



The *Income Guide*SM program

An income solution for your annuity.

Available with a *RiverSource*[®] variable annuity and
issued by RiverSource Life Insurance Company.

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Retirement is a time of possibilities – we want to help you make the most of it

Your retirement can be an exciting turning point.

While you're working, you do all you can to grow your money so that you can have the retirement you envision. With retirement comes freedom and new priorities — along with the need to recreate your own “paycheck” from your investments.

You may want to visit friends and family more often, enjoy new restaurants or explore your hobbies. These are the expenses that add enjoyment to your retirement.

And you want to feel confident that you'll have income to support these interests.

The Ameriprise Financial *Confident Retirement* approach focuses on creating a plan to help you make the most of your retirement. Your financial advisor can offer practical advice to help you cover your essential expenses, ensure your lifestyle, prepare for the unexpected and leave a legacy.

Ameriprise Financial *Confident Retirement*[®] approach



Together, your *RAVA*[®] variable annuity and the *Income Guide* program can be a powerful tool to help you create an income strategy in retirement.

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

A new way to create income for your retirement expenses

For those expenses where you have some flexibility, conventional wisdom has long held that a good strategy for generating income is to establish an initial withdrawal amount and then make annual increases for inflation. But this “static” withdrawal approach can create uncertainty:

- Will there be time to recover from significant losses in your portfolio, especially if they occur early on?
- Are you taking less income than you could when your investments are performing well?
- Is your money going to last as long as you need it?

Don't leave your success to chance

To help make the most of your retirement income, consider a more modern approach: an adaptive withdrawal strategy. With an adaptive strategy, you begin withdrawing income and make income adjustments — both up and down — as you age and as your investment values change. Research shows that making even a handful of adjustments over time can help you make the most of your money in retirement.¹

But, an adaptive withdrawal strategy can also raise questions.

How much income should I start out taking?

How will I know **when to adjust** my income?

And by **how much**?

What if you had a clear guide to help answer these questions?

An adaptive withdrawal approach can help you feel more certain

Adjusting your income along the way can:

- Help ensure you aren't withdrawing more than you can afford at any point in time.
- Allow you to consider taking more income or consider other options when it makes sense.
- Help you achieve your goal of making your money last.

¹“Retirement Withdrawal Strategies Quantified,” Morningstar Advisor, 2012.

Introducing the *Income Guide* program

An income strategy for your *RAVA* annuity

The *Income Guide* program is designed to help you prepare for and follow an adaptive withdrawal strategy. It provides you:

- An ongoing **Prudent Income Amount**, customized to your age and the value of your *RAVA* annuity contract. Knowing this amount can help you plan your income strategy overall, including the income you may want to take from your annuity.
- More freedom to enjoy retirement by providing you with a clear guide to the **projected sustainability** of your income as you age and your investment performance changes. You'll know when you may want to consider increasing or decreasing your withdrawal amount.

Whether you're years away from taking income from your annuity or are just about to start, the *Income Guide* program will give you powerful, clear information that can help you live with more confidence.

Consider the freedom of *Income Guide*

- The program is available for **no additional fee**.
- You can **enroll in the program anytime between the ages of 50 to 85** and cancel at any time. The program ends at age 95.
- There are no investment restrictions — you and your financial advisor can build a customized portfolio that meets your needs from **more than 120 investment options available** with your *RAVA* annuity.
- **You control your income amount.** Your income will not be automatically adjusted. You will determine what adjustments — if any — you want to make.

The *Income Guide* program is available exclusively from your Ameriprise financial advisor.

The *Income Guide* program is not a guarantee of income nor is it intended to preserve your principal, and your contract may run out of money. The *Income Guide* program is not investment advice.



Let *Income Guide* help guide your decisions

When you are taking income, we'll look at the amount of income you're withdrawing from your annuity and compare it to the Prudent Income Amount. Your **Income Guide status** is determined by comparing how much the Prudent Income Amount is above or below your current income amount.

The status tracker (shown below) is a visual cue that helps you easily see not only your current status, but also where you stand within a status at any given point in time.



More Available

Based on your contract value and annuity income, it is projected there are more options available.



Caution

Based on your contract value, it is projected that your annuity income is near a point where it may not be sustainable.



On Track

Based on your contract value, it is projected that your annuity income is currently sustainable.



Attention Needed

Based on your contract value, it is projected that your annuity income may not be sustainable.

Imagine what your retirement could be with the *Income Guide* program

At age 55, Jan opens her RAVA annuity and enrolls in the *Income Guide* program. She lets her annuity accumulate while monitoring her Prudent Income Amount.



