RiverSource
Ann ities

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G n e Ci A o
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a d A e l
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l l a de C n a
l

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R e S ce

E

N R N N E R E RR N N E R

N R N N E R E RR R

Issued by: RiverSource Life Insurance Company (RiverSource Life)

E

RiverSource Variable Annuity Account

R E

R R

N N

T e e n. ca e o de a d d e a ab l
a l ac l

Accumulation unit:

FEES AND EXPENSES				Location in Statutory Prospectus
Charges for Early Withdrawals	**Contract Option L.** % E $ $ **Contract Option C.**			**Fee Table and Examples** **Charges– Withdrawal Charge**
Transaction Charges				
Ongoing Fees and Expenses (annual charges)				**Fee Table and Examples** **Expenses – Product Charges** **Appendix: Funds Available Under the Contract**

RISKS		Location in Statutory Prospectus
Risk of Loss	[illegible]	**Principal Risks of Investing in the Contract**
Not a Short-Term Investment	[illegible]	**Principal Risks of Investing in the Contract** **Charges– Withdrawal Charge**
Risks Associated with Investment Options	[illegible]	**Principal Risks of Investing in the Contract** **The Variable Account and the Funds** **The Guarantee Period Accounts (GPAs)** **The One-Year Fixed Account**
Insurance Company Risks	[illegible]	**Principal Risks of Investing in the Contract** **The General Account**
RESTRICTIONS		
Investments	[illegible]	**Making the Most of Your Contract – Transferring Among Accounts** **Substitution of Investments**
Optional Benefits	[illegible]	**Optional Benefits — Optional Living Benefits – GMIB –Investment Selection**

TAXES		Location in Statutory Prospectus
Tax Implications	[illegible]	**Taxes**
CONFLICTS OF INTEREST		
Investment Professional Compensation	[illegible]	**About the Service Providers**
Exchanges	[illegible]	**Buying Your Contract – Contract Exchanges**

N [illegible]

Purpose: [illegible]

Withdrawals. [illegible] R [illegible] ½ [illegible]

Tax Treatment. [illegible] E [illegible] F [illegible] F [illegible]

Additional Services:

Dollar Cost Averaging Programs. [illegible] N [illegible] $ [illegible]

Asset Rebalancing. [illegible] Z [illegible] Z [illegible]

E

The following tables describe the fees and expenses that you will pay when buying, owning and making a withdrawal from the Contract. Please refer to your Contract specifications page for information about the specific fees you will 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 the Contract and will pay when you make a withdrawal from the Contract. State premium taxes also may be deducted.

Transaction Expenses

Withdrawal Charges

Withdrawal charges

%

Contract year for Contract Option L	Withdrawal charge percentage
	%

The next table describes the fees and expenses that you will pay *eac* *ea* during the time that you

Guaranteed Minimum Income Benefit Rider (GMIB) fee	[illegible] % [illegible]

[illegible] F [illegible]

[illegible] E [illegible] F [illegible] %

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.

Selection Risk.

Investment Restrictions Risk.

Purchase Payment Risk.

Financial Strength and Claims-Paying Ability Risk.

Cybersecurity Risk.

Variable Account.

The Funds:

Investment objectives:

Fund name and management:

Eligible purchasers:

Asset allocation programs may impact fund performance:

Why revenues are paid to us:

If your GPA rate is:	The MVA is:
[illegible] %	[illegible]
[illegible] %	[illegible]
[illegible] %	[illegible]

General Examples

[illegible]

Assumptions:

[illegible]

Example 1: [illegible]

Example 2: [illegible]

Sample MVA Calculations

[illegible]

$$\text{Early withdrawal amount} \times \left[\frac{1 + i}{1 + j + .001}\right]^{n/12} - 1 = \text{MVA}$$

[illegible]

Examples — MVA

[illegible]

Example 1: [illegible]

$$\$1{,}000 \times \left[\frac{1.030}{1 + .035 + .001}\right]^{84/12} - 1 = -\$39.84$$

[illegible]

Example 2: [illegible]

$$\$1{,}000 \times \left[\frac{1.030}{1 + .025 + .001}\right]^{84/12} - 1 = \$27.61$$

[illegible]

F [illegible]

[illegible]

N [illegible]

N E [illegible]

F R

R

F R

Minimum purchase payments

$

$

Maximum total allowable purchase payments*

$

$

R E

$

Contingent events

[illegible]

[illegible]

[illegible] $ [illegible] F [illegible]

[illegible] $ [illegible]

[illegible] %

[illegible] R [illegible] E

[illegible] F [illegible] N [illegible] N [illegible]

	Contract Option L	Contract Option C
[illegible] N [illegible] %		

[illegible]

[illegible]

[illegible]

Number of units:

Accumulation unit value:

We determine the net investment factor by:

Factors that affect subaccount accumulation units:

How dollar-cost averaging works

Month	Amount invested	Accumulation unit value	Number of units purchased
	$	$	

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

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.

