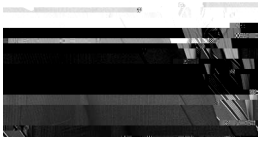


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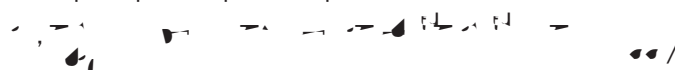
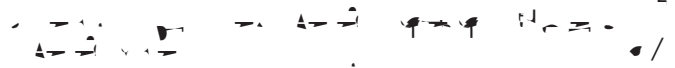
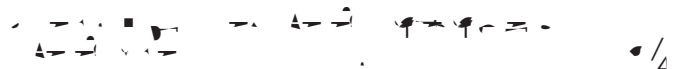
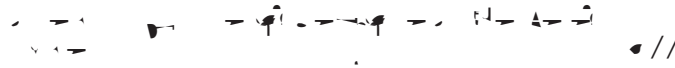
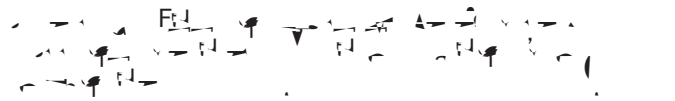
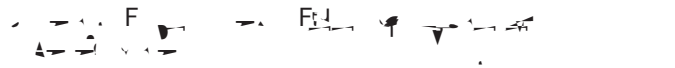
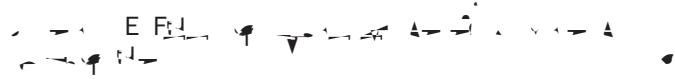
1/1/10

Issued by: RiverSource Life Insurance Company (RiverSource Life)

RiverSource Variable Annuity Account

The contracts are no longer available for new purchases.

The Securities and Exchange Commission has not approved or disapproved these securities or determined if this prospectus is accurate or complete. Any representation to the contrary is a criminal offense.



Accumulation unit:

Annuitant:

Annuity payouts:

Assumed investment rate:

Beneficiary:

Close of business:

Code:

Contract:

Contract value:

Contract year:

Funds:

TAXES		Location in Statutory Prospectus
Tax Implications	<p> The following table summarizes the tax consequences of the investment in the Fund. The Fund is a mutual fund and is not subject to the rules of Section 853. The Fund is a U.S. resident for tax purposes. The Fund is a corporation for tax purposes. The Fund is a U.S. resident for tax purposes. The Fund is a corporation for tax purposes. </p>	Taxes
CONFLICTS OF INTEREST		
Investment Professional Compensation	<p> The following table summarizes the compensation of the investment professionals of the Fund. The Fund is a mutual fund and is not subject to the rules of Section 853. The Fund is a U.S. resident for tax purposes. The Fund is a corporation for tax purposes. The Fund is a U.S. resident for tax purposes. The Fund is a corporation for tax purposes. </p>	About the Service Providers
Exchanges	<p> The following table summarizes the exchanges of the Fund. The Fund is a mutual fund and is not subject to the rules of Section 853. The Fund is a U.S. resident for tax purposes. The Fund is a corporation for tax purposes. The Fund is a U.S. resident for tax purposes. The Fund is a corporation for tax purposes. </p>	Buying Your Contract – Contract Exchanges

N

Purpose:

...

Phases of the Contract:

...

Accumulation Phase

...

A list of funds and additional information regarding each fund in which you can invest is provided in Appendix A -- Funds Available Under the Contract.

...

Income Phase

...

Contract features:

Death Benefits

...

Optional Living Benefits

...

Withdrawals

...

Tax Treatment.

Additional Services:

- **Dollar Cost Averaging Programs.**

- **Asset Rebalancing.**

- **Automated Partial Surrenders.**

- **Electronic Delivery.**

Annual Fund Expenses⁽¹⁾

Risk of Loss.

Short-Term Investment Risk.

Withdrawal Risk.

Subaccount Risk.

Selection Risk.

Investment Restrictions Risk.

Managed Volatility Fund Risk.

Purchase Payment Risk.

Financial Strength and Claims-Paying Ability Risk.

Cybersecurity Risk.

Potential Adverse Tax Consequences.

Variable Account.

The Funds:

Investment objectives:

Fund name and management:

Eligible purchasers:

Payments the Funds May Make to Us

... E1 ...

Conflicts of Interest These Payments May Create

... E1 ...

Minimum additional purchase payments

4 // / / / /

Maximum total purchase payments*

• / / / / / /

1 By letter

• / / / / / /

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

2 By SIP

X E E N F E E

Exception:

Contingent events

Liquidation charge under Annuity Payout Plan E — Payouts for a specified period:

Fixed Payouts: Withdrawal charge for Fixed Annuity Payout Plan E – Payouts for a specified period:

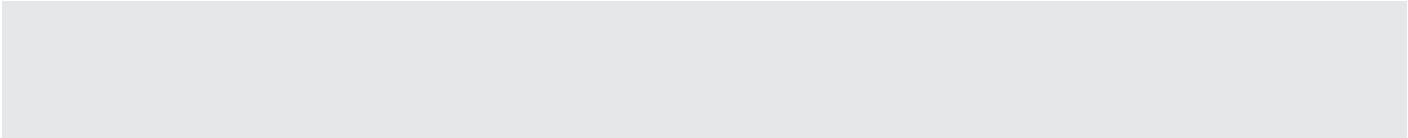
Number of Completed Years Since Annuitization

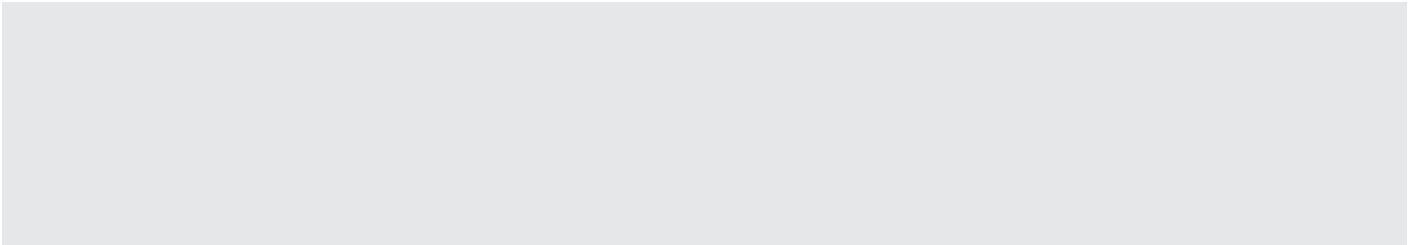
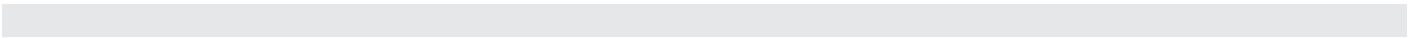
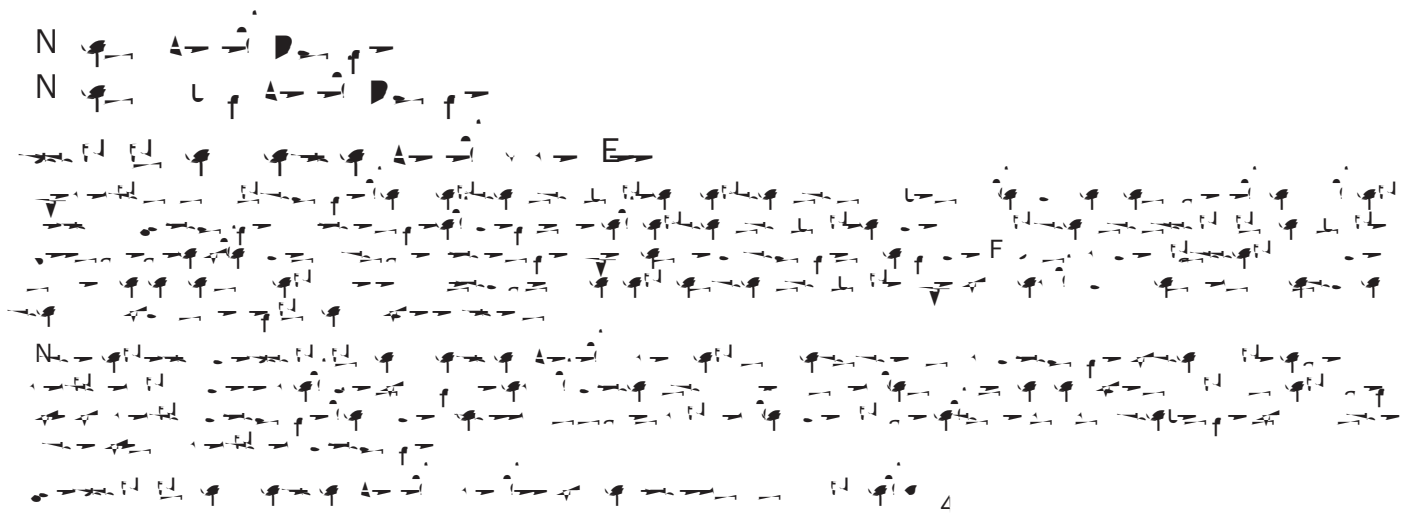
Withdrawal charge percentage

