RiverSource
Annuities

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Gumer C. Alvero
President –Insurance and Annuities
RiverSource Life Insurance Company

From the President

Thank you for choosing a RiverSource® variable annuity to help you achieve a more confident retirement.

When you choose RiverSource Life, you want to be certain we'll be here for you today — and tomorrow. RiverSource Life was founded in 1957, and as a subsidiary of Ameriprise Financial, Inc., we trace our roots to 1894. For decades, we've been honoring our commitments to help clients grow their assets, manage their income and protect what matters most.

Your variable annuity can be a powerful tool to help realize your goals through all the phases of your life, including growing money for your retirement, creating income in retirement and protecting your money for those you leave behind.

Consult with your financial advisor periodically to help ensure your contract continues to provide the benefits you need as your life changes.

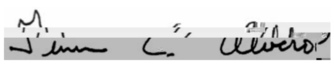
At RiverSource Life Insurance Company, we also want to communicate with you in the most efficient and convenient way possible. That's why we're pleased to offer e-delivery for many of your financial documents, including this prospectus. If you haven't yet registered for e-delivery, please consider switching in order to take advantage of these benefits:

- Protect your financial documents from fraud, fire and other unexpected events
- Securely store, organize and access your documents
- Reduce the paper mail you receive from us

To register for e-delivery of this prospectus and other financial documents, go to ameriprise.com/e-delivery to get started.

Thank you for your business. We at RiverSource Life look forward to continuing to help meet your financial needs.

Sincerely,



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RiverSource Life Insurance Company

The guarantees offered by RiverSource annuities are backed by the strength and soundness of RiverSource Life Insurance Company and are subject to its claims-paying ability. These guarantees do not apply to the investments in the annuity, which will vary with market conditions.

Variable annuities are insurance products that are complex, long-term investment vehicles that are subject to market risk, including the potential loss of principal invested.

RiverSource Distributors, Inc. (Distributor), Member FINRA. Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota. Affiliated with Ameriprise Financial Services, LLC.

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Prospectus

May 1, 2024

RiverSource®

RAVA 5 Advantage® Variable Annuity

(Offered for contract applications signed on or after April 29, 2019)

INDIVIDUAL FLEXIBLE PREMIUM DEFERRED COMBINATION FIXED/VARIABLE ANNUITY

Issued by: RiverSource Life Insurance Company (RiverSource Life)
70100 Ameriprise Financial Center
Minneapolis, MN 55474
Telephone: 1-800-862-7919
(Service Center)
ameriprise.com/variableannuities
RiverSource Variable Account 10

This prospectus contains information that you should know before investing in the *RAVA 5 Advantage* contract offered for contract applications signed on or after April 29, 2019 (Contract), individual flexible premium deferred combination fixed/variable annuity contracts issued by RiverSource Life Insurance Company ("RVS Life", "we", "us" and "our"). The Contract offers seven-year and ten-year surrender charge schedules. The information in this prospectus applies to all contracts unless stated otherwise. All material terms and conditions of the contracts, including material state variations and distribution channels, are described in this prospectus.

The contracts are no longer available for new purchases. These contracts are no longer being sold and this prospectus is designed for current contract owners. In addition to the possible state variations, you should note that your contract features and charges may vary depending on the date on which you purchased your contract. For more information about the particular features, charges and options applicable to you, please contact your financial professional or refer to your contract for contract variation information.

Table of Contents

Qualified annuity: A contract that you purchase to fund one of the following tax-deferred retirement plans that is subject to applicable federal law and any rules of the plan itself:

- Individual Retirement Annuities (IRAs) including inherited IRAs under Section 408(b) of the Internal Revenue Code of 1986 (the Code)
- Roth IRAs including inherited Roth IRAs under Section 408A of the Code
- SIMPLE IRAs under Section 408(p) of the Code
- Simplified Employee Pension IRA (SEP) plans under Section 408(k) of the Code
- Custodial and investment only accounts maintained for qualified retirement plans under Section 401(a) of the Code
- Tax-Sheltered Annuities (TSAs) under section 403(b) of the Code

A qualified annuity will not provide any necessary or additional tax deferral because it is used to fund a retirement plan that is already tax-deferred.

All other contracts are considered **nonqualified annuities**.

Rider: You receive a rider to your contract when you purchase optional benefits. The rider adds the terms of the optional benefit to your Contract.

Rider effective date: The date a rider becomes effective as stated in the rider.

Separate Account: An insulated segregated account, the assets of which are invested solely in the underlying Funds. We call this the Variable Account.

Service Center: Our department that processes all transaction and service requests for the Contracts. We consider all transaction and service requests received when they arrive in good order at the Service Center. Any transaction or service requests sent or directed to any location other than our Service Center may end up delayed or not processed. Our Service Center address and telephone number are listed on the first page of the prospectus.

Subaccount: A division of the Variable Account, each of which invests in one Fund.

Surrender value: The amount you are entitled to receive if you make a full surrender from your Contract. It is the Contract value immediately prior to the surrender, minus any applicable charges, plus any positive or negative market value adjustment.

Valuation date: Any normal business day, Monday through Friday, on which the NYSE is open, up to the time it closes. At the NYSE close, the next valuation date begins.

Variable account: Refers to the RiverSource Variable Account 10, a Separate account established to hold Contract owners' assets allocated to the Subaccounts, each of which invests in a particular Fund.

Important Information You Should Consider About the Contract

FEES AND EXPENSES		Location in Statutory Prospectus
Charges for Early Withdrawals	This contract has two surrender charge options. You may select either a seven-year or ten-year surrender charge schedule at the time of application. If you select a seven-year surrender charge schedule and you withdraw money during the first seven years from date of each purchase payment, you may be assessed a surrender charge of up to 7% of the purchase payment withdrawn. If you select a ten-year surrender charge schedule and you withdraw money during the first ten years from date of each purchase payment, you may be assessed a surrender charge of up to 8% of the purchase payment withdrawn. For example, if you select a seven-year surrender charge schedule and make an early withdrawal, you could pay a surrender charge of up to $7,000 on a $100,000 investment. If you select a ten-year surrender charge schedule and make an early withdrawal, you could pay a surrender charge of up to $8,000 on a $100,000 investment.	**Fee Table and Examples** **Charges–Surrender Charge**
Transaction Charges	We do not assess any transaction charges.	

FEES AND EXPENSES				Location in Statutory Prospectus
Ongoing Fees and Expenses (annual				

	RESTRICTIONS	Location in Statutory Prospectus
Optional Benefits	• Certain optional benefits limit or restrict the investment options you may select under the Contract. If you later decide you do not want to invest in those approved investment options, you must request a full surrender. • Certain optional benefits may limit subsequent purchase payments. • Withdrawals in excess of the amount allowed under certain optional benefits may substantially reduce the benefit or even terminate the benefit. • We may stop offering an optional benefit at any time for new sales.	**Buying Your Contract —Purchase Payments** **Optional Benefits — Investment Allocation Restrictions for Certain Benefit Riders** **Optional Benefits – Important SecureSource Series Rider Considerations** **Appendix B: Funds Available Under the Optional Benefits Offered Under the Contract**
	TAXES	
Tax Implications	• Consult with a tax advisor to determine the tax implications of an investment in and payments and v[(•tions)-3r0(advisorceivlowed)-300(under)-3thistime folmpwJ-1.2-1.4TD	

Overview of the Contract

Purpose: The purpose of the contract is to allow you to accumulate money for retirement or a similar long-term goal. You do this by making one or more purchase payments.

We no longer offer new contracts. However, you may have the option of making additional purchase payments in the future, subject to certain limitations.

The contract offers various optional features and benefits that may help you achieve financial goals.

It may be appropriate for you if you have a long-term investment horizon and your financial goals are consistent with the terms and conditions of the contract.

It is not intended for investors whose liquidity needs require frequent withdrawals in excess of free amount. If you plan to manage your investment in the contract by frequent or short-term trading, the contract is not suitable for you.

Phases of the Contract:
The contract has two phases: the Accumulation Phase and the Income Phase.

Accumulation Phase. During the Accumulation Phase, you make purchase payments by investing in: available Subaccounts, each of which has a particular investment objective, investment strategies, fees and expenses; the regular Fixed Account , Special DCA Fixed Account and GPAs which earn interest at rates that we adjust periodically and declare when you make an allocation to that account. These accounts, in turn, may earn returns that increase the value of the contract. If the contract value goes to zero due to underlying fund's performance or deduction of fees, the contract (including any death benefit riders) will no longer be in force and the contract will terminate. You may be able to purchase an optional benefit to reduce the investment risk you assume under your contract.
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.

If you have a Guaranteed Withdrawal Benefit rider, you can withdraw a guaranteed amount from the contract during the Accumulation phase. The amount of money you accumulate under your contract depends (in part) on the performance of the Subaccounts you choose or the rates you earn on allocations to the regular Fixed Account , Special DCA Fixed Account and GPAs. The GPAs have guaranteed interest rates for guarantee periods we declare when you allocate purchase payments or transfer contract value to them. A positive or negative MVA is assessed if any portion of a Guarantee Period Account is surrendered or transferred more than thirty days before the end of its guarantee period. A prospectus containing more information regarding the GPA interests under the contracts is registered with the SEC (See File No. 333-263038).You may transfer money between investment options during the Accumulation Phase, subject to certain restrictions. Your contract value impacts the value of your contract's benefits during the Accumulation Phase, including any optional benefits, as well as the amount available for withdrawal, annuititzation and death benefits.

Income Phase. The Income Phase begins when you (or your beneficiary) choose to annuitize the contract. You can apply your contract value (less any applicable premium tax and/or other charges) to an annuity payout plan that begins on the annuitization start date or any other date you elect. You may choose from a variety of plans that can help meet your retirement or other income needs. We can make payouts on a fixed or variable basis, or both. You cannot take withdrawals of contract value or surrender the contract during the Income Phase.

All optional death and living benefits terminate after the annuitization start date unless you chose the lifetime benefit under the Guaranteed Withdrawal Benefit rider on the scheduled annuitization start date.

Contract features:
Death Benefits. If you die during the Accumulation Phase, we will pay a death benefit to your beneficiary or beneficiaries. The contract includes a standard death benefit at no additional charge. You may be able to elect (or may have elected) one of the optional death benefits under the contract for an additional fee. Death benefits must be elected at the time that the contract is purchased. Each optional death benefit is designed to provide a greater amount payable upon death. After the death benefit is paid, the contract will terminate.

Optional Living Benefits. You may have elected one of the optional living benefits under the contract for an additional fee. Guaranteed Withdrawal Benefit riders are designed to provide a guaranteed income stream that may last as long as you live, subject to you following the rules of the rider. Accumulation Protector Benefit rider is designed to provide a guaranteed contract value at the end of a specified Waiting Period.

Surrenders. You may surrender all or part of your contract value at any time during the Accumulation Phase. If you request a full surrender, the contract will terminate. You also may establish automated partial surrenders. Surrenders may be subject to charges and income taxes (including an IRS penalty that may apply if you surrender prior to reaching age 59½) and may have other tax consequences. Throughout this prospectus when we use the term "Surrender" it includes the term "Withdrawal".

Tax Treatment.

Fee Table and Examples

The following tables describe the fees and expenses that you will pay when buying, owning, surrendering, or making withdrawals from the Contract. Please refer to your Contract 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 Contract, surrender or

5-year MAV Death Benefit	Maximum / Current: 0.10%

(as a percentage of average daily contract value in the Variable Account)

If you choose one of the above optional death benefits, we will add the rider fee to your mortality and expense risk fee.

Fee	Maximum	Current
Benefit Protector Death Benefit rider fee (also available with the MAV or 5-Year MAV Death Benefit)	**Maximum:** 0.25%	**Current:** 0.25%

(as a percentage of contract value charged annually on the contract anniversary.)

Fee	Maximum	Current
***Enhanced Legacy^{SM}* Benefit fee**	**Maximum:** 1.75%	**Current:** 0.95%(2)

(Charged annually on the contract anniversary. Prior to age 86, the charge is calculated by multiplying the annual rider fee by the greater of the ROPP value, Accumulation Death Benefit (ADB) value (after any increase is added) or MAV or the contract value. On or following age 86, the charge is calculated by multiplying the annual rider fee by the greater of the ROPP value, ADB value (after any increase is added) or MAV).

Fee	Maximum	Current
***SecureSource Legacy^{SM}* benefit rider fee (available for contract applications signed on or after 5/4/2020)**	**Maximum:** 0.50%	**Current:** 0.35%(2)
***SecureSource Legacy^{SM}* benefit rider fee (available for contract applications signed prior to 5/4/2020)**	**Maximum:** 0.40%	**Current:** 0.25%(2)

(Charged annually on the contract anniversary. The charge is calculated by multiplying the annual rider fee by the gr -YBenefit fee

[4] For contracts with applications signed prior to 10/28/2019, the initial annual rider fee is 1.15%. The rider fee can increase up to the Maximum fee. The annual rider fees for elective step ups (including elective spousal continuation step up) requests:

Elective step up date:	Maximum annual rider fee	Annual rider fee
Prior to 12/30/2019	2.00%	1.15%
12/30/ 2019 – 07/20/2020	2.00%	1.30%
07/21/2020 and later	2.00%	2.00%

THE EXAMPLES ARE ILLUSTRATIVE ONLY. YOU SHOULD NOT CONSIDER THESE EXAMPLES AS A REPRESENTATION OF PAST OR FUTURE EXPENSES. ACTUAL EXPENSES WILL BE HIGHER OR LOWER THAN THOSE SHOWN DEPENDING UPON WHICH OPTIONAL BENEFIT YOU ELECT OTHER THAN INDICATED IN THE EXAMPLES OR IF YOU ALLOCATE CONTRACT VALUE TO ANY OTHER AVAILABLE SUBACCOUNTS.

Principal Risks of Investing in the Contract

Risk of Loss. Variable annuities involve risks, including possible loss of principal. Your losses could be significant. This contract is not a deposit or obligation of, or guaranteed or endorsed by, any bank. This contract is not federally insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other agency.

Short-Term Investment Risk. This contract is not designed for short-term investing and may not be appropriate for an investor who needs ready access to cash. The benefits of tax deferral, long-term income, and the option to purchase a living benefit mean that this contract is more beneficial to investors with a long-term investment horizon.

Withdrawal Risk. You should carefully consider the risks associated with withdrawals under the contract. Withdrawals may be subject to a significant surrender charge, depending on the option you select. If you make a withdrawal prior to age 59½, there may be adverse tax consequences, including a 10% IRS penalty tax. A withdrawal may reduce the value of your standard and optional benefits. In addition, a withdrawal could reduce the value of certain optional living and death benefits by an amount greater than the amount withdrawn and could result in termination of the benefit. A total withdrawal (surrender) will result in the termination of your contract unless you have one of the *SecureSource* series and the withdrawal is not an excess withdrawal.

Subaccount Risk. Amounts that you invest in the subaccounts are subject to the risk of poor investment performance. You assume the investment risk. Generally, if the subaccounts that you select make money, your contract value goes up, and if they lose money, your contract value goes down. Each subaccount's performance depends on the performance of its underlying Fund. Each underlying Fund has its own investment risks, and you are exposed to the Fund's investment risks when you invest in a subaccount. You are responsible for selecting subaccounts that are appropriate for you based on your own individual circumstances, investment goals, financial situation, and risk tolerance. For risks associated with any Fixed Account options, see Financial Strength and Claims-Paying Ability Risk below.

Selection Risk. The optional benefits under the contract were designed for different financial goals and to protect against different financial risks. There is a risk that you may not choose, or may not have chosen, the benefit or benefits (if any) that are best suited for you based on your present or future needs and circumstances, and the benefits that are more suited for you (if any) may not be elected after your contract is issued. In addition, if you elected an optional benefit and do not use it, and if the contingencies upon which the benefit depend never occur, you will have paid for an optional benefit that did not provide a financial benefit. There is also a risk that any financial return of an optional benefit, if any, will ultimately be less than the amount you paid for the benefit.

Investment Restrictions Risk. Certain optional benefits limit the investment options that are available to you and limit your ability to take certain actions under the contract. These investment requirements are designed to reduce our risk that we will have to make payments to you from our own assets. In turn, they may also limit the potential growth of your contract value and the potential growth of your guaranteed benefits. This may conflict with your personal investment objectives.

Managed Volatility Fund Risk. The Portfolio Stabilizer funds are managed volatility funds that employ a strategy designed to reduce overall volatility and downside risk. These risk management techniques help us manage our financial risks associated with the contract's guarantees, like living and death benefits, because they reduce the incidence of extreme outcomes including the probability of large gains or losses. However, these strategies can also limit your participation in rising equity markets, which may limit the potential growth of your contract value and the potential growth of your guaranteed benefits and may therefore conflict with your personal investment objectives. Certain Funds advised by our affiliate, Columbia Management, employ such risk management strategies. If you elect certain optional benefits under the contract, we require you to invest in these funds, which may limit your ability to increase your benefit. Costs associated with running a managed volatility strategy may also adversely impact the performance of managed volatility funds.

Purchase Payment Risk. Your ability to make subsequent purchase payments is subject to restrictions. We reserve the right to limit or restrict purchase payments in certain contract years or based on age, and in conjunction with certain optional living and death benefit riders with advance notice. Also, our prior approval may be required before accepting certain purchase payments. We reserve the right to limit certain annuity features (for example, investment options) if prior approval is required. There is no guarantee that you will always be permitted to make purchase payments.

Financial Strength and Claims-Paying Ability Risk. All guarantees under the contract that are paid from our general account (including under any Fixed Account option) are subject to our financial strength and claims-paying ability. If we experience financial distress, we may not be able to meet our obligations to you.

Cybersecurity Risk. Increasingly, businesses are dependent on the continuity, security, and effective operation of various technology systems. The nature of our business depends on the continued effective operation of our systems and those of our business partners.

This dependence makes us susceptible to operational and information security risks from cyber-attacks. These risks may include the following:

- the corruption or destruction of data;
- theft, misuse or dissemination of data to the public, including your information we hold; and
- denial of service attacks on our website or other forms of attacks on our systems and the software and hardware we use to run them.

These attacks and their consequences can negatively impact your contract, your privacy, your ability to conduct transactions on your contract, or your ability to receive timely service from us. The risk of cyberattacks may be higher during periods of geopolitical turmoil. There can be no assurance that we, the underlying funds in your contract, or our other business partners will avoid losses affecting your contract due to any successful cyber-attacks or information security breaches.

Potential Adverse Tax Consequences. Tax considerations vary by individual facts and circumstances. Tax rules may change without notice. Generally, earnings under your contract are taxed at ordinary income tax rates when withdrawn. You may have to pay a tax penalty if you take a withdrawal before age 59 ½. If you purchase a qualified annuity to fund a retirement plan that is tax-deferred, your contract will not provide any necessary or additional tax deferral beyond what is provided in that retirement plan. Consult a tax professional.

The Variable Account and the Funds

The variable account: The Variable Account was established under Minnesota law on Aug. 23, 1995.The Variable Account, consisting of subaccounts, is registered together as a single unit investment trust under the Investment Company Act of 1940 (the 1940 Act). This registration does not involve any supervision of our management or investment practices and policies by the SEC. All obligations arising under the contracts are general obligations of RiverSource Life.

The Variable Account meets the definition of a separate account under federal securities laws. Income, gains, and losses credited to or charged against the Variable Account reflect the Variable Account's own investment experience and not the investment experience of RiverSource Life's other assets. The Variable Account's assets are held separately from RiverSource Life's assets and are not chargeable with liabilities incurred in any other business of RiverSource Life. RiverSource Life is obligated to pay all amounts promised to contract owners under the contracts. The Variable Account includes other subaccounts that are available under contracts that are not described in this prospectus.

The IRS has issued guidance on investor control but may issue additional guidance in the future. We reserve the right to modify the contract or any investments made under the terms of the contract so that the investor control rules do not apply to treat the contract owner as the owner of the subaccount assets rather than the owner of an annuity contract. If the contract is not treated as an annuity contract for tax purposes, the owner may be subject to current taxation on any current or accumulated income credited to the contract.

We intend to comply with all federal tax laws so that the contract qualifies as an annuity for federal tax purposes. We reserve the right to modify the contract as necessary in order to qualify the contract as an annuity for federal tax purposes.

The Funds: The contract currently offers Subaccounts investing in shares of the Funds. Information regarding each Fund, including (i) its name, (ii) its investment objective, (iii) its investment adviser and any sub-investment adviser, (iv) current expenses, and (v) performance may be found in Appendix A to this prospectus.

Please read the Funds' prospectuses carefully for facts you should know before investing. These prospectuses containing more detailed information about the Funds are available by contacting us at 70100 Ameriprise Financial Center, Minneapolis, MN 55474, telephone: 1-800-862-7919, website: Ameriprise.com/variable annuities.

- **Investment objectives:** The investment managers and advisers cannot guarantee that the Funds will meet their investment objectives.
- **Fund name and management:** An underlying Fund in which a Subaccount invests may have a name, portfolio manager, objectives, strategies and characteristics that are the same or substantially similar to those of a publicly-traded retail mutual fund. Despite these similarities, an underlying fund is not the same as any publicly-traded retail mutual fund. Each underlying fund will have its own unique portfolio holdings, fees, operating expenses and operating results. The results of each underlying fund may differ significantly from any publicly-traded retail mutual fund.
- **Eligible purchasers:** All Funds are available to serve as underlying funds for variable annuities and variable life insurance policies. The Funds are not available to the public (see "Fund name and management" above). Some Funds also are available to serve as investment options for tax-deferred retirement plans. It is possible that in the future for tax, regulatory or other reasons, it may be disadvantageous for variable annuity accounts and variable life insurance accounts and/or tax-deferred retirement plans to invest in the available funds simultaneously. Although we

and the Funds' providers do not currently foresee any such disadvantages, the boards of directors or trustees of each Fund will monitor events in order to identify any material conflicts between annuity owners, policy owners and tax-deferred retirement plans and to determine what action, if any, should be taken in response to a conflict. If a board were to conclude that it should establish separate Fund providers for the variable annuity, variable life insurance and tax-deferred retirement plan accounts, you would not bear any expenses associated with establishing separate Funds. Please refer to the Funds' prospectuses for risk disclosure regarding simultaneous investments by variable annuity, variable life insurance and tax-deferred retirement plan accounts. Each Fund intends to comply with the diversification requirements under Section 817(h) of the Code.

- **Asset allocation programs may impact Fund performance:** Asset allocation programs in general may negatively impact the performance of an underlying fund. Even if you do not participate in an asset allocation program, a Fund in which your Subaccount invests may be impacted if it is included in an asset allocation program. Rebalancing or reallocation under the terms of the asset allocation program may cause a Fund to lose money if it must sell large amounts of securities to meet a redemption request. These losses can be greater if the Fund holds securities that are not as liquid as others; for example, various types of bonds, shares of smaller companies and securities of foreign issuers. A Fund may also experience higher expenses because it must sell or buy securities more frequently than it otherwise might in the absence of asset allocation program rebalancing or reallocations. Because asset allocation programs include periodic rebalancing and may also include reallocation, these effects may occur under the asset allocation program we offer or under asset allocation programs used in conjunction with the contracts and plans of other eligible purchasers of the Funds.
- **Funds available under the contract:** We seek to provide a broad array of underlying funds taking into account the fees and charges imposed by each Fund and the contract charges we impose. We select the underlying funds in which the Subaccounts initially invest and when there is substitution (see "Substitution of Investments"). We also make all decisions regarding which Funds to retain in a contract, which Funds to add to a contract and which Funds will no longer be offered in a contract. In making these decisions, we may consider various objective and subjective factors. Objective factors include, but are not limited to Fund performance, Fund expenses, classes of Fund shares available, size of the Fund and investment objectives and investing style of the Fund. Subjective factors include, but are not limited to, investment sub-styles and process, management skill and history at other Funds and portfolio concentration and sector weightings. We also consider the levels and types of revenue, including but not limited to expense payments and non-cash compensation of a Fund, its distributor, investment adviser, subadviser, transfer agent or their affiliates pay us and our affiliates. This revenue includes, but is not limited to compensation for administrative services provided with respect to the Fund and support of marketing and distribution expenses incurred with respect to the Fund.
- **Money Market fund yield:** In low interest rate environments, money market fund yields may decrease to a level where

A complete list of why we may receive this revenue, as well as sources of revenue, is described in detail below.

Payments the Funds May Make to Us

We or our affiliates may receive from each of the Funds, or their affiliates, compensation including but not limited to expense payments. These payments are designed in part to compensate us for the expenses we may incur on behalf of the Funds. In addition to these payments, the Funds may compensate us for wholesaling activities or to participate in educational or marketing seminars sponsored by the Funds.

We or our affiliates may receive revenue derived from the 12b-1 fees charged by the Funds. These fees are deducted from the assets of the Funds. This revenue and the amount by which it can vary may create conflicts of interest. The amount, type, and manner in which the revenue from these sources is computed vary by Fund.

Conflicts of Interest These Payments May Create

When we determined the charges to impose under the contracts, we took into account anticipated payments from the Funds. If we had not taken into account these anticipated payments, the charges under the contract would have been higher. Additionally, the amount of payment we receive from a Fund or its affiliate may create an incentive for us to include that Fund as an investment option and may influence our decision regarding which Funds to include in the Variable Account as subaccount options for contract owners. Funds that offer lower payments or no payments may also have corresponding expense structures that are lower, resulting in decreased overall fees and expenses to shareholders.

We offer Funds managed by our affiliates Columbia Management and Columbia Wanger Asset Management, LLC (Columbia Wanger). We have additional financial incentive to offer our affiliated funds because additional assets held by them generally results in added revenue to us and our parent company, Ameriprise Financial, Inc. Additionally, employees of Ameriprise Financial, Inc. and its affiliates, including our employees, may be separately incented to include the affiliated funds in the products, as employee compensation and business unit operating goals at all levels are tied to the success of the company. Currently, revenue received from our affiliated funds comprises the greatest amount and percentage of revenue we derive from payments made by the Funds.

The Amount of Payments We Receive from the Funds

We or our affiliates receive revenue which ranges up to 0.65% of the average daily net assets invested in the Funds through this and other contracts we and our affiliates issue.

Why revenues are paid to us: In accordance with applicable laws, regulations and the terms of the agreements under which such revenue is paid, we or our affiliates may receive revenue, including but not limited to expense payments and non-cash compensation, for various purposes:

- Compensating, training and educating financial advisors who sell the contracts.
- Granting access to our employees whose job it is to promote sales of the contracts by authorized selling firms and their financial advisors, and granting access to financial advisors of our affiliated selling firms.
- Activities or services we or our affiliates provide that assist in the promotion and distribution of the contracts including promoting the funds available under the contracts to contract owners, authorized selling firms and financial advisors.
- Providing sub-transfer agency and shareholder servicing to contract owners.
- Promoting, including and/or retaining the Fund's investment portfolios as underlying Funds in the contracts.
- Advertising, printing and mailing sales literature, and printing and distributing prospectuses and reports.
- Furnishing personal services to contract owners, including education of contract owners regarding the Funds, answering routine inquiries regarding a Fund, maintaining accounts or providing such other services eligible for service fees as defined under the rules of the Financial Industry Regulatory Authority (FINRA).
- Subaccounting services, transaction processing, recordkeeping and administration.

- **Sources of revenue received from affiliated funds:** The affiliated funds are managed by Columbia Management or Columbia Wanger. The sources of revenue we receive from these affiliated funds, or from the funds' affiliates, may include, but are not necessarily limited to, the following:
  - Assets of the Fund's adviser, sub-adviser, transfer agent, distributor or an affiliate of these. The revenue resulting from these sources may be based either on a percentage of average daily net assets of the Fund or on the actual cost of certain services we provide with respect to the Fund. We may receive this revenue either in the form of a cash payment or it may be allocated to us.
  - Compensation paid out of 12b-1 fees that are deducted from Fund assets.

The General Account

The general account includes all assets owned by RiverSource Life, other than those in the Variable Account and our other separate accounts. Subject to applicable state law, we have sole discretion to decide how assets of the general account will be invested. The assets held in our general account support the guarantees under your contract including any optional benefits offered under the contract. These guarantees are subject to the claims-paying ability and financial strength of RiverSource Life. You should be aware that our general account is exposed to many of the same risks normally associated with a portfolio of fixed-income securities including interest rate, option, liquidity and credit risk.

The value of the Special DCA fixed account increases when we credit interest to the Special DCA fixed account, and decreases when we make monthly transfers from the Special DCA fixed account. When you allocate a purchase payment to the Special DCA fixed account, the interest rates applicable to that purchase payment will be the rates in effect for the Special DCA fixed account term you choose on the date we receive your purchase payment. The applicable interest rate is guaranteed for the length of the term for the Special DCA fixed account term you choose. We credit and monereases when ofc300(a()-300(r)]o(eceive-nt.)-300(The)ad0(f-enefi.ixedle)-3l)-300(DCA)-30any]TJT*ed SpecHowevm mpay

The contract offers a choice of a seven-year or ten-year surrender charge schedule and mortality and expense risk fees that vary by surrender charge schedule. We are required by law to obtain personal information from you which we will use to verify your identity. If you do not provide this information we reserve the right to refuse to issue your contract or take other steps we deem reasonable. As the owner, you have all rights and may receive all benefits under the contract. You may buy a qualified or nonqualified annuity. Generally, you can own a nonqualified annuity in joint tenancy with rights of survivorship only in spousal situations. You cannot own a qualified annuity in joint tenancy. You can buy a contract if you are 90 or younger on the date the contract is issued.

When you applied, you may have selected (if available in your state):

- GPAs, the regular fixed account, subaccounts and/or the Special DCA fixed account in which you want to invest;
- how you want to make purchase payments;
- a beneficiary;
- the length of the surrender charge period (seven or ten years);
- one of the following optional death benefit riders:
  - ROPP Death Benefit (available if you are age 80 or older);
  - MAV Death Benefit; or
  - 5-Year MAV Death Benefit.
- one of the following additional optional death benefit riders:
  - Benefit Protector Death Benefit; or
  - *Enhanced Legacy* Benefit; or
  - *SecureSource Legacy* Benefit.
- one of the following optional living benefit riders:

  For contracts with applications signed on or after 5/3/2021:
  - *SecureSource Tempo;*

  For contracts with applications signed on or after 5/3/2021 but prior to 1/1/2022:
  - *SecureSource 5;*
  - *SecureSource 5 Plus;*
  - *SecureSource Core 2;*

  For contracts with applications signed prior to 5/3/2021:
  - *SecureSource Core;*
  - *SecureSource 4*; or
  - *SecureSource 4 Plus*.

  For contracts with applications signed prior to 3/30/2020:
  - *Accumulation Protector Benefit* rider;
  - *SecureSource Core Plus.*

We restrict investment options if you select a *SecureSource* series rider, APB rider, the *Enhanced Legacy* Benefit or the *SecureSource Legacy* benefit rider and you are required to allocate your purchase payments and contract value to the approved investment options, as described in the “Investment Allocation Restrictions for Certain Benefit Riders” section in this prospectus.

The contract provides for allocation of purchase payments to the subaccounts of the Variable Account, to the GPAs, to the regular Fixed Account and/or to the Special DCA fixed account subject to the $1,000 required minimum investment for the GPAs. We currently allow you to allocate the total amount of purchase payment to the regular Fixed Account. We reserve the right to limit purchase payment allocations to the regular fixed account at any time on a non-discriminatory basis with notification, subject to state restrictions. You cannot allocate purchase payments to the fixed account for six months following a partial surrender from the fixed account, a lump sum transfer from the regular fixed account, or termination of automated transfers from the Special DCA fixed account prior to the end of the Special DCA fixed account term.

If your application is complete, we will process it and apply your purchase payment to your investment selections within two business days after we receive it at our Service Center. If we accept your application, we will send you a contract. If your application is not complete, you must give us the information to complete it within five business days. If we cannot accept your application within five business days, we will decline it and return your payment unless you specifically ask us to keep the payment and apply it once your application is complete.

We will credit additional eligible purchase payments you make to your accounts on the valuation date we receive them.

The Annuitization Start Date

Annuity payouts begin on the annuitization start date. This means that the contract will be annuitized (converted to a stream of monthly payments). If your contract is annuitized, the contract goes into payout and only the annuity payout provisions continue. You will no longer have access to your contract value. This means that the death benefit and any optional benefits you have elected will end. When we process your application, we will establish the annuitization start date to be the maximum age (or contract anniversary if applicable). You also can change the annuitization start date, provided you send us written instructions at least 30 days before annuity payouts begin.

The annuitization start date must be:

- no earlier than the 30th day after the contract's effective date; and no later than
- the owner's 95th birthday or the tenth contract anniversary, if later,
- or such other date as agreed to by us but not later than the owner's 105th birthday.

Six months prior to your annuitization start date, we will contact you with your options including the option to postpone your annuitization start date to a future date. You can also choose to delay the annuitization of your contract to a date beyond age 95, to the extent allowed by applicable state law and tax laws.

If you do not make an election, annuity payouts using the contract's default option of annuity payout Plan B — Life Income with 10 years certain will begin on the annuitization start date and your monthly annuity payments will continue for as long as the annuitant lives. If the annuitant does not survive 10 years, we will continue to make payments until 10 years of payments have been made (see "The Annuity Payout Period – Annuity Payout Plans").

Generally, if you own a qualified annuity (for example, an IRA) and tax laws require that you take distributions from your annuity prior to your annuitization start date, your contract will not be automatically annuitized (subject to state requirements). However, if you choose, you can elect to request annuitization or take partial surrenders to meet your required minimum distributions.

Please see ″SecureSource Tempo / SecureSource Core 2 / SecureSource 5 / SecureSource 5 Plus / SecureSource Core / SecureSource Core Plus / SecureSource 4 / SecureSource 4 Plus — Other Provisions" section regarding options under this rider at the annuitization start date.

Beneficiary

We will pay to your named beneficiary the death benefit if it becomes payable while the contract is in force and before the annuitization start date. If there is more than one beneficiary we will pay each beneficiary's designated share when we receive their completed claim. A beneficiary will bear the investment risk of the Variable Account until we receive the beneficiary's completed claim. If there is no named beneficiary, then the default provisions of your contract will apply. (See "Benefits in Case of Death" for more about beneficiaries.)

