



RiverSource Life Insurance Company
829 Ameriprise Financial Center, Minneapolis MN 55474
Client Services: 1-800-333-3437 riversource.com



Investment Options Form for Variable Annuities

Sold on or after 5/1/2007

RiverSource Contract Number

If you are a client of Ameriprise Financial, please contact your Ameriprise financial advisor or go to ameriprise.com/forms to access servicing forms.

Contract Owner Information

Contract Owner(s)

Important Information

- Please write your contract number in the box, above right, to avoid processing delays.
- To change your investment allocation from a Portfolio Navigator fund to a Portfolio Stabilizer fund, you must use Form 411388-OD, *Portfolio Stabilizer Fund Election Form*, available on riversource.com.
- If you have a living benefit rider or the *Enhanced Legacy*[®] benefit and are currently invested in a Portfolio Stabilizer fund, you are not eligible to invest in a Portfolio Navigator fund for as long as your rider is in force.
- If you have a living benefit rider or the *Enhanced Legacy* benefit, go to Part 1, Investment Options for Annuities with Living Benefit riders or the *Enhanced Legacy* benefit.
- If you do not have living benefit rider or the *Enhanced Legacy* benefit go to Part 2, Self-Directed Investment Options.
- Please check your prospectus for Self-Directed investment options. Your prospectus is available at riversource.com – search by product name.

Part 1 Investment Options for Annuities with Living Benefit Riders or the *Enhanced Legacy* benefit

1A. Portfolio Navigator Fund Changes

This option is only available if you are invested in a Portfolio Navigator fund and wish to change to a different Portfolio Navigator fund. Investment option changes are subject to transfer limits applicable to your living benefit rider. If you do NOT have a living benefit rider, Part 1A is not available to you and you must complete Part 2. Transferring to a different Portfolio Navigator fund may result in a change to your rider fee.

Change to a different Variable Portfolio (select one below)

- Variable Portfolio – Conservative Portfolio
- Variable Portfolio – Moderately Conservative Portfolio
- Variable Portfolio – Moderate Portfolio
- Variable Portfolio – Moderately Aggressive Portfolio
- Variable Portfolio – Aggressive Portfolio*

*Not available with the *Accumulation Protector Benefit*[®] rider issued on or after 1/26/2009.

1B. Portfolio Stabilizer Fund Changes

Complete this part if you own a living benefit rider issued prior to 11/30/2009, are currently invested in a Portfolio Stabilizer fund and wish to change to a different Portfolio Stabilizer fund. Investment option changes are limited to twice per contract year. If you are invested in Portfolio Navigator and wish to change to a Portfolio Stabilizer fund, you must use Form 411388-OD, available on riversource.com.

Change to a different Portfolio Stabilizer fund (select one below)

- Columbia VP - Managed Volatility Conservative Fund
- Columbia VP - Managed Volatility Conservative Growth Fund
- Columbia VP - Managed Volatility Moderate Growth Fund
- Columbia VP - Managed Volatility Growth Fund



1C. Portfolio Stabilizer Fund Allocation change

Complete this part if you own a living benefit rider issued on or after 11/30/2009, are currently invested in a Portfolio Stabilizer fund and wish to change to a different Portfolio Stabilizer fund. Investment option changes are limited to four per contract year. If you are invested in Portfolio Navigator and wish to change to a Portfolio Stabilizer fund, you must use Form 411388-OD, available on riversource.com.

Investment total must equal 100%

Portfolio Stabilizer funds - Domestic series

- Columbia VP - U.S. Flexible Conservative Growth Fund** .0%
- Columbia VP - U.S. Flexible Moderate Growth Fund** .0%
- Columbia VP - U.S. Flexible Growth Fund**** .0%

Portfolio Stabilizer funds - Global series

- Columbia VP - Managed Volatility Conservative Fund** .0%
- Columbia VP - Managed Volatility Conservative Growth Fund** .0%
- Columbia VP - Managed Volatility Moderate Growth Fund** .0%
- Columbia VP - Managed Volatility Growth Fund**** .0%

Portfolio Stabilizer funds - Managed Risk series

- Columbia VP - Managed Risk Fund**** .0%
- Columbia VP - Managed Risk U.S. Fund**** .0%

**Not available with the *Accumulation Protector Benefit* rider issued on or after 7/30/2012.

1D. Special DCA

If you wish to dollar cost average from one of the Special DCA Fixed Accounts into the investment option selected above, make your election here. Special DCA is only available for additional payments.