Number of Completed Years Since Annuitization	Withdrawal charge percentage
0	4%
1	3%
2	2%
3	1%
4	0%
5	0%

Possible group reductions:

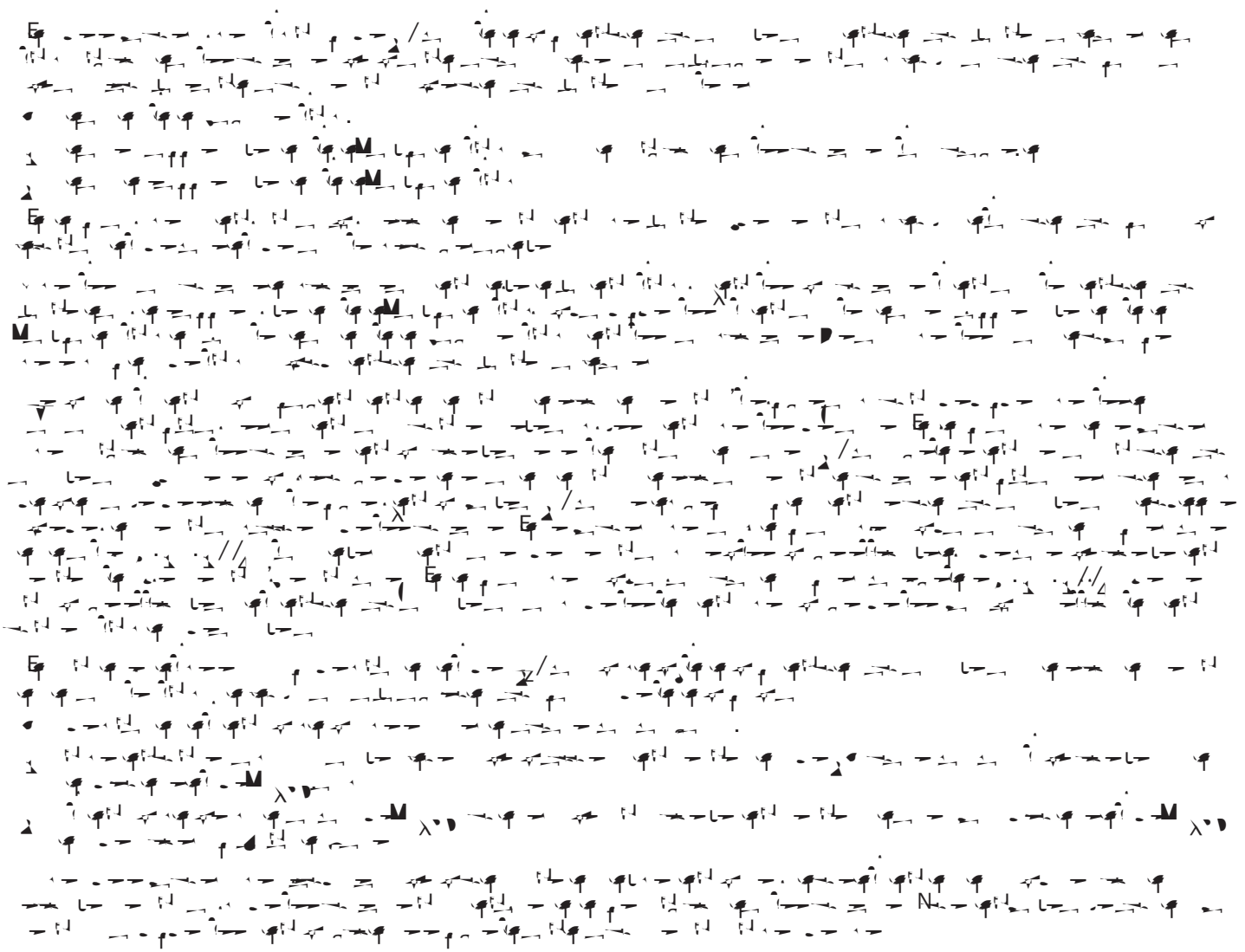
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100



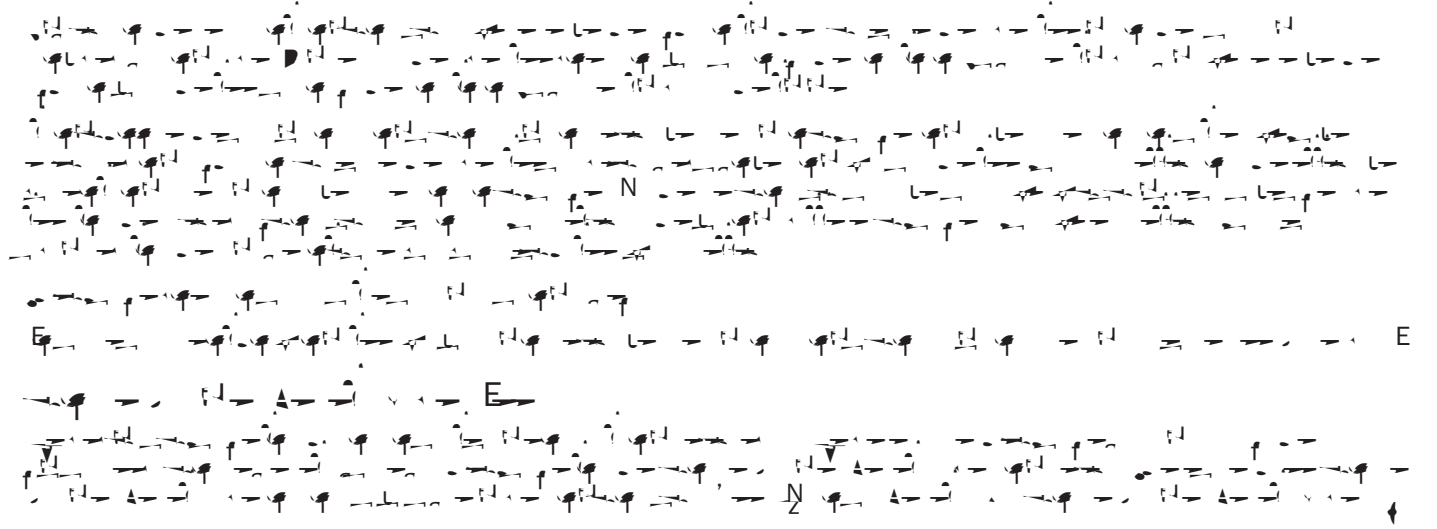


Fee
 This fee information applies to both Rider A and Rider B unless otherwise noted.

