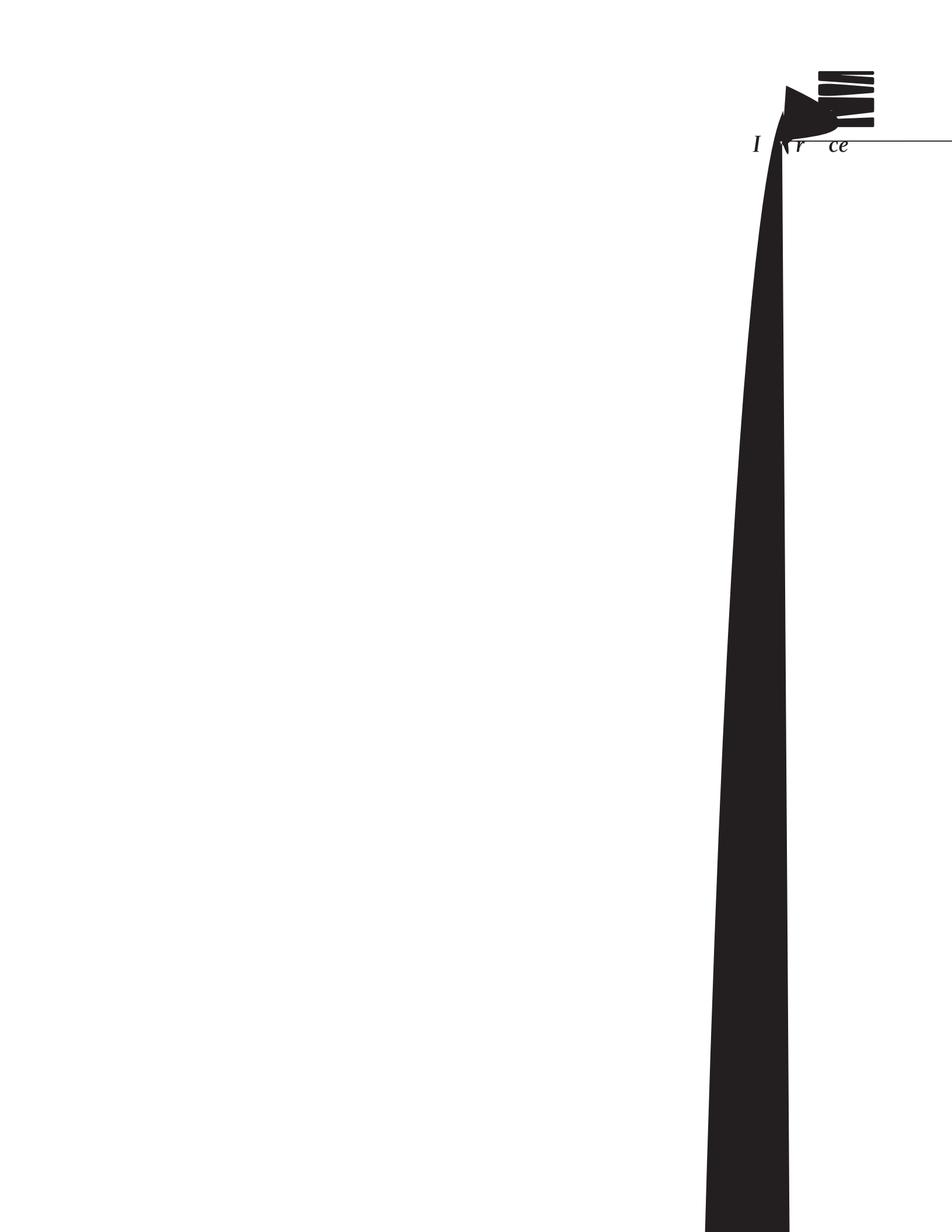
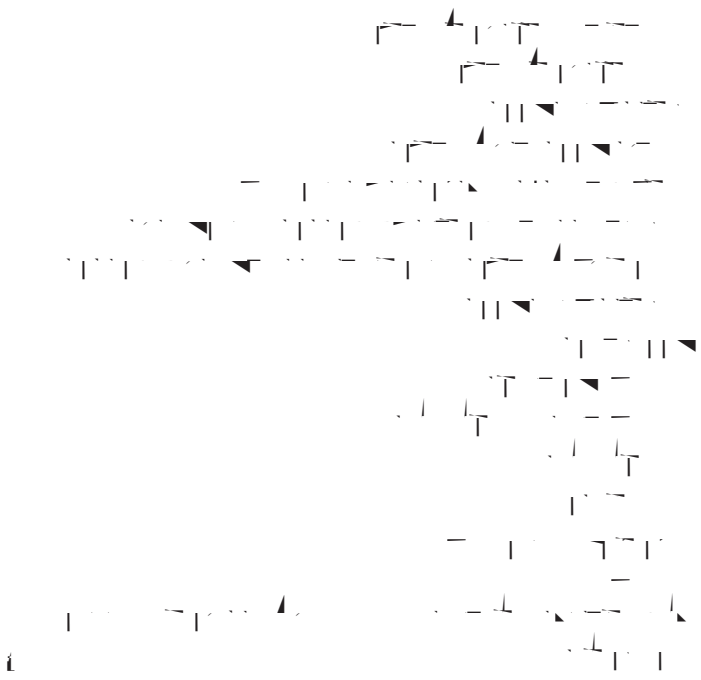
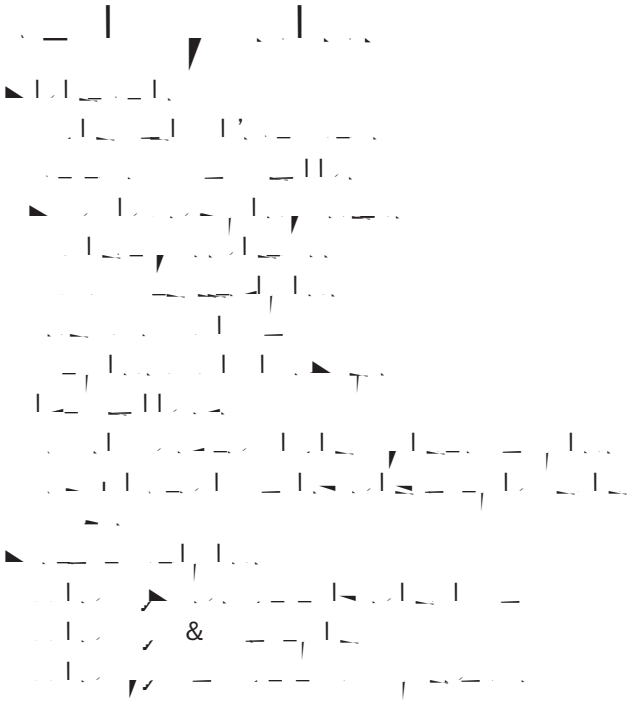


Gumer Alvero
President
RiverSource
Insurance and
Annuities

RiverSource





These terms can help you understand details about your policy.