If you select one of the *SecureSource series* riders — Joint Life rider, please consider carefully whether or not you wish to change the beneficiary of your annuity contract. The rider will terminate if the surviving covered spouse cannot utilize the spousal continuation provision of the contract when the death benefit is payable.

Charges

Transaction Expenses

Surrender Charge

If you surrender all or part of your contract before the annuitization start date, we may deduct a surrender charge from the contract value that is surrendered. A surrender charge applies if all or part of the surrender amount is from purchase payments we received within seven or ten years before surrender. You select the surrender charge period at the time of your application for the contract. The surrender charge percentages that apply to you are shown (r)-13.95.8rtTJT*[contr
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Contract without *SecureSource* series rider

The FA is the greater of:

- 10% of the contract value on the prior contract anniversary, less any prior surrenders taken in the current contract year; or
- current contract earnings.

During the first contract year, the FA is the greater of:

- 10% of all purchase payments applied prior to your surrender request, less any amounts surrendered prior to your surrender request that represent the FA; or
- current contract earnings.

Contract with *SecureSource* series rider

The FA is the greatest of:

- 10% of the contract value on the prior contract anniversary less any prior surrenders taken in the current contract year;
- current contract earnings; or
- the Remaining Annual Payment.

During the first contract year, the FA is the greatest of:

- 10% of all purchase payments applied prior to your surrender request, less any amounts surrendered prior to your surrender request that represent the FA;
- current contract earnings; or
- the Remaining Annual Payment.

Amounts surrendered in excess of the FA may be subject to a surrender charge as described below.

A surrender charge will apply if the amount you surrender includes any of your prior purchase payments that are still within their surrender charge schedule. To determine whether your surrender includes any of your prior purchase payments that are still within their surrender charge schedule, we surrender amounts from your contract in the following order:

1. First, we surrender the FA. Contract earnings are surrendered first, followed by purchase payments. We do not assess a surrender charge on the FA. We surrender payments that are considered part of the FA on a first-in, first-out (FIFO) basis.
2. Next, we surrender purchase payments received that are beyond the surrender charge period shown in your contract. We surrender these payments on a FIFO basis. We do not assess a surrender charge on these payments.
3. Finally, we surrender any additional purchase payments received that are still within the surrender charge period shown in your contract. We surrender these payments on a FIFO basis. We do assess a surrender charge on these payments.

The amount of purchase payments surrendered is calculated using a prorated formula based on the percentage of contract value being surrendered. As a result, the amount of purchase payments surrendered may be greater than the amount of contract value surrendered.

We determine your surrender charge by multiplying each of your payments surrendered which could be subject to a surrender charge by the applicable surrender charge percentage and then adding the total surrender charges. For more information on how these charges are calculated, see Appendix D.

The surrender charge percentage depends on the number of years since you made the payments that are surrendered, depending on the schedule you selected, as shown in the table below:

Seven-year schedule		Ten-year schedule	
Number of completed years from date of each purchase payment	Surrender charge percentage applied to each purchase payment	Number of completed years from date of each purchase payment	Surrender charge percentage applied to each purchase payment
0	7%	0	8%
1	7	1	8
2	7	2	8
3	6	3	7
4	5	4	6
5	4	5	5
6	2	6	4
7+	0	7	3
		8	2
		9	1
		10+	0

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- required minimum distributions from a qualified annuity to the extent that they exceed the free amount. The amount on which surrender charges are waived can be no greater than the RMD amount calculated under your specific contract currently in force. Surrender charges for an inherited IRA are only waived for life time RMD amounts, not for a 5 year distribution;
- amounts applied to an annuity payment plan (**Exception:** As described above, if you elect an annuity payout plan with guaranteed payouts and you choose later to surrender the value of your remaining annuity guaranteed payments, we will assess a surrender charge.);
- surrenders made as a result of one of the "Contingent events" described below to the extent permitted by state law. Waiver of surrender charges for Contingent events will not apply to Tax Free Exchanges, rollovers and transfers to another annuity contract;
- amounts we refund to you during the free look period; and
- death benefits.

Contingent events

- Surrenders you make if you are confined to a hospital or nursing home and have been for the prior 60 days or confinement began within 30 days following a 60 day confinement period. Such confinement must begin after the contract issue date. Your contract will include this provision when you are under age 76 at contract issue. You must provide us with a letter containing proof satisfactory to us of the confinement as of the date you request the surrender. We must receive your surrender request no later than 91 days after your release from the hospital or nursing home. The amount surrendered must be paid directly to you.
- Surrenders you make if you are diagnosed in the second or later contract years with a medical condition that with reasonable medical certainty will result in death within 12 months or less from the date of the diagnosis. You must provide us with a licensed physician's statement containing the terminal illness diagnosis, the expected date of death and the date the terminal illness was initially diagnosed. The amount surrendered must be paid directly to you.

Other information on charges: Ameriprise Financial, Inc. makes certain custodial services available to some profit sharing, money purchase and target benefit plans funded by our annuities. Fees for these services start at $30 per calendar year per participant. Ameriprise Financial, Inc. will charge a termination fee for owners under age 59 ½ (fee waived in case of death or disability).

Possible group reductions: In some cases we may incur lower sales and administrative expenses due to the size of the group, the average contribution and the use of group enrollment procedures. In such cases, we may be able to reduce or eliminate certain charges such as the contract administrative and surrender charges. However, we expect this to occur infrequently.

Annual Contract Expenses

Base Contract Expenses

Base Contract Expenses consist of the contract administrative charge and mortality and expense risk fee.

Contract Administrative Charge

We charge this fee for establishing and maintaining your records. Currently, we deduct $50 from your contract value on your contract anniversary or, if earlier, when the contract is fully surrendered. The contract administrative charge was $30 prior to 5/4/2020*. We prorate this charge among the GPAs, the regular Fixed Account, the Special DCA fixed account and the Subaccounts in the same proportion your interest in each account bears to your total contract value.

We will waive this charge when your contract value is $50,000 or more on the current contract anniversary. We reserve the right to charge up to $20 after the first contract anniversary for contracts with contract value of $50,000 or more.

If you take a full surrender of your contract, we will deduct the charge at the time of surrender regardless of the contract value. This charge does not apply to amounts applied to an annuity payment plan or to the death benefit (other than when deducted from the Full Surrender Value component of the death benefit).

* Also, for contracts with applications signed before 5/4/2020, the contract administrative charge is $30 through the first contract anniversary and $50 thereafter.

Mortality and Expense Risk Fee

We charge this fee daily to the subaccounts as a percentage of the daily contract value in the Variable Account. The unit values of your Subaccounts reflect this fee. These fees cover the mortality and expense risk that we assume. These fees do not apply to the GPAs or the Fixed Account. The fees listed below are the current fees and they cannot be changed.

The mortality and expense risk fee you pay is based on the surrender charge schedule that applies to your contract, by

Currently the *SecureSource series r*ider fee does not vary with the investment option selected; however, we reserve the right to vary the rider fee for each investment option. The rider fee will not exceed the maximum as shown in the table below:

***SecureSource* series rider**

Currently the Accumulation Protector Benefit rider fee does not vary with the investment option selected; however, we reserve the right to vary the rider fee for each approved investment option, but it will not exceed the maximum fee of 2.00%.

The following describes how your annual rider fee may change:

1. We may change the annual rider fee for any approved investment options at our discretion and on a nondiscriminatory basis up to a maximum fee of 2.00%. Your annual rider fee will increase if we declare an increase to the fee with written notice 30 days in advance. The new fee will be in effect on the date we declare in the written notice. You can terminate this rider if you are invested in any investment option that has an increase and if we receive your written request to terminate the rider prior to the date of the fee increase. However, in order to be eligible for termination you must be invested in that investment option on the eligibility date we specify in the written notice. Currently the Accumulation Protector Benefit rider fee does not vary with the investment option selected
2. We may also change the annual rider fee(s) if you exercise the elective step-up option or elective spousal continuation step up. You do not have the option to terminate the rider if the fee increases due to an elective step-up.

If multiple rider fees are in effect during a contract year, we will calculate an average annual rider fee, based on the number of days each fee was in effect and the percentage of contract value allocated to each investment option.

Once you elect the Accumulation Protector Benefit rider, you may not cancel it and the charge will continue to be deducted through the end of the Waiting Period.

If your contract or rider is terminated for any reason including payment of the death benefit, the rider charge will be deducted, adjusted for the number of days coverage was in place 00(rider)-3052s900(30(b)6Tc(r)Tjent)-300(of)-300(the)-300p(ee)-

The following describes how your annual rider fee may increase:

1. We may increase the annual rider fee for all approved investment options at our discretion and on a nondiscriminatory basis. Your annual rider fee will increase if we declare an increase to the fee with written notice 30 days in advance. The new fee will be in effect on the date we declare in the written notice. You can terminate this rider if we receive your written request prior to the date of the fee increase. Currently the *Enhanced Legacy* Benefit fee does not vary with the investment option selected.
2. The annual rider fee associated with a specified investment option may change at our discretion. If you are invested in any investment option that has an increase in the associated annual rider fee, your annual rider fee will increase. If you change your investment allocation to an investment option not affected by a fee increase, this move will count against the number of transfers allowed. We do not currently limit the number of transfers allowed each contract year.

If your rider fee changes during the contract year, on the next contract anniversary we will calculate an average rider fee for the preceding contract year only that reflects the various different fees that were in effect for each investment option in that year, adjusted for the number of calendar days each fee was in effect and the percentage of contract value allocated to each investment option.

If your contract or rider is terminated for any reason, the rider charge will be deducted, adjusted for the number of days coverage was in place during the contract year, and further charges for this rider will terminate.

The fee does not apply after the annuitization start date.

SecureSource Legacy Benefit Rider Charge

We deduct an annual charge for this optional feature only if you select it. For contracts with applications signed on or after 5/4/2020, the current annual rider fee is 0.35%. For contracts with applications signed prior to 5/4/2020, the current annual rider fee is 0.25%.

We prorate this charge among the variable Subaccounts, but not the Fixed Account in the same proportion your interest in each account bears to your total Variable Account contract value on your contract anniversary.

The charge is calculated on your contract anniversary by multiplying the annual rider fee by the greater of the *SecureSource Legacy* benefit amount or the contract value.

For contracts with applications signed on or after 5/4/2020, the *SecureSource Legacy* benefit rider fee will not exceed a maximum of 0.50%. For contracts with applications signed prior to 5/4/2020, the *SecureSource Legacy* benefit rider fee will not exceed a maximum of 0.40%.

Currently the *SecureSource Legacy* benefit rider fee does not vary with the investment option selected; however, we may increase the annual rider fee for all approved investment options at our discretion and on a nondiscriminatory basis. Your annual rider fee will increase if we declare an increase to the fee with written notice 30 days in advance. The new fee will be in effect on the date we declare in the written notice. You can terminate this rider if we receive your written request prior to the date of the fee increase.

If your rider fee changes during the contract year, on the next contract anniversary we will calculate an average rider fee for that contract year only, adjusted for the number of calendar days each fee was in effect.

If your contract or rider is terminated for any reason, the rider charge will be deducted, adjusted for the number of days coverage was in place during the contract year, and further charges for this rider will terminate.

The fee does not apply after the annuitization start date.

Fund Fees and Expenses

There are deductions from and expenses paid out of the assets of the funds that are described in the prospectuses for those funds.

Premium Taxes

Certain state and local governments impose premium taxes on us (up to 3.5%). These taxes depend upon your state of residence or the state in which the contract was issued. Currently, we deduct any applicable premium tax when annuity payouts begin, but we reserve the right to deduct this tax at other times such as when you make purchase payments or when you make a full surrender from your contract.

Valuing Your Investment

We value your accounts as follows:

GPA

We value the amounts you allocate to the GPA directly in dollars. The GPA value equals:

- the sum of your purchase payments and transfer amounts allocated to the GPA;
- plus interest credited;
- minus the sum of amounts surrendered (including any applicable surrender charges) and amounts transferred out;
- minus any prorated portion of the contract administrative charge; and
- minus the prorated portion of the charge for the Benefit Protector Death Benefit, if selected.

The Fixed Account

We value the amounts you allocate to the Fixed Account directly in dollars. The value of the Fixed Account equals:

- the sum of your purchase payments allocated to the regular Fixed Account and the Special DCA fixed account, and transfer amounts to the regular Fixed Account (including any positive or negative MVA on amounts transferred from the GPAs);
- plus interest credited;
- minus the sum of amounts surrendered (including any applicable surrender charges) and amounts transferred out;
- minus any prorated portion of the contract administrative charge; and
- minus any prorated portion of the charge for any of the following optional benefits you have selected:
  - Benefit Protector Death Benefit;
  - *Enhanced Legacy* Benefit;
  - *SecureSource Legacy* benefit rider;
  - *SecureSource* series rider; or
  - Accumulation Protector Benefit rider.

Subaccounts

We convert amounts you allocated to the Subaccounts into accumulation units. Each time you make a purchase payment or transfer amounts into one of the Subaccounts, we credit a certain number of accumulation units to your contract for that Subaccount. Conversely, we subtract a certain number of accumulation units from your contract each time you take a partial surrender, transfer amounts out of a Subaccount, or we assess a contract administrative charge, a surrender charge or fee for any optional riders with annual charges (if applicable).

The accumulation units are the true measure of investment value in each Subaccount during the accumulation period. They are related to, but not the same as, the net asset value of the Fund in which the Subaccount invests. The dollar value of each accumulation unit can rise or fall daily depending on the Variable Account expenses, performance of the fund and on certain Fund expenses. Here is how we calculate accumulation unit values:

Number of units: to calculate the number of accumulation units for a particular Subaccount we divide your investment by the current accumulation unit value.

Accumulation unit value: the current accumulation unit value for each Subaccount equals the last value times the Subaccount’s current net investment factor. We calculate the accumulation unit value of each Subaccount on each valuation date. If your contract anniversary is not a valuation date, your contract value for that contract anniversary will be based on close of business values on the next valuation date.

We determine the net investment factor by:

- adding the fund’s current net asset value per share, plus the per share amount of any dividend or capital gain distribution to obtain a current adjusted net asset value per share; then
- dividing that sum by the previous adjusted net asset value per share; and
- subtracting the percentage factor representing the mortality and expense risk fee from the result.

Because the net asset value of the fund may fluctuate, the accumulation unit value may increase or decrease. You bear all the investment risk in a Subaccount.

Factors that affect Subaccount accumulation units: accumulation units may change in two ways — in number and in value.

The number of accumulation units you own may fluctuate due to:

- additional purchase payments you allocate to the Subaccounts;
- transfers into or out of the Subaccounts (including any positive or negative MVA on amounts transferred from the GPAs);
- partial surrenders;
- surrender charges;

and a deduction of a prorated portion of:

- the contract administrative charge; and
- the charge for any of the following optional benefits you have selected:
  - Benefit Protector Death Benefit;
  - *Enhanced Legacy* Benefit;
  - *SecureSource Legacy* benefit rider;
  - *SecureSource* series rider; or
  - Accumulation Protector Benefit rider.

Accumulation unit values will fluctuate due to:

- changes in fund net asset value;
- fund dividends distributed to the Subaccounts;
- fund capital gains or losses;
- fund operating expenses; and/or
- mortality and expense risk fees.

Making the Most of Your Contract

Automated Dollar-Cost Averaging

Currently, you can use automated transfers to take advantage of dollar-cost averaging (investing a fixed amount at regular intervals).

For example, you might transfer a set amount monthly from a relatively conservative subaccount to a more aggressive one, or to several others, or from the regular fixed account to one or more subaccounts. You may not set up automated transfers to or from the GPAs or set up an automated transfer to the regular fixed account. You can also obtain the benefits of dollar-cost averaging by setting up regular automatic payments under a scheduled payment plan.

There is no charge for dollar-cost averaging.

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Dollar-cost averaging does not guarantee that any subaccount will gain in value nor will it protect against a decline in value if market prices fall. Because dollar-cost averaging involves continuous investing, your success will depend upon your willingness to continue to invest regularly through periods of low price levels. Dollar-cost averaging can be an effective way to help meet your long-term goals. For specific features contact your financial advisor.

Asset Rebalancing

You can ask us in writing to automatically rebalance the subaccount portion of your contract value either quarterly, semiannually, or annually. The period you select will start to run on the date we record your request. On the first valuation date of each of these periods, we automatically will rebalance your contract value so that the value in each subaccount matches your current subaccount percentage allocations. These percentage allocations must be in whole numbers. There is no charge for asset rebalancing. The contract value must be at least $2,000.

You can change your percentage allocations or your rebalancing period at any time by contacting us in writing. We will restart the rebalancing period you selected as of the date we record your change. You also can ask us in writing to stop rebalancing your contract value. You must allow 30 days for us to change any instructions that currently are in place. For more information on asset rebalancing, contact your financial advisor.

Contracts issued with the *SecureSource Tempo* rider have different rebalancing rules. (See “Investment Allocation Restrictions for Certain Benefit Riders – Investment Allocation Restrictions for the *SecureSource Tempo* Rider – Rebalancing for Investment Path 2”)

The *Income Guide*SM Program

Income Guide is an optional service we currently offer without charge. It does not change or otherwise modify any of the other benefits, features, charges, or terms and conditions associated with your annuity contract. The purpose of the program is to provide reporting and monitoring of withdrawals you take from your annuity. The reporting and monitoring is designed to provide you information that may assist you in considering whether to adapt your withdrawals over time.

For the purpose of *Income Guide* program, the term “systematic withdrawals” is the same as “automated systematic surrenders”.

The assumptions we used in the program are not customized or individualized to your circumstances. Program participants and their unique individual circumstances will vary from the program assumptions, creating differing results. The simulations we used in connection with the program do not include any contract or underlying fund charge assumptions other than an assumed mortality and expense risk charge of 1.0%. Your contract value may be depleted prior to the end of the program. If you follow the program and make downward adjustments to your withdrawals to remain in the “On Track” status, the amount of your withdrawal can significantly decline over time.

Income Guide is a withdrawal monitoring service. The program establishes what we call a “Prudent Income Amount” which is based on your contract value, age, and the other program assumptions described below. We calculate the Prudent Income Amount daily using the following factors:

(1) the age of the participant, (the age of the younger participant under the Joint Option);

(2) the contract value;

(3) Prudent Income Percentages.

The current Prudent Income Amount is determined by multiplying the current contract value by the current Prudent Income Percentage. The Prudent Income Amount is a hypothetical withdrawal amount with a minimum 85% probability that if taken and no withdrawal adjustments are made, withdrawals at that amount would not deplete the contract value prior to age 95 (age 100 for joint), or 8 years if longer. Please refer to the *Prudent Income Amount* section below for details on the assumptions we used to create the Prudent Income Percentages and the operation of the Prudent Income Amount.

Income Guide compares the annual total of the monthly systematic withdrawals you have elected to the current Prudent Income Amount we have calculated to determine your current status in the program. The current status provides you information on the current sustainability of your rate of withdrawal by comparing it to the Prudent Income Amount.

The program allows you to elect to have withdrawal income monitored based on one person (the “Single Option”) or two persons (the “Joint Option”). We refer to each person covered under *Income Guide* as a participant. *Income Guide* is most effective when you use it in consultation with your financial advisor.

Income Guide is not a guaranteed income option and it is not backed by our general account. If you need income guaranteed for life or another specified period of time, you should not rely on using *Income Guide*. For guaranteed income options, consider a guaranteed lifetime withdrawal benefit such as our *SecureSource* series rider, annuitization options, or other annuity contracts that provide guaranteed lifetime income riders or benefits.

Any withdrawals you make from your contract may result in surrender charges, taxes and tax penalties. In addition, withdrawals may result in a proportional reduction to the standard death benefit and any optional death benefit you have elected.

As part of the *Income Guide* program, we provide you with information regarding your withdrawal amount, but we do not determine whether to make adjustments to your withdrawal amount or investment allocation. You need to decide what changes or adjustments may be right for you, or whether to seek the assistance of a financial advisor in making any decisions, based on the information provided and your given needs and circumstances.

Program Availability

Income Guide is only available if the servicing broker-dealer on your contract is Ameriprise Financial Services, LLC ("AFS") which is our affiliate and we only currently offer variable annuity contracts through AFS. We may modify or end the availability of *Income Guide* at any time in our sole discretion. We will notify you 30 days in advance of any changes to *Income Guide* or if we end the program. Advance notice will not be given for any changes we decide to make to the Prudent Income Percentages.

Income Guide is not available if your contract has *a SecureSource series* or Accumulation Protector Benefit riders.

In addition, in order to enroll in *Income Guide*, the following eligibility requirements must be met.

(1) One of the *Income Guide* participants must be an owner or annuitant under the contract.

(2) Your contract cannot be a beneficially owned IRA.

(3) You cannot be withdrawing substantially equal periodic payments as defined in the Internal Revenue Code. These payments are calculated in part using your life expectancy and place limits on the ability to increase withdrawals beyond a certain amount without incurring tax consequences.

(4) If you have a systematic withdrawal program established, you may not elect to set your withdrawal amount net of surrender charges or market value adjustment and the frequency of withdrawal must be set at monthly. You cannot have more than one systematic withdrawal program established at the same time.

(5) Your contract cannot have any active or deemed loans on it.

(6) Your contract must have an Ameriprise advisor registered with AFS assigned as the agent of record on your contract.

(7) All participants covered by the program must be at least age 50 and no older than age 85.

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If you are funding your contract through multiple sources that would involve making more than one initial purchase payment, you should consider waiting to enroll in *Income Guide* until your contract is fully funded. A large purchase payment not taken into account will result in a lower initial Prudent Income Amount being calculated. If your systematic withdrawal amount is based on all intended payments, then the amount you are withdrawing will be higher than the Prudent Income Amount that is calculated before we receive all intended purchase payments which may affect your *Income Guide* status.

situation and the advice of your financial advisor should be utilized in assessing your *Income Guide* status and your utilization of the program as a whole. **Please note, the longer you are in the Attention Needed status without adjusting withdrawals the greater the likelihood that you will deplete your contract value.**

If you enroll in *Income Guide* without electing a systematic withdrawal, then no status will be reported, but you will be provided the Prudent Income Amount.

If you completely suspend your withdrawals, we will also no longer report a status. This, however, does not mean that subsequently restarting withdrawals will result in a sustainable rate of withdrawal. When you restart your withdrawals, a

It is important to remember that only the age of the participant and the contract value are specific to your contract. All of the factors used in determining the Prudent Income Percentages are general and not individualized or otherwise customized to you, your contract allocation, or any other circumstances specific to you.

The following factors related to your contract experience will impact your *Income Guide*

The Prudent Income Amount is not a guarantee of present or future income and is not intended, nor should it be construed as, any form of investment advice.

If your contract is funding an employer sponsored plan such as a retirement plan established under Section 403(b) or 401(a) of the Code, your ability to begin a systematic withdrawal or to change one may be subject to plan sponsor approval. To determine whether there are any plan based restrictions on *Income Guide*, contact your plan sponsor.

Example of a Prudent Income Amount Calculation

Below is an example of how *Income Guide* calculates the Prudent Income Amount and assigns the status of the sustainability of your withdrawals.

At the time of enrollment, assume the following:

(1) you have elected the Single Option;

(2) you are age 65;

(3) your monthly systematic withdrawal amount is $350.00 ($4,200.00 annually); and

(4) your contract value is $100,000.00.

Using these assumptions when you enroll, to calculate the Prudent Income Amount, the contract value is multiplied by the Prudent Income Percentage, which is 4.5%.

$100,000.00 x 4.5% = $4,500.00

In this case, the Prudent Income Amount is about 7.1% above your annual withdrawal amount. This results in being assigned a status of "On Track."

Let's assume six months after enrollment, you are still age 65 and your contract value is now $95,000. When you multiply the current contract value by the Prudent Income Percentage you get the following Prudent Income Amount.

$95,000.00 x 4.5% = $4,275.00

In this case, the Prudent Income Amount is about 1.8% above your annual withdrawal amount. This results in being assigned a status of "On Track."

Let's assume one year after enrollment, you are now age 66 and your contract value is now $82,000. When you multiply the current contract value by the Prudent Income Percentage you get the following Prudent Income Amount.

$82,000.00 x 4.6% = $3,772.00

In this case, the Prudent Income Amount is about 10.2% below your annual withdrawal amount. This results in being assigned a status of "Caution."

Potential Benefits of the Income Guide Program

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In instances where your contract enters the “Attention Needed” status, even if you take steps to address the status such as lowering withdrawals from your contract, it is possible depending on continued performance of your contract that you could re-enter or remain in the status for an extended period of time. If you do not adjust your withdrawals when you are in the “Attention Needed” status, it could substantially increase the likelihood your contact value will be depleted, especially if you remain in this status for an extended period of time without making any adjustments.

Income Guide does not provide any additional waiver of any applicable surrender charge. This means in cases where your contract is subject to a surrender charge, any amounts withdrawn in excess of the free amount will be assessed a surrender charge, including any instance where you are withdrawing at a level equal to the Prudent Income Amount. For additional information on surrender charges, refer to the “Surrender Charge” subsection of the “Charges” section of this prospectus.

If your contract is issued on a qualified basis, you are subject to certain required minimum distribution rules for federal tax purposes. These rules may require you to take withdrawals out of your annuity that exceed the Prudent Income Amount. If this occurs, taking the required withdrawals may increase the likelihood that you will deplete your annuity contract over time.

Income Guide does not provide any additional waiver of any applicable surrender charge. This means in cases where your contract is subject to a surrender charge, any amounts withdrawn in excess of the free amount will be assessed a surrender charge, including any instance where you are withdrawing at a level equal to the Prudent Income Amount. For additional information on surrender charges, refer to the “Surrender Charge” subsection of the “Charges” section of this prospectus.

If your relationship with your advisor ends, you will no longer receive assistance using the *Income Guide* service. If your contract continues to be serviced by AFS, but you have ended your relationship with the financial advisor with whom you set up *Income Guide*, *Income Guide* will continue, and you should request AFS assign you another advisor to assist you with maximizing the effectiveness of *Income Guide*. We cannot guarantee that AFS will assign you an advisor that will assist you with *Income Guide*.

If you rely on *Income Guide* for managing your income needs and the service terminates, either because we choose to no longer offer it or a circumstance arises where automatic termination occurs, you may be in a position where you cannot find a means to manage or monitor your income going forward. Remember, in any instance where AFS is no longer the servicing broker-dealer of record for your contract, *Income Guide* will automatically terminate.

Transferring Among Accounts

The transfer rights discussed in this section do not apply if you have selected one of the optional living benefit riders, the *Enhanced Legacy* Benefit or *SecureSource Legacy* benefit rider, unless noted otherwise. For transfer rights involving investment options under optional living benefit riders, the *Enhanced Legacy* Benefit or *SecureSource Legacy* benefit rider, please see “Investment Allocation Restrictions for Certain Benefit Riders” section.

You may transfer contract value from any one subaccount, GPAs, the regular fixed account and the Special DCA fixed account, to another subaccount before the annuitization start date. Certain restrictions apply to transfers involving the GPAs and the regular fixed account. You may not transfer contract value to the Special DCA fixed account. You may not transfer contract value from the Special DCA fixed account except as part of automated monthly transfers.

The date your request to transfer will be processed depends on when and how we receive it:

For transfer requests received in writing:

- If we receive your transfer request at our Service Center in good order before the close of the NYSE (4:00 pm Eastern time unless the NYSE closes earlier), we will process your transfer using the accumulation unit value we calculate on the valuation date we received your transfer request.
- If we receive your transfer request at our Service Center in good order at or after the close of the NYSE (4:00 pm Eastern time unless the NYSE closes earlier), we will process your transfer using the accumulation unit value we calculate on the next valuation date after we received your transfer request.

For transfer requests received by phone:

- If we receive your transfer request at our Service Center in good order before the close of the NYSE (4:00 pm Eastern time unless the NYSE closes earlier), we will process your transfer using the accumulation unit value we calculate on the valuation date we received your transfer request.
- If we receive your transfer request at our Service Center in good order at or after the close of the NYSE (4:00 pm Eastern time unless the NYSE closes earlier), we will process your transfer using the accumulation unit value we calculate on the next valuation date after we received your transfer request.

If you were not able to complete your transaction before the close of business for any reason, including telephone service interruptions or delays due to high call volume, we will process your transaction using the accumulation unit value we calculate on the next valuation date.

There is no charge for transfers. Before making a transfer, you should consider the risks involved in changing investments. Transfers out of the GPAs will be subject to an MVA if done more than 30 days before the end of the guarantee period, unless an exception applies.

We may suspend or modify transfer privileges at any time, subject to state regulatory requirements.

For information on transfers after annuity payouts begin, see “Transfer policies” below.

Transfer policies

- preventing the investment adviser(s) of an underlying fund in which a Subaccount invests from fully investing the assets of the Fund in accordance with the Fund's investment objectives.

Funds available as investment options under the contract that invest in securities that trade in overseas securities markets may be at greater risk of loss from market timing, as market timers may seek to take advantage of changes in the values of securities between the close of overseas markets and the close of U.S. markets. Also, the risks of market timing may be greater for underlying funds that invest in securities such as small cap stocks, high yield bonds, or municipal securities, that may be traded infrequently.

In order to help protect you and the underlying funds from the potentially harmful effects of market timing activity, we apply the following market timing policy to discourage frequent transfers of contract value among the Subaccounts of the Variable Account:

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 and 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 contract 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.

If we determine, in our sole judgment, that your transfer activity constitutes market timing, we may modify, restrict or suspend your transfer privileges to the extent permitted by applicable law, which may vary based on the state law that applies to your contract and the terms of your contract. These restrictions or modifications may include, but not be limited to:

- requiring transfer requests to be submitted only by first-class U.S. mail;
- not accepting hand-delivered transfer requests or requests made by overnight mail;
- not accepting telephone or electronic transfer requests;
- requiring a minimum time period between each transfer;
- not accepting transfer requests of an agent acting under power of attorney;
- limiting the dollar amount that you may transfer at any one time;
- suspending the transfer privilege; or
- modifying instructions under an automated transfer program to exclude a restricted fund if you do not provide new instructions.

Subject to applicable state law and the terms of each contract, we will apply the policy described above to all contract owners uniformly in all cases. We will notify you in writing after we impose any modification, restriction or suspension of your transfer rights.

Because we exercise discretion in applying the restrictions described above, we cannot guarantee that we will be able to identify and restrict all market timing activity. In addition, state law and the terms of some contracts may prevent us from stopping certain market timing activity. Market timing activity that we are unable to identify and/or restrict may impact the performance of the underlying funds and may result in lower contract values.

In addition to the market timing policy described above, which applies to transfers among the Subaccounts within your contract, you should carefully review the market timing policies and procedures of the underlying funds. The market timing policies and procedures of the underlying funds may be materially different than those we impose on transfers among the Subaccounts within your contract and may include mandatory redemption fees as well as other measures to discourage frequent transfers. As an intermediary for the underlying funds, we are required to assist them in applying their market timing policies and procedures to transactions involving the purchase and exchange of Fund shares. This assistance may include but not be limited to providing the underlying fund upon request with your Social Security Number, Taxpayer Identification Number or other United States government-issued identifier and the details of your contract transactions involving the underlying fund. An underlying fund, in its sole discretion, may instruct us at any time to prohibit you from making further transfers of contract value to or from the underlying fund, 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:

- Each Fund may restrict or refuse trading activity that the Fund determines, in its sole discretion, represents market timing.
- Even if we determine that your transfer activity does not constitute market timing under the market timing policies described above which we apply to transfers you make under the contract, it is possible that the underlying fund's market timing policies and procedures, including instructions we receive from a Fund, may require us to reject your transfer request. For example, we will attempt to execute transfers permitted under any asset allocation, dollar-cost averaging and asset rebalancing programs that may be described in this prospectus, we cannot guarantee that an

underlying fund's market timing policies and procedures will do so. Orders we place to purchase Fund shares for the Variable Accounts are subject to acceptance by the Fund. We reserve the right to reject without prior notice to you any transfer request if the Fund does not accept our order.

- Each underlying fund is responsible for its own market timing policies, and we cannot guarantee that we will be able to implement specific market timing policies and procedures that a Fund has adopted. As a result, a Fund's returns might be adversely affected, and a Fund might terminate our right to offer its shares through the Variable Account.
- Funds that are available as investment options under the contract may also be offered to other intermediaries who are eligible to purchase and hold shares of the Fund, including without limitation, separate accounts of other insurance companies and certain retirement plans. Even if we are able to implement a Fund's market timing policies, we cannot guarantee that other intermediaries purchasing that same Fund's shares will do so, and the returns of that Fund could be adversely affected as a result.

For more information about the market timing policies and procedures of an underlying fund, the risks that market timing pose to that Fund, and to determine whether an underlying fund has adopted a redemption fee, see that Fund's prospectus.

How to Request a Transfer or Surrender

1 By letter

Send your name, contract number, Social Security Number or Taxpayer Identification Number* and signed request for a transfer or surrender to:

RiverSource Life Insurance Company
70100 Ameriprise Financial Center

a00(a)-300thndernot-300(t0ll)-edemptiour Ttraup2 gsBautoma(edemptiour)-33.89(ocedu0terxoept2 gsBinemptio.9(necand)-3y
havpleptioat3.9(/ F71.9074ee05985.8ise)-000or-300(a)] I9suranc0 12.9713 41.6.41355.8ise ,tr3p300TD[Fu*[(traup2 gsBaut

Maximum amount

Transfers or surrenders: None (except for automated transfers from the regular fixed account)

3 By telephone

Call:

1-800-862-7919

Minimum amount

Transfers or surrenders: $250 or entire account balance

Maximum amount

Transfers: Contract value or entire account balance

Surrenders: $100,000

We answer telephone requests promptly, but you may experience delays when the call volume is unusually high. If you are unable to get through, use the mail procedure as an alternative.

We will honor any telephone transfer or surrender requests that we believe are authentic and we will use reasonable procedures to confirm that they are. This includes asking identifying questions and recording calls. As long as we follow the procedures, we (and our affiliates) will not be liable for any loss resulting from fraudulent requests.

Telephone transfers or surrenders are automatically available. You may request that telephone transfers or surrenders not be authorized from your account by writing to us.

Surrenders

You may surrender all or part of your contract at any time before the annuitization start date by sending us a written will not be considered in good order until we receive a signed Benefit Impact Acknowledgement form showing the projected effect of the surrender on the rider benefits or a verbal acknowledgement that you understand and accept the impacts that have been explained to you.

