RiverSource
Ann ities

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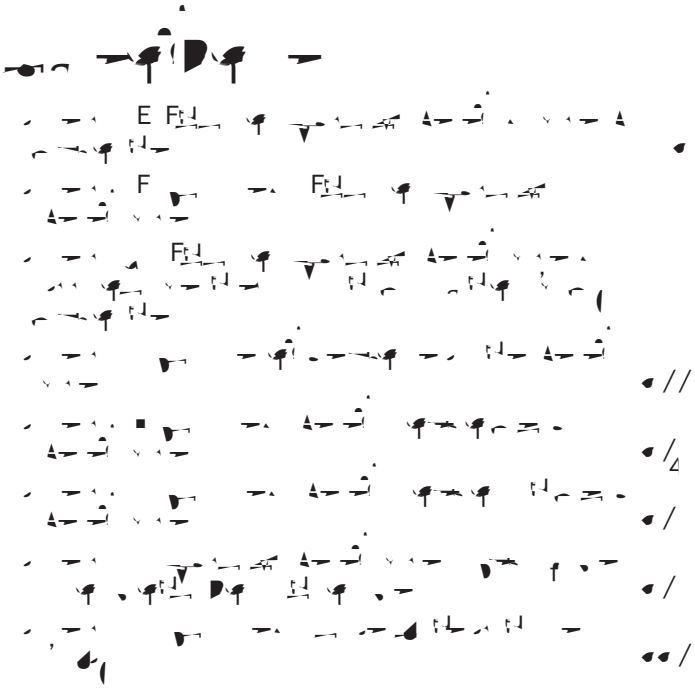
Issued by: RiverSource Life Insurance Company (RiverSource Life)

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: [illegible]

Annuitant: [illegible]

Annuity payouts: [illegible]

Assumed investment rate: [illegible]

Beneficiary: [illegible]

Close of business: [illegible]

Code: [illegible]

Contract: [illegible]

Contract value: [illegible]

Contract year: [illegible]

Funds: [illegible]

RISKS		Location in Statutory Prospectus
Risk of Loss		

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**

[illegible]

Purpose: [illegible]

Phases of the Contract: [illegible]

Accumulation Phase. [illegible]

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. [illegible]

Income Phase. [illegible]

Contract features:

Death Benefits. [illegible]

Optional Living Benefits. [illegible]

Withdrawals. [illegible]

Tax Treatment. [illegible]

Additional Services:

- **Dollar Cost Averaging Programs.** [illegible]
- **Asset Rebalancing.** [illegible]
- **Automated Partial Surrenders.** [illegible]
- **Electronic Delivery.** [illegible]

[illegible]

Annual Fund Expenses[1]

Examples

These examples are intended to help you compare the cost of investing in these contracts with the cost of investing in other variable annuity contracts. These costs include Transaction Expenses, Annual Contract Expenses, and Annual Fund expenses.

These examples assume that you invest $100,000 in the contract for the time periods indicated. These examples also assume that your investment has a 5% return each year. The "Maximum" example further assumes the most expensive combination of Annual Contract Expenses reflecting the maximum charges, Annual Fund Expenses* and optional benefits available. The "Minimum" example further assumes the least expensive combination of Annual Contract Expenses reflecting the current charges, Annual Fund Expenses and that no optional benefits are selected. Although your actual costs may be higher or lower, based on these assumptions your maximum and minimum costs would be:

Maximum Expenses.

	If you withdraw your contract at the end of the applicable time period:				If you do not withdraw your contract or if you select an annuity payout plan at the end of the applicable time period:			
	1 year	**3 years**	**5 years**	**10 years**	**1 year**	**3 years**	**5 years**	**10 years**
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Minimum Expenses.

	If you withdraw your contract at the end of the applicable time period:				If you do not withdraw your contract or if you select an annuity payout plan at the end of the applicable time period:			
	1 year	**3 years**	**5 years**	**10 years**	**1 year**	**3 years**	**5 years**	**10 years**
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

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.

[illegible]

[illegible]

Potential Adverse Tax Consequences. [illegible]

[illegible]

Variable Account. [illegible]

[illegible]

The Funds: [illegible]

- **Investment objectives:** [illegible]
- **Fund name and management:** [illegible]
- **Eligible purchasers:** [illegible]

Payments the Funds May Make to Us

Conflicts of Interest These Payments May Create

Householding and delivery of certain documents

Minimum additional purchase payments

[illegible]

Maximum total purchase payments*

[illegible]

1 By letter

[illegible]

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

2 By SIP

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

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

Possible group reductions:

N [illegible]

N [illegible]

[illegible] E [illegible] F [illegible]

N [illegible]

[illegible] 4

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		
Portfolio Navigator funds:		

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

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.

