



Service address:

RiverSource Life Insurance Co. of New York

70122 Ameriprise Financial Center, Minneapolis MN 55474
Client Services: 800.504.0469 riversource.com



Investment Options Form for Variable Annuities

Sold Before 4/30/2007

RiverSource Contract Number

If you own a RAVASM series variable annuity and currently work with an Ameriprise advisor, please go to ameriprise.com/forms to access servicing forms. If you own a RAVA 5SM variable annuity and no longer work with an Ameriprise advisor, please use this form.

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-ODNY, *Portfolio Stabilizer Fund Election Form*, available on riversource.com.
- If you are currently invested in a Portfolio Stabilizer fund, you are not eligible to invest in a Portfolio Navigator fund for as long as your contract is in force.
- If you have a living benefit rider, go to Part 1, Investment Options for Annuities with Living Benefit Riders. Note: If you purchased the Guaranteed Minimum Income Benefit (GMIB) rider before May 2004, you must use Part 2.
- If you do not have a living benefit rider or if you purchased the GMIB rider before May 2004, 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

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. If you do NOT have a living benefit rider, Part 1 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

1B. Portfolio Stabilizer Fund Changes

This option is only available if you are invested in a Portfolio Stabilizer fund and wish to change to a different Portfolio Stabilizer fund. If you are invested in Portfolio Navigator and wish to change to a Portfolio Stabilizer fund, you must use Form 411388-ODNY, *Portfolio Stabilizer Fund Election Form*, 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. 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. Restrictions may apply.

_____ % 6-month Special DCA Fixed Account**

_____ % 12-month Special DCA Fixed Account**

**The interest credited to amounts allocated to the Special DCA Fixed Account may exceed our actual earnings on supporting assets, less appropriate risk and expense adjustments. Any amounts credited to your contract in excess of amounts earned will be recovered from the existing charges described in your contract. Your contract charges will not increase as a result of electing any Special DCA Fixed Account.

Part 2 - Self Directed Investment options.

Complete Part 2 if you do NOT have an optional living benefit rider. Self directed investments are required and available only if you do not have an optional living benefit rider (other than GMIBs purchased prior to May 2004) and you are not currently in the Portfolio Navigator program. If you do have an optional living benefit rider, Part 2 is not available to you and you must complete Part 1.

Tiered/Special Dollar-Cost Averaging (SDCA) Plan (Use the "Portfolios" section for fund allocation.)

Minimum Investment Needed to participate. Please see prospectus for eligibility requirements.

Net Contract Value* Minimum: \$10,000

Length of Time to Participate: 6 months 12 months

Transfer Frequency: Monthly

You may not be eligible to enroll in this program if you are participating in the Systematic Investment Plan. This investment option strategy is not available with certain products. Please check your prospectus for eligibility.

Amount deposited into Tiered SDCA Program
\$ _____

* "Net Contract Value" equals your current contract value plus any new purchase payments.

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: \$ _____ (minimum \$100 monthly, \$250 quarterly, semiannually or annually)

Desired frequency of transfers: Monthly Quarterly Semiannually Annually

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

Date of month for transfers: 5th 10th 20th 25th

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 Fixed Account (Use the "Portfolios" section for fund allocation.)

This investment option is not available with certain products. Please check your prospectus for eligibility. *DCA Fixed Account Plan not available on products sold prior to 5/1/06.*

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

Amount deposited into DCA Fixed Account Program: \$ _____



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

This plan may not be available with applications signed after 4/30/03. Please check your prospectus for eligible funds. (May not be available in all states.)

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.

Date of month for transfers: 5th 10th 20th 25th

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

Note: If no end date is specified, interest sweeps will continue until you later stop the plan or the value of any of the requested "Transfer From" funds becomes too low to allow an interest sweep (minimum \$25 per sweep).

Rebalancing Program

Please rebalance according to current fund allocation. This rebalancing feature excludes the RiverSource Life of NY One-Year Fixed Account.

How often would you like your annuity to be rebalanced? Quarterly Semiannually Annually

- If enrolling in a DCA, allocations must match DCA.
- If enrolling in an interest sweep and rebalancing program, the allocations must match.



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.

Tiered Dollar-Cost Averaging (DCA) Account Plan

- Availability: Additional payments to RiverSource Life of NY Variable Annuity Contracts. Restrictions may apply.
- The Tiered DCA Fixed Account effective annual rate(s) applies only to new additional payment(s) to an existing contract that meets the Tiered DCA Program minimum (refer to Page 2 of this Form). Once you establish a Tiered DCA account, you cannot allocate additional purchase payments to it. However, you may establish another new Tiered DCA account and allocate new purchase payments to it if you select a different term length or when we change the interest rates we offer on these accounts. All purchase payments allocated to Tiered DCA accounts are credited with interest at the current guaranteed interest rate that is in effect on the date of your allocation. All effective annual interest rates apply only to amounts remaining in the Tiered DCA Fixed Account and are not credited after the value has been transferred to the selected accounts.
- The interest credited to amounts allocated to the Tiered DCA Fixed Account Program may exceed our actual earnings on supporting assets, less appropriate risk and expense adjustments. Any amounts credited to your contract in excess of amounts earned will be recovered from the existing charges described in your contract. Your contract charges will not increase as a result of electing any Tiered DCA Fixed Account.
- RiverSource Life of NY reserves the right to discontinue or modify the Tiered DCA Program at any time without prior notice. Any change would not affect contract holders currently enrolled in the Tiered DCA Program.
- RiverSource Life of NY will calculate the monthly transfer amount. Interest is credited and compounded daily. The monthly transfer amount is determined by dividing the value of the Tiered DCA Fixed Account by the number of months remaining in the Tiered DCA 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).
- I may terminate participation in the Tiered DCA Program at any time by calling or writing RiverSource Life of NY. Upon termination, I will no longer receive the Tiered DCA Fixed Account effective annual rate.
- Dollar-cost averaging 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 you are funding a Tiered DCA 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 Tiered DCA 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 Tiered DCA account from the beginning. If we receive any of your multiple payments after the Tiered DCA period ends, you can either allocate those payments to a new Tiered DCA account (if available) or to any other accounts under your contract.