[illegible]

E[illegible]

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:

[illegible]

Z[illegible]

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:

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.

1 By letter

RiverSource Life Insurance Company
829 Ameriprise Financial Center
Minneapolis, MN 55474

Minimum amount

Maximum amount

2 By automated transfers and automated partial withdrawals

Minimum amount

$

$

3 By phone

1-800-333-3437

Minimum amount

$

Maximum amount

$

E

E

N

R

R

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] E

[illegible]

[illegible] E [illegible]

[illegible]

[illegible]

[illegible]

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions/ Limitations
Standard Benefits (***add*** ***a c a e)***				
Dollar Cost Averaging				E E % $
Special Dollar Cost Averaging (SDCA) Program for Contract Option L Only				E N $ N
Asset Rebalancing				$
Automated Partial Withdrawals /Systematic Withdrawals				R

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions/ Limitations
Nursing Home or Hospital Confinement				

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions/ Limitations
MAV Death Benefit	[illegible]	N[illegible] % [illegible] N[illegible] %	N[illegible] % N[illegible] %	[illegible]
EDB Death Benefit	[illegible] %	N[illegible] % [illegible] N[illegible] %	N[illegible] % N[illegible] %	[illegible]
Optional Benefits				
Benefit Protector Death Benefit	[illegible]	%	%	[illegible] E [illegible] % %

Return of Purchase Payments (ROP) Death Benefit

[illegible]

$$\text{Adjusted partial withdrawals for the ROP or MAV death benefit} = \frac{PW \times DB}{CV}$$

[illegible]

Example

[illegible] $ [illegible]

[illegible] $ [illegible]

Example

The MAV death benefit, calculated as the greatest of these three values, which is the MAV: **$27,022.73**

Enhanced Death Benefit (EDB)

5% rising floor:

Nonqualified annuities

Qualified annuities

Spouse beneficiary:

Non-spouse beneficiary:

Spouse and Non-spouse beneficiary:

Annuity payout plan: [illegible]

HOW WE HANDLE CONTRACTS UNDER UNCLAIMED PROPERTY LAWS

[illegible]

F [illegible]

E [illegible]

N [illegible]

N [illegible]

R [illegible]

[illegible] % [illegible] % [illegible]

[illegible] $ [illegible]

[illegible] $ [illegible] $ [illegible]

[illegible] % [illegible]

[illegible] $ [illegible] $ [illegible] $ [illegible]

If your spouse is the sole beneficiary [illegible]

NOTE: E [illegible]

Terminating the Benefit Protector Plus

[illegible]

Example of the Benefit Protector Plus

[illegible]

$ [illegible]

$ [illegible]

% [illegible] %

% [illegible]

$ [illegible]

$ [illegible]

$ [illegible]

% [illegible]

$ [illegible] $ [illegible]

% [illegible]

$ [illegible]

$ [illegible]

If your spouse is sole beneficiary [illegible]

NOTE: E [illegible]

F [illegible] R F

F [illegible]

F [illegible]

F [illegible]

F [illegible]

F [illegible]

% [illegible] F [illegible] F

E[illegible] N[illegible]

P$_{t-1}$

Contract anniversary	Contract value	MAV	5% rising floor	GMIB benefit base
[illegible]	[illegible]	[illegible]	[illegible]	
	[illegible]	[illegible]	[illegible]	
	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	[illegible]	[illegible]	$ [illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

$$\frac{PT \times VAT}{SVT}$$

[illegible]

Example

[illegible]

Contract anniversary	Contract value	GMIB fee percentage	Value on which we base the GMIB fee	GMIB fee charged to you
[illegible]	$ [illegible]	[illegible] %	[illegible] % [illegible] $ [illegible]	$ [illegible]
[illegible]	[illegible]	[illegible] %	[illegible] $ [illegible]	[illegible]
[illegible]	[illegible]	[illegible] %	[illegible] $ [illegible]	[illegible]

[illegible]

Amounts of fixed and variable payouts depend on:

[illegible]

[illegible] $ [illegible]

Plan A – Life annuity — no refund:

Plan B – Life annuity with five, ten or 15 years certain:

Plan C – Life annuity — installment refund:

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

Plan E – Payouts for a specified period:

Annuity payout plan requirements for qualified annuities: [illegible]

If we do not receive instructions: [illegible]

If monthly payouts would be less than $20: [illegible]

Death after annuity payouts begin: [illegible]

Sales of the Contract

New contracts are not currently being offered.

Payments We May Make to Selling Firms

Sources of Payments to Selling Firms

Potential Conflicts of Interest

Payments to Investment Professionals

www.ameriprise.com/variableannuities.