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

F [illegible]

[illegible]

Number of units: [illegible]

Accumulation unit value: [illegible]

We determine the net investment factor by:

[illegible]

Factors that affect subaccount accumulation units: [illegible]

[illegible]

[illegible]

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.

[illegible]

[illegible]

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.

[illegible]

The PN program static model portfolios. [illegible]

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:

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:

Minimum amount

[illegible]

[illegible]

3 By phone

[illegible]

1-800-333-3437

Minimum amount

[illegible]

Maximum amount

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

½

E

E

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:

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

Return of Purchase Payments (ROP) Death Benefit

[illegible]

[illegible]

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.

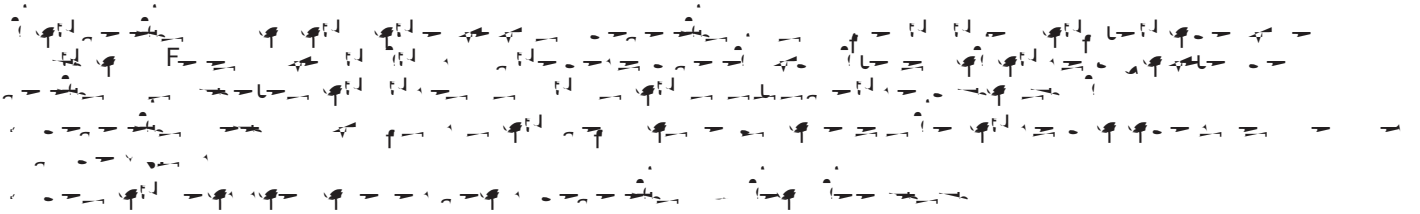
Maximum Anniversary Value (MAV) Death Benefit

[illegible]

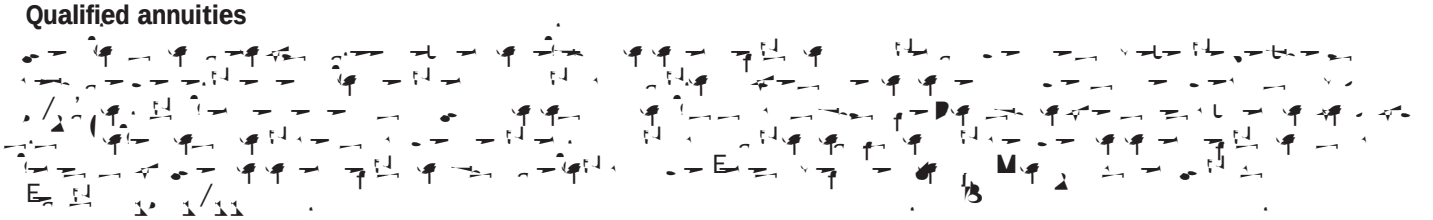
5% Accumulation Death Benefit

[illegible]

Enhanced Death Benefit (EDB)

