

# Current Rate Information

(Effective October 23, 2017)<sup>1</sup>

Issued and serviced by: RiverSource Life Insurance Company (RiverSource Life)

This rate sheet supersedes all previously dated rate information. Rates are subject to change without notice.

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

**For a more detailed breakdown of rates below, see next page.**

Initial Payment More than \$100,000						
	1-Year Payment Guarantee Period <sup>4</sup>		3-Year Payment Guarantee Period <sup>4</sup>		5-Year Payment Guarantee Period <sup>4</sup>	
	No MBG <sup>3</sup>	MBG <sup>3</sup>	No MBG <sup>3</sup>	MBG <sup>3</sup>	No MBG <sup>3</sup>	MBG <sup>3</sup>
<b>Rate for Guarantee Period</b>	<b>1.45%</b>	<b>1.15%</b>	<b>1.45%</b>	<b>1.15%</b>	<b>1.45%</b>	<b>1.15%</b>

Initial Payment \$50,000 – \$99,999						
	1-Year Payment Guarantee Period <sup>4</sup>		3-Year Payment Guarantee Period <sup>4</sup>		5-Year Payment Guarantee Period <sup>4</sup>	
	No MBG <sup>3</sup>	MBG <sup>3</sup>	No MBG <sup>3</sup>	MBG <sup>3</sup>	No MBG <sup>3</sup>	MBG <sup>3</sup>
<b>Rate for Guarantee Period</b>	<b>1.35%</b>	<b>1.05%</b>	<b>1.35%</b>	<b>1.05%</b>	<b>1.35%</b>	<b>1.05%</b>

Initial Payment \$25,000 – \$49,999						
	1-Year Payment Guarantee Period <sup>4</sup>		3-Year Payment Guarantee Period <sup>4</sup>		5-Year Payment Guarantee Period <sup>4</sup>	
	No MBG <sup>3</sup>	MBG <sup>3</sup>	No MBG <sup>3</sup>	MBG <sup>3</sup>	No MBG <sup>3</sup>	MBG <sup>3</sup>
<b>Rate for Guarantee Period</b>	<b>1.25%</b>	<b>1.00%</b>	<b>1.25%</b>	<b>1.00%</b>	<b>1.25%</b>	<b>1.00%</b>

Initial Payment Less than \$25,000						
	1-Year Payment Guarantee Period <sup>4</sup>		3-Year Payment Guarantee Period <sup>4</sup>		5-Year Payment Guarantee Period <sup>4</sup>	
	No MBG <sup>3</sup>	MBG <sup>3</sup>	No MBG <sup>3</sup>	MBG <sup>3</sup>	No MBG <sup>3</sup>	MBG <sup>3</sup>
<b>Rate for Guarantee Period</b>	<b>1.10%</b>	<b>1.00%</b>	<b>1.10%</b>	<b>1.00%</b>	<b>1.10%</b>	<b>1.00%</b>

The guarantees offered by RiverSource Annuities are backed by the strength and soundness of RiverSource Life Insurance Company and are subject to its claims-paying ability.