Fund name	Maximum annual rider fee	Current annual rider fee as of 12/18/13
Portfolio Stabilizer funds	0 /	/ /
Portfolio Navigator funds:		
	0 /	/ /
	0 /	/ /
	0 /	/ /
	0 /	/ /
	0 /	0 /



Before you elect a step up resulting in an increased rider fee, you should carefully consider the benefit of the contract value gains you are locking-in and the increased rider fee compared to your other options including whether it is appropriate to consider moving to a fund with a lower corresponding rider fee.



Handwritten text at the top of the page, possibly a title or introductory notes.

Handwritten text, possibly a section header or sub-header.

F

Handwritten text, possibly a definition or formula involving 'F'.

Handwritten text, possibly a definition or formula involving 'N'.

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Number of units: \dots

Accumulation unit value: \dots

We determine the net investment factor by:

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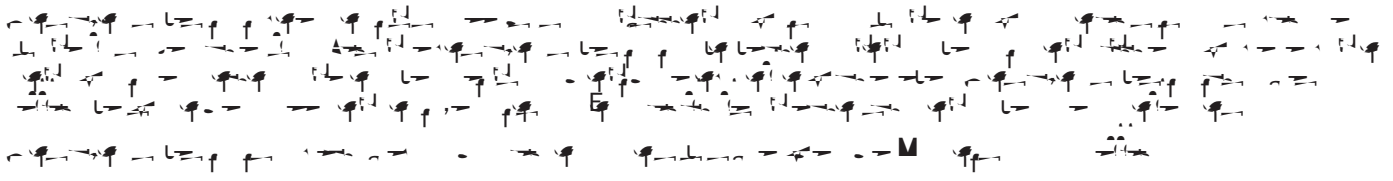
Handwritten text, possibly a definition or formula.

Handwritten text, possibly a definition or formula.

Factors that affect subaccount accumulation units: \dots

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Required Use of Asset Allocation Program with Accumulation Protector Benefit rider, Guarantor Withdrawal Benefit rider or Income Assurer Benefit rider

Accumulation Protector Benefit rider:

Therefore, you should not select the Accumulation Protector Benefit rider if you do not intend to continue participating in one of the model portfolios until the end of the waiting period.

Guarantor Withdrawal Benefit rider:

Therefore, you should not select the Guarantor Withdrawal Benefit rider if you do not intend to continue participating in one of the model portfolios for the life of the contract.

Income Assurer Benefit rider:

Therefore, you should not select the Income Assurer Benefit rider if you do not intend to continue participating in one of the model portfolios during the period of time the Income Assurer Benefit rider is in effect.

PN Program.

The Portfolio Navigator funds.

The Portfolio Stabilizer funds.

... F... E...
... F... E...
... F... E...
... E...
... E...
... M... M...
... M... M...
... M... M...

Please note that if you are currently invested in a Portfolio Navigator fund as part of the PN program and choose to reallocate your contract value to a Portfolio Stabilizer fund, you will no longer have access to any of the Portfolio Navigator funds, but you may change to any one of the other Portfolio Stabilizer funds, subject to the transfer limits applicable to your rider.

... M... M...
... M... M...
... M... M...
... M... M...

The PN program static model portfolios. ... M...
... M...
... M...

Substitution and modification.

Risks and conflicts of interests associated with the Funds.

Conflicts of interest.

Living benefits requiring participation in the PN program or investing in the Portfolio Stabilizer funds:

Accumulation Protector Benefit rider:

Guarantor Withdrawal Benefit rider:

Living benefit requiring participation in the PN program:

Income Assurer Benefit rider:

[The following text is extremely faint and illegible, appearing to be a list of terms or conditions.]

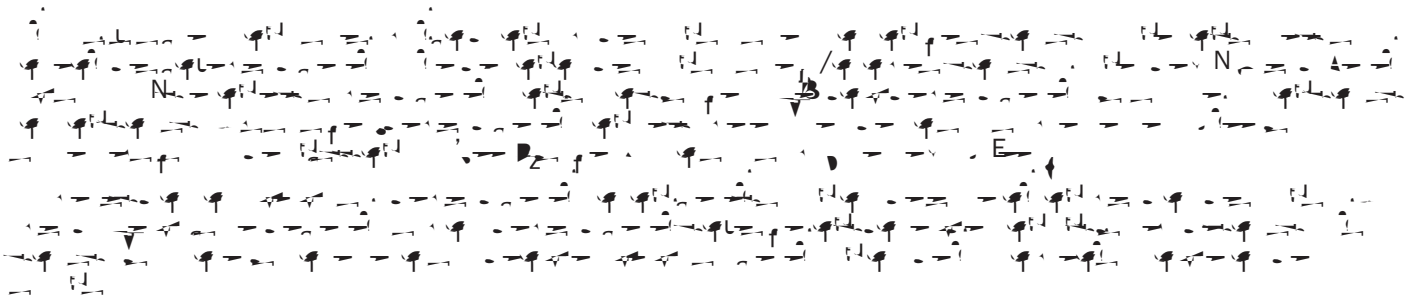
and we must follow this instruction. We reserve the right to administer and collect on behalf of an underlying fund any redemption fee imposed by an underlying fund. Market timing policies and procedures adopted by underlying funds may affect your investment in the contract in several ways, including but not limited to:



Handwritten musical score for guitar, consisting of 12 staves. The notation includes various rhythmic values, accidentals, and dynamic markings. A $\frac{1}{2}$ time signature is present on the third staff. The score concludes with a double bar line and a final note on the twelfth staff.

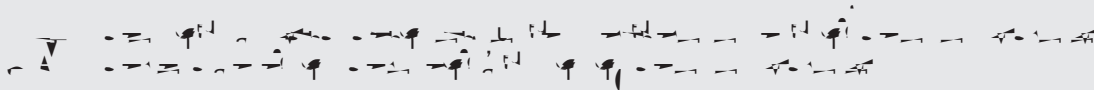
Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions/ Limitations
Terminal Illness				

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions/ Limitations
Income Assurer Benefit				



Here are some terms used to describe the death benefits:

$$\text{Adjusted partial withdrawals (calculated for ROP and MAV Death Benefits)} = \frac{\text{PW} \downarrow \text{DB}}{\text{CV}}$$



Return of Purchase Payments (ROP) Death Benefit

If available in your state and both you and the annuitant are age 79 or younger at contract issue, you may select one of the death benefits described below at the time you purchase your contract. The death benefits do not provide any additional benefit before the first contract anniversary and may not be appropriate for issue ages 75 to 79 because the benefit values may be limited after age 81. Be sure to discuss with your investment professional whether or not these death benefits are appropriate for your situation.