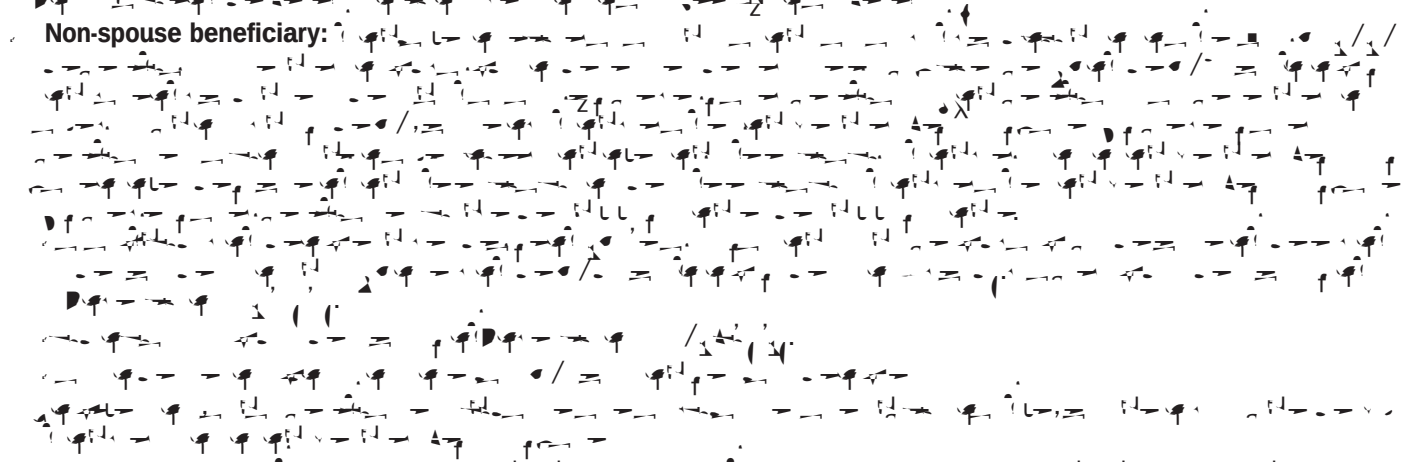


Qualified annuities



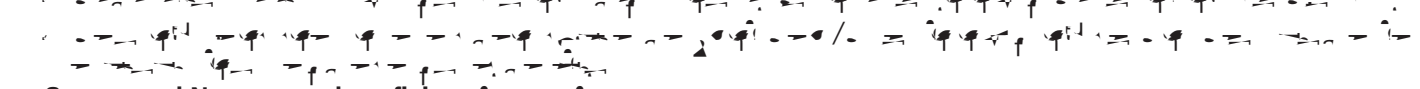
- **Spouse beneficiary:**

- **Non-spouse beneficiary:**

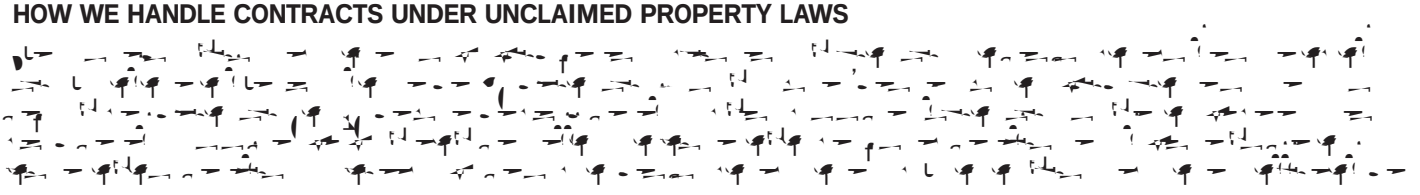


- **Spouse and Non-spouse beneficiary:**

- **Annuity payout plan:**



HOW WE HANDLE CONTRACTS UNDER UNCLAIMED PROPERTY LAWS



[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

On the benefit date, if:	Then your Accumulation Protector Benefit rider benefit is:
[illegible]	[illegible]
[illegible]	[illegible]

[illegible]

[illegible]

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

Benefit Date:

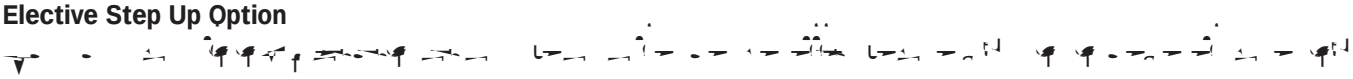
Minimum Contract Accumulation Value (MCAV):