Special Dollar-Cost Averaging (DCA) Plan

- Availability: Additional payments to RiverSource Life of NY Variable Annuity Contracts. Restrictions may apply.
- The Special DCA Fixed Account effective annual rate(s) applies only to new additional payment(s) to an existing contract that meets the Special DCA Program minimum (refer to Page 2 of this Form). Once you establish a Special DCA account, you cannot allocate additional purchase payments to it. However, you may establish another new Special DCA account and allocate new purchase payments to it if you select a different term length or when we change the interest rates we offer on these accounts. All purchase payments allocated to Special DCA accounts are credited with interest at the current guaranteed interest rate that is in effect on the date of your allocation. All effective annual interest rates apply only to amounts remaining in the Special DCA Fixed Account and are not credited after the value has been transferred to the selected accounts.
- The interest credited to amounts allocated to the Special DCA Fixed Account Program will exceed our actual earnings on supporting assets, less appropriate risk and expense adjustments. Any amounts credited to your contract in excess of amounts earned will be recovered from the existing charges described in your contract. Your contract charges will not increase as a result of electing any Special DCA Fixed Account.
- RiverSource Life of NY reserves the right to discontinue or modify the Special DCA Program at any time without prior notice. Any change would not affect contract holders currently enrolled in the Special DCA Program.
- RiverSource Life of NY will calculate the monthly transfer amount. Interest is credited and compounded daily. The monthly transfer amount is determined by dividing the value of the Special DCA Fixed Account by the number of months remaining in the Special DCA 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).
- I may terminate participation in the Special DCA Program at any time by calling or writing RiverSource Life of NY. Upon termination, I will no longer receive the Special DCA Fixed Account effective annual rate.
- Dollar-cost averaging 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 asset rebalancing option, my asset allocation under this program must match my asset allocations under the asset rebalancing option. If I change the asset rebalancing under one program, RiverSource Life of NY will automatically change it to match under the other program.

If you are funding a Special DCA 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 Special DCA 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 Special DCA account from the beginning. If we receive any of your multiple payments after the Special DCA period ends, you can either allocate those payments to a new Special DCA account (if available) or to any other accounts under your contract.



DCA or Interest Sweep Plan

- 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 of NY shall establish.
- If this request is received by the RiverSource Life of NY home office after the requested start date, transfers will begin on date specified 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 Fixed Account Plan

DCA and Interest Sweep plans are not available with Portfolio Navigator asset allocation program.

- Availability: Additional payments to RiverSource Life of NY Variable Annuity Contracts. Restrictions may apply.
- The DCA 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 Fixed Account and are not credited after the value has been transferred to the selected accounts.
- RiverSource Life of NY reserves the right to discontinue or modify the DCA Fixed Account Program at any time without prior notice. Any change would not affect contract holders currently enrolled in the DCA Fixed Account Program.
- RiverSource Life of NY 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 Fixed Account by the number of months remaining in the DCA Fixed Account Program period.
- All amounts must be transferred to the selected accounts within six 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.
- I may terminate participation in the DCA Fixed Account Program at any time by calling or writing RiverSource Life of NY. Upon termination, I will no longer receive the DCA Fixed Account effective annual rate.
- DCA 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 I participate in the asset rebalancing option, my asset allocation under this program must match my asset allocations under the asset rebalancing option. If I change the asset rebalancing under one program, RiverSource Life of NY will automatically change it to match under the other 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.



Rebalancing Program (Not available if invested in Portfolio Navigator or Portfolio Stabilizer funds.)

- Any new payments to my annuity 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, any money invested in the contract will be reallocated according to my new preferences. This will occur on the next automatic rebalancing date (quarterly, semiannually or annually).
- If I participate in the Special DCA/DCA Fixed Account program, my asset allocation under this program must match my asset allocation under the Special DCA/DCA Fixed Account program. If I change the asset allocation under one program, RiverSource Life of NY will automatically change it to match under the other program.
- I must invest a minimum of \$2,000.

Signatures

I/we have read the Authorizations and Acknowledgements on Pages 4 through 6 and understand the implications of the selection/requests I/we have made.

Signature of Contract Owner

Date

Signature of Joint Contract Owner (if any)

Date

X _____

X _____

Agent's Name (Print or Type)

Agent's Phone Number

Agents E-mail Address

Agents Name and Sale Location

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