A a d U :

A a l a A :

B a :

Ca S Va :

C d B :

C :

D a B Va a d Da :

D a d :

F A d :

F A d Va :

F S :

F

G d O :

O :

Pa a S

P A a :

P Da a:

P Da :

P Va :

P :

P Ra a Ba

R C a a :

R S L :

S P :

S C :

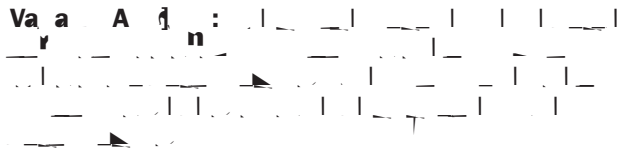
S A :

S a :

S C a :

Va a Da :

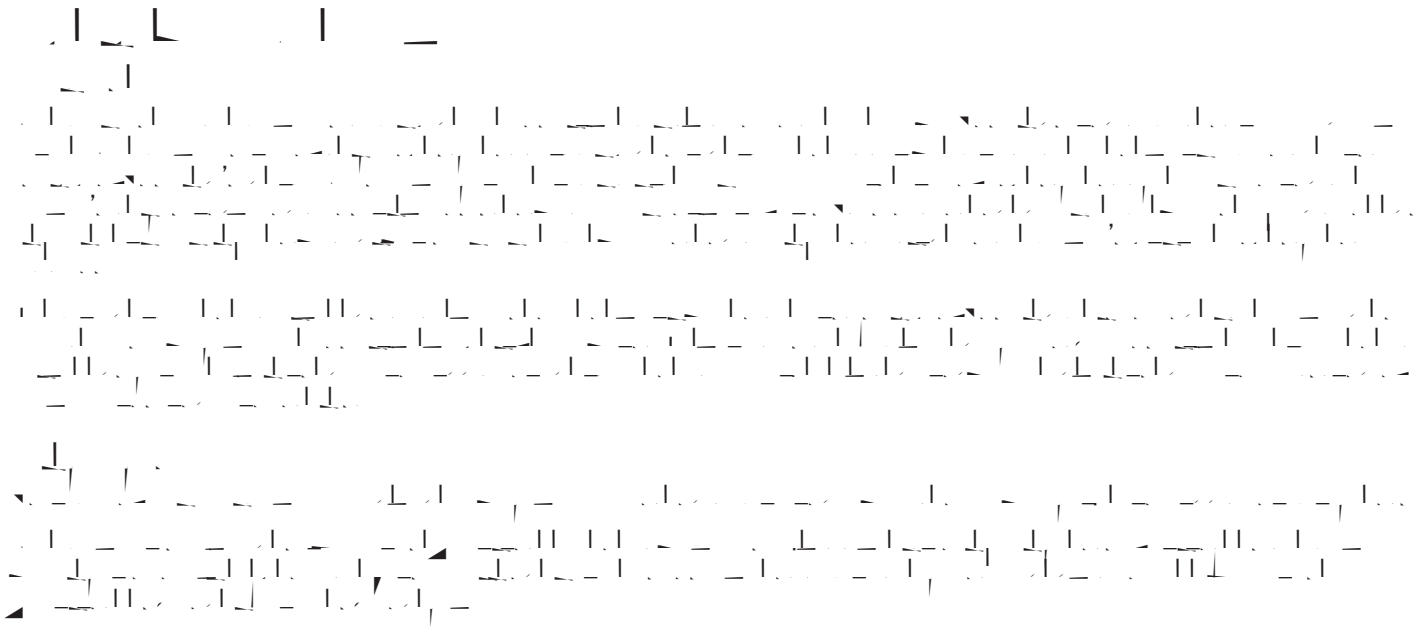
Va a P :

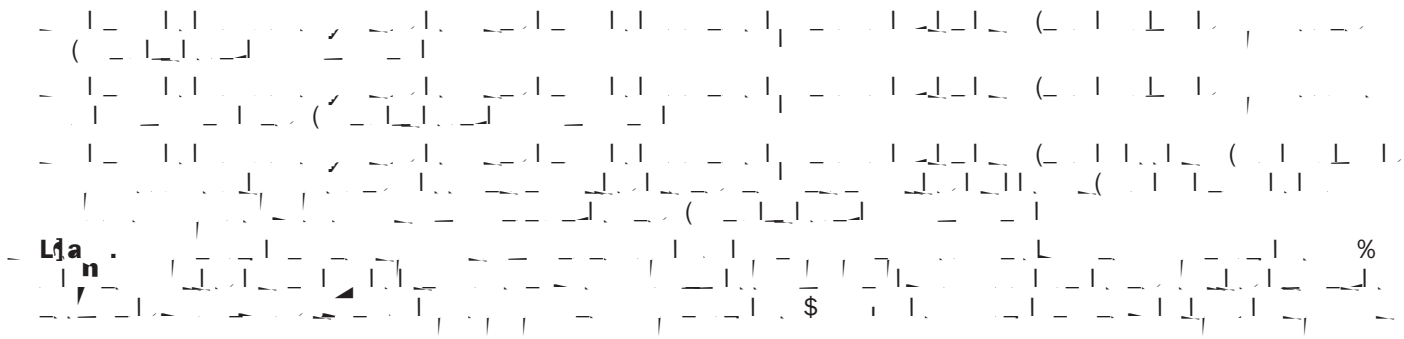


FEES AND EXPENSES				Li a l n n S a l r P l r
C a l Ea W r a a r r	[illegible]			F Ta T a a l F r n n Ba P l C a r
T a a l C a r n n	[illegible]			F Ta
O l F a E n n (a n a a n) r	[illegible]			F Ta T a a l F r n n Ba P l C a r
	A a F n n	M n m m %	Ma m m %	
	[illegible]			
RISKS				
R l Li	[illegible]			P a R r n

RISKS		

	RESTRICTIONS	





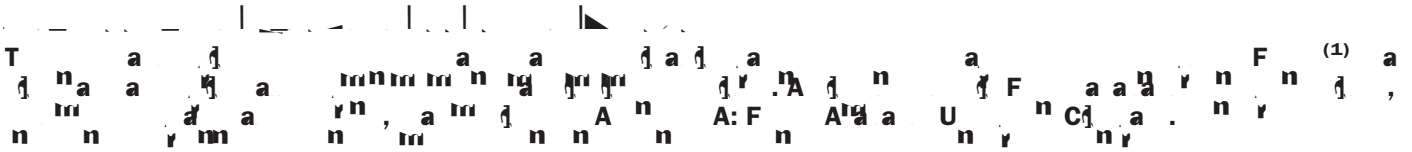
T a a a a a a a a , n F a n . n n n n n n