Maximum Anniversary Value (MAV) Death Benefit

5% Accumulation Death Benefit

Enhanced Death Benefit (EDB)

Qualified annuities

Spouse beneficiary:

Non-spouse beneficiary:

Spouse and Non-spouse beneficiary:

Annuity payout plan:

HOW WE HANDLE CONTRACTS UNDER UNCLAIMED PROPERTY LAWS

F
F
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F

F
F
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F

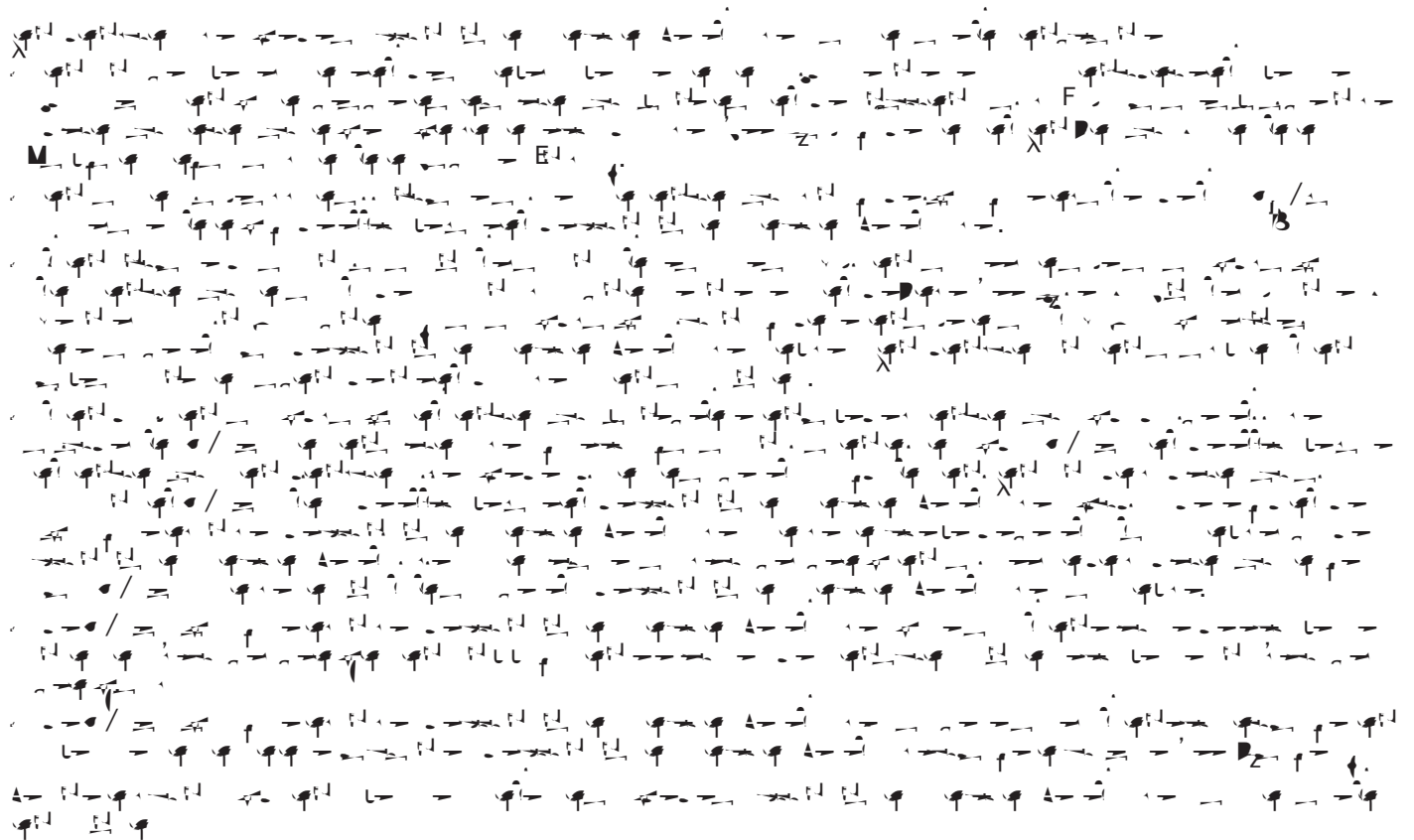
N
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On the benefit date, if:	Then your Accumulation Protector Benefit rider benefit is:
F F F F	F F F F
N N N N	N N N N

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Here are some general terms that are used to describe the operation of the Accumulation Protector Benefit:

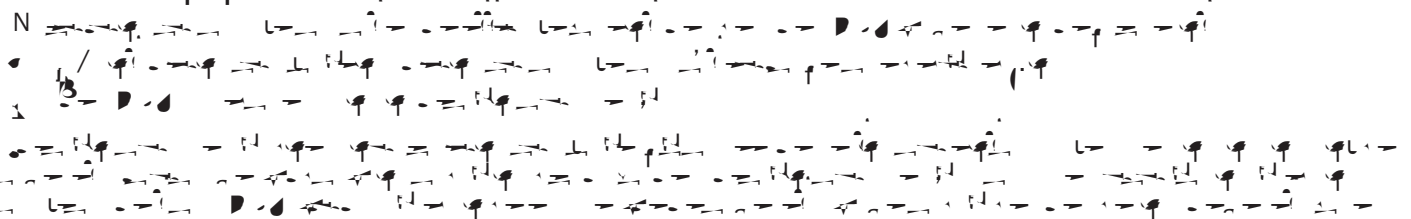
Benefit Date:

Minimum Contract Accumulation Value (MCAV):

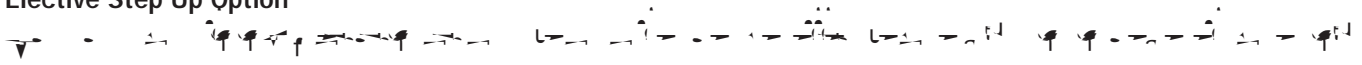
Adjustments for Partial Withdrawals:

Waiting Period:

Automatic Step Up



Elective Step Up Option



This image shows a handwritten musical score on a page with five systems of staves. The notation is dense and includes various musical symbols such as notes, rests, and dynamic markings. The first system consists of two staves. The second system has three staves, with the top staff starting with a treble clef and a key signature of one flat (F major or D minor). The third system has two staves. The fourth system has two staves. The fifth system has two staves and includes several slanted double lines (//) indicating repeated notes or rests. The handwriting is in black ink on a white background.

Handwritten musical notation on a staff, including notes, rests, and clefs.

The RBA is determined at the following times:

- the following excess withdrawal processing will be applied to the RBA
- the following excess withdrawal processing will be applied to the RBA

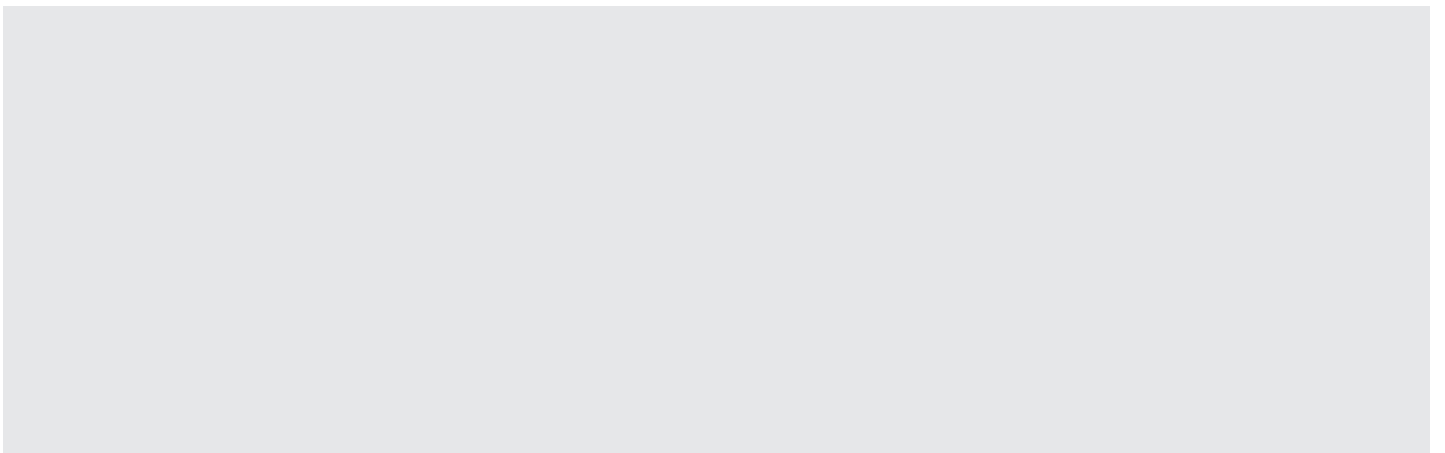
RBA EXCESS WITHDRAWAL PROCESSING

Guaranteed Benefit Payment

Remaining Benefit Payment

Elective Step Up (under the original rider only)

Handwritten musical notation on a staff, including notes, rests, and bar lines.



