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Gumer Alvero
President
RiverSource
Insurance and
Annuities

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Issued by: **RiverSource Life Insurance Company (RiverSource Life)**

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RiverSource Variable Life Separate Account

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These terms can help you understand details about your policy.

Accumulation Unit: _____

Attained Insurance Age: _____

Beneficiary: _____

Cash Surrender Value: _____

Close of Business: _____

Code: _____

Death Benefit Valuation Date: _____

Duration: _____

Fixed Account: _____

Fixed Account Value: _____

Full Surrender: _____

Funds: _____

Good Order: _____

_____, _____, _____
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Indebtedness: _____

Indexed Account: _____

Insurance Age: _____

Insured: _____

Lapse: _____

Minimum Initial Premium: _____

_____, _____, _____

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Minimum Initial Premium Period: _____

_____, _____, _____

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Minimum Initial Premium Guarantee (MIPG): _____

_____, _____, _____

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Monthly Date: _____

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Net Amount at Risk: _____

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Net Premium: _____

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No-Lapse Guarantee (NLG): f u f
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No-Lapse Guarantee Premium: u u
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Owner: u u
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Partial Surrender: f u f
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Policy Anniversary: f

Policy Data: f u
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Policy Date: u f
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Policy Value: u f u u u
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Pro Rata Basis: f u
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Risk Classification: u f u
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RiverSource Life: u, —, —u, —u
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Scheduled Premium: u u f
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Service Center: u
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| RISKS | | Location in Statutory Prospectus |
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| <p>Not a Short-Term Investment</p> | <p>Investment in securities that are not short-term investments, such as equity securities, may be subject to significant price volatility and risk of loss. The value of these investments may fluctuate significantly, and investors may not receive their principal investment back. There is also the risk that the issuer of the securities may be unable to pay interest or principal on the securities, which could result in a total loss of the investment.</p> | <p>Principal Risks</p> |
| <p>Risks Associated with Investment Options</p> | <p>Investment options, such as call and put options, are derivatives that can be used to hedge risk or speculate on the price of an underlying security. Options are subject to various risks, including the risk that the price of the underlying security will move in the opposite direction of the option's position, resulting in a loss. Additionally, options are subject to the risk of expiration, which could result in the option becoming worthless.</p> | <p>Principal Risks</p> <p>The Variable Account and the Funds</p> |
| <p>Insurance Company Risks</p> | <p>Investment in insurance company securities, such as preferred stock or bonds, may be subject to various risks, including the risk that the insurance company may be unable to pay interest or principal on the securities, which could result in a total loss of the investment. Additionally, insurance company securities may be subject to the risk of non-payment of dividends or interest, which could result in a loss of income.</p> | <p>Principal Risks</p> |
| | | |

| TAXES | | Location in Statutory Prospectus |
|---|--|--|
| Tax Implications | <p> u u u f f u u f u -cu f , u f u f u u u f u f u f u 9½. 10% f u f f 5 </p> | Taxes |
| CONFLICTS OF INTEREST | | |
| Investment Professional Compensation | <p> , f f , f , f u u f f f / u f f / f u f </p> | Distribution of the Policy |
| Exchanges | <p> f u u f f u ff u f u f u u f u , f u u , f f , f u u u u </p> | For additional information, see 1035 exchanges under Other Tax Considerations |

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Optional Benefit Riders: ff f , u u f
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Additional "Standard" Riders, Features and Services. f u u
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The following tables describe the fees and expenses that you will pay when buying, owning and surrendering or making withdrawals from the policy. Please refer to your Policy Data 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 will pay at the time that you buy the policy, surrender or make withdrawals from the policy or transfer cash value between investment options.

| CHARGE | WHEN CHARGE IS DEDUCTED | AMOUNT DEDUCTED | |
|---|---|--|---|
| | | VUL 5 | VUL 5 - ES |
| Maximum Sales Charge Imposed on Premiums (Load) ^(a) | u . . . u . . | % f . . . u . . | % f . . . u . . |
| Premium Taxes | u . . . u . . | f . . . u . . u . . . u . . u . . . u . . u . . . u . . | f . . . u . . u . . . u . . u . . . u . . u . . . u . . |
| Maximum Deferred Sales Charge (Load) ^(b) | u . . . u . . f . . . fu . . u . . . u . . , u . . . f . . f . . cu . . . u . . f . . . u . . u . . . u . . 10 | \$1,000 f . . . f . . . u . . Minimum: \$11.92 0. Maximum: \$ 7 .00 5 . . . u . . 0. Representative Insured: \$20.9 5 . . . u . . | \$1,000 f . . . f . . . u . . Minimum: \$11.92 0. Maximum: \$ 7 .00 5 . . . u . . 0. Representative Insured: \$2 . 2 5 . . . u . . |
| Other Surrender Fees ^(c) | u . . . u . . f . . u . . . f . . u . . | 5 . . . f . . \$2 5 2% f . . . u . . u . . . u . . | f . . . \$2 5 2% f . . . u . . u . . . u . . |
| Transfer Fees | / | / | / |
| Fees for Express Mail and Electronic Fund Transfers of Loan or Surrender Proceeds | u . . . u . . . fu . . f . . | \$2 5 \$ 5 | \$2 5 \$ 5 |
| Interest Rate on Loans ^(d) | f . . . u . . | % f . . . 1-10 2% f . . . 11+. | % f . . . 1-10 2% f . . . 11+. |
| () | u . . . | u . . . | u . . . |
| () | u . . . u . . , u . . . u . . u . . f . . . u . . u . . f . . . f . . u . . | u . . . u . . u . . . u . . u . . . u . . u . . . u . . | \$0 f . . . 10. f . . . u . . u . . . u . . u . . . u . . |
| () | u . . . | u . . . | u . . . |
| () | ff . . . u . . u . . | f . . . f 2.00% | u . . . |

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[REDACTED]

The next table describes the fees and expenses that you will pay periodically during the time that you own the policy, not including Fund fees and expenses.

| Date | Frequency | Type | U | U | AMOUNT DEDUCTED |
|------|-----------|------|---|---|-----------------|
| | | | | | |