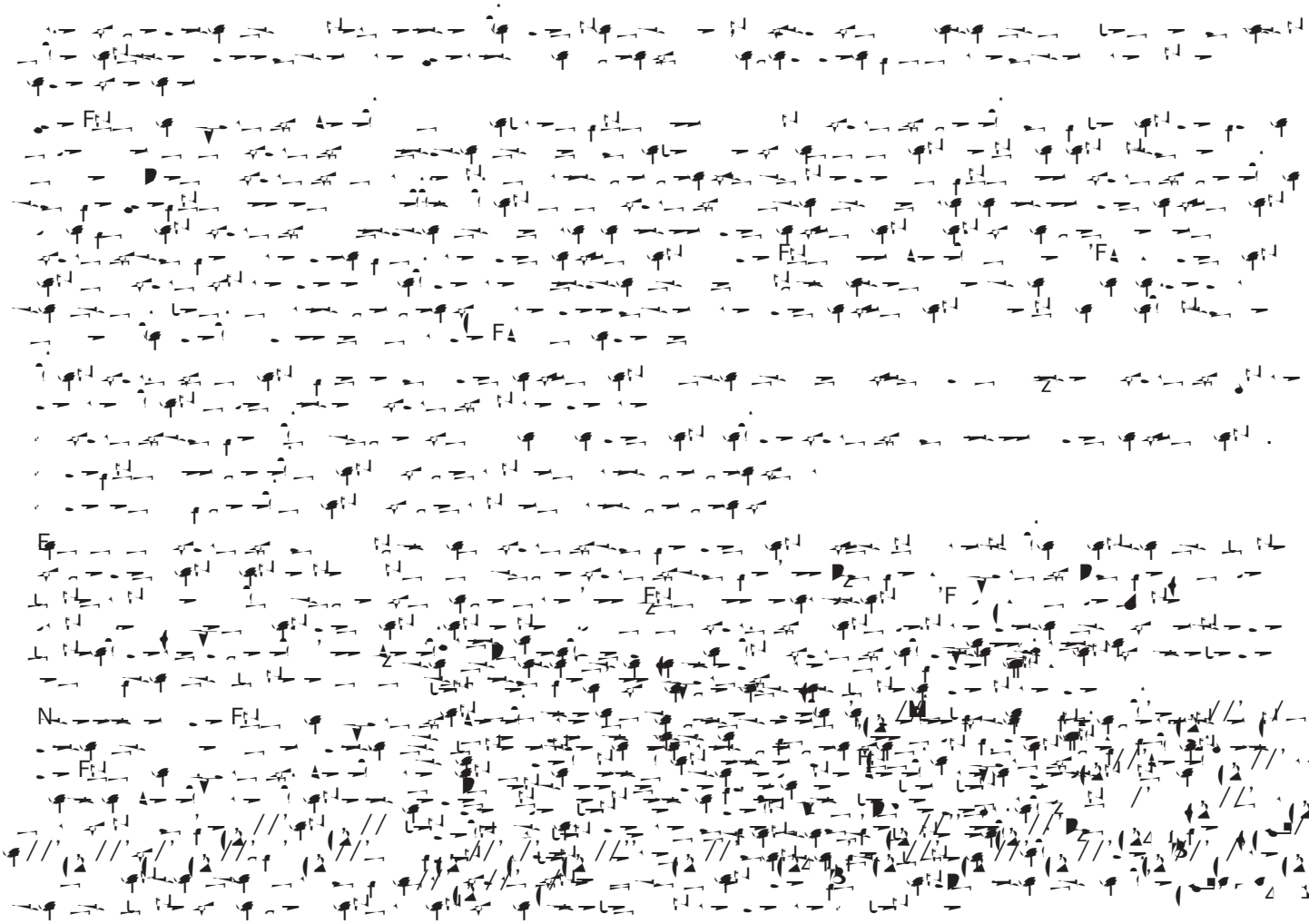
Adjustments for Partial Withdrawals:

Waiting Period:

Automatic Step Up

Elective Step Up Option





The RBA is determined at the following times:

[illegible]

[illegible]

[illegible]

— the following excess withdrawal processing will be applied to the RBA [illegible] **the following excess withdrawal processing will be applied to the RBA** [illegible]

RBA EXCESS WITHDRAWAL PROCESSING

[illegible]

Guaranteed Benefit Payment

[illegible]

Remaining Benefit Payment

[illegible]

Elective Step Up (under the original rider only)

[illegible]

Proportionate Adjustments for Partial Withdrawals: [illegible]

Protected Investment Options: [illegible]

Waiting Period: [illegible]

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

Exercising the Rider

[illegible]

Exception: [illegible]

[illegible]

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

[illegible]

[illegible]

Terminating the Rider

[illegible]

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

INCOME ASSURER BENEFIT – MAV

[illegible]

Maximum Anniversary Value (MAV). [illegible]

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:

[illegible]

Market Value Adjusted Excluded Payments. [illegible]

INCOME ASSURER BENEFIT – 5% ACCUMULATION BENEFIT BASE

[illegible]

5% Variable Account Floor. [illegible]

[illegible]

[illegible]

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
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]

[illegible]

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...
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]

[illegible]

Terminating the Benefit Protector Plus

[illegible]

If your spouse is sole beneficiary

[illegible]

NOTE: [illegible]

[illegible]

[illegible]

Amounts of fixed and variable payouts depend on:

[illegible]

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: [illegible]

[illegible]

M[illegible]