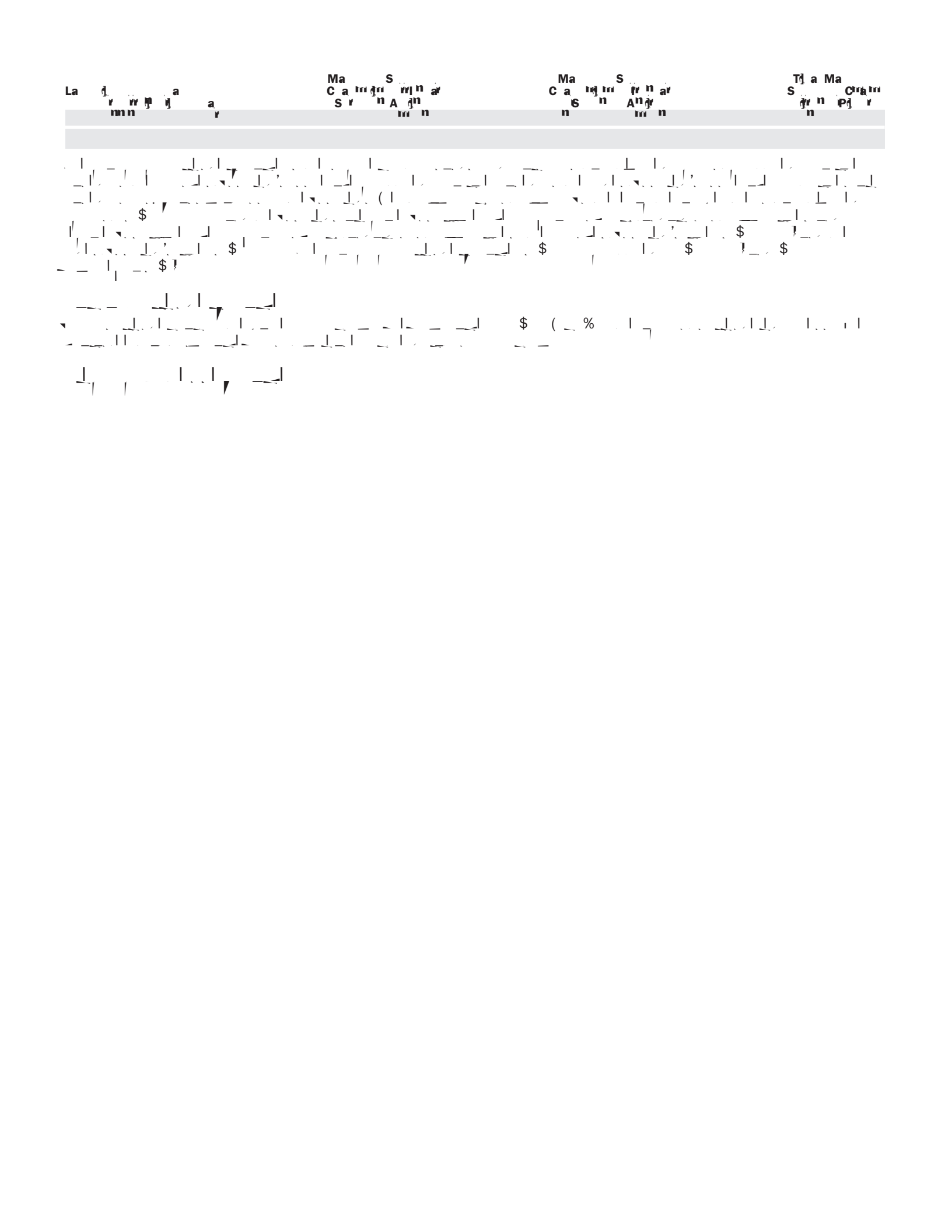
CHARGE	WHEN CHARGE IS DEDUCTED	AMOUNT DEDUCTED
Ba P C a		$ $
C I a (a)		$ M : $ Ma : $ R a I : $
A a C a (a)		$ M : $ Ma : $ R a I C : $
I A C a ( )		%
M a a E R C a		%
O a B C a :		
A Va I a R (AVIR)(a		$ M : $ Ma : $ R a I : $

( )

( )

CHARGE	WHEN CHARGE IS DEDUCTED	AMOUNT DEDUCTED
F -Y a T l a R (FYT)		$
		M : $
		Ma : $
		R a l : $





[illegible]

[illegible]

T [illegible] A [illegible] A 120:

1. C[illegible] : [illegible]

[illegible] **[a ( )] +** [illegible]

[illegible] %

P[illegible] Va [illegible]

2. P[illegible] : $ [illegible] $ [illegible] $ [illegible] $ [illegible] $ [illegible]

3. A[illegible] : [illegible]

4. M[illegible] : [illegible] % [illegible] % [illegible]

[illegible]

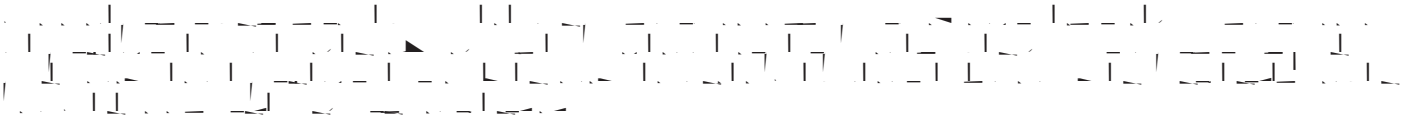
M[illegible] [illegible]