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| CHARGE | WHEN CHARGE IS DEDUCTED | AMOUNT DEDUCTED | |
|---|-------------------------|-----------------|------------|
| | | VUL 5 | VUL 5 - ES |
| Automatic Increase Benefit Rider (AIBR) | | f | f |
| | | u | u |
| | | u | u |
| | | u | u |
| Accidental Death Benefit Rider (ADB) ^(a) | . | \$1,000 f | |
| | | f u | |

u u (u)

| CHARGE | WHEN CHARGE IS DEDUCTED | AMOUNT DEDUCTED | |
|--|-------------------------|---|--|
| | | VUL 5 | VUL 5 - ES |
| Waiver of Premium Rider (WP) ^{(a)(b)} | . | u f - f u f u f | u f - f u f u f |
| | | Minimum: \$0.0 20 ⁵ | Minimum: \$0.0 20 ⁵ |
| | | u' 20' | u' 20' |
| | | Maximum: \$0. 0219 | Maximum: \$0. 0219 |
| | | u' 9' 5 | u' 9' 5 |
| | | Representative Insured: \$0.0 009 , f | Representative Insured: \$0.0 9 , u |
| | | u' , 5 \$1,000 f | u' 0. 5 \$1,000 f |
| | | Minimum: \$0.002 , , u f 5 , | Minimum: \$0.002 , , u f 5 , |
| | | u' 20, u' 1, 1% f . | u' 20, u' 1, 1% f . |
| | | Maximum: \$. 7 5 , u' 20, u' 100, % f . | Maximum: \$. 7 5 , u' 20, u' 100, % f . |
| | | Representative Insured: \$0.002 5 , , f 5 , u' 5, u' 1, 2% 5, f . | Representative Insured: \$0.002 5 , , f 5 , u' 0, u' 1, 2% f . |

AdvanceSource[®]
Accelerated Benefit
Rider for Chronic Illness
(ASR)^{(a)(c)(d)(e)}

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U n d e r l y i n g F u n d s

The next table provides the minimum and maximum total operating expenses charged by the underlying Funds⁽¹⁾ that you may pay periodically during the time that you own the policy. A complete list of Funds available under the policy, including their annual expenses, may be found in Appendix A: Funds Available Under the Contract.

| | Total Annual Fund Expenses | Minimum(%) | Maximum(%) |
|-----------|----------------------------|------------|------------|
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Policy Risk and What It Means

Risks of Poor Investment Performance.

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Risk of Poor or Negative Index Return.

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The Policy is Unsuitable as a Short-term Savings Vehicle.

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Risks of Policy Lapse.

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Exchange/Replacement Risk.

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Policy Risk and What It Means (continued)

If you are a policyowner, you have the right to change the beneficiary of your policy. If you are not the policyowner, you may not have the right to change the beneficiary. If you are a policyowner and you die, your estate may be responsible for paying the death benefit. If you are not the policyowner and you die, your estate may not be responsible for paying the death benefit. If you are a policyowner and you are unable to pay the premiums, your policy may lapse. If you are not the policyowner and you are unable to pay the premiums, your policy may lapse. If you are a policyowner and you are unable to pay the premiums, your policy may lapse. If you are not the policyowner and you are unable to pay the premiums, your policy may lapse.

Limitations on Access to Cash Value Through Withdrawals.

You may be able to withdraw cash from your policy. However, there are limitations on how much you can withdraw and when you can withdraw it.

Possibility of Adverse Tax Consequences.

If you withdraw cash from your policy, you may have to pay taxes on the withdrawal. If you are a policyowner, you may have to pay taxes on the withdrawal. If you are not the policyowner, you may not have to pay taxes on the withdrawal. If you are a policyowner and you die, your estate may be responsible for paying the death benefit. If you are not the policyowner and you die, your estate may not be responsible for paying the death benefit. If you are a policyowner and you are unable to pay the premiums, your policy may lapse. If you are not the policyowner and you are unable to pay the premiums, your policy may lapse.

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Example.

| Lapse or Surrender at beginning of year | Maximum Surrender Charge on the Initial Specified Amount | Maximum Surrender Charge on the Increase in Specified Amount | Total Maximum Surrender Charge on the Policy |
|---|--|--|--|
| 1 | \$, 7 .27 | \$ 0.00 | \$, 7 .27 |
| 2 | ,292. 7 | 0.00 | ,292. 7 |
| | ,211.97 | 0.00 | ,211.97 |
| | ,1 0. 7 | 0.00 | ,1 0. 7 |
| 5 | ,0 0.07 | 0.00 | ,0 0.07 |
| 5 | 7, .07 | 0.00 | 7, .07 |
| 7 | 9,27. 7 | 0.00 | 9,27. 7 |
| | ,5 2.97 | 2, 1 . 2 | 7,17 0.9 |
| 9 | ,07. 7 | 2, 0.12 | 5 5 5 |
| 10 | 1, 92.27 | 2, .92 | ,919.1 |
| 11 | 0.00 | 2, 217.2 | 2, 217.2 |
| 12 | 0.00 | 2, 9. 2 | 2, 9. 2 |
| 1 | 0.00 | 2, 20.97 | 2, 20.97 |
| 1 | 0.00 | 1, .97 | 1, .97 |

2. Policy fee: \$10.00
u f \$100,000
\$100,000 \$7.00
\$1.00

3. Administrative charge:
u u, f u u f u
f, f u u
/ f u f u u

4. Mortality and expense risk charge:
u, 0%
u f 0.00%
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12

Mortality risk

Expense risk

5. Indexed Account charge: u f 00()- 0()- 00(uf) 00(f)- 00()- 0()



| CHARGE | WHEN CHARGE IS DEDUCTED | AMOUNT DEDUCTED | |
|--|-------------------------|---------------------------------------|---------------------------------------|
| | | VUL 5 | VUL 5 - ES |
| Automatic Increase Benefit Rider (AIBR) | | | |
| Children's Insurance Rider (CIR) | | \$1,000 f | \$1,000 f |
| Overloan Protection Benefit (OPB) | f f . | % f u . | % f u . |
| Waiver of Monthly Deduction Rider (WMD) ^(a) | | \$1,000 f | \$1,000 f |
| Waiver of Premium Rider (WP) ^(a) | | | |
| | | Minimum: \$0.00 ⁹² | Minimum: \$0.00 ⁹² |
| | | Maximum: \$0. 212 | Maximum: \$0. 212 |
| | | Representative Insured: \$0.01 1 , f | Representative Insured: \$0.01 99 , f |
| | | Minimum: \$0.0 20 ⁹ | Minimum: \$0.0 20 ⁹ |
| | | Maximum: \$0. 0219 | Maximum: \$0. 0219 |
| | | Representative Insured: \$0.0 009 , f | Representative Insured: \$0.0 9 , u |

