

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



- If you are a client of Ameriprise Financial, do not use this form. Please contact your Ameriprise financial advisor or call our office at 1-800-862-7919 for a copy of the correct form.
- For questions regarding the completion of this form, call our office at 1-800-333-3437.

RiverSource Contract Number

Contract Owner Information

Contract Owner(s)

Important Information

- Please write your contract number in the box, above right, to avoid processing delays.
- To change your investment allocation from a Portfolio Navigator fund to a Portfolio Stabilizer fund, you must use Form 411388-OD, *Portfolio Stabilizer Fund Election Form*, available on riversource.com.
- If you are currently invested in a Portfolio Stabilizer fund, you are not eligible to invest in a Portfolio Navigator fund for as long as your contract is in force.
- If you have a living benefit rider, go to Part 1, Investment Options for Annuities with Living Benefit Riders. Note: If you have the Guaranteed Minimum Income Benefit (GMIB) rider purchased before May 2004, you must use Part 2.
- If you do not have a living benefit rider or you have the GMIB rider issued before 5/1/04, go to Part 2, Self-Directed Investment Options.
- Please check your prospectus for Self-Directed investment options. Your prospectus is available at riversource.com - search by product name.

Part 1 Investment Options for Annuities with Living Benefit Riders

1A. Portfolio Navigator Fund Changes

This option is only available if you are invested in a Portfolio Navigator fund and wish to change to a different Portfolio Navigator fund. Transferring to a different Portfolio Navigator fund may result in a change to your rider fee.

Change to a different Variable Portfolio (select one below)

- VP - Conservative Portfolio
- VP - Moderately Conservative Portfolio
- VP - Moderate Portfolio
- VP - Moderate Aggressive Portfolio
- VP - Aggressive Portfolio

1B. Portfolio Stabilizer Fund Changes

This option is only available if you are invested in a Portfolio Stabilizer fund and wish to change to a different Portfolio Stabilizer fund. If you are invested in Portfolio Navigator and wish to change to a Portfolio Stabilizer fund, you must use Form 411388-OD, *Portfolio Stabilizer Fund Election Form*, available on riversource.com.

Change to a different Portfolio Stabilizer Fund (select one below)

- VP - Managed Volatility Conservative Fund
- VP - Managed Volatility Conservative Growth Fund
- VP - Managed Volatility Moderate Growth Fund
- VP - Moderate Volatility Growth Fund
- VP - Managed Risk Fund
- VP - Managed Risk U.S. Fund

1C. Special DCA**

If you wish to dollar cost average from one of the Special DCA Fixed Accounts into the investment option selected above, make your election here. Restrictions may apply.

% 6-month Special DCA Fixed Account**

% 12-month Special DCA Fixed Account**

**The interest credited to amounts allocated to the Special DCA Fixed Account may exceed our actual earnings on supporting assets, less appropriate risk and expense adjustments. Any amounts credited to your contract in excess of amounts earned will be recovered from the existing charges described in your contract. Your contract charges will not increase as a result of electing any Special DCA Fixed Account.

Part 2 Self Directed Investment options

- **Complete Part 2 if you do NOT have an optional living benefit rider. Self directed investments are required and available only if you do not have an optional living benefit rider (other than GMIBs purchased prior to May 2004). If you do have an optional living benefit rider, Part 2 is not available to you and you must complete Part 1.**
- **Transfer guidelines and provisions may vary based on product and/or issue state. Please refer to your product prospectus for the transfers allowed on your account.**

Tiered/Special Dollar-Cost Averaging (SDCA) Plan (Use the "Portfolios" section for fund allocation)

You may not be eligible to enroll in this program if you are participating in the Systematic Investment Plan. This investment option strategy is not available with certain products. Please check your prospectus for eligibility.

Tiered/Special Dollar-Cost Averaging (SDCA) Plan not available on products sold 5/1/04 and later. Minimum Investment Needed to participate. Please see prospectus for eligibility requirements.

Net Contract Value* Minimum: \$10,000 Transfer Frequency: Monthly

Length of Time to Participate: 6 Months 12 Months

Amount deposited into Special DCA Program \$

* "Net Contract Value" equals your current contract value plus any new purchase payments and purchase payment credits.

DCA Plan (Use the "Portfolios" section for fund allocation)

Check One: Establish Plan Replace Plan Add to Existing Plan Discontinue Plan (Skip to Authorization and Acknowledgements)

DCA Amount \$ (minimum \$100 monthly, \$250 quarterly, semiannually or annually)

Desired frequency of transfers: Monthly Quarterly Semiannually Annually

Note: If frequency is not indicated, transfers will be set up monthly.

