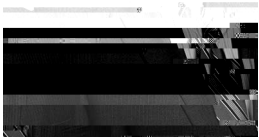


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G-ne Ci A...
Pe be... l... a ce
d o A... e l
R... ce L e
l... a de C... a

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T e e e m . c a e e e . d e . a d e a . a b . e e ,
c . a c t

Accumulation unit:

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

RISKS		Location in Statutory Prospectus
Risk of Loss		Principal Risks of Investing in the Contract
Not a Short-Term Investment		Principal Risks of Investing in the Contract Charges—Withdrawal Charge
Risks Associated with Investment Options		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		Principal Risks of Investing in the Contract The General Account
RESTRICTIONS		
Investments		Making the Most of Your Contract – Transferring Among Accounts Substitution of Investments
Optional Benefits		Optional Benefits — Optional Living Benefits – GMIB – Investment Selection

N

Purpose:

to determine the effect of the independent variable on the dependent variable

Withdrawals.

1/2

Tax Treatment.

Additional Services:

Dollar Cost Averaging Programs.

\$

Asset Rebalancing.

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 each year during the time that you

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

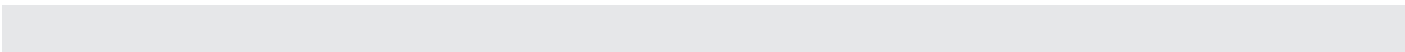
Guaranteed Minimum Income Benefit Rider (GMIB) fee

0.15 % p.a.

The fee is charged on the first day of each month, starting on the first day of the first month after the contract is issued. The fee is calculated as a percentage of the contract's cash value at the beginning of each month. The fee is not charged if the contract is in a non-payment status or if the contract is terminated.

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:

[The following text is extremely faint and illegible, appearing to be a list of items or a table with multiple columns.]

If your GPA rate is:	The MVA is:
... %	...
... %	...
... %	...

[Faint text at the bottom of the page, possibly a footer or additional notes.]

General Examples

Assumptions:

Example 1:

Example 2:

Sample MVA Calculations

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

Examples — MVA

Example 1:

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

Example 2:

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

F

Handwritten musical notation for the first system, featuring a treble clef, a key signature of one flat, and a 4/4 time signature. The notation includes various note values, rests, and dynamic markings such as 'f' and 'p'.

N E

Handwritten musical notation for the second system, featuring a treble clef, a key signature of one flat, and a 4/4 time signature. The notation includes various note values, rests, and dynamic markings such as 'f' and 'p'.

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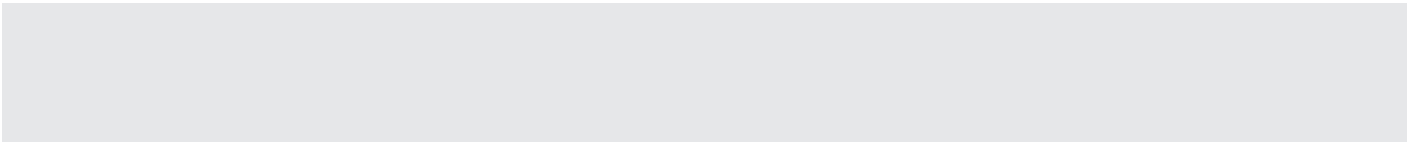
Minimum purchase payments

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Maximum total allowable purchase payments*

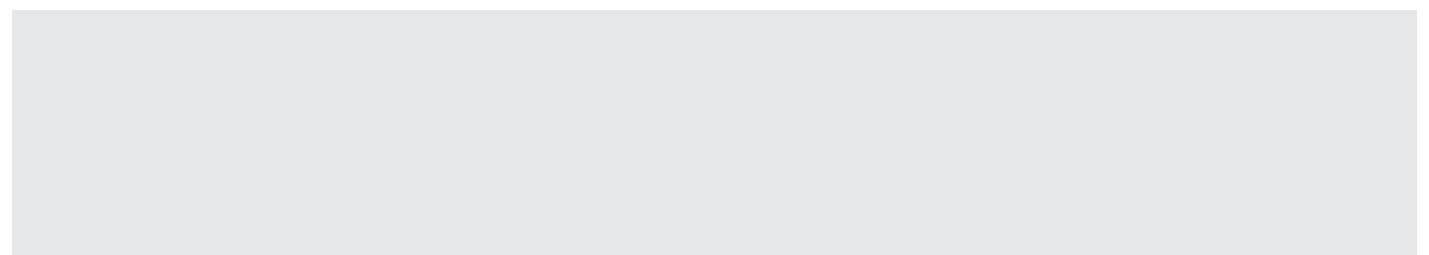
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Contingent events

Contingent events are those that are not certain to occur but are dependent on the occurrence of a specific event.



