makes no representations or warranties, express or implied, to the owners of any products offered by RiverSource Life or any member of the public regarding the advisability of purchasing any product or service offered by RiverSource Life. BlackRock has no obligation or liability for any errors, omissions, interruptions or use of the iShares U.S. Real Estate ETF or any data related thereto, or in connection with the operation, marketing, trading or sale of any product or service offered by RiverSource Life.

Russell 2000: This annuity product (the "Product") has been developed solely by RiverSource Life Insurance Company. The Product is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies. All rights in the Russell 2000® Index (the "Index") vest in the relevant LSE Group company which owns the Index. Russell 2000® is a trademark of the relevant LSE Group company and is used by any other LSE Group company under license. The Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of the Product. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Product or the suitability of the Index for the purpose to which it is being put by RiverSource Life Insurance Company.

We reserve the right to limit allocations to the fixed account.

RiverSource Structured Solutions annuity contract number: 115461 and state variations. 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 Distributors, Inc. (Distributor), Member FINRA. Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota. Affiliated with Ameriprise Financial Services, LLC.

RiverSource Annuities

riversource.com/annuities

K-115503
115503 F

 (1/22)

Standard indexed accounts

RiverSource Annuities

Standard indexed accounts provide growth opportunities with protection options in the form of a buffer or a floor. When the index rate of return is positive at the end of a segment, you will earn that return, up to the cap (the maximum return that a segment can earn).

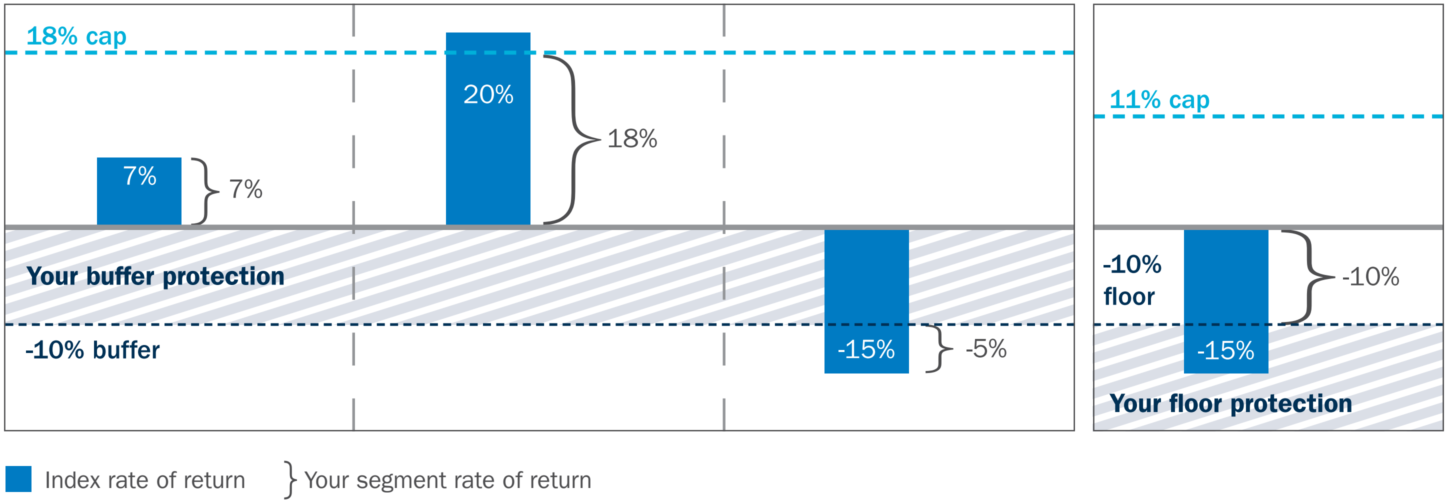
If the index rate of return is a loss at the end of a segment, you will only incur the portion of the loss that exceeds the buffer or your losses will be limited to the floor. These levels of protection can give you greater confidence as you approach retirement.

There are 31 **Standard** indexed accounts with buffers of either -10%, -15%, -20% or -25% and three Standard indexed accounts with a -10% floor. Standard indexed accounts are available with terms of one, two, 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 one- and six-year segments with different caps and protection options.

1-year segment scenarios

Up Market Scenario #1	Up Market Scenario #2	Down Market with Buffer Scenario	Down Market with Floor Scenario
Segment value at maturity = $107,000	Segment value at maturity = $118,000	Segment value at maturity = $95,000	Segment value at maturity = $90,000



Assumptions for the 1-year scenario:

- 18% cap/-10% buffer
- 11% cap/-10% floor
- 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.

