

State: Arkansas **Filing Company:** RiverSource Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: Accumulation Protector Benefit
Project Name/Number: 2013 May Refresh-MVF Project/411385

Filing at a Glance

Company: RiverSource Life Insurance Company
Product Name: Accumulation Protector Benefit
State: Arkansas
TOI: A03I Individual Annuities - Deferred Variable
Sub-TOI: A03I.002 Flexible Premium
Filing Type: Form
Date Submitted: 12/27/2012
SERFF Tr Num: AEMN-128825986
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 411385AR

Implementation: 04/29/2013
Date Requested:
Author(s): Linda Elston, Jeff Pederson, Susan Schmidt
Reviewer(s): Linda Bird (primary)
Disposition Date: 01/03/2013
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** RiverSource Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: Accumulation Protector Benefit
Project Name/Number: 2013 May Refresh-MVF Project/411385

General Information

Project Name: 2013 May Refresh-MVF Project

Project Number: 411385

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Susan Schmidt

Filing Description:

Subject: Individual Variable Annuity Submission: 1 Guaranteed Minimum Accumulation Benefit Rider and 1 Contract Data insert page.

411385_____Accumulation Benefit Rider with Approved Investment Options

DP411385____Associated Insert Paragraph

We wish to place the above 2 variable annuity forms on file for approval. These variable forms are subject to federal jurisdiction and accordingly the Flesch requirements do not apply. The rider form and its associated data page insert form are new and replace forms filed with individual states as listed below.

REPLACED FORMS

State Form # Status Action Date State File #

AR DP411283 Approved 09/23/2009 43480 /AEMN-128299858

AR 411283 Approved 09/23/2009 43480 /AEMN-128299858

Initially the forms will only be available at contract issue. We may make them available for in force contracts in the future. The separate accounts underlying the filing have been authorized by the State of Minnesota.

LIVING BENEFIT RIDERS

...Rider Form 411385 (Guaranteed Minimum Accumulation Benefit Rider (Accumulation Protector Benefit))

This optional rider provides a guaranteed contract value at the end of the specified waiting period regardless of the volatility inherent in the investments in the subaccounts. The GMAB rider provides a one-time adjustment to the contract value at the end of the waiting period on the benefit date if the contract value on that date is less than the Minimum Contract Accumulation Value (MCAV) determined under the rider. At the end of the waiting period, the rider expires regardless of benefit amount. The rider requires investment in specified investment options, and currently all approved options would be available for allocation of purchase payments and contract values. Currently, all owners (or annuitants if there is a non-natural owner) must be 80 or younger at issue to elect this rider. The marketing name is Accumulation Protector Benefit.

DATA PAGE INSERT FORMS FOR LIVING BENEFIT RIDERS

...Form DP411385

The data page insert paragraphs will appear on the Contract Data page when the optional living benefit rider is selected at application or as an attachment if the rider is added after contract issue.

State: Arkansas Filing Company: RiverSource Life Insurance Company
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These rider and contract data insert may be used with the currently issued variable deferred contracts and applications shown below.

Form Number	Form Name	Approved	Date/Tracking
411265	Deferred Annuity Contract	09/23/2009	43492
411265-DPRA57	Contract Data for RAVA 5 Advantage - 7-year surrender charge	12/07/2009	44232
411265-DPRA510	Contract Data for RAVA 5 Advantage - 10-year surrender charge	12/07/2009	44232
411276	Deferred Annuity Contract	09/24/2009	43480
411276-DPRC5	Contract Data for RAVA 5 Access with no surrender charges	12/07/2009	44233
411295	Deferred Annuity Contract	12/07/2009	44231
411295-DPRS5	Contract Data for RAVA 5 Select	12/07/2009	44231
411318	Application Acknowledgement Form	11/05/2010	47194
411356	SIMPLE IRA and TSA Variable Annuity Application	11/18/2011	50281
411357	Qualified Variable Annuity Application	11/18/2011	50281

If approved, the rider and contract data insert will instead be used with the pending variable deferred contracts, submitted 12/20/2012, your file numbers AEMN-128805133, AEMN-128821782, AEMN-128821803 and previously approved applications shown below.

411380	RAVA 5 Advantage Contract		
411380-DPRA510	RAVA 5 Advantage Data Page - 10 year surrender charge		
411380-DPRA57	RAVA 5 Advantage Data Page - 7 year surrender charge		
411381	RAVA 5 Select Contract		
411381-DPRS5	RAVA 5 Select Data Page - 4 year surrender charge		
411382	RAVA 5 Access Contract		
411382-DPRC5	RAVA 5 Access Data Page - no surrender charge		
411318	Application Acknowledgement Form	Your file number 47194	Approved 11/05/2010
411356	SIMPLE IRA and TSA Variable Annuity Application	Your file number 50281	Approved 11/18/2011
411357	Qualified Variable Annuity Application	Your file number 50281	Approved 11/18/2011

The associated annuity contracts are sold through agents of RiverSource Life Insurance Company.