% 6-month DCA/Special DCA Fixed Account

% 12-month DCA/Special DCA Fixed Account

1E. Systematic Investment Plan (SIP) / Bank Authorization (BA)

NOTE: Minimum initial purchase payment requirements apply.

Check one: Establish Plan Replace Plan Add to Existing Plan
 Discontinue Plan (Skip to Authorization and Acknowledgements)

Payment amount: (\$50 minimum): \$

Desired frequency: Monthly Quarterly Semiannually Annually

Note: If frequency is not indicated, SIP/BA will be set up monthly.

Desired start/change date for this SIP/BA (month/day/year) (Please allow up to 30 days for start/change to take effect.)

Financial Institution Information

Name of Financial Institution (for savings accounts only)

Account type (check one):

Checking — attach a voided check (not a deposit slip) and skip to Authorization section.

Savings Account Number

Bank Routing Transit Number

Savings— provide financial institution information below:



Part 2 Self Directed Investment options.

Complete Part 2 if you do NOT have an optional living benefit rider or the *Enhanced Legacy* benefit. Self directed investments are required and available only if you do not have an optional living benefit rider or the *Enhanced Legacy* benefit. If you have an optional living benefit rider or the *Enhanced Legacy* benefit, Part 2 is not available to you and you must complete Part 1.

Dollar Cost Averaging (DCA) Plan (Use the "Portfolios" section for fund allocation.)

Check one: Establish Plan Replace Plan Add to Existing Plan
 Discontinue Plan (Skip to Authorization and Acknowledgements)

DCA amount: \$ _____ (minimums apply, please see your prospectus for details)

Desired frequency of transfers: Monthly Quarterly Semiannually Annually

Note: If frequency is not indicated, transfers will be set up monthly.

Begin transfers (month/day/year): _____ End transfers (month/year): _____

Note: If no end date is specified, DCA will continue until you later stop DCA or the value of any of the requested "Transfer From" funds becomes too low to allow a transfer of the requested amount.

DCA or SDCA Fixed Account Plan (Use the "Portfolios" section for fund allocation.)

DCA Fixed Account Plan is not available on products sold prior to 5/1/06. SDCA is only available with new applications or additional payments.

Length of time to participate: 6 months 12 months Transfer Frequency: Monthly

Amount deposited into DCA or SDCA Fixed Account Program: \$ _____

Interest Sweep Plan (Use the "Portfolios" section for fund allocation.)

The Interest Sweep Plan option is not available with certain products. Please check your prospectus for eligibility.

Check one: Establish Plan Replace Plan Add to Existing Plan
 Discontinue Plan (Skip to Authorization and Acknowledgements)

Desired frequency of transfers: Monthly Quarterly Semiannually Annually

Note: If frequency is not indicated, transfers will be set up monthly.

Begin transfers (month/day/year): _____ End transfers (month/year): _____

Note: If no end date is specified, the interest sweep plan will continue until you later stop the interest sweep or the value of any of the requested "Transfer From" funds becomes too low to allow a transfer of the requested amount.

Systematic Investment Plan (SIP) / Bank Authorization (BA) (Use the "Portfolios" section for fund allocation.)

NOTE: Minimum initial purchase payment requirements apply.

Check one: Establish Plan Replace Plan Add to Existing Plan
 Discontinue Plan (Skip to Authorization and Acknowledgements)

Payment amount: (\$50 minimum): \$ _____

Desired frequency: Monthly Quarterly Semiannually Annually

Note: If frequency is not indicated, SIP/BA will be set up monthly.

Desired start/change date for this SIP/BA (month/day/year) _____ (Please allow up to 30 days for start/change to take effect.)

Financial Institution Information

Name of Financial Institution (for savings accounts only) _____

Account type (check one):

Checking — attach a voided check (not a deposit slip) and skip to Authorization section.

Savings Account Number _____ Bank Routing Transit Number _____

Savings — provide financial institution information below:



Authorizations and Acknowledgments

Please read the following with respect to your request(s):

Minimum initial purchase payment requirements apply to the following plans and programs.

DCA or Interest Sweep Plan

DCA and Interest Sweep Plans are not available on contracts with Portfolio Navigator program, the Portfolio Stabilizer program, living benefit riders or the *Enhanced Legacy* benefit.