Proportionate Adjustments for Partial Withdrawals:

When a partial withdrawal is made from an Income Assurer Benefit, the benefit is reduced by the amount of the withdrawal. The remaining benefit is then divided by the number of years remaining in the term of the benefit to determine the new annual benefit amount.

Protected Investment Options:

Protected investment options allow the policyowner to protect the investment value of the policy by purchasing a paid-up annuity or a paid-up death benefit. This option is available for a limited period of time, typically 10 years from the date of issue.

Waiting Period:

The waiting period is the period of time between the date of issue and the date when the policyowner can exercise the protected investment options.

The following are general provisions that apply to each Income Assurer Benefit:

Exercising the Rider

The policyowner may exercise the rider at any time during the term of the policy. The rider may be exercised by paying the required premium for the rider.

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Exception:

The rider may be exercised by paying the required premium for the rider.

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The rider may be exercised by paying the required premium for the rider.

The rider may be exercised by paying the required premium for the rider.

$$\frac{P_{t-1} (1 + i)}{1.05} = P_t$$

The rider may be exercised by paying the required premium for the rider.

Terminating the Rider

You may select one of the Income Assurer Benefit riders described below:

INCOME ASSURER BENEFIT – MAV

Maximum Anniversary Value (MAV).

If we exercise our right to not reflect excluded payments in the calculation of the guaranteed income benefit base, we will calculate the guaranteed income benefit base as the greatest of these three values:

Market Value Adjusted Excluded Payments

INCOME ASSURER BENEFIT – 5% ACCUMULATION BENEFIT BASE

5% Variable Account Floor.

Rider Year	Percentage if you and the annuitant are under age 70 on the rider effective date	Percentage if you or the annuitant are age 70 or older on the rider effective date
N	/	/
EL	2/4	2/4
EL	2/4	2/4

Rider Year	If you and the annuitant are under age 70 on the rider effective date, add...	If you or the annuitant are age 70 or older on the rider effective date, add...
N	Y	Y
EL	2/4	2/4
EL	2/4	2/4

Terminating the Benefit Protector Plus

If your spouse is sole beneficiary

NOTE: E

E

Amounts of fixed and variable payouts depend on:

- the amount of the fixed payout
- the amount of the variable payout
- the amount of the fixed payout
- the amount of the variable payout

Plan E – Payouts for a specified period:

Guaranteed Withdrawal Benefit Annuity Payout Option (available only under contracts with the Guarantor Withdrawal Benefit rider):

Utilizing a liquidity feature to withdraw the underlying value of remaining payouts may result in the assessment of a withdrawal charge (See “Charges — Withdrawal charge”) or a 10% IRS penalty tax. (See “Taxes.”).

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:

• If the annuitant dies after annuity payouts begin, the beneficiary receives the remaining annuity payments for the remainder of the annuity term.

• If the annuitant dies before annuity payouts begin, the beneficiary receives the remaining annuity payments for the remainder of the annuity term.

Marital deduction:

• If the annuitant dies before annuity payouts begin, the beneficiary receives the remaining annuity payments for the remainder of the annuity term.

Annuity payouts:

• If the annuitant dies before annuity payouts begin, the beneficiary receives the remaining annuity payments for the remainder of the annuity term.

Penalties: $\frac{1}{2}$

Death benefits to beneficiaries:

Change of retirement plan type:

Assignment:

Tax qualification:

Spousal status:

N

1. The first section of the document discusses the importance of maintaining accurate records of all transactions and communications related to the investment process. It emphasizes the need for transparency and accountability in all dealings with investors and other stakeholders.

Potential Conflicts of Interest

2. This section identifies several potential conflicts of interest that may arise in the course of the investment process. These include conflicts between the interests of the investment manager and those of the investors, as well as conflicts between the interests of different investors. It provides guidance on how to identify and manage these conflicts to ensure the integrity of the investment process.

Payments to Investment Professionals

3. This section discusses the various ways in which investment professionals may be compensated, including salaries, bonuses, and fees. It provides guidance on how to structure these payments to ensure that they are fair and reasonable, and that they do not create any conflicts of interest.

4. This section discusses the various ways in which investment professionals may be compensated, including salaries, bonuses, and fees. It provides guidance on how to structure these payments to ensure that they are fair and reasonable, and that they do not create any conflicts of interest.

5. This section discusses the various ways in which investment professionals may be compensated, including salaries, bonuses, and fees. It provides guidance on how to structure these payments to ensure that they are fair and reasonable, and that they do not create any conflicts of interest.

6. This section discusses the various ways in which investment professionals may be compensated, including salaries, bonuses, and fees. It provides guidance on how to structure these payments to ensure that they are fair and reasonable, and that they do not create any conflicts of interest.

7. This section discusses the various ways in which investment professionals may be compensated, including salaries, bonuses, and fees. It provides guidance on how to structure these payments to ensure that they are fair and reasonable, and that they do not create any conflicts of interest.

E



APPENDIX NAME	PAGE #	CROSS-REFERENCE	PAGE #
Appendix A: [Illegible]	10	M...	M...
Appendix B: [Illegible]	15	[Illegible]	15

Investment Objective	Fund and Adviser/Sub-Adviser	Current Expenses Ratio [NET]	Average Annual Total Returns		
			1 Year	5 Year	10 Year
Investment Objective 1	Fund Name 1, Adviser Name 1	1.5%	12.5%	15.2%	18.7%
Investment Objective 2	Fund Name 2, Adviser Name 2	1.2%	14.1%	16.8%	20.3%
Investment Objective 3	Fund Name 3, Adviser Name 3	1.8%	11.3%	14.0%	17.5%
Investment Objective 4	Fund Name 4, Adviser Name 4	1.4%	13.7%	16.4%	19.9%
Investment Objective 5	Fund Name 5, Adviser Name 5	1.6%	12.9%	15.6%	19.1%
Investment Objective 6	Fund Name 6, Adviser Name 6	1.3%	14.3%	17.0%	20.5%
Investment Objective 7	Fund Name 7, Adviser Name 7	1.7%	11.9%	14.6%	18.1%
Investment Objective 8	Fund Name 8, Adviser Name 8	1.5%	13.1%	15.8%	19.3%
Investment Objective 9	Fund Name 9, Adviser Name 9	1.4%	13.9%	16.6%	20.1%
Investment Objective 10	Fund Name 10, Adviser Name 10	1.6%	12.7%	15.4%	18.9%

Investment Objective	Fund and Adviser/Sub-Adviser	Current Expenses Ratio [NET]	Average Annual Total Returns		
			1 Year	5 Year	10 Year
		0.00%	1.23%	2.11%	13.74%
		0.00%	1.18%	2.11%	14.11%
		0.00%	1.18%	2.11%	14.11%
		0.00%	1.18%	2.11%	14.11%

Investment Objective	Fund and Adviser/Sub-Adviser	Current Expenses Ratio [NET]	Average Annual Total Returns		
			1 Year	5 Year	10 Year
	Fidelity Divers Intl	0.7%	12.2%	12.1%	11.8%
	Fidelity Divers Intl	0.7%	12.4%	12.1%	11.8%
	Fidelity Divers Intl	0.7%	12.3%	12.1%	11.8%
	Fidelity Divers Intl	0.7%	12.2%	12.1%	11.8%
	Fidelity Divers Intl	0.7%	12.2%	12.1%	11.8%
	Fidelity Divers Intl	0.7%	12.2%	12.1%	11.8%
	Fidelity Divers Intl	0.7%	12.2%	12.1%	11.8%
	Fidelity Divers Intl	0.7%	12.2%	12.1%	11.8%

Investment Objective	Fund and Adviser/Sub-Adviser	Current Expenses Ratio [NET]	Average Annual Total Returns		
			1 Year	5 Year	10 Year
Investment Objective 1	Fund 1	1%	12%	13%	14%
Investment Objective 2	Fund 2	1%	11%	12%	13%
Investment Objective 3	Fund 3	1%	12%	13%	14%
Investment Objective 4	Fund 4	1%	11%	12%	13%
Investment Objective 5	Fund 5	1%	12%	13%	14%
Investment Objective 6	Fund 6	1%	11%	12%	13%
Investment Objective 7	Fund 7	1%	12%	13%	14%
Investment Objective 8	Fund 8	1%	11%	12%	13%
Investment Objective 9	Fund 9	1%	12%	13%	14%
Investment Objective 10	Fund 10	1%	11%	12%	13%

* The above information is based on historical performance and does not guarantee a similar outcome.