Investment Objective	Fund and *Ad e /S b-Ad e*	Current Expenses Ratio [NET]	Average Annual Total Returns		
			1 Year	5 Year	10 Year
	C b a Ma age e l e e Ad e , LLC	%	%	%	%
	C b a Ma age e l e e Ad e , LLC	%	%	%	%
	N *C b a Ma age e l e e Ad e , LLC*	%	%	%	%
	F *C b a Ma age e l e e Ad e , LLC*	%	%	%	%
	C b a Ma age e l e e Ad e , LLC	%	%	%	%
	C b a Ma age e l e e Ad e , LLC	%	%	%	%
	C b a Ma age e l e e Ad e , LLC	%	%	%	%

Investment Objective	Fund and Ad e /S b-Ad e	Current Expenses Ratio [NET]	Average Annual Total Returns		
			1 Year	5 Year	10 Year
[illegible]	[illegible] E [illegible] Combina Management [illegible] Advi[illegible], LLC	[illegible] %	[illegible] %	[illegible] %	[illegible] %
[illegible]	E [illegible] Fide Management & Research Corporation [illegible] Advi[illegible] [illegible] Management [illegible] Fide Management & Research Corporation [illegible] Limited, Fide Management & Research Corporation [illegible] Limited, Fide Management & Research Corporation [illegible] Limited, [illegible]	[illegible] %	[illegible] %	[illegible] %	[illegible] %
[illegible]	E [illegible] F [illegible] Fide Management & Research Corporation [illegible] Advi[illegible] [illegible] Management [illegible] Fide Management & Research Corporation [illegible] Limited, Fide Management & Research Corporation [illegible] Limited, Fide Management & Research Corporation [illegible] Limited, [illegible]	[illegible] %	[illegible] %	[illegible] %	[illegible] %
[illegible]	E [illegible] F [illegible] Fide Management & Research Corporation [illegible] Advi[illegible] [illegible] Management [illegible] Fide Management & Research Corporation [illegible] Limited, Fide Management & Research Corporation [illegible] Limited, Fide Management & Research Corporation [illegible] Limited, [illegible]	[illegible] %	[illegible] %	[illegible] %	[illegible] %
[illegible]	E [illegible] Fide Management & Research Corporation [illegible] Advi[illegible] [illegible] Management [illegible] Fide Management & Research Corporation [illegible] Limited, Fide Management & Research Corporation [illegible] Limited, Fide Management & Research Corporation [illegible] Limited, [illegible]	[illegible] %	[illegible] %	[illegible] %	[illegible] %
[illegible]	E [illegible] E [illegible]				

Investment Objective	Fund and Ad e /S b-Ad e	Current Expenses Ratio [NET]	Average Annual Total Returns		
			1 Year	5 Year	10 Year
[illegible] %	E [illegible] E [illegible] Fa M a Ad e , LLC	[illegible] %	[illegible] %	[illegible] %	[illegible] %
[illegible] %	E [illegible] F [illegible] E [illegible] Fa Ad e , I ci	[illegible] %	[illegible] %	[illegible] %	[illegible] %
[illegible]	[illegible] E [illegible] E [illegible] I e Ad e , I ci	[illegible] %	[illegible] %	[illegible] %	[illegible] %
[illegible]	[illegible] E [illegible] I e Ad e , I ci	[illegible] %	[illegible] %	[illegible] %	[illegible] %
[illegible]	E Ma ac e F a c a Se ce C o a	[illegible] %	[illegible] %	[illegible] %	[illegible] %
[illegible]	E Ma ac e F a c a Se ce C o a	[illegible] %	[illegible] %	[illegible] %	[illegible] %
[illegible]	E R Ma ac e F a c a Se ce C o a	[illegible] %	[illegible] %	[illegible] %	[illegible] %
[illegible]	E Ma ac e F a c a Se ce C o a	[illegible] %	[illegible] %	[illegible] %	[illegible] %
[illegible]	E P an I e e Ma agen e , LLC, e e ad , i Te g e e ad a e a ed e e ce P an I e e L n ed PIL PIL e c e a age a a e i	[illegible] %	[illegible] %	[illegible] %	[illegible] %
[illegible]	E P an I e e Ma agen e , LLC, e e ad , P an I e e L n ed, b-ad e i Te g e e ad a e a ed e e ce T e P an Ad C o a LLC PAC PAC e c e a age a a e e e i	[illegible] %	[illegible] %	[illegible] %	[illegible] %

Investment Objective	Fund and Ad e /S b-Ad e	Current Expenses Ratio [NET]	Average Annual Total Returns		
			1 Year	5 Year	10 Year
[illegible]	[illegible] E [illegible] P an l e n e Ma agen e , LLC, e n e ad e i Te g e e n e ad a e a l ed e e ce P an l e n e l L n ed PIL PIL e c e n a age a a e i	[illegible] %	[illegible] %	[illegible] %	[illegible] %
[illegible]	[illegible] E [illegible] P an l e n e Ma agen e , LLC, e n e ad e i Te g e e n e ad a e a l ed e e ce P an l e n e l L n ed PIL PIL e c e n a age a a e i	[illegible] %	[illegible] %	[illegible] %	[illegible] %
[illegible] % [illegible]	[illegible] E E Ten e l e n e e , LLC	[illegible] %	[illegible] %	[illegible] %	[illegible] %

[illegible]

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