In addition, surrenders you are required to take to satisfy the RMDs under the Code may reduce the value of certain death benefits and optional benefits (see “Taxes — Qualified Annuities — Required Minimum Distributions”).

Surrender Policies

If you have a balance in more than one account and you request a partial surrender, we will automatically surrender money from all your subaccounts, Special DCA fixed account, GPAs and/or the regular fixed account in the same proportion as your value in each account correlates to your total contract value, unless requested otherwise. If your contract includes a *SecureSource series* rider you do not have the option to request from which account to surrender. The minimum contract value after partial surrender is $500 (for contracts with a *a SecureSource series* rider, there is no minimum).

Receiving Payment

1 By regular or express mail

- payable to you;
- mailed to address of record.

NOTE: We will charge you a fee if you request express mail delivery.

2 By electronic payment

The employer must comply with certain nondiscrimination requirements for certain types of contributions under a TSA contract to be excluded from taxable income. You should consult your employer to determine whether the nondiscrimination rules apply to you.

The Code imposes certain restrictions on your right to receive early distributions from a TSA:

- Distributions attributable to salary reduction contributions (plus earnings) made after Dec. 31, 1988, or to transfers or rollovers from other contracts, may be made from the TSA only if:
  - you are at least age 59½;
  - you are disabled as defined in the Code;
  - you severed employment with the employer who purchased the contract;
  - the distribution is because of your death;
  - the distribution is due to plan termination;
  - you are a qualifying military reservist;
  - you are terminally ill as defined in the Code;
  - you are adopting or are having a baby;
  - you are supplying Personal or Family Emergency Expense;
  - you are a Domestic Abuse Victim: or
  - you are in need to cover Expenses and losses on account of a FEMA declared disaster.
- If you encounter a financial hardship (as provided by the Code), you may be eligible to receive a distribution of all contract values attributable to salary reduction contributions made after Dec. 31, 1988, but not the earnings on them.
- Even though a distribution may be permitted under the above rules, it may be subject to IRS taxes and penalties (see “Taxes”).
- The above restrictions on distributions do not affect the availability of the amount credited to the contract as of Dec. 31, 1988. The restrictions also do not apply to transfers or exchanges of contract value within the contract, or to another registered variable annuity contract or investment vehicle available through the employer.
- If the contract has a loan provision, the right to receive a loan is described in detail in your contract. Loans will not be available if you have a *SecureSource* series rider, APB rider, *Enhanced Legacy* Benefit, *SecureSource Legacy* benefit rider or Benefit Protector Death Benefit rider.

Changing the Annuitant

If you have a nonqualified annuity and are a natural person (excluding a revocable trust), you may change the annuitant or contingent annuitant if the request is made prior to the annuitization start date and while the existing annuitant or contingent annuitant is living. The change will become binding on us when we receive it. If you and the annuitant are not the same person and the annuitant dies before the annuitization start date, the owner becomes the annuitant unless a contingent annuitant has been previously selected. You may not change the annuitant if you have a qualified annuity or there is non-natural or revocable trust ownership. For inherited nonqualified annuities, joint annuitants, contingent annuitants, and changing the annuitant are not allowed. Joint annuitants are not allowed for contracts with a *SecureSource* series Single Life rider. For contracts issued in California, if you have the *SecureSource Legacy* benefit rider and a *SecureSource* series rider, you may not change the annuitant while this rider is in force (**Joint Life:** unless a Covered Spouse becomes the owner and annuitant under the spousal continuation provision).

Changing Ownership

You may change ownership of your nonqualified annuity at any time by completing a change of ownership form we approve and sending it to our Service Center. We will honor any change of ownership request received in good order that we believe is authentic, and we will use reasonable procedures to confirm authenticity. If we follow these procedures, we will not take any responsibility for the validity of the change.

If you have a nonqualified annuity, you may incur income tax liability by transferring, assigning or pledging any part of it. (See “Taxes.”)

If you have a qualified annuity, you may not sell, assign, transfer, discount or pledge your contract as collateral for a loan, or as security for the performance of an obligation or for any other purpose except as required or permitted by the Code. However, if the owner is a trust or custodian, or an employer acting in a similar capacity, ownership of the contract may be transferred to the annuitant.

Please consider carefully whether or not you wish to change ownership of your annuity contract. If you elected any optional contract features or riders and any owner was not an owner before the change, all owners (including any prior owner who is still an owner after the ownership change) will be subject to all limitations and/or restrictions of those features or riders just as if they were purchasing a new contract. For ownership changes prior to 5/1/2020, our administrative process required only the new owner to meet the age limitations.

The death benefit may change due to a change of ownership.

- If you have the *Enhanced Legacy* Benefit, joint ownership and joint annuitants are not allowed while this rider is in force. For contracts issued in all states except California, if any owner is age 75 or younger immediately following the ownership change, the rider will continue and the benefit amount may be reset. An assignment or change of ownership may also be made to a non-natural owner (e.g. an individual ownership changed to an irrevocable trust) or to a revocable trust, with either holding for the sole benefit of the prior owner. Assignments and ownership changes other than these will terminate the rider. For contracts issued in California, the benefits provided under the rider are only payable at the annuitant's death. You may not change the annuitant while this rider is in force, unless you are the annuitant and your spouse becomes the owner and annuitant under the spousal continuation provision. An ownership change will not terminate the rider or reset the benefit amount.
- If you have the *SecureSource Legacy* 4300(Legacy)]TJ00(t)0(he)-3YolSecureSour

revocable trust, either holding for the sole benefit of the prior owner. For contracts issued in California, transfer of the ownership of the annuity contract is not limited; however, the rider will not terminate and the covered spouses under the rider will not change.

For the Accumulation Protector Benefit rider, subject to state rules, the rider will terminate if there is a change of ownership unless the new owner assumes total ownership of the contract and was an owner before the change. (See “Optional Benefits.”)

Benefits Available Under the Contract

The following table summarizes information about the benefits available under the Contract.

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions/ Limitations
Standard Benefits *(no additional charge)*				
Dollar Cost Averaging	Allows the systematic transfer of a specified dollar amount among the subaccounts or from the regular fixed account to one or more eligible subaccounts	N/A	N/A	• Transfers not available to the GPA account, regular fixed account and Special DCA fixed account • Transfers out of the regular fixed account, including automated transfers, are limited to 30% of regular fixed account value at the beginning of the contract year or $10,000, whichever is greater • Not available with a living benefit
Special Dollar Cost Averaging (SDCA)	Allows the systematic transfer from the Special DCA fixed account to one or more eligible subaccounts	N/A	N/A	• Must be funded with a purchase payment, not transferred contract value • Only 6-month and 12-month options are available • Transfers occur on a monthly basis and the first monthly transfer occurs one day after we receive your purchase payment • You may not use the regular fixed account, GPA account, or the Special DCA fixed account as a destination for the Special DCA monthly transfer
Asset Rebalancing	Allows you to have your investments periodically rebalanced among the subaccounts to your pre-selected percentages	N/A	N/A	• You must have $2,000 in Contract Value to participate. • We require 30 days notice for you to change or cancel the program • You can request rebalancing to be done either quarterly, semiannually or annually • Other restrictions may apply for contracts with the *SecureSource Tempo* rider

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions / Limitations
Income Guide	Provides reporting and monitoring of withdrawals you take from your annuity.	N/A	N/A	• Contract owners must be at least age 50 and no older than age 85 • Available only if the servicing broker-dealer on your contract is Ameriprise Financial Services, LLC • Not available with a living benefit • Not available if you are making substantially equal withdrawals • Not available if you have more than one systematic withdrawal program in place • Systematic withdrawals must be set up according to the all the terms of Income Guide • Your contract cannot have any loans
Automated Partial Surrenders / Systematic Withdrawals	Allows automated partial surrenders from the contract	N/A	N/A	• Additional systematic payments are not allowed with automated partial surrenders • For contracts with a *SecureSource* series rider you may set up automated partial surrenders up to the benefit available for withdrawals under the rider • May result in income taxes and IRS penalty on all or a portion of the amounts surrendered
Nursing Home or Hospital Confinement	Allows you to withdraw contract value without a surrender charge	N/A	N/A	• You must be confined to a hospital or nursing home for the prior 60 days or confinement began within 30 days following a 60 day confinement period • You must be under age 76 on the contract issue date and confinement must start after the contract issue date • Must receive your surrender request no later than 91 days after your release from the hospital or nursing home • Amount withdrawn must be paid directly to you

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions / Limitations
MAV Death Benefit	Increases the guaranteed death benefit to the highest anniversary contract value, adjusted for any partial surrenders	0.25% of average daily contract value in the variable account 0.25%.]n1	0.25%	• Available to owners age 79 and younger • Must be elected at contract issue • Not available with any *SecureSource* series rider or *Enhanced Legacy* Benefit • No longer eligible to increase on any contract anniversary on/after your 81st birthday. • Withdrawals will proportionately reduce the benefit, which means your benefit could be reduced by more than the dollar amount of your withdrawals. Such reductions could be significant. • Annuitizing the Contract terminates the benefit
5-year MAV Death Benefit	adjusted for any partial surrenders			

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions / Limitations
Benefit Protector Death Benefit	Provides an additional death benefit, based on a percentage of contract			

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions / Limitations
SecureSource Legacy[SM] **Benefit**	For contracts with one of the *SecureSource series* riders increases the guaranteed death benefit to the highest anniversary contract value, adjusted for any partial surrenders.	On or after 5/4/2020: 0.50% Prior to 5/4/2020: 0.40% of contract value or *SecureSource* Legacy Death Benefit amount, whichever is greater	On or after 5/4/2020: 0.35% Prior to 5/4/2020: 0.25%	• Must be elected at contract issue • Available only when purchased with the one of *SecureSource* series riders • Subject to Investment Allocation restrictions • Withdrawals will proportionately reduce the benefit, which means your benefit could be reduced by more than the dollar amount of your withdrawals. Such reductions could be significant • Annuitizing the Contract terminates the benefit
SecureSource Tempo[SM]	Provides lifetime income regardless of investment performance	2.50% of contract value or the Benefit Base, whichever is greater	Disclosed in the Rate Sheet Prospectus Supplement along with other benefit information	• Available to owners age 85 or younger • Must be elected at contract issue • Available as a Single Life or Joint Life option • Not available under an inherited qualified annuity • Subject to Investment Allocation restrictions • Certain withdrawals could significantly reduce the guaranteed amounts under the rider and the rider will terminate if the contract value goes to zero due to an excess withdrawal • May have limitations on additional purchase payments

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions / Limitations
SecureSource Core 2^{SM}	Provides lifetime income regardless of investment performance	2.50% of contract value or the Benefit Base, whichever is greater	Disclosed in the Rate Sheet prospectus Supplement along with other benefit information	• Available to owners age 85 or younger • Must be elected at contract issue • Available as a Single Life or Joint Life option • Not available under an inherited qualified annuity • Subject to Investment Allocation • wdrawalstor theLunderor theunder proo an • Mayion Limitatiofe an theLunderor theunder proo an • Mayion Limitatiofe an

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions / Limitations
SecureSource 5® Plus	Provides lifetime income regardless of investment performance	2.50% of contract value or the Benefit Base, whichever is greater	Disclosed in the Rate Sheet Prospectus Supplement along with other benefit information	• Available to owners age 85 or younger • Must be elected at contract issue • Available as a Single Life or Joint Life option • Not available under an inherited qualified annuity • Subject to Investment Allocation restrictions • Certain withdrawals could significantly reduce the guaranteed amounts under the rider and the rider will terminate if the contract value goes to zero due to an excess withdrawal • May have limitations on additional purchase payments
SecureSource Core℠	Provides lifetime minimum withdrawal benefit regardless of investment performance	2.25% of contract value or the Benefit Base, whichever is greater	Disclosed in the Rate Sheet Prospectus Supplement along with other benefit information	• Available to owners age 85 or younger • Must be elected at contract issue • Available as a Single Life or Joint Life option • Not available under an inherited qualified annuity • Subject to Investment Allocation restrictions • Certain withdrawals could significantly reduce the guaranteed amounts under the rider and the rider will terminate if the contract value goes to zero due to an excess withdrawal • Limitations on additional purchase payments

Name of Benefit	Purpose	Maximum Fee	Current Fee	Brief Description of Restrictions / Limitations
SecureSource 4® Plus	Provides lifetime minimum withdrawal benefit regardless of investment performance	2.25% of contract value or the Benefit Base, whichever is greater	Disclosed in the Rate Sheet Prospectus Supplement along with other benefit information	• Available to owners age 85 or younger • Must be elected at contract issue • Available as a Single Life or Joint Life option • Not available under an inherited qualified annuity • Subject to Investment Allocation restrictions • Certain withdrawals could significantly reduce the guaranteed amounts under the rider and the rider will terminate if the contract value goes to zero due to an excess withdrawal • Limitations on additional purchase payments
Accumulation Protector Benefit®	Provides 100% of initial investment or 90% of highest contract anniversary value (adjusted for partial surrenders) at the end of 10 year waiting period, regardless of investment performance	2.00% of contract value or the Minimum Contract Accumulation Value, whichever is greater	Varies by issue date and elective step up date	• Available to owners age 80 or younger • Must be elected at contract issue • Not available with *SecureSource* series riders, Enhanced Legacy Benefit or *SecureSource* Legacy benefit rider • Withdrawals will proportionately reduce the benefit, which means your

- the Full Surrender Value.

If you are age 80 or older on the date we issue the contract or the date of the most recent covered life change, the beneficiary receives the greater of contract value after any rider charges have been deducted or the Full Surrender Value.

Here are some terms that are used to describe the Standard Death Benefit and optional death benefits:

ROPP Value: is the total purchase payments on the contract issue date. Additional purchase payments will be added to the ROPP value. Adjusted partial surrenders will be subtracted from the ROPP value.

If You Die Before the Annuitization Start Date

When paying the beneficiary, we will process the death claim on the valuation date our death claim requirements are fulfilled. We will determine the contract's value using the accumulation unit value we calculate on that valuation date. We pay interest, if any, at a rate no less than required by law. We will mail payment to the beneficiary within seven days after our death claim requirements are fulfilled. Death claim requirements generally include due proof of death and will be detailed in the claim materials we send upon notification of death.

When paying multiple beneficiaries, we will process the death claim of each beneficiary on the valuation date when a beneficiary provides us with complete death claim requirements. We will determine a beneficiary's proceeds using the accumulation unit value we calculate on that valuation date. The remaining contract value remains invested as was specified at time of death. We pay interest, if any, at a rate no less than required by law. We will mail payment to a beneficiary within seven days after our death claim requirements are fulfilled.

Nonqualified annuities

Spousal continuation: If your spouse is sole primary beneficiary and you die before the annuitization start date, your spouse may keep the contract as owner with the contract value equal to the death benefit that would otherwise have been paid (without regard to the Full Surrender Value). To do this your spouse must, on the date our death claim requirements are fulfilled, give us written instructions to continue the contract as owner.

There will be no surrender charges on the contract from that point forward unless additional purchase payments are made. If you elected any optional contract features or riders, your spouse will be subject to all limitations and/or restrictions of those features or riders just as if they were purchasing a new contract and the values may be reset (see "Optional Living Benefits", "Optional Death Benefits" and "Benefits in the Case of Death — Standard Death Benefit"). If the death benefit applicable to the contract changes due to spousal continuation, the mortality and expense risk fee may change as well (see "Charges — Mortality and Expense Risk Fee").

If your beneficiary is not your spouse, or your spouse does not elect spousal continuation, we will pay the beneficiary in a single sum unless you give us other written instructions. Generally, we must fully distribute the death benefit within five years of your death. However, the beneficiary may receive payouts under any annuity payout plan available under this contract if:

- the beneficiary elects in writing, and payouts begin, no later than one year after your death, or other date as permitted by the IRS; and
- the payout period does not extend beyond the beneficiary's life or life expectancy.

Qualified annuities

The information below has been revised to reflect proposed regulations issued by the Internal Revenue Service that describe the requirements for required minimum distributions when a person or entity inherit assets held in an IRA, 403(b) or qualified retirement plan. This proposal is not final and may change. Contract owners are advised to work with a tax professional to understand their required minimum distribution obligations under the proposed regulations and federal law. The proposed regulations can be found in the Federal Register, Vol. 87, No. 37, dated Thursday, February 24, 2022.

- **Spouse beneficiary:** [illegible]

If you purchased this contract as an inherited IRA and your spouse is not the sole beneficiary, he or she can elect an alternative payment plan for his or her share of the death benefit and all optional death benefits and living benefits will terminate. Your spouse beneficiary must submit the applicable investment options form. No additional purchase payments will be accepted. The death benefit payable on the death of the spouse beneficiary is the greater of the contract value after any rider charges have been deducted and the Full Surrender Value; the mortality and expense risk fee will be the same as is applicable to the Standard Death Benefit. Your spouse must follow the schedule of minimum surrenders established based on your life expectancy and must withdraw his or her entire inherited interest by December 31 of the 10th year following your date of death.

- **Non-spouse beneficiary:** If you have not elected an annuity payout plan, and if death occurs on or after Jan. 1, 2020, the beneficiary is required to withdraw his or her entire inherited interest by December 31 of the 10th year following your date of death unless they qualify as an “eligible designated beneficiary.” Your beneficiary may be required to take distributions during the 10-year period if you died after your Required Beginning Date. Eligible designated beneficiaries may continue to take proceeds out over your life expectancy if you died prior to your Required Beginning Date or over the greater of your life expectancy or their life expectancy if you died after your Required Beginning Date. Eligible designated beneficiaries include the surviving spouse:
  - the surviving spouse;
  - a lawful child of the owner under the age of 21 (remaining amount must be withdrawn by the earlier of the end of the year the minor turns 31 or end of the 10th year following the minor’s death);
  - disabled within the meaning of Code section 72(m)(7);
  - chronically ill within the meaning of Code section 7702B(c)(2);
  - any other person who is not more than 10 years younger than the owner.

  However, non-natural beneficiaries, such as estates and charities, are subject to a five-year rule to distribute the IRA if you died prior to your Required Beginning Date.

  We will pay the beneficiary in a single sum unless the beneficiary elects to receive payouts under a payout plan available under this contract and:
  - the beneficiary elects in writing, and payouts begin, no later than one year following the year of your death; and
  - the payout period does not extend beyond December 31 of the 10th year following your death or the applicable life expectancy for an eligible designated beneficiary.
- **Spouse and Non-spouse beneficiary:** If a beneficiary elects an alternative payment plan which is an inherited IRA, all optional death benefits and living benefits will terminate. The beneficiary must submit the applicable investment

HOW WE HANDLE CONTRACTS UNDER UNCLAIMED PROPERTY LAWS

Every state has unclaimed property laws which generally declare annuity contracts to be abandoned after a period of inactivity of one to five years from either 1) the contract's maturity date (the latest day on which income payments may

For a spouse who continues the contract and is age 80 or older, we reset the ROPP value to the contract value on the date of the continuation after any rider charges have been deducted and after any increase to the contract value due to the death benefit that would otherwise have been paid (without regard to the Full Surrender Value). If the spouse who continues the contract is age 79 or younger, the optional ROPP Death Benefit will terminate and the Standard Death Benefit will apply.

After a covered life change other than for the spouse who continues the contract, if any owner is age 80 or older we reset the ROPP value on the valuation date we receive your request for the ownership change to the contract value after any rider charges have been deducted, if the contract value is less.

If all owners are age 79 or younger, the optional ROPP Death Benefit will terminate and the Standard Death Benefit will apply.

If you are age 75 or younger at contract issue, you may select one of the following optional death benefits: MAV Death Benefit, 5-Year MAV Death Benefit, Benefit Protector Death Benefit or Enhanced Legacy Benefit. If you select the MAV Death Benefit or 5-Year MAV Death Benefit, you may also select the Benefit Protector Death Benefit. The MAV Death Benefit may not be purchased with the *SecureSource* series rider. If you are between ages 76-79 at contract issue, you may only select the MAV Death Benefit. The death benefits do not provide any additional benefit before the first contract anniversary and may not be appropriate for certain older issue ages because the benefit values may be limited after age 80. Be sure to discuss with your financial advisor whether or not these death benefits are appropriate for your situation.

Maximum Anniversary Value (MAV) Death Benefit

The MAV Death Benefit provides that if you die while the contract is in force and before the annuitization start date, the death benefit will be the greatest of these values:

1. the contract value after any rider charges have been deducted;
2. the ROPP value;
3. the MAV; or
4. the Full Surrender Value.

The MAV equals the ROPP value prior to the first contract anniversary. Every contract anniversary prior to the earlier of your 81st birthday or your death, we compare the MAV to the current contract value and we reset the MAV to the higher amount. The MAV is increased by any additional purchase payments and reduced by adjusted partial surrenders as described above in the “Benefits in Case of Death — Standard Death Benefit” section.

For a spouse who is age 79 or younger and continues the contract, we reset the MAV to the contract value on the date of the continuation after any rider charges have been deducted and after any increase to the contract value due to the death benefit that would otherwise have been paid (without regard to the Full Surrender Value). If your spouse is age 80 or older when the contract is continued, the MAV death benefit will terminate and the Standard Death Benefit will apply.

After a covered life change other than for as

at death percentage going forward. If your spouse does not qualify for the rider on the basis of age we will terminate the rider and the Standard Death Benefit will apply. If they do qualify for the rider on the basis of age we will set the contract value equal to the death benefit that would otherwise have been paid (without regard to the Full Surrender Value) and we will substitute this new contract value on the date of death for "remaining purchase payments" used in calculating earnings at death.

After a covered life change other than a spouse that continues the contract, all owners will be subject to all of the limitations and restrictions of the rider just as if they were purchasing a new contract; and the age of all owners at the time of the change will be used to determine the earnings at death percentage going forward. If any owner does not qualify for the rider on the basis of age, we will terminate the rider and the Standard Death Benefit will apply. If they do qualify for the rider on the basis of age, we will substitute the contract value on the date of the ownership change for remaining purchase payments used in calculating earnings at death.

For an example, please see Appendix E.

Enhanced Legacy Benefit

The *Enhanced Legacy* Benefit is an optional death benefit that you can add to your contract for an additional charge. The *Enhanced Legacy* Benefit may not be purchased with any living benefit rider or with MAV, 5-year MAV, Benefit Protector Death Benefit or *SecureSource Legacy* benefit riders. Also, loans will not be available if you purchase this optional benefit. This benefit is intended to provide additional guarantees that may increase the death benefit provided in the contract.

If you are age 75 or younger at contract issue, you may choose to add this rider to your contract. The rider will terminate upon assignment or a change in ownership of the contract unless the new assignee or owner meets the qualifications specified in the Assignment and Change of Ownership section below (does not apply to contracts issued in California).

The *Enhanced Legacy* Benefit provides that if you die while the contract is in force and before the annuitization start date, the death benefit will be the greatest of these values:

1. contract value after any rider charges have been deducted; or
2. the ROPP value; or
3. the Accumulation Death Benefit (ADB) value; or
4. the MAV.

The Accumulation Death Benefit (ADB) is a component of the death benefit that is based on purchase payments increased by 5% on each anniversary through age 80 (adjusted for partial surrenders).

For contracts issued in California, the following applies:

- The benefits provided under this rider are only payable at the annuitant's death and terms "you" or "your" refer to annuitant.
- If the owner is a natural person, the owner and the annuitant must be the same at issue.

The key terms and provisions of the *Enhanced Legacy* Benefit are:

Covered Life Change: is either the continuation of the contract by a spouse under the spouse's option to continue contract provision or, in all states except California, an ownership change where an owner after the ownership change was not an owner prior to the change.

Adjustments for Partial Surrenders: Adjustments for partial surrenders are calculated for the ROPP value, ADB value and MAV separately for each partial surrender using the following formula:

$$\frac{\mathbf{a \times b}}{\mathbf{c}}$$ where:

a = the amount the contract value is reduced by the partial surrender
b = the applicable ROPP value, ADB value or MAV on the date of (but prior to) the partial surrender
c = the contract value on the date of (but prior to) the partial surrender.

ROPP Value, ADB Value and MAV: are the total purchase payments on the contract issue date. Additional purchase payments will be added to the ROPP value, ADB value and MAV. Adjustments for partial surrenders (as calculated above) will be subtracted from the ROPP value, ADB value and MAV. The ROPP value, ADB value and MAV cannot be withdrawn in a lump sum.

On each contract anniversary prior to your date of death the ADB value and MAV will be adjusted as follows:

1. On the first contract anniversary, we increase the ADB value by 5%, multiplied by the ADB value as of 60 days after the contract date.

2. On each contract anniversary after the first and prior to you reaching age 81, we increase the ADB value by 5%, multiplied by the prior contract anniversary's ADB value.
3. On each contract anniversary prior to you reaching age 86, the MAV will be increased to the contract value (after rider charges are deducted) if greater.

For a spouse who is age 75 or younger and continues the contract, the *Enhanced Legacy* Benefit will continue and the ROPP value, ADB value and MAV are reset to the contract value on the date of continuation after any rider charges have been deducted and after any increase to the contract value due to the death benefit that would otherwise have been paid. If your spouse is age 76 or older when the contract is continued, the *Enhanced Legacy Benefit* will terminate and the Standard Death Benefit will apply.

After a covered life change other than for a spouse who continues the contract, if the owner is age 75 or younger, the *Enhanced Legacy* Benefit will continue and the ROPP value, ADB value and MAV are reset on the valuation date we

For an example, please see Appendix E.

SecureSource Legacy Benefit

The *SecureSource Legacy* benefit is an optional death benefit that you can elect only at time of application for an additional charge. The *SecureSource Legacy* rider is intended to provide additional death benefit guarantees that may increase the death benefit provided under the contract. This rider is available only when purchased in combination with the one of the *SecureSource Series* riders (Guaranteed Lifetime Withdrawal Benefit (GLWB) riders). Terms used in this rider have the same meaning as in the GLWB riders to which they are attached. If you elect *SecureSource Legacy*, you may not elect any other death benefit riders available under the contract.

The *SecureSource Legacy* provides that if you die (for contracts issued in California, if the annuitant dies) before the annuitization start date, and while this contract is in force, we will pay the beneficiary the greater of the *SecureSource Legacy* benefit amount provided by this rider or the death benefit under the terms of the contract.

For contracts issued in California, the following applies:

- The benefits provided under this rider are only payable at the annuitant's death.
- If the owner is a natural person, the owner and the annuitant must be the same at issue. The annuitant cannot be changed.
- If the owner and the annuitant are the same when a death benefit is payable, the death benefit is the greater of the *SecureSource Legacy* benefit amount or the death benefit payable under the terms of the base contract.
- If there is an ownership change resulting in a natural owner that is not the same as the annuitant, the death benefit under the terms of the base contract will be payable if the owner dies. The *SecureSource Legacy* benefit amount will not be included in the death benefit.
- If there is an ownership change resulting in a natural owner that is not the same as the annuitant, the SecureSource Legacy benefit amount will be payable if the annuitant dies. The death benefit under the terms of the base contract will not be payable

SecureSource Legacy benefit amount is subject to the maximum amount of $20 million.

Determination of the *SecureSource Legacy* benefit amount: The *SecureSource Legacy* benefit amount is determined at the following times:

1. **At rider effective date**

   The *SecureSource Legacy* benefit amount is set equal to the initial purchase payment.

2. **When an additional purchase payment is made**

   The *SecureSource Legacy* benefit amount will be increased by the amount of each additional purchase payment.

   See "Buying Your Contract — Purchase Payments" for purchase payment limitations.

3. **When a withdrawal is taken**

   The *SecureSource Legacy* benefit amount can be adjusted, but it will not be less than zero.

   (A) <u>If the Current Annual Payment is not established</u>, Excess Withdrawal Processing will occur as follows.

   The *SecureSource Legacy* benefit amount will be reduced by the greater amount of the withdrawal or the "adjustment for withdrawal" calculated as follows:

   $$\frac{a \times b}{c}$$ where:

   a = the amount of the withdrawal
   b = the *SecureSource Legacy* benefit amount on the date of (but prior to) the withdrawal
   c = the contract value on the date of (but prior to) the withdrawal

   (B) <u>If the Current Annual Payment is established and the withdrawal is less than or equal to the Remaining Annual Payment</u>, the *SecureSource Legacy* benefit amount is reduced by the amount of the withdrawal.

greater of (1) the amount of the withdrawal or (2) the Remaining Annual Payment plus an amount calculated as follows:

$$\frac{\mathbf{d} \times \mathbf{e}}{\mathbf{f}}$$ where:

d = the amount of the withdrawal minus the Remaining Annual Payment

e = the *SecureSource Legacy* benefit amount on the date of (but prior to) the withdrawal minus the Remaining Annual Payment

f = the contract value on the date of (but prior to) the withdrawal minus the Remaining Annual Payment

4. **At each rider anniversary**

The *SecureSource Legacy* benefit amount will be increased to the contract value (after rider charges are deducted) if the contract value is greater.

and “Appendix B: Funds Available Under the Optional Benefits Offered Under the Contract – Investment Allocation Restrictions for the *SecureSource Core 2, SecureSource 5, SecureSource 5 Plus, SecureSource Core, SecureSource Core Plus, SecureSource 4, SecureSource 4 Plus* benefit riders and Investment Allocation restrictions for the *SecureSource Tempo* rider”). This means that you will not be able to allocate contract value to all of the subaccounts , GPAs or the regular fixed account, that are available under the contract to contract owners who do not elect the rider. We reserve the right to limit elective investment option changes if required to comply with the written instructions of a fund (see “Making the Most of Your Contract – Transferring Among Accounts – Market Timing”). We reserve the right to add, remove or substitute approved investment options at any time and in our sole discretion. Any substitution of funds may be subject to the SEC or state insurance departments approval. (See “Substitution of Investments”).

- **Limitation on Transfers:** Because this rider requires 100% allocation to approved investment options, transfer privileges granted under the contract are suspended other than: (1) transfers among the available investment options as described in the investment options and limits provision, provided such transfers are not determined to disadvantage other contract owners (See “Making the Most of Your Contract – Transferring Among Accounts – Market Timing”) or (2) transfers as otherwise agreed to by us.

Termination of the Rider
(for contract applications signed on or after 5/4/2020)

The rider cannot be terminated either by you or us except as follows:

1. **Single Life:** After the death benefit is payable, the rider will terminate.
2. **Joint Life:** After the death benefit is payable, unless the Covered Spouse continues the contract as described in the spouse’s option to continue contract provision, the rider will terminate.
3. On the annuitization start date, if you choose a payout option available under the contract, the rider will terminate.
4. In relation to certain increases to the annual rider fee as described in the *SecureSource Legacy* Benefit Rider Charge provision, your written request will terminate the rider.
5. Reduction of the *SecureSource Legacy* benefit amount to zero will terminate the rider.
6. Termination of the *SecureSource* series rider for any reason will also terminate the *SecureSource Legacy* benefit rider.
7. Termination of the contract for any reason will terminate the rider.

Termination of the Rider
(for contract applications signed prior to 5/4/2020)

The rider cannot be terminated either by you or us except as follows:

1. **Single Life:** After the death benefit is payable, the rider will terminate.
2. **Joint Life:**

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(***Joint Life:*** the younger Covered Spouse) must be at least the youngest age in the first Age Band for the Current Annual Payment to be established. After the Current Annual Payment is established, in addition to your age, other factors determine when you move to a higher Age Band. The Age Bands are shown in the Rate Sheet Prospectus Supplement.

Annual Credit: an amount that can be added to the Benefit Base on rider anniversaries during a Credit Period, subject to limitations. Investment performance and Excess Withdrawals may reduce or eliminate the benefit of any Annual Credits. Annual Credits increase the Current Annual Payment but may result in higher rider charges that may exceed the benefit from the Annual Credits. Annual Credit is not applicable to the *SecureSource Tempo* rider.

The Annual Credit percentage and duration are shown in a Rate Sheet Prospectus Supplement.

Annual Step-Up: an increase in the Benefit Base that is available on each rider anniversary if your contract value increases, subject to certain conditions. If the Benefit Base increases due to an Annual Step-Up, a Credit Period will restart and if your current age (***Joint Life:*** the younger Covered Spouse age) is now in a higher Age Band, the minimum Lifetime Payment Percentage will increase.

Benefit Base: used to determine the Current Annual Payment and the annual rider charge. The Benefit Base is separate from your contract value and cannot be withdrawn in a lump sum or annuitized and is not payable as a death benefit.

Credit Base: used to determine the Annual Credit. The Credit Base cannot be withdrawn or annuitized and is not payable as a death benefit. Credit Base is not applicable to the *SecureSource Tempo* rider.

Credit Period: starts on the rider effective date. Subject to limitations, the Credit period will restart (1) on a rider anniversary whenever there is an increase of the Benefit Base due to an Annual Step-Up or (2) Joint Life only: on the following rider anniversary in the event of a step-up of the Benefit Base under the spousal continuation provision. The Credit Period is shown in the Rate Sheet Prospectus Supplement.

Current Annual Payment: the benefit available for withdrawal each contract year after the covered person (**Joint Life**: the younger Covered Spouse) has reached the youngest age in the first Age Band. For *SecureSource 4, SecureSource 4 Plus, SecureSource 5, SecureSource 5 Plus and SecureSource Tempo*, the Current Annual Payment can vary each contract year and is equal to the minimum annual lifetime payment plus an Income Bonus, when eligible.

Excess Withdrawal: any withdrawal taken before the Current Annual Payment is established, or any withdrawal that is greater than the Remaining Annual Payment. Any excess withdrawal request will not be considered in good order until we receive a signed Benefit Impact Acknowledgement form showing the projected effect of the surrender on the rider benefits or a verbal acknowledgement that you understand and accept the impacts that have been explained to you.

Excess Withdrawal Processing: reduces benefits under the rider if an Excess Withdrawal is processed.

Income Bonus: *for SecureSource 4, SecureSource 4 Plus, SecureSource 5, SecureSource 5 Plus* and *SecureSource Tempo, a* potential increase to the Current Annual Payment. It is calculated by multiplying the Benefit Base by the Income Bonus Percentage.

