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FEET AND EVERNEES Location in

	FEES AND EXPENSES	Location in Statutory Prospectus
Charges for Early Withdrawals	Contract Option L. S	Fee Table and Examples Charges– Withdrawal Charge
Transaction Charges	as and co come after the first and the co	
Ongoing Fees and Expenses (annual charges)	er ann a Virtual complete of the Marchant for any of the property of the prope	Fee Table and Examples Expenses – Product Charges Appendix: Funds Available Under
		the Contract

	RISKS	Location in Statutory Prospectus
Risk of Loss	The conduction of a confident	Principal Risks of Investing in the Contract
Not a Short-Term Investment	or and open on the last of a last of	Principal Risks of Investing in the Contract Charges– Withdrawal Charge
Risks Associated with Investment Options	of the comment of the second of the comment of the	Principal Risks of Investing in the Contract
	Figure Note a second of the se	The Variable Account and the Funds
	the state of the s	The Guarantee Period Accounts (GPAs)
		The One-Year Fixed Account
Insurance Company Risks	male co made material experience described and the material and the materi	Principal Risks of Investing in the Contract
	The control of the order of the second of th	The General Account
	RESTRICTIONS	
Investments	mente sed without of moderal was indicated and the sed of the sed	Making the Most of Your Contract – Transferring Among Accounts
	Fich a manifest procequition and account of the second of	Substitution of Investments
Optional Benefits	Me compare of the control of the con	Optional Benefits — Optional Living Benefits – GMIB –Investment Selection

	TAXES	Location in Statutory Prospectus
Tax Implications	A stop to the form of the stop	Taxes
	CONFLICTS OF INTEREST	
Investment Professional Compensation	pade a mondice dem in the production of a series of a	About the Service Providers
Exchanges	I je so some plant of the solution of the solu	Buying Your Contract – Contract Exchanges

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Tax Treatment.	
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Additional Services:	
Dollar Cost Averaging Programs.	
Asset Rebalancing.	rae *

The following tables describe the fees and expenses that you will pay when buying, owning from the Contract. Please refer to your Contract specifications page for information about pay each year based on the options you have elected.	
The first table describes the fees and expenses that you paid at the time that you bought twhen you make a withdrawal from the Contract. State premium taxes also may be deducted.	
Transaction Expenses	
Withdrawal Charges Note that the second of	%
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Contract year for Contract Option L	Withdrawal charge percentage
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The next table describes the fees and expenses that you will pay eac ea during the time	e that you

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The next table shows the minimum and maximum total operating expenses charged by the funds that you may pay periodically during the time that you own the contract. A complete list of funds available under the contract, including their annual expenses, may be found in Appendix.

Annual Fund Expenses(1)

Risk of Loss. Short-Term Investment Risk. Withdrawal Risk. Subaccount Risk.

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policies and procedures we apply to transfers among the subaccounts of the contract, and may include redemption fees. We reserve the right to modify our market timing policies and procedures at any time without prior notice to you.
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In order to help protect you and the underlying funds from the potentially harmful effects of market timing activity, we apply the following market timing policy to discourage frequent transfers of contract value among the subaccounts of the variable account:
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and we must follow this instruction. We reserve the right to administer and collect on behalf of an underlying fund any redemption fee imposed by an underlying fund. Market timing policies and procedures adopted by underlying funds may affect your investment in the contract in several ways, including but not limited to:

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For more information about the market timing policies and procedures of an underlying fund, the risks that market timing pose to that fund, and to determine whether an underlying fund has adopted a redemption fee, see that fund's prospectus.

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RiverSource Life Insurance Company 829 Ameriprise Financial Center

Minneapolis, MN 55474

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Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions/ Limitations
Nursing Home or Hospital Confinement	The state of the s			1 100 - 1

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		Optional Benefits		
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MAV:

Enhanced Death Benefit (EDB)

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Contract anniversary	Contract value	percentage	base the GMIB fee	charged to you
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Plan B – Life annuity with five, ten or 15 years certain:

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Plan C - Life annuity — installment refund:

Plan D – Joint and last survivor life annuity — no refund:

Plan E – Payouts for a specified period:

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