

Current Rate Information

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

The guaranteed minimum interest rate (GMIR)² is 1.00%.

BAND 1 \$2,000–\$24,999.99

	Rate Bonus 1	Rate Bonus 2	Rate Bonus 3	Value Plus Bonus
Initial base rate guarantee period ³	5 years	5 years	5 years	1 year
Base rate				
Bonus interest rate ⁴	1.00% (credited in the first year)	2.00% (credited in the first year)	3.00% (credited in the first year)	.50% (reduced by approximately five basis points per year over a ten-year period)
Total first year interest rate				

BAND 2 \$25,000–\$999,999.99

	Rate Bonus 1	Rate Bonus 2	Rate Bonus 3	Value Plus Bonus
Initial base rate guarantee period ³	5 years	5 years	5 years	1 year
Base rate				
Bonus interest rate ⁴	1.00% (credited in the first year)	2.00% (credited in the first year)	3.00% (credited in the first year)	.50% (reduced by approximately five basis points per year over a ten-year period)
Total first year interest rate				

BAND 3 \$1 Million+

	Rate Bonus 1	Rate Bonus 2	Rate Bonus 3	Value Plus Bonus
Initial base rate guarantee period ³	5 years	5 years	5 years	1 year
Base rate				
Bonus interest rate ⁴	1.00% (credited in the first year)	2.00% (credited in the first year)	3.00% (credited in the first year)	.50% (reduced by approximately five basis points per year over a ten-year period)
Total first year interest rate				

All guarantees are based on the continued claims paying ability of the issuing company. This rate sheet supersedes all previously dated rate information. Rates are subject to change without notice.

This information is authorized for use when preceded or accompanied by the *RiverSource Bonus Fixed Annuities* brochure (item #22314).

Surrender charge schedules

Rate Bonus 1		Rate Bonus 2		Rate Bonus 3		Value Plus Bonus	
Year		Year		Year		Year	
1	9%	1	9%	1	10%	1	10%
2	8%	2	8%	2	9%	2	9%
3	7%	3	7%	3	8%	3	8%
4	6%	4	6%	4	7%	4	7%
5	5%	5	5%	5	6%	5	6%
6	4%	6	4%	6	5%	6	5%
		7	3%	7	4%	7	4%
		8	2%	8	3%	8	3%
Thereafter	0%	Thereafter	0%	9	2%	9	2%
				10	1%	10	1%
				Thereafter	0%	Thereafter	0%

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 funded.

¹ 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.

² 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.

³ The base rate guarantee period is subject to change for new sales. Check with your financial advisor to understand the base 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.

⁴ This bonus interest rate initially enhances the value of your contract. In return for the bonus interest rate on this annuity, the base rate is lower than it would have been had the additional rate not been applied.

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-VPB, 130075-RB1, 130075-RB2 and 130075-RB3. In New York, applies to form numbers 139473, 139473-VPB, 139473-RB1, 139473-RB2, 139473-RB3.

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.

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Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota, and in New York only, by RiverSource Life Insurance Co. of New York, Albany, New York. Affiliated with Ameriprise Financial Services, Inc.

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