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
1	\$	\$	1
2			2
3			3
4			4
5			5
6			6
7			7
8			8
9			9
10			10

Month	Amount invested	Accumulation unit value	Number of units purchased
1	\$	\$	1
2			2
3			3
4			4
5			5
6			6
7			7
8			8
9			9
10			10

Handwritten text, possibly a list or notes, with some illegible characters.

Handwritten text, possibly a list or notes, with some illegible characters.

Handwritten text, possibly a list or notes, with some illegible characters.

Handwritten text, possibly a list or notes, with some illegible characters.

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.

... ..

... ..

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:

... ..

... ..

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.

[Faint, illegible text]

1 By letter

[Faint, illegible text]

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

Minimum amount

[Faint, illegible text]

Maximum amount

[Faint, illegible text]

[Faint, illegible text]

2 By automated transfers and automated partial withdrawals

[Faint, illegible text]

[Faint, illegible text]

Minimum amount

\$

3 By phone

1-800-333-3437

Minimum amount

\$

Maximum amount

\$

E



1. $\int_0^1 x^2 dx = \frac{1}{3}$

2. $\int_0^1 x dx = \frac{1}{2}$

3. $\int_0^1 x^3 dx = \frac{1}{4}$

4. $\int_0^1 x^4 dx = \frac{1}{5}$

5. $\int_0^1 x^5 dx = \frac{1}{6}$

6. $\int_0^1 x^6 dx = \frac{1}{7}$

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

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

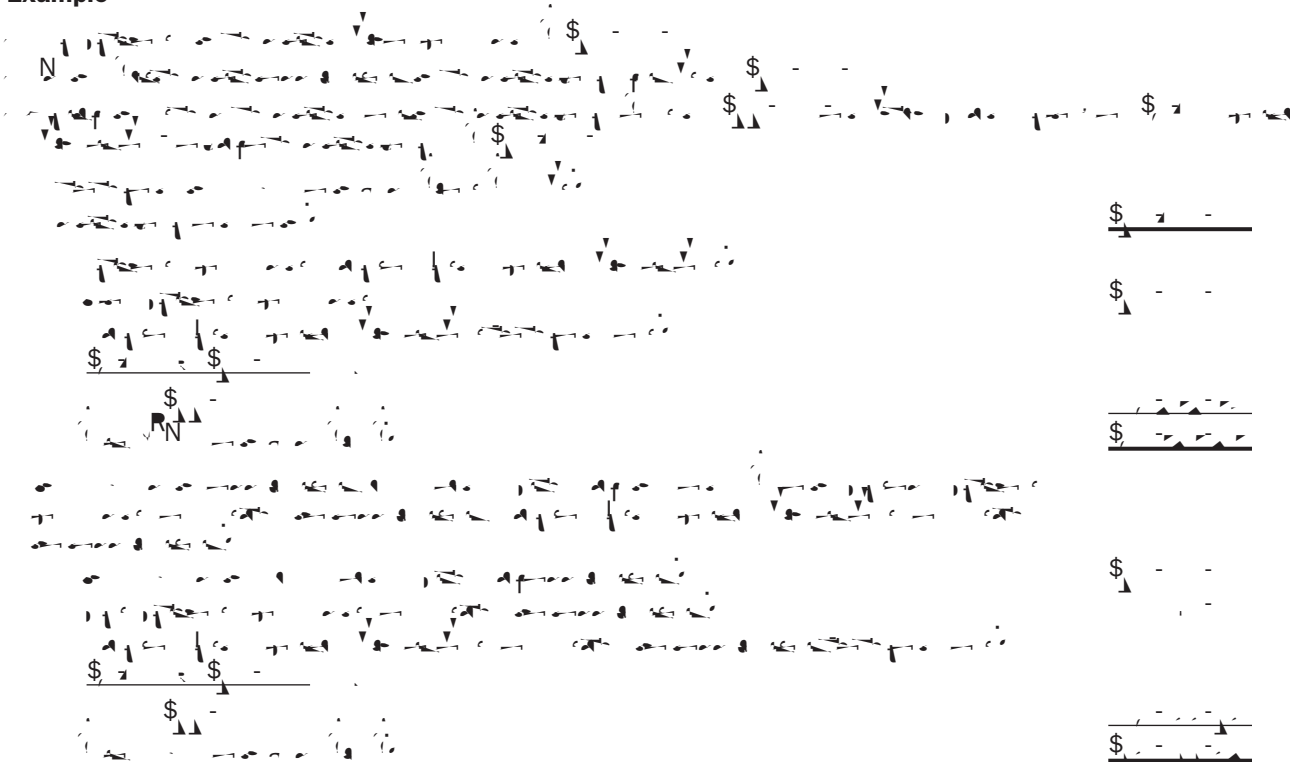
Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions/ Limitations
MAV Death Benefit		$\frac{N}{100} \%$ $\frac{N}{100} \%$ $\frac{N}{100} \%$	$\frac{N}{100} \%$ $\frac{N}{100} \%$	
EDB Death Benefit		$\frac{N}{100} \%$ $\frac{N}{100} \%$ $\frac{N}{100} \%$	$\frac{N}{100} \%$ $\frac{N}{100} \%$	
Optional Benefits				
Benefit Protector Death Benefit		$\frac{N}{100} \%$	$\frac{N}{100} \%$	$\frac{N}{100} \%$