STATEMENT OF VARIABILITY (SOV)

Material that may change is indicated by brackets on the submitted forms. Statements of Variability are included, and each form is annotated to match the SOV explanation given. We reserve the right to correct typographical errors and to vary the typestyle, paper, weight and ink color to accommodate future generations of the form. However, any adaptation we make will not involve changes to the text without prior approval and will always meet or exceed the requirements your state regulations.

REDLINED COMPARISONS

Redlined comparisons of the new forms with the generic version of the replaced forms is included under Supporting Documentation.

Sincerely,
 Susan Schmidt
 612-671-1734
 Susan.2.Schmidt@ampf.com

State: Arkansas **Filing Company:** RiverSource Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: Accumulation Protector Benefit
Project Name/Number: 2013 May Refresh-MVF Project/411385

Company and Contact

Filing Contact Information

Susan Schmidt, Sr. Contract Analyst Susan.2.Schmidt@ampf.com
 9550 Ameriprise Financial Center 612-671-1734 [Phone]
 H25/9550 612-671-3866 [FAX]
 Minneapolis, MN 55474

Filing Company Information

RiverSource Life Insurance Company CoCode: 65005 State of Domicile: Minnesota
 9550 Ameriprise Financial Center Group Code: 4 Company Type: Life
 H25/9550 Group Name: State ID Number:
 Minneapolis, MN 55474 FEIN Number: 41-0823832
 (612) 671-2465 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$125.00
 Retaliatory? Yes
 Fee Explanation: The fee for our domicile state of Minnesota is \$125.
 Per Company: No

Company	Amount	Date Processed	Transaction #
RiverSource Life Insurance Company	\$125.00	12/27/2012	66041304

SERFF Tracking #:

AEMN-128825986

State Tracking #:

Company Tracking #:

411385AR

State:

Arkansas

Filing Company:

RiverSource Life Insurance Company

TOI/Sub-TOI:

A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium

Product Name:

Accumulation Protector Benefit

Project Name/Number:

2013 May Refresh-MVF Project/411385

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/03/2013	01/03/2013

State: Arkansas **Filing Company:** RiverSource Life Insurance Company
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: Accumulation Protector Benefit
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Disposition

Disposition Date: 01/03/2013

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statements of Variability		Yes
Supporting Document	Redline Comparison with replaced forms		Yes
Supporting Document	Certification		Yes
Supporting Document	Consumer Notices		Yes
Form	Accumulation Benefit Rider with Approved Investment Options		Yes
Form	Contract Data page insert		Yes

State: Arkansas **Filing Company:** RiverSource Life Insurance Company
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Product Name: Accumulation Protector Benefit
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Form Schedule

Lead Form Number: 411385

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		Accumulation Benefit Rider with Approved Investment Options	411385	POLA	Revised	Previous Filing Number:	43480	0.000	411385.pdf
						Replaced Form Number:	411283		
2		Contract Data page insert	DP411385	SCH	Revised	Previous Filing Number:	43480	0.000	DP411385.pdf
						Replaced Form Number:	DP411283		

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

GUARANTEED MINIMUM ACCUMULATION BENEFIT RIDER

Accumulation Protector Benefit® 1

This rider is made a part of the contract to which it is attached. Except where this rider provides otherwise, it is subject to all of the conditions and limitations of the contract.

If the Owner or any joint Owner is a non-natural person or a revocable trust, the Annuitant will be deemed to be the Owner for the purpose of this rider.

This rider requires 100% allocation of purchase payments and Your Contract Value to approved investment option(s) for this rider. The Annual Rider Fee will be determined by the investment option(s) You select. Your initial investment options and investment selection are shown under Contract Data. You will be notified of any change to the investment options available.

The purpose of the Guaranteed Minimum Accumulation Benefit provided by this rider is to help protect your investment. This benefit will terminate upon assignment or a change in ownership of the contract unless the new assignee or owner meets the qualifications specified in the Assignment and Change of Ownership provision of this rider.

The additional charge for this rider is described below.

Definitions

Benefit Date

This is the Contract Anniversary immediately following the expiration of the Waiting Period.

Minimum Contract Accumulation Value

If this rider is effective on the Contract Date, the initial Minimum Contract Accumulation Value is the amount equal to Your initial purchase payment.