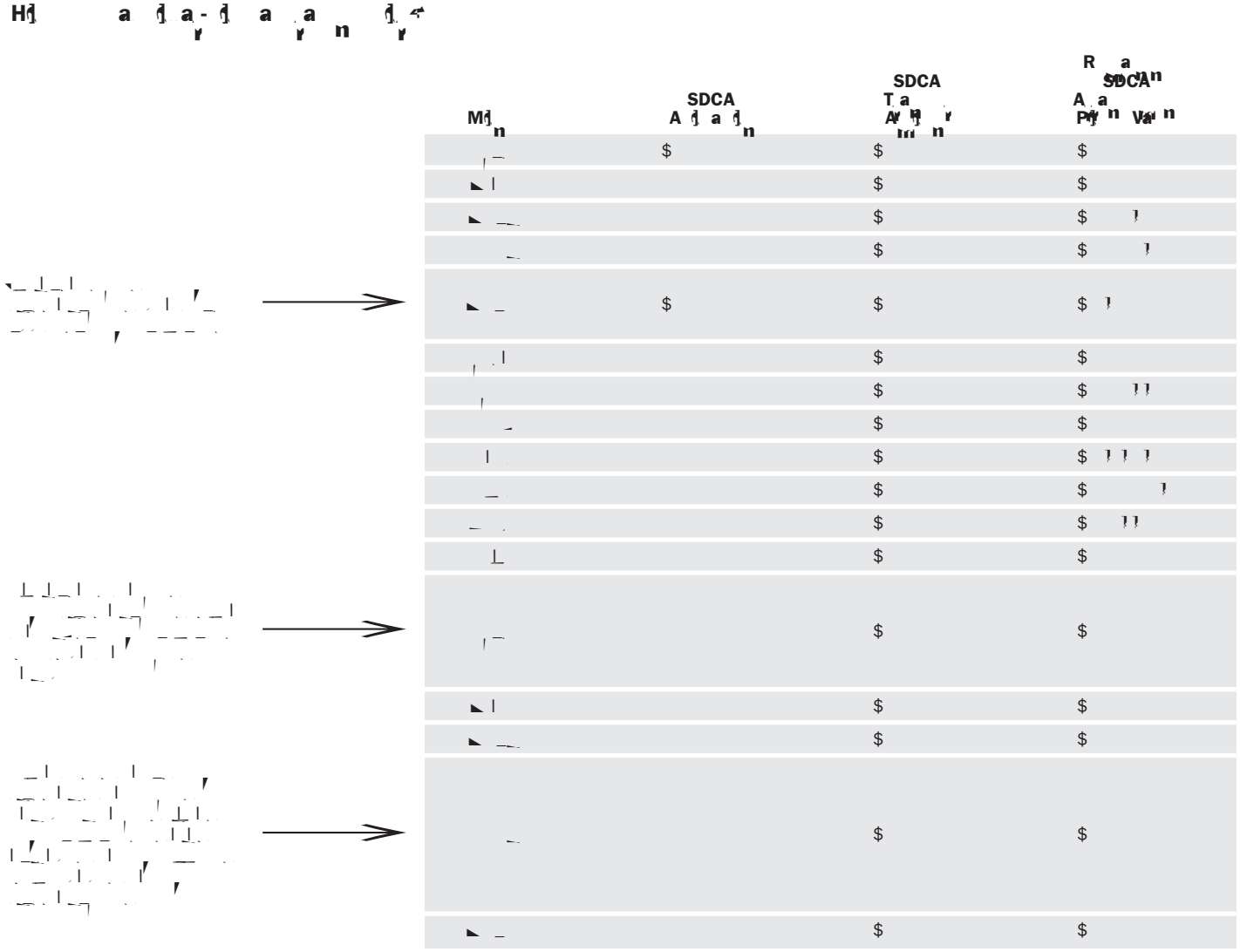
E

5. I A :

6. O B C :

CHARGE	WHEN CHARGE IS DEDUCTED	AMOUNT DEDUCTED
P S O R (PSO)		$
O P B (OPB)		%
F -Y T I R (FYT)[a]		$ M : $ Ma : $ R I : $
A V R (AVIR)[a]		$ M : $ Ma : $ R I : $