Return of Purchase Payments (ROP) Death Benefit

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

Example

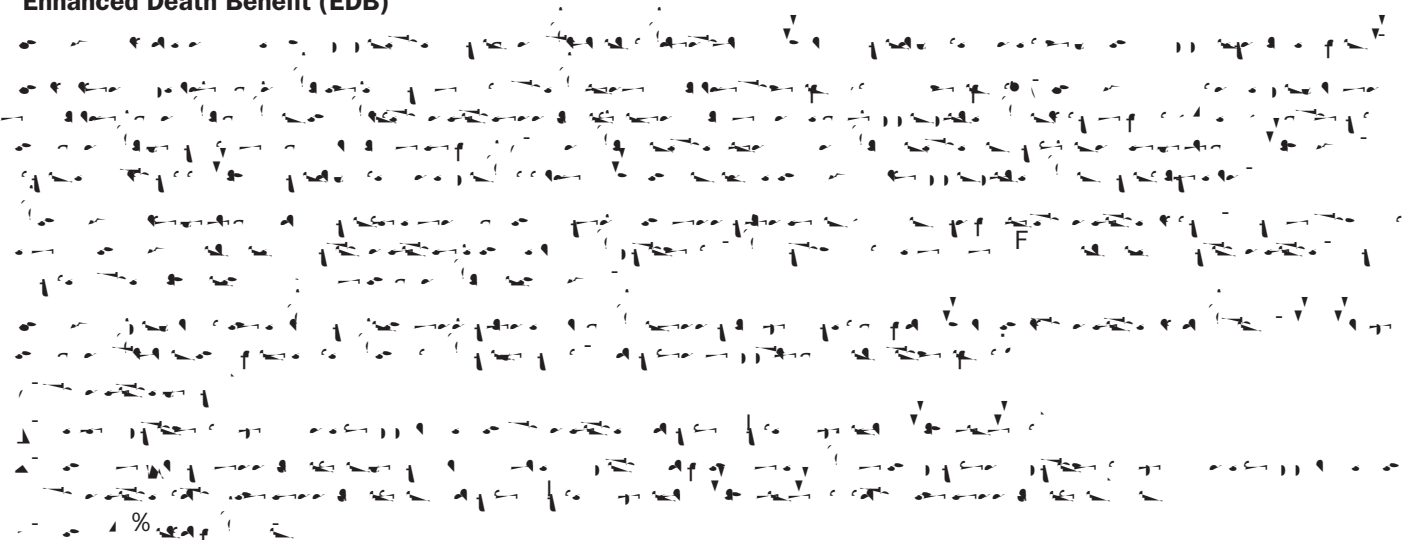
Example



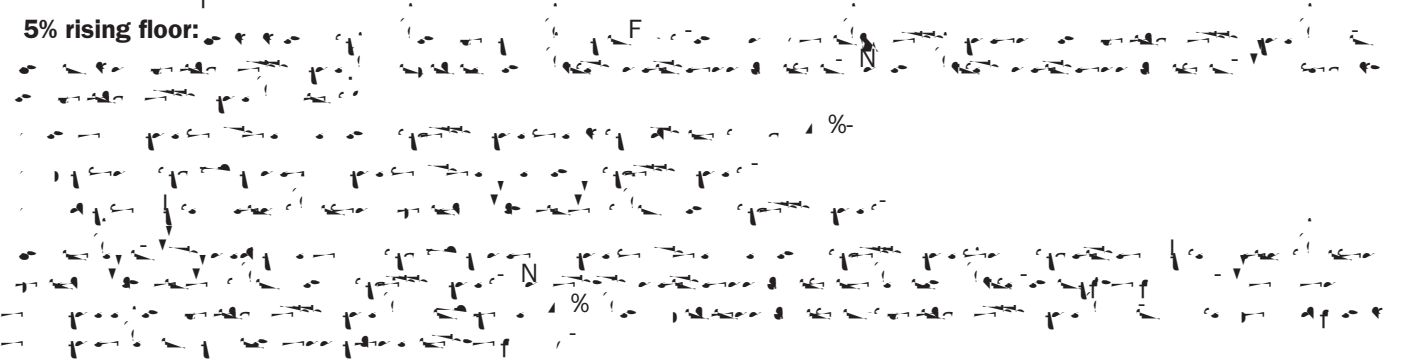
The MAV death benefit, calculated as the greatest of these three values, which is the MAV:

\$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:

HOW WE HANDLE CONTRACTS UNDER UNCLAIMED PROPERTY LAWS

F

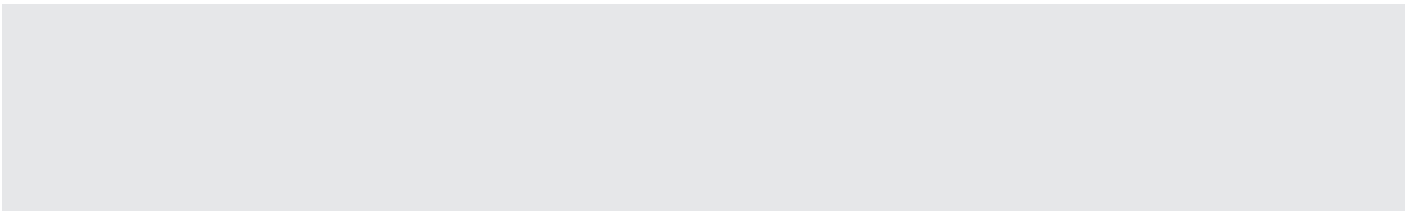
E

N

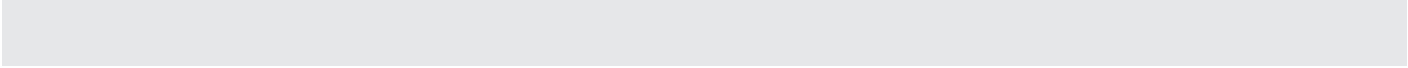
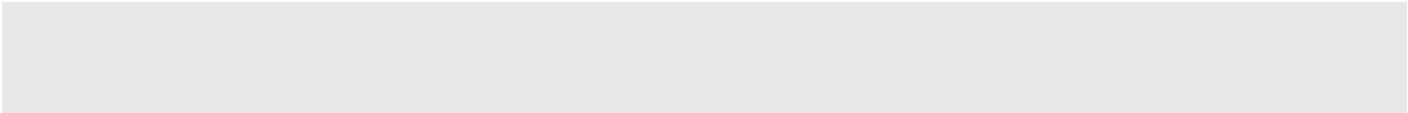
... .. %

Es...
...
...

Pt1



Contract anniversary	Contract value	MAV	5% rising floor	GMIB benefit base
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	\$-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-



PT x VAT

SVT

E

F

Example

Contract anniversary	Contract value	GMIB fee percentage	Value on which we base the GMIB fee	GMIB fee charged to you
	\$ -	- %	\$ -	\$ -
	\$ -	- %	\$ -	\$ -
	\$ -	- %	\$ -	\$ -

Amounts of fixed and variable payouts depend on:

...