If this rider is effective on a Contract Anniversary, the initial Minimum Contract Accumulation Value will be the Contract Value on the later of the Contract Anniversary or the Valuation Date We receive Your Written Request.

The Minimum Contract Accumulation Value also includes the amount of any purchase payments received within the first 180 Days that the rider is effective, and is reduced by any "adjustments for partial surrenders."

The Minimum Contract Accumulation Value is separate from Your Contract Value and cannot be withdrawn in a lump sum or annuitized and is not payable as a death benefit.

Adjustments for Partial Surrenders

"Adjustments for partial surrenders" are calculated for each partial surrender using the following formula:

$$\frac{a \times b}{c} \quad \text{where:}$$

- a** = the amount Your Contract Value is reduced by the partial surrender
- b** = the Minimum Contract Accumulation Value on the date of (but prior to) the partial surrender
- c** = the Contract Value on the date of (but prior to) the partial surrender.

Rider Effective Date

The effective date for this rider is shown under Contract Data. If selected at time of application, this rider is effective as of the Contract Date of this contract. If this rider is added to the contract after the Contract Date, it is effective on the Contract Anniversary nearest the date We receive Your Written Request to add this rider to Your contract.

Waiting Period

The Waiting Period for the rider is shown under Contract Data. The Waiting Period starts on the Rider Effective Date. The Day prior to the rider anniversary, after the number of years shown, is the last Day of the Waiting Period.

Guaranteed Minimum Accumulation Benefit

The rider provides a one-time adjustment to Your Contract Value on the Benefit Date if Your Contract Value on that date is less than the Minimum Contract Accumulation Value. In this situation, the Contract Value will be increased to equal the Minimum Contract Accumulation Value. A lump sum payment of the difference between the Contract Value and the Minimum Contract Accumulation Value will be allocated among Your accounts and subaccounts in the same proportion as Your interest in each account bears to Your total Contract Value, and the rider will then terminate. Following termination of the rider, no further rider benefits will be payable, and no further charges for the rider will be deducted from Your Contract Value.

If the Contract Value on the Benefit Date is equal to or greater than the Minimum Contract Accumulation Value, no rider benefit will be paid. After the rider charge has been deducted, the rider will terminate. Following termination of the rider, no further rider benefits will be payable, and no further charges for the rider will be deducted from Your Contract Value.

If Your Contract Value falls to zero as the result of adverse market performance or the deduction of charges at any time before the Benefit Date, the contract and all its riders, including this rider, will terminate without value and no rider benefits will be paid on account of such termination. Exception: On the Benefit Date, if You are still living, an amount equal to the Minimum Contract Accumulation Value on the Valuation Date that Your Contract Value reached zero, will be paid to You. No further benefits will then be payable from this rider.

Operation of the Waiting Period

The Waiting Period starts on the Rider Effective Date. If You choose an Elective Step-Up, the Waiting Period will restart as of the latest Contract Anniversary. The Elective Step-Up is described below. We also reserve the right to restart the Waiting Period as of the latest Contract Anniversary whenever You change Your investment selection and the rider fee is increased.

Step-Up of the Minimum Contract Accumulation Value

Automatic Step-Up

On each Contract Anniversary after the effective date of the rider, the Minimum Contract Accumulation Value will be the greater of:

- (a) the Contract Value on that anniversary times the Automatic Step-Up Percentage shown under Contract Data; or
- (b) the Minimum Contract Accumulation Value immediately prior to this Automatic Step-Up.

This Automatic Step-Up of the Minimum Contract Accumulation Value will not restart the Waiting Period and will not change the fee for the rider.

Elective Step-Up

Once each contract year within the thirty Days following each Contract Anniversary after the effective date of the rider but prior to the Benefit Date, You may notify Us that You wish to exercise the Elective Step-Up option. When You do so, if the Contract Value on the Valuation Date We receive Your Written Request to exercise this option is greater than the Minimum Contract Accumulation Value on that date, We will increase the Minimum Contract Accumulation Value to that Contract Value.

If Your Minimum Contract Accumulation Value is increased as a result of this Elective Step-Up, the Waiting Period will restart as of the latest Contract Anniversary and We may increase the fee for the rider.

The Elective Step-Up option is not available for an Inherited IRA under the Code or if the Benefit Date would be after the Annuitization Start Date.

Additional Purchase Payments with Elective Step-Ups

If Your Minimum Contract Accumulation Value is increased as a result of this Elective Step-Up, You have 180 Days from the latest Contract Anniversary to make additional purchase payments. The Minimum Contract Accumulation Value will be increased by the amount of any additional purchase payments received during this period.