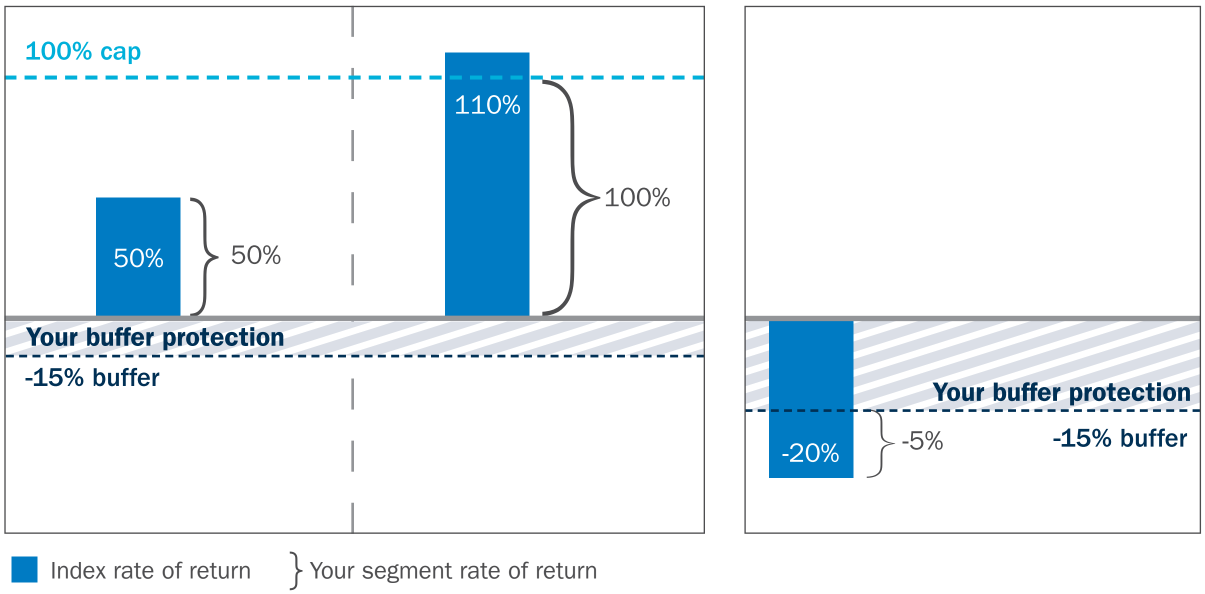
These charts are for illustrative purposes only. They neither represent the actual performance of any index nor guarantee that your goals will be met. The charts assume no withdrawals are taken before the end of the segment.

Issued by RiverSource Life Insurance Company.

115566-1 K (7/22)

6-year segment scenarios

Up Market Scenario #1	Up Market Scenario #2	Down Market Scenario
Segment value at maturity = $150,000	Segment value at maturity = $200,000	Segment value at maturity = $95,000



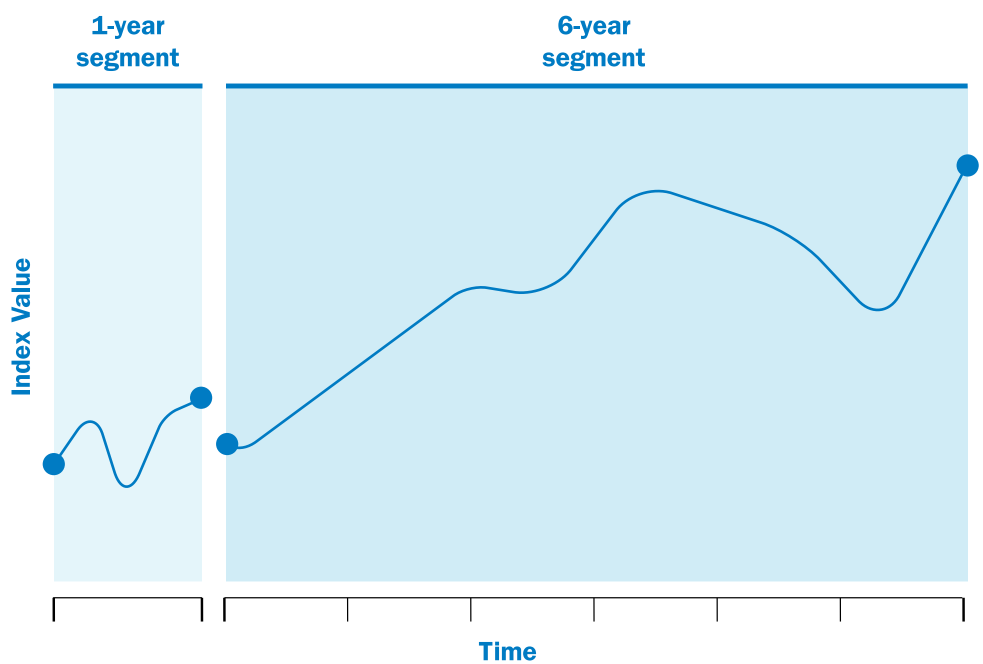
Assumptions for the 6-year scenario:

- 100% cap/-15% 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.

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.

Comparing Standard indexed accounts with buffers and floors

Index Return	Cap = 18% Buffer = -10%	Cap = 11% Floor = -10%
20%	18%	11%
5%	5%	5%
-5%	0%	-5%
-15%	-5%	-10%
-25%	-15%	-10%

Hypothetical returns assume a 1-year segment that is held to maturity.

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

A *RiverSource Structured Solutions* annuity is a long-term retirement savings vehicle, issued by RiverSource Life Insurance Company. It provides opportunities to grow your money 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 guarantee (available if you are age 80 or younger when you purchase your annuity) 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 dozens of indexed accounts and a fixed account. 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 for a segment 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* 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.

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 annuity contract numbers: 115461 and state variations. 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 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 or the fixed account.

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

RiverSource Annuities

riversource.com/annuities

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.