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| CHARGE | WHEN CHARGE IS DEDUCTED | AMOUNT DEDUCTED | |
|---|-------------------------|--|--|
| | | VUL 5 | VUL 5 - ES |
| AdvanceSource® Accelerated Benefit Rider for Chronic Illness (ASR)^{(a)(b)(c)} | | \$1,000 f | \$1,000 f |
| | | u | u |
| | | Minimum: \$0.002 f 5, u 20, u 1, 1% f | Minimum: \$0.002 f 5, u 20, u 1, 1% f |
| | | Maximum: \$. 7 5, u 20, u 100, % f . | Maximum: \$. 7 5, u 20, u 100, % f . |
| | | Representative Insured: \$0.002 f 5, u 1, 2% f | Representative Insured: \$0.002 f 5, u 1, 2% f |
| Accounting Value Increase Rider (AVIR)^(a) | | \$1,000 f | \$1,000 f |
| | | f u | f u |
| | | Minimum: \$0.0 2, u 5 | Minimum: \$0.0 2, u 5 |
| | | Maximum: \$0.0 29, u 5 55 | Maximum: \$0.0 29, u 5 55 |
| | | Representative Insured: \$0.0 u 5, f 5 | Representative Insured: \$0.0 u 5, f 5 |
| Accelerated Benefit Rider for Terminal Illness Charge (ABRTI) | | \$2,000 f | \$2,000 f |
| | | f | f |
| | | Minimum: \$2,000 f 5, u 2,000, f 1% f 5, u 100, f \$2,000, f 5 | Minimum: \$2,000 f 5, u 2,000, f 1% f 5, u 100, f \$2,000, f 5 |
| | | Maximum: \$2,000 f 5, u 2,000, f 5 | Maximum: \$2,000 f 5, u 2,000, f 5 |
| | | Representative Insured: \$2,000 f 5, u 2,000, f 5 | Representative Insured: \$2,000 f 5, u 2,000, f 5 |

Note for Montana residents:

7.0% , 0% f u f 2017

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AdvanceSource⁽¹⁾

We seek to prevent market timing. Market timing is frequent or short-term trading activity. We do not accommodate short-term trading activities. Do not buy a policy if you wish to use short-term trading strategies to manage your investment. The market timing policies and procedures described below apply to transfers among the Subaccounts within the policy. The underlying Funds in which the Subaccounts invest have their own market timing policies and procedures. The market timing policies of the underlying Funds may be more restrictive than the market timing policies and procedures we apply to transfers among the Subaccounts of the policy, 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 Fund from the potentially harmful effects of market timing activity, we apply the following market timing policy to discourage frequent transfers of Policy Value among the Subaccounts of the Variable Account:

We try to distinguish market timing from transfers that we believe are not harmful, such as periodic rebalancing for purposes of an asset allocation, dollar-cost averaging or an asset rebalancing program that may be described in this prospectus. There is no set number of transfers that constitutes market timing. Even one transfer in related accounts may be market timing. We seek to restrict the transfer privileges of a policy Owner who makes more than three Subaccount transfers in any 90 day period. We also reserve the right to refuse any transfer request, if, in our sole judgment, the dollar amount of the transfer request would adversely affect unit values.

(1)

1. In January, you invest \$100 when the share price is \$20. You purchase 5 shares.

2. In February, the share price rises to \$17. You invest another \$100. You purchase 5.88 shares.

3. In March, the share price falls to \$15. You invest another \$100. You purchase 6.67 shares.

4. In April, the share price rises to \$19. You invest another \$100. You purchase 5.26 shares.

5. In May, the share price falls to \$21. You invest another \$100. You purchase 4.76 shares.

6. In June, the share price rises to \$20. You invest another \$100. You purchase 5 shares.

Total investment: \$600

Total shares purchased: 33.57

Average cost per share: $\frac{\$600}{33.57} = \17.91

Automated Dollar-Cost Averaging

Automated dollar-cost averaging involves investing a fixed amount of money at regular intervals, regardless of the share price. This method allows you to buy more shares when prices are low and fewer shares when prices are high, which helps to lower your average cost per share over time.

How dollar-cost averaging works

| Month | Amount Invested | Accumulation Unit Value | Number of Units Purchased |
|--------------|-----------------|-------------------------|---------------------------|
| Jan | \$100 | \$20 | 5.00 |
| Feb | 100 | 17 | 5.88 |
| Mar | 100 | 15 | 6.67 |
| Apr | 100 | 19 | 5.26 |
| May | 100 | 21 | 4.76 |
| Jun | 100 | 20 | 5.00 |
| Total | | \$17.91 | 33.57 |

Total investment: \$600
 Total shares purchased: 33.57
 Average cost per share: \$17.91

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f u u u u u u u

The Funds: u ff u u f u — . u

Investment objectives: u u u f f u u u f u
u u u u u f f u

Fund name and management: u u u u u u , f
f ; u u fu . u u u f
u - u u fu . u u , u u u u f
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Eligible purchasers: u u u f u u
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u u f u , f u u f
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- f u , f , u f . f
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- f u , u u fu .
f u u f u u u u u ,
cu u 17 () f .

Funds available under the policy: fu u u f
u u u u (u u f) .