Investment Options and Limits

This rider requires 100% allocation of purchase payments and Your Contract Value to approved investment option(s) for this rider. The investment options available for asset allocation under the terms of this rider and Your initial investment selection(s) are shown under Contract Data. We reserve the right to add, remove or substitute approved investment options. If more than one investment option is available, You may, by Written Request or other method agreed to by Us, change Your choice of investment options or allocation percentages among those approved for the rider. We reserve the right to limit the number of transfers allowed each contract year. We also reserve the right to close or restrict any approved investment option. Any change will apply to current allocations and/or to future purchase payments or transfers. You will be notified of any change to the investment options available.

Contract Provision Modifications

Because of the addition of this rider to Your contract, several contract provisions are modified as described above and as further described below.

Spouse's Option to Continue Contract

If a spouse chooses to continue the contract during the Waiting Period under the Spouse's Option to Continue Contract provision, the rider will continue as part of the contract.

Once within the thirty Days following spousal continuation, the spouse may choose to exercise an Elective Step-Up. If the Step-Up is elected, and if the Contract Value on the Valuation Date We receive their Written Request is greater than the Minimum Contract Accumulation Value on that date, We will increase the Minimum Contract Accumulation Value to that Contract Value. Also, the Waiting Period will restart on the latest Contract Anniversary, and We may increase the fee for this rider. Additional purchase payments are not allowed following Elective Step-Ups associated with spousal continuation.

Reports to Owner

This statement will also show the Minimum Contract Accumulation Value.

Additional Purchase Payments

The rider prohibits additional purchase payments after the first 180 Days that the rider is effective and before the expiration of the Waiting Period, except as described in the Additional Purchase Payments with Elective Step-Ups provision.

In addition, We reserve the right to change these purchase payment limitations, including making further restrictions, upon written notice.

Allocation of Purchase Payments

Because this rider requires asset allocation to approved investment options, allocation of purchase payments is limited to investment options available for this rider.

Transfers of Contract Values

Because this rider requires asset allocation to approved investment options, transfer privileges granted under the contract are suspended other than: (1) transfers among the available investment options as described in the Investment Options and Limits provision, provided such transfers are not determined to disadvantage other contract owners or (2) transfers as otherwise agreed to by Us.

Rules for Surrender

Partial surrenders will be taken from Your accounts and subaccounts in the same proportion as Your interest in each account bears to Your total Contract Value.

Assignment and Change of Ownership

The rider will terminate if there is an assignment or a change of ownership unless the new owner or assignee assumes total ownership of the contract and was an owner before the change, or is a non-natural owner holding for the sole benefit of the prior owner (e.g., an individual ownership changed to a personal revocable trust).

Rider Charges

We deduct the charge for the rider once a year from Your Contract Value on Your Contract Anniversary. We pro-rate this charge among Your accounts and subaccounts in the same proportion as Your interest in each account bears to Your total Contract Value.

The charge is calculated on Your Contract Anniversary by multiplying the average Annual Rider Fee by the greater of the Contract Value or the Minimum Contract Accumulation Value.

The Annual Rider Fee may vary by investment option. The Initial Annual Rider Fee(s) and Maximum Annual Rider Fee(s) associated with the approved investment option(s) are shown under Contract Data.

The average Annual Rider Fee will reflect the various different fees that were in effect for each investment option that contract year, adjusted for the number of Days each fee was in effect and the percentage of Contract Value allocated to each investment option.

The following describes how We may change the Annual Rider Fee(s), subject to the Maximum Annual Rider Fee(s):

1. We may change the Annual Rider Fee for any approved investment option(s) at Our discretion and on a nondiscriminatory basis. We will declare any change to the fee with written notice 30 Days in advance. The new fee will be in effect on the date We specify in the notice.

You can terminate this rider if You are invested in any investment option that has an increase and We receive Your Written Request to terminate the rider prior to the date of the increase. However, in order to be eligible for termination You must be invested in that investment option on the eligibility date We specify in the written notice.

2. We may also change the Annual Rider Fee(s) if You exercise the Elective Step-Up option. You do not have the option to terminate the rider if the fee increases due to an Elective Step-Up.

If Your contract or rider is terminated for any reason including payment of the death benefit, the rider charge will be deducted, adjusted for the number of Days coverage was in place during the contract year.

Termination of the Rider

This rider cannot be terminated either by You or Us except as follows:

1. The rider will terminate on the Benefit Date after the rider charge has been deducted and after any adjustment to the Contract Value due to payment of the rider benefit.
2. The rider will terminate for certain assignment and ownership changes as described in the Assignment and Change of Ownership provision.
3. After the death benefit is payable the rider will terminate, unless the spouse continues the contract as described in the Spouse's Option to Continue Contract provision.