115566-1 K

(7/22)

*RiverSource Structured Solutions*SM *Annuity*

Contingent Yield indexed accounts

RiverSource Annuities

Contingent Yield indexed accounts provide opportunities to earn a predetermined yield, with protection options in the form of a buffer or a trigger.

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.

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

- 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.**

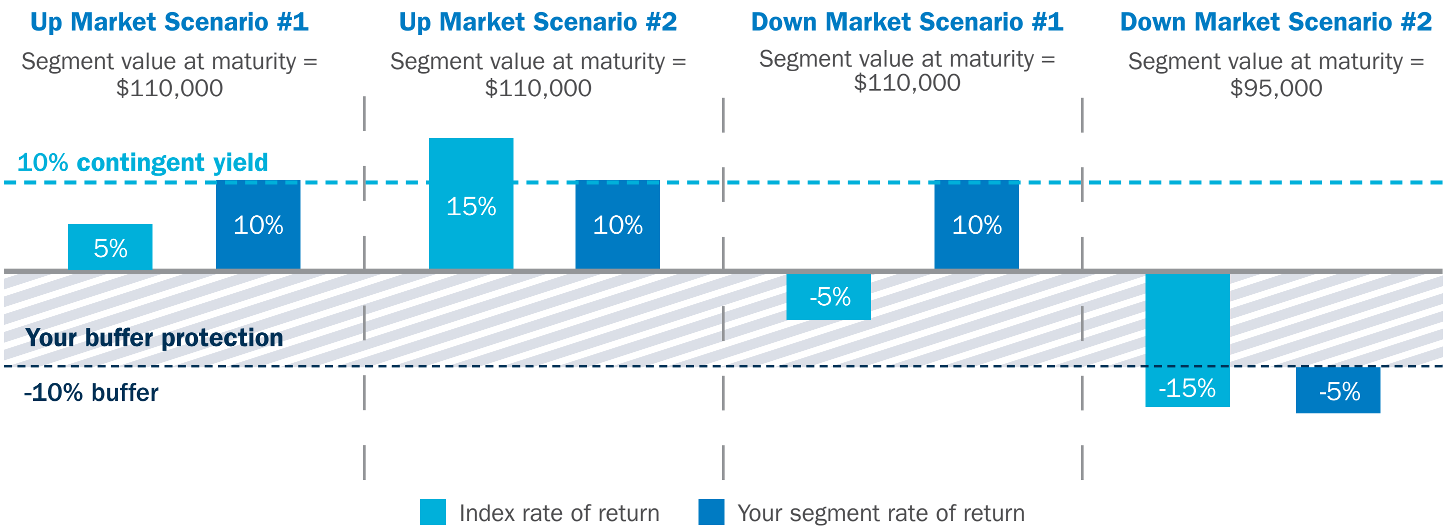
There are six **Contingent Yield** indexed accounts with buffers of either -10%, -15% or -20% and four Contingent Yield indexed accounts with triggers of either -25% or -35%. **Contingent Yield** indexed accounts are available for terms of one year. Below and on the next page you will see hypothetical examples of Contingent Yield indexed accounts with different protection options.

Assumptions for the buffer scenario:

- 1-year segment
- 10% contingent yield/-10% buffer
- 6-year surrender charge schedule
- $100,000 investment

