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# Investment Options Form for Variable Annuities Sold before 4/30/2007

## Investment Options for Annuities wiaa6266




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**Rebalancing Program**

How often would you like your annuity to be rebalanced?



**Part 2 Self Directed Investment options continued**

**One Time Fund Transfer/Reallocation of Funds**

**Note: Fixed Funds transactions are limited. Please check prospectus for eligibility.**

Name of Transfer from fund	Transfer from % or \$	Name of Transfer to fund	Transfer to % or \$

Please note that the Transfer to % or \$ column must equal 100% of the transfer from fund.

**One Time Reallocation of Funds**

I instruct RiverSource Life of NY to reallocate my existing funds according to the following:

Fund Name	Percent
	.0%
	.0%
	.0%
	.0%
	.0%
	.0%
	.0%
	.0%
<b>Total (must equal 100%)</b>	<b>100.0%</b>

Restrictions may apply when transferring to the RiverSource Life of NY One-Year Fixed account or Portfolio Navigator under the DCA, DCA Fixed Account or Interest Sweep Plans. Please refer to your prospectus for details.

## Part 3 Authorizations and Acknowledgments

### Special Dollar-Cost Averaging DCA Plan

- Availability: Additional payments to RiverSource Life of NY Variable Annuity Contracts. Restrictions may apply.
- The Special DCA Fixed Account effective annual rate(s) applies only to new additional payment(s) to an existing contract that meets the Special DCA Program minimum (refer to Page 2 of this Form). Once you establish a Special DCA account, you cannot allocate additional purchase payments to it. However, you may establish another new Special DCA account and allocate new purchase payments to it if you select a different term length or when we change the interest rates we offer on these accounts. All purchase payments allocated to Special DCA accounts are credited with interest at the current guaranteed interest rate that is in effect on the date of your allocation. All effective annual interest rates apply only to amounts remaining in the Special DCA Fixed Account and are not credited after the value has been transferred to the selected accounts.
- The interest credited to amounts allocated to the Special DCA Fixed Account Program will exceed our actual earnings

### Part 3 Authorizations and Acknowledgments continued

- RiverSource Life of NY reserves the right to discontinue or modify the Special DCA Program at any time without prior notice. Any change would not affect contract holders currently enrolled in the Special DCA Program.
- RiverSource Life of NY will calculate the monthly transfer amount. Interest is credited and compounded daily. The monthly transfer amount is determined by dividing the value of the Special DCA Fixed Account by the number of months remaining in the Special DCA Program period.
- All amounts must be transferred to the selected accounts within 6 or 12 months depending on the time period you select (6 or 12 transfers).
- I may terminate participation in the Special DCA Program at any time by calling or writing RiverSource Life of NY. Upon termination, I will no longer receive the Special DCA Fixed Account effective annual rate.
- Dollar-cost averaging does not assure profit nor protect against loss in declining markets. Since the plan provides for continuous investment, regardless of fluctuating prices, investors must consider their financial ability to continue to invest during low price levels. The effective annual yield or total return will fluctuate along with market and other economic conditions. Past performance does not guarantee future results.
- If I participate in the asset rebalancing option, my asset allocation under this program must match my asset allocations under the asset rebalancing option. If I change the asset rebalancing under one program, RiverSource Life of NY will automatically change it to match under the other program.

**If you are funding a Special DCA account from multiple sources, we apply each purchase payment to the account and credit interest on that purchase payment on the date we receive it. This means that all purchase payments may not be in the Special DCA account at the beginning of the period. Therefore, you may receive less total interest than you would if all your purchase payments were in the Special DCA account from the beginning. If we receive any of your multiple payments after the Special DCA period ends, you can either allocate those payments to a new Tiered DCA account (if available) or to any other accounts under your contract.**

#### DCA or Interest Sweep Plan

- If an automated transfer, as scheduled, falls on a date that is not a normal business day, the transfer will be made on the next normal business day following such date.
- Automated transfers and any random transfers are subject to the provisions of my contract, the current prospectus and such other rules as RiverSource Life of NY shall establish.
- If this request is received by the RiverSource Life of NY home office after the requested start date, transfers will begin on date specified the following month.
- A DCA or Interest Sweep plan does not assure profit or protect against loss in declining markets. Since either plan provides for continuous investment regardless of fluctuations in prices, you should consider your financial ability to continue to invest during low price levels.