Date of month for transfers: 5th 10th 20th 25th

Begin transfers (month/day/year): End transfers (month/year):

Note: If no end date is specified, DCA will continue until you later stop DCA or the value of any of the requested "Transfer From" funds becomes too low to allow a transfer of the requested amount.

DCA Fixed Account (Use the "Portfolios" section for fund allocation)

This investment option is not available with certain products. Please check your prospectus for eligibility. *DCA Fixed Account Plan not available on products sold prior to 5/1/06.*

Transfer Frequency: Monthly

Length of time to participate: 6 Months 12 Months

Amount deposited into DCA Fixed Account Program: \$

Part 2 Self Directed Investment options continued

Interest Sweep Plan (Use the "Portfolios" section for fund allocation)

This plan may not be available with applications signed after 4/30/03. Please check your prospectus for eligible funds. (May not be available in all states.)

Check One: Establish Plan Replace Plan Add to Existing Plan Discontinue Plan (Skip to Authorization and Acknowledgements)

Desired frequency of transfers: Monthly Quarterly Semiannually Annually

Note: If frequency is not indicated, transfers will be set up monthly.

Date of month for transfers: 5th 10th 20th 25th

Begin transfers (month/day/year): End transfers (month/year):

Note: If no end date is specified, interest sweeps will continue until you later stop the plan or the value of any of the requested "Transfer From" funds becomes too low to allow an interest sweep (minimum \$25 per sweep).

Rebalancing Program

Please rebalance according to current fund allocation. This rebalancing feature excludes all RiverSource Life Fixed Accounts.

How often would you like your annuity to be rebalanced? Quarterly Semiannually Annually

- If enrolling in a DCA, allocations must match DCA.
- If enrolling in an interest sweep and rebalancing program, the allocations must match.

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 to reallocate my existing funds according to the following:

Fund Name	Percent
	.0%
	.0%
	.0%
	.0%
	.0%
	.0%
	.0%
Total (must equal 100%)	100.0%

Part 3 Authorizations and Acknowledgments

DCA Fixed Account Plan

Systematic Investment Plans cannot be used with the DCA Fixed Account Program.

- Availability: Additional payments to Variable Annuity Contracts. Restrictions may apply. Check your prospectus for eligible products.
- 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 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 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 6 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. Upon termination, I will no longer receive the DCA Fixed Account effective annual rate.
- 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 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.

Tiered/Special Dollar-Cost Averaging (DCA) Plan

- Availability: Additional payments to Variable Annuity Contracts. Restrictions may apply. Check your prospectus for eligible products.
- **Systematic Investment Plans cannot be used with the Tiered/Special DCA Program.**
- RiverSource Life reserves the right to discontinue or modify the DCA Program at any time without prior notice. Any change would not affect contract holders currently enrolled in the DCA Program.
- All amounts must be transferred to the selected accounts within 6 months (6 transfers) or 12 months (12 transfers). Check your prospectus for eligibility for the 12 month option.
- 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 the program, RiverSource Life will automatically change it to match under the other program.

If you are funding a Tiered/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 six-month or twelve-month 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 six-month or twelve-month period ends, you can either allocate those payments to a new Special DCA account (if available) or to any other accounts under your contract.

Part 3 Authorizations and Acknowledgments continued

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 shall establish.
- If this request is received by the RiverSource Life administrative 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.

Rebalancing Program

- If I participate in the DCA program, my asset allocation under this program must match my asset allocation under the DCA program. If I change the asset allocation under one program, RiverSource Life will automatically change it to match under the other program.
- I must invest a minimum of \$2,000 (\$5,000 minimum investment required in SC, TX, WA).
- 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).

Systematic Investment Plan (SIP)

I have read and understand the following with respect to my request:

- **SIPs cannot be used with the DCA Program or if I have an *Accumulation Protector Benefit®* rider.**
- If a systematic payment, as scheduled, falls on a date that is not a normal business day, the payment debited will be made on the next normal business day following such date.
- Systematic payments are subject to the provisions of my contract, the current prospectus and such other rules as RiverSource Life shall establish.
- If this request is received by the RiverSource Life administrative office after the requested start date, my systematic investment plan will begin on the date specified the following month.
- A SIP does not assure profit or protect against loss in declining markets.

I authorize RiverSource Life to transfer my systematic payments from my bank account as described above.

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