F[illegible]

Annuity payouts: F[illegible]

Death benefits to beneficiaries: [illegible]

Net Investment Income Tax: [illegible]

Annuities owned by corporations, partnerships or irrevocable trusts: [illegible]

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[illegible]

[illegible]

Penalties: [illegible]

[illegible]

Death benefits to beneficiaries: [illegible]

Change of retirement plan type: [illegible]

Assignment: [illegible]

[illegible]

[illegible]

Tax qualification: [illegible]

Spousal status: [illegible]

[illegible]

[illegible]

[illegible]

Potential Conflicts of Interest

[illegible]

Payments to Investment Professionals

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

E

APPENDIX NAME	PAGE #	CROSS-REFERENCE	PAGE #
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]

[illegible]

[illegible]

Investment Objective	Fund and *Adviser/Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns [illegible]		
			1 Year	5 Year	10 Year
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
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[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible]

Investment Objective	Fund and *Adviser/Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns		
			1 Year	5 Year	10 Year
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	

Investment Objective	Fund and *Adviser/Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns [illegible]		
			1 Year	5 Year	10 Year
[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]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Investment Objective	Fund and *Adviser/Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns [illegible]		
			1 Year	5 Year	10 Year
[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]	[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]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible] &	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

Portfolio Navigator funds:

[illegible]

Portfolio Stabilizer Funds:

[illegible]

Example — Income Assurer Benefit Rider Fee

Assumptions:

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:

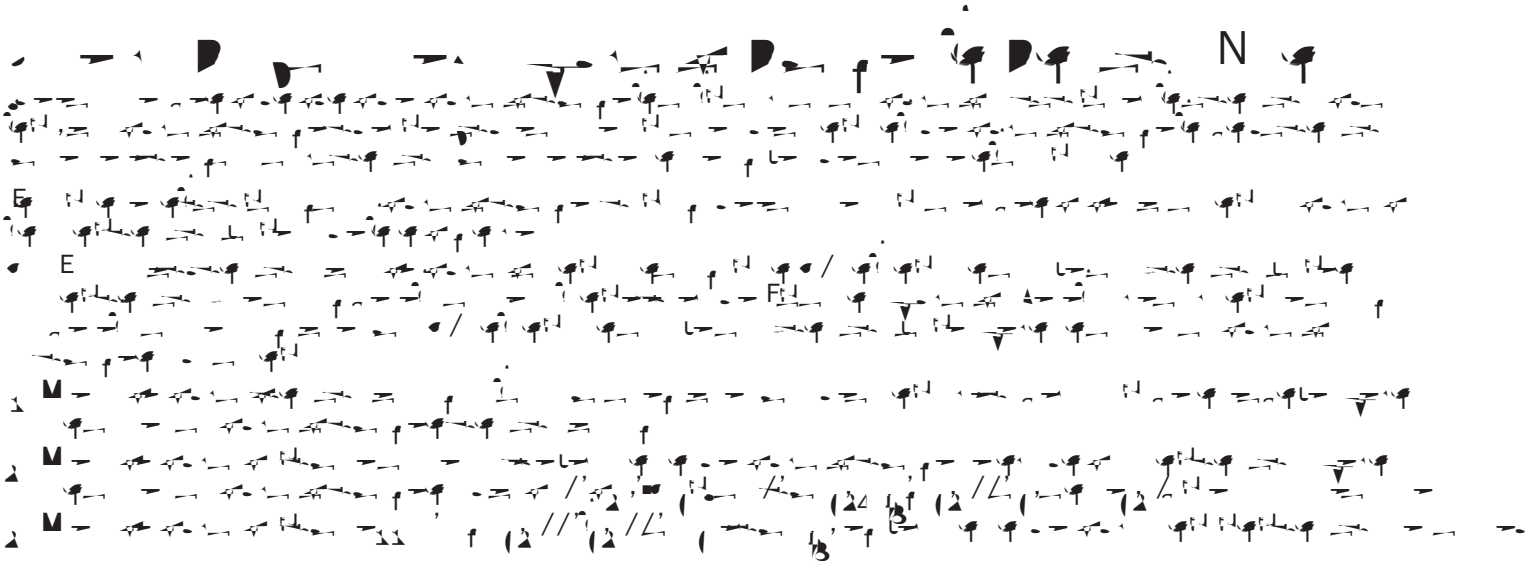
Income Assurer Benefit – 5% Accumulation Guaranteed Income Benefit Base	**$55,125**