Income Bonus Percentage: for S*ecureSource 4, SecureSource 4 Plus, SecureSource 5, SecureSource 5 Plus and SecureSource Tempo*, the Income Bonus Percentage may be added to the Minimum Lifetime Payment Percentage as described in the "Lifetime Payment Percentage" provision below. The Income Bonus Percentage is not available under *SecureSource Core, SecureSource Core Plus and SecureSource Core 2* riders. The Income Bonus Percentage and Minimum Lifetime Payment Percentages are shown in the Rate Sheet Prospectus Supplement.

Lifetime Payment Percentage: used to calculate your Current Annual Payment. For *SecureSource 4, SecureSource 4 Plus, SecureSource 5, SecureSource 5 Plus and SecureSource Tempo*, it is the Minimum Lifetime Payment Percentage plus the Income Bonus Percentage, when eligible. The percentage used can vary as described in the Lifetime Payment Percentage provision below. The Lifetime Payment Percentages and Minimum Lifetime Payment Percentages, as applicable to each rider, are shown in the Rate Sheet Prospectus Supplement.

Minimum Annual Lifetime Payment: for *SecureSource 4, SecureSource 4 Plus, SecureSource 5, SecureSource 5 Plus and SecureSource Tempo*, the guaranteed lifetime benefit amount available for Withdrawal each contract year. It is calculated by multiplying the Benefit Base by the Minimum Lifetime Payment Percentage.

Remaining Annual Payment: after the Current Annual Payment is established, the Remaining Annual Payment is the amount that can be withdrawn during the remainder of the current contract year. Withdrawals reduce this amount each year.

Withdrawal: the amount by which your contract value is reduced as a result of any withdrawal request. It may differ from the amount of your request due to any surrender charge.

- you want to invest in funds other than the approved investment options. Certain approved investment options may only be available within an allocation plan, subject to requirements and limitations. For a list of currently approved investment options and allocation plans, see “Investment Allocation Restrictions for Certain Benefit Riders”.

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RATE SHEET PROSPECTUS SUPPLEMENT

The current rider charges and the current rates for the Minimum Lifetime Payment Percentages, Income Bonus Percentage, Credit Period, Maximum Credit percentage, Maximum Carryover percentage and Credit Multiplier applicable to your contract are disclosed in the Rate Sheet Prospectus Supplement attached to this prospectus. These terms can only change as provided in this prospectus (see “Lifetime Payment Percentage”, “Income Bonus percentage”, “Returns-linked Credit”, “Credit Carryover”, below). We may change these terms for new purchasers, upon 7 calendar days prior notice. At least 7 calendar days before we change the terms contained in a Rate Sheet Prospectus Supplement for the next effective period, we will file a new Rate Sheet Prospectus Supplement. All historical Rate Sheet Prospectus Supplements are reflected in Appendix M. All Rate Sheet Prospectus Supplements, including the Rate Sheet Prospectus Supplement applicable to you, have been filed with the Securities and Exchange Commission (the “SEC”) and are also available on the Edgar system at www.sec.gov (File No. 333–230376).

CURRENT ANNUAL PAYMENT DESCRIPTION

Single Life only: **Covered Person:** the person whose life is used to determine when the Current Annual Payment is established, and the duration of the Current Annual Payments (see “Current Annual Payment” heading below). The Covered Person is the contract owner. If any owner on the rider effective date is a nonnatural person (e.g., an irrevocable trust or corporation) or a revocable trust, the Covered Person is the oldest annuitant. The Covered Person cannot be changed.

Joint Life only: **Covered Spouses:** the contract owner and their spouse named on the application for as long as the marriage remains in effect. If any contract owner is a nonnatural person or a revocable trust, the Covered Spouses are the annuitant and the spouse of the annuitant named on the application. After death or dissolution of marriage that leaves only one of the Covered Spouses as the owner (for non-natural owners, the annuitant), that remaining Covered Spouse will be used when referring to the younger Covered Spouse. The Covered Spouses lives are used to determine when the Current Annual Payment is established, and the duration of the Current Annual Payments (see “Current Annual Payment” heading below). The Covered Spouses are established on the rider effective date and cannot be changed. For more details, see “Assignment and Change of Ownership – Joint Life” section below.

Current Annual Payment: the benefit available for withdrawal each contract year after the Covered Person (***Joint life:*** younger Covered Spouse) has reached the youngest age in the first Age Band. When the Current Annual Payment is established and at all times thereafter, the Current Annual Payment is equal to the Benefit Base multiplied by the Lifetime Payment Percentage. Anytime the Lifetime Payment Percentage or the Benefit Base changes as described below, the Current Annual Payment will be recalculated. When the first withdrawal is taken in each contract year, we will determine if the Income Bonus Percentage will be included in the Lifetime Payment Percentage for the remainder of that contract year.

The Current Annual Payment can vary each contract year and includes the minimum annual lifetime payment and may also include an Income Bonus. The minimum annual lifetime payment is the guaranteed lifetime benefit amount available for withdrawal each contract year. It is calculated by multiplying the Benefit Base by the Minimum Lifetime Payment Percentage. The Income Bonus is a potential increase to the Current Annual Payment and is calculated by multiplying the Benefit Base by the Income Bonus Percentage. If the Income Bonus Percentage is included in the Annual Payments contractWgee for withdrawalais 6pouse)da80(wgnment)-30doPaymentodate

The Benefit Base and Withdrawal Adjustment Base will be increased by the amount of each additional purchase payment.

The Credit Carryover does not change.

If the purchase payment is received within 180 days after the contract date:

- the Returns-linked Credit Base will be increased by the amount of the additional purchase payment; and
- the Maximum Credit is recalculated to the Returns-linked Credit Base multiplied by the Maximum Credit Percentage; and
- the Maximum Carryover is recalculated to the Returns-linked Credit Base multiplied by the Maximum Carryover Percentage.

Purchase payments after 180 days do not increase the Maximum Credit or Maximum Carryover until the contract year after the purchase payment was received.

See "Buying Your Contract — Purchase Payments" for purchase payment limitations.

3. **When a withdrawal is taken**

A Returns-linked Credit will not be added to the Benefit Base on the following rider anniversary.

The Withdrawal Adjustment Base, Benefit Base and Credit Carryover can be adjusted, but they will not be less than zero.

(A) The Withdrawal Adjustment Base will be reduced by the same proportion that the contract value is reduced. The proportional amount deducted is the "adjustment for withdrawal," calculated as follows:

$$\frac{\mathbf{a \times b}}{\mathbf{c}}$$ where:

a = the amount of the withdrawal
b = the Withdrawal Adjustment Base on the date of (but prior to) the withdrawal
c = the contract value on the date of (but prior to) the withdrawal.

(B) If the Current Annual Payment is not established, Excess Withdrawal Processing will occur as follows.

The Benefit Base and Credit Carryover will be reduced by the same proportion that the contract value is reduced using the "adjustment for withdrawal" calculation described above but substituting the Benefit Base or Credit Carryover (as applicable) for the Withdrawal Adjustment Base.

(C) If the Current Annual Payment is established and the withdrawal is less than or equal to the Remaining Annual Payment, the Benefit Base and Credit Carryover do not change.

(D) If the Current Annual Payment is established and the withdrawal is greater than the Remaining Annual Payment, Excess Withdrawal Processing will occur, and the Benefit Base and Credit Carryover will be reduced by an amount as calculated below:

$$\frac{\mathbf{d \times e}}{\mathbf{f}}$$ where:

d = the amount of the withdrawal minus the Remaining Annual Payment
e = the Benefit Base or Credit Carryover (as applicable) on the date of (but prior to) the withdrawal
f = the contract value on the date of (but prior to) the withdrawal minus the Remaining Annual Payment.

Rider Anniversary Processing: The following describes how your benefit values are calculated on Rider Anniversaries. The Benefit Base, Returns-linked Credit Base and Withdrawal Adjustment Base are subject to the maximum amount of $20 million for each. If the Rider Anniversary falls on a Day that the New York Stock Exchange is closed, the anniversary Contract Value (for the Variable Account portion only) is based on the close of business values on the next Valuation Date.

1. **Returns-linked Credit for the Benefit Base:** If you did not take any withdrawals during the prior contract year and you did not decline any increase to the annual rider fee, Returns-linked Credits may be available. The Maximum Credit percentage, Maximum Credit Carryover percentage and Credit Multiplier are shown in the Rate Sheet Prospectus Supplement.

The Returns-linked Credit equals the lesser of the Maximum Credit (immediately prior to this rider anniversary) or the following:

$\mathbf{(a \times b) + c}$ where:

a = Contract Year Returns used for Credit
b = Credit Multiplier
c = Credit Carryover

The Benefit Base will be increased by the Returns-linked Credit on the Rider Anniversary.

- **Contract Returns Used for Credit:**
  - **On the first Rider Anniversary**
    The Contract Returns Used for Credit equals the Contract Value on the first Rider Anniversary less the purchase payments received during the first contract year, but it will not be less than zero.
  - **On Any Other Rider Anniversary During a Credit Period**
    The Contract Returns Used for Credit equals the Contract Value on the Rider Anniversary less the Contract Value on the prior Rider Anniversary less any purchase payments received in that contract year, but it will not be less than zero.
  - The Contract Value used to determine the Contract Returns Used for Credit is the value on the anniversary after all charges...

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OTHER PROVISIONS

Required Minimum Distributions (RMD): If you are taking RMDs from your contract and your RMD calculated separately for your contract is greater than the Current Annual Payment, the portion of your RMD that exceeds the Current Annual Payment will not be subject to Excess Withdrawal Processing provided that the following conditions are met:

- If the Current Annual Payment is established and if the contract value is reduced to zero as a result of a withdrawal

For the purpose of this rider, the term “withdrawal” has the same meaning as the term “surrender” in the contract or any other riders.

The *SecureSource Core 2*

Joint Life: The Current Annual Payment is established on the earliest of the following dates:

- The rider effective date if the younger Covered Spouse has already reached the youngest age in the first Age Band.
- The date the younger Covered Spouse's attained age equals the youngest age in the first Age Band.
- Upon the first death of a Covered Spouse, then either: (a) the date we receive a written notice when the death benefit is not payable and the surviving Covered Spouse has already reached the youngest age in the first Age Band, (b) the date spousal continuation is effective when the death benefit is payable and the surviving Covered Spouse has already reached the youngest age in the first Age Band, or (c) the date the surviving Covered Spouse reaches the youngest age in the first Age Band.
- Following dissolution of marriage of the Covered Spouses, then either (a) the date we receive a written notice if the remaining Covered Spouse who is the owner (or annuitant in the case of nonnatural or revocable trust ownership) has already reached the youngest age in the first Age Band, or (b) the date the remaining Covered Spouse who is the owner (or annuitant in the case of nonnatural or revocable trust ownership) reaches the youngest age in the first Age Band.

Remaining Annual Payment: the amount available for withdrawal for the remainder of the contract year. The Remaining Annual Payment is established at the same time as the Current Annual Payment. The Remaining Annual Payment equals the Current Annual Payment less all withdrawals in the current contract year, but it will not be less than zero.

Lifetime Payment Percentage: used to calculate the Current Annual Payment.

The Lifetime Payment Percentage for each Age Band and Age Bands are shown in the Rate Sheet Prospectus Supplement.

The Age Band for the Lifetime Payment Percentage is determined at the following times:

- When the Current Annual Payment is established: The Age Band used to calculate the initial Current Annual Payment is the percentage for the Covered Person's attained age (***Joint life:*** younger Covered Spouse's attained age).
- On the Covered Person's subsequent birthdays (***Joint life:*** younger Covered Spouse's subsequent birthdays): If no withdrawal has been taken since the Current Annual Payment was established and no increase to the annual rider fee has been declined, and if the Covered Person's new attained age (***Joint Life:*** younger Covered Spouse's attained age) is in a higher Age Band, then the higher Age Band will be used to determine the appropriate Lifetime Payment Percentage.
- Upon Annual Step-Ups (see "Annual Step-Ups" below).
- For the Joint life rider, upon death or change in marital status: (A) If no withdrawal has been taken since the Current Annual Payment was established and no increase to the annual rider fee has been declined, the Lifetime Payment Percentage will be reset based on the Age Band for the remaining Covered Spouse's attained age. (B) If the Current Annual Payment is not established but the remaining Covered Spouse has reached the youngest age in the first Age Band, the remaining Covered Spouse's attained age will be used to determine the Age Band for the Lifetime Payment Percentage. In the event of remarriage of the Covered Spouses to each other, the Lifetime Payment Percentage used is the percentage for the younger Covered Spouse's attained age.

Determination of Adjustments of Benefit Values: values are determined at the following times and are subject to a maximum amount of $20 million each:

1. **At rider effective date**

   The Credit Base and Benefit Base are set equal to the initial purchase payment.

2. **When an additional purchase payment is made**

   The Benefit Base will be increased by the amount of each additional purchase payment.

   If the Credit Base is greater than zero, the Credit Base will be increased by the amount of each additional purchase payment.

   See "Buying Your Contract — Purchase Payments" for purchase payment limitations.

3. **When a withdrawal is taken**

   If the Credit Base is greater than zero, Annual Credits will not be added to the Benefit Base on the following rider anniversary.

   The Benefit Base and Credit Base can be adjusted, but they will not be less than zero.

   (A) If the Current Annual Payment is not established, Excess Withdrawal Processing will occur as follows.

The Benefit Base and Credit Base will be reduced by the same proportion that the contract value is reduced. The proportional amount deducted is the "adjustment for withdrawal" calculated as follows:

$$\frac{a \times b}{c}$$ where:

a = the amount of the withdrawal

b = the Credit Base or Benefit Base (as applicable) on the date of (but prior to) the withdrawal

c = the contract value on the date of (but prior to) the withdrawal.

(B) If the Current Annual Payment is established and the withdrawal is less than or equal to the Remaining Annual Payment, the Benefit Base and Credit Base do not change.

(C) If the Current Annual Payment is established and the withdrawal is greater than the Remaining Annual Payment, Excess Withdrawal Processing will occur, and the Benefit Base and Credit Base will be reduced by an amount as calculated as follows:

$$\frac{d \times e}{f}$$ where:

d = the amount of the withdrawal minus the Remaining Annual Payment

e = the Benefit Base or Credit Base (as applicable) on the date of (but prior to) the withdrawal

f = the contract value on the date of (but prior to) the withdrawal minus the Remaining Annual Payment.

Rider Anniversary Processing: The following describes how the Benefit Base and Credit Base are calculated on rider anniversaries, subject to the maximum amount of $20 million for each, and how the Lifetime Payment Percentage can change on rider anniversaries.

- **Annual Credits:** If you did not take any withdrawals during the prior contract year and you did not decline any increase to the annual rider fee, Annual Credits may be available. The Annual Credit percentages and Credit Period are shown in the Rate Sheet Prospectus Supplement.

  (A) On the first rider anniversary

  The Annual Credit equals the Credit Base 180 days following the rider effective date multiplied by the Annual Credit percentage, as shown in the Rate Sheet Prospectus Supplement, for the first rider anniversary.

  - ***Single Life:*** The Benefit Base will be increased by the Annual Credit.
  - **Joint Life:** The Benefit Base will be set to the greater of the current Benefit Base, or the Benefit Base 180 days following the rider effective date increased by the Annual Credit and any additional purchase payments 180 days following the rider effective date.

  (B)On any other rider anniversary during a Credit Period

  The Annual Credit equals the Credit Base as of the prior rider anniversary multiplied by the current Annual credit percentage as shown in the Rate Sheet Prospectus Supplement.

  - ***Single Life:*** The Benefit Base will be increased by the Annual Credit.
  - ***Joint Life:*** The Benefit Base will be set to the greater of the current Benefit Base, or the Benefit Base on the prior rider anniversary increased by the Annual Credit and any additional purchase payments since the prior rider anniversary.

  The Credit Base will be set to zero on the last rider anniversary of a Credit Period after any adjustment to the Benefit Base, and there will be no additional Annual Credits unless the Credit Period restarts due to a step-up of the Benefit Base.

  The Credit Base will be permanently set to zero on the later of: (A) the rider anniversary on or after the owner's 95th birthday or (B) the rider anniversary equal to the Credit Period duration, as shown in the Rate Sheet Prospectus Supplement.

- **Annual Step-Ups:** Beginning with the first rider anniversary, an Annual Step-Up may be available. If you decline any increase to the annual rider fee, future Annual Step-Ups will no longer be available.

  The Annual Step-Up will take place on any rider anniversary where the contract value (after charges are deducted) is greater than the Benefit Base after any annual credit is added. If an annual step-up is executed, the Benefit Base, Credit Base and Lifetime Payment Percentage will be adjusted as follows:

  - The Benefit Base (after any Annual Credit is added) will be increased to the contract value.
  - The Credit Base will be increased to the contract value and the Credit Period will restart, if there is an increase to Benefit Base due to an Annual Step-Up.

- If the Current Annual Payment is not established and if the contract value is reduced to zero as a result of a withdrawal taken before the Current Annual Payment is established, the rider and the contract will terminate.
- If the Current Annual Payment is established and if the contract value is reduced to zero as a result of a withdrawal that is greater than the Remaining Annual Payment (including RMDs that are subject to Excess Withdrawal Processing as described above), the rider and the contract will terminate.

At Death:
Single Life: The rider will terminate erent (in Death:

- ***Joint Life:*** After the death benefit is payable the rider will terminate if anyone other than a Covered Spouse continues the contract. However, if the Covered Spouse continues the contract as an inherited IRA or as a beneficiary of a participant in an employer sponsored retirement plan, the rider will terminate.
- When there are certain assignment and ownership changes as described in the "Assignment and Change of Ownership" section above, the rider will terminate.
- On the annuitization start date, the rider will terminate, if you choose a payout option available under the contract.
- You may terminate the rider if your annual rider fee after any increase is more than 0.25 percentage points higher than your fee before the increase. (See "Charges — *SecureSource Core 2* riders charge").
- When the contract value is reduced to zero as a result of an Excess Withdrawal as described in the Rules for Surrender Section above, the rider will terminate.
- Termination of the contract for any reason will terminate the rider.

For an example, see Appendix F.

SecureSource 5 Rider

(Available for contract applications signed on or after 5/3/2021 and prior to 1/1/2022)

The *SecureSource 5* rider is an optional benefit that you can elect at time of application for an additional charge. It may not be purchased with any other optional living benefit and certain death benefit riders (ROPP rider, MAV rider or *Enhanced Legacy* Benefit). This benefit is intended to provide a specified withdrawal amount annually for life, even if your contract value is zero, subject to the terms and provisions described in this section. Additionally, this benefit offers an Annual Credit feature to help in low or poor performing markets and a step-up feature to lock in contract anniversary gains to increase the Benefit Base.

If the contract value is reduced to zero due to market performance, fees or charges, or a withdrawal that does not exceed the amount available under the rider, then you will receive lifetime payments made by us as described in the "Other provisions - Rules for Surrender." However, the contract and rider will terminate if the contract value goes to zero due to an excess withdrawal. If you die before the contract value is depleted, you will not receive any monetary value from the rider.

The *SecureSource 5* rider may be ***appropriate*** for you if:

Each year, your Current Annual Payment may or may not include an Income Bonus. If the contract value is 20% or more below the Withdrawal Adjustment Base, the Income Bonus Percentage will not be available. (see Withdrawal Adjustment Base described below).

For important considerations on whether a *SecureSource 5* rider is appropriate for you, see "Important *SecureSource* Series Rider Considerations" section below.

AVAILABILITY

There are two *SecureSource 5* riders available under your contract:

- *SecureSource 5* - Single Life
- *SecureSource 5* - Joint Life

The information in this section applies to both riders, unless otherwise noted.

For the purpose of this rider, the term "withdrawal" has the same meaning as the term "surrender" in the contract or any other riders

The *SecureSource 5* — Single Life rider covers one person. The *SecureSource 5* — Joint Life Rider covers two spouses jointly who are named at contract issue. You may elect only the *SecureSource 5* — Single Life rider or the *SecureSource 5* — Joint Life rider, not both, and you may not switch riders later.

You must elect the rider when you purchase your contract. The rider effective date will be the contract issue date. Joint ownership and joint annuitants are not allowed for *SecureSource 5* — Single Life rider.

The *SecureSource 5* rider is an optional benefit that you may select, for an additional annual charge if:

- ***Single Life:*** you are 85 or younger on the date the contract is issued; or
- ***Joint Life:*** you and your spouse are 85 or younger on the date the contract is issued.

Issue ages from 81 through 85 require prior approval.

The *SecureSource 5* riders are not available under an inherited qualified annuity.

The *SecureSource 5* rider guarantees that, regardless of the investment performance of your contract, you will be able to withdraw up to a certain amount each year from the contract before the annuitization start date until:

- ***Single Life:*** death (see "At Death" heading below).
- ***Joint Life:*** the death of the last surviving Covered Spouse (see "*Joint Life only*: Covered Spouses" and "At Death" headings below).

For key terms associated with a *SecureSource 5* rider, see "*SecureSource* Series Rider Terms" section above.

RATE SHEET PROSPECTUS SUPPLEMENT

The current rider charges and the current rates for the Minimum Lifetime Payment percentages, Income Bonus Percentage, Credit Period and Annual Credit percentages, applicable to your contract issued to you are disclosed in the Rate Sheet Prospectus Supplement attached to this prospectus. These terms can only change as provided in this prospectus (see "Lifetime Payment Percentage", "Income Bonus percentage" and "Annual Credits" below). We may change these terms for new purchasers, upon 7calendar days prior notice. At least 7 calendar days before we change the terms contained in a Rate Sheet Prospectus Supplement for the next effective period, we will file a new Rate Sheet Prospectus Supplement. All historical Rate Sheet Prospectus Supplements are reflected in Appendix M. All Rate Sheet Prospectus Supplements, including the Rate Sheet Prospectus Supplement applicable to you, have been filed with the Securities and Exchange Commission (the "SEC") and are also available on the Edgar system at www.sec.gov (File No. 333–230376).

CURRENT ANNUAL PAYMENT DESCRIPTION

***Single Life only:* Covered Person:** the person whose life is used to determine when the Current Annual Payment is established, and the duration of the Current Annual Payments (see "Current Annual Payment" heading below). The Covered Person is the contract owner. If any owner on the rider effective date is a nonnatural person (e.g., an irrevocable trust or corporation) or a revocable trust, the Covered Person is the oldest annuitant. The Covered Person cannot be changed.

***Joint Life only:* Covered Spouses:** the contract owner and their spouse named on the application for as long as the marriage remains in effect. If any contract owner is a nonnatural person or a revocable trust, the Covered Spouses are the annuitant and the spouse of the annuitant named on the application. After death or dissolution of marriage that leaves only one of the Covered Spouses as the owner (for non-natural owners, the annuitant), that remaining Covered Spouse will be used when referring to the younger Covered Spouse. The Covered Spouses lives are used to determine when the Current Annual Payment is established, and the duration of the Current Annual Payments (see “Current Annual Payment” heading below). The Covered Spouses are established on the rider effective date and cannot be changed. For more details, see “Assignment and Change of Ownership – Joint Life” section below.

Current Annual Payment: the benefit available for withdrawal each contract year after the Covered Person (***Joint life:*** younger Covered Spouse) has reached the youngest age in the first Age Band. When the Current Annual Payment is established and at all times thereafter, the Current Annual Payment is equal to the Benefit Base multiplied by the Lifetime Payment Percentage. Anytime the Lifetime Payment Percentage or the Benefit Base changes as described below, the Current Annual Payment will be recalculated. When the first withdrawal is taken in each contract year, we will determine if the Income Bonus Percentage will be included in the Lifetime Payment Percentage for that contract year.

The Current Annual Payment can vary each contract year and includes the minimum annual lifetime payment and may also include an Income Bonus. The minimum annual lifetime payment is the guaranteed lifetime benefit amount available for withdrawal each contract year. It is calculated by multiplying the Benefit Base by the Minimum Lifetime Payment Percentage. The Income Bonus is a potential increase to the Current Annual Payment and is calculated by multiplying the Benefit Base by the Income Bonus Percentage. If the Income Bonus Percentage is included in the Lifetime Payment Percentage, then the income bonus is included in the Current Annual Payment.

If you withdraw less than the Current Annual Payment in contract year, the unused portion does not carry over to future contract years.

Single Life: The Current Annual Payment is established on the later of the rider effective date if the Covered Person has reached the youngest age in the first Age Band, or the date the Covered Person’s attained age equals the youngest age in the first Age Band.

Joint Life: The Current Annual Payment is established on the earliest of the following dates:

- The rider effective date if the younger Covered Spouse has already reached the youngest age in the first Age Band.
- The date the younger Covered Spouse’s attained age equals the youngest age in the first Age Band.
- Upon the first death of a Covered Spouse, then either: (a) the date we receive a written notice when the death benefit is not payable and the surviving Covered Spouse has already reached the youngest age in the first Age Band, (b) the date spousal continuation is effective when the death benefit is payable and the surviving Covered Spouse has already reached the youngest age in the first Age Band, or (c) the date the surviving Covered Spouse reaches the youngest age in the first Age Band.
- Following dissolution of marriage of the Covered Spouses, then either (a) the date we receive a written notice n00(disar)-33.8(ria

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(D) If the Current Annual Payment is established and the withdrawal is greater than the Remaining Annual Payment, Excess Withdrawal Processing will occur, and the Benefit Base and Credit Base will be reduced by an amount as calculated below:

$$\frac{\mathbf{d \times e}}{\mathbf{f}} \text{ where:}$$

d = the amount of the withdrawal minus the Remaining Annual Payment

e = the Benefit Base or Credit Base (as applicable) on the date of (but prior to) the withdrawal

f = the contract value on the date of (but prior to) the withdrawal minus the Remaining Annual Payment.

Rider Anniversary Processing: The following describes how the Withdrawal Adjustment Base, Benefit Base and Credit Base are calculated on rider anniversaries, subject to the maximum amount of $20 million for each and how the Lifetime Payment Percentage can change on rider anniversaries.

- **Annual Credits:** If you did not take any withdrawals during the prior contract year and you did not decline any increase to the annual rider fee, Annual Credits may be available. The Annual Credit percentages and duration are shown in the Rate Sheet Prospectus Supplement.

  (A) On the first rider anniversary

  The Annual Credit equals the Credit Base 180 days following the rider effective date multiplied by the current Annual Credit percentage, as shown in the Rate Sheet Prospectus Supplement, for the first rider anniversary.

  - ***Single Life:*** The Benefit Base will be increased by the Annual Credit.
  - **Joint Life:** The Benefit Base will be set to the greater of the current Benefit Base, or the Benefit Base 180 days following the rider effective date increased by the Annual Credit and any additional purchase payments since 180 days following the rider effective date.

  (B) On any other rider anniversary during a Credit Period

  The Annual Credit equals the Credit Base as of the prior rider anniversary multiplied by the current Annual Credit percentage, as shown in the Rate Sheet Prospectus Supplement.

  - ***Single Life:*** The Benefit Base will be increased by the Annual Credit.
  - **Joint Life:** The Benefit Base will be set to the greater of the current Benefit Base, or the Benefit Base on the prior

- The RMD amount is otherwise based on the requirements of section 401(a) (9), related Code provisions and regulations thereunder that were in effect on the contract date.

If the Current Annual Payment is not established, the RMD will be subject to Excess Withdrawal Processing. RMD rules

Assignment and Change of Ownership

Single Life: The rider will terminate if there is an assignment or a change of ownership unless the new owner or assignee assumes total ownership of the contract and was an owner or the Covered person before the change, or is a nonnatural owner (e.g., an individual ownership changed to an irrevocable trust) or a revocable trust, either holding for the sole benefit of the prior owner. Joint ownership and joint annuitants are not allowed while this rider is in force. Exception: ownership changes will not terminate the rider for contracts issued in California.

Joint Life: In order to maintain the joint life benefit, the surviving Covered Spouse must be able to continue the contract under the spousal continuation provision. Therefore, only ownership arrangements that permit such continuation are allowed at rider issue. If the owner is a natural person, only the Covered Spouses can be owners. If there is a non-natural or revocable trust owner, one of the Covered Spouses must be the annuitant. For all contracts except those issued in California, the rider will terminate if there is an assignment or a change of ownership unless the new owner or assignee assumes total ownership of the contract and was an owner or a Covered Spouse before the change, or is a nonevocable tr change,

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The *SecureSource 5 Plus* — Single Life rider covers one person. The *SecureSource 5 Plus* — Joint Life Rider covers two spouses jointly who are named at contract issue. You may elect only the *SecureSource 5 Plus* — Single Life rider or the *SecureSource 5 Plus* — Joint Life rider, not both, and you may not switch riders later. You must elect the rider when you purchase your contract. The rider effective date will be the contract issue date. Joint ownership and joint annuitants are not allowed for *SecureSource 5 Plus* — Single Life rider.

The *SecureSource 5 Plus* rider is an optional benefit that you may select, for an additional annual charge if:

- ***Single Life:*** you are 85 or younger on the date the contract is issued; or
- ***Joint Life:*** you and your spouse are 85 or younger on the date the contract is issued.

Issue ages from 81 through 85 require prior approval.

The *SecureSource 5 Plus* riders are not available under an inherited qualified annuity.

The *SecureSource 5 Plus* rider guarantees that, regardless of the investment performance of your contract, you will be able to withdraw up to a certain amount each year from the contract before the annuitization start date until:

- ***Single Life:*** death (see "At Death" heading below).
- ***Joint Life:*** the death of the last surviving Covered Spouse (see "*Joint Life only*: Covered Spouses" and "At Death" headings below).

For key terms associated with the SecureSource *5 Plus* rider, see "*SecureSource* Rider Terms" section above.

RATE SHEET PROSPECTUS SUPPLEMENT

The current charges and the current rates for the Lifetime Payment percentages, Income Bonus Percentage, Credit Period and Annual Credit percentages, applicable to your contract issued to you are disclosed in the Rate Sheet Prospectus Supplement attached to this prospectus. These terms can only change as provided in this prospectus (see "Lifetime Payment Percentage", "Income Bonus percentage" and "Annual Credits" below.) We may change these terms for new purchasers, upon 7 calendar prior notice. At least 7 calendar days before we change the terms contained in a Rate Sheet Supplement for the next effective period, we will file a new Rate Sheet Supplement. All historical Rate Sheet Prospectus Supplements are reflected in Appendix M. All Rate Sheet Prospectus Supplements, including the Rate Sheet Prospectus Supplement applicable to you, have been filed with the Securities and Exchange Commission (the "SEC") and are also available on the Edgar system at www.sec.gov (File No. 333–230376).

CURRENT ANNUAL PAYMENT DESCRIPTION

Single Life only: **Covered Person:** the person whose life is used to determine when the Current Annual Payment is established, and the duration of the Current Annual Payments (see "Current Annual Payment" heading below). The Covered Person is the oldest contract owner. If any owner is a nonnatural person (e.g., an irrevocable trust or corporation) or a revocable trust, the Covered Person is the oldest annuitant. The Covered Person cannot be changed.

Joint Life only: **Covered Spouses:** the contract owner and their spouse named on the application for as long as the marriage remains in effect. If any contract owner is a nonnatural person or a revocable trust, the Covered Spouses are the annuitant and the spouse of the annuitant named on the application. After death or dissolution of marriage that leaves only one of the spouses as the owner (for non-natural owners, the annuitant), that remaining Covered Spouse will be used when referring to the younger Covered Spouse. The Covered Spouses' lives are used to determine when the Current Annual Payment is established, and the duration of the Current Annual Payments (see "Current Annual Payment" heading below). The Covered Spouses are established on the rider effective date and cannot be changed. For more details, see "Assignment and Change of Ownership – Joint Life" section below.

Current Annual Payment: the benefit available for withdrawal each contract year after the Covered Person (***Joint life:*** younger Covered Spouse) has reached the youngest age in the first Age Band. When the Current Annual Payment is established and at all times thereafter, the Current Annual Payment is equal to the Benefit Base multiplied by the Lifetime Payment Percentage. Anytime the Lifetime Payment Percentage or the Benefit Base changes as described below, the Current Annual Payment will be recalculated. When the first withdrawal is taken in each contract year we will determine if the Income Bonus Percentage will be included in the Lifetime Payment Percentage for that contract year.

The Current Annual Payment can vary each contract year and includes the minimum annual lifetime payment and may also include an Income Bonus. The minimum annual lifetime payment is the guaranteed lifetime benefit amount available for withdrawal each contract year. It is calculated by multiplying the Benefit Base by the Minimum Lifetime Payment Percentage. The Income Bonus is a potential increase to the Current Annual Payment and is calculated by multiplying the Benefit Base by the Income Bonus Percentage. If the Income Bonus Percentage is included in the Lifetime Payment Percentage, then the income bonus is included in the Current Annual Payment.

If you withdraw less than the Current Annual Payment in a contract year, the unused portion does not carry over to future contract years.

Single Life: The Current Annual Payment is established on the later of the rider effective date if the Covered Person has reached the youngest age in the first Age Band, or the date the Covered Person's attained age equals the youngest age in the first Age Band.

Joint Life: The Current Annual Payment is established on the earliest of the following dates:

- The rider effective date if the younger Covered Spouse has already reached the youngest age in the first Age Band.
- The date the younger Covered Spouse's attained age equals the youngest age in the first Age Band.
- Upon the first death of a Covered Spouse, then either: (a) the date we receive a written notice when the death benefit is not payable and the sur dovered Spouse has already reached the youngest age in the f Age Band, o8and the the f first Age B

However, at the earliest of (1) or (2) below, the Lifetime Payment Percentage will be set and remain fixed as long as the benefit is payable:

(1) when your contract value on a rider anniversary is less than two times the Benefit Base multiplied by the Minimum Lifetime Payment Percentage for your current Age Band, or

(2) when the contract value reduces to zero.

For certain periods of time at our discretion and on a non-discriminatory basis, your Lifetime Payment Percentage may be set by us to include the Income Bonus Percentage if more favorable to you.

Determination of Adjustments of Benefit Values: values are determined at the following times and are subject to a maximum amount of $20 million for each:

1. **At rider effective date**

   The Withdrawal Adjustment Base, Credit Base and Benefit Base are set equal to the initial purchase payment.

2. **When an additional purchase payment is made**

   The Benefit Base and Withdrawal Adjustment Base will be increased by the amount of each additional purchase payment.

   If the Credit Base is greater than zero, the Credit Base will be increased by the amount of each additional purchase payment.

   See "Buying Your Contract — Purchase Payments" for purchase payment limitations.