		$	$	$
			$	$
			$	$
			$	$
		$	$	$
			$	$
			$	$
			$	$
			$	$
			$	$
			$	$
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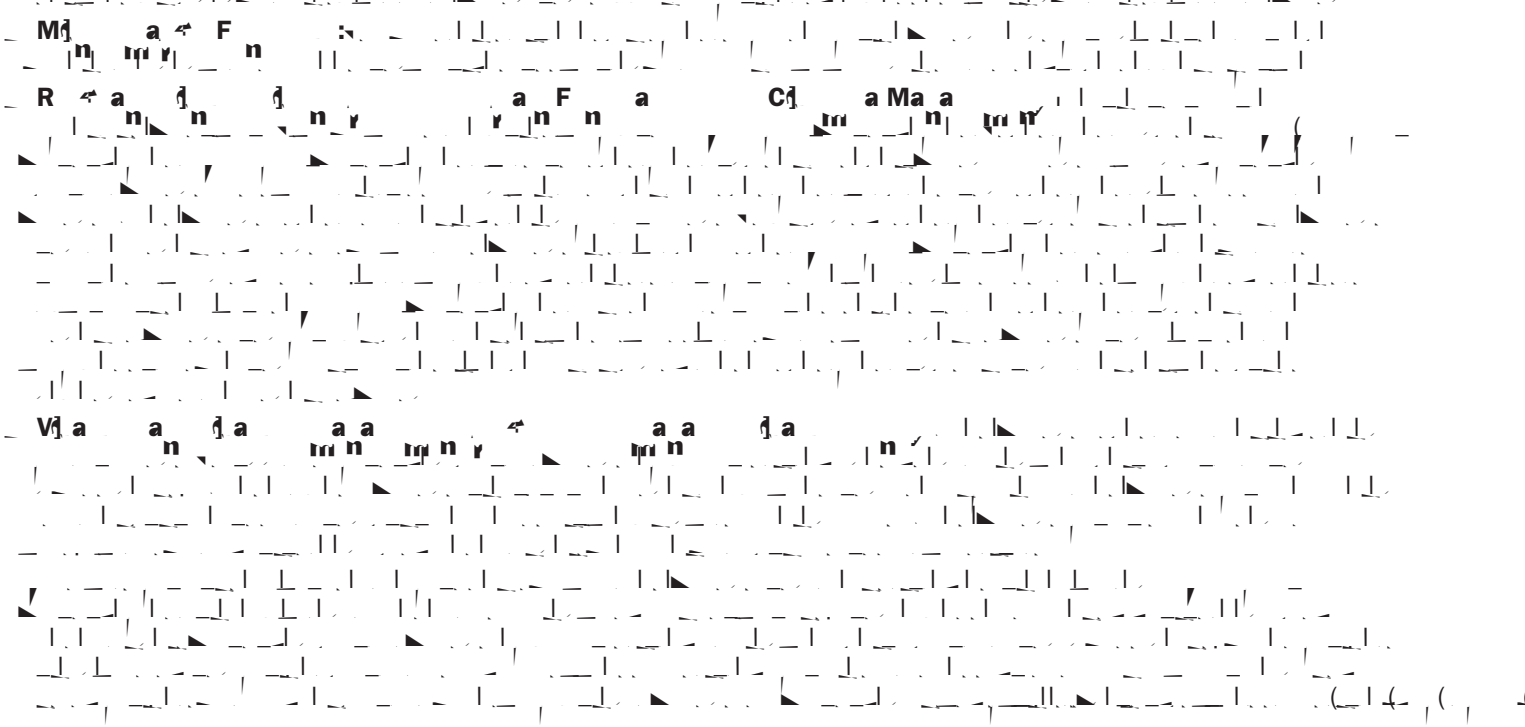
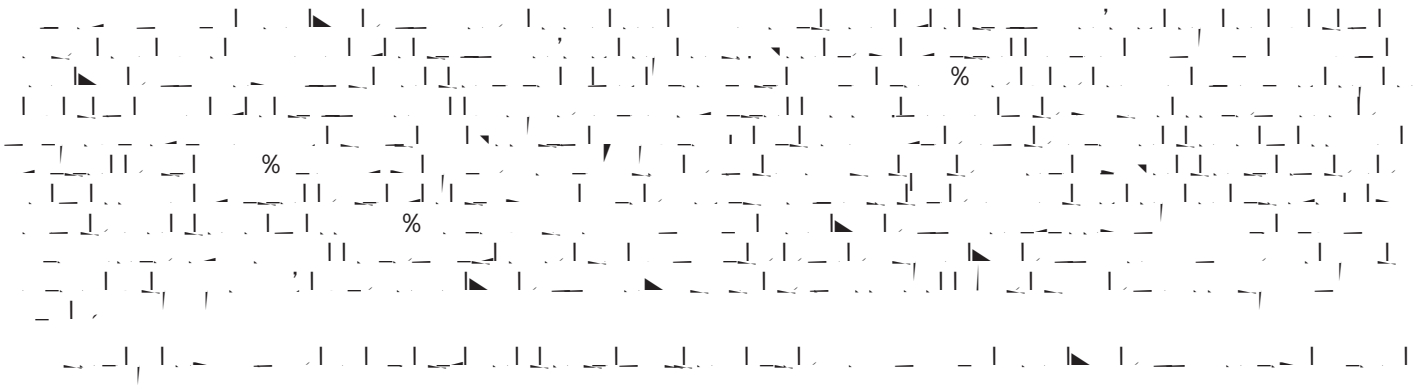
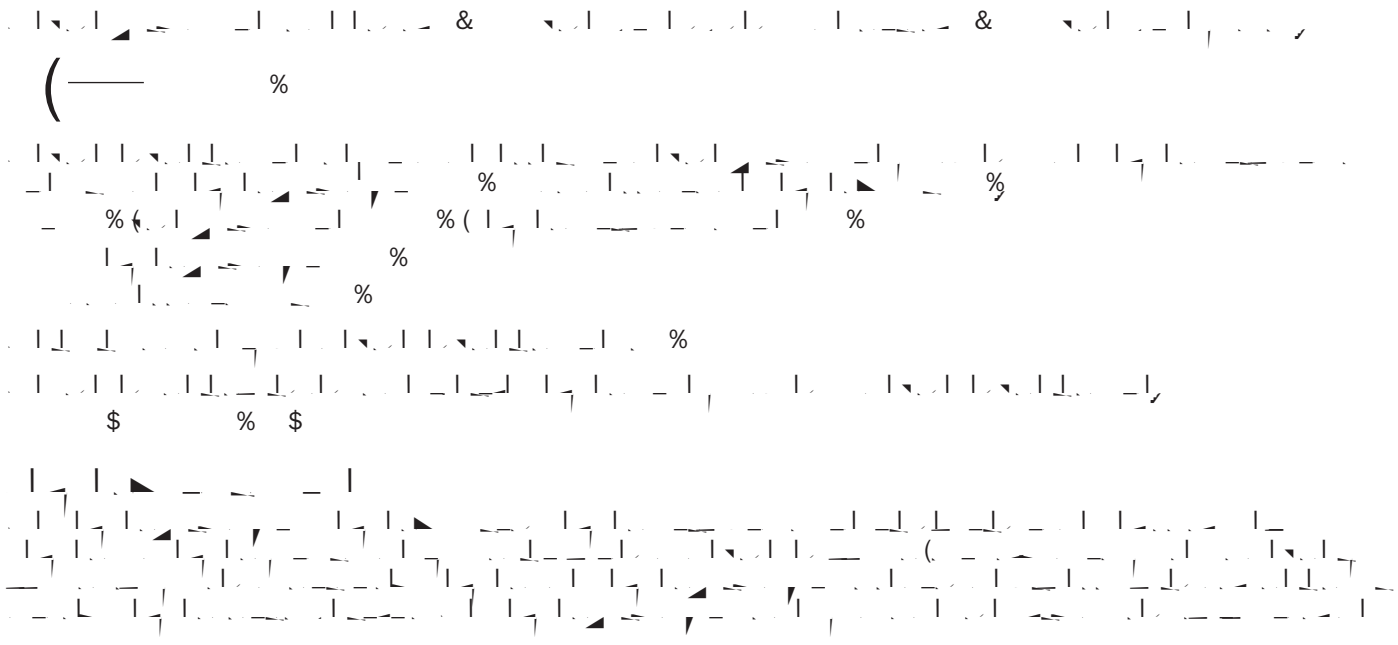
			$	$
			$	$
			$	$



The Amount of Payments We Receive from the Funds

%





KEY TERMS FOR THE INDEXED ACCOUNTS SECTION

Considerations hen choosing the life ins rance q alification test for o r polic :

Please note, under both tests, any premium paid which increases the Net Amount at Risk may be subject to underwriting and require an increase in the Specified Amount prior to us accepting the premium.

Potential Distrib tions of Polic Val e nder the CVAT

Pa :

0 d_n 2 (a_r a_m a_n):- [illegible]

0 d_n 3 (r_n d_{rm} r_m d_{am}):- [illegible]

E a_m	0 d_n 1	0 d_n 2	0 d_n 3
[illegible]	$	$	$
[illegible]	$	$	$
[illegible]	$ [illegible]	$ [illegible]	$ [illegible]
[illegible]	$	$	$ [illegible]
[illegible]	$	$	$
[illegible]	$	$	$ [illegible]
[illegible]	$	$	$
[illegible]	$	$	$ [illegible]

[illegible]

I d_n a_{rm} 0 d_n 1 d_n 0 d_n 2 [illegible]

I d_n a_{rm} 0 d_n 2 d_n 0 d_n 1 [illegible]

I d_n a_{rm} 0 d_n 3 d_n 0 d_n 1 [illegible]

[illegible]

[illegible]

Na d B	P d	I B Sa a n O n a r	B D d d R d n / L r a d r n r n
F -Y a T I r a r R (PYT) n r			
P S O d R (PSO) n r			
O da P r n B r n (OPB)			
A d Va I a n R (AVR)			

Name of Bank	Period	Issuance Bank Organization	Bank Department Reporting / Lending Department
Adia Tamer	[illegible]	[illegible]	[illegible]

Fi -Y a T l a R (FYT):

Example:

Pi S O d R (PSO):