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



	Contract with Gain	Contract with Loss
Step 3. [illegible]		
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
Step 4. [illegible]		
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
Step 5. [illegible]		

PPW = XSF + (ACV – XSF) / (CV – TFA) × (PPNPW – XSF)

[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
Step 6. [illegible]		
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]
Step 7. [illegible]		
[illegible]	[illegible]	[illegible]
Withdrawal charge:	**(3,000.00)**	**(2,748.00)**
[illegible]	[illegible]	[illegible]
Net full withdrawal proceeds:	**$56,960.00**	**$37,212.00**

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

[illegible]

Assumptions:

[illegible]

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
[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]

[illegible]

	Contract with Gain	Contract with Loss
[illegible]		
[illegible]		
[illegible]		
[illegible]		
[illegible]		
[illegible]		
[illegible]		
[illegible]		
[illegible]		
[illegible]		

We calculate the withdrawal charge for each estimate as follows:

Step 1. E[illegible]

Example — ROP Death Benefit

Assumptions:

[illegible]

We calculate the ROP Death Benefit as follows:

1. **Contract value at death:** [illegible]
2. **Purchase payments minus adjusted partial withdrawals:**

   [illegible]

ROP Death Benefit, calculated as the greatest of these two values: **$23,295.45**

Example — MAV Death Benefit

Assumptions:

[illegible]

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

1. **Contract value at death:** [illegible]
2. **Purchase payments minus adjusted partial withdrawals:**

   [illegible]

3. **The MAV immediately preceding the date of death:**

   [illegible]

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:

[illegible]

4. The 5% variable account floor:

[illegible]

EDB, calculated as the greatest of these four values, which is the 5% variable account floor: **$24,642.11**

Automatic Step Up

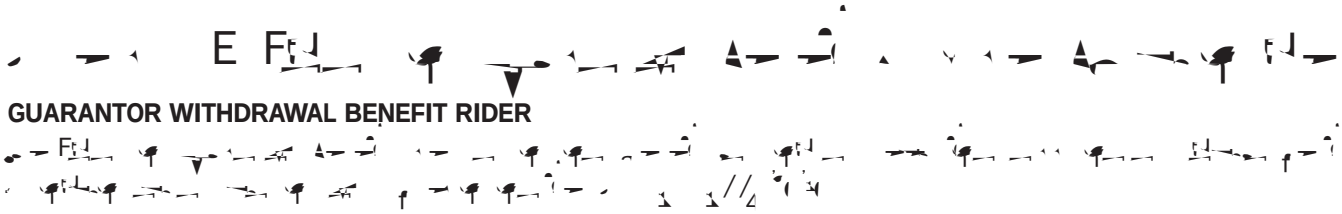
Assumptions:

Contract Duration in Years	Purchase Payments	Partial Withdrawals	MCAV Adjusted Partial Withdrawal	Hypothetical Assumed Net Rate of Return	Hypothetical Assumed Contract Value	MCAV
						128,800[2]
						132,664[2]
						140,958[2]
10[1]						

Important Information About This Example:

Elective Step Up

Assumptions:



GUARANTOR WITHDRAWAL BENEFIT RIDER

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:

[illegible] **the following excess withdrawal processing will be applied to the GBA** [illegible]

[illegible] **the following excess withdrawal processing will be applied to the GBA** [illegible]

GBA EXCESS WITHDRAWAL PROCESSING

[illegible]

Remaining Benefit Amount

[illegible]

The RBA is determined at the following times:

[illegible]

[illegible] **— the following excess withdrawal processing will be applied to the RBA** [illegible]

[illegible] **the following excess withdrawal processing will be applied to the RBA** [illegible]

RBA EXCESS WITHDRAWAL PROCESSING

[illegible]

[illegible]

[illegible]

Spousal Continuation and Special Spousal Continuation Step Up

[illegible]

If Contract Value Reduces to Zero

[illegible]

[illegible]

[illegible]

[illegible]

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

Assumptions:

[illegible]

[illegible]

[illegible]

