

# RiverSource Structured Solutions<sup>SM</sup> annuity

## Recent new business rates

To view current new business rates, visit [riversource.com/annuities/performance](https://riversource.com/annuities/performance).  
Click on a blue button below to view the rates for that time period.

■ Date Range: 12/ 2/2024 - 12/22/2024

■ Date Range: 10/28/2024 - 12/01/2024

■ Date Range: 10/07/2024 - 10/27/2024

■ Date Range: 09/02/2024 - 10/06/2024

You will receive the applicable rates and annual fees in effect on the application date, provided the contract is issued within 30 days of the application date (plus the number of days until the next business day). Otherwise, you will receive the applicable rates and annual fees in effect on the date the contract is issued.

The RiverSource Structured Solutions annuity is not available in NY and OR.  
The RiverSource Structured Solutions annuity is approved for use only in MO for new contracts.

STRUCTURED ANNUITIES  
ARE NOT A DEPOSIT • ARE NOT FDIC INSURED • ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • ARE NOT BANK,  
CREDIT UNION OR SAVINGS & LOAN GUARANTEED • MAY LOSE VALUE

-15% Buffer	3Y SC	6Y SC
S&P 500		

-15% Buffer	3Y SC	6Y SC
S&P 500		
S&P 500/ Russell 2000 (Lesser of)		

-35% Trigger	3Y SC	6Y SC
S&P 500		
S&P 500/ Russell 2000 (Lesser of)		

-20% Buffer	3Y SC	6Y SC
S&P 500		
S&P 500/ Russell 2000 (Lesser of)		

### Annual Lock

Annual Caps for 6-Year Segments\*

-10% Buffer	3Y SC	6Y SC
S&P 500	N/A	
Russell 2000	N/A	
MSCI EAFE	N/A	

Annual Caps for 3-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500		
Russell 2000		
MSCI EAFE		

Locks in the index rate of return, up to the cap, every year for 3 or 6 years

### No Cap with Annual Fee

Annual Fees for 3-Year Segments

-15% Buffer	3Y SC	6Y SC
S&P 500		
Russell 2000		
MSCI EAFE		

Annual Fees for 1-Year Segments

-10% Buffer	3Y SC	6Y SC
S&P 500		
Russell 2000		
MSCI EAFE		

The Annual Fee is multiplied by the number of years in the segment to determine the total fee that will be deducted at the end of the segment.

### Enhanced Upside Participation

Caps and Participation Rates for 6-Year Segments\*

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500	N/A		
MSCI EAFE	N/A		

Caps and Participation Rates for 3-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500			
MSCI EAFE			

Caps and Participation Rates for 1-Year Segments

-10% Buffer	3Y SC	6Y SC	Upside Participation Rate
S&P 500			
MSCI EAFE			

Upside Participation Rate applies to positive index returns only

3Y SC 6Y SC

Fixed Account		
Interim Account		

## Ticker symbols

iShares U.S. Real Estate ETF (IYR)

MSCI EAFE (MXEA)

MSCI Emerging Markets (MXEF)

Nasdaq 100®(NDX)

Russell 2000™ (RUT)

S&P 500®(SPX)



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Caps and Participation Rates for 1-Year Segments

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S&P 500			
MSCI EAFE			

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The Annual Fee is multiplied by the

	3Y SC	6Y SC
Fixed Account		
Interim Account		

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