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u u f u u

12 -1 f

Conflicts of Interest These Payments May Create

(u)

The Amount of Payments We Receive from the Funds

0.5 %

Why revenues are paid to us:

u

Sources of revenue received from affiliated Funds:

u f 12 -1 f

Sources of revenue received from unaffiliated Funds:

u f 12 -1 f

u u u f u u u u f)
u u u f u u (u u f)
u u f
u u u u u f.
u u ,
u u ,
u u u (u) f u u .
f f u u u u u (u)
f u (u). u f / ff f u .
u

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u u .
f u f u u .
f u u u ,
u u u . cu f u

u u , u u . u f
u f u u . f u f
f u f u u f , cu f ,
u f u u ff u .
u f u f u , u .

u
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u f f u f u) , u u
u u u u u f u f u
f u u u u f u f u f u
f u u u , cu f ff u u
u f u f u u u u
f f u u u fu u f
u u u u u

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u f u u u 10 7

u u u f u u u u u u u u u u

) f 7 %

u f 0 %.

f , 0 %.

u u

$$5,000 \cdot 0\% = \$0$$

Example 3

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\$2.0 f

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& 5.00 u . 1,0 0

5 & 5.00 u

& 5.00 u u 1.

$$\left(\frac{10.0}{1000} \cdot 1 \right) = 5\%$$

$$\frac{FV}{PV} = \frac{FV}{PV} \times \frac{1}{1 + r} = \frac{FV}{PV(1+r)}$$

$$\frac{FV}{PV} = \frac{FV}{PV} \times \frac{1}{(1+r)^2} = \frac{FV}{PV(1+r)^2}$$

$$\frac{FV}{PV} = \frac{FV}{PV} \times \frac{1}{(1+r)^n} = \frac{FV}{PV(1+r)^n}$$

KEY TERMS FOR THE INDEXED ACCOUNTS SECTION

1-Year Point-to-Point Indexed Account:
$$\frac{FV}{PV} = \frac{FV}{PV(1+r)}$$

2-Year Point-to-Point Indexed Account:
$$\frac{FV}{PV} = \frac{FV}{PV(1+r)^2}$$

Indexed Account:
$$\frac{FV}{PV} = \frac{FV}{PV(1+r)^n}$$

Indexed Account Value:
$$\frac{FV}{PV} = \frac{FV}{PV(1+r)^n}$$

Index Growth Rate:

Segment Maturity Date.

Segment Participation Rate.

Segment Start Date:

Segment Term:

U

U

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f , f u f u . f u cu
f , f u f u . f u cu
-0.00002(.)

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... u ... f
... f ... u ... u ... u
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... u ... f ... u ... cu ... f ... u
f ... u, u ... u ... u ... f ... u ... f ... u
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... u ... f ... f ... f.

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cu f ... 10 f ... (20 ...). u cu
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Payment of premiums: ... u cu ... u cu ... u ... u
u ff ff ... cu ... u ... u ... u ... f ... u
u u ... f ... u ... fu During the first several policy years
until the Policy Value is sufficient to cover the Surrender Charge, we require that you pay the Minimum Initial
Premium in effect in order to keep the policy in force. u .9()- 00(2u0()0() .9(u) -1) ()- 00((uf)- 00()

u u f cu f u u cu .
u f u u u
u u f u , u f cu f u ff u ,
ff .

Premium limitations: u u u u f \$2.5
u u u , f u u u ,
u u u , f u u 120.

Allocation of premiums: u , f , u
u u u u u
u u u u u
f f f u u u
u u u u
cu u f , u u
u u 120 u

Additional premiums: u u u u
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u u u u u u u u u
u f u u u f u
u f u u u u u u u

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No-Lapse Guarantee: 75 (NLG-75)

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 , u u u u f u u f u f u u 1-
 u u u u u u u u f u u u 1-
 , u u u u u f f u u u

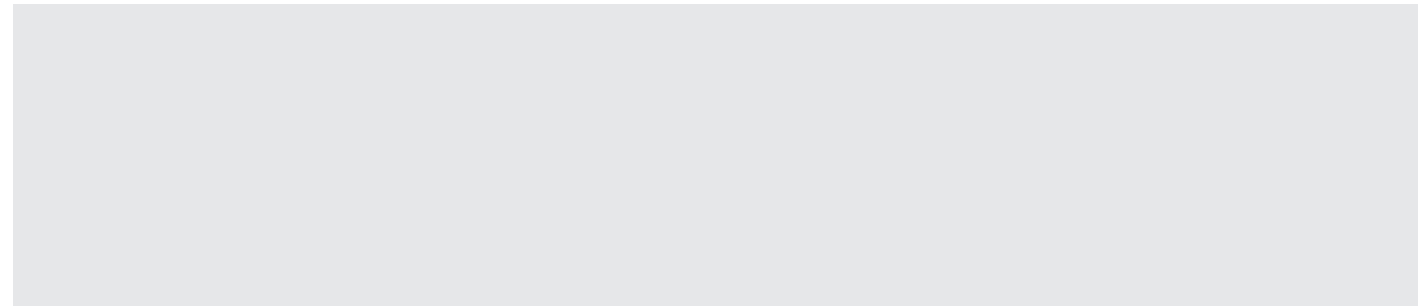
f u AdvanceSource ⁽¹⁾ u AdvanceSource f
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⁽¹⁾ ff u .()

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Option 1 (level amount): 1 f, f u u f u u



If you have the **AdvanceSource Rider⁽¹⁾** on your policy:

AdvanceSource

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120

u

AdvanceSource

f

u

f

f

f

120

u

cu

f

u

If you change from Option 1 to Option 2:

f u

1 2 f u cu

f

u u

f u u

If you change from Option 2 to Option 1:

f u

u cu

u

If you change from Option 3 to Option 1:

f u

f

ff

u f 1 2

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If because

Decreases: f f u f u , u f .

l f u cu f f u u

l f u , f u u u .

l f u 2- f u f 7 % f

l f u -10, f u f 5 0% f

l f u 11-1, f u f 2 % f

l f u 1+, f u f u \$1,000.