<b>Detailed breakdown of current rates</b>	<b>Initial Payment More than \$100,000</b>	<b>1-Year Payment Guarantee Period<sup>4</sup></b>		<b>3-Year Payment Guarantee Period<sup>4</sup></b>		<b>5-Year Payment Guarantee Period<sup>4</sup></b>	
		No MBG <sup>3</sup>	MBG <sup>3</sup>	No MBG <sup>3</sup>	MBG <sup>3</sup>	No MBG <sup>3</sup>	MBG <sup>3</sup>
	<b>Base Rate<sup>4</sup></b>	1.10%	1.00%	1.10%	1.00%	1.10%	1.00%
	<b>Volume Enhancement Interest Rate</b>	0.35%	0.15%	0.35%	0.15%	0.35%	0.15%
	<b>Rate for Guarantee Period</b>	<b>1.45%</b>	<b>1.15%</b>	<b>1.45%</b>	<b>1.15%</b>	<b>1.45%</b>	<b>1.15%</b>
	<b>Initial Payment \$50,000 – \$99,999</b>	<b>1-Year Payment Guarantee Period<sup>4</sup></b>		<b>3-Year Payment Guarantee Period<sup>4</sup></b>		<b>5-Year Payment Guarantee Period<sup>4</sup></b>	
		No MBG <sup>3</sup>	MBG <sup>3</sup>	No MBG <sup>3</sup>	MBG <sup>3</sup>	No MBG <sup>3</sup>	MBG <sup>3</sup>
	<b>Base Rate<sup>4</sup></b>	1.10%	1.00%	1.10%	1.00%	1.10%	1.00%
	<b>Volume Enhancement Interest Rate</b>	0.25%	0.05%	0.25%	0.05%	0.25%	0.05%
	<b>Rate for Guarantee Period</b>	<b>1.35%</b>	<b>1.05%</b>	<b>1.35%</b>	<b>1.05%</b>	<b>1.35%</b>	<b>1.05%</b>
	<b>Initial Payment \$25,000 – \$49,999</b>	<b>1-Year Payment Guarantee Period<sup>4</sup></b>		<b>3-Year Payment Guarantee Period<sup>4</sup></b>		<b>5-Year Payment Guarantee Period<sup>4</sup></b>	
		No MBG <sup>3</sup>	MBG <sup>3</sup>	No MBG <sup>3</sup>	MBG <sup>3</sup>	No MBG <sup>3</sup>	MBG <sup>3</sup>
	<b>Base Rate<sup>4</sup></b>	1.10%	1.00%	1.10%	1.00%	1.10%	1.00%
	<b>Volume Enhancement Interest Rate</b>	0.15%	0.00%	0.15%	0.00%	0.15%	0.00%
	<b>Rate for Guarantee Period</b>	<b>1.25%</b>	<b>1.00%</b>	<b>1.25%</b>	<b>1.00%</b>	<b>1.25%</b>	<b>1.00%</b>
	<b>Initial Payment Less than \$25,000</b>	<b>1-Year Payment Guarantee Period<sup>4</sup></b>		<b>3-Year Payment Guarantee Period<sup>4</sup></b>		<b>5-Year Payment Guarantee Period<sup>4</sup></b>	
	No MBG <sup>3</sup>	MBG <sup>3</sup>	No MBG <sup>3</sup>	MBG <sup>3</sup>	No MBG <sup>3</sup>	MBG <sup>3</sup>	
<b>Base Rate<sup>4</sup></b>	1.10%	1.00%	1.10%	1.00%	1.10%	1.00%	
<b>Volume Enhancement Interest Rate</b>	n/a	n/a	n/a	n/a	n/a	n/a	
<b>Rate for Guarantee Period</b>	<b>1.10%</b>	<b>1.00%</b>	<b>1.10%</b>	<b>1.00%</b>	<b>1.10%</b>	<b>1.00%</b>	

<b>Withdrawal Charge<sup>5</sup></b>						
<b>Completed Years</b>	0	1	2	3	4	5+
<b>Withdrawal Charge</b>	8%	7%	6%	4%	2%	0%

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

<sup>2</sup> GMIRs for future RiverSource Life annuity contracts may vary in accordance with state law.

<sup>3</sup> MBG = Money-Back Guarantee. Withdrawal charges will not affect the principal amount upon full withdrawal.

<sup>4</sup> You can choose from 1-, 3- and 5-year payment guarantee periods. The base rate applied to each payment we receive is guaranteed to remain the same for the duration of the guarantee period you select when you open your annuity. After the guarantee period, the interest will accrue on the contract value at rates determined annually at the discretion of RiverSource Life Insurance Company. These rates will be based on various factors including, but not limited to, the interest rate environment, returns earned on investments backing these annuities, the rate currently in effect for new and existing company annuities, product design, competition, and the company's revenues and expenses.

<sup>5</sup> Surrenders that do not qualify for a waiver may be subject to a surrender charge. Surrenders are subject to income taxes and surrenders before age 59½ may incur an IRS 10% early withdrawal penalty.

**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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[riversource.com/annuities](http://riversource.com/annuities)

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

Quantum Select fixed annuity contract number 272613 and state variations thereof.

This information is authorized for use when preceded or accompanied by RiverSource Quantum Select Fixed Annuity product information (item #275556).

**Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota.**