



RiverSource® Variable Annuity Death Benefits

Grow, Guarantee, Give.®

About variable annuities

Variable annuities are long-term investment vehicles designed to help you through each stage of retirement — from accumulating your nest egg, to providing income in retirement, to leaving any remaining wealth to your heirs or causes you care about. With a *RiverSource* variable annuity, you have access to a broad range of carefully selected investment choices from today's top money managers. In return for the benefits they provide, variable annuities carry a Mortality and Expense (M&E) fee and subaccount management fees. Other fees may include optional death benefit fees, surrender charges and an annual contract charge. Optional death benefits may have investment allocation restrictions.

Variable annuities are complex insurance products that are subject to market risk, including the potential loss of principal invested. All guarantees are subject to the continued claims-paying ability of the issuing company and do not apply to the performance of the variable subaccounts, which will vary with market conditions.

VARIABLE ANNUITIES

ARE NOT A DEPOSIT • ARE NOT FDIC INSURED • ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY •
ARE NOT BANK, CREDIT UNION OR SAVINGS & LOAN GUARANTEED • MAY LOSE VALUE

Grow

Creating a legacy for beneficiaries begins with a solid investment foundation.

You can choose from over 120 funds encompassing a wide spectrum of fund families, investment types and strategies. You will have access to individual funds as well as Asset Allocation funds. Our expertly selected individual funds offer the opportunity to build a customized portfolio from a variety of equity, fixed income, sector, and alternative funds. Our Asset Allocation and Risk Managed funds are “funds of funds” that are broadly diversified across asset classes, market sectors and holdings. These funds are designed to provide growth while addressing market risk and volatility. Your Ameriprise financial advisor can help you select the fund – or combination of funds – that will help meet your investing goals.

You work hard to grow your wealth. The last thing you want is to have it diminished by market fluctuations. Instead, you want to maximize your wealth and allow your assets to grow as much as possible.



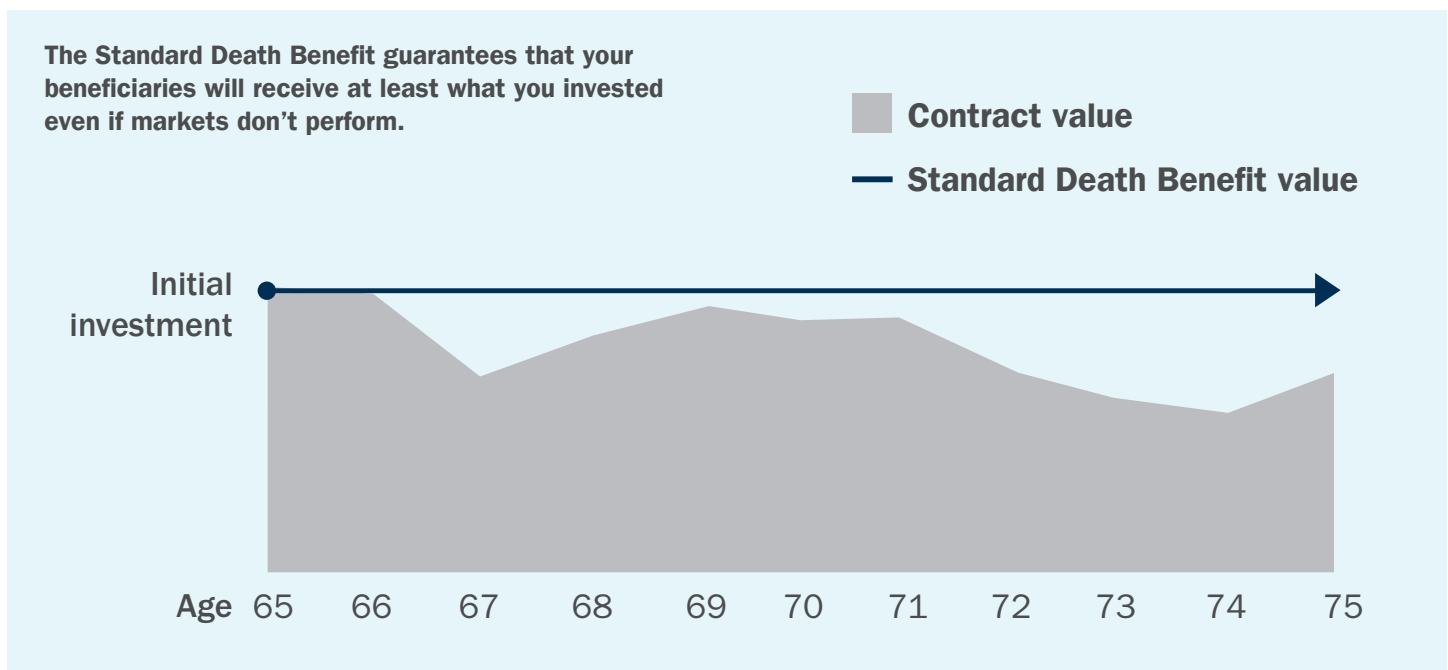
Guarantee

Benefit from the growth potential of the market, while protecting your principal for beneficiaries.