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

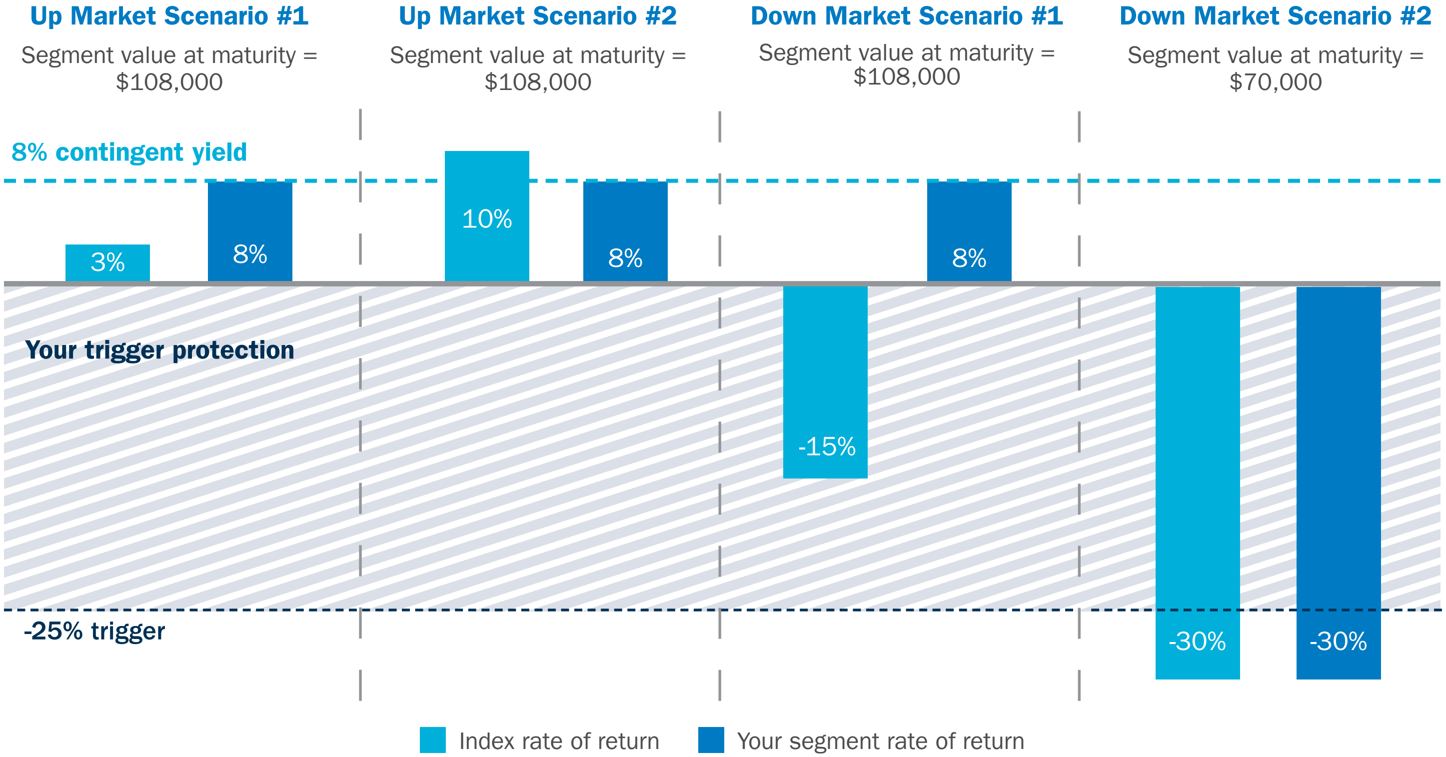
Scenarios with a buffer



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.

Issued by RiverSource Life Insurance Company.

Scenarios with a trigger



Assumptions for the trigger scenario:

- 1-year segment
- 8% contingent yield/-25% trigger
- 6-year surrender charge schedule
- $100,000 investment

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

Comparing segment returns for Contingent Yield indexed accounts with buffers and triggers

Index Return	Contingent Yield = 10% Buffer = -10%	Contingent Yield = 8% Trigger = -25%
15%	10%	8%
5%	10%	8%
-5%	10%	8%
-15%	-5%	8%
-25.00%	-15%	8%
-25.01%	-15.01%	-25.01%
-35%	-25%	-35%

Hypothetical returns assume the segment is held until maturity.

These charts are for illustrative purposes only.

See how the “Lesser of” indexed account option works

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 Yield indexed account with a 11% contingent yield and a -10% buffer.

	Indexes	Index Returns at Maturity	Index Return Used	Your Segment Rate of Return
1	**S&P 500**	12%	12%	The lesser performing index was positive, so you would earn the contingent yield: 11%.
	Russell 2000	15%		
2	**S&P 500**	5%	-5%	The lesser performing index was negative but did not exceed the buffer, so you would earn the contingent yield: 11%.
	Russell 2000	-5%		
3	**S&P 500**	-9%	-9%	Both indexes are negative but neither exceeded the buffer, so you would earn the contingent yield: 11%.
	Russell 2000	-5%		
4	**S&P 500**	-9%	-20%	The lesser performing index exceeded the buffer, so your loss was reduced by the buffer. In this case, your return would be -10%.
	Russell 2000	-20%		

Hypothetical returns assume the segment is held until maturity.

These charts are for illustrative purposes only.

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

A *RiverSource Structured Solutions* annuity is a long-term retirement savings vehicle, issued by RiverSource Life Insurance Company. It provides opportunities to grow your money 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 guarantee (available if you are age 80 or younger when you purchase your annuity) 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 dozens of indexed accounts and a fixed account. 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* 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.

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 annuity contract numbers: 115461 and state variations. 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, contingent yields will be reset by RiverSource Life at our discretion. The contingent yields will never be less than the Minimum Contingent Yield. Indexed accounts may be discontinued. When segments mature, any money in discontinued indexed accounts would need to be reallocated to a different indexed account or the fixed account.

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

RiverSource Annuities

riversource.com/annuities

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.

Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota. Affiliated with Ameriprise Financial Services, LLC.

115566-5 D

(5/22)