3

4. In relation to certain increases to the Annual Rider Fee as described in the Rider Charges provision, Your Written Request will terminate the rider.
5. The rider will terminate on the Annuitization Start Date.
6. Termination of the contract for any reason will terminate the rider.

If this rider is terminated, further charges for the rider will terminate.

RiverSource Life Insurance Company



Secretary

Guaranteed Minimum Accumulation Benefit Rider [Accumulation Protector Benefit®] 1

Rider Effective Date: [April 29, 2013] 2
 Duration of Waiting Period: [10 years] 5
 Automatic Step-up Percentage: [90%] 6

<u>Initial Investment Selection(s)</u>	<u>Payment Allocation Percentage</u>
[Columbia VP - Managed Volatility Conservative Fund] 2	50.00%]
[Columbia VP - Managed Volatility Growth Fund]	50.00%]

Approved Investment Options/Allocation Restrictions and Limitations: This rider requires allocation of purchase payments and Contract Value to one or more approved investment options for this rider.

7	Approved Investment Options	Associated Initial Annual Rider Fee	Maximum Annual Rider Fee
[Columbia VP - Managed Volatility Conservative Fund]	3 1.30%]	4 2.00%]
	Columbia VP - Managed Volatility Conservative Growth Fund]	1.30%]	2.00%]
	Columbia VP - Managed Volatility Moderate Growth Fund]	1.30%]	2.00%]
	Columbia VP - Managed Volatility Growth Fund]	1.30%]	2.00%]
	Special DCA Fixed Account]	1.30%]	2.00%]

- We reserve the right to add, remove or substitute approved investment options.
- We reserve the right to limit the number of transfers allowed each contract year.
- Annual Rider Fees associated with Your choice of investment option(s) may increase at our discretion, subject to the Maximum Annual Rider Fee shown above.

SERFF Tracking #:

AEMN-128825986

State Tracking #:

Company Tracking #:

411385AR

State:

Arkansas

Filing Company:

RiverSource Life Insurance Company

TOI/Sub-TOI:

A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium

Product Name:

Accumulation Protector Benefit

Project Name/Number:

2013 May Refresh-MVF Project/411385

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	Form Number, Form Name, Approved Date, Tracking Number 411318, Application Acknowledgement Form, 11/05/2010, 47194 411356, SIMPLE IRA and TSA Variable Annuity Application, 11/18/2011, 50281 411357, Qualified Variable Annuity Application, 11/18/2011, 50281		

		Item Status:	Status Date:
Satisfied - Item:	Statements of Variability		
Comments:			
Attachment(s):	Statement of Variability - 411385 and state variations.pdf Statement of Variability - DP411385.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Redline Comparison with replaced forms		
Comments:			
Attachment(s):	411283 APB Rider showing changes for 411385.pdf DP411283 APB data page showing changes for DP411385.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Certification		
Comments:			
Attachment(s):	AR CERTIFICATION.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Consumer Notices		

SERFF Tracking #:

AEMN-128825986

State Tracking #:

Company Tracking #:

411385AR

State:

Arkansas

Filing Company:

RiverSource Life Insurance Company

TOI/Sub-TOI:

A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium

Product Name:

Accumulation Protector Benefit

Project Name/Number:

2013 May Refresh-MVF Project/411385

Comments:

Attachment(s):

AR Guaranty Assn Notice.pdf

AR Information Notice.pdf

RiverSource Life Insurance Company
Statement of Variability
December 26, 2012

Rider Form: 411385 and state variations

Brackets have been placed around various items in the forms in order to indicate that they are variable and subject to change by us as explained below. We reserve the right to correct typographical errors and to vary the typestyle, paper, weight and ink color to accommodate future generations of the form. However, any adaptation we make will always meet or exceed the requirements of the laws of your state.

1. The rider marketing name is bracketed to indicate that the name may change.
2. The bottom right corners are bracketed for use for internal administrative information. The version letter/print date will be changed if any future changes are made to items bracketed as variable. The range will be A - Z EXCEPT never "B, I, O, Q, or S". The date range will also use 1-12 for the months and the year, from 2013 to future years.
3. The officer signature is bracketed to indicate that the name may change.

RiverSource Life Insurance Company
Statement of Variability
December 26, 2012

Specification Page Form: DP411385

Brackets have been placed around various items in the forms in order to indicate that they are variable and subject to change by us as explained below. We reserve the right to correct typographical errors and to vary the typestyle, paper, weight and ink color to accommodate future generations of the form. However, any adaptation we make will always meet or exceed the requirements of the laws of your state.

