RiverSource Life Insurance Company
829 Ameriprise Financial Center, Minneapolis MN 55474
Client Services: 1-800-862-7919

RiverSource Annuities

Important Notice
For California Residents Age 60 or Older Only

You have purchased a variable annuity contract. Please review it carefully for limitations.

This contract may be returned within 30 days from the date you received it. During that 30-day period, your money will be placed in a fixed account or money-market fund, unless you direct that the payments be invested in a stock or bond portfolio underlying the contract during the 30-day period. If you do not direct that the payment be invested in a stock or bond portfolio, and if you return the contract within the 30-day period, you will be entitled to a refund of the payments. If you direct that the payments be invested in a stock or bond portfolio during the 30-day period, and if you return the contract during that period, you will be entitled to a refund of the contract's account value on the day the contract is received by the insurance company or agent who sold you this contract, which could be less than the payments you paid for the contract.

A return of the contract after 30 days may result in a substantial penalty, known as a surrender charge.

Return of Purchase Payments

At the time of application, if you allocate 100% of your initial purchase payment into the money market fund, the free look treatment during the 30-day free look period will be return of purchase payments. To do this when completing a paper application, please complete the Subaccount Election Form allocating 100% of the initial purchase payment to a money market fund.

Please note that if you elect to invest your initial purchase payment into the money market fund for the 30-day free look period described above, an optional living benefit rider will not be available to you. Furthermore, you will not be able to participate in the SDCA and Interest Sweep plans initially.

If during the 30-day free look period a transfer is made out of the money market fund to any other variable investment option, the free look treatment will change to a return of account value which may be more or less than the initial purchase payment.

At the end of the 30-day period, RiverSource Life Insurance Company (RiverSource Life) will not automatically sweep money from the money market fund into any variable annuity investment option. You or your financial advisor must make the request to re-allocate investment options if you want to be invested in anything other than the initial investment allocation of 100% to the money market fund. Additionally, at this time you could choose to participate in the Dollar Cost Averaging (DCA) or Interest Sweep Plans, according to plan rules. Please contact either your financial advisor or RiverSource Annuity Service at 1-800-862-7919.

Return of Account Value

At the time of application, if you allocate any portion of the initial purchase payment to an investment option other than a fixed account or money market fund, the free look treatment during the 30-day free look period for TSA, 401(a) or non-qualified contracts will be a return of account value. However, if your variable annuity is a Traditional IRA, Roth IRA, SEP IRA or SIMPLE IRA RiverSource Life follows the Federal Tax Rules and will return your purchase payments if the contract is returned during the 30-day free look period.

This information is authorized for use when preceded or accompanied by a current annuity prospectus. You should consider the investment objectives, risks, charges and expenses of the underlying investment options carefully before investing. For a free copy of the underlying investment's prospectus, which contains this and other information, call 1-800-862-7919. Read the prospectus carefully before you invest.

RiverSource Life Insurance Company California State Insurance License Number 1565-1.

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