ff f f u f u

u u cu f u

f u f u f u
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\$100,000. f u cu 1% f u f u u f
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u f u f u f cu u
u f ff f cu u
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f u f u cu f,
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f u f u f u
f
f f u u f u
f u f , u cu u f u
u f , f f f u , f u f u f
u , f u u

| Name of Benefit | Purpose | Is the Benefit Standard or Optional | Brief Description of Restrictions / Limitations |
|---|--|-------------------------------------|--|
| Accelerated Benefit Rider for Terminal Illness (ABR-TI) | | | |
| Accidental Death Benefit (ADB) | <p>Benefit is payable if death occurs within 90 days of the insured's death.</p> | | <p>Benefit is payable if death occurs within 90 days of the insured's death.</p> |
| Automatic Increase Benefit Rider (AIBR) | <p>Benefit increases automatically based on the insured's age and gender.</p> | | <p>Benefit increases automatically based on the insured's age and gender.</p> |

| Name of Benefit | Purpose | Is the Benefit Standard or Optional | Brief Description of Restrictions / Limitations |
|----------------------------------|---------|-------------------------------------|--|
| Children's Insurance Rider (CIR) | | | <p>19-00. f u u</p> <p>u u 15</p> <p>19 f u 5</p> <p>u u 5</p> <p>f 22</p> <p>u u</p> <p>5</p> |
| | | | |
| | | | |

| Name of Benefit | Purpose | Is the Benefit Standard or Optional | Brief Description of Restrictions / Limitations |
|--|---|-------------------------------------|---|
| Waiver of Premium (WP) | <p> f u () f u u f f 1 0 u , u f u u f , u f </p> | | <p> f u u 20-55 u 55 1 0 f u u f 5 f f f f f u u f 0 u f u u f 5f f u f , f f u f f f u u 5 u </p> |
| Accounting Value Increase Rider (AVIR) | <p> f fu u f f f u </p> | | <p> u u f u f u f u </p> |

| Name of Benefit | Purpose | Is the Benefit Standard or Optional | Brief Description of Restrictions / Limitations |
|-----------------|---------|-------------------------------------|---|
| | | | |

| Name of Benefit | Purpose | Is the Benefit Standard or Optional | Brief Description of Restrictions / Limitations |
|---------------------------|--|-------------------------------------|--|
| Charitable Giving Benefit | <p>5, u 17 0() f u cu 1% f u f u f \$100,000.</p> | | <p>f f f (u \$1,000,000), f u \$1,000,000 u cu f u 17 0() f u (), u f f u f f f u u</p> |
| Automated Transfers | <p>u f u u f f (. . , cu , .) () u</p> | | <p>u f ff u u u f fu u f u u f fu f (</p> |

| Name of Benefit | Purpose | Is the Benefit Standard or Optional | Brief Description of Restrictions / Limitations |
|--|--|-------------------------------------|---|
| Automated Dollar-Cost Averaging (DCA) | <p> The purpose of this benefit is to provide a systematic investment approach for participants. It allows for regular contributions to be made, which helps to reduce the impact of market volatility on the overall investment cost. This method is designed to help participants accumulate wealth over time through consistent investing. </p> | | |
| | | | |

Accidental Death Benefit Rider (ADB).

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Example:

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f cu \$100,000. u u 70 f ,
1 0 f u \$ 00,000 u f u.
f f \$100,000. 5 cu f \$ 00,000 u

Automatic Increase Benefit Rider (AIBR).

f u

5 u f

Example:

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5 f f u \$ 20,000 f f

5. u
 6. ff
 7. f u
 9.

f u f f
 f u f u f u
 u %, u f f u f u
 u f f u f u
 f f f f f f

Example:

u \$1,00,000 f u , f 1,
 f (). f⁵ 1⁵
 u 0.
 u cu \$700,000.
 u \$700,000
 u f u \$00,000 (f u u u
 u).
 u \$ 0,000.
 u cu \$ 20,000.
 f \$ 92,00 f f u u 1.0₅
 f f \$ 92,00 u f u \$72,500
 f \$ 20,000.
 f f f f u
 u cu , u
 \$ 2 00. f \$2,00 u u u f
 u \$ 20,000.
 u f f \$ 5,72₅ f u
 u u 1.0₅ \$ 5,72₅ f f
 \$ 5,72₅ u u f \$ 20,000. \$ 5,72₅ f f

Waiver of Monthly Deduction Rider (WMD).

u
 f f u u
 5 u f f u
 u f u u f u u 12
 f u u

Example:

u f u
 u (f) cu f f 55' f
 u f , u u

u 30 u f u u u

Waiver of Premium Rider (WP). f f u u f u
u 5 f f u u 5 u u
u 12 u f u u f u

Example:

(f u) \$10 5 u f u .
5 u f u cu f f
f u f u u u
f u 5 u 30 u u
f u u 120

Accounting Value Increase Rider (AVIR). f fu u f u
f u f u u u
u f u f u .

1) u f f cu u
 f u f u, 2) f f u
 u f - u u f ,) f
 f , f) f f f ,) f
 f , f f u .
 f u f f f f
 f f u . - u f f f
 f f , u u f f - u .
 f u f f u u u
 u , u - u u .

Example:

u \$ 00,000 f u u
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 f u f (\$1,000 % = \$,00)
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 - f u .

KEY TERMS FOR THE ADVANCESOURCE ACCELERATED BENEFIT RIDERS:

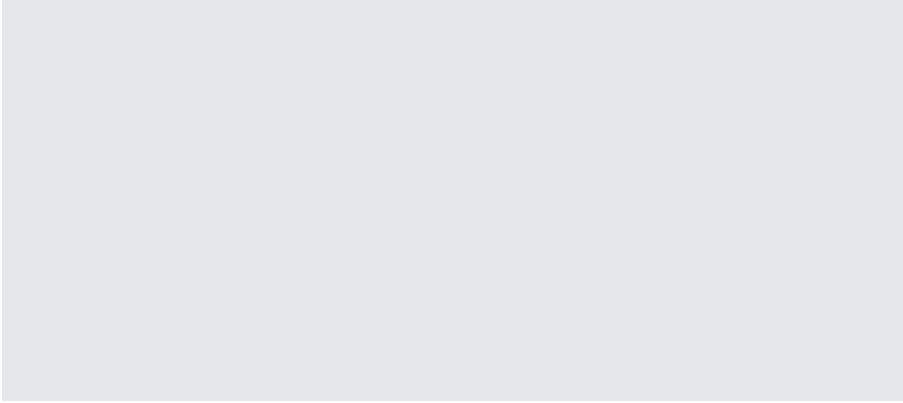
- Accelerated Benefit Insured: AdvanceSource (1)
- Adult Day Care: f 2 - u
- Adult Day Care Center:

u u u f f u f 12 , u u u f u
 u u f u f u u f u f
 u u f u \$ 0. f f f u u f f u
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 u u u u u f \$120,000
 cu u u u 12- f f \$10,000 f u
 f 12

| Policy Value Transferring Into or Out of Each Account | | | |
|---|---------------|---------------|---------------|
| Frequency | Fixed Account | Subaccount #1 | Subaccount #2 |
| | -10,000 | +5,000 | +5,000 |