Specification Page Forms: This form will appear on the Contract Data page when the corresponding rider form is chosen at application or as an attachment if issued after the contract date. The values shown are the value we anticipate using when we begin to offer the new rider and the potential range for the values shown on the data page for new issues. The values may change based on the competitive or economic environment, product design, and mortality experience. They are not expected to change often. Also, multiple values within the stated range may be in effect for new issues at the same time based on the client issue age and corresponding pricing. The rider marketing name is bracketed to indicate that the name may change.

1. The rider marketing name is bracketed to indicate that the name may change.
2. 'John Doe' customer information is bracketed. John Doe items will change for any contract based on the owner's selection at time of application, the information printed is fixed at contract issue for the life of the contract unless the nature and parameters of a change are expressed in the rider.

	Current value	Range of possible values	Comments
3. Initial Annual Rider Fee	1.30%	.10%-3.50%	Different fees may be in place for each fund within the range shown
4. Maximum Annual Rider Fee	2.00%	.10%-3.50%	
5. Duration of Waiting Period	10	2 – 20	
6. Automatic Step-up Percentage	90%	30% - 95%	

7. "Approved Investment Options" variable subaccount names are bracketed to indicate that if additional investment options are available or if fund names change, we would change the available subaccounts or subaccount names for new issues.

GUARANTEED MINIMUM ACCUMULATION BENEFIT RIDER

Accumulation Protector Benefit®

This rider is made a part of the contract to which it is attached. Except where this rider provides otherwise, it is subject to all of the conditions and limitations of the contract.

If the Owner or any joint Owner is a non-natural person or a revocable trust, the Annuitant will be deemed to be the Owner for the purpose of this rider.

This rider requires ~~either specific investment allocations or participation in an asset allocation program approved by us.~~ 100% allocation of purchase payments and Your Contract Value to approved investment option(s) for this rider. The Annual Rider Fee will be determined by the investment option(s) You select. Your initial investment options and investment selection are shown under Contract Data. You will be notified of any change to the investment options available.

The purpose of the Guaranteed Minimum Accumulation Benefit provided by this rider is to help protect your investment. This benefit will terminate upon assignment or a change in ownership of the contract unless the new assignee or owner meets the qualifications specified in the Assignment and Change of Ownership provision of this rider.

The additional charge for this rider is described below.

Definitions

Benefit Date

This is the ~~first Valuation Date~~ Contract Anniversary immediately following the expiration of the Waiting Period.

Minimum Contract Accumulation Value

If this rider is effective on the Contract Date, the initial Minimum Contract Accumulation Value is the amount equal to Your initial purchase payment ~~and any purchase payment credit.~~

If this rider is effective on a Contract Anniversary, the initial Minimum Contract Accumulation Value will be the

Contract Value on the later of the Contract Anniversary or the Valuation Date We receive Your Written Request.

The Minimum Contract Accumulation Value also includes the amount of any purchase payments ~~and any purchase payment credits~~ received within the first 180 Days that the rider is effective, and is reduced by any "adjustments for partial surrenders."

The Minimum Contract Accumulation Value is separate from Your Contract Value and cannot be withdrawn in a lump sum or annuitized and is not payable as a death benefit.

Adjustments for Partial Surrenders

"Adjustments for partial surrenders" are calculated for each partial surrender using the following formula:

$$\frac{a \times b}{c} \quad \text{where:}$$

- a = the amount Your Contract Value is reduced by the partial surrender
- b = the Minimum Contract Accumulation Value on the date of (but prior to) the partial surrender
- c = the Contract Value on the date of (but prior to) the partial surrender.

Rider Effective Date

The effective date for this rider is shown under Contract Data. If selected at time of application, this rider is effective as of the Contract Date of this contract. If this rider is added to the contract after the Contract Date, it is effective on the Contract Anniversary nearest the date We receive Your Written Request to add this rider to Your contract.

Waiting Period

The Waiting Period for the rider is shown under Contract Data. The Waiting Period starts on the ~~rider effective date~~ Rider Effective Date. The ~~day~~ Day prior to the rider anniversary, after the number of years shown, is the last ~~day~~ Day of the Waiting Period.

Guaranteed Minimum Accumulation Benefit

The rider provides a one-time adjustment to Your Contract Value on the Benefit Date if Your Contract Value on that date is less than the Minimum Contract Accumulation Value. In this situation, the Contract Value will be increased to equal the Minimum Contract Accumulation Value. A lump sum payment of the difference between the Contract Value and the

Minimum Contract Accumulation Value will be allocated among Your accounts and subaccounts in the same proportion as Your interest in each account bears to Your total Contract Value. ~~The, and the~~ rider will then terminate. Following termination of the rider, no further rider benefits will be payable, and no further charges for the rider will be deducted from Your Contract Value.