3. E1. ...
 4. E1. ...
 E1. ... N ... N ...
 E1. ... M ... M ... E1. ...

Portfolio Navigator funds:

- 1. ...
- 2. ...
- 3. ...
- 4. ...

Portfolio Stabilizer Funds:

- 1. ... E1. ...
- 2. ... E1. ...
- 3. ... F ... E1. ...
- 4. ... F ... E1. ...
- 5. ... E1. ...
- 6. ... E1. ...
- 7. ... E1. ...

Example — Income Assurer Benefit Rider Fee

Assumptions:

$\$55,545 \times 0.30\% = \166.64
 $\$55,125 \times 0.60\% = \330.75
 $\$55,545 \times 0.65\% = \361.04

The Income Assurer Benefit – MAV Guaranteed Income Benefit Base is the greatest of the following values:

Income Assurer Benefit – MAV Guaranteed Income Benefit Base	\$55,545
---	----------

The Income Assurer Benefit – 5% Accumulation Guaranteed Income Benefit Base is the greatest of the following values:

Income Assurer Benefit – 5% Accumulation Guaranteed Income Benefit Base	\$55,125
---	----------

The Income Assurer Benefit – Greater of MAV or 5% Accumulation Guaranteed Income Benefit Base is the greatest of the following values:

Income Assurer Benefit – Greater of MAV or 5% Accumulation Guaranteed Income Benefit Base	\$55,545
---	----------

The Income Assurer Benefit fee deducted from your contract value would be:

Income Assurer Benefit – MAV fee =	0.30%	x	\$55,545	=	\$166.64
Income Assurer Benefit – 5% Accumulation Benefit Base fee =	0.60%	x	\$55,125	=	\$330.75
Income Assurer Benefit – MAV or 5% Accumulation Benefit Base fee =	0.65%	x	\$55,545	=	\$361.04

A handwritten musical score consisting of approximately 10 staves. The notation includes various note values, rests, and dynamic markings. The score is annotated with several letters: 'N' at the top right, 'E' on the second staff, 'E' on the third staff, 'M' on the fourth staff, and 'M' on the fifth staff. There are also some numerical annotations like '(24)' and '(2)' on the sixth staff. The handwriting is dense and somewhat difficult to read due to the complexity of the notation and the overlapping lines.

	Contract with Gain	Contract with Loss
Step 3. $M = \frac{E}{E + M} \times (CV - TFA) + XSF$	1,000,000	1,000,000
Step 4. $M = \frac{E}{E + M} \times (CV - TFA) + XSF$	1,000,000	1,000,000
Step 5. $M = \frac{E}{E + M} \times (CV - TFA) + XSF$	1,000,000	1,000,000
Step 6. $M = \frac{E}{E + M} \times (CV - TFA) + XSF$	1,000,000	1,000,000
Step 7. $M = \frac{E}{E + M} \times (CV - TFA) + XSF$	1,000,000	1,000,000
Withdrawal charge:	(3,000.00)	(2,748.00)
Net full withdrawal proceeds:	\$56,960.00	\$37,212.00

Partial withdrawal charge calculation — four-year withdrawal charge schedule:

Year 1	25%	75%
Year 2	25%	75%
Year 3	25%	75%
Year 4	25%	75%

Assumptions:

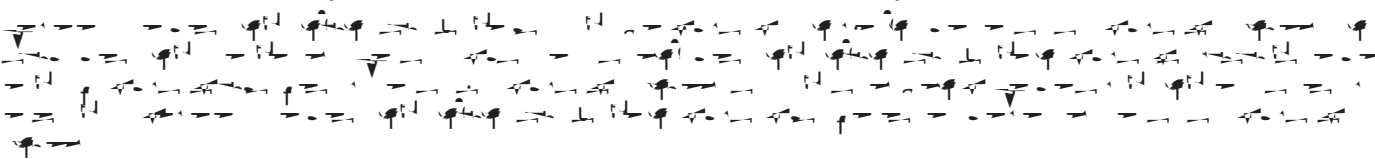
Contract value	100,000
Withdrawal amount	60,000
Withdrawal charge rate	5%
Contract gain/loss	Gain/Loss

We will look at two situations, one where the contract has a gain and another where there is a loss:

	Contract with Gain	Contract with Loss
Contract value	100,000	100,000
Withdrawal amount	60,000	60,000
Withdrawal charge	(3,000)	(2,748)
Net full withdrawal proceeds	\$56,960	\$37,212

Contract
with Gain

Contract
with Loss



We calculate the withdrawal charge for each estimate as follows:

Step 1. E



_____	_____
-------	-------

Example — ROP Death Benefit

Assumptions:

[Faint, illegible text representing assumptions for the ROP Death Benefit example]

We calculate the ROP Death Benefit as follows:

- 1. Contract value at death:
- 2. Purchase payments minus adjusted partial withdrawals:

[Faint, illegible text representing calculations for the ROP Death Benefit]

ROP Death Benefit, calculated as the greatest of these two values:

\$23,295.45

Example — MAV Death Benefit

Assumptions:

[Faint, illegible text representing assumptions for the MAV Death Benefit example]

We calculate the MAV Death Benefit, which is based on the greater of three values, as follows:

- 1. Contract value at death:
- 2. Purchase payments minus adjusted partial withdrawals:
- 3. The MAV immediately preceding the date of death:

[Faint, illegible text representing calculations for the MAV Death Benefit]

The MAV Death Benefit, calculated as the greatest of these three values, which is the MAV:

\$24,227.27

Example — 5% Accumulation Death Benefit

Assumptions:

[Faint, illegible text representing assumptions for the 5% Accumulation Death Benefit example]

4. The 5% variable account floor:

Handwritten notes and calculations, including a long line of text with a horizontal line and a variable 'F'.

Handwritten notes and calculations, including a horizontal line and a variable 'F'.

EDB, calculated as the greatest of these four values, which is the 5% variable account floor:

\$24,642.11

Automatic Step Up

Assumptions:

- Contract term is 10 years
- Contract is purchased for \$100,000
- Contract has a 3% interest rate
- Contract has a 4% assumed rate of return
- Contract has a 5% assumed net rate of return
- Contract has a 6% assumed net rate of return
- Contract has a 7% assumed net rate of return
- Contract has a 8% assumed net rate of return
- Contract has a 9% assumed net rate of return
- Contract has a 10% assumed net rate of return

Contract Duration in Years	Purchase Payments	Partial Withdrawals	MCAV Adjusted Partial Withdrawal	Hypothetical Assumed Net Rate of Return	Hypothetical Assumed Contract Value	MCAV
1	\$100,000	\$0	\$0	4%	\$100,000	\$100,000
2	\$100,000	\$0	\$0	4%	\$100,000	\$100,000
3	\$100,000	\$0	\$0	4%	\$100,000	128,800 ⁽²⁾
4	\$100,000	\$0	\$0	4%	\$100,000	132,664 ⁽²⁾
5	\$100,000	\$0	\$0	4%	\$100,000	\$100,000
6	\$100,000	\$0	\$0	4%	\$100,000	\$100,000
7	\$100,000	\$0	\$0	4%	\$100,000	140,958 ⁽²⁾
8	\$100,000	\$0	\$0	4%	\$100,000	\$100,000
9	\$100,000	\$0	\$0	4%	\$100,000	\$100,000
10 ⁽¹⁾	\$100,000	\$0	\$0	4%	\$100,000	\$100,000