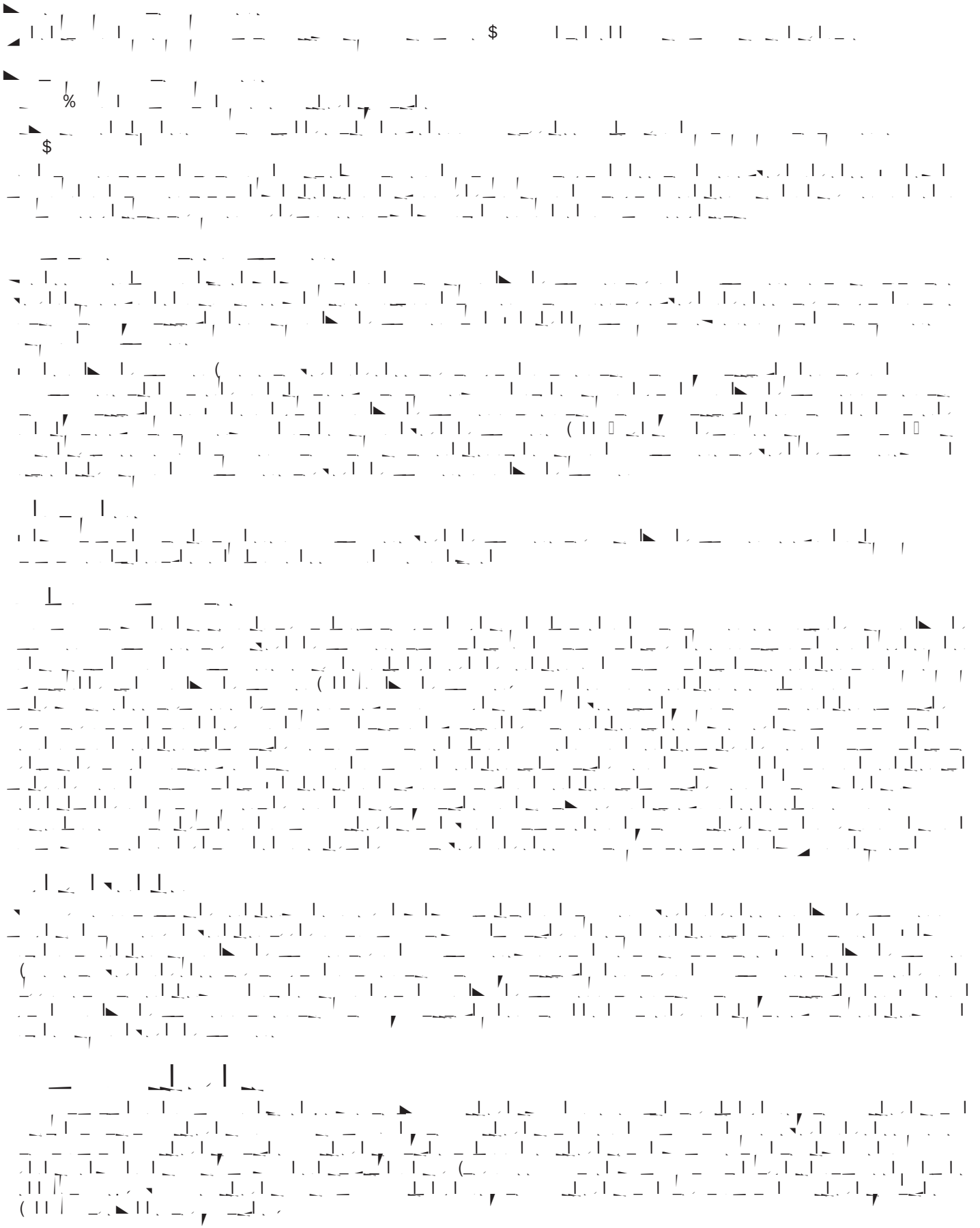
[illegible]

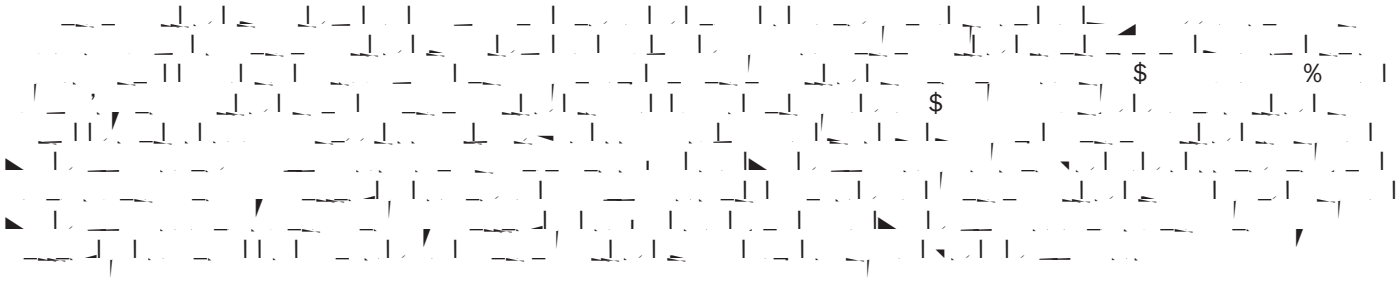
S a D a C A a n (SDCA) [illegible]

A R a a n n : [illegible]

Example:

[illegible]





1 B a

R S L I a C a
70100 A F a a C m n
M a , MN 55474

R S L I a C a
70200 A F a a C m n
M a , MN 55474

2 B

1-800-862-7919

DELIVERY OPTIONS FOR LOAN OR SURRENDER PROCEEDS

1 B a a

NOTE:

2 B a a a a a

NOTE:

P - a P (S a .): [illegible]

S P	Ta a P P - a P
N -M E C a : [illegible]	**Ta a - a P :** [illegible]
M E C a :[3] [illegible]	**Ta a - a P :** [illegible]
Pa O : P - a P (a a - a): [illegible]	**O A:** [illegible]

Si[illegible] P[illegible]	Ta[illegible] P[illegible] - a P[illegible]
	O[illegible] B[illegible] C: [illegible]

[illegible]

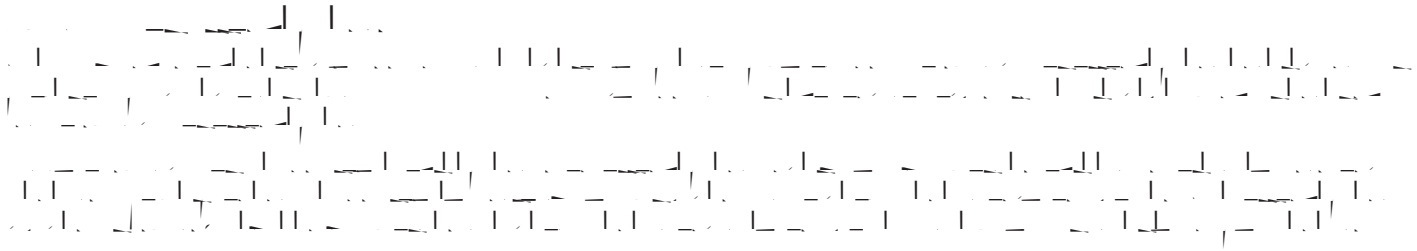
[illegible]