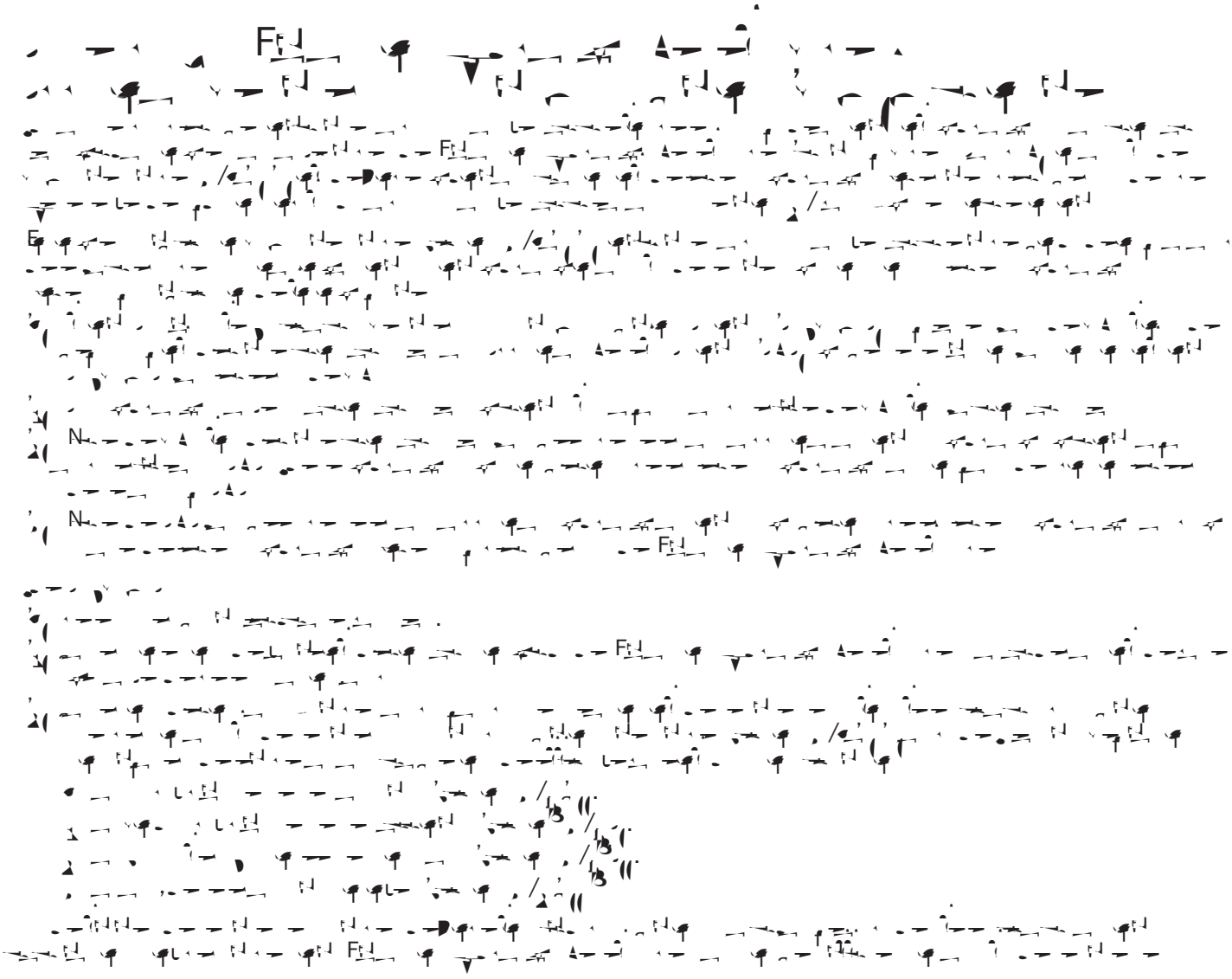
[illegible]

[illegible]

[illegible]

[illegible]

[illegible]



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

[illegible]

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]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible]

NOTE: [illegible]

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

[illegible]

Plan B – Life Annuity with 10 Years Certain

[illegible]

Contract Anniversary at Exercise	Standard Provisions			IAB – Max Provisions		
	Assumed Contract Value	New Table[1] Plan B – Life with 10 Years Certain[2]	Old Table[1] Plan B – Life with 10 Years Certain[2]	IAB – Max Benefit Base	New Table[1] Plan B – Life with 10 Years Certain[2]	Old Table[1] Plan B – Life with 10 Years Certain[2]
[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]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

EXAMPLE OF THE BENEFIT PROTECTOR

Assumptions:

EXAMPLE OF THE BENEFIT PROTECTOR PLUS

Assumptions:

[illegible]

[illegible]

[illegible]

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