RiverSource Structured Solutions **SM Annuity**

Annual Lock indexed accounts

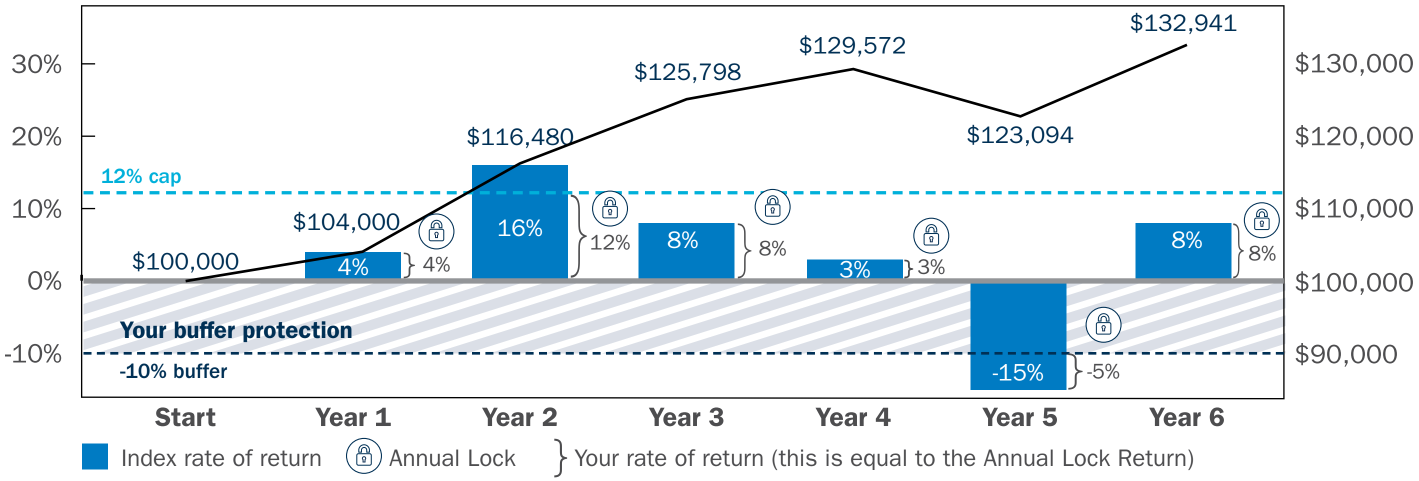
RiverSource Annuities

Annual Lock indexed accounts lock in a return each year, with an annual cap that will not change for the length of the segment. 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). 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 six **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



Year	Index Return	Cap	Annual Lock Return	Annual Lock Value
1	4%	12%	4%	$104,000
2	16%	12%	12%	$116,480
3	8%	12%	8%	$125,798
4	3%	12%	3%	$129,572
5	-15%	12%	-5%	$123,094
6	8%	12%	8%	$132,941

Segment rate of return and segment value at maturity: 32.94% and $132,941

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

Assumptions for the scenario below:

- 6-year segment
- 12% 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.

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.

Issued by RiverSource Life Insurance Company

115566-2 H (7/22)

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

A *RiverSource Structured Solutions* annuity is a long-term retirement savings vehicle, issued by RiverSource Life Insurance Company. It provides opportunities to grow your money 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 guarantee (available if you are age 80 or younger when you purchase your annuity) 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 dozens of indexed accounts and a fixed account. 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 for a segment 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* 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.

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.

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

RiverSource Structured Solutions annuity contract numbers: 115461 and state variations. 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 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 or the fixed account.

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

RiverSource Annuities

riversource.com/annuities

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.

115566-2 H

(7/22)

RiverSource Structured Solutions[SM] Annuity

No Cap with Annual Fee indexed accounts

RiverSource *Annuities*

No Cap with Annual Fee indexed accounts maximize growth opportunities in strong markets. With these indexed accounts, your earning potential is unlimited and only reduced by the total fee you will incur at the end of a segment. We will multiply the Annual Fee percentage by the number of years in the segment to determine the total fee that will be deducted.

When the index rate of return is positive at the end of a segment, we will deduct the total fee from the return, and that is what you will earn (this is the **segment rate of return**). The deduction of the fee may result in a negative return even if the index has positive performance.

When 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. These levels of protection can help shield your annuity from some of the losses you might otherwise experience, while giving you the confidence to stay the course. The total fee will be deducted after the buffer is applied, and that is what you will earn.

There are six **No Cap with Annual Fee** indexed accounts with buffers of either -10% or -15%.

No Cap with Annual Fee indexed accounts are available with terms of one or three years.

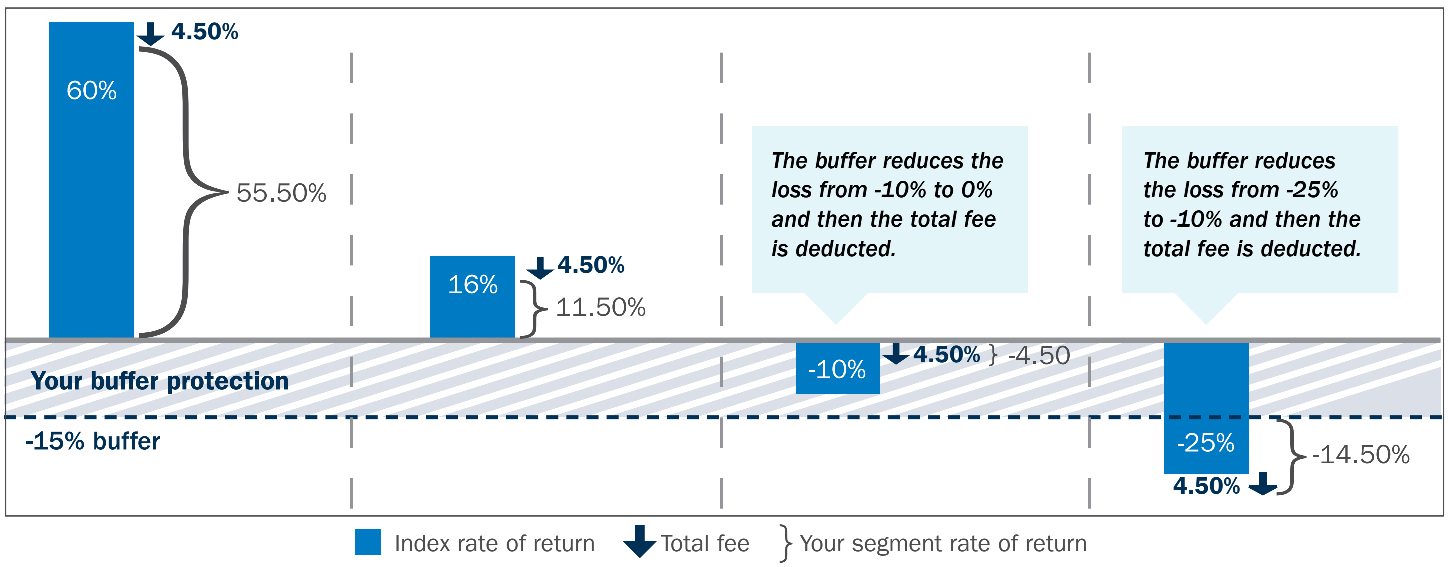
Consider the following hypothetical scenarios