Monitoring Prudent Income Amount

Jan decides to start taking income at age 60 to cover a portion of her expenses. She sets up a monthly withdrawal and starts planning her next vacation.



On Track

At age 65, her contract value has increased. Jan's status is now More Available. After two years in More Available, Jan increases her income and takes her family to Hawaii. Increasing her withdrawals resets her status to On Track.



More Available



On Track



Attention Needed

At age 77, Jan's status has moved to Attention Needed. She reduces her monthly income to get back On Track.



Caution

At age 75, Jan's contract value declines slightly. She moves into the Caution status. She leaves her income as is and waits to see how the markets perform.



On Track



More Available



On Track



At age 82, Jan's status is again More Available. She does not have a need for more income at this stage in her life. So, after several years she and her advisor have an estate planning conversation. She decides to start by gifting money to her family.

This hypothetical example is shown for illustrative purposes. Your experience will vary based on your individual circumstances.

We provide the information, but it's always your decision

You'll always be able to find information about the *Income Guide* program:

- On the secure site on ameriprise.com under the RAVA Annuities tab
- On your consolidated statement
- In a special Annual Report that we will generate yearly on your contract anniversary date

You're in the driver's seat

You can work with your financial advisor to determine when you want to start taking income and if you want to make any changes to your withdrawals based on your current *Income Guide* status. We will never make any automatic adjustments to your systematic withdrawals. You are always in the driver's seat because you and your advisor know your overall financial situation best. As you make decisions, consider the following:

- Your investment performance may change your *Income Guide* status.
- Withdrawals may be subject to taxes and surrender charges and will proportionately reduce any death benefits.
- Your annuity income will affect your contract value and may reduce future withdrawals.



Understanding your Prudent Income Amount

We'll do the math — so you don't have to

The Prudent Income Amount is a simple calculation — we multiply your current contract value by the **Prudent Income Percentage**.

$$\begin{array}{r}
 \$ \text{ Contract value} \\
 \times \quad \% \text{ Prudent Income Percentage} \\
 \hline
 \$ \text{ Prudent Income Amount}
 \end{array}$$

The Prudent Income Amount will fluctuate based on your annuity contract value and the age of the *Income Guide* participant (for joint, the younger of the two). After electing the single or joint option, the Prudent Income Percentages increase with age and are consistent for every investor. But the Prudent Income Amount will be specific to you because it is based on your current contract value. In addition, your experience with the *Income Guide* program will differ based on your investment performance and the number of adjustments you make along the way.

The chart below shows the Prudent Income Percentages used to calculate a Prudent Income Amount.

Age	Single	Joint												
50	3.0%	2.5%	60	4.0%	3.5%	70	5.0%	4.5%	80	6.0%	5.5%	90	10.0%	9.5%
51	3.1%	2.6%	61	4.1%	3.6%	71	5.1%	4.6%	81	6.3%	5.8%	91	10.5%	10.0%
52	3.2%	2.7%	62	4.2%	3.7%	72	5.2%	4.7%	82	6.6%	6.1%	92	11.0%	10.5%
53	3.3%	2.8%	63	4.3%	3.8%	73	5.3%	4.8%	83	6.9%	6.4%	93	11.5%	11.0%
54	3.4%	2.9%	64	4.4%	3.9%	74	5.4%	4.9%	84	7.2%	6.7%	94	12.0%	11.5%
55	3.5%	3.0%	65	4.5%	4.0%	75	5.5%	5.0%	85	7.5%	7.0%	95	12.5%	12.0%
56	3.6%	3.1%	66	4.6%	4.1%	76	5.6%	5.1%	86	8.0%	7.5%			
57	3.7%	3.2%	67	4.7%	4.2%	77	5.7%	5.2%	87	8.5%	8.0%			
58	3.8%	3.3%	68	4.8%	4.3%	78	5.8%	5.3%	88	9.0%	8.5%			
59	3.9%	3.4%	69	4.9%	4.4%	79	5.9%	5.4%	89	9.5%	9.0%			

The solution starts with a *RiverSource*[®] variable annuity

A variable annuity is a complex, long-term investment issued by an insurance company. The annuity owner invests in underlying funds that have the potential to lose money based on performance. Though the *Income Guide* program is not a guarantee, annuities provide a guaranteed death benefit for beneficiaries, as well as optional guaranteed death benefits with growth opportunities and protection features for an additional fee.