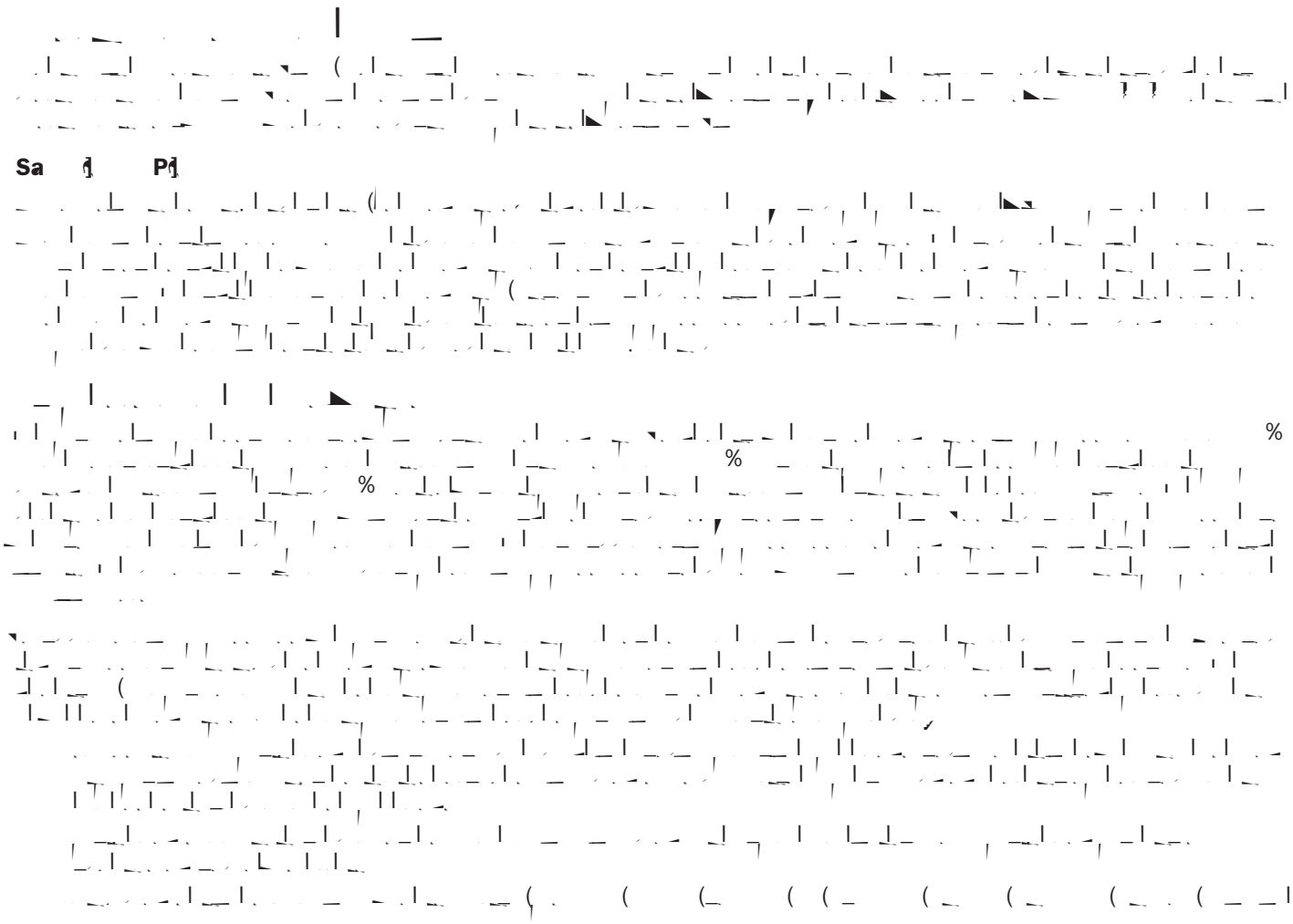
[illegible]

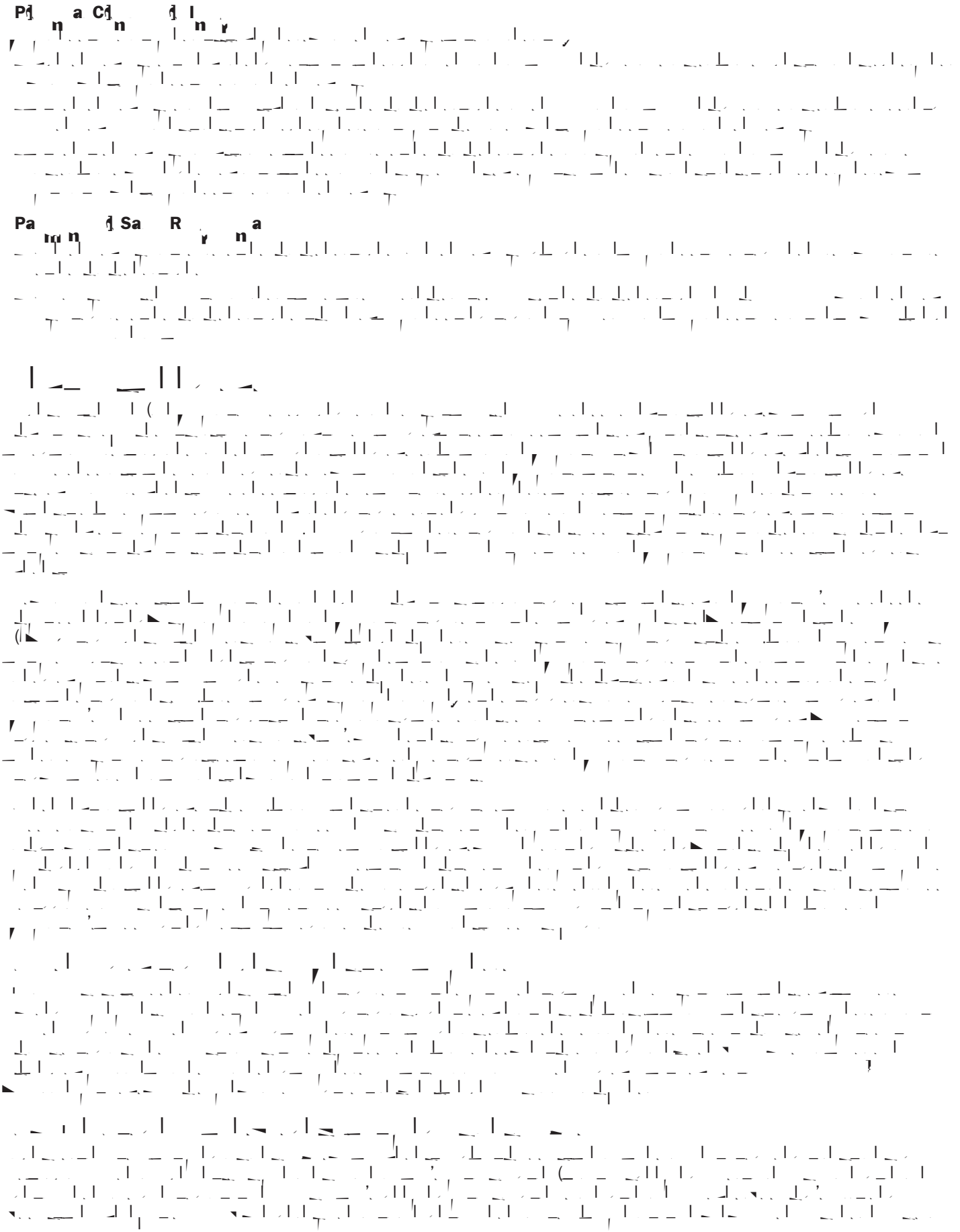
[illegible]