Automated Dollar-Cost Averaging:

, u u f f u u u u u
 u u f u u u f u u u u
 u u f u u u u u u u



Example:

\$200,000

| Accounts | Asset Rebalance Subaccount Percentage Allocations | Policy Value before Asset Rebalancing | Asset Rebalancing Transactions between Subaccounts | Policy Value After Asset Rebalancing |
|---------------------------|---|---------------------------------------|--|--------------------------------------|
| Fixed Account | | \$ 0,000 | | \$ 0,000 |
| Subaccount #1 | 0% | \$120,000 | -\$20,000 | \$100,000 |
| Subaccount #2 | 25% | \$ 5,000 | \$ 5,000 | \$ 0,000 |
| Subaccount #3 | 25% | \$ 5,000 | 1 5,000 | \$ 0,000 |
| Total Policy Value | | \$2 0,000 | | \$2 0,000 |

Minimum Initial Premium Guarantee, No Lapse Guarantee.

Policy Value Credit.

() f f , u) u (0 0 \$.00(7) . (1) 5 5 .1(\$

Charitable Giving Benefit

Charitable Giving Benefit

Charitable giving benefit

Example:

\$2,000,000, \$20,000, 1%

Changes to the Policies

Changes to the policies

Charitable giving benefit

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ff u u u / u u f \$2.5

f u u u , u f f u u u u , u u u f u u

ff f

u , u / u ff u u u f u u (u) . f u u f u u ff ff

11 f

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u f f f f f f f f u .
u f u u f f f f f u

CU f, U
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 u u u f u u cu f u
 u u f u f u

1 By mail

cu f u u u u
 cu cu f u cu f
 u

RiverSource Life Insurance Company
70100 Ameriprise Financial Center
Minneapolis, MN 55474

RiverSource Life Insurance Company
70200 Ameriprise Financial Center
Minneapolis, MN 55474

2 By phone

1-800-862-7919

cu u u u f u
 u u u
 f u cu u
 f u u
 f u u cu
 f u u u u u
 f u u u u u u u f u

DELIVERY OPTIONS FOR LOAN OR SURRENDER PROCEEDS

1 By regular or express mail

u
 u f

NOTE: u f f u cu (f u f f u)

2 By wire or other form of electronic payment

cu u u
 u cu

NOTE: u f f u cu fu f (f u f f u)

u f u u cu u u cu
 cu u u f u

We try to distinguish market timing from transfers that we believe are not harmful, such as periodic rebalancing for purposes of an asset allocation, dollar-cost averaging or an asset rebalancing program that may be described in this prospectus. There is no set number of transfers that constitutes market timing. Even one transfer in related accounts may be market timing. We seek to restrict the transfer privileges of a policy Owner who makes more than three Subaccount transfers in any 90 day period. We also reserve the right to refuse any transfer request, if, in our sole judgment, the dollar amount of the transfer request would adversely affect unit values.

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u u u u cu 5 f

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Option A — Interest Payments:

u u , u f u u 1%

u u u u \$100. u u f

u u u ff u

Option B — Payments for a specified period:

fu u f u cu , u

Option C — Lifetime income:

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f 5 , 10 1 fu f f ,

f u cu 5 u

f f

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1

Pre-death Proceeds (See the following table.):

U.S. ... f ... u fu
U.S. ... f ... (... , f ...)
U.S. ... f ... u f ... u
U.S. ... f ... u u f ... f ...
u u ... f (... f ...).
u u ... 10% u f ... f ...
u u ... 9½. (... u f ...)



Source of Proceeds

Taxable Portion of Pre-death Proceeds

Payment Options: Pre-death Proceeds (applicable to non-modified endowment contracts and modified endowment contracts):

Option A: $\frac{10\% \text{ of } (F - U)}{F}$ (10%)

Options B and C: $\frac{10\% \text{ of } (F - U)}{F}$ (10%)

(1) $\frac{10\% \text{ of } (F - U)}{F}$ (10%)

(2) $\frac{10\% \text{ of } (F - U)}{F}$ (10%)

f
u f f u u f f , f f

u f u (u ff 20-
f u) \$ 0,000. u f u f 20
u f u f 2⁵ ()
f f f u \$ 0,000 u f f
(u u u f u u u f u
f f f u u u f u

Policy changes:

1035 exchanges:

10 5 f / u f 10 5
u 10 5 f cu f - u u f (u u f cu f 5
- f) f u f f u f 10 5 10
f f u f f u f f f f f 5 10 5(1)
f f u , (2) f f u cu f -
u u , f u f f u f u
cu f - u , () f cu f - u f
cu f - u , u f u
f f u f f u u f f
f f u u u cu f u ,

Other taxes:

Qualified Tax-deferred retirement plans:

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() f u u u u cu f
cu f u , () f u cu f
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Norris v. Arizona Governing Committee

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f 00()0(00((u)- 0 u)- f)- 00 0(u 0(f)- 00()- 00(u (

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$$u, \dots (1) \dots f \dots f \dots f \dots f \dots f \dots (2)$$

Mutually Exclusive Regimes

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$$u \dots f \dots u \dots f \dots, f \dots, \dots, \dots, \dots, \dots u$$

$$cu \dots - \dots f \dots f \dots u \dots fu \dots u f \dots u \dots u \dots u$$