Up Market Scenario #1
Segment value at maturity = $155,500

Up Market Scenario #2
Segment value at maturity = $111,500

Down Market Scenario #1
Segment value at maturity = $95,500

Down Market Scenario #2
Segment value at maturity = $85,500



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

Assumptions for the scenarios below:

- 3-year segment
- 1.50% Annual Fee (4.50% total fee)/-15% buffer
- 6-year surrender charge schedule
- $100,000 investment

Actual 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.

Issued by RiverSource Life Insurance Company

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

A *RiverSource Structured Solutions* annuity is a long-term retirement savings vehicle, issued by RiverSource Life Insurance Company. It provides opportunities to grow your money 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 guarantee (available if you are age 80 or younger when you purchase your annuity) 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 dozens of indexed accounts and a fixed account. 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 for a segment is linked to the performance of an 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* 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.

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 annuity contract numbers: 115461 and state variations. 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.

The No Cap with Annual Fee indexed accounts have no cap. We reserve the right to add a cap in the future, which will be set by RiverSource Life at our discretion. The cap will never be less than the Minimum Cap.

At the start of each new segment, the Annual Fee will be reset by RiverSource Life at our discretion. The Annual Fee will never exceed the Maximum Annual Fee. In Pennsylvania, the Maximum Annual Fee for 1-year segments is 5% and for 3-year segments is 2.5%. In all other states, the Maximum Annual Fee is 8%. Indexed accounts may be discontinued. When segments mature, any money in discontinued indexed accounts would need to be reallocated to a different indexed account or the fixed account.

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

RiverSource Annuities

riversource.com/annuities

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.

115566-3 F

(7/22)

RiverSource Structured Solutions[SM] **Annuity**

Enhanced Upside Participation indexed accounts

RiverSource Annuities

Enhanced Upside Participation indexed accounts can maximize earnings when market growth is low or modest. When the index rate of return is positive at the end of a segment, it is multiplied by an upside participation rate, and you will earn that enhanced return up to the cap (the maximum return that a segment can earn). The upside participation rate is applied only to positive returns and increases your potential to reach the cap when index performance is low or modest.

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 -10% buffer. This level of protection can shield your annuity from some of the losses you might otherwise experience, while giving you the confidence to stay the course.

There are six **Enhanced Upside Participation** indexed accounts with terms of one, three or six years. Six-year indexed accounts are available only with the six-year surrender charge schedule.

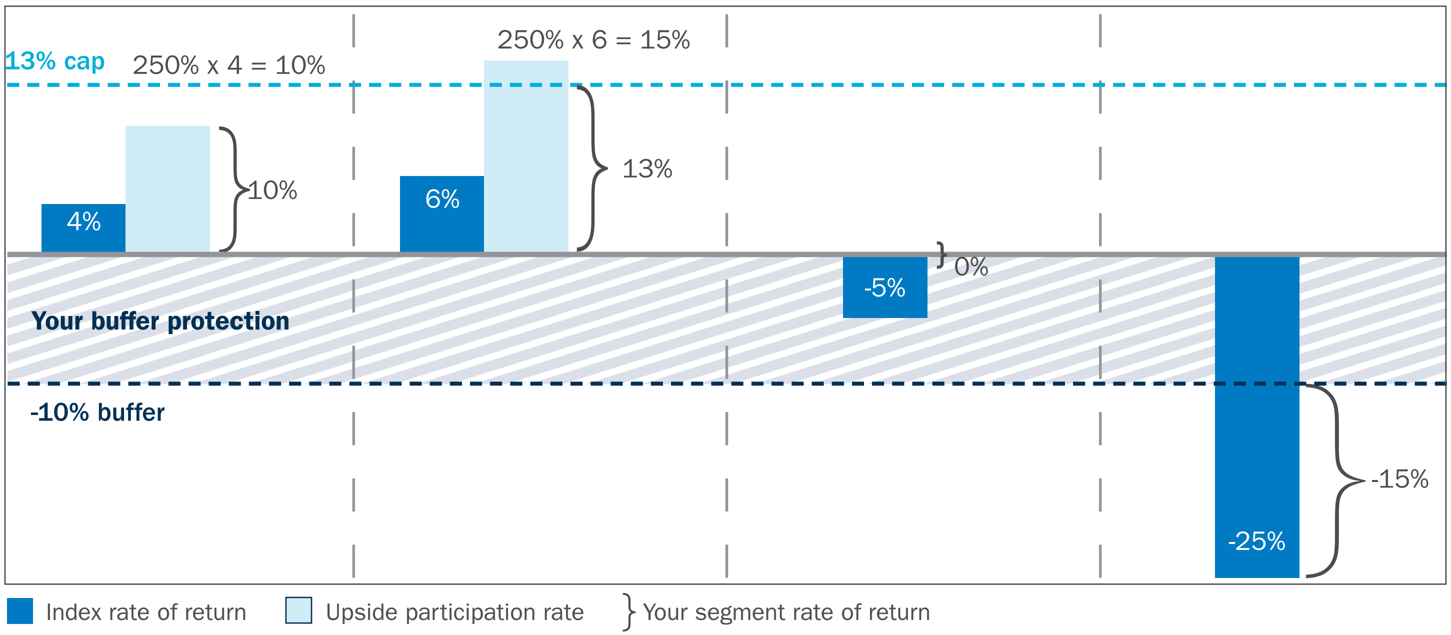
Consider the following hypothetical scenarios