E

%

%

%

E

%

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:

E

E

E

E

E

Annuity payout plan requirements for qualified annuities:

If we do not receive instructions:

If monthly payouts would be less than \$20:

Death after annuity payouts begin:

F

Sources of Payments to Selling Firms

Payments to selling firms can come from various sources, including:

- 1. **Investment Bankers:** Selling firms often receive payments from investment banks for their services in raising capital.
- 2. **Underwriters:** Underwriters may provide additional services to selling firms, such as research and advisory services, for which they receive payments.
- 3. **Directors and Officers:** Selling firms may receive payments from their directors and officers for their services.
- 4. **Other Sources:** Selling firms may also receive payments from other sources, such as consultants and advisors.

Potential Conflicts of Interest

There are several potential conflicts of interest that can arise in the context of selling firms:

- 1. **Investment Bankers:** Investment bankers may have a conflict of interest between their duty to the selling firm and their duty to their clients, such as the issuer of the securities.
- 2. **Underwriters:** Underwriters may have a conflict of interest between their duty to the selling firm and their duty to their clients, such as the issuer of the securities.
- 3. **Directors and Officers:** Directors and officers may have a conflict of interest between their duty to the selling firm and their duty to themselves or to other parties.

Payments to Investment Professionals

Payments to investment professionals can come from various sources, including:

- 1. **Investment Bankers:** Investment bankers may receive payments from selling firms for their services in raising capital.
- 2. **Underwriters:** Underwriters may receive payments from selling firms for their services in raising capital.
- 3. **Directors and Officers:** Directors and officers may receive payments from selling firms for their services.
- 4. **Other Sources:** Investment professionals may also receive payments from other sources, such as consultants and advisors.

The first step in the process of creating a variable annuity is to determine the amount of the investment. This is typically done by the investor or a financial advisor. The next step is to select the investment options, which are typically based on the investor's risk tolerance and investment goals. The third step is to purchase the annuity, which involves completing the necessary paperwork and paying the investment amount.

Once the annuity is purchased, the investor will receive a statement of account that shows the current value of the investment and the projected future value. This statement is typically updated on a regular basis, such as quarterly or annually. The investor can then use this information to make decisions about whether to continue the investment or to make adjustments.

It is important to note that the value of a variable annuity can fluctuate significantly over time, depending on the performance of the underlying investments. Therefore, it is important to carefully review the investment options and to understand the risks involved before investing.








E

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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
	<p>  Ciba Management LLC E </p>	- %	%	%	%
	<p>  Ciba Management LLC E </p>	- %	%	%	%
	<p>  Ciba Management LLC N, E </p>	- %	%	%	%
	<p>  Ciba Management LLC E </p>	- %	%	%	%
	<p>  Ciba Management LLC E </p>	- %	%	%	%
	<p>  Ciba Management LLC E </p>	- %	%	%	%
	<p>  Ciba Management LLC E </p>	- %	%	%	%

Investment Objective	Fund and Ad e/S b-Ad e	Current Expenses Ratio [NET]	Average Annual Total Returns		
			1 Year	5 Year	10 Year
	<p>F... E... C-n b a Ma a g e n e . l . e . n e . A d . e . , LLC</p>	-1 %	1.11 %	1.11 %	1.11 %
	<p>E... F... Ma a g e n e . & R e . e a c C-n o a e A d . e . e . d . n d a g e i F... Ma a g e n e . & R e . e a c C-n o a U K L-n e d , F... Ma a g e n e . & R e . e a c C-n o a H . g K . g L-n e d , F... Ma a g e n e . & R e . e a c C-n o a a a a L-n e d , b a d . e . i</p>	-2 %	1.11 %	1.11 %	1.11 %
	<p>E... F... F... Ma a g e n e . & R e . e a c C-n o a e A d . e . e . d . n d a g e i F... Ma a g e n e . & R e . e a c C-n o a U K L-n e d , F... Ma a g e n e . & R e . e a c C-n o a H . g K . g L-n e d , F... Ma a g e n e . & R e . e a c C-n o a a a a L-n e d , b a d . e . i</p>	-2 %	1.11 %	1.11 %	1.11 %
	<p>E... F... F... Ma a g e n e . & R e . e a c C-n o a e A d . e . e .d . n d a g e i F... Ma a g e n e . & R e . e a c C-n o a U K L-n e d , F... Ma a g e n e . & R e . e a c C-n o a H . g K . g L-n e d , F... Ma a g e n e . & R e . e a c C-n o a a a a L-n e d , b a d . e . i</p>	-2 %	1.11 %	1.11 %	1.11 %
	<p>E... F... Ma a g e n e . & R e . e a c C-n o a e A d . e . e .d . n d a g e i F... Ma a g e n e . & R e . e a c C-n o a U K L-n e d , F... Ma a g e n e . & R e . e a c C-n o a H . g K . g L-n e d , F... Ma a g e n e . & R e . e a c C-n o a a a a L-n e d , b a d . e . i</p>	-2 %	1.11 %	1.11 %	1.11 %
	<p>E... E... F... Ma a g e n e . & R e . e a c C-n o a e A d . e . e .d . n d a g e i F... Ma a g e n e . & R e . e a c C-n o a U K L-n e d , F... Ma a g e n e . & R e . e a c C-n o a H . g K . g L-n e d , F... Ma a g e n e . & R e . e a c C-n o a a a a L-n e d , b a d . e . i</p>				