Economic Benefit Split Dollar:

$$f \dots f \dots u \dots f \dots u \dots f \dots$$

$$- \dots f \dots f \dots f \dots (f \dots)$$

$$f \dots f \dots u \dots f \dots f \dots u \dots u \dots$$

$$() \dots f \dots f \dots u \dots (f \dots, f \dots u \dots u)$$

$$u f \dots f \dots f \dots, u \dots - \dots f \dots - \dots u$$

$$u f u \dots f \dots u \dots, \dots f \dots u \dots f \dots u \dots - \dots u$$

$$f \dots f \dots cu \dots f \dots f \dots u \dots$$

$$f \dots u, \dots f \dots u \dots f \dots, \dots u, \dots f,$$

$$f \dots ff \dots (u \dots - \dots f), \dots f \dots$$

$$f \dots f \dots f \dots f \dots u \dots f \dots (f \dots$$

Loan (Collateral Assignment) Split Dollar:

$$u \dots f \dots f \dots u \dots f \dots f \dots u \dots$$

$$- \dots u u \dots - \dots f \dots u \dots - \dots$$

$$f \dots u \dots f \dots () \dots u \dots f \dots$$

$$fu \dots (f \dots u \dots) \dots () \dots u \dots f \dots$$

$$u \dots, \dots f \dots u \dots u \dots u, \dots f \dots$$

$$u \dots u \dots f \dots - \dots f \dots uff \dots,$$

$$f \dots (), u \dots u \dots f \dots, \dots u,$$

$$f \dots u \dots f \dots (f \dots, u \dots f \dots u$$

EOLI Requirements May Apply

$$u \dots f \dots u \dots f \dots u \dots$$

$$u f \dots 101() \dots u \dots 101() f \dots$$

$$f f f \dots f \dots u \dots u \dots f \dots, u \dots f \dots f$$

$$101() f \dots u \dots 200 - 2 \dots u \dots f \dots$$

Taxation — Determined by Policy Ownership

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f - f , f , f
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f u , u u u u

Section 409A

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... , ... u ... f ... f ... f ...

Sources of Payments to Selling Firms

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... u ...
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... u ... f ...
... f ... f ... , u ... u ... ,
... f ... u ... u ... u ... u ... ,
... f u ff ... u f ... u ... ff ...

Potential Conflicts of Interest

... f ... f ... ff ... u ...
... u ... f ... u ... u ... ff ... u ...
... f ... u ... f ...
... u ... f ... u ... f ... ff ...
... u , ... f ... ff ...

Payments to Sales Representatives

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... f ... u ... f f ... f ... f ... , ... u ... f ... u u ...
... f ... u ...
... u ... f (...) ... u ... f u ... u ...
... u ... cu ... , ... , u ... , ... u

u u , u , ff u
f, u f
f u f cu
u

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 cu u u f . 1- 00- 27 919
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 f fu u

| Investment Objective | Fund and Adviser/Sub-Adviser | Current Expenses Ratio [NET] | Average Annual Total Returns (f 12/ 1/202) | | |
|----------------------|--|------------------------------|--|--------|----------|
| | | | 1 Year | 5 Year | 10 Year |
| | () ¹ AllianceBernstein L.P. | 1.10% ² | 1 . % | .0 % | .22% |
| | AllianceBernstein L.P. () | 0.91% ² | 7 % | 17.5 % | 1 .00% |
| | Allspring Funds Management, LLC, adviser; Allspring Global Investments, LLC, sub-adviser. | 1.00% ² | 2.5 % | 17 % | 10.2% |
| | Allspring Funds Management, LLC, adviser; Allspring Global Investments, LLC, sub-adviser. | 1.17 % | .11% | 7.5 % | 5.00% |
| | ALPS Advisors, Inc. | 1.00% ² | 1 .91% | 10.7 % | 27.0% |
| | BlackRock Advisors, LLC, adviser; BlackRock (Singapore) Limited and BlackRock International Limited, sub-advisers. | 1.02% ² | 12.9% | 7.9% | .5 % |
| | Columbia Management Investment Advisers, LLC | 0.9% | 21.2 % | 10. % | 7.9 % |
| | Columbia Management Investment Advisers, LLC | 1.01% ² | (7.1 %) | 9.0 % | (0.97 %) |

| Investment Objective | Fund and Adviser/Sub-Adviser | Current Expenses Ratio [NET] | Average Annual Total Returns (as of 12/31/2021) | | |
|---------------------------|--|------------------------------|---|--------|---------|
| | | | 1 Year | 5 Year | 10 Year |
| U.S. Large-Cap Growth | Columbia Management Investment Advisers, LLC | 0.95% | 1.0% | 15.5% | 11.5% |
| U.S. Large-Cap Core | Columbia Management Investment Advisers, LLC | 0.9% | 2.0% | 15.5% | 10.9% |
| U.S. Mid-Cap Growth | Columbia Management Investment Advisers, LLC | 0.99% | 0.0% | 10.20% | 7.7% |
| U.S. Small-Cap Growth | Columbia Management Investment Advisers, LLC | 1.00% | 10.02% | 15.7% | 2.20% |
| U.S. Small-Cap Core | Columbia Management Investment Advisers, LLC | 1.0% | 9.19% | 0.0% | 2.0% |
| U.S. International Growth | Columbia Management Investment Advisers, LLC | 0.9% | 9.7% | 20.5% | 0.2% |
| U.S. International Core | Columbia Management Investment Advisers, LLC | 0.91% | 0.0% | 1.9% | 0.9% |
| U.S. International Growth | Columbia Management Investment Advisers, LLC | 0.9% | 11.7% | 5.1% | .17% |
| U.S. International Core | Columbia Management Investment Advisers, LLC | 0.9% | 11.5% | 5.02% | .00% |