Low M&E fees

With a variable annuity, you will pay a Mortality and Expense (M&E) fee. You will also pay underlying fund expenses, and in some cases, an annual contract charge. A surrender charge may apply to withdrawals during the surrender charge period. With a *RAVA* variable annuity, you will benefit from some of the lowest M&E fees in the industry.¹



Investment choice

When you select a *RAVA* variable annuity without a living benefit, you have access to more than 120 investment options from recognized and respected money managers to customize your portfolio.



Tax deferral

Variable annuities generally offer tax-deferred growth. If an annuity is used in a retirement plan that already offers tax deferral (such as an IRA), the annuity does not provide any additional tax deferral. Because of their tax-deferred status, withdrawals made prior to age 59½ may incur an IRS early withdrawal penalty.



Death benefits

A death benefit feature protects your investment for your beneficiaries. Additional optional benefits are also available (for an additional fee) that can potentially increase the amount you leave to your heirs.

¹Source: RiverSource product research, using the Morningstar Annuity Intelligence tool and LIMRA for total VA sales. Analysis refers to the *RAVA Apex*[®] M&E fee for issue ages 80 and younger, compared to B-share variable annuities with the following features: 1) 7-year and 10-year surrender charge schedules, 2) ROPP death benefit, 3) with an 'open' status in Morningstar as of Aug. 2023. Analysis excludes closed and group annuities and annuities with a premium-based fee. Research compared Mortality, Expense, Administrative and Distribution fees. Morningstar, Inc. is not affiliated with nor does it endorse or otherwise provide a testimonial for the products of RiverSource Life Insurance Company.

The guarantees offered by *RiverSource* annuities are backed by the strength and soundness of RiverSource Life Insurance Company and are subject to its claims-paying ability. These guarantees do not apply to the investments in the annuity, which will vary with market conditions.

The company you choose matters

When you choose RiverSource Life Insurance Company (RiverSource Life), you want to be confident we'll be here for you today—and tomorrow. RiverSource Life was founded in 1957 and, as a subsidiary of Ameriprise Financial, Inc., we trace our 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).

Live confidently every day.

As a company with a long history of strength, stability and expertise, we're committed to serving your needs and interests. We offer a range of products and services that give you the flexibility you need and the stability you desire as you live for today, make plans for retirement and prepare for your personal legacy.

The *Income Guide* program is not available with an inherited nonqualified stretch RAVA 5 Access contract.

The *Income Guide* program is not a guarantee of income nor is it intended to preserve your principal, and your contract may run out of money. The *Income Guide* program is not investment advice.

Please consult your Ameriprise financial advisor if you have any questions about your status or need help deciding whether to make any changes in light of your status. Your advisor will not make any automatic adjustments to your income. You should also consider your other income sources and overall investment portfolio when evaluating your income strategy.

As part of the *Income Guide* program, we provide you with information regarding your annuity income, but we do not determine whether to make adjustments to your withdrawal amount or investment allocation. You need to decide what changes or adjustments may be right for you, or whether to seek the assistance of a financial advisor in making any decisions, based on the information provided and your given needs and circumstances.

If your annuity is in a qualified plan and you have reached the age where you must take Required Minimum Distributions (RMDs), it is possible the RMD amount could exceed the Prudent Income Amount. If this is the case, taking your RMD may increase the likelihood of your contract value being depleted over time.

The *Income Guide* program does not change the benefits, terms and conditions, or charges associated with your annuity (e.g., surrender charges).

We reserve the right to modify or cancel the program at any time.

For additional information about the *Income Guide* program including the assumptions used in determining Prudent Income Amounts, please refer to your annuity prospectus.

RAVA Apex[®] ICC21 117101, 117101 and state variations. RAVA Vista[®] ICC21 117102, 117102 and state variations. Some features may not be available or may have limitations in certain states.

Surrender charge schedules: RAVA Apex (payment based): 5-year 7% 7% 6% 6% 5% 0%; 7-year 7% 7% 7% 6% 5% 4% 2% 0% and 10-year 8% 8% 8% 7% 6% 5% 4% 3% 2% 1% 0%. RAVA Vista (contract date based): 7-year 7% 7% 7% 6% 5% 4% 2%.

Withdrawals that do not qualify for a waiver may be subject to a surrender charge. Withdrawals are subject to income taxes and withdrawals before age 59½ may incur an IRS 10% early withdrawal penalty.

The *Confident Retirement* approach is not a guarantee of future financial results.

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 contains 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 Company does not provide investment advice.

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