Up Market Scenario #1
Segment value at maturity = $110,000

Up Market Scenario #2
Segment value at maturity = $113,000

Down Market Scenario #1
Segment value at maturity = $100,000

Down Market Scenario #2
Segment value at maturity = $85,000



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

Assumptions for the scenarios below:

- 1-year segment
- 13% cap/250% upside participation rate/-10% buffer
- 6-year surrender charge schedule
- $100,000 investment

Actual caps and upside participation rates will vary. 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.

Issued by RiverSource Life Insurance Company

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

A *RiverSource Structured Solutions* annuity is a long-term retirement savings vehicle, issued by RiverSource Life Insurance Company. It provides opportunities to grow your money 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 guarantee (available if you are age 80 or younger when you purchase your annuity) 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 dozens of indexed accounts and a fixed account. 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* 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.

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 annuity contract numbers: 115461 and state variations. 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 and upside participation rates will be reset by RiverSource Life at our discretion. The cap and upside participation rate will never be less than the Minimum Cap and Minimum Upside Participation 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 or the fixed account.

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

RiverSource *Annuities*

riversource.com/annuities

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.

115566-4 H

(7/22)

RiverSource Annuities

RiverSource Structured Solutions[SM] annuity

A guide to your allocation options

Your allocation options

When you select a *RiverSource Structured Solutions* annuity, you have access to 62 indexed accounts linked to six 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. You also have access to a fixed account. 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.

HD-115719 E (8/21)

Standard indexed accounts	
With a Buffer	
iShares U.S. Real Estate ETF 1-year with -10% Buffer	%
iShares U.S. Real Estate ETF 2-year with -10% Buffer	%
MSCI EAFE 1-year with -10% Buffer	%
MSCI EAFE 2-year with -10% Buffer	%
MSCI EAFE 3-year with -10% Buffer	%
MSCI EAFE 3-year with -15% Buffer	%
MSCI EAFE 6-year with -10% Buffer[1]	%
MSCI EAFE 6-year with -15% Buffer[1]	%
MSCI EAFE 6-year with -25% Buffer[1]	%
MSCI Emerging Markets 1-year with -10% Buffer	%
MSCI Emerging Markets 2-year with -10% Buffer	%
Nasdaq 100 1-year with -10% Buffer	%
Nasdaq 100 2-year with -10% Buffer	%
Russell 2000 1-year with -10% Buffer	%
Russell 2000 2-year with -10% Buffer	%
Russell 2000 3-year with -10% Buffer	%
Russell 2000 3-year with -15% Buffer	%
Russell 2000 6-year with -10% Buffer[1]	%
Russell 2000 6-year with -15% Buffer[1]	%
Russell 2000 6-year with -25% Buffer[1]	%
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 2-year with -10% Buffer	%
S&P 500 3-year with -10% Buffer	%
S&P 500 3-year with -15% Buffer	%
S&P 500 6-year with -10% Buffer[1]	%
S&P 500 6-year with -15% Buffer[1]	%
S&P 500 6-year with -25% Buffer[1]	%
S&P 500 ESG 1-year with -10% Buffer	%
S&P 500 ESG 2-year with -10% Buffer	%

With a Floor	
MSCI EAFE 1-year with -10% Floor	%
S&P 500 1-year with -10% Floor	%
S&P 500 ESG 1-year with -10% Floor	%

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 ESG (SPXESUP)
- S&P 500/Russell 2000 (Lesser of)

[1] Six-year segments are only available with a six-year surrender charge schedule.

Contingent Yield indexed accounts	
With a Buffer	
S&P 500 1-year with Contingent Yield and -10% Buffer	%
S&P 500 1-year with Contingent Yield and -15% Buffer	%
S&P 500 1-year with Contingent Yield and -20% Buffer	%
S&P 500/Russell 2000 (Lesser of) 1-year with Contingent Yield and -10% Buffer	%
S&P 500/Russell 2000 (Lesser of) 1-year with Contingent Yield and -15% Buffer	%
S&P 500/Russell 2000 (Lesser of) 1-year with Contingent Yield and -20% Buffer	%
With a Trigger	
S&P 500 1-year with Contingent Yield and -25% Trigger	%
S&P 500 1-year with Contingent Yield and -35% Trigger	%
S&P 500/Russell 2000 (Lesser of) 1-year with Contingent Yield and -25% Trigger	%
S&P 500/Russell 2000 (Lesser of) 1-year with Contingent Yield and -35% Trigger	%