| Investment Objective | Fund and Adviser/Sub-Adviser | Current Expenses Ratio [NET] | Average Annual Total Returns (as of 12/31/2021) | | |
|-----------------------|--|------------------------------|---|--------|---------|
| | | | 1 Year | 5 Year | 10 Year |
| U.S. Large-Cap Growth | Columbia Management Investment Advisers, LLC | 0.75% | 5.9% | 1.0% | 1.99% |
| U.S. Large-Cap Growth | Columbia Management Investment Advisers, LLC | 0.97% | 2.77% | 17.9% | 1.7% |
| U.S. Large-Cap Growth | Columbia Management Investment Advisers, LLC | 0.1% | 25.2% | 15.2% | 11.5% |
| U.S. Large-Cap Growth | Columbia Management Investment Advisers, LLC | 0.66% ² | 5.6% | 2.6% | 1.5% |
| U.S. Large-Cap Growth | Columbia Management Investment Advisers, LLC | 0.7% ² | 5.5% | 0.1% | 1.7% |
| U.S. Large-Cap Growth | Columbia Management Investment Advisers, LLC | 1.0% | 15.2% | 7.9% | .7% |
| U.S. Large-Cap Growth | Columbia Management Investment Advisers, LLC | 0.95% | 5.11% | 11.6% | .5% |
| U.S. Large-Cap Growth | Columbia Management Investment Advisers, LLC | 1.07% ² | 2.92% | 127.9% | 9.0% |
| U.S. Large-Cap Growth | Columbia Management Investment Advisers, LLC | 1.07% ² | 10.5% | 1.05% | .1% |
| U.S. Large-Cap Growth | Columbia Management Investment Advisers, LLC | 1.10% ² | 12.5% | 9.91% | 5.1% |
| U.S. Large-Cap Growth | Columbia Management Investment Advisers, LLC | 1.20% ² | .7% | 25% | 20.11% |
| U.S. Large-Cap Growth | Columbia Management Investment Advisers, LLC | 0.9% ² | 9.20% | 2.91% | 2.99% |

| Investment Objective | Fund and | | | | |
|----------------------|----------|--|--|--|--|
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| Investment Objective | Fund and Adviser/Sub-Adviser | Current Expenses Ratio [NET] | Average Annual Total Returns (as of 12/31/2021) | | |
|----------------------|---|------------------------------|---|--------|---------|
| | | | 1 Year | 5 Year | 10 Year |
| | Pacific Investment Management Company LLC (PIMCO) | 1.5% | 12.5% | 7.20% | 5.1% |
| | Pacific Investment Management Company LLC (PIMCO) | 0.5% | 5% | 0.9% | 1.0% |
| | Putnam Investment Management, LLC, investment advisor. Though the investment advisor has retained the services of both Putnam Investments Limited (PIL) and The Putnam Advisory Company, LLC (PAC), PIL and PAC do not currently manage any assets of the fund. | 1.01% | 9.1% | 1% | 10.1% |
| | Franklin Advisers, Inc. | 0.75% | 2% | (2.1%) | (0.0%) |
| | Van Eck Associates Corporation | 1.5% | 10.1% | 9.1% | 1.1% |
| | Columbia Management Investment Advisers, () | | | | |
| | | | | | |
| | level of total return that is consistent with an | | | | |

| Investment Objective | Fund and Adviser/Sub-Adviser | Current Expenses Ratio [NET] | Average Annual Total Returns (from 12/31/2012 to 1/31/2021) | | |
|---------------------------|---|------------------------------|---|---------|---------|
| | | | 1 Year | 5 Year | 10 Year |
| U.S. Large-Cap Equity | Columbia Management Investment Advisers, LLC | 0.9 % | 9.9 % | 10.0% | 10.5 % |
| U.S. Mid-Cap Equity | Columbia Management Investment Advisers, LLC | 1.02% | 15.9% | 8.1 % | 11.1 % |
| U.S. Small-Cap Equity | Columbia Management Investment Advisers, LLC | 0.99% | 12.27 % | 15.07 % | 11.1 % |
| U.S. International Equity | Columbia Management Investment Advisers, LLC | 0.97 % | 12.96% | 10.12% | 11.6 % |
| U.S. Fixed Income | Columbia Management Investment Advisers, LLC | 1.01% | 11.9 % | 7.56% | 15.50% |
| U.S. Fixed Income | Columbia Management Investment Advisers, LLC | 0.9 % | 10.50% | 11.2% | 15.5 % |
| U.S. Fixed Income | Columbia Management Investment Advisers, LLC, adviser; J.P. Morgan Investment Management Inc. and Allspring Global Investments, LLC, subadvisers. | 0.7 % | 10.0% | 1.12% | 11.6 % |
| | | | | | |
| | | | | | |

| Investment Objective | Fund and Adviser/Sub-Adviser | Current Expenses Ratio [NET] | Average Annual Total Returns (as of 12/31/2021) | | |
|----------------------|--|------------------------------|---|--------|---------|
| | | | 1 Year | 5 Year | 10 Year |
| | Columbia Management Investment Advisers LLC, adviser; William Blair Investment Management, LLC and Walter Scott & Partners Limited, subadvisers. | 1.10% ² | 11.5% | 7.7% | 12.20% |
| | Columbia Management Investment Advisers, LLC, adviser; Pzena Investment Management, LLC and Thompson, Siegel & Walmsley LLC, subadvisers. | 1.10% | 10.9% | 5.7% | 17.5% |
| | Columbia Management Investment Advisers, LLC, adviser; Scout Investments, Inc. and Allspring Global Investments, LLC, subadvisers. | 1.10% ² | 9.9% | 5.1% | 17.7% |
| | Columbia Management Investment Advisers, LLC, adviser; Segall Bryant & Hamill, LLC and William Blair Investment Management, LLC, subadvisers. | 1.0% ² | 11.0% | 2.21% | 17.0% |
| | Legg Mason Partners Fund Adviser, LLC; Western Asset Management Company, LLC, Western Asset Management Company Limited & Western Asset Management Pte. Ltd., sub-advisors. | 1.0% | 9.9% | 1.17% | 20.5% |

¹ The investment objective of the fund is to invest in a diversified portfolio of securities that are expected to provide long-term capital appreciation. The fund may invest in a variety of securities, including common stocks, preferred stocks, convertible securities, bonds, and other securities. The fund may also invest in derivatives and other financial instruments. The fund's investments are subject to market risk, and the value of the fund's investments may fluctuate.

² The fund's expenses are based on the fund's net assets. The fund's expenses are subject to change, and the fund's expenses may vary from the expenses shown in this table. The fund's expenses are subject to the fund's investment objectives and the fund's investment strategy.

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| Effective Date | Approval by Jurisdiction |
|-----------------------|---|
| 10, 2012 | <p>f u , u , u ,</p> <p>u , u , u , u ,</p> <p>u , u , u , u ,</p> <p>u , u , u , u ,</p> <p>u , u , u , u ,</p> <p>u , u , u , u ,</p> |
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