Investment Objective	Fund and Ad e/S b-Ad e	Current Expenses Ratio [NET]	Average Annual Total Returns		
			1 Year	5 Year	10 Year
	Fa... Ma... a Ad... e., LLC	... %	... %	... %	... %
	Fa... Ad... e., l. ci	... %	... %	... %	... %
	l... e Ad... e., l. ci	... %	... %	... %	... %
	l... e Ad... e., l. ci	... %	... %	... %	... %
	Ma... ac... e... F... a... ca... Se... r... ce... C... m... pa	... %	... %	... %	... %
	Ma... ac... e... F... a... ca... Se... r... ce... C... m... pa	... %	... %	... %	... %
	Ma... ac... e... F... a... ca... Se... r... ce... C... m... pa	... %	... %	... %	... %
	Ma... ac... e... F... a... ca... Se... r... ce... C... m... pa	... %	... %	... %	... %
	P... an... l... e... n... e... Ma... a... g... e... n... e... , LLC, ... e... n... e... a... d... e... r... i... t... e... r... g... e... n... e... a... d... e... r... a... e... a... e... d... e... e... r... c... e... s... P... an... l... e... n... e... L... n... e... d... P... I... L... P... I... L... e... e... s... c... o... l... l... e... c... t... i... v... e... m... a... n... a... g... e... a... a... e... i...	... %	... %	... %	... %
	P... an... l... e... n... e... Ma... a... g... e... n... e... , LLC, ... e... n... e... a... d... e... r... i... t... e... r... g... e... n... e... L... n... e... d... b... a... d... e... r... i... t... e... r... g... e... n... e... a... d... e... r... a... e... a... e... d... e... e... r... c... e... s... T... e... P... an... A... d... e... r... C... m... pa... , LLC PAC, PAC e... e... c... t... i... v... e... m... a... n... a... g... e... a... a... e... i... e... e... i...	... %	... %	... %	... %

Investment Objective	Fund and Ad e/S b-Ad e	Current Expenses Ratio [NET]	Average Annual Total Returns		
			1 Year	5 Year	10 Year
	<p>Equity</p> <p>P... an l...e...n...e... Ma...a...g...e...n...e... , LLC, ...e...n...e... a...d...v...e...n...t...i...n...g... e...e...n...e... a...d...v...e...n...t... a...e...a...l...e...d... e...e...c...e...s... P... an l...e...n...e... L...n...e...d... P...I...L... P...I...L...e...e...n... c...h...e...n...a...g...e...a...a...e...i</p>	- %	%	%	%
	<p>Equity</p> <p>P... an l...e...n...e... Ma...a...g...e...n...e... , LLC, ...e...n...e... a...d...v...e...n...t...i...n...g... e...e...n...e... a...d...v...e...n...t... a...e...a...l...e...d... e...e...c...e...s... P... an l...e...n...e... L...n...e...d... P...I...L... P...I...L...e...e...n... c...h...e...n...a...g...e...a...a...e...i</p>	- %	%	%	%
	<p>Equity</p> <p>Ten...b...e...n... l...e...n...e... C...e...e...e... , LLC</p>	%	%	%	%

Equity

Equity

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