Annual Lock indexed accounts	
MSCI EAFE 3-year with Annual Lock and -10% Buffer	%
MSCI EAFE 6-year with Annual Lock and -10% Buffer[1]	%
Russell 2000 3-year with Annual Lock and -10% Buffer	%
Russell 2000 6-year with Annual Lock and -10% Buffer[1]	%
S&P 500 3-year with Annual Lock and -10% Buffer	%
S&P 500 6-year with Annual Lock and -10% Buffer[1]	%

No Cap with Annual Fee indexed accounts	
MSCI EAFE 1-year with Annual Fee and -10% Buffer	%
MSCI EAFE 3-year with Annual Fee and -15% Buffer	%
Russell 2000 1-year with Annual Fee and -10% Buffer	%
Russell 2000 3-year with Annual Fee and -15% Buffer	%
S&P 500 1-year with Annual Fee and -10% Buffer	%
S&P 500 3-year with Annual Fee and -15% Buffer	%

At the start of each new segment, caps, upside participation rates, Annual Fees and contingent yields will be reset by RiverSource Life at our discretion. The cap, upside participation rate and contingent yield will never be less than the Minimum Cap, Minimum Upside Participation Rate and Minimum Contingent Yield. The Annual Fee will never be more than the Maximum Annual Fee. In the future, RiverSource Life reserves the right to add a cap to the No Cap with Annual Fee indexed accounts, which will be set at our discretion. Indexed accounts may be discontinued. When segments mature, any money in discontinued indexed accounts would need to be reallocated to a different indexed account or the fixed 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 ESG (SPXESUP)
- S&P 500/Russell 2000 (Lesser of)

Enhanced Upside Participation indexed accounts	
MSCI EAFE 1-year with Enhanced Upside Participation and -10% Buffer	%
MSCI EAFE 3-year with Enhanced Upside Participation and -10% Buffer	%
MSCI EAFE 6-year with Enhanced Upside Participation and -10% Buffer[1]	%
S&P 500 1-year with Enhanced Upside Participation and -10% Buffer	%
S&P 500 3-year with Enhanced Upside Participation and -10% Buffer	%
S&P 500 6-year with Enhanced Upside Participation and -10% Buffer[1]	%

Fixed Account	
Fixed 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 ESG (SPXESUP)
- S&P 500/Russell 2000 (Lesser of)

Allocation option totals

Standard indexed accounts with a Buffer	____________ %
Standard indexed accounts with a Floor	____________ %
Contingent Yield indexed accounts with a Buffer	____________ %
Contingent Yield indexed accounts with a Trigger	____________ %
Annual Lock indexed accounts	____________ %
No Cap with Annual Fee indexed accounts	____________ %
Enhanced Upside Participation indexed accounts	____________ %
Fixed Account	____________ %
Total:	**100%**

About the indexes
The S&P 500 Index and the S&P 500 ESG Index (the "Indexes") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by RiverSource Life Insurance Company ("RiverSource Life"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by RiverSource Life. RiverSource Life's indexed products (the "Products") are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in the Products, nor do they have any liability for any errors, omissions, or interruptions of the Indexes.

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.

Nasdaq-100 Index® is a registered trademark of NASDAQ, Inc. (which with its affiliates is referred to as the "Corporations") and is licensed for use by RiverSource Life Insurance Company. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. **The Corporations make no warranties and bear no liability with respect to the product(s).**

The iShares U.S. Real Estate ETF is distributed by BlackRock Investments, LLC. iShares® and BlackRock®, and the corresponding logos, are registered trademarks of BlackRock, Inc. and its affiliates ("BlackRock") and are used under license. BlackRock has licensed certain trademarks and trade names of BlackRock to RiverSource Life Insurance Company ("RiverSource Life") for certain purposes. RiverSource Life's products and services are not sponsored, endorsed, sold, or promoted by BlackRock, and purchasers of such products do not acquire any interest in the iShares U.S. Real Estate ETF nor enter into any relationship of any kind with BlackRock. BlackRock makes no representations or warranties, express or implied, to the owners of any products offered by RiverSource Life or any member of the public regarding the advisability of purchasing any product or service offered by RiverSource Life. BlackRock has no obligation or liability for any errors, omissions, interruptions or use of the iShares U.S. Real Estate ETF or any data related thereto, or in connection with the operation, marketing, trading or sale of any product or service offered by RiverSource Life.

Russell 2000: This annuity product (the "Product") has been developed solely by RiverSource Life Insurance Company. The Product is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies. All rights in the Russell 2000® Index (the "Index") vest in the relevant LSE Group company which owns the Index. Russell 2000® is a trademark of the relevant LSE Group company and is used by any other LSE Group company under license. The Index is calculated by or on behalf of FTSE International Limited or its affi liate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of the Product. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Product or the suitability of the Index for the purpose to which it is being put by RiverSource Life Insurance Company.

Please refer to your contract and prospectus for additional details, limitations and exclusions.

Not available in all states.

We reserve the right to limit allocations to the fixed account.

RiverSource Structured Solutions annuity contract numbers: 115461 and state variations.

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

RiverSource Annuities

riversource.com/annuities

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.

HD-115719 E

(8/21)