Important Information About This Example:

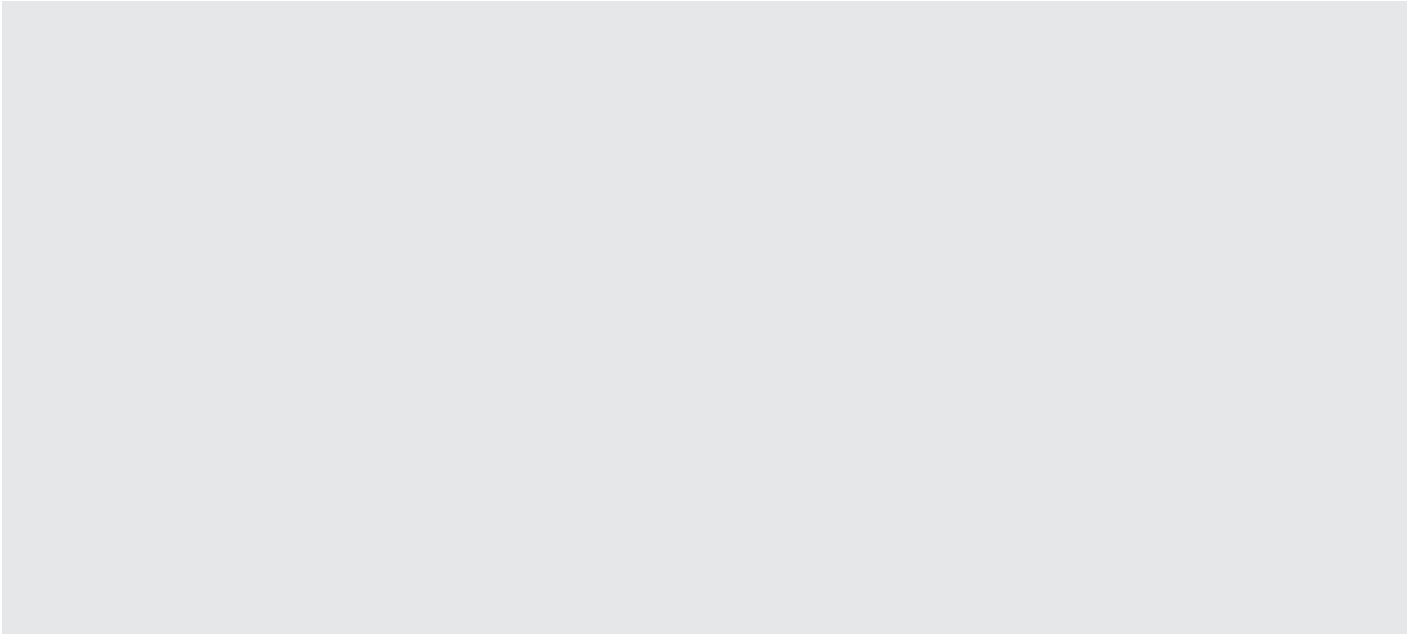
- Contract is purchased for \$100,000
- Contract has a 3% interest rate
- Contract has a 4% assumed rate of return
- Contract has a 5% assumed net rate of return
- Contract has a 6% assumed net rate of return
- Contract has a 7% assumed net rate of return
- Contract has a 8% assumed net rate of return
- Contract has a 9% assumed net rate of return
- Contract has a 10% assumed net rate of return

Elective Step Up

Assumptions:

- Contract term is 10 years
- Contract is purchased for \$100,000
- Contract has a 3% interest rate
- Contract has a 4% assumed rate of return
- Contract has a 5% assumed net rate of return
- Contract has a 6% assumed net rate of return
- Contract has a 7% assumed net rate of return
- Contract has a 8% assumed net rate of return
- Contract has a 9% assumed net rate of return
- Contract has a 10% assumed net rate of return

A handwritten musical score consisting of approximately 12 staves. The notation includes various rhythmic values, stems, beams, and rests. There are several instances of triplets indicated by three slanted lines. A large, bold letter 'M' is written on the third staff. The score concludes with a double bar line and a final note. The handwriting is in black ink on a white background.



E F

GUARANTOR WITHDRAWAL BENEFIT RIDER

F

Tax Considerations for Non-Qualified Annuities:

Tax Considerations for Qualified Annuities:

Treatment of non-spousal distributions:

Limitations on Tax-Sheltered Annuities (TSAs):

Limitations on Purchase Payments:

Interaction with the Total Free Amount (TFA) contract provision:

The terms "Guaranteed Benefit Amount" and "Remaining Benefit Amount" are described below. Each is used in the operation of the GBP, the RBP, the elective step up, the annual step up, the special spousal continuation step up and the Guarantor Withdrawal Benefit annuity payout option.

Guaranteed Benefit Amount

The GBA is determined at the following times:

FA

the following excess withdrawal processing will be applied to the GBA
the following excess withdrawal processing will be applied to the GBA

GBA EXCESS WITHDRAWAL PROCESSING

Remaining Benefit Amount

The RBA is determined at the following times:

— the following excess withdrawal processing will be applied to the RBA
the following excess withdrawal processing will be applied to the RBA

RBA EXCESS WITHDRAWAL PROCESSING

Handwritten musical notation consisting of approximately 12 staves. The notation includes various notes, rests, and dynamic markings such as 'N', 'X', 'FA', and 'A'. The piece appears to be a complex composition with multiple voices or instruments.

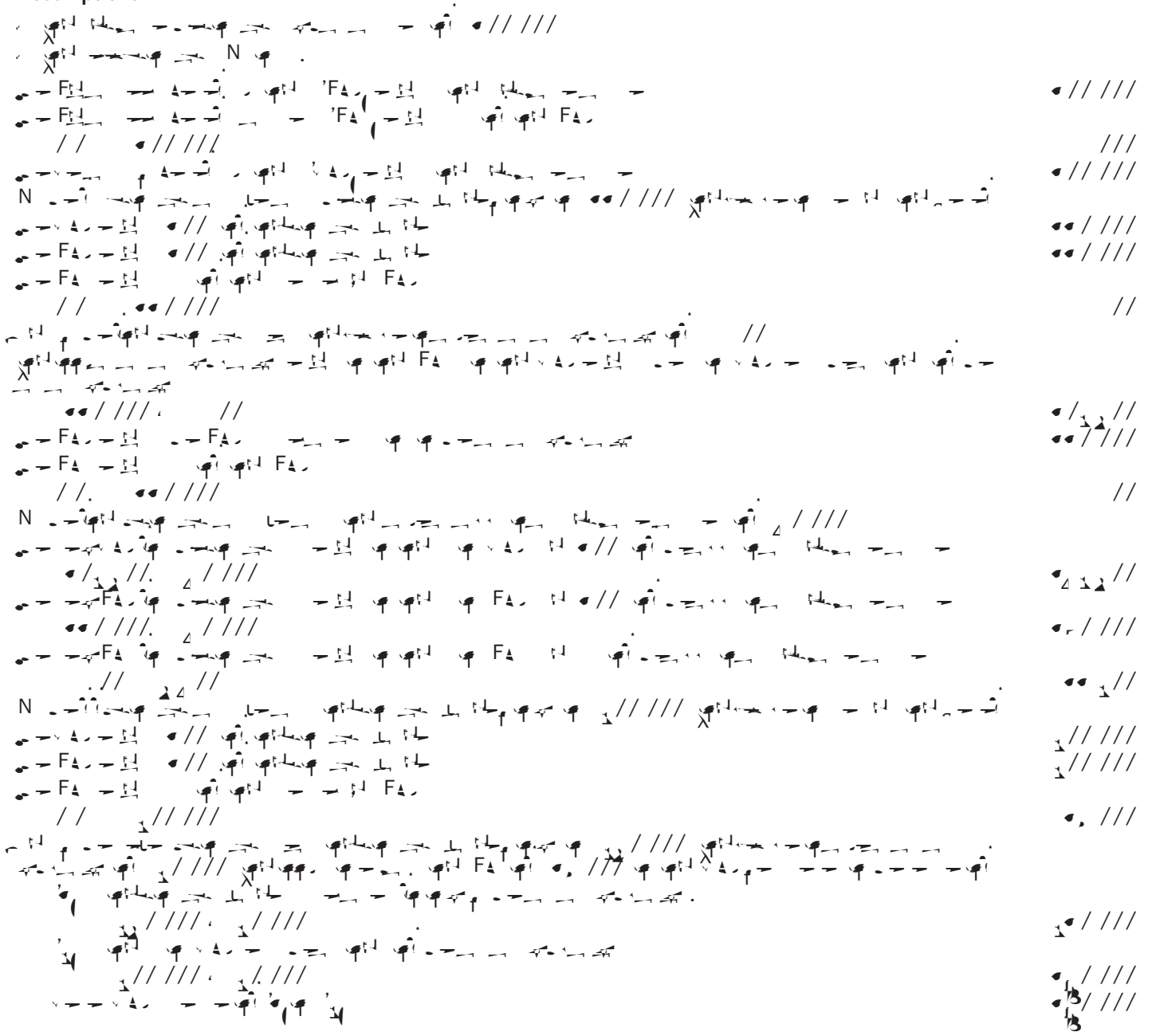
Spousal Continuation and Special Spousal Continuation Step Up