Standard Death Benefit — Return of Purchase Payments

This benefit, included in the cost of your annuity, is a key protection feature of your annuity. The Standard Death Benefit guarantees that your beneficiaries will receive at least the amount you invested, adjusted proportionately for any withdrawals. And if your contract value exceeds your Standard Death Benefit value at your death, your beneficiaries will receive the contract value.¹

For nonqualified contracts, you can elect to opt out of the Standard Death Benefit for a lower M&E fee. In exchange your beneficiaries would receive the Contract Value only. No optional death benefits are available when Contract Value only is selected.



This graph is for illustrative purposes only. It does not represent the actual performance of any investment option nor guarantee that investment goals will be met. The graph assumes no withdrawals were taken and does not include fees and expenses.

¹After deducting a proportional fee for any optional riders (if applicable).

When you purchase any of the following optional benefits, you have the opportunity to pass on even more.

“Lock in” market gains

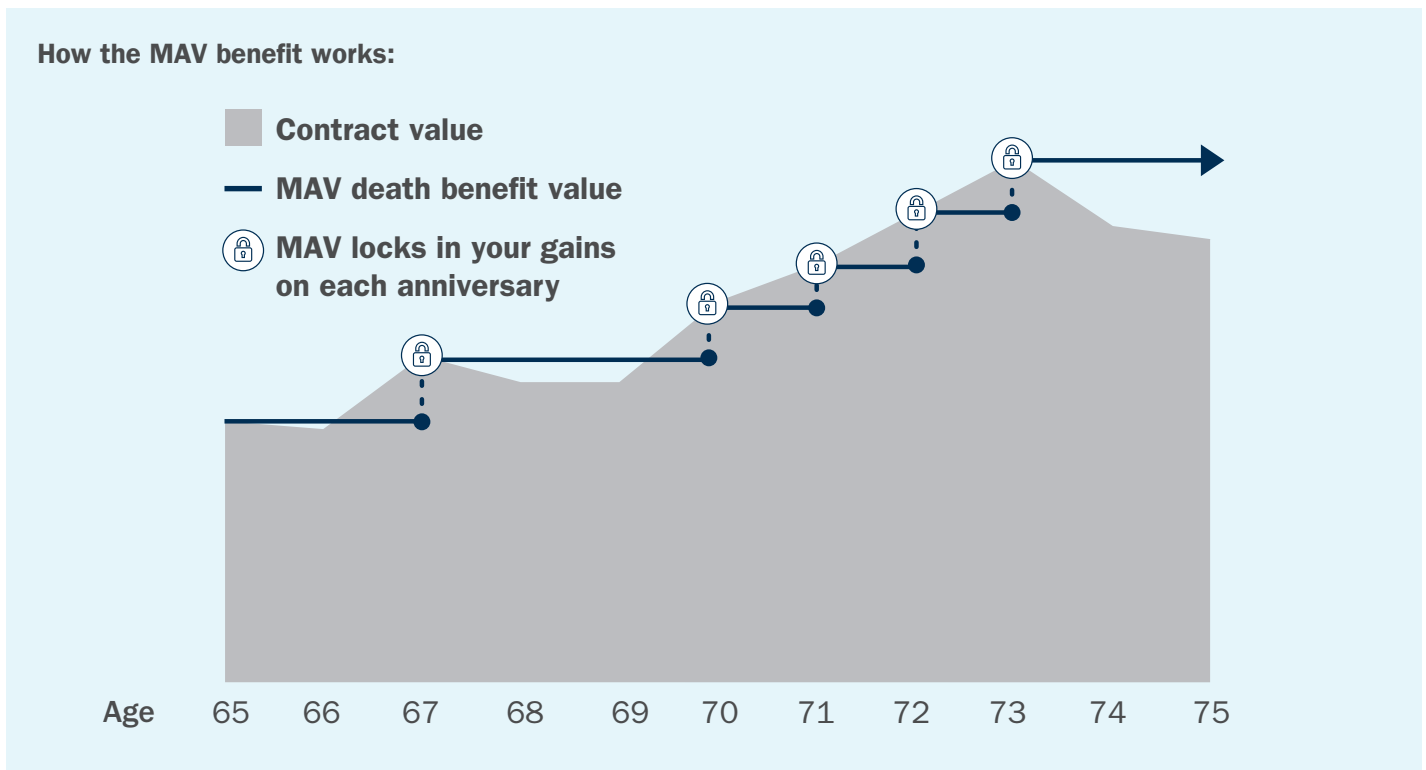
The Maximum Anniversary Value (MAV) and Maximum Five-Year Anniversary Value (MAV5) death benefits allow you to “lock in” gains your contract may achieve in the market. If your contract value is higher than your MAV or MAV5 value at your death, your beneficiaries will receive the contract value.¹

MAV

Locks in your contract anniversary value each year through age 80. Your beneficiaries are guaranteed to receive the highest locked-in value, adjusted proportionately for any withdrawals. Available through age 79.

MAV5

Locks in your contract anniversary value every five years through age 80. Your beneficiaries are guaranteed to receive the highest locked-in value, adjusted proportionately for any withdrawals. Available through age 75.