- If an automated transfer, as scheduled, falls on a date that is not a normal business day, the transfer will be made on the next normal business day following such date.
- Automated transfers and any random transfers are subject to the provisions of my contract, the current prospectus and such other rules as RiverSource Life shall establish.
- If this request is received by the RiverSource Life Insurance Company (RiverSource Life) administrative office after the requested start date, transfers will begin on the date specified in the following month.
- A DCA or Interest Sweep plan does not assure profit or protect against loss in declining markets. Since either plan provides for continuous investment regardless of fluctuations in prices, you should consider your financial ability to continue to invest during low price levels.

DCA or SDCA Fixed Account Plan

- Availability: Additional payments to Variable Annuity Contracts. Restrictions may apply.
- The DCA or SDCA Fixed Account effective annual rate(s) applies only to payments for a new contract, or new additional payment(s) to an existing contract. All effective annual interest rates apply only to amounts remaining in the DCA or SDCA Fixed Account and are not credited after the value has been transferred to the selected accounts.
- RiverSource Life reserves the right to discontinue or modify the DCA or SDCA Fixed Account Program at any time without prior notice. Any change would not affect contract holders currently enrolled in the DCA or SDCA Fixed Account Program.
- RiverSource Life will calculate the monthly transfer amount. Interest is credited and compounded daily. The monthly transfer amount is determined by dividing the value of the DCA or SDCA Fixed Account by the number of months remaining in the DCA or SDCA Fixed Account Program period.
- All amounts must be transferred to the selected accounts within 6 or 12 months depending on the time period you select (6 or 12 transfers). Additional payments into an existing DCA Fixed Account will be transferred to the selected accounts within the remaining time period. For the SDCA fixed account, additional payments will be transferred to the selected accounts for the entire 6 or 12 month time period.
- I may terminate participation in the DCA or SDCA Fixed Account Program at any time by calling or writing RiverSource Life. Upon termination, I will no longer receive the DCA or SDCA Fixed Account effective annual rate.
- DCA or SDCA does not assure profit nor protect against loss in declining markets. Since the plan provides for continuous investment, regardless of fluctuating prices, investors must consider their financial ability to continue to invest during low price levels. The effective annual yield or total return will fluctuate along with market and other economic conditions. Past performance does not guarantee future results.
- If I participate in the Portfolio Navigator program, my variable portfolio under this program must match the variable portfolio under the Portfolio Navigator program.

If you are funding a DCA Fixed Account from multiple sources, we apply each purchase payment to the account and credit interest on that purchase payment on the date we receive it. This means that all purchase payments may not be in the DCA Fixed Account at the beginning of the period. Therefore, you may receive less total interest than you would if all your purchase payments were in the DCA Fixed Account from the beginning. If we receive any of your multiple payments after the DCA Fixed Account period ends, you can either allocate those payments to a new DCA Fixed Account (if available) or to any other accounts under your contract.

Systematic Investment Plan (SIP) / Bank Authorization (BA)

I have read and understand the following with respect to my request:

- If a systematic payment, as scheduled, falls on a date that is not a normal business day, the payment debited will be made on the next normal business day following such date.
- Systematic payments are subject to the provisions of my contract, the current prospectus and such other rules as RiverSource Life shall establish.
- If this request is received by the RiverSource Life administrative office after the requested start date, my systematic investment plan will begin on the date specified in the following month.
- A systematic investment plan does not assure profit or protect against loss in declining markets.

I authorize RiverSource Life to transfer my systematic payments from my bank account as described above.

Rebalancing Program

- Any new payments to my contract will be allocated according to the fund level rebalancing allocation.
- I may stop automatic allocation and rebalancing at any time.
- I may change my rebalancing at any time. When I change my allocation, my contract value will be reallocated according to my new preferences on the next automatic rebalancing date (quarterly, semiannually or annually).



I/We have read the Authorizations and Acknowledgements on Page 5, and understand the implications of the selection/requests I/we have made.

Signature of Contract Owner

Date (MMDDYYYY)

X _____

Signature of Joint Contract Owner (if any)

Date (MMDDYYYY)

X _____

Agent's Name (Print or Type)

Agent's Phone Number

Agent's E-mail Address

Agency Name and Sale Location