If the Contract Value on the Benefit Date is equal to or greater than the Minimum Contract Accumulation Value, no rider benefit will be paid. ~~The~~After the rider charge has been deducted, the rider will ~~then~~ terminate. Following termination of the rider, no further rider benefits will be payable, and no further charges for the rider will be deducted from Your Contract Value.

If Your Contract Value falls to zero as the result of adverse market performance or the deduction of charges at any time before the Benefit Date, the contract and all its riders, including this rider, will terminate without value and no rider benefits will be paid on account of such termination. Exception: On the Benefit Date, if You are still living, an amount equal to the Minimum Contract Accumulation Value on the

Valuation Date that Your Contract Value reached zero, will be paid to You. No further benefits will then be payable from this rider.

Operation of the Waiting Period

The Waiting Period starts on the ~~rider effective date.~~Rider Effective Date. If You choose an Elective Step-Up, the Waiting Period will restart as of the latest Contract Anniversary. The Elective Step-Up is described below. We also reserve the right to restart the Waiting Period as of the latest Contract Anniversary whenever You change Your investment selection and the rider fee is increased.

Step-Up of the Minimum Contract Accumulation Value

Automatic Step-Up

On each Contract Anniversary after the effective date of the rider, the Minimum Contract Accumulation Value will be the greater of:

- (a) the Contract Value on that anniversary times the Automatic Step-Up Percentage shown under Contract Data; or
- (b) the Minimum Contract Accumulation Value immediately prior to this Automatic Step-Up.

This Automatic Step-Up of the Minimum Contract Accumulation Value will not restart the Waiting Period and will not change the ~~charge~~fee for the rider.

Elective Step-Up

Once each contract year within the thirty Days following each Contract Anniversary after the effective date of the rider but prior to the Benefit Date, You may notify Us that You wish to exercise the Elective Step-Up option. When You do so, if the Contract Value on the Valuation Date We receive Your Written Request to exercise this option is greater than the Minimum Contract Accumulation Value on that date, We will increase the Minimum Contract Accumulation Value to that Contract Value.

If Your Minimum Contract Accumulation Value is increased as a result of this Elective Step-Up, the Waiting Period will restart as of the latest Contract Anniversary and We may increase the fee for the rider. ~~The Waiting Period under the rider shall always commence from the later of the rider effective date or the latest Contract Anniversary for which the Elective Step-Up option was exercised.~~

The Elective Step-Up option is not available for an Inherited IRA under the Code or if the Benefit Date would be after the Annuitization Start Date.

Additional Purchase Payments with Elective Step-Ups

If Your Minimum Contract Accumulation Value is increased as a result of this Elective Step-Up, You have 180 Days from the latest Contract Anniversary to make additional purchase payments. The Minimum Contract Accumulation Value will be increased by the amount of any additional purchase payments ~~and any purchase payment credits~~ received during this period.

Investment Options and Limits

This rider requires 100% allocation of purchase payments and Your Contract Value to approved investment option(s) for this rider. The investment options available for asset allocation under the terms of this rider and Your initial investment selection(s) are shown under Contract Data. We reserve the right to add, remove or substitute approved investment options. If more than one investment option is available, You may, by Written Request or other

method agreed to by Us, change Your choice of investment options or allocation percentages among those approved for the rider. We reserve the right to limit the number of transfers allowed each contract year. We also reserve the right to close or restrict any approved investment option. Any change will apply to current allocations and/or to future purchase payments or transfers. You will be notified of any change to the investment options available.

Contract Provision Modifications

Because of the addition of this rider to Your contract, several contract provisions are modified as described above and as further described below.

Spouse's Option to Continue Contract

If a spouse chooses to continue the contract during the Waiting Period under the Spouse's Option to Continue Contract provision, the rider will continue as part of the contract.

Once within the thirty Days following spousal continuation, the spouse may choose to exercise an Elective Step-Up. If the Step-Up is elected, and if the Contract Value on the Valuation Date We receive their Written Request is greater than the Minimum Contract Accumulation Value on that date, We will increase the Minimum Contract Accumulation Value to that Contract Value. Also, the Waiting Period will restart on the latest Contract Anniversary, and We may increase the fee for this rider. Additional purchase payments are not allowed following Elective Step-Ups associated with spousal continuation.

Reports to Owner

This statement will also show the Minimum Contract Accumulation Value.

Additional Purchase Payments

The rider prohibits additional purchase payments ~~in the period~~ after the first 180 Days that the rider is effective and before the expiration of the Waiting Period, except as described in the Additional Purchase Payments with Elective Step-Ups ~~section~~ provision.

In addition, We reserve the right to change these purchase payment limitations, including making further restrictions, upon written notice.