3. **When a withdrawal is taken**

   If the Credit Base is greater than zero, Annual Credits will not be added to the Benefit Base on the following rider anniversary.

   The Withdrawal Adjustment Base, Benefit Base and Credit Base can be adjusted, but they will not be less than zero.

   (A) The Withdrawal Adjustment Base will be reduced by the same proportion that the contract value is reduced. The proportional amount deducted is the "adjustment for withdrawal," calculated as follows:

   $$\frac{\mathbf{a \times b}}{\mathbf{c}}$$ where:

   a = the amount of the withdrawal

   b = the Withdrawal Adjustment Base on the date of (but prior to) the withdrawal

   c = the contract value on the date of (but prior to) the withdrawal.

   (B) If the Current Annual Payment is not established, Excess Withdrawal Processing will occur as follows.

   The Benefit Base and Credit Base will be reduced by the same proportion that the contract value is reduced using the "adjustment for withdrawal" calculation described above but substituting the Credit Base or Benefit Base (as applicable) for the Withdrawal Adjustment Base.

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   applicable) for the Withdrawal Adjustment Base.

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- **Joint Life:** The Benefit Base will be set to the greater of the current Benefit Base, or the Benefit Base 180 days following the rider effective date increased by the Annual Credit and any additional purchase payments since 180 days following the rider effective date.

(B) On any other rider anniversary during a Credit Period

The Annual Credit equals the Credit Base as of the prior rider anniversary multiplied by the current Annual Credit percentage, as shown in the Rate Sheet Prospectus Supplement.

- ***Single Life:*** The Benefit Base will be increased by the Annual Credit.
- **Joint Life:** The Benefit Base will be set to the greater of the current Benefit Base, or the Benefit Base on the prior rider anniversary increased by the Annual Credit and any additional purchase payments since the prior rider anniversary.

The Credit Base will be set to zero on the last rider anniversary of a Credit Period after any adjustment to the Benefit Base, and there will be no additional Annual Credits unless the Credit Period restarts due to a step-up of the Benefit Base.

The Credit Base will be permanently set to zero on the later of: A) the rider anniversary on or after the owner's 95th birthday or (B) the rider anniversary equal to the Credit Period duration, as shown in the Rate Sheet Supplement.

- **Annual Step-Ups:** Beginning with the first rider anniversary, an Annual Step-Up may be available. If you decline any increase to the annual rider fee, future Annual Step-Ups will no longer be available.

  The Annual Step-Up will take place on any rider anniversary where the contract value (after charges are deducted) is greater than the Benefit Base after any annual credit is added. If an annual step-up is executed, the Benefit Base, Credit Base and Lifetime Payment Percentage will be adjusted as follows:

  - The Benefit Base (after any Annual Credit is added) will be increased to the contract value, if greater.
  - The Credit Base will be increased to the contract value and the Credit Period will restart, if there is an increase to Benefit Base due to an Annual Step-Up.
  - If the Covered Person's attained age (Joint Life: younger Covered Spouse's attained age) on the rider anniversary is in a higher Age Band, then the higher Age Band will be used to determine the appropriate Lifetime Payment

non-natural owner or a revocable trust, holding for the sole benefit of the prior owner. For contracts issued in California, transfer of the ownership of the annuity contract is not limited and the rider will not terminate; however, the Covered Spouses under the rider will not change even if there is an ownership change.

Annuity Provisions: If your annuitization start date is the maximum annuitization start date (see “The Annuitization Start Date”), you can choose one of the payout options available under the contract (see “Annuity Payout Plans”) or an alternative fixed annuity payout option available under the SecureSource *5 Plus* rider. If you elect an annuitization start date that is earlier than the maximum annuitization start date, the alternative fixed annuity payout option under the *SecureSource 5 Plus* rider is not available.

Under the rider’s payout option, you will receive the Current Annual Payment each contract year until the death of the Covered Person (***Joint Life:*** both Covered Spouses). If you choose to receive the Current Annual Payment, the amount payable each year will be equal to the Current Annual Payment on the annuitization start date. The amount paid in the current contract year will be reduced for any prior withdrawals in that contract year. These annualized amounts will be

If you select the *SecureSource* series — Joint Life rider, please consider carefully whether or not you wish to change the beneficiary of your annuity contract. The rider will terminate if the surviving covered spouse cannot utilize the spousal continuation provision of the contract when the death benefit is payable. If the spousal continuation option is not available when the death benefit is payable, the rider will terminate. The surviving covered spouse will no longer be eligible for benefits under the rider.

- **Limitations on Purchase Payments:** We reserve the right to limit the cumulative amount of purchase payments (subject to state restrictions), which may limit your ability to make additional purchase payments to increase your contract value as you may have originally intended. For current purchase payment restrictions, please see "Buying Your Contract —Purchase Payments".
- **Interaction with Total Free Amount (FA) contract provision:** The FA is the amount you are allowed to withdraw from

the Optional Benefits Offered under the Contract – Investment Allocation Restrictions for the *SecureSource Core 2, SecureSource 5, SecureSource 5 Plus, SecureSource Core, SecureSource Core Plus, SecureSource 4, SecureSource 4 Plus* benefit riders.

The investment allocation restrictions for the above listed *SecureSource series* riders , Enhanced Legacy Benefit or Accumulation Protector Benefit rider may reduce our financial risk and expense in offering guaranteed benefits and limit your ability to grow contract value. The Portfolio Stabilizer funds or Portfolio Navigator funds are available to all contract owners, regardless of whether an optional benefit rider has been elected. We reserve the right to reduce the number of available Funds.

Changes we may make. We reserve the right to add, remove, combine or substitute Funds at any time and in our sole discretion. We also reserve the right, upon notification to you, to close or restrict any investment option. Any change will apply to current allocations, future purchase payments, and transfers. If we remove, restrict, combine or substitute Funds, transfers made to reallocate purchase payments or contract value will not count toward your annual transfer limitations. We will obtain any necessary regulatory approvals and provide you with any required notice prior to any substitution. (See the “Substitution of Investments” section in this prospectus).

Investing in the Funds. You are responsible for determining which Funds are best for you. Your financial advisor can help you determine which underlying Funds most closely matches your investing style, based on factors such as your investment goals, your tolerance for risk and how long you intend to invest. There is no guarantee that the Funds you select or have selected are appropriate to your ability to withstand investment risk. RiverSource Life is not responsible for your selection of specific investment options, or your decision to change to different underlying Fund.

Each Portfolio Stabilizer fund has an investment objective of pursuing total return while seeking to manage the fund’s exposure to equity market volatility. Each of the Portfolio Navigator funds is a fund of funds with the investment objective of seeking a high level of total return consistent with a certain level of risk by investing in various underlying funds.

If you initially allocate qualifying purchase payments to the Special DCA fixed account, when available (see “The Special DCA Fixed Account”), we will make monthly transfers in accordance with your instructions from the Special DCA fixed account into the investment options you have chosen.

Additional Considerations. It is important to remember that certain Funds are managed volatility funds and employ a strategy designed to reduce overall volatility and downside risk. If a strategy is successful it may result in smaller losses to your contract value when markets are declining and market volatility is high when compared to Funds not employing a managed volatility strategy. In turn, if a strategy is successful it may also result in less gain in your contract value during rising markets with higher volatility when compared to Funds not employing a managed volatility strategy. Accordingly, although an investment in the Funds may mitigate declines in your contract value due to declining equity markets, the Funds’ investment strategies may also curb or decrease your contract value during periods of positive performance by the equity markets. There is no guarantee any of the managed volatility Funds’ strategies will be successful. In addition, managed volatility funds may decrease the number and amount of any periodic benefit base increase opportunities (e.g. annual step ups). Costs associated with running a managed volatility strategy may also adversely impact the performance of managed volatility funds. See Appendix A for a list of Funds that employ a managed volatility strategy. Also see “Principal Risks of Investing in the Contract” for further information about these Funds.

Investing in the Funds does not guarantee that your contract will increase in value nor will it protect in a decline in value if market prices fall. Depending on future market conditions and considering only the potential return on your investment in the Fund, you might benefit (or benefit more) from selecting alternative investment options. There is no assurance that the Funds will achieve their respective investment objectives. In addition, there is no guarantee that the Fund’s strategy will have its intended effect or that it will work as effectively as is intended.

For additional information about the Funds’ investment strategies, risks and conflicts, see the Funds’ prospectuses as well as “The Variable Account and the Funds –Conflicts of Interest with Certain Funds Advised by Columbia Management” section in this prospectus.

Additional Information. You may change your investment option allocations up to four times per contract year by written request on an authorized form or by another method agreed to by us. You may also set up asset rebalancing and change your percentage allocations, but those changes will count towards this four times per contract year limit. This limitation does not apply if you elect the *Enhanced Legacy* Benefit. Please consider requesting changes carefully, because we may charge you a higher fee for your rider. (See “Charges — Optional Living Benefit Charges”) We also reserve the right to limit the number of changes if required to comply with the written instructions of a Fund (see “Making the Most of Your Contract — Transferring Among Accounts — Market Timing”) and the number of investment options from which you can select.

Before you select the *Enhanced Legacy* Benefit, *SecureSource Legacy* benefit rider, *SecureSource Core 2, SecureSource 5, SecureSource 5 Plus, SecureSource Core, SecureSource Core Plus, SecureSource 4, SecureSource 4 Plus* benefit riders or Accumulation Protector Benefit rider, you and your financial advisor should carefully evaluate whether the Funds meet your investment objectives and risk tolerance, taking into consideration the potential positive or negative impact that Funds' strategy may have on your contract value and the benefits under your rider. Because you can terminate the rider only under certain circumstances once you have selected it, you must terminate your contract by requesting a full surrender if you later decide that you do not want to invest in the Funds. You can change allocations among Funds as described above. Surrender charges and tax penalties may apply. **Therefore, you should not select the Enhanced Legacy Benefit, SecureSource Legacy benefit rider, *SecureSource Core 2, SecureSource 5, SecureSource 5 Plus, SecureSource Core, SecureSource Core Plus, SecureSource 4, SecureSource 4 Plus* benefit**

We may modify the investment requirements or limitations at any time we believe the modifications are necessary to protect our ability to provide the guarantees under these riders. Our decision to make modifications may be based on several factors including, but not limited to, general market conditions, the style and investment objectives of the Funds, when hedging instruments become difficult to acquire or the cost of hedging becomes excessive.

We will notify you 30 days prior to the date of any change or new limitation to the Funds, the allocation plans or allocation plan requirements. The change will take effect on the date we declare in the written notice. If your current contract allocation does not comply with our revised requirements, prior to the effective date you should update your

Additionally, we currently allow you to use part of the amount available to purchase payouts, leaving any remaining contract value to accumulate on a tax-deferred basis. Special rules apply for partial annuitization of your annuity contract, see “Taxes — Nonqualified Annuities — Annuity payouts” and “Taxes — Qualified Annuities — Annuity payouts.”

If you select a variable annuity payout, we reserve the right to limit the number of subaccounts in which you may invest. The GPAs and the Special DCA fixed account are not available during this payout period.

Amounts of fixed and variable payouts depend on:

- the annuity payout plan you select;
- the annuitant’s age and, in most cases, sex;
- the annuity table in the contract; and
- the amounts you allocated to the accounts on the annuitization start date.

In addition, for variable payouts only, amounts depend on the investment performance of the subaccounts you select. These payouts will vary from month to month based on the performance of the funds. Fixed payouts generally remain the same from month to month unless you have elected an option providing for increasing payments or are exercising any available liquidity features we may offer and you have elected.

For information with respect to transfers between accounts after annuity payouts begin, see “Making the Most of Your Contract — Transfer policies.”

Annuity Tables

The annuity tables in your contract (Table A and Table B) show the amount of the monthly payout for each $1,000 of contract value according to the annuitant’s age and, when applicable, the annuitant’s sex. (Where required by law, we will use a unisex table of annuity payout rates.)

Table A shows the amount of the first monthly variable payout assuming that the contract value is invested at the beginning of the annuity payout period and earns a 5% rate of return, which is reinvested and helps to support future payouts. If you ask us at least 30 days before the annuitization start date, we will substitute an annuity Table based on an assumed 3.5% investment return for the 5% Table A in the contract. The assumed investment return affects both the amount of the first payout and the extent to which subsequent payouts increase or decrease. For example, annuity payouts will increase if the investment return is above the assumed investment return and payouts will decrease if the return is below the assumed investment return. Using the 5% assumed interest return results in a higher initial payout, but later payouts will increase more slowly when annuity unit values rise and decrease more rapidly when they decline.

Table B shows the minimum amount of each fixed payout. We declare current payout rates that we use in determining the actual amount of your fixed annuity payout. The current payout rates will equal or exceed the guaranteed payout rates shown in Table B. We will furnish these rates to you upon request.

Annuity Payout Plans

We make available variable annuity payouts where payout amounts may vary based on the performance of the Variable Account. We may also make fixed annuity payouts available where payments of a fixed amount are made for the period specified in the plan, subject to any surrender we may permit. You may choose any one of these annuity payout plans by giving us written instructions at least 30 days before the annuitization start date:

amount(rates)-]TJT*[(rates)-3y

For Plan A, if the annuitant dies before the initial payment, no payments will be made. For Plan B, if the annuitant dies before the initial payment, the payments will continue for the guaranteed payout period. For Plan C, if the annuitant dies before the initial payment, the payments will continue for the installment refund period. For Plan D, if both annuitants die before the initial payment, no payments will be made; however, if one annuitant dies before the initial payment, the payments will continue until the death of the surviving annuitant.

NonwTr3lified AnnuitiesGenerally, only the increase in the value of a non-Tr3lified annuity contract ov

Annuities owned by corporations, partnerships or irrevocable trusts: For nonqualified annuities, any annual increase in the value of annuities held by such entities (nonnatural persons) generally will be treated as ordinary income received during that year. However, if the trust was set up for the benefit of a natural person(s) only, the income may generally remain tax-deferred until surrendered or paid out.

Penalties: If you receive amounts from your nonqualified annuity before reaching age 59½, you may have to pay a 10% IRS penalty on the amount includable in your ordinary income. However, this penalty will not apply to any amount received:

- because of your death or in the event of nonnatural ownership, the death of the annuitant;
- because you become disabled (as defined in the Code);
- if the distribution is part of a series of substantially equal periodic payments, made at least annually, over your life or life expectancy (or joint lives or life expectancies of you and your beneficiary);
- if it is allocable to an investment before Aug. 14, 1982; or
- if annuity payouts are made under immediate annuities as defined by the Code.

Transfer of ownership: Generally, if you transfer ownership of a nonqualified annuity without receiving adequate consideration, the transfer may be taxed as a surrender for federal income tax purposes. If the transfer is a currently taxable event for income tax purposes, the original owner will be taxed on the amount of deferred earnings at the time of the transfer and also may be subject to the 10% IRS penalty discussed earlier. In this case, the new owner's investment in the contract will be equal to the investment in the contract at the time of the transfer plus any earnings included in the original owner's taxable income as a result of the transfer. In general, this rule does not apply to transfers between spouses or former spouses. Similar rules apply if you transfer ownership for a full consideration. Please consult your tax advisor for further details.

1035 Exchanges of nonqualified annuities: Section 1035 of the Code permits nontaxable exchanges of certain insurance policies, endowment contracts, annuity contracts and qualified long-term care insurance products, while providing for continued tax deferral of earnings. In addition, Section 1035 permits the carryover of the investment in the contract from the old policy or contract to the new policy or contract. In a 1035 exchange one policy or contract is exchanged for another policy or contract. The following can qualify as nontaxable exchanges: (1) the exchange of a life insurance policy for another life insurance policy or for an endowment, annuity or qualified long-term care insurance contract, (2) the exchange of an endowment contract for an annuity or qualified long-term care insurance contract, or for an endowment contract under which payments will begin no later than payments would have begun under the contract exchanged, (3) the exchange of an annuity contract for another annuity contract or for a qualified long-term care insurance exchaie-300(and)(40((3))-300(t)0(he)-300(exchange)-300(of)-00(or)-300(qualified)-300(l)0(ong-ter)-31.8(m)-300(car)-13.9

and you or your employer have contributed after-tax dollars; or (4) the contract is used to fund a retirement plan and you direct such payout to be directly rolled over to another eligible retirement plan such as an IRA. We may permit partial annuitizations of qualified annuity contracts. If we accept partial annuitizations, please remember that your contract will still need to comply with other requirements such as required minimum distributions and the payment of taxes. Prior to considering a partial annuitization on a qualified contract, you should discuss your decision and any implications with your tax adviser. Because we cannot accurately track certain after-tax funding sources, we will generally report any payments on partial annuitizations as ordinary income except in the case of a qualified distribution from a Roth IRA.

Annuity payouts from Roth IRAs: In general, the entire payout from a Roth IRA can be free from income and penalty taxes if you have attained age 59½ and meet the five year holding period.

Surrenders: Under a qualified annuity, except a Roth IRA, the entire surrender will generally be includable as ordinary income and is subject to tax unless: (1) the contract is an IRA to which you made non-deductible contributions; or (2) you rolled after-tax dollars from a retirement plan into your IRA; or (3) the contract is used to fund a retirement plan and you or your employer have contributed after-tax dollars; or (4) the contract is used to fund a retirement plan and you direct such surrender to be directly rolled over to another eligible retirement plan such as an IRA.

Surrenders from Roth IRAs: In general, the entire payout from a Roth IRA can be free from income and penalty taxes if

Penalties: If you receive amounts from your qualified contract before reaching age 59½

Spousal status: When it comes to your marital status and the identification and naming of any spouse as a beneficiary or party to your contract, we will rely on the representations you make to us. Based on this reliance, we will issue and administer your contract in accordance with these representations. If you represent that you are married and your representation is incorrect or your marriage is deemed invalid for federal or state law purposes, then the benefits and rights under your contract may be different.

If you have any questions as to the status of your relationship as a marriage, then you should consult an appropriate tax or legal advisor.

Sales of the Contract

New contracts are not currently being offered.

- Only securities broker-dealers ("selling firms") registered with the SEC and members of the FINRA may sell the contract.
- The contracts are continuously offered to the public through authorized selling firms. We and RiverSource Distributors have a sales agreement with the selling firm. The sales agreement authorizes the selling firm to offer the contracts to the public. RiverSource Distributors pays the selling firm (or an affiliated insurance agency) for contracts its financial advisors sell. The selling firm may be required to return sales commissions under certain circumstances including but not limited to when contracts are returned under the free look period.

Payments to Selling Firms

- We may use compensation plans which vary by selling firm. For example, some of these plans pay selling firms a commission of up to 7.50% each time a purchase payment is made. We may pay ongoing trail commissions of up to 1.25% of the contract value. We do not pay or withhold payment of commissions based on which investment options you select.
- We may pay selling firms a temporary additional sales commission of up to 1% of purchase payments for a period of time we select. For example, we may offer to pay a temporary additional sales commission to get selling firms to market a new or enhanced contract or to increase sales during the period.
- In addition to commissions, we may, in order to promote sales of the contracts, and as permitted by applicable laws and regulations, pay or provide selling firms with other promotional incentives in cash, credit or other compensation. We generally (but may not) offer these promotional incentives to all selling firms. The terms of such arrangements differ between selling firms. These promotional incentives may include but are not limited to:
- sponsorship of marketing, educational, due diligence and compliance meetings and conferences we or the selling firm may conduct for financial advisors, including subsidy of travel, meal, lodging, entertainment and other expenses related to these meetings;
- marketing support related to sales of the contract including for example, the creation of marketing materials, advertising and newsletters;
- providing service to contract owners; and
- funding other events sponsored by a selling firm that may encourage the selling firm's financial advisors to sell the contract.

These promotional incentives or reimbursements may be calculated as a percentage of the selling firm's aggregate, net or anticipated sales and/or total assets attributable to sales of the contract, and/or may be a fixed dollar amount. As noted below this additional compensation may cause the selling firm and its financial advisors to favor the contracts.

Sources of Payments to Selling Firms

We pay the commissions and other compensation described above from our assets. Our assets may include:

- revenues we receive from fees and expenses that you will pay when buying, owning and surrendering the contract (see "Expense Summary");
- compensation we or an affiliate receive from the underlying funds in the form of distribution and services fees (see "The Variable Account and the Funds - The funds");
- compensation we or an affiliate receive from a fund's investment adviser, subadviser, distributor or an affiliate of any of these (see "The Variable Account and the Funds - The funds"); and
- revenues we receive from other contracts and policies we sell that are not securities and other businesses we conduct.

You do not directly pay the commissions and other compensation described above as the result of a specific charge or deduction under the contract. However, you may pay part or all of the commissions and other compensation described above indirectly through:

- fees and expenses we collect from contract owners , including surrender charges; and
- fees and expenses charged by the underlying funds in which the subaccounts you select invest, to the extent we or one of our affiliates receive revenue from the funds or an affiliated person.

Potential Conflicts of Interest

Compensation payment arrangements with selling firms can potentially:

- give selling firms a heightened financial incentive to sell the contract offered in this prospectus over another investment with lower compensation to the selling firm.
- cause selling firms to encourage their financial advisors to sell you the contract offered in this prospectus instead of selling you other alternative investments that may result in lower compensation to the selling firm.

- cause selling firms to grant us access to its financial advisors to promote sales of the contract offered in this prospectus, while denying that access to other firms offering similar contracts or other alternative investments which may pay lower compensation to the selling firm.

Payments to Financial Advisors

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Appendix A: Funds Available Under the Contract

The following is a list of funds available under the contract. More information about the funds is available in the prospectuses for the funds, which may be amended from time to time and can be found online at riversource.com. You can also request this information at no cost by calling 1-800-862-7919 or by sending an email request to riversource.annuityservice@ampf.com. Depending on the optional benefits you choose, you may not be able to invest in certain funds. See "Appendix B: Funds Available Under the Optional Benefits Offered Under the Contract"

The current expenses and performance information below reflects fee and expenses of the funds, but do not reflect the other fees and expenses that your contract may charge. Expenses would be higher and performance would be lower if these other charges were included. Each fund's past performance is not necessarily an indication of future performance.

Investment Objective	Fund and *Adviser/Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
Seeks to provide shareholders with total return.	Columbia Variable Portfolio - Commodity Strategy Fund (Class 2) *Columbia Management Investment Advisers, LLC*	1.01%[2]	(7.14%)	9.08%	(0.97%)
Seeks total return, consisting of long-term capital appreciation and current income.	Columbia Variable Portfolio - Contrarian Core Fund (Class 2) *Columbia Management Investment Advisers, LLC*	0.95%[2]	31.88%	16.54%	11.54%
Seeks to provide shareholders with capital appreciation.	Columbia Variable Portfolio - Disciplined Core Fund (Class 2) *Columbia Management Investment Advisers, LLC*	0.93%	24.08%	13.54%	10.89%
Seeks to provide shareholders with a high level of current income and, as a secondary objective, steady growth of capital.	Columbia Variable Portfolio - Dividend Opportunity Fund (Class 2) *Columbia Management Investment Advisers, LLC*	0.99%[2]	4.84%	10.20%	7.74%
Non-diversified fund that seeks to provide shareholders with high total return through current income and, secondarily, through capital appreciation.	Columbia Variable Portfolio - Emerging Markets Bond Fund (Class 2) *Columbia Management Investment Advisers, LLC*	1.00%[2]	10.02%	1.57%	2.20%
Seeks to provide shareholders with long-term capital growth.	Columbia Variable Portfolio - Emerging Markets Fund (Class 2) *Columbia Management Investment Advisers, LLC*	1.34%[2]	9.19%	3.40%	2.38%
Seeks to provide shareholders with high total return through income and growth of capital.	Columbia Variable Portfolio - Global Strategic Income Fund (Class 2) *Columbia Management Investment Advisers, LLC*	0.84%[2]	9.47%	2.05%	0.28%
Seeks to provide shareholders with maximum current income consistent with liquidity and stability of principal.	Columbia Variable Portfolio - Government Money Market Fund (Class 2) *Columbia Management Investment Advisers, LLC*	0.61%[2]	4.48%	1.49%	0.89%
Seeks to provide shareholders with high current income as its primary objective and, as its secondary objective, capital growth.	Columbia Variable Portfolio - High Yield Bond Fund (Class 2) *Columbia Management Investment Advisers, LLC*	0.89%[2]	11.87%	5.31%	4.17%
Seeks to provide shareholders with a high total return through current income and capital appreciation.	Columbia Variable Portfolio - Income Opportunities Fund (Class 2) *Columbia Management Investment Advisers, LLC*	0.89%[2]	11.36%	5.02%	4.00%

Investment Objective	Fund and *Adviser/Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
Seeks to provide shareholders with a high level of current income while attempting to conserve the value of the investment for the longest period of time.	Columbia Variable Portfolio - Intermediate Bond Fund (Class 2) *Columbia Management Investment Advisers, LLC*	0.76%	5.96%	1.34%	1.99%
Seeks to provide shareholders with long-term capital growth.	Columbia Variable Portfolio - Large Cap Growth Fund (Class 2) *Columbia Management Investment Advisers, LLC*	0.97%	42.77%	17.98%	13.37%
Seeks to provide shareholders with long-term capital appreciation.	Columbia Variable Portfolio - Large Cap Index Fund (Class 2) (available for contract applications signed on or after 5/3/2021) *Columbia Management Investment Advisers, LLC*	0.50%	25.65%	15.08%	11.42%
Seeks to provide shareholders with long-term capital appreciation.	Columbia Variable Portfolio - Large Cap Index Fund (Class 3) (available for contract applications signed prior to 5/3/2021) *Columbia Management Investment Advisers, LLC*	0.38%	25.82%	15.23%	11.56%
Seeks to provide shareholders with a level of current income consistent with preservation of capital.	Columbia Variable Portfolio - Limited Duration Credit Fund (Class 2) *Columbia Management Investment Advisers, LLC*	0.66%[2]	6.66%	2.36%	1.65%
Seeks total return, consisting of current income and capital appreciation.	Columbia Variable Portfolio - Long Government/Credit Bond Fund (Class 2) *Columbia Management Investment Advisers, LLC*	0.74%[2]	6.68%	0.81%	1.67%
Seeks to provide shareholders with capital appreciation.	Columbia Variable Portfolio - Overseas Core Fund (Class 2) *Columbia Management Investment Advisers, LLC*	1.04%	15.32%	7.96%	3.37%
Seeks to provide shareholders with long-term growth of capital.	Columbia Variable Portfolio - Select Large Cap Value Fund (Class 2) *Columbia Management Investment Advisers, LLC*	0.95%	5.11%	11.86%	8.85%
Seeks to provide shareholders with growth of capital.	Columbia Variable Portfolio - Select Mid Cap Growth Fund (Class 2) *Columbia Management Investment Advisers, LLC*	1.07%[2]	24.92%	12.79%	9.38%
Seeks to provide shareholders with long-term growth of capital.	Columbia Variable Portfolio - Select Mid Cap Value Fund (Class 2) *Columbia Management Investment Advisers, LLC*	1.07%[2]	10.05%	13.05%	8.16%
Seeks to provide shareholders with long-term capital growth.	Columbia Variable Portfolio - Select Small Cap Value Fund (Class 2) *Columbia Management Investment Advisers, LLC*	1.10%[2]	12.85%	9.91%	6.18%

Investment Objective	Fund and *Adviser / Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
Seeks total return, consisting of current income and capital appreciation.	Columbia Variable Portfolio - Strategic Income Fund (Class 2) *Columbia Management Investment Advisers, LLC*	0.94%[2]	9.20%	2.91%	2.99%
Seeks to provide shareholders with current income as its primary objective and, as its secondary objective, preservation of capital.	Columbia Variable Portfolio - U.S. Government Mortgage Fund (Class 2) *Columbia Management Investment Advisers, LLC*	0.71%	5.43%	(0.07%)	1.33%
Seeks to provide shareholders with a high level of current income.	CTIVP® - American Century Diversified Bond Fund (Class 2) *Columbia Management Investment Advisers, LLC, adviser; American Century Investment Management, Inc., subadviser.*	0.75%	5.33%	1.11%	1.77%
Non-diversified fund that seeks to provide shareholders with total return that exceeds the rate of inflation over the long term.	CTIVP® - BlackRock Global Inflation-Protected Securities Fund (Class 2) *Columbia Management Investment Advisers, LLC, adviser; BlackRock Financial Management, Inc., subadviser; BlackRock International Limited, sub-subadviser.*	0.87%[2]	3.89%	0.93%	2.11%
Seeks to provide shareholders with current income and capital appreciation.	CTIVP® - CenterSquare Real Estate Fund (Class 2) *Columbia Management Investment Advisers, LLC, adviser; CenterSquare Investment Management LLC, subadviser.*	1.06%	13.56%	7.73%	5.46%
Seeks to provide shareholders with long-term capital growth.	CTIVP® - MFS® Value Fund (Class 2) *Columbia Management Investment Advisers, LLC, adviser; Massachusetts Financial Services Company, subadviser.*	0.87%[2]	7.77%	11.06%	8.24%
Seeks to provide shareholders with long-term capital growth.	CTIVP® - Principal Blue Chip Growth Fund (Class 2) *Columbia Management Investment Advisers, LLC, adviser; Principal Global Investors, LLC, subadviser.*	0.95%	39.20%	15.38%	13.20%
Seeks to provide shareholders with long-term growth of capital and income.	CTIVP				

Investment Objective	Fund and *Adviser/Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
Seeks capital appreciation, with income as a secondary goal. Under normal market conditions, the fund invests primarily in U.S. and foreign equity securities that the investment manager believes are undervalued.	Franklin Mutual Shares VIP Fund - Class 2 *Franklin Mutual Advisers, LLC*	0.93%	13.46%	7.81%	5.43%
Seeks long-term total return. Under normal market conditions, the fund invests at least 80% of its net assets in investments of small capitalization companies.	Franklin Small Cap Value VIP Fund - Class 2 *Franklin Mutual Advisers, LLC*	0.91%[2]	12.75%	11.06%	7.04%
Seeks long-term growth of capital.	Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Advisor Shares[3] *Goldman Sachs Asset Management, L.P.*	1.36%[2]	7.53%	4.00%	-
Seeks total return with a low to moderate correlation to traditional financial market indices.	Invesco V.I. Balanced-Risk Allocation Fund, Series II Shares[1] *Invesco Advisers, Inc.*	1.13%[2]	6.40%	4.66%	3.79%
Seeks capital appreciation.	Invesco V.I. Global Fund, Series II Shares *Invesco Advisers, Inc.*	1.07%	34.45%	12.02%	8.21%
Seeks total return	Invesco V.I. Global Strategic Income Fund, Series II Shares *Invesco Advisers, Inc.*	1.17%[2]	8.60%	1.04%	1.25%
Seeks capital appreciation.	Invesco V.I. Main Street Small Cap Fund®, Series II Shares *Invesco Advisers, Inc.*	1.13%	17.82%	12.79%	8.66%
Seeks long-term capital growth, consistent with preservation of capital and balanced by current income.	Janus Henderson Balanced Portfolio: Service Shares *Janus Henderson Investors US LLC*	0.87%	15.13%	9.37%	7.73%
Seeks to obtain maximum total return, consistent with preservation of capital.	Janus Henderson Flexible Bond Portfolio: Service Shares *Janus Henderson Investors US LLC*	0.82%[2]	5.29%	1.55%	1.66%
Seeks long-term growth of capital.	Janus Henderson Research Portfolio: Service Shares *Janus Henderson Investors US LLC*	0.82%	42.81%	16.54%	12.21%
Seeks total return.	Lazard Retirement Global Dynamic Multi-Asset Portfolio - Service Shares[1] *Lazard Asset Management, LLC*	1.05%[2]	10.81%	4.00%	3.77%

Investment Objective	Fund and *Adviser/Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
Seeks long-term capital appreciation by investing in common stocks of gold-mining companies. The Fund may take current income into consideration when choosing investments.	VanEck VIP Global Gold Fund (Class S Shares) *Van Eck Associates Corporation*	1.45%[2]	10.41%	9.61%	4.61%
Seeks to provide a high level of total return that is consistent with an aggressive level of risk.	Variable Portfolio - Aggressive Portfolio (Class 2)[3] *Columbia Management Investment Advisers, LLC*	1.05%	17.22%	9.19%	6.47%
Seeks to provide a high level of total return that is consistent with a conservative level of risk.	Variable Portfolio - Conservative Portfolio (Class 2)[3] *Columbia Management Investment Advisers, LLC*	0.88%[2]	8.46%	2.66%	2.50%
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - Managed Risk Fund (Class 2)[1,3] *Columbia Management Investment Advisers, LLC*	1.02%[2]	12.26%	5.14%	-
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - Managed Risk U.S. Fund (Class 2)[1,3] *Columbia Management Investment Advisers, LLC*	1.00%	14.54%	6.90%	-
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - Managed Volatility Conservative Fund (Class 2)[1,3] *Columbia Management Investment Advisers, LLC*	0.95%	7.87%	2.39%	2.33%
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - Managed Volatility Conservative Growth Fund (Class 2)[1,3] *Columbia Management Investment Advisers, LLC*	0.98%	9.98%	3.66%	3.05%
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - Managed Volatility Growth Fund (Class 2)[1,3] *Columbia Management Investment Advisers, LLC*	1.02%	14.59%	6.34%	4.44%
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - Managed Volatility Moderate Growth Fund (Class 2)[1,3] *Columbia Management Investment Advisers, LLC*	0.99%	12.27%	5.07%	3.84%
Seeks to provide a high level of total return that is consistent with a moderate level of risk.	Variable Portfolio - Moderate Portfolio (Class 2)[3] *Columbia Management Investment Advisers, LLC*	0.97%	12.96%	6.12%	4.63%

Investment Objective	Fund and *Adviser / Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
Seeks to provide a high level of total return that is consistent with a moderately aggressive level of risk.	Variable Portfolio - Moderately Aggressive Portfolio (Class 2)[3] *Columbia Management Investment Advisers, LLC*	1.01%	14.93%	7.56%	5.50%
Seeks to provide a high level of total return that is consistent with a moderately conservative level of risk.	Variable Portfolio - Moderately Conservative Portfolio (Class 2)[3] *Columbia Management Investment Advisers, LLC*	0.94%	10.50%	4.32%	3.54%
Seeks to provide shareholders with a high level of current income while conserving the value of the investment for the longest period of time.	Variable Portfolio - Partners Core Bond Fund (Class 2) *Columbia Management Investment Advisers, LLC, adviser; J.P. Morgan Investment Management Inc. and Allspring Global Investments, LLC, subadvisers.*	0.73%	6.06%	1.12%	1.64%
Seeks to provide shareholders with long-term capital growth.	Variable Portfolio - Partners Core Equity Fund (Class 2) *Columbia Management Investment Advisers, LLC, adviser; J.P. Morgan Investment Management Inc. and T. Rowe Price Associates, Inc., subadvisers.*	0.94%	24.43%	14.32%	10.19%
Seeks to provide shareholders with long-term growth of capital.	Variable Portfolio - Partners International Core Equity Fund (Class 2) *Columbia Management Investment Advisers, LLC, adviser; Schroder Investment Management North America Inc., subadviser; Schroder Investment Management North America Limited, sub-subadviser.*	1.08%	17.34%	7.00%	2.45%
Seeks to provide shareholders with long-term capital growth.	Variable Portfolio - Partners International Growth Fund (Class 2) *Columbia Management Investment Advisers LLC, adviser; William Blair Investment Management, LLC and Walter Scott & Partners Limited, subadvisers.*	1.10%[2]	14.45%	7.37%	3.20%
Seeks to provide shareholders with long-term capital growth.	Variable Portfolio - Partners International Value Fund (Class 2) *Columbia Management Investment Advisers, LLC, adviser; Pzena Investment Management, LLC and Thompson, Siegel & Walmsley LLC, subadvisers.*	1.10%	16.96%	4.57%	1.75%
Seeks to provide shareholders with long-term capital growth.	Variable Portfolio - Partners Small Cap Growth Fund (Class 2) *Columbia Management Investment Advisers, LLC, adviser; Scout Investments, Inc. and Allspring Global Investments, LLC, subadvisers.*	1.10%[2]	6.93%	6.51%	4.47%

Investment Objective	Fund and *Adviser / Sub-Adviser*	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
Seeks to provide shareholders with long-term capital appreciation.	Variable Portfolio - Partners Small Cap Value Fund (Class 2) *Columbia Management Investment Advisers, LLC, adviser; Segall Bryant & Hamill, LLC and William Blair Investment Management, LLC, subadvisers.*	1.06%[2]	11.08%	8.21%	4.70%
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - U.S. Flexible Conservative Growth Fund (Class 2)[1,3] *Columbia Management Investment Advisers, LLC*	0.96%	11.22%	3.90%	-
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - U.S. Flexible Growth Fund (Class 2)[1,3] *Columbia Management Investment Advisers, LLC*	0.94%	16.80%	6.67%	-
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - U.S. Flexible Moderate Growth Fund (Class 2)[1,3] *Columbia Management Investment Advisers, LLC*	0.94%	13.87%	5.37%	-
Seeks to maximize total return.	Western Asset Variable Global High Yield Bond Portfolio - Class II *Legg Mason Partners Fund Adviser, LLC; Western Asset Management Company, LLC, Western Asset Management Company Limited & Western Asset Management Pte. Ltd., sub-advisors.*	1.08%	9.96%	3.17%	2.63%

1 This Fund is managed in a way that is intended to minimize volatility of returns. See "Principal Risks of Investing in the Contract."

2

Appendix B: Funds Available Under the Optional Benefits Offered Under the Contract

If you have elected an optional benefit under the contract, your contract may be subject to investment allocation restrictions, as reflected in the following tables. See “Investment Allocation Restrictions for Certain Benefit Riders” for more details. If your optional benefit is not included below, your contract is not currently subject to any investment allocation restrictions.

INVESTMENT ALLOCATION RESTRICTIONS FOR THE ACCUMULATION PROTECTOR BENEFIT RIDER OR ENHANCED LEGACY BENEFIT

For contracts issued with the Accumulation Protector Benefit rider or *Enhanced Legacy* Benefit, you are required to invest your contract value in the Portfolio Stabilizer funds listed below:

1. Variable Portfolio – Managed Risk Fund (Class 2)
2. Variable Portfolio – Managed Risk U.S. Fund (Class 2)
3. Variable Portfolio – Managed Volatility Growth Fund (Class 2)
4. Variable Portfolio – Managed Volatility Moderate Growth Fund (Class 2)
5. Variable Portfolio – Managed Volatility Conservative Growth Fund (Class 2)
6. Variable Portfolio – Managed Volatility Conservative Fund (Class 2)
7. Variable Portfolio – U.S. Flexible Growth Fund (Class 2)
8. Variable Portfolio – U.S. Flexible Moderate Growth Fund (Class 2)
9. Variable Portfolio – U.S. Flexible Conservative Growth Fund (Class 2)

INVESTMENT ALLOCATION RESTRICTIONS FOR *SECURESOURCE CORE 2, SECURESOURCE 5, SECURESOURCE 5 PLUS, SECURESOURCE CORE, SECURESOURCE CORE PLUS, SECURESOURCE 4* OR *SECURESOURCE 4 PLUS* BENEFIT RIDERS

For contracts issued with the *SecureSource Core 2, SecureSource 5, SecureSource 5 Plus, SecureSource Core, SecureSource Core Plus, SecureSource 4, SecureSource 4 Plus* benefit riders, alone or in combination with the optional *SecureSource Legacy* benefit rider, you are required to invest your contract value in the Portfolio Stabilizer funds or certain Portfolio Navigator funds listed below:

The Portfolio Stabilizer funds currently available are:

1. Variable Portfolio – Managed Risk Fund (Class 2)
2. Variable Portfolio – Managed Risk U.S. Fund (Class 2)
3. Variable Portfolio – Managed Volatility Growth Fund (Class 2)
4. Variable Portfolio – Managed Volatility Moderate Growth Fund (Class 2)
5. Variable Portfolio – Managed Volatility Conservative Growth Fund (Class 2)
6. Variable Portfolio – Managed Volatility Conservative Fund (Class 2)
7. Variable Portfolio – U.S. Flexible Growth Fund (Class 2)
8. Variable Portfolio – U.S. Flexible Moderate Growth Fund (Class 2)
9. Variable Portfolio – U.S. Flexible Conservative Growth Fund (Class 2)

The Portfolio Navigator funds currently available are:

1. Variable Portfolio – Moderate Portfolio (Class 2)
2. Variable Portfolio – Moderately Conservative Portfolio (Class 2)
3. Variable Portfolio – Conservative Portfolio (Class 2)

INVESTMENT ALLOCATION RESTRICTIONS FOR THE *SECURESOURCE TEMPO* RIDER

If you elect the *SecureSource Tempo* rider, alone or in combination with the optional *SecureSource Legacy* benefit rider, you must allocate your purchase payments and contract value according to either Investment Path 1 or Investment Path 2 below**.**

Investment Path 1. You must allocate 100 % of your purchase payments and contract value among the following funds:

1. Columbia Variable Portfolio – Balanced Fund (Class 2)
2. Variable Portfolio – Managed Risk Fund (Class 2)
3. Variable Portfolio – Managed Risk U.S. Fund (Class 2)
4. Variable Portfolio – Managed Volatility Growth Fund (Class 2)
5. Variable Portfolio – Managed Volatility Moderate Growth Fund (Class 2)

6. Variable Portfolio – Managed Volatility Conservative Growth Fund (Class 2)
7. Variable Portfolio – Managed Volatility Conservative Fund (Class 2)
8. Variable Portfolio – U.S. Flexible Growth Fund (Class 2)
9. Variable Portfolio – U.S. Flexible Moderate Growth Fund (Class 2)
10. Variable Portfolio – U.S. Flexible Conservative Growth Fund (Class 2)
11. Variable Portfolio – Aggressive Portfolio (Class 2)
12. Variable Portfolio – Moderately Aggressive Portfolio (Class 2)
13. Variable Portfolio – Moderate Portfolio (Class 2)
14. Variable Portfolio – Moderately Conservative Portfolio (Class 2)
15. Variable Portfolio – Conservative Portfolio (Class 2)

Investment Path 2. This option requires 100% allocation of your purchase payments and contract value among the Funds in Groups A, B, and C subject to the requirements and limitations as shown below. If you select this option, you agree to be automatically enrolled in the portfolio rebalancing program and thereby authorize us to automatically rebalance your contract value on a quarterly basis.

Group A – Fixed Income: Minimum of 20%

Available funds with a Maximum Fund Allocation of 100%

1. Columbia Variable Portfolio – Intermediate Bond Fund (Class 2)
2. Columbia Variable Portfolio – Limited Duration Credit Fund (Class 2)
3. Columbia Variable Portfolio – U.S. Government Mortgage Fund (Class 2)
4. CTIVP – American Century Diversified Fund (Class 2)
5. CTIVP – TCW Core Plus Bond Fund (Class 2)
6. Variable Portfolio – Partners – Core Bond Fund (Class 2)
7. Columbia variable Portfolio – Government Money Market Fund (Class 2)

Group B – Asset Allocation, Large Cap and International Equity funds: Maximum of 80%

Available Asset Allocation funds with a Maximum Fund Allocation of 80%

1. Variable Portfolio – Managed Volatility Growth Fund (Class 2)
2. Variable Portfolio – Managed Volatility Moderate Growth Fund (Class 2)
3. Variable Portfolio – Managed Volatility Conservative Growth Fund (Class 2)
4. Variable Portfolio – Managed Volatility Conservative Fund (Class 2)
5. Variable Portfolio –U.S. Flex Growth Fund (Class 2)
6. Variable Portfolio –U.S. Flex Moderate Growth Fund (Class 2)
7. Variable Portfolio –U.S. Flex Conservative Fund (Class 2)
8. Variable Portfolio – Managed Risk Fund (Class 2)
9. Variable Portfolio – Managed Risk U.S. Fund (Class 2)
10. Variable Portfolio – Aggressive Portfolio (Class 2)
11. Variable Portfolio – Moderately Aggressive Portfolio (Class 2)
12. Variable Portfolio – Moderate Portfolio (Class 2)
13. Variable Portfolio – Moderately Conservative Portfolio (Class 2)
14. Variable Portfolio – Conservative Portfolio (Class 2)
15. Columbia Variable Portfolio – Balanced Fund (Class 2)

Available Large Cap and International Equity funds with a Maximum Fund Allocation of 30%

1. Columbia Variable Portfolio – Contrarian Core Fund (Class 2)
2. Columbia Variable Portfolio – Disciplined Core Fund (Class 2)
3. Columbia Variable Portfolio – Dividend Opportunity Fund (Class 2)
4. Columbia Variable Portfolio – Large-Cap Growth Fund (Class 2)
5. Columbia Variable Portfolio – Large-Cap Index Fund (Class 2)
6. Columbia Variable Portfolio – Select Large-Cap Value Fund (Class 2)
7. CTIVP – Principal Blue Chip Growth Fund (Class 2)

8. CTIVP – MFS Value Fund (Class 2)
9. CTIVP – T. Rowe Price Large-Cap Value Fund (Class 2)
10. Variable Portfolio – Partners Core Equity Fund (Class 2)
11. Columbia Variable Portfolio – Overseas Core Fund (Class 2)
12. Variable Portfolio – Partners International Core Equity Fund (Class 2)
13. Variable Portfolio – Partners International Growth Fund (Class 2)
14. Variable Portfolio – Partners International Value Fund (Class 2)

Group C – Large Cap Aggressive Growth, Mid Cap, Small Cap and Emerging Markets: Maximum of 20%

Available funds with a Maximum Fund Allocation of 5%

1. CTIVP - Morgan Stanley Advantage Fund (Class 2)
2. Columbia Variable Portfolio – Select Mid Cap Growth Fund (Class 2)
3. Columbia Variable Portfolio - Select Mid Cap Value Fund (Class 2)
4. CTIVP - Victory Sycamore Established Value Fund (Class 2)
5. CTIVP - Westfield Mid Cap Growth Fund (Class 2)
6. Columbia Variable Portfolio - Select Small-Cap Value Fund (Class 2)
7. Variable Portfolio - Partners Small Cap Growth Fund (Class 2)
8. Variable Portfolio - Partners Small Cap Value Fund (Class 2)
9. Columbia Variable Portfolio - Emerging Markets Fund (Class 2)

Appendix C: Example — Market Value Adjustment (MVA)

As the examples below demonstrate, the application of an MVA may result in either a gain or a loss of principal. We

Please note that when you allocate your purchase payment to the ten-year GPA and your purchase payment is in its fourth year from receipt at the beginning of the guarantee period, your surrender charge percentage is 7% if you elected RAVA 5 Advantage with the ten-year surrender charge schedule, 6% if you elected RAVA 5 Advantage with the seven-year surrender charge schedule and do not apply MVAs to the amounts we deduct for surrender charges, so we would deduct the surrender charge from your early surrender after we applied the MVA. Also note that when you request an early surrender, we surrender an amount from your GPA that will give you the net amount you requested after we apply the MVA and any applicable surrender charge, unless you request otherwise.

Appendix D: Example — Surrender Charges

We determine your surrender charge by multiplying the amount of each purchase payment surrendered which could be subject to a surrender charge by the applicable surrender charge percentage, and then totaling the surrender charges. We calculate the amount of purchase payments surrendered (PPS) as:

PPS	=	PPSC + PPF
PPSC	=	purchase payments surrendered that could be subject to a surrender charge
	=	(PS – FA) / (CV – FA) × (PP – PPF)
PPF	=	purchase payments surrendered that are not subject to a surrender charge
	=	FA – contract earnings, but not less than zero
PP	=	purchase payments not previously surrendered (total purchase payments – PPS from all previous surrenders)
PS	=	amount the contract value is reduced by the surrender
FA	=	total free amount = greater of contract earnings or 10% of prior anniversary's contract value
CV	=	contract value prior to the surrender

When determining the surrender charge, contract earnings are defined as the contract value, including any positive or negative MVA on amounts being surrendered, less purchase payments not previously surrendered. We determine current contract earnings by looking at the entire contract value, not the earnings of any particular subaccount, GPA, the regular fixed account, the Special DCA fixed account. If the contract value is less than purchase payments received and not previously surrendered, then contract earnings are zero.

The examples below show how the surrender charge for a full and partial surrender is calculated. Each example illustrates the amount of the surrender charge for both a contract that experiences gains and a contract that experiences losses, given the same set of assumptions.

Full surrender charge calculation — ten-year surrender charge schedule:
This is an example of how we calculate the surrender charge on a contract with a ten-year (from the date of **each** purchase payment) surrender charge schedule and the following history:

Assumptions:

- We receive a single $50,000 purchase payment;
- During the fourth contract year you surrender the contract for its total value. The surrender charge percentage in the fourth year after a purchase payment is 7.0%; and
- You have made no prior surrenders.

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 just prior to surrender:	$60,000.00	$40,000.00
Contract value on prior anniversary:	58,000.00	42,000.00
We calculate the surrender charge as follows:		
Step 1. First, we determine the amount of earnings available in the contract at the time of surrender as:		
Contract value just prior to surrender (CV):	60,000.00	40,000.00
Less purchase payments received and not previously surrendered (PP):	50.000.00	50.000.00
Earnings in the contract (but not less than zero):	10,000.00	0.00
Step 2. Next, we determine the total free amount (FA) available in the contract as the greatest of the following values:		
Earnings in the contract:	10,000.00	0.00
10% of the prior anniversary's contract value:	5,800.00	4,200.00
FA (but not less than zero):	10,000.00	4,200.00
Step 3. Next we determine PPF, the amount by which the total free amount (FA) exceeds earnings.		
Total free amount (FA):	10,000.00	4,200.00

		Contract with Gain	Contract with Loss
Step 4.	Next we determine PS, the amount by which the contract value is reduced by the surrender.		
	PS:	60,000.00	40,000.00
Step 5.	Now we can determine how much of the PP is being surrendered (PPS) as follows:		
	PPS = PPF + PPSC		
	= PPF + (PS − FA) / (CV − FA) * (PP − PPF)		
	PPF from Step 3 =	0.00	4,200.00
	PS from Step 4 =	60,000.00	40,000.00
	CV from Step 1 =	60,000.00	40,000.00
	FA from Step 2 =	10,000.00	4,200.00
	PP from Step 1 =	50,000.00	50,000.00
	PPS =	50,000.00	50,000.00
Step 6.			

	Contract with Gain	Contract with Loss
Step 2. Next, we determine the total free amount (FA) available in the contract as the		

Appendix E: Example — Optional Death Benefits

The purpose of this appendix is to illustrate the operation of various optional death benefit riders.

In order to demonstrate these contract riders, an example may show hypothetical contract values. These contract values do not represent past or future performance. Actual contract values may be more or less than those shown and will depend on a number of factors, including but not limited to the investment experience of the subaccounts, GPAs, Special DCA fixed account, regular fixed account and the fees and charges that apply to your contract.

The examples of the optional death benefits in appendix include partial surrenders to illustrate the effect of partial surrenders on the particular benefit. These examples are intended to show how the optional death benefits operate, and do not take into account whether a particular optional death benefit is part of a qualified annuity. Qualified annuities are subject to RMDs at certain ages (see "Taxes — Qualified Annuities — Required Minimum Distributions") which may require you to take partial surrenders from the contract. If you are considering the addition of certain death benefits to a qualified annuity, you should consult your tax advisor prior to making a purchase for an explanation of the potential tax implication to you.

EXAMPLE — ROPP DEATH BENEFIT

Assumptions:

- You purchase the contract with a payment of $20,000; and
- on the first contract anniversary you make an additional purchase payment of $5,000; and
- During the second contract year the contract value falls to $22,000 and you take a $1,500 (including surrender charge) partial surrender; and
- During the third contract year the contract value grows to $23,000.

We calculate the ROPP Death Benefit as follows:

Contract value at death:	$23,000.00
Purchase payments minus adjusted partial surrenders:	
Total purchase payments:	$25,000.00
minus adjusted partial surrenders, calculated as:	
$\frac{\$1,500 \times \$25,000}{\$22,000} =$	–1,704.54
for a death benefit of:	$23,295.45
The ROPP Death Benefit, calculated as the greatest of these two values:	$23,295.45

EXAMPLE — MAV DEATH BENEFIT

Assumptions:

- You purchase the contract with a payment of $25,000.
- On the first contract anniversary the contract value grows to $26,000.
- During the second contract year the contract value falls to $22,000, at which point you take a $1,500 partial surrender (including surrender charge), leaving a contract value of $20,500.

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

1. Contract value at death:	$20,500.00
2. Purchase payments minus adjusted partial surrenders:	
Total purchase payments:	$25,000.00
minus adjusted partial surrenders, calculated as:	
$\frac{\$1,500 \times \$25,000}{\$22,000} =$	–1,704.55
for a death benefit of:	$23,295.45
3. The MAV immediately preceding the date of death:	
Greatest of your contract anniversary values:	$26,000.00
plus purchase payments made since the prior anniversary:	+0.00
minus adjusted partial surrenders, calculated as:	

$\frac{\$1,500 \times \$26,000}{\$22,000}$ =		–1,772.73
for a death benefit of:		$24,227.27

The MAV Death Benefit, calculated as the greatest of these three values, which is the MAV: $24,227.27

EXAMPLE — 5-YEAR MAV DEATH BENEFIT

Assumptions:

- You purchase the contract with a payment of $25,000.
- On the fifth contract anniversary the contract value grows to $26,000.
- During the sixth contract year the contract value falls to $22,000, at which point you take a $1,500 partial surrender (including surrender charge), leaving a contract value at $20,500.

We calculate the 5-Year MAV death benefit, which is based on the greater of three values, as follows:

1. Contract value at death:	$20,500.00
2. Purchase payments minus adjusted partial surrenders:	
Total purchase payments:	$25,000.00
minus adjusted partial surrenders, calculated as:	
$\frac{\$1,500 \times \$25,000}{\$22,000}$ =	–1,704.55
for a death benefit of:	$23,295.45
3. The 5-Year MAV immediately preceding the date of death:	
Greatest of your contract anniversary values:	$26,000.00
plus purchase payments made since the prior anniversary:	+0.00
minus adjusted partial surrenders, calculated as:	
$\frac{\$1,500 \times \$26,000}{\$22,000}$ =	–1,772.73
for a death benefit of:	$24,227.27

The 5-Year MAV Death Benefit, calculated as the greatest of these three values, which is the 5-Year MAV: $24,227.27

EXAMPLE — BENEFIT PROTECTOR

Assumptions:

- You purchase the contract with a payment of $100,000 and you are under age 70. You select the seven-year surrender charge schedule, the MAV and the Benefit Protector.
- During the first contract year the contract value grows to $105,000. The death benefit equals the standard death benefit, which is the contract value, or $105,000. You have not reached the first contract anniversary so the Benefit Protector does not provide any additional benefit at this time.
- On the first contract anniversary the contract value grows to $110,000. The death benefit equals:

MAV death benefit amount (contract value):	$110,000
plus the Benefit Protector which equals 40% of earnings at death (MAV death benefit amount minus remaining purchase payments):	
0.40 × ($110,000 – $100,000) =	+4,000
Total death benefit of:	$114,000

- On the second contract anniversary the contract value falls to $105,000. The death benefit equals:

MAV death benefit amount (maximum anniversary value):	$110,000
plus the Benefit Protector (40% of earnings at death):	
0.40 × ($110,000 – $100,000) =	+4,000
Total death benefit of:	$114,000

- During the third contract year the contract value remains at $105,000 and you request a partial surrender, including the applicable 7% surrender charge, of $50,000. We will surrender $10,500 from your contract value free of charge

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

The MAV on the immediately preceding anniversary:		$25,750.00
plus purchase payments made since that anniversary:		+0.00
minus adjusted partial surrenders, calculated as:		
$\frac{\$1,500 \times \$25,750}{\$24,300}$	=	–1,589.51
for a death benefit of:		$24,160.49

4. **The Accumulation Death Benefit value:**

The ADB value on the f0ulatBrsththealue on theas:		
minus adjusted partial surrenders, calculated as:		
$1,500 × $25,750	=	

EXAMPLE — *SECURESOURCE 4 / SECURESOURCE 4 PLUS / SECURESOURCE 5 / SECURESOURCE 5 PLUS* RIDERS

Assumptions:

- You purchase the contract with a Single Life benefit and a payment of $100,000 and make no additional payments to the contract. You also purchase the *SecureSource Legacy* benefit.
- You are the sole owner and also the annuitant. You are age 61.
- This example uses a minimum Lifetime Payment Percentage of 3.60% at age 61, 4.70% at age 65, and 4.90% at age 70. The Income Bonus used in the example is 1.00%. Your Lifetime Payment Percentage, including any Income Bonus percentage, will be based on the rider you choose and your age.
- Annual Step-ups are applied each anniversary when available, where the contract value is greater than the Benefit base and / or *SecureSource* Legacy Death Benefit. Applied Annual Step-ups are indicated in **bold**.

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EXAMPLE — *SECURESOURCE TEMPO*

Assumptions:

- You purchase the contract with the Single Life benefit and a payment of $100,000 and make no additional payments to the contract. You also purchase the *SecureSource Legacy* benefit.
- You are the sole owner and also the annuitant. You are age 61.
- This example uses a minimum Lifetime Payment Percentage of 3.60% at age 61, 4.70% at age 65, and 4.90% at age 70. The Income Bonus used in the example is 1.00%. Your Lifetime Payment Percentage, including any Income Bonus percentage, will be based on the rider you choose and your age.
- Annual Step-ups are applied each anniversary when available, where the contract value is greater than the Benefit base and/or the *SecureSource* Legacy Death Benefit. Applied Annual Step-ups are indicated in **bold**.

EXAMPLE — ACCUMULATION PROTECTOR BENEFIT

Appendix G: SecureSource Core Rider Disclosure

SecureSource Core Rider

(Available for contract applications signed prior to 5/3/2021)

The *SecureSource Core* rider is an optional benefit that you can elect at time of application for an additional charge. It may not be purchased with any other optional living benefit or certain death benefit riders (ROPP rider, MAV rider or *Enhanced Legacy* Benefit). This benefit is intended to provide to you, a specified withdrawal amount annually for life, even if your contract value is zero, subject to the terms and provisions described in this section. Additionally, this benefit offers an Annual Credit feature to help in low or poor performing markets and a step-up feature to lock in contract anniversary gains to increase the Benefit Base.

If the contract value is reduced to zero due to market performance, fees or charges, or a withdrawal that does not exceed the amount available under the rider, then you will receive lifetime payments made by us as described in the "Other provisions - Rules for Surrender." However, the contract and rider will terminate if the contract value goes to zero due to an excess withdrawal. If you die before the contract value is depleted, you will not receive any monetary value from the rider.

The *SecureSource Core* rider may be ***appropriate*** for you if:

- you intend to make periodic withdrawals from your annuity contract; and
- you wish to ensure that market performance will not adversely affect your ability to withdraw income over your lifetime.

The *SecureSource Core* rider may be ***not appropriate*** for you if:

- you anticipate the need for withdrawals before the lifetime benefit is established or withdrawals that exceed the amount available under the rider (i.e. Excess Withdrawals); or
- you want to invest in funds other than the approved investment options. For a list of currently approved investment options, see "Investment Allocation Restrictions for Certain Benefit Riders".

The *SecureSource Core* rider guarantees that, regardless of investment performance, you may take withdrawals up to the Current Annual Payment each contract year after the Current Annual Payment is established. Your age at the time of the first withdrawal will determine the Age Band for as long as benefits are payable except as described in the Lifetime Payment Percentage provision (see "Lifetime Payment Percentage" below).

As long as your total withdrawals during the contract year do not exceed the Current Annual Payment, you will not be assessed a surrender charge. If you withdraw a larger amount, the excess amount will be assessed any applicable surrender charges and benefits will be reduced in accordance with Excess Withdrawal Processing. At any time, you may withdraw any amount up to your entire surrender value, subject to Excess Withdrawal Processing under the rider (see "Determination of Adjustments of Benefit Values").

Any amount we pay in excess of your contract value is subject to our financial strength and claims-paying ability.

Subject to conditions and limitations, the Current Annual Payment can be increased if an Annual Credit is available or your contract value has increased above the Benefit Base on a rider anniversary.

Your benefits under the rider can be reduced if you:

- withdraw more than the allowed withdrawal amount in a contract year, or
- take withdrawals before the Current Annual Payment is established.

For important considerations on whether a *SecureSource Core* rider is apprpeapprpeatractwsee "Invest0(a)0(llo"I.8(r)-13fs)-30

You must elect the rider when you purchase your contract. The rider effective date will be the contract issue date. Joint ownership and joint annuitants are not allowed for *SecureSource Core* – Single Life rider.

The *SecureSource Core* rider is an optional benefit that you may select, for an additional annual charge if:

- ***Single Life:*** you are 85 or younger on the date the contract is issued; or
- ***Joint Life:*** you and your spouse are 85 or younger on the date the contract is issued.

Issue ages from 81 through 85 require prior approval.

The *SecureSource Core* riders are not available under an inherited qualified annuity.

The *SecureSource Core* rider guarantees that, regardless of the investment performance of your contract, you will be able to withdraw up to a certain amount each year from the contract before the annuitization start date until:

- ***Single Life:*** death (see "At Death" heading below).
- ***Joint Life:*** the death of the last surviving Covered Spouse (see "*Joint Life only*: Covered Spouses" and "At Death" headings below).

For key terms associated with a *SecureSource Core* rider, see "*SecureSource* Series Rider Terms" section.

RATE SHEET PROSPECTUS SUPPLEMENT

The current rider charges and the current rates for the Lifetime Payment percentages, Credit Period and Annual Credit percentages, applicable to your contract issued to you are disclosed in the Rate Sheet Prospectus Supplement attached to this prospectus. These terms can only change as provided in this prospectus (see "Lifetime Payment Percentage" and "Annual Credits" below). We may change these terms for new purchasers, upon 7 calendar days prior notice. At least 7 calendar days before we change the terms contained in a Rate Sheet Prospectus Supplement for the next effective period, we will file a new Rate Sheet Prospectus Supplement. All historical Rate Sheet Prospectus Supplements are reflected in Appendix M to this prospectus. All Rate Sheet Prospectus Supplements, including the Rate Sheet Prospectus Supplement applicable to you, have been filed with the Securities and Exchange Commission (the "SEC") and are also available on the Edgar system at www.sec.gov (File No. 333–230376).

CURRENT ANNUAL PAYMENT DESCRIPTION

Single Life only: **Covered Person:** the person whose life is used to determine when the Current Annual Payment is established, and the duration of the Current Annual Payments (see "Current Annual Payment" heading below). The Covered Person is the contract owner. If any owner is a nonnatural person (e.g., an irrevocable trust or corporation) or a revocable trust, the Covered Person is the annuitant. The Covered Person cannot be changed.

Joint Life only: **Covered Spouses:** the contract owner and their spouse named on the application for as long as the marriage remains in effect. If an owner is a nonnatural person or a revocable trust, the Covered Spouses are the annuitant and the spouse of the annuitant named on the application. After death or dissolution of marriage that leaves only one of the Covered Spouses as the owner (for non-natural owners, the annuitant), that remaining Covered Spouse will be used when referring to the younger Covered Spouse. The Covered Spouses lives are used to determine when the Current Annual Payment is established, and the duration of the Current Annual Payments (see "Current Annual Payment)" heading below). The Covered Spouses are established on the rider effective date and cannot be changed. For more details, see "Assignment and Change of Ownership – Joint Life" section below.

Current Annual Payment: the benefit available for withdrawal each contract year after the Covered Person (***Joint life:*** younger Covered Spouse) has reached the youngest age in the first Age Band. When the Current Annual Payment is established and at all times thereafter, the Current Annual Payment is equal to the Benefit Base multiplied by the Lifetime Payment Percentage. Anytime the Lifetime Payment Percentage or the Benefit Base changes as described below, the Current Annual Payment will be recalculated.

If you withdraw less than the Current Annual Payment in a contract year, the unused portion does not carry over to future contract years.

Single Life: The Current Annual Payment is established on the later of the rider effective date if the Covered Person has reached the youngest age in the first Age Band, or the date the Covered Person's attained age equals the youngest age in the first Age Band.

Joint Life: The Current Annual Payment is established on the earliest of the following dates:

- The rider effective date if the younger Covered Spouse has already reached the youngest age in the first Age Band.
- The date the younger Covered Spouse's attained age equals the youngest age in the first Age Band.
- Upon the first death of a Covered Spouse, then either: (a) the date we receive a written notice when the death benefit is not payable and the surviving Covered Spouse has already reached the youngest age in the first Age Band, (b) the

date spousal continuation is effective when the death benefit is payable and the surviving Covered Spouse has already reached the youngest age in the first Age Band, or (c) the date the surviving Covered Spouse reaches the youngest age in the first Age Band.

- Following dissolution of marriage of the Covered Spouses, then either (a) the date we receive a written notice if the remaining Covered Spouse who is the owner (or annuitant in the case of nonnatural or revocable trust ownership) has already reached the youngest age in the first Age Band, or (b) the date the remaining Covered Spouse who is the owner (or annuitant in the case of nonnatural or revocable trust ownership) reaches the youngest age in the first Age Band.

Remaining Annual Payment: the amount available for withdrawal for the remainder of the contract year. The Remaining Annual Payment is established at the same time as the Current Annual Payment. The Remaining Annual Payment equals the Current Annual Payment less all withdrawals in the current contract year, but it will not be less than zero.

Lifetime Payment Percentage: used to calculate the Current Annual Payment.

The Lifetime Payment Percentage for each Age Band and Age Bands are shown in the Rate Sheet Prospectus Supplement.

The Age Band for the Lifetime Payment Percentage is determined at the following times:

- When the Current Annual Payment is established: The Age Band used to calculate the initial Current Annual Payment is the percentage for the Covered Person's attained age (***Joint life:*** younger Covered Spouse's attained age).
- On the Covered Person's subsequent birthdays (***Joint life:*** younger Covered Spouse's subsequent birthdays): If no withdrawal has been taken since the Current Annual Payment was established and no increase to the annual rider fee has been declined, and if the Covered Person's new attained age (***Joint Life:*** younger Covered Spouse's attained age) is in a higher Age Band, then the higher Age Band will be used to determine the appropriate Lifetime Payment Percentage.
- Upon Annual Step-Ups (see "Annual Step-Ups" below).
- For the Joint life rider, upon death or change in marital status: (A) If no withdrawal has been taken since the Current Annual Payment was established and no increase to the annual rider fee has been declined, the Lifetime Payment Percentage will be reset based on the Age Band for the remaining Covered Spouse's attained age. (B) If the Current Annual Payment is not established but the remaining Covered Spouse has reached the youngest age in the first Age Band, the remaining Covered Spouse's attained age will be used to determine the Age Band for the Lifetime Payment Percentage. In the event of remarriage of the Covered Spouses to each other, the Lifetime Payment Percentage used is the percentage for the younger Covered Spouse's attained age.

Determination of Adjustments of Benefit Values: values are determined at the following times and are subject to a maximum amount of $20 million each:

1. **At rider effective date**

   The Credit Base and Benefit Base are set equal to the initial purchase payment.

2. **When an additional purchase payment is made**

   The Benefit Base will be increased by the amount of each additional purchase payment.

   If the Credit Base is greater than zero, the Credit Base will be increased by the amount of each additional purchase payment.

   See "Buying Your Contract — Purchase Payments" for purchase payment limitations.

3. **When a withdrawal is taken**

   If the Credit Base is greater than zero, Annual Credits will not be added to the Benefit Base on the following rider anniversary.

   The Benefit Base and Credit Base can be adjusted, but they will not be less than zero.

   (A) If the Current Annual Payment is not established, Excess Withdrawal Processing will occur as follows.

   The Benefit Base and Credit Base will be reduced by the same proportion that the contract value is reduced. The proportional amount deducted is the "adjustment for withdrawal" calculated as follows:

(C) If the Current Annual Payment is established and the withdrawal is greater than the Remaining Annual Payment, Excess Withdrawal Processing will occur, and the Benefit Base and Credit Base will be reduced by an amount as calculated as follows:

$$\frac{\mathbf{d \times e}}{\mathbf{f}}$$ where:

d = the amount of the withdrawal minus the Remaining Annual Payment

e = the Benefit Base or Credit Base (as applicable) on the date of (but prior to) the withdrawal

f = the contract value on the date of (but prior to) the withdrawal minus the Remaining Annual Payment.

Rider Anniversary Processing: The following describes how the Benefit Base and Credit Base are calculated on rider anniversaries, subject to the maximum amount of $20 million for each, and how the Lifetime Payment Percentage can change on rider anniversaries.

- **Annual Credits:** If you did not take any withdrawals during the prior contract year and you did not decline any increase to the annual rider fee, Annual Credits may be available. The Annual Credit percentages and Credit Period are shown in the Rate Sheet Prospectus Supplement.

  (A) On the first rider anniversary

  The Annual Credit equals the Credit Base 180 days following the rider effective date multiplied by the Annual Credit percentage, as shown in the Rate Sheet Prospectus Supplement, for the first rider anniversary.

  - ***Single Life:*** The Benefit Base will be increased by the Annual Credit.
  - **Joint Life:** The Benefit Base will be set to the greater of the current Benefit Base, or the Benefit Base 180 days following the rider effective date increased by the Annual Credit and any additional purchase payments 180 days following the rider effective date.

  (B)On any other rider anniversary during a Credit Period

  The Annual Credit equals the Credit Base as of the prior rider anniversary multiplied by the current Annual Credit percentage, as shown in the Rate Sheet Prospectus Supplement.

  - ***Single Life:*** The Benefit Base will be increased by the Annual Credit.
  - ***Joint Life:*** The Benefit Base will be set to the greater of the current Benefit Base, or the Benefit Base on the prior rider anniversary increased by the Annual Credit and any additional purchase payments since the prior rider anniversary.

  The Credit Base will be set to zero on the last rider anniversary of a Credit Period after any adjustment to the Benefit Base, and there will be no additional Annual Credits unless the Credit Period restarts due to a step-up of the Benefit Base.

  The Credit Base will be permanently set to zero on the later of: (A) the rider anniversary on or after the owner's 95th birthday or (B) the rider anniversary equal to the Credit Period duration, as shown in the Rate Sheet Prospectus Supplement.

- **Annual Step-Ups:** Beginning with the first rider anniversary, an Annual Step-Up may be available. If you decline any increase to the annual rider fee, future Annual Step-Ups will no longer be available.

  The Annual Step-Up will take place on any rider anniversary where the contract value (after charges are deducted) is greater than the Benefit Base after any annual credit is added. If an annual step-up is executed, the Benefit Base, Credit Base and Lifetime Payment Percentage will be adjusted as follows:

  - The Benefit Base (after any Annual Credit is added) will be increased to the contract value.
  - The Credit Base will be increased to the contract value and the Credit Period will restart, if there is an increase to Benefit Base due to an Annual Step-Up.
  - If the Covered Person's attained age (***Joint Life:*** younger Covered Spouse's attained age) on the rider anniversary is in a higher Age Band, then the higher Age Band will be used to determine the appropriate Lifetime Payment Percentage, regardless of any prior withdrawals. The higher Age Band will be used even if there was no Annual Step-Up due to the maximum Benefit Base limitation.

OTHER PROVISIONS

Required Minimum Distributions (RMD): If you are taking RMDs from your contract and your RMD calculated separately for your contract is greater than the Current Annual Payment, the portion of your RMD that exceeds the Current Annual Payment will not be subject to Excess Withdrawal Processing provided that the following conditions are met:

- The Current Annual Payment is established;
- The RMD is for your contract alone;
- The RMD is based on your recalculated life expectancy taken from the Uniform Lifetime Table under the Code; and

- The RMD amount is otherwise based on the requirements of section 401(a) (9), related Code provisions and regulations thereunder that were in effect on the contract date.

If the Current Annual Payment is not established, the RMD will be subject to Excess Withdrawal Processing. RMD rules

If the contract value is greater than zero when the death benefit becomes payable, the beneficiary may:

- elect to take the death benefit under the terms of the contract, or
- continue the contract under the spousal continuation option.

Assignment and Change of Ownership

Single Life: The rider will terminate if there is an assignment or a change of ownership unless the new owner or assignee assumes total ownership of the contract and was an owner or the Covered Person before the change, or is a nonnatural owner (e.g., an individual ownership changed to an irrevocable trust) or a revocable trust, either holding for the sole benefit of the prior owner. Joint ownership and joint annuitants are not allowed while this rider is in force. Exception: ownership changes will not terminate the rider for contracts issued in California.

Joint Life: In order to maintain the joint life benefit, the surviving Covered Spouse must be able to continue the contract under the spousal continuation provision. Therefore, only ownership arrangements that permit such continuation are allowed at rider issue. If the owner is a natural person, only the Covered Spouses can be owners. If there is a non-natural or revocable trust owner, one of the Covered Spouses must be the annuitant. For all contracts except those issued in California, the rider will terminate if there is an assignment or a change of ownership unless the new owner or assignee assumes total ownership of the contract and was an owner or a Covered Spouse before the change, or is a non-natural owner or a revocable trust, holding for the sole benefit of the prior owner. For contracts issued in California, transfer of the ownership of the annuity contract is not limited and the rider will not terminate; however, the Covered Spouses under the rider will not change even if there is an ownership change.

Annuity Provisions: If your annuitization start date is the maximum annuitization start date (see "The Annuitization Start Date"), you can choose one of the payout options available under the contract (see "Annuity Payout Plans") or an alternative fixed annuity payout option available under the *SecureSource Core* rider. If you elect an annuitization start date that is earlier than the maximum annuitization start date, the alternative fixed annuity payout option under the *SecureSource Core* rider is not available.

Under the rider's payout option, you will receive the Current Annual Payment provided by this rider until the death of the Covered Person (***Joint Life:*** the death of both Covered Spouses). If you choose to receive the Current Annual Payment, the amount payable each year will be equal to the Current Annual Payment on the annuitization start date. The amount paid in the current contract year will be reduced for any prior withdrawals in that contract year. These annualized

Appendix H:

The *SecureSource Core Plus* — Single Life rider covers one person. The *SecureSource Core Plus* — Joint Life Rider covers two spouses jointly who are named at contract issue. You may elect only the *SecureSource Core Plus* — Single Life rider or the *SecureSource Core Plus* — Joint Life rider, not both, and you may not switch riders later.

You must elect the rider when you purchase your contract. The rider effective date will be the contract issue date. Joint ownership and join annuitants are not allowed for *SecureSource Core Plus* – Single Life rider.

The *SecureSource Core Plus* rider is an optional benefit that you may select, for an additional annual charge if:

- ***Single Life:*** you are 85 or younger on the date the contract is issued; or
- ***Joint Life:*** you and your spouse are 85 or younger on the date the contract is issued.

Issue ages from 81 through 85 require prior approval.

The *SecureSource Core Plus* riders are not available under an inherited qualified annuity.

The *SecureSource Core Plus* rider guarantees that, regardless of the investment performance of your contract, you will be able to withdraw up to a certain amount each year from the contract before the annuitization start date until:

- ***Single Life:*** death (see "At Death" heading below).
- ***Joint Life:*** the death of the last surviving Covered Spouse (see "*Joint Life only*: Covered Spouses" and "At Death" headings below).

For key terms associated with the *SecureSource Core Plus* rider, see "*SecureSource* Rider Terms" section.

RATE SHEET PROSPECTUS SUPPLEMENT

The current rider charges and the current rates for the Lifetime Payment percentages, Credit Period, Annual Credit percentages and Base Doubler age and duration, applicable to your contract issued to you are disclosed in the Rate Sheet Prospectus Supplement attached to this prospectus. These terms can only change as provided in this prospectus (see "Lifetime Payment Percentage", "Annual Credits" and "Base Doubler" below). We may change these terms for new purchasers, upon 7 calendar days prior notice. At least 7 calendar days before we change the terms contained in a Rate Sheet Prospectus Supplement for the next effective period, we will file a new Rate Sheet Supplement. All historical Rate Sheet Prospectus Supplements are reflected in Appendix M. All Rate Sheet Prospectus Supplements, including the Rate Sheet Prospectus Supplement applicable to you, have been filed with the Securities and Exchange Commission (the "SEC") and are also available on the Edgar system at www.sec.gov (File No. 333–230376).

CURRENT ANNUAL PAYMENT DESCRIPTION

***Single Life only:* Covered Person:** the person whose life is used to determine when the Current Annual Payment is established, and the duration of the Current Annual Payments (see "(Current Annual Payment)" heading below). The Covered Person is the owner on the rider effective date. If an owner is a nonnatural person (e.g., an irrevocable trust or corporation) or a revocable trust, the Covered Person is the annuitant. The Covered person cannot be changed.

***Joint Life only:* Covered Spouses:** the contract owner and their spouse named on the application for as long as the marriage remains in effect. If any contract owner is a nonnatural person or a revocable trust, the Covered Spouses are the annuitant and the spouse of the annuitant named on the application. After death or dissolution of marriage that leaves only one of the Covered Spouses as the owner (for non-natural owners, the annuitant), that remaining Covered Spouse will be used when referring to the younger Covered Spouse. The Covered Spouses lives are used to determine when the Current Annual Payment is established, and the duration of the Current Annual Payments (see "Current Annual Payment" heading below). The Covered Spouses are established on the rider effective date and cannot be changed. For more deto.w40(C60)-300(I)0(f)-300(any)-300(contract)-9uppendix Cn

Determination of Adjustments of Benefit Values: Your values are determined at the following times and are subject to a maximum amount of $20 million each:

1. **At rider effective date**

   The Credit Base and Benefit Base are set equal to the initial purchase payment.

   The Base Doubler is set equal to the initial purchase payment multiplied by the applicable Base Doubler Percentage, as shown in the table below.

Purchase Payments	Base Doubler Percentage
Payments received before the first rider anniversary	200%
Payments received thereafter	100%

2. **When an additional purchase payment is made**

   The Benefit Base will be increased by the amount of each additional purchase payment.

   If the Credit Base is greater than zero, the Credit Base will be increased by the amount of each additional purchase payment.

   If the Base Doubler is greater than zero, the Base Doubler will be increased by the amount of each additional purchase payment multiplied by the applicable Base Doubler Percentage as shown in the table above.

   See "Buying Your Contract — Purchase Payments" for purchase payment limitations.

3. **When a withdrawal is taken**

   If the Credit Base is greater than zero, Annual Credits will not be added to the Benefit Base on the following rider anniversary.

   If a withdrawal is taken before the Base Doubler Date, the Base Doubler is permanently set to zero.

   The Benefit Base and Credit Base can be adjusted, but they will not be less than zero.

   (A) If the Current Annual Payment is not established, Excess Withdrawal Processing will occur as follows.

   The Benefit Base and Credit Base will be reduced by the same proportion that the contract value is reduced. The proportional amount deducted is the "adjustment for withdrawal", calculated as follows:

   $$\frac{\mathbf{a \times b}}{\mathbf{c}}$$ where:

   a = the amount of the withdrawal

   b = the Benefit Base or Credit Base (as applicable) on the date of (but prior to) the withdrawal

   c = the contract value on the date of (but prior to) the withdrawal.

   (B) If the Current Annual Payment is established and the withdrawal is less than or equal to the Remaining Annual Payment, the Benefit Base and Credit Base do not change.

   (C) If the Current Annual Payment is established and the withdrawal is greater than the Remaining Annual Payment91tiplFtO30

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(B) On any other rider anniversary during a Credit Period

The Annual Credit equals the Credit Base as of the prior rider anniversary multiplied by the current Annual Credit percentage as shown in the Rate Sheet Prospectus Supplement.

- ***Single Life:*** The Benefit Base will be increased by the Annual Credit.
- ***Joint Life:*** The Benefit Base will be set to the greater of the current Benefit Base, or the Benefit Base on the prior rider anniversary increased by the Annual Credit and any additional purchase payments since the prior rider anniversary.

The Credit Base will be set to zero on the last rider anniversary of a Credit Period after any adjustment to the Benefit Base, and there will be no additional Annual Credits unless the Credit Period restarts due to a step-up of the Benefit Base.

The Credit Base will be permanently set to zero on the later of: (A) the rider anniversary on or after the owner's 95th birthday or (B) the rider anniversary equal to the Credit Period duration, as shown in the Rate Sheet Prospectus Supplement.

Base Doubler: If you did not take any withdrawals since the rider effective date and you did not decline an increase to the annual rider fee, on the Base Doubler Date the Benefit Base (after any Annual Credit is added) will be increased to the Base Doubler if greater. The Base Doubler will be permanently set to zero on the Base Doubler Date (after any adjustment to the Benefit Base). It is important to remember that the 200% Base Doubler percentage only applies to purchase payments received in the first year. After the first year, 100% of purchase payments will be added to the Base Doubler rather than 200%.

- **Annual Step-Ups:** Beginning with the first rider anniversary, an Annual Step-Up may be available. If you decline any increase to the annual rider fee, future Annual Step-Ups will no longer be available.

  The Annual Step-Up will take place on any rider anniversary where the contract value (after charges are deducted) is greater than the Benefit Base after any annual credit is added. If an annual step-up is executed, the Benefit Base, Credit Base and Lifetime Payment Percentage will be adjusted as follows:

  - The Benefit Base (after any Annual Credit is added or Base Doubler is applied) will be increased to the contract value.
  - The Credit Base will be increased to the contract value and the Credit Period will restart, if there is an increase to Benefit Base due to an Annual Step-Up.
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If you did not decline an increase to the annual rider fee, at the time of spousal continuation, a step-up may be available. All Annual Step-Up rules (see “Rider Anniversary Processing — Annual Step-Up” heading above) also apply to the spousal continuation step-up except that the Remaining Annual Payment will be reduced for any prior withdrawals in that contract year. Also, the Credit Period will restart on the next contract anniversary. The Withdrawal Adjustment Base, if greater than zero, will be increased to the contract value if the contract value is greater.

The spousal continuation step-up is processed on the valuation date spousal continuation is effective.

<u>For contracts with applications signed before 5/1/2020:</u> If the Base Doubler is greater than zero, the Base Doubler Date will be set to the later of: (1) the rider anniversary on or following the remaining Covered Spouse reaching the Base Doubler age shown in the Rate Sheet Prospectus Supplement; (2) the 12th rider anniversary; or (3) the next rider anniversary.

<u>For contracts with applications signed on/after 5/1/2020:</u> If the Base Doubler is greater than zero, the Base Doubler Date will be set to the later of: (1) the rider anniversary on or following the remaining Covered Spouse reaching the Base Doubler age; (2) the rider anniversary equal to the Credit Period Base Doubler duration, (both as shown in the Rate Sheet Prospectus Supplement); or (3) the next rider anniversary.

Rules for Surrender: There is no minimum contract value requirement following a partial surrender. Surrenders will be taken from all accounts and the variable subaccounts in the same proportion as your interest in each bears to the contract value.

If your contract value is reduced to zero, the Credit Base and Base Doubler, will be permanently set to zero, and there will be no additional Annual Credits and no Base Doubler is applied. Also, the following will occur:

- If the Current Annual Payment is not established and if the contract value is reduced to zero as a result of market performance, fees or charges, then the owner must wait until the Current Annual Payment would be established, and

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Assignment and Change of Ownership
Single Life: The rider will terminate if there is an assignment or a change of ownership unless the new owner or assignee assumes total ownership of the contract and was an owner or the Covered person before the change, or is a nonnatural owner (e.g., an individual ownership changed to an irrevocable trust) or a revocable trust, either holding for the sole benefit of the prior owner. Joint ownership and joint annuitants are not allowed while this rider is in force. Exception: ownership changes will not terminate the rider for contracts issued in California.

Joint Life: In order to maintain the joint life benefit, the surviving Covered Spouse must be able to continue the contract under the spousal continuation provision. Therefore, only ownership arrangements that permit such continuation are allowed at rider issue. If the owner is a natural person, only the Covered Spouses can be owners. If there is a non-natural or revocable trust owner, one of the Covered Spouses must be the annuitant. For all contracts except those issued in California, the rider will terminate if there is an assignment or a change of ownership unless the new owner or assignee assumes total ownership of the contract and was an owner or a Covered Spouse before the change, or is a non-natural owner or a revocable trust, holding for the sole benefit of the prior owner. For contracts issued in California, transfer of the ownership of the annuity contract is not limited and the rider will not terminate; however, the Covered Spouses under the rider will not change even if there is an ownership change.

Annuity Provisions: If your annuitization start date is the maximum annuitization start date (see "The Annuitization Start Date"), you can choose one of the payout options available under the contract (see "Annuity Payout Plans") or an alternative fixed annuity payout option available under the *SecureSource Core Plus* rider. If you elect an annuitization start date that is earlier than the maximum annuitization start date, the alternative fixed annuity payout option under the *SecureSource Core Plus* rider is not available.

Under the rider's payout option, you will receive the Current Annual Payment provided by this rider until the death of the Covered Person (***Joint Life:*** both Covered Spouses). If you choose to receive the Current Annual Payment, the amount payable each year will be equal to the Current Annual Payment on the annuitization start date. The amount paid in the current contract year will be reduced for any prior withdrawals in that contract year. These annualized amounts will be paid in monthly installments. If the monthly payment is less than $100, we have the right to change the frequency, but no less frequently than annually. If the monthly payment is less than $20, we have the right to make a lump sum payment equal to the present value of any remaining future payments. The present value will be calculated on the same mortality and interest rate basis used in Plan B in the contract. For more information about annuity payment plans, please see "The Annuity Payout Period - Annuity Payout Plans."

If you choose to receive the Current Annual Payment rather than a payout option available under the contract, all other contract features, rider features and charges terminate after the annuitization start date.

The rider payout option may be greater or less than other payout options available under the contract. You should consider your payout options carefully and consult your financial advisor before making a determination.

RIDER TERMINATION
The *SecureSource Core Plus* rider cannot be terminated either by you or us except as follows:

- ***Single Life:*** after the death benefit is payable, the rider will terminate.
- ***Single Life:*** spousal continuation will terminate the rider.
- ***Single Life:*** for contracts issued in California, after the death of the Covered Person, the rider will terminate.
- ***Joint Life:*** for contracts issued in California, after the death of the last Covered Spouse, the rider will terminate.
- ***Joint Life:*** After the death benefit is payable the rider will terminate if anyone other than a Covered Spouse continues the contract. However, if the Covered Spouse continues the contract as an inherited IRA or as a beneficiary of a participant in an employer sponsored retirement plan, the rider will terminate.
- When there are certain assignment and ownership changes as described in the "Assignment and Change of Ownership" section above, the rider will terminate.
- On the annuitization start date, the rider will terminate, if you choose a payout option available under the contract.
- You may terminate the rider if your annual rider fee after any increase is more than 0.25 percentage points higher than your fee before the increase. (See "Charges — *SecureSource Core Plus* rider charge"usdeath•described incontinues

Appendix I: *SecureSource 4* Rider Disclosure

SecureSource 4 Rider

(Available for contract applications signed prior to 5/3/2021)

The *SecureSource 4* rider is an optional benefit that you can elect at time of application for an additional charge. It may not be purchased with any other optional living benefit and certain death benefit riders (ROPP rider, MAV rider or *Enhanced Legacy* Benefit). This benefit is intended to provide a specified withdrawal amount annually for life, even if your contract value is zero, subject to the terms and provisions described in this section. Additionally, this benefit offers an Annual Credit feature to help in low or poor performing markets and a step-up feature to lock in contract anniversary

For the purpose of this rider, the term “withdrawal” has the same meaning as the term “surrender” in the contract or any other riders

The *SecureSource 4* — Single Life rider covers one person. The *SecureSource 4* — Joint Life Rider covers two spouses jointly who are named at contract issue. You may elect only the *SecureSource 4* — Single Life rider or the *SecureSource 4* — Joint Life rider, not both, and you may not switch riders later.

You must elect the rider when you purchase your contract. The rider effective date will be the contract issue date. Joint ownership and joint annuitants are not allowed for *SecureSource 4* — Single Life rider.

The *SecureSource 4* rider is an optional benefit that you may select, for an additional annual charge if:

- ***Single Life:*** you are 85 or younger on the date the contract is issued; or
- ***Joint Life:*** you and your spouse are 85 or younger on the date the contract is issued.

Issue ages from 81 through 85 require prior approval.

The *SecureSource 4* riders are not available under an inherited qualified annuity.

The *SecureSource 4* rider guarantees that, regardless of the investment performance of your contract, you will be able to withdraw up to a certain amount each year from the contract before the annuitization start date until:

- ***Single Life:*** death (see “At Death” heading below).
- ***Joint Life:*** the death of the last surviving Covered Spouse (see “*Joint Life only*: Covered Spouses” and “At Death” headings below).

For key terms associated with a *SecureSource 4* rider, see “*SecureSource* Series Rider Terms” section.

RATE SHEET PROSPECTUS SUPPLEMENT

The current rider charges and the current rates for the Minimum Lifetime Payment percentages, Income Bonus Percentage, Credit Period and Annual Credit percentages, applicable to your contract issued to you are disclosed in the Rate Sheet Prospectus Supplement attached to this prospectus. These terms can only change as provided in this prospectus (see “Lifetime Payment Percentage”, “Income Bonus percentage” and “Annual Credits” below). We may change these terms for new purchasers, upon 7 calendar days prior notice. At least 7 calendar days before we change the terms contained in a Rate Sheet Prospectus Supplement for the next effective period we will file a new Rate Sheet Prospectus Supplement. All historical Rate Sheet Supplements will be reflected in Appendix M to this prospectus. All Rate Sheet Prospectus Supplements, including the Rate Sheet Prospectus Supplement applicable to you, have been filed with the Securities and Exchange Commission (the “SEC”) and are also available on the Edgar system at www.sec.gov (File No. 333–230376).

CURRENT ANNUAL PAYMENT DESCRIPTION

***Single Life only:* Covered Person:** the person whose life is used to determine when the Current Annual Payment is established, and the duration of the Current Annual Payments (see “Current Annual Payment” heading below). The Covered Person is the contract owner. If any owner on the rider effective date is a nonnatural person (e.g., an irrevocable trust or corporation) or a revocable trust, the Covered Person is the oldest annuitant. The Covered Person cannot be changed.

***Joint Life only:* Covered Spouses:** the contract owner and their spouse named on the application for as long as the marriage remains in effect. If any contract owner is a nonnatural person or a revocable trust, the Covered Spouses are the annuitant and the spouse of the annuitant named on the application. After death or dissolution of marriage that leaves only one of the Covered Spouses as the owner (for non-natural owners, the annuitant), that remaining Covered Spouse will be used when referring to the younger Covered Spouse. The Covered Spouses lives are used to determine when the Current Annual Payment is established, and the duration of the Current Annual Payments (see “Current Annual Payment” heading below). The Covered Spouses are established on the rider effective date and cannot be changed. For more details, see “Assignment and Change of Ownership – Joint Life” section below.

Current Annual Payment: the benefit available for withdrawal each contract year after the Covered Person (***Joint life:*** younger Covered Spouse) has reached the youngest age in the first Age Band. When the Current Annual Payment is established and at all times thereafter, the Current Annual Payment is equal to the Benefit Base multiplied by the Lifetime Payment Percentage. Anytime the Lifetime Payment Percentage or the Benefit Base changes as described below, the Current Annual Payment will be recalculated. When the first withdrawal is taken in each contract year we will determine if the Income Bonus Percentage will be included in the Lifetime Payment Percentage for the remainder of that contract year.

The Current Annual Payment can vary each contract year and includes the minimum annual lifetime payment and may also include an Income Bonus. The minimum annual lifetime payment is the guaranteed lifetime benefit amount available for withdrawal each contract year. It is calculated by multiplying the Benefit Base by the Minimum Lifetime

After the Current Annual Payment is established, the first withdrawal taken in each contract year will set the Lifetime Payment Percentage to a fixed percentage for the remainder of the contract year except as noted below. Following each rider anniversary, the availability of the Income Bonus Percentage, and therefore the Lifetime Payment Percentage, can change on each valuation date until a withdrawal is taken in that contract year. For more information on how this rider operates, please see "Appendix F: Example – Optional Living Benefits – *SecureSource 4* Rider".

However, at the earliest of (1) or (2) below, the Lifetime Payment Percentage will be set and remain fixed as long as the benefit is payable:

(1) when your contract value on a rider anniversary is less than two times the Benefit Base multiplied by the Minimum Lifetime Payment Percentage for your current Age Band, or

(2) when the contract value reduces to zero.

For certain periods of time at our discretion and on a non-discriminatory basis, your Lifetime Payment Percentage may be set by us to include the Income Bonus Percentage if more favorable to you.

Determination of Adjustments of Benefit Values: values are determined at the following times and are subject to a maximum amount of $20 million each:

1. **At rider effective date**

   The Withdrawal Adjustment Base, Credit Base and Benefit Base are set equal to the initial purchase payment.

2. **When an additional purchase payment is made**

   The Benefit Base, Withdrawal Adjustment Base will be increased by the amount of each additional purchase payment.

   If the Credit Base is greater than zero, the Credit Base will be increased by the amount of each additional purchase payment.

   See "Buying Your contract — Purchase Payments" for purchase payment limitations.

3. **When a withdrawal is taken**

   If the Credit Base is greater than zero, Annual Credits will not be added to the Benefit Base on the following rider anniversary.

   The Withdrawal Adjustment Base, Benefit Base and Credit Base can be adjusted, but they will not be less than zero.

   (A) The Withdrawal Adjustment Base will be reduced by the same proportion that the contract value is reduced. The proportional amount deducted is the "adjustment for withdrawal," calculated as follows:

If the Current Annual Payment is not established, the RMD will be subject to Excess Withdrawal Processing. RMD rules follow the calendar year which most likely does not coincide with your contract year and therefore may limit when you can take your RMD and not be subject to Excess Withdrawal Processing. See Appendix L for additional information.

Spousal Option to Continue the Contract upon Owner's Death (Spousal Continuation):
Single Life: If a surviving spouse elects to continue the contract and continues the contract as the new owner under the spousal continuation provision of the contract, the *SecureSource 4* — Single Life rider terminates.

Joint Life: If a surviving spouse is a Covered Spouse and elects the spousal continuation provision of the contract as the new owner, the *SecureSource 4* — Joint Life rider also continues. The surviving Covered Spouse can name a new beneficiary; however, a new Covered Spouse cannot be added to the rider (see "Benefits in Case of Death – If you Die Before the Annuitization Start Date").

If you did not decline an increase to the annual rider fee, at the time of spousal continuation, a step-up may be available. All Annual Step-Up rules (see "Rider Anniversary Processing — Annual Step-Up" heading above) also apply to the spousal continuation step-up except that the Remaining Annual Payment will be reduced for any prior withdrawals in that contract year. Also, the Credit Period will restart on the next contract anniversary. The Withdrawal Adjustment Base, if greater than zero, will be increased to the contract value if the contract value is greater. The spousal continuation step-up is processed on the valuation date spousal continuation is effective.

Rules for Surrender: There is no minimum contract value requirement following a partial surrender. Surrenders will be taken from all accounts and the variable subaccounts in the same proportion as your interest in each bears to the contract value.

If your contract value is reduced to zero, the Credit Base, if greater than zero, will be permanently reset to zero, and there will be no additional Annual Credits. Also, the following will occur:

- If the Current Annual Payment is not established and if the contract value is reduced to zero as a result of market performance, fees or charges, then the owner must wait until the Current Annual Payment would be established, and the Current Annual Payment will be paid annually until the death of the Covered Person (***Joint Life:*** both Covered Spouses) (see "Current Annual Payment Description" above).
- If the Current Annual Payment is established and if the contract value is reduced to zero as a result of market performance, fees or charges, or as a result of a withdrawal that is less than or equal to the Remaining Annual Payment (including RMDs that are not subject to Excess Withdrawal Processing as described above), then the owner will receive the Current Annual Payment paid annually until the death of the Covered Person (***Joint Life:*** both Covered Spouses).

  In both cases above:

  - These annualized amounts will be paid in monthly installments. If the monthly payment is less than $100, we have the right to change the frequency, but no less frequently than annually.
  - We will no longer accept additional purchase payments.
  - No more charges will be collected for the rider.
  - The Current Annual Payment is fixed for as long as payments are made.
  - The amount paid in the current contract year will be reduced for any prior withdrawals in that contract year.
  - If the Current Annual Payment is determined by incorrect information regarding the Covered Person's birth date, payments will be adjusted. They will be based on what would have been provided using the correct birth date. Any underpayments made by us will be made up promptly without interest. We reserve the riis lessCurr will sl3.9ba

Assignment and Change of Ownership

Single Life: The rider will terminate if there is an assignment or a change of ownership unless the new owner or assignee assumes total ownership of the contract and was an owner or the Covered person before the change, or is a nonnatural owner (e.g., an individual ownership changed to an irrevocable trust) or a revocable trust, either holding for

Appendix J: *SecureSource 4 Plus* Rider Disclosure

SecureSource 4 Plus Rider

(Available for contract applications signed prior to 5/3/2021)

The *SecureSource 4 Plus* rider is an optional benefit that you can elect at time of application for an additional charge. It may not be purchased with any other optional living benefit and certain death benefit riders (ROPP Death Benefit, MAV Death Benefit or *Enhanced Legacy* Benefit). This benefit is intended to provide a specified withdrawal amount annually for life, even if your contract value is zero, subject to the terms and provisions described in this section. Additionally, this benefit offers an Annual Credit feature to help in low or poor performing markets and a step-up feature to lock in contract anniversary gains.

If the contract value is reduced to zero due to market performance, fees or charges, or a withdrawal that does not exceed the amount available under the rider, then you will receive lifetime payments made by us as described in the "Other provisions - Rules for Surrender." However, the contract and rider will terminate if the contract value goes to zero due to an excess withdrawal. If you die before the contract value is depleted, you will not receive any monetary value from the rider.

The *SecureSource 4 Plus* rider may be ***appropriate*** for you if:

- you intend to make periodic withdrawals from your annuity contract; and
- you wish to ensure that market performance will not adversely affect your ability to withdraw income over your lifetime.

The *SecureSource 4 Plus* rider may be ***not appropriate*** for you if:

- you anticipate the need for withdrawals before the lifetime benefit is established or withdrawals that exceed the amount available under the rider (i.e. Excess Withdrawals); or
- you want to invest in funds other than the approved investment options. For a list of currently approved investment options, see "Investment Allocation Restrictions for Certain Benefit Riders".

The *SecureSource 4 Plus* rider guarantees that, regardless of investment performance, you may take withdrawals up to the Current Annual Payment each contract year after the Current Annual Payment is established. Your age at the time of the first withdrawal will determine the Age Band for as long as benefits are payable except as described in the Lifetime Payment Percentage provision. The annual benefit amount can vary based on the relationship of your contract value to the withdrawal adjustment base. Each contract year, whether or not the Income Bonus Percentage is included in the Lifetime Payment Percentage is determined when the first withdrawal is taken and is fixed for the remainder of that contract year (see "Lifetime Payment Percentage" below).

As long as your total withdrawals during the current contract year do not exceed the Current Annual Payment, you will not be assessed a surrender charge. If you withdraw a larger amount, the excess amount will be assessed any applicable surrender charges and benefits will be reduced in accordance with Excess Withdrawal Processing. At any time, you may withdraw any amount up to your entire surrender value, subject to Excess Withdrawal Processing under the rider (see "Determination of Adjustments of Benefit Values").

Any amount we pay in excess of your contract value is subject to our financial strength and claims-paying ability.

Subject to conditions and limitations, the Current Annual Payment can be increased if an Annual Credit is available or your contract value has increased above the Benefit Base on a rider anniversary.

Your benefits under the rider can be reduced if you:

- withdraw more than the allowed withdrawal amount in a contract year, or
- take withdrawals before the Current Annual Payment is established.

Each year, your Current Annual Payment may or may not include an Income Bonus. If the contract value is 20% or more below the Withdrawal Adjustment Base, the Income Bonus Percentage will not be available. (see Withdrawal Adjustment Base described below).

For important considerations on whether a *SecureSource 4 Plus* rider is appropriate for you, see "Important *SecureSource* Series Rider Considerations" section.

AVAILABILITY

There are two *SecureSource 4 Plus* riders available under your contract:

- *SecureSource 4 Plus* - Single Life
- *SecureSource 4 Plus* - Joint Life

The information in this section applies to both riders, unless otherwise noted.

For the purpose of this rider, the term “withdrawal” has the same meaning as the term “surrender” in the contract or any other riders

The *SecureSource 4 Plus* — Single Life rider covers one person. The *SecureSource 4 Plus* — Joint Life Rider covers two spouses jointly who are named at contract issue. You may elect only the *SecureSource 4 Plus* — Single Life rider or the *SecureSource 4 Plus* — Joint Life rider, not both, and you may not switch riders later. You must elect the rider when you purchase your contract. The rider effective date will be the contract issue date. Joint ownership and joint annuitants are not allowed for *SecureSource 4 Plus* — Single Life rider.

The *SecureSource 4 Plus* rider is an optional benefit that you may select, for an additional annual charge if:

- ***Single Life:*** you are 85 or younger on the date the contract is issued; or
- ***Joint Life:*** you and your spouse are 85 or younger on the date the contract is issued.

Issue ages from 81 through 85 require prior approval.

The *SecureSource 4 Plus* riders are not available under an inherited qualified annuity.

The *SecureSource 4 Plus* rider guarantees that, regardless of the investment performance of your contract, you will be able to withdraw up to a certain amount each year from the contract before the annuitization start date until:

- ***Single Life:*** death (see “At Death” heading below).
- ***Joint Life:*** the death of the last surviving Covered Spouse (see “*Joint Life only*: Covered Spouses” and “At Death” headings below).

For key terms associated with the SecureSource *4 Plus* rider, see “*SecureSource* Rider Terms” section.

RATE SHEET PROSPECTUS SUPPLEMENT

The current rider charges and the current rates for the Minimum Lifetime Payment percentages, Income Bonus Percentage, Credit Period and Annual Credit percentages, applicable to your contract issued to you are disclosed in the Rate Sheet Prospectus Supplement attached to this prospectus. These terms can only change as provided in this prospectus (see “Lifetime Payment Percentage”, “Income Bonus percentage” and “Annual Credits” below). We may change these terms for new purchasers, upon 7 calendar prior notice. At least 7 calendar days before we change the terms contained in a Rate Sheet Prospectus Supplement for the next effective period, we will file a new Rate Sheet Supplement. All historical Rate Sheet Supplements are reflected in Appendix M. All Rate Sheet Prospectus Supplements, including the Rate Sheet Prospectus Supplement applicable to you, have been filed with the Securities and Exchange Commission (the “SEC”) and are also available on the Edgar system at www.sec.gov (File No. 333–230376).

CURRENT ANNUAL PAYMENT DESCRIPTION

***Single Life only:* Covered Person:** the person whose life is used to determine when the Current Annual Payment is established, and the duration of the Current Annual Payments (see “Current Annual Payment” heading below). The Covered Person is the oldest contract owner. If any owner is a nonnatural person (e.g., an irrevocable trust or corporation) or a revocable trust, the Covered Person is the oldest annuitant. The Covered Person cannot be changed.

***Joint Life only:* Covered Spouses:** the contract owner and their spouse named on the application for as long as the marriage remains in effect. If any contract owner is a nonnatural person or a revocable trust, the Covered Spouses are the annuitant and the spouse of the annuitant named on the application. After death or dissolution of marriage that leaves only one of the spouses as the owner (for non-natural owners, the annuitant), that remaining Covered Spouse will be used when referring to the younger Covered Spouse. The Covered Spouses’ lives are used to determine when the Current Annual Payment is established, and the duration of the Current Annual Payments (see “Current Annual Payment” heading below). The Covered Spouses are established on the rider effective date and cannot be changed. For more details, see “Assignment and Change of Ownership – Joint Life” section below.

Current Annual Payment: the benefit available for withdrawal each contract year after the Covered Person (***Joint life:*** younger Covered Spouse) has reached the youngest age in the first Age Band. When the Current Annual Payment is established and at all times thereafter, the Current Annual Payment is equal to the Benefit Base multiplied by the Lifetime Payment Percentage. Anytime the Lifetime Payment Percentage or the Benefit Base changes as described below, the Current Annual Payment will be recalculated. When the first withdrawal is taken in each contract year we will determine if the Income Bonus Percentage will be included in the Lifetime Payment Percentage for that contract year.

The Current Annual Payment can vary each contract year and includes the minimum annual lifetime payment and may also include an Income Bonus. The minimum annual lifetime payment is the guaranteed lifetime benefit amount available for withdrawal each contract year. It is calculated by multiplying the Benefit Base by the Minimum Lifetime

Payment Percentage. The Income Bonus is a potential increase to the Current Annual Payment and is calculated by multiplying the Benefit Base by the Income Bonus Percentage. If the Income Bonus Percentage is included in the Lifetime Payment Percentage, then the income bonus is included in the Current Annual Payment.

If you withdraw less than the Current Annual Payment in a contract year, the unused portion does not carry over to future contract years.

Single Life: The Current Annual Payment is established on the later of the rider effective date if the Covered Person has reached the youngest age in the first Age Band, or the date the Covered Person's attained age equals the youngest age in the first Age Band.

Joint Life: The Current Annual Payment is established on the earliest of the following dates:

- The rider effective date if the younger Covered Spouse has already reached the youngest age in the first Age Band.
- The date the younger Covered Spouse's attained age equals the youngest age in the first Age Band.
- Upon the first death of a Covered Spouse, then either: (a) the date we receive a written notice when the death benefit is not payable and the surviving Covered Spouse has already reached the youngest age in the first Age Band, (b) the date spousal continuation is effective when the death benefit is payable and the surviving Covered Spouse has already reached the youngest age in the first Age Band, or (c) the date the surviving Covered Spouse reaches the youngest age in the first Age Band.
- Following dissolution of marriage of the Covered Spouses, then either (a) the date we receive a written notice if the remaining Covered Spouse who is the owner (or annuitant in the case of nonnatural or revocable trust ownership) has already reached the youngest age in the first Age Band, or (b) the date the remaining Covered Spouse who is the owner (or annuitant in the case of nonnatural or revocable trust ownership) reaches the youngest age in the first Age Band.

Remaining Annual Payment: the amount available for withdrawal for the remainder of the contract year. The Remaining Annual Payment is established at the same time as the Current Annual Payment. The Remaining Annual Payment equals the Current Annual Payment less all withdrawals in the current contract year, but it will not be less than zero.

Lifetime Payment Percentage: used to calculate the Current Annual Payment.

The Minimum Lifetime Payment Percentage, the Income Bonus Percentage for each Age Band, and Age Bands are shown in the Rate Sheet Prospectus Supplement.

The Age Band for the Lifetime Payment Percentage is determined at the following times:

- When the Current Annual Payment is established: The Age Band used to calculate the initial Current Annual Payment is the percentage for the Covered Person's attained age (***Joint life:*** younger Covered Spouse's attained age).
- On the Covered Person's subsequent birthdays (***Joint life:*** younger Covered Spouse's subsequent birthdays): If no withdrawal has been taken since the Current Annual Payment was established and no increase to the annual rider fee has been declined, and if the Covered Person's new attained age (***Joint Life:*** younger Covered Spouse's attained age) is in a higher Age Band, then the higher Age Band will be used to determine the appropriate Lifetime Payment Percentage.
- Upon Annual Step-Ups (see "Annual Step-ups" below).
- For the Joint life rider, upon death or change in marital status: In the event of death or dissolution of marriage: (A) If no withdrawal has been taken since the Current Annual Payment was established and no increase to the annual rider fee has been declined, the Lifetime Payment Percentage will be reset based on the Age Band for the remaining Covered Spouse's attained age. (B) If the Current Annual Payment is not established but the remaining Covered Spouse has reached the the youngest age in the first Age Band, the remaining Covered Spouse's attained age will be used to determine the Age Band for the Lifetime Payment Percentage. In the event of remarriage of the Covered Spouses to each other, the Lifetime Payment Percentage used is the percentage for the younger Covered Spouse's attained age.

Income Bonus Percentage: The Income Bonus Percentage may provide additional income under the rider. Availability of the Income Bonus Percentage is determined at the time of your first withdrawal each contract year. The benefit determining percentage is a comparison of your contract value and the Withdrawal Adjustment Base. If the benefit determining percentage is less than 20%, then the Lifetime Payment Percentage will include the Income Bonus Percentage, as shown in the Rate Sheet Prospectus Supplement when calculating the Current Annual Payment (unless the Lifetime Payment Percentage is set to a fixed percentage as described below).

The benefit determining percentage is calculated on each valuation date as follows, but it will not be less than zero:

$$1 - (a/b)$$

a = Contract value at the end of the prior valuation period

b = Withdrawal Adjustment Base at the end of the prior valuation period

After the Current Annual Payment is established, the first withdrawal taken in each contract year will set the Lifetime Payment Percentage to a fixed percentage for the remainder of the contract year except as noted below. Following each rider anniversary, the availability of the Income Bonus Percentage, and therefore the Lifetime Payment Percentage, can change on each valuation date until a withdrawal is taken in that contract year. For more information on how this rider operates, please see "Appendix F: Example – Optional Living Benefits – *SecureSource 4 Plus* Rider".

However, at the earliest of (1) or (2), the Lifetime Payment Percentage will be set and remain fixed as long as the benefit is payable:

(1) when your contract value on a rider anniversary is less than two times the Benefit Base multiplied by the Minimum Lifetime Payment Percentage for your current Age Band, or

(2) when the contract value reduces to zero.

For certain periods of time at our discretion and on a non-discriminatory basis, your Lifetime Payment Percentage may be set by us to include the Income Bonus Percentage if more favorable to you.

Determination of Adjustments of Benefit Values: values are determined at the following times and are subject to a maximum amount of $20 million for each:

1. **At rider effective date**

   The Withdrawal Adjustment Base, Credit Base and Benefit Base are set equal to the initial purchase payment.

2. **When an additional purchase payment is made**

   The Benefit Base and Withdrawal Adjustment Base will be increased by the amount of each additional purchase payment.

   If the Credit Base is greater than zero, the Credit Base will be increased by the amount of each additional purchase payment.

   See "Buying Your Contract — Purchase Payments" for purchase payment limitations.

3. **When a withdrawal is taken**

   If the Credit Base is greater than zero, Annual Credits will not be added to the Benefit Base on the following rider anniversary.

   The Withdrawal Adjustment Base, Benefit Base and Credit Base can be adjusted, but they will not be less than zero.

   (A) The Withdrawal Adjustment Base will be reduced by the same proportion that the contract value is reduced. The proportional amount deducted is the "adjustment for withdrawal," calculated as follows:

   $$\frac{\mathbf{a \times b}}{\text{\textbf{Determinationy theithdrawal," calculated as follows:}}}$$

The Annual Credit equals the Credit Base 180 days following the rider effective date multiplied by the Annual Credit percentage, as shown in the Rate Sheet Prospectus Supplement.

- ***Single Life:*** The Benefit Base will be increased by the Annual Credit.
- **Joint Life:** The Benefit Base will be set to the greater of the current Benefit Base, or the Benefit Base 180 days following the rider effective date increased by the Annual Credit and any additional purchase payments since 180 days following the rider effective date.

(B) On any other rider anniversary during a Credit Period

The Annual Credit equals the Credit Base as of the prior rider anniversary multiplied by the current Annual Credit percentage, as shown in the Rate Sheet Prospectus Supplement.

- ***Single Life:*** The Benefit Base will be increased by the Annual Credit.
- **Joint Life:** The Benefit Base will be set to the greater of the current Benefit Base, or the Benefit Base on the prior rider anniversary increased by the Annual Credit and any additional purchase payments since the prior rider anniversary.

The Withdrawal Adjustment Base will be set as follows:

(A) if no withdrawals have been taken, the Withdrawal Adjustment Base will be set to the Benefit Base determined above, or

(B) if any withdrawals have been taken, the Withdrawal Adjustment Base will be set to the amount as calculated

See Appendix L for additional information.

Spousal Option to Continue the Contract upon Owner's Death (Spousal Continuation):
Single Life: If a surviving spouse elects to continue the contract and continues the contract as the new owner under the spousal continuation provision of the contract, the *SecureSource 4 Plus* — Single Life rider terminates.

Joint Life: If a surviving spouse is a Covered Spouse and elects the spousal continuation provision of the contract as the new owner, the *SecureSource 4 Plus* — Joint Life rider also continues. The surviving Covered Spouse can name a new beneficiary; however, a new Covered Spouse cannot be added to the rider (see "Benefits in Case of Death – If you Die Before the Annuitization Start Date").

If you did not decline an increase to the annual rider fee, at the time of spousal continuation, a step-up may be available. All Annual Step-Up rules (see "Rider Anniversary Processing — Annual Step-Up" heading above) also apply to the spousal continuation step-up except that the Remaining Annual Payment will be reduced for any prior withdrawals in that contract year. Also, the Credit Period will restart on the next contract anniversary. The Withdrawal Adjustment Base, if greater than zero, will be increased to the contract value if the contract value is greater. The spousal continuation step-up is processed on the valuation date spousal continuation is effective.

Rules for Surrender: There is no minimum contract value requirement following a partial surrender. Surrenders will be taken from all accounts and the variable subaccounts in the same proportion as your interest in each bears to the contract value.

If your contract value is reduced to zero, the Credit Base, if greater than zero, will be permanently reset to zero, and there will be no additional Annual Credits. Also, the following will occur:

- If the Current Annual Payment is not established and if the contract value is reduced to zero as a result of market performance, fees or charges, then the owner must wait until the Current Annual Payment would be established, and the Current Annual Payment will be paid annually until the death of the Covered Person (***Joint Life:*** both Covered Spouses) (see "Current Annual Payment Description" above).
- If the Current Annual Payment is established and if the contract value is reduced to zero as a result of market performance, fees or charges, or as a result of a withdrawal that is less than or equal to the Remaining Annual Payment (including RMDs that are not subject to Excess Withdrawal Processing as described above), then the owner will receive the Current Annual Payment paid annually until the death of the Covered Person (***Joint Life:*** both Covered Spouses).

  In both cases above:

  - These annualized amounts will be paid in monthly installments. If the monthly payment is less than $100, we have the right to change the frequency, but no less frequently than annually.
  - We will no longer accept additional purchase payments.
  - No more charges will be collected for the rider.
  - The amount paid in the current contract year will be reduced for any prior withdrawals in that contract year.
  - If the Current Annual Payment is determined by incorrect information regarding the Covered Person's birth date, payments will be adjusted. They will be based on what would have been provided using the correct birth date. Any underpayments made by us will be made up promptly without interest. We reserve the right to recover from you or your estate any amounts overpaid. If there are any future payments under this rider, overpayments made by us will be subtracted, together without interest, and/or as otherwise legally permissible.
- If the Current Annual Payment is not established and if the contract value is reduced to zero as a result of a withdrawal taken before the Current Annual Payment is established, the rider and the contract will terminate.
- If the Current Annual Payment is established and if the contract value is reduced to zero as a result of a withdrawal that is greater than the Remaining Annual Payment (including RMDs that are subject to Excess Withdrawal Processing as described above), the rider and the contract will terminate.

At Death:
Single Life: The rider will terminate even if the contract is continued under the spousal continuation option.

Joint Life: If the death benefit becomes payable at the death of a Covered Spouse, the surviving Covered Spouse must utilize the spousal continuation option to continue the lifetime benefit. If spousal continuation is not available, the rider terminates. The lifetime benefit ends at the death of the surviving Covered Spouse.

If the contract value is greater than zero when the death benefit becomes payable, the beneficiary may:

- elect to take the death benefit under the terms of the contract, or
- continue the contract under the spousal continuation option.

Assignment and Change of Ownership

Single Life: The rider will terminate if there is an assignment or a change of ownership unless the new owner or assignee assumes total ownership of the contract and was an owner or the Covered person before the change, or is a nonnatural owner (e.g., an individual ownership changed to an irrevocable trust) or a revocable trust, either holding for the sole benefit of the prior owner. Joint ownership and joint annuitants are not allowed while this rider is in force. Exception: ownership changes will not terminate the rider for contracts issued in California.

Joint Life: In order to maintain the joint life benefit, the surviving Covered Spouse must be able to continue the contract under the spousal continuation provision. Therefore, only ownership arrangements that permit such continuation are allowed at rider issue. If the owner is a natural person, only the Covered Spouses can be owners. If there is a non-natural or revocable trust owner, one of the Covered Spouses must be the annuitant. For all contracts except those issued in California, the rider will terminate if there is an assignment or a change of ownership unless the new owner or assignee assumes total ownership of the contract and was an owner or a Covered Spouse before the change, or is a non-natural owner or a revocable trust, holding for the sole benefit of the prior owner. For contracts issued in California, transfer of the ownership of the annuity contract is not limited and the rider will not terminate; however, the Covered Spouses under the rider will not change even if there is an ownership change.

Annuity Provisions: If your annuitization start date is the maximum annuitization start date (see "The Annuitization Start Date"), you can choose one of the payout options available under the contract (see "Annuity Payout Plans") or an alternative fixed annuity payout option available under the SecureSource *4 Plus* rider. If you elect an annuitization start date that is earlier than the maximum annuitization start date, the alternative fixed annuity payout option under the *SecureSource 4 Plus* rider is not available.

Under the rider's payout option, you will receive the Current Annual Payment each contract year until the death of the Covered Person (***Joint Life:*** both Covered Spouses). If you choose to receive the Current Annual Payment, the amount payable each year will be equal to the Current Annual Payment on the annuitization start date. The amount paid in the current contract year will be reduced for any prior withdrawals in that contract year. These annualized amounts will be paid in monthly installments. If the monthly payment is less than $100, we have the right to change the frequency, but no less frequently than annually. If the monthly payment is less than $20, we have the right to make a lump sum payment equal to the present value of any remaining future payments. The present value will be calculated on the same mortality and interest rate basis used in Plan B in the contract. For more information on annuity payout plans, please see "The Annuity Payout Period - Annuity Payout Plans."

If you choose to receive the Current Annual Payment rather than a payout option available under the contract, all other contract features, rider features and charges terminate after the annuitization start date.

Appendix K: Accumulation Protector Benefit Rider Disclosure

Accumulation Protector Benefit Rider

(Available for contract applications signed prior to 3/30/2020)

The Accumulation Protector Benefit rider is an optional benefit that you may select at contract issue for an additional charge. The Accumulation Protector Benefit rider specifies a Waiting Period that ends on the Benefit Date. The Waiting Period is 10 years. The Accumulation Protector Benefit rider provides a one-time adjustment to your contract value on the Benefit Date if your contract value is less than the Minimum Contract Accumulation Value (defined below) on that Benefit Date. On the Benefit Date, if the contract value is equal to or greater than the Minimum Contract Accumulation Value, as determined under the Accumulation Protector Benefit rider, the Accumulation Protector Benefit rider ends without value and no benefit is payable.

If the contract value falls to zero as the result of adverse market performance or the deduction of fees and/or charges at any time during the Waiting Period and before the Benefit Date, the contract and all riders, including the Accumulation Protector Benefit rider will terminate without value and no benefits will be paid. **Exception:** if you are still living on the Benefit Date, we will pay you an amount equal to the Minimum Contract Accumulation Value as determined under the Accumulation Protector Benefit rider on the valuation date your contract value reached zero.

The Accumulation Protector Benefit rider is only available to those age 80 or younger at contract issue. If elected, the rider effective date will be the contract issue date. The Accumulation Protector Benefit rider may not be terminated once you have elected it except as described in the "Terminating the Rider" section below. An additional charge for the Accumulation Protector Benefit rider will be assessed annually during the Waiting Period. The rider ends when the Waiting Period expires, no further benefit will be payable, and no further charges for the rider will be deducted. After the Waiting Period, you have the following options:

- Continue your contract;
- Take partial surrenders or make a full surrender; or
- Annuitize your contract.

The Accumulation Protector Benefit rider may not be purchased with the optional *SecureSource Legacy b*enefit*,* *Enhanced Legacy* Benefit or *SecureSource series* riders.

You should consider whether an Accumulation Protector Benefit rider is appropriate for you because:

- You must invest in approved investment options. Current approved investment options are Portfolio Stabilizer funds. This requirement limits your choice of investment options. This means you will not be able to allocate contract value to all of the subaccounts, GPAs or the regular fixed account that are available under the contract to contract owners who do not elect the rider. (See "Investment Allocation Restrictions for Certain Benefit Riders" section below

Spousal Continuation

If a spouse chooses to continue the contract under the spousal continuation provision, the rider will continue as part of the contract. Once, within the thirty days following the date of spousal continuation, the spouse may choose to exercise an elective step-up. The spousal continuation elective step-up is in addition to the annual elective step-up. If the contract value on the valuation date we receive the written request to exercise this option is greater than the MCAV on that date, we will increase the MCAV to that contract value. If the MCAV is increased as a result of the elective step-up and we have increased the fee for the Accumulation Protector Benefit rider, you will pay the fee that is in effect on the valuation date we receive their written request to step-up. In addition, the Waiting Period will restart as of the most recent contract anniversary.

Assignment and Change of Ownership

Subject to state limitations, the rider will terminate if there is an assignment or a change of ownership unless the new owner or assignee assumes total ownership of the contract and was an owner before the change, or is a nonnatural owner holding for the sole benefit of the prior owner (e.g., an individual ownership changed to a personal revocable trust).

Terminating the Rider

The rider will terminate under the following conditions:

- The rider will terminate on the Benefit Date after the rider charge has been deducted and after any adjustment to the contract value due to payment of the rider benefit.
- The rider will terminate for certain assignment and ownership changes as described in the "Assignment and Change of Ownership" provision above.
- After the death benefit is payable, unless the spouse continues the contract as described in the "Spousal Continuation" provision above, the rider will terminate.
- In relation to certain increases to the annual rider fee, your written request will terminate the rider. (See "Charges - Accumulation Protector Benefit rider charge").
- The rider will terminate on the annuitization start date.
- Termination of the contract for any reason will terminate the rider.

For an example, see Appendix F.

Appendix L: Additional Required Minimum Distribution (RMD) Disclosure

Appendix M: Prospectus Rate Sheet Supplements

The purpose of this appendix is to show historic rates filed with the following Prospectus Rate Sheet Supplements:

- Rate Sheet Prospectus Supplement dated April 29, 2019 – applicable to contracts with applications signed from 4/29/2019 through 10/27/2019;
- Rate Sheet Prospectus Supplement dated Oct. 14, 2019 – applicable to contracts with applications signed from 10/28/2019 through 3/29/2020;
- Rate Sheet Prospectus Supplement dated March 16, 2020 – applicable to contracts with applications signed from 3/30/2020 through 4/30/2020;
- Rate Sheet Prospectus Supplement dated May 1, 2020 – applicable to contracts with applications signed from 5/1/2020 through 5/2/2021;
- Rate Sheet Prospectus Supplement dated May 1, 2021– applicable to contracts with applications signed from 5/3/2021 through 4/28/2022;
- Rate Sheet Prospectus Supplement dated April 29, 2022 – applicable to contracts with applications signed from 4/29/2022 through 6/24/2022

Rate Sheet Prospectus Supplement dated April 29, 2019	
Product Name	**Prospectus Form # / Date**
RiverSource *RAVA 5 Advantage*® Variable Annuity (Offered for contract applications signed on or after April 29, 2019)	S- 6720 CA (4/19)

RATE SHEET PROSPECTUS SUPPLEMENT

This Rate Sheet Prospectus Supplement (this “Supplement”) should be read and retained with your prospectus. This Supplement must be used in conjunction with the effective RiverSource *RAVA 5 Advantage* Variable Annuity (Offered for contract applications signed or after April 29, 2019) prospectus. If you need another copy of the prospectus, please call us at 1-800-862-7919. Historical rate sheet supplements will be reflected in an appendix to this prospectus. For additional information, you may consult your financial advisor or call us at 1-800-862-7919.

The Rate Sheet Prospectus Supplement has been filed with the Securities and Exchange Commission (the “SEC”) and is also available on the Edgar system at www.sec.gov (File No. 333 - 230376 for the RiverSource *RAVA 5 Advantage* Variable Annuity (Offered for contract applications signed or after April 29, 2019)).

We are issuing this Supplement to provide the:

- Current rider fees for the *SecureSource Core, SecureSource Core Plus, SecureSource 4, and SecureSource 4 Plus* optional benefit riders;
- Lifetime Payment Percentages and Age Bands for the *SecureSource Core, SecureSource Core Plus, SecureSource 4, and SecureSource 4 Plus* optional benefit riders;
- Income Bonus Percentage for the *SecureSource 4 and SecureSource 4 Plus* optional benefit riders;
- Annual Credit percentage and Credit Period for the *SecureSource Core, SecureSource Core Plus, SecureSource 4, and SecureSource 4 Plus* optional benefit riders.
- Base Doubler age used to determine Base Doubler Date for the *SecureSource Core Plus* optional benefit rider.

The rider fees, percentages, age bands, credit period and terms, listed below apply to applications signed on or after April 29, 2019.

0(apply)-300(to)-300(those)-300(applications)-300(signed)... In order to get these terms, your application must be signed and in good order w9(ce)-300(4)-300(and)-300(Secur)-13.9(eSour

SecureSource Core Rider

Age Bands	Lifetime Payment Percentage – Single Life	Lifetime Payment Percentage – Joint Life
50-58	3.50%	3.20%
59-64	4.50%	4.20%
65-69	5.50%	5.20%
70-74	5.75%	5.45%
75-79	6.00%	5.70%
80+	6.50%	6.20%

SecureSource Core Plus Rider

Age Bands	Lifetime Payment Percentage – Single Life	Lifetime Payment Percentage – Joint Life
50-58	3.50%	3.20%
59-64	4.50%	4.20%
65-69	5.50%	5.20%
70-74	5.75%	5.45%
75-79	6.00%	5.70%
80+	6.50%	6.20%

SecureSource 4 Rider

Age Bands	Minimum Lifetime Payment Percentage – Single Life	Minimum Lifetime Payment Percentage – Joint Life	Income Bonus Percentage
50-58	3.00%	2.75%	1.00%
59-64	4.00%	3.75%	1.00%
65-69	5.00%	4.75%	1.00%
70-74	5.25%	5.00%	1.00%
75-79	5.50%	5.25%	1.00%
80+	6.00%	5.75%	1.00%

SecureSource 4 Plus Rider

Age Bands	Minimum Lifetime Payment Percentage – Single Life	Minimum Lifetime Payment Percentage – Joint Life	Income Bonus Percentage
50-58	3.30%	3.20%	1.00%
59-64	4.30%	4.20%	1.00%
65-69	5.30%	5.20%	1.00%
70-74	5.55%	5.45%	1.00%
75-79	5.80%	5.70%	1.00%
80+	6.30%	6.20%	1.00%

ANNUAL CREDIT PERCENTAGE AND CREDIT PERIOD:

Rider	Annual Credit Percentage	Credit Period
SecureSource Core℠	6%	12 years
SecureSource Core Plus℠	7%	12 years
SecureSource 4®	6%	12 years
SecureSource 4 Plus®	6%	12 years

BASE DOUBLER AGE FOR THE *SECURESOURCE CORE PLUS* RIDER:

Base Doubler age is 70.

THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE.

S-6720-1 (4/19)

Rate Sheet Prospectus Supplement dated October 14, 2019 to the Prospectus Dated April 29, 2019	
Product Name	**Prospectus Form #**
RiverSource *RAVA 5 Advantage*® Variable Annuity (Offered for contract applications signed on or after April 29, 2019)	S- 6720 CA (4/19)

RATE SHEET PROSPECTUS SUPPLEMENT

This Rate Sheet Prospectus Supplement (this "Supplement") should be read and retained with your prospectus. This Supplement must be used in conjunction with the effective RiverSource RAVA 5 Advantage Variable Annuity (Offered for contract applications signed or after April 29, 2019) prospectus. If you need another copy of the prospectus, please call us at 1-800-862-7919. Historical rate sheet supplements will be reflected in an appendix to this prospectus. For additional information, you may consult your financial advisor or call us at 1-800-862-7919.

The Rate Sheet Prospectus Supplement has been filed with the Securities and Exchange Commission (the "SEC") and is also available on the Edgar system at www.sec.gov (File No. 333 - 230376 for the RiverSource *RAVA 5 Advantage* Variable Annuity (Offered for contract applications signed or after April 29, 2019)).

We are issuing this Supplement to provide the:

- Current rider fees for the *SecureSource Core, SecureSource Core Plus, SecureSource 4, and SecureSource 4 Plus*

LIFETIME PAYMENT PERCENTAGE

The Lifetime Payment Percentage is used to calculate the Current Annual Payment.

SecureSource Core Rider

Age Bands	Lifetime Payment Percentage – Single Life	Lifetime Payment Percentage – Joint Life
50-58	3.30%	2.90%
59-64	4.30%	3.90%
65-69	5.30%	4.90%
70-74	5.55%	5.15%
75-79	5.80%	5.40%
80+	6.30%	5.90%

SecureSource Core Plus Rider

Age Bands	Lifetime Payment Percentage – Single Life	Lifetime Payment Percentage – Joint Life
50-58	3.30%	2.90%
59-64	4.30%	3.90%
65-69	5.30%	4.90%
70-74	5.55%	5.15%
75-79	5.80%	5.40%
80+	6.30%	5.90%

SecureSource 4 Rider

Age Bands	Minimum Lifetime Payment Percentage – Single Life	Minimum Lifetime Payment Percentage – Joint Life	Income Bonus Percentage
50-58	3.00%	2.75%	1.00%
59-64	4.00%	3.75%	1.00%
65-69	5.00%	4.75%	1.00%
70-74	5.25%	5.00%	1.00%
75-79	5.50%	5.25%	1.00%
80+	6.00%	5.75%	1.00%

SecureSource 4 Plus Rider

Age Bands	Minimum Lifetime Payment Percentage – Single Life	Minimum Lifetime Payment Percentage – Joint Life	Income Bonus Percentage
50-58	3.10%	2.90%	1.00%
59-64	4.10%	3.90%	1.00%
65-69	5.10%	4.90%	1.00%
70-74	5.35%	5.15%	1.00%
75-79	5.60%	5.40%	1.00%
80+	6.10%	5.90%	1.00%

ANNUAL CREDIT PERCENTAGE AND CREDIT PERIOD:

Rider	Annual Credit Percentage	Credit Period
SecureSource Core℠	6%	10 years
SecureSource Core Plus℠	7%	10 years
SecureSource 4®	6%	10 years
SecureSource 4 Plus®	6%	10 years

BASE DOUBLER AGE FOR THE *SECURESOURCE CORE PLUS* RIDER:

Base Doubler age is 70.

THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE.
S-6720-4 A (10/19)

Rate Sheet Prospectus Supplement dated March 16, 2020 to the Prospectus Dated April 29, 2019	
Product Name	**Prospectus Form #**
RiverSource *RAVA 5 Advantage*® Variable Annuity (Offered for contract applications signed on or after April 29, 2019)	S- 6720 CA (4/19)

RATE SHEET PROSPECTUS SUPPLEMENT

This Rate Sheet Prospectus Supplement (this "Supplement") should be read and retained with your prospectus. This Supplement must be used in conjunction with the effective RiverSource RAVA 5 Advantage Variable Annuity (Offered for contract applications signed or after April 29, 2019) prospectus. If you need another copy of the prospectus, please call us at 1-800-862-7919. Historical rate sheet supplements will be reflected in an appendix to this prospectus. For additional information, you may consult your financial advisor or call us at 1-800-862-7919.

The Rate Sheet Prospectus Supplement has been filed with the Securities and Exchange Commission (the "SEC") and is also available on the Edgar system at www.sec.gov (File No. 333 - 230376 for the RiverSource *RAVA 5 Advantage* Variable Annuity (Offered for contract applications signed or after April 29, 2019)).

We are issuing this Supplement to provide the:

- Current rider fees for the *SecureSource Core, SecureSource Core Plus, SecureSource 4, and SecureSource 4 Plus*

LIFETIME PAYMENT PERCENTAGE

The Lifetime Payment Percentage is used to calculate the Current Annual Payment.

SecureSource Core Rider

Age Bands	Lifetime Payment Percentage – Single Life	Lifetime Payment Percentage – Joint Life
50-58	3.00%	2.60%
59-64	4.00%	3.60%
65-69	5.00%	4.60%
70-74	5.20%	4.70%
75-79	5.35%	4.85%
80+	5.50%	5.00%

SecureSource Core Plus Rider

Age Bands	Lifetime Payment Percentage – Single Life	Lifetime Payment Percentage – Joint Life
50-58	N/A	N/A
59-64	N/A	N/A
65-69	N/A	N/A
70-74	N/A	N/A
75-79	N/A	N/A
80+	N/A	N/A

SecureSource 4 Rider

Age Bands	Minimum Lifetime Payment Percentage – Single Life	Minimum Lifetime Payment Percentage – Joint Life	Income Bonus Percentage
50-58	2.80%	2.45%	1.00%
59-64	3.80%	3.45%	1.00%
65-69	4.80%	4.45%	1.00%
70-74	5.00%	4.55%	1.00%
75-79	5.15%	4.70%	1.00%
80+	5.30%	4.85%	1.00%

SecureSource 4 Plus Rider

Age Bands	Minimum Lifetime Payment Percentage – Single Life	Minimum Lifetime Payment Percentage – Joint Life	Income Bonus Percentage
50-58	2.80%	2.45%	1.00%
59-64	3.80%	3.45%	1.00%
65-69	4.80%	4.45%	1.00%
70-74	5.00%	4.55%	1.00%
75-79	5.15%	4.70%	1.00%
80+	5.30%	4.85%	1.00%

LIFETIME PAYMENT PERCENTAGE

The Lifetime Payment Percentage is used to calculate the Current Annual Payment.

SecureSource Core Rider

Age Bands	Lifetime Payment Percentage – Single Life	Lifetime Payment Percentage – Joint Life
50-58	3.00%	2.60%
59-64	4.00%	3.60%
65-69	5.00%	4.60%
70-74	5.20%	4.70%
75-79	5.35%	4.85%
80+	5.50%	5.00%

SecureSource Core Plus Rider

Age Bands	Lifetime Payment Percentage – Single Life	Lifetime Payment Percentage – Joint Life
50-58	N/A	N/A
59-64	N/A	N/A
65-69	N/A	N/A
70-74	N/A	N/A
75-79	N/A	N/A
80+	N/A	N/A

SecureSource 4 Rider

Age Bands	Minimum Lifetime Payment Percentage – Single Life	Minimum Lifetime Payment Percentage – Joint Life	Income Bonus Percentage
50-58	2.80%	2.45%	1.00%
59-64	3.80%	3.45%	1.00%
65-69	4.80%	4.45%	1.00%
70-74	5.00%	4.55%	1.00%
75-79	5.15%	4.70%	1.00%
80+	5.30%	4.85%	1.00%

SecureSource 4 Plus Rider

Age Bands	Minimum Lifetime Payment Percentage – Single Life	Minimum Lifetime Payment Percentage – Joint Life	Income Bonus Percentage
50-58	2.80%	2.45%	1.00%
59-64	3.80%	3.45%	1.00%
65-69	4.80%	4.45%	1.00%
70-74	5.00%	4.55%	1.00%
75-79	5.15%	4.70%	1.00%
80+	5.30%	4.85%	1.00%

ANNUAL CREDIT PERCENTAGE AND CREDIT PERIOD:

Rider	Annual Credit Percentage	Credit Period
SecureSource Core SM	6%	10 years
SecureSource Core Plus SM	N/A	N/A
SecureSource 4®	6%	10 years
SecureSource 4 Plus®	7%	10 years

BASE DOUBLER AGE AND DURATION FOR THE *SECURESOURCE CORE PLUS* RIDER:

Base Doubler age is N/A and Base Doubler duration is N/A.

THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE.
S-6720-4 A (5/20)

LIFETIME PAYMENT PERCENTAGE AND INCOME BONUS PERCENTAGE

THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE.
S-6720-13 A (5/21)

LIFETIME PAYMENT PERCENTAGE AND INCOME BONUS PERCENTAGE

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The Statement of Additional Information (SAI) includes additional information about the Contract. The SAI, dated the same date as this prospectus, is incorporated by reference into this prospectus. The SAI is available, without charge, upon request. For a free copy of the SAI, or for more information about the Contract, call us at 1-800-862-7919, visit our website at riversource.com/annuities or write to us at: 70100 Ameriprise Financial Center Minneapolis, MN 55474.

Reports and other information about RiverSource Variable Account 10 are available on the SEC's website at http://www.sec.gov, and copies of this information may be obtained, upon payment of a duplicating fee, by electronic request at the following email address: publicinfo@sec.gov.

EDGAR Contract Identifier: C000212360