

RiverSource® indexed universal life insurance

The charts below have information used to determine the rate credited on the average balance in a segment when a segment matures. The rate credited is based on the index return, after applying the applicable cap and floor rates. The credited rates are given in the “Indexed Interest Rate” columns. Cap and floor rates for each segment are also listed. If a segment has not yet matured, the ending index values and segment returns are shown as “N/A.”

Returns for Index Segments Maturing in 2 Years

Calendar Year	Segment Start Date	Segment End Date	Starting S&P 500® index values¹	Ending S&P 500 index values¹	Return	
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Calendar Year	Segment Start Date	Segment End Date	Starting S&P 500® index values ¹	Ending S&P 500 index values ¹	Return	Cap/Floor Rates	Indexed Interest Rate
	10/20/2024	10/20/2027	5853.98	N/A	N/A	23.75% / 0%	N/A
	9/20/2024	9/20/2027	5713.64	N/A	N/A	23.75% / 0%	N/A
	8/20/2024	8/20/2027	5608.25	N/A	N/A	23.75% / 0%	N/A
	7/20/2024	7/20/2027	5505.00	N/A	N/A	23% / 0%	N/A
	6/20/2024	6/20/2027	5473.17	N/A	N/A	23% / 0%	N/A
	5/20/2024	5/20/2027	5308.13	N/A	N/A	23% / 0%	N/A
	4/20/2024	4/20/2027	4967.23	N/A	N/A	23% / 0%	N/A
	3/20/2024	3/20/2027	5178.51	N/A	N/A	20.5% / 0%	N/A
	2/20/2024	2/20/2027	4975.51	N/A	N/A	20.5% / 0%	N/A
	1/20/2024	1/20/2027	4839.81	N/A	N/A	20.5% / 0%	N/A
2023							
	12/20/2023	12/20/2026	4768.37	N/A	N/A	20.5% / 0%	N/A
	11/20/2023	11/20/2026	4547.38	N/A	N/A	20.5% / 0%	N/A
	10/20/2023	10/20/2026	4278.00	N/A	N/A	20.5% / 0%	N/A
	9/20/2023	9/20/2026	4443.95	N/A	N/A	20.5% / 0%	N/A
	8/20/2023	8/20/2026	4399.77	N/A	N/A	20.5% / 0%	N/A
	7/20/2023	7/20/2026	4565.72	N/A	N/A	20.5% / 0%	N/A
	6/20/2023	6/20/2026	4388.71	N/A	N/A	20.5% / 0%	N/A
	5/20/2023	5/20/2026	4191.98	N/A	N/A	20.5% / 0%	N/A
	4/20/2023	4/20/2026	4154.52	N/A	N/A	20.5% / 0%	N/A
	3/20/2023	3/20/2026	3951.57	N/A	N/A	20.5% / 0%	N/A
	2/20/2023	2/20/2026	3997.34	N/A	N/A	20.5% / 0%	N/A
	1/20/2023	1/20/2026	3898.85	N/A	N/A	20.5% / 0%	N/A
2022							

Returns for Index Point-to-Point Segments Maturing in 1 Year (No cap with spread)

*Not available on RiverSource Life Insurance Co. of New York policies.

Calendar Year	Segment Start
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**Calendar
Year**

**Segment
Start**

Calendar Year	Segment Start Date	Segment End Date	Starting Index Value ^d	Ending Index Value ^s	S&P 500 index account 1-year point-to-point no cap with spread				
			S&P 500	S&P 500	Index Growth Rate	Index Cap/Floor	Indexed Interest Rate	Interest rate spread	Final Segment Interest Rate
2022									
	12/20/2022	12/20/2023	3817.66	4768.37	24.90%	NA/0%	24.90%	14.00%	10.90%
	11/20/2022	11/20/2023	3949.94	4547.38	15.13%	NA/0%	15.13%	14.00%	1.13%
	10/20/2022	10/20/2023	3695.16	4278.00	15.77%	NA/0%	15.77%	10.00%	5.77%
	9/20/2022	9/20/2023	3899.89	4443.95	13.95%	NA/0%	13.95%	10.00%	3.95%
	8/20/2022	8/20/2023	4228.48	4399.77	4.05%	NA/0%	4.05%	10.00%	0.00%
	7/20/2022	7/20/2023	3936.69	4565.72	15.98%	NA/0%	15.98%	10.00%	5.98%

Returns for

Calendar Year	Segment Start Date	Segment End Date	Starting S&P 500® index values¹	Ending S&P 500 index values¹	Return	Cap/Floor Rates	Indexed Interest Rate
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Calendar Year	Segment Start Date	Segment End Date	Starting S&P 500® index values ¹	Ending S&P 500 index values ¹	Return	Cap/Floor Rates	Indexed Interest Rate
	08/20/2019	08/20/2020	2923.65	3374.85	15.43%	7.5% / 0%	7.50%
	07/20/2019	07/20/2020	2976.61	3251.84	9.25%	8% / 0%	8.00%
	06/20/2019	06/20/2020	2926.46	3097.74	5.85%	8% / 0%	5.85%
	05/20/2019	05/20/2020	2840.23	2922.94	2.91%	8% / 0%	2.91%
	04/20/2019	04/20/2020	2907.97	2823.16	-2.92%	8% / 0%	0.00%
	03/20/2019	03/20/2020	2832.57	2409.39	-14.94%	8% / 0%	0.00%
	02/20/2019	02/20/2020	2779.76	3386.15	21.81%	8% / 0%	8.00%
					26.13%	8% / 0%	8.00%

Calendar Year	Segment Start Date	Segment End Date	Starting S&P
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Calendar Year	Segment Start Date	Segment End Date	Starting S&P 500® index values ¹	Ending S&P 500 index values ¹	Return	Cap/Floor Rates	Indexed Interest Rate
	3/20/2012	3/20/2013	1409.75	1548.34	9.83%	11% / 0%	9.83%
	2/20/2012	2/20/2013	1362.21	1530.94	12.39%	11% / 0%	11.00%
	1/20/2012	1/20/2013	1314.50	1492.56	13.55%	11% / 0%	11.00%
2011							
	12/20/2011	12/20/2012	1205.35	1435.81	19.12%	11% / 0%	11.00%
	11/20/2011	11/20/2012	1192.98	1386.89	16.25%	11% / 0%	11.00%
	10/20/2011	10/20/2012	1209.88	1433.19	18.46%	11% / 0%	11.00%
	9/20/2011	9/20/2012	1204.09	1461.05	21.34%	11% / 0%	11.00%

¹The starting and ending index values are as of the market close the day prior to the corresponding index segment's start and end dates. Generally, if the start or end date occurs on a weekend, the close of the next business day is used. See contract for specific rules.

Past performance is not indicative of future results.