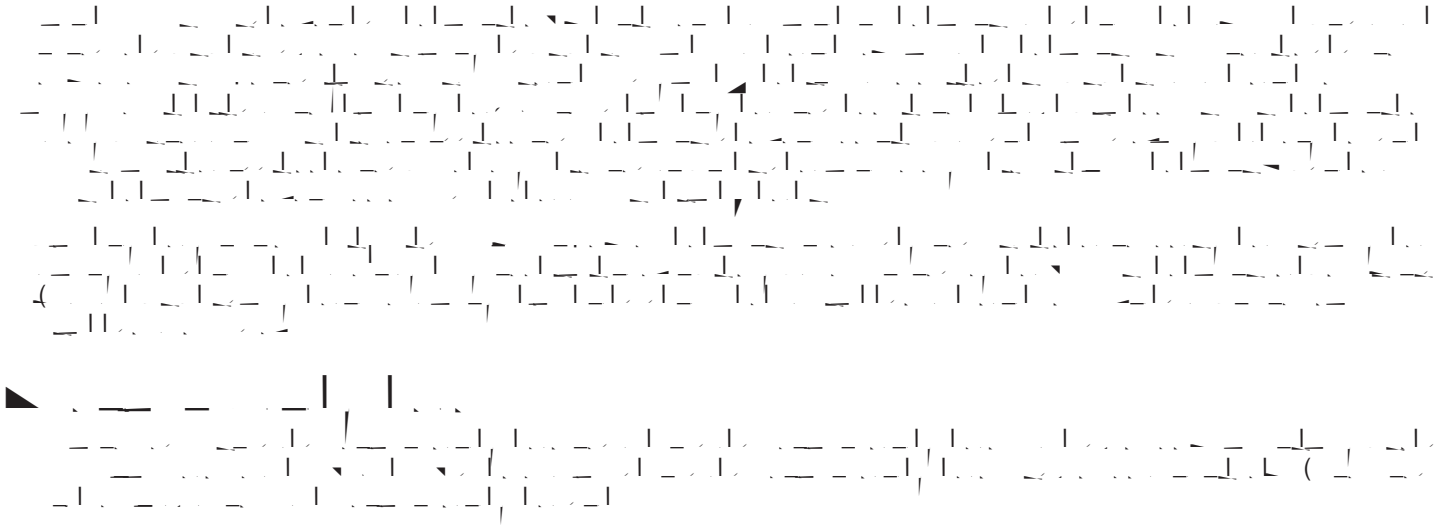
Pi a n : [illegible]

1035 a n : [illegible]









I O	F a *Ad iser/S b-Ad iser*	C E Ra [NET]	A a A a T a R		
			1 Y a	5 Y a	10 Y a

	Calvert Research and Management, adviser; Ameritas Investment Partners, Inc, subadviser.	%	%	%	%
	Calvert Research and Management, adviser; Ameritas Investment Partners, Inc, subadviser.	%	%	%	%
	DWS Investment Management Americas Inc., adviser; RREEF America L.L.C., subadvisor.	%	%	%	%
	Fidelity Management & Research Company (the Adviser) is the fund's manager. Fidelity Management & Research Company (UK) Limited, Fidelity Management & Research Company (Hong Kong) Limited, Fidelity Management & Research Company (Japan) Limited, subadvisers.	%	%	%	%
	Fidelity Management & Research Company (the Adviser) is the fund's manager. Fidelity Management & Research Company (UK) Limited, Fidelity Management & Research Company (Hong Kong) Limited, Fidelity Management & Research Company (Japan) Limited, subadvisers.	%	%	%	%
	Fidelity Management & Research Company (the Adviser) is the fund's manager. Fidelity Management & Research Company (UK) Limited, Fidelity Management & Research Company (Hong Kong) Limited, Fidelity Management & Research Company (Japan) Limited, FIL Investment Advisers, FIL Investment Advisers (UK) Limited and FIL Investments (Japan) Limited, subadvisers.	%	%	%	%

I n m n O	F a *Ad iser/S b Ad iser*	C E m n Ra n [NET]	A a A m a T a R m		
			1 Y a	5 Y a	10 Y a
	Franklin Advisers, Inc.	%	%	%	%
	Franklin Mutual Advisers, LLC	%	%	%	%
%	*Franklin Mutual Advisers, LLC*	%	%	%	%
	Invesco Advisers, Inc.	%	%	%	%
	Invesco Advisers, Inc.	%	%	%	%
	Invesco Advisers, Inc.	%			

I n m n O	F a *Ad iser/S b-Ad iser*	C E m n Ra n [NET]	A a A a T a R m		
			1 Y a	5 Y a	10 Y a

I O	F a Ad iser/S b Ad iser	C E Ra [NET]	A a A a T a R 1 Y a	5 Y a	10 Y a
	Columbia Management Investment Advisers, LLC	%	%	%	%
	Columbia Management Investment Advisers, LLC, adviser; J.P. Morgan Investment Management Inc. and Allspring Global Investments, LLC, subadvisers.	%	%	%	%
	Columbia Management Investment Advisers, LLC, adviser; J.P. Morgan Investment Management Inc. and T. Rowe Price Associates, Inc., subadvisers.	%	%	%	%
	Columbia Management Investment Advisers, LLC, adviser; Schroder Investment Management North America Inc., subadviser; Schroder Investment Management North America Limited, sub-subadviser.				

Columbia Management Investment Advisers, LLC, adviser; Schrnationalsur Inosgssol

I n m n O	F a *Ad iser/S b Ad iser*	C E m n Ra n [NET]	A a A mm a T a R m		

E Da	A a J n