Allocation of Purchase Payments

Because this rider requires asset allocation to specified approved investment options, allocation of purchase payments ~~shall be determined by Your investment option selection from~~ is limited to investment options available for this rider.

Transfers of Contract Values

Because this rider requires asset allocation to specified approved investment options, transfer privileges granted under the contract are suspended other than: (1) transfers among the available investment options as described in the Investment Options and Limits provision, provided such transfers are not determined to disadvantage other contract owners, ~~(2) automated transfers necessary to adjust Contract Value allocations to match the allocation percentages utilized in certain investment options, 3 or~~ (2) transfers as otherwise agreed to by Us.

Rules for Surrender

Partial surrenders will be taken from Your accounts and subaccounts in the same proportion as Your interest in each account bears to Your total Contract Value.

Assignment and Change of Ownership and Assignment

~~If allowed by state law, a change of ownership or assignment is subject to Our approval.~~

The rider will terminate if there is an assignment or a change of ownership unless the new owner or assignee assumes total ownership of the contract and was an owner before the change, or is a non-natural owner holding for the sole benefit of the prior owner (e.g., an individual ownership changed to a personal revocable trust).

Rider Charges

We deduct the charge for the rider once a year from Your Contract Value on Your Contract Anniversary. We pro-rate this charge among Your accounts and subaccounts in the same proportion as Your interest in each account bears to Your total Contract Value.

The charge is calculated on Your Contract Anniversary by multiplying the average Annual Rider Fee by the greater of the Contract Value or the Minimum Contract Accumulation Value.

The Annual Rider Fee may vary by investment option. The Initial Annual Rider Fee(s) and Maximum Annual

Rider Fee(s) associated with Your initial the approved investment selection is option(s) are shown under Contract Data.

~~The average Annual Rider Fee will not increase unless You alter Your investment selection or exercise the Elective Step-Up option when the fee for the rider has increased. The Annual Rider Fee is subject to the Maximum Annual Rider Fee shown under Contract Data.~~

~~If the rider fee increases during a contract year, We will calculate an average rider charge, for that year~~

~~only, that reflects~~reflect the various different fees that were in effect ~~for each investment option~~ that ~~contract~~ year, adjusted for the number of Days each fee was in effect, ~~and the percentage of Contract Value allocated to each investment option.~~

The ~~charge, for that contract year only, is calculated as described above using the average~~ following describes how We may change the Annual Rider Fee-(s), subject to the Maximum Annual Rider Fee(s):

- ~~1. If We may change~~ the Annual Rider Fee for any approved investment option(s) at Our discretion and on a nondiscriminatory basis. We will declare any change to the fee with written notice 30 Days in advance. The new fee will be in effect on the date We specify in the notice.

~~You can terminate this rider if You are invested in any investment option that has an increase and We receive Your Written Request to terminate the rider prior to the date of the increase. However, in~~

~~order to be eligible for termination You must be invested in that investment option on the eligibility date We specify in the written notice.~~

- ~~2. We may also change the Annual Rider Fee(s) if You exercise the Elective Step-Up option. You do not have the option to terminate the rider if the fee increases due to an Elective Step-Up.~~

~~If Your contract or rider is terminated for any reason prior to including payment of the Benefit Date death benefit, the rider charge will be deducted, adjusted for the number of Days coverage was in place during the contract year. If the contract is terminated as a result of the death benefit being paid, We will deduct the charge from the Contract Value at that time, adjusted for the number of Days coverage was in place during the contract year.~~

Termination of the Rider

This rider cannot be terminated either by You or Us except as follows:

- ~~1. The rider will terminate on the Benefit Date after the rider charge has been deducted and after any adjustment to the Contract Value due to payment of the rider benefit.~~
- ~~2. The rider will terminate for certain assignment and ownership changes as described in the Assignment and Change of Ownership provision.~~
- ~~3. After the death benefit is payable the rider will terminate, unless the spouse continues the contract as described in the Spouse's Option to Continue Contract provision, the rider will terminate.~~
- ~~4. In relation to certain increases to the Annual Rider Fee as described in the Rider Charges provision, Your Written Request will terminate the rider.~~
- ~~5. The rider will terminate on the Annuitization Start Date.~~

- ~~46. Termination of the contract for any reason will terminate the rider.~~

Effective Date

~~The effective date for this rider is shown under Contract Data. If selected at time of application, this rider is effective as of the Contract Date of this contract. If this rider is added to the contract after the Contract Date, it is effective on the Contract Anniversary nearest the date We receive Your Written Request to add this rider to Your contract.~~

~~If this rider is terminated, further charges for the rider will terminate.~~

RiverSource Life Insurance Company



Secretary

Guