

# Current Rate Information

(Effective March 26, 2018)<sup>1</sup>

Issued by RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York.

The guaranteed minimum interest rate (GMIR)<sup>2</sup> is 1.00%.

<b>BAND 1 \$2,000–\$24,999.99</b>			
Surrender charge schedule option	Protected Advantage - 6 year	Protected Advantage - 8 year	Protected Advantage - 10 year
Rate guarantee period <sup>3</sup>	5 years	5 years	5 years
Rate during guarantee period	<b>2.10%</b>	<b>2.20%</b>	<b>2.30%</b>

<b>BAND 2 \$25,000+</b>			
Surrender charge schedule option	Protected Advantage - 6 year	Protected Advantage - 8 year	Protected Advantage - 10 year
Rate guarantee period <sup>3</sup>	5 years	5 years	5 years
Rate during guarantee period	<b>2.20%</b>	<b>2.30%</b>	<b>2.40%</b>

## Protected Advantage fixed annuity surrender charge schedules

Contract years	1	2	3	4	5	6	7	8	9	10	11+
<b>Protected Advantage – 6 year</b>	9%	8%	7%	6%	5%	4%	0%	0%	0%	0%	0%
<b>Protected Advantage – 8 year</b>	9%	8%	7%	6%	5%	4%	3%	2%	0%	0%	0%
<b>Protected Advantage – 10 year</b>	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Effective Dec. 11, 2017, the Bonus Fixed Annuities were re-designed and renamed to *Protected Advantage* fixed annuities.

Clients receive the rate in effect on either the application sign date or issue date, whichever is better, as long as the corporate office receives the money within 60 calendar days from the application signed date. After 60 days, the rate protection rules no longer apply and clients receive the rate in effect on the date the policy is issued.

<sup>1</sup> It is the responsibility of your financial advisor to ensure you are receiving the most current rate sheet from RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York.

<sup>2</sup> GMIRs for future RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York annuity contracts issued may vary in accordance with state law.

<sup>3</sup> The rate guarantee period is subject to change for new sales. Check with your financial advisor to understand the rate guarantee period that would apply to your contract. Confirm your guarantee period on the Contract Data page of your fixed annuity contract, which is the contractual guarantee you have with the insurance company.

The guarantees offered by RiverSource Protected Advantage fixed annuities are backed by the strength and soundness of RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York and are subject to their continued claims-paying ability. This rate sheet supersedes all previously dated rate information. Rates are subject to change without notice.

Fixed annuities are long-term insurance products. Before you purchase, be sure to ask your financial advisor about the annuity's features, benefits, and fees, and whether the annuity is appropriate for you, based on your financial situation and objectives.

Form numbers 130075, 130075-RB1, 130075-NBR1, 130075-RB2, 130075-NBR2, 130075-RB3, 130075-NBR3 and state variations. In New York, applies to form numbers 139473-NY, 139473-NYRB1, 139473-NYRB2, 139473-NYRB3.

FIXED ANNUITIES:

ARE NOT A DEPOSIT OF ANY BANK OR BANK AFFILIATE	ARE NOT FDIC INSURED	ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	ARE NOT BANK GUARANTEED
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Withdrawals that do not qualify for a waiver may be subject to a surrender charge. Withdrawals are subject to income taxes and withdrawals before age 59-1/2 may incur an IRS 10% early surrender penalty.

This information is authorized for use when preceded or accompanied by the *RiverSource Protected Advantage* fixed annuities brochure (item #22314).

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

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