#### DCA Fixed Account Plan

DCA and Interest Sweep plans are not available with Portfolio Navigator asset allocation.

- Availability: Additional payments to RiverSource Life of NY Variable Annuity Contracts. Restrictions may apply.
- The DCA Fixed Account effective annual rate(s) applies only to payments for a new contract, or new additional payment(s) to an existing contract. All effective annual interest rates apply only to amounts remaining in the DCA Fixed Account and are not credited after the value has been transferred to the selected accounts.
- RiverSource Life of NY reserves the right to discontinue or modify the DCA Fixed Account Program at any time without prior notice. Any change would not affect contract holders currently enrolled in the DCA Fixed Account Program.
- RiverSource Life of NY will calculate the monthly transfer amount. Interest is credited and compounded daily. The monthly transfer amount is determined by dividing the value of the DCA Fixed Account by the number of months remaining in the DCA Fixed Account Program period.
- All amounts must be transferred to the selected accounts within six or 12 months depending on the time period you select (6 or 12 transfers). Additional payments into an existing DCA Fixed Account will be transferred to the selected accounts within the remaining time period.
- I may terminate participation in the DCA Fixed Account Program at any time by calling or writing RiverSource Life of NY. Upon termination, I will no longer receive the DCA Fixed Account effective annual rate.

**Part 3 Authorizations and Acknowledgments continued**

- DCA does not assure profit nor protect against loss in declining markets. Since the plan provides for continuous investment, regardless of fluctuating prices, investors must consider their financial ability to continue to invest during low price levels. The effective annual yield or total return will fluctuate along with market and other economic conditions. Past performance does not guarantee future results.
- If I participate in the Portfolio Navigator, my variable portfolio under this must match the variable portfolio under the Portfolio Navigator.
- If I participate in the asset rebalancing option, my asset allocation under this program must match my asset allocations under the asset rebalancing option. If I change the asset rebalancing under one program, RiverSource Life of NY will automatically change it to match under the other program.

**If you are funding a DCA Fixed Account from multiple sources, we apply each purchase payment to the account and credit interest on that purchase payment on the date we receive it. This means that all purchase payments may not be in the DCA Fixed Account at the beginning of the period. Therefore, you may receive less total interest than you would if all your purchase payments were in the DCA Fixed Account from the beginning. If we receive any of your multiple payments after the DCA Fixed Account period ends, you can either allocate those payments to a new DCA Fixed Account (if available) or to any other accounts under your contract.**

**Rebalancing Program (Not available if invested in Portfolio Navigator or Portfolio Stabilizer funds.)**

- Any new payments to my annuity will be allocated according to the fund level rebalancing allocation.
- I may stop automatic allocation and rebalancing at any time.
- I may change my rebalancing at any time. When I change my allocation, any money invested in the contract will be reallocated according to my new preferences. This will occur on the next automatic rebalancing date (quarterly, semiannually or annually).
- If I participate in the Special DCA/DCA Fixed Account program, my asset allocation under this program must match my asset allocation under the Special DCA/DCA Fixed Account program. If I change the asset allocation under one program, RiverSource Life of NY will automatically change it to match under the other program.
- I must invest a minimum of \$2,000.

**Signatures**

**I/we have read the Authorizations and Acknowledgements and understand the implications of the selection/requests I/we have made.**

Contract Owner's Signature

Date (MMDDYYYY)

**X**

Joint Owner's Signature

Date (MMDDYYYY)

**X**