Handwritten musical notation for a piece titled "Spousal Continuation and Special Spousal Continuation Step Up". The notation includes various notes, rests, and dynamic markings such as 'FA' and 'A'. The piece appears to be a complex composition with multiple voices or instruments.



Example of the Guarantor Withdrawal Benefit — This example illustrates both Rider A and Rider B.

Assumptions:



Handwritten musical notation on a staff. The notation includes various notes (quarter, eighth, and sixteenth notes), rests, and accidentals (sharps and flats). There are several instances of the letter 'F' written above the staff, likely indicating a key signature or a specific note. The notation is somewhat dense and appears to be a sketch or a working draft.

Handwritten musical notation on a staff, consisting of several groups of notes and rests. The notation is sparse and appears to be a sketch or a working draft. There are several instances of the letter 'F' written above the staff, likely indicating a key signature or a specific note. The notation is somewhat dense and appears to be a sketch or a working draft.

This image shows a handwritten musical score for a string quartet, consisting of five systems of staves. The notation is dense and includes various musical symbols such as notes, rests, and dynamic markings. The first system begins with a treble clef and a key signature of one flat (B-flat). The second system starts with a 'D' time signature, likely indicating a 2/4 or 3/4 time. The third system includes a 'C' time signature, possibly for a 3/4 or 4/4 time. The fourth system features a '3' time signature, indicating a 3/4 time. The fifth system concludes with a double bar line and repeat signs. The handwriting is clear and legible, typical of a composer's manuscript.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10.

Plan D – Joint and Last Survivor Life Annuity – No Refund

Contract Anniversary at Exercise	Standard Provisions			IAB – 5% RF Provisions		
	Assumed Contract Value	New Table ⁽¹⁾ Plan D – Last Survivor No Refund ⁽²⁾	Old Table ⁽¹⁾ Plan D – Last Survivor No Refund ⁽²⁾	IAB – 5% RF Benefit Base	New Table ⁽¹⁾ Plan D – Last Survivor No Refund ⁽²⁾	Old Table ⁽¹⁾ Plan D – Last Survivor No Refund ⁽²⁾
1/1	100.000	100.000	100.000	100.000	100.000	100.000
2/1	100.000	100.000	100.000	100.000	100.000	100.000
3/1	100.000	100.000	100.000	100.000	100.000	100.000
4/1	100.000	100.000	100.000	100.000	100.000	100.000
5/1	100.000	100.000	100.000	100.000	100.000	100.000
6/1	100.000	100.000	100.000	100.000	100.000	100.000
7/1	100.000	100.000	100.000	100.000	100.000	100.000
8/1	100.000	100.000	100.000	100.000	100.000	100.000
9/1	100.000	100.000	100.000	100.000	100.000	100.000
10/1	100.000	100.000	100.000	100.000	100.000	100.000
11/1	100.000	100.000	100.000	100.000	100.000	100.000
12/1	100.000	100.000	100.000	100.000	100.000	100.000

NOTE: The above table is for illustrative purposes only. Actual values may vary based on the specific contract terms and conditions. The IAB – 5% RF Benefit Base is calculated based on the contract value and the 5% accumulation benefit base.

NOTE: The above table is for illustrative purposes only. Actual values may vary based on the specific contract terms and conditions. The IAB – 5% RF Benefit Base is calculated based on the contract value and the 5% accumulation benefit base.

Example — Income Assurer Benefit – Greater of MAV or 5% Accumulation Benefit Base

The above table is for illustrative purposes only. Actual values may vary based on the specific contract terms and conditions. The IAB – 5% RF Benefit Base is calculated based on the contract value and the 5% accumulation benefit base.



EXAMPLE OF THE BENEFIT PROTECTOR

Assumptions:

Handwritten musical notation for a piece titled "EXAMPLE OF THE BENEFIT PROTECTOR". The notation is arranged in several systems, each consisting of a main staff and a smaller staff to its right. The notation includes various musical symbols such as notes, rests, and clefs. The word "N" is written at the beginning of several systems. The notation is dense and appears to be a complex musical score.

///

///

///

///

///

///

4

4

4

Z

ZN

ZN

Handwritten musical notation on a staff. The notation includes various note values (quarter, eighth, and sixteenth notes), rests, and dynamic markings such as *f* (forte) and *mf* (mezzo-forte). The piece concludes with a double bar line.

///

///
///
///



EXAMPLE OF THE BENEFIT PROTECTOR PLUS

Assumptions:

A complex diagram illustrating the 'Benefit Protector Plus' concept. It features multiple rows of musical notation, including notes, rests, and dynamic markings. On the right side, there are vertical lines and musical symbols, possibly representing a timeline or a sequence of events. The notation includes various note values (quarter, eighth, sixteenth notes) and rests, with some notes beamed together. There are also dynamic markings such as 'p' (piano) and 'f' (forte). The diagram is intended to show how the 'Benefit Protector Plus' works in a musical context, likely related to the 'EXAMPLE OF THE BENEFIT PROTECTOR PLUS' mentioned above.

•• / ///
_____. ///
••, ///
•• / ///
. ///

Handwritten musical notation consisting of multiple staves with notes, rests, and various symbols. The notation is dense and appears to be a complex score.

Handwritten musical notation on the right side of the page, consisting of several staves with notes and rests, possibly representing a different part of the score or a specific instrument's part.

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

Handwritten musical notation on a staff. The notation includes various note values, rests, and the letter 'F' appearing twice. The handwriting is somewhat stylized and appears to be a sketch or a working draft.

Handwritten musical notation on a staff. The notation includes various notes, rests, and symbols. There are some markings that look like 'E', 'D', and 'M' with subscripts. At the bottom right of this section, there is a '44' with a dot above it.

iver ource

Handwritten musical notation on a staff, continuing from the previous section. It features various notes and rests.

Handwritten musical notation on a staff, possibly a continuation or a separate line. It includes notes and rests.

Handwritten musical notation on a staff, including a '3' in a circle, which might indicate a triplet. It also includes notes and rests.