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¹ After deducting a proportional fee for any optional riders (if applicable).

Give

Smart planning doesn't end when you retire.

You also care about leaving a legacy to your family or the charities and causes that are important to you.

Variable annuity death benefits from RiverSource can help you give as much as possible by protecting your legacy and potentially increasing the value of what you leave behind.

The table below can help you choose the benefits that suit your needs and wishes for passing on your wealth.

Which of these statements do you agree with most?	Consider this RiverSource death benefit:	Your heirs are guaranteed to receive:
<input type="checkbox"/> I want to protect my investment for my beneficiaries.	Standard Death Benefit Fee: Included in the M&E fee of your RAVA® variable annuity (daily proportional charge based on the contract value). ¹	at least the amount of your initial investment (adjusted proportionately for any withdrawals).
<input type="checkbox"/> I want my death benefit to have an opportunity to capture highs in my investment value on each contract anniversary.	MAV Fee: 0.25% (daily proportional charge based on the contract value) ¹	the highest locked-in value that your annuity achieved on any contract anniversary through age 80 (adjusted proportionately for any withdrawals).
<input type="checkbox"/> I want my death benefit to have an opportunity to capture highs in my investment, but every fifth contract anniversary is often enough.	MAV5 Fee: 0.10% (daily proportional charge based on the contract value) ¹	the highest locked-in value that your annuity contract achieved on any fifth contract anniversary through age 80 (adjusted proportionately for any withdrawals).

Flexibility for your beneficiaries

While leaving a legacy is important, you may also want your beneficiaries to have flexibility with the legacy they inherit. Depending on their needs and preferences, they will have several options, regardless of the additional steps you take to help protect and grow your investment.

If your beneficiary is your spouse, they can choose to:

1. Continue the annuity contract in their name (if they are the sole, primary beneficiary). They will be able to continue the annuity at the higher of the death benefit or the contract value.
2. Take the death benefit amount as a lump sum.
3. Convert the amount into a stream of guaranteed income.

If your beneficiary is not your spouse, they can choose to:

1. Take the death benefit amount as a lump sum.
2. Inherit the annuity assets. If it's nonqualified, they can invest the amount in an annuity called an "inherited nonqualified stretch annuity" and take annual required distributions over their lifetime.
3. Convert the amount into a stream of guaranteed income.

Regardless of their choice, the optional death benefits from RiverSource annuities can give you the comfort of knowing you are maximizing your legacy for those you care about.

¹The fee applies to amounts invested in the subaccounts.

The company you choose matters

When you choose RiverSource Life Insurance Co. of New York (RiverSource Life of New York), you want to be confident we'll be here for you today — and tomorrow. RiverSource Life of New York was founded in 1972 as a subsidiary of RiverSource Life, which traces its 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.

To view our current ratings, visit [strengthandsoundness.com](https://www.strengthandsoundness.com).

Additional information you should know about RiverSource death benefits:

Aspects of the death benefits described in this brochure — e.g., what happens on ownership changes and spousal continuations — can be complex. You should carefully read the corresponding section of the prospectus for the specific death benefit in which you have interest and consult your financial advisor if you have any questions.

Age availabilities apply to the oldest owner at issue or the attained age of the new owner on most recent ownership change or spousal continuation. If the annuity has a non-natural owner (e.g., a trust) then these ages are based on the annuitant.

Standard Death Benefit: On ownership change, the Standard Death Benefit value will reset to the contract value, if the contract value is less. On spousal continuation, the Standard Death Benefit value will reset based on the contract value after any increases from the benefit. Following an ownership change or spousal continuation, the fee could change.

MAV and MAV5 benefits: Fees for these benefits are charged as part of the Mortality and Expense (M&E) fee and may not be increased. If following an ownership change or a spousal continuation the new owner is ineligible for the benefit due to age restrictions, this portion of the M&E will no longer be charged. You may not electively terminate these benefits. On ownership changes, values will be reset based on the contract value, if the contract value is less. On spousal continuation, values will be reset based on the contract value after any increases from the benefit.

All benefits will automatically end if the contract terminates for any reason or if your contract is annuitized.

RAVA Apex NY® contract number is 117101-NY. RAVA Vista NY® contract number is 117102-NY.

Surrender charge schedules: RAVA Apex NY (payment based): 5-year 7% 7% 6% 6% 5% 0% and 7-year 7% 7% 7% 6% 5% 4% 2% 0%. RAVA Vista NY (contract based): 7-year 7% 7% 7% 6% 5% 4% 2% 0%.

Rider numbers: MAV 411278-NY, MAV5 411291-NY.



riversource.com/annuities

You should consider the investment objectives, risks, charges and expenses of the variable annuity and its underlying investment options carefully before investing. For a free copy of the annuity's prospectus and underlying investment's prospectus, which contain this and other information about variable annuities, call 1-800-333-3437. Read the prospectus carefully before you invest.

This information is for a general audience and is not intended to address individual financial situations or needs. RiverSource Life Insurance Co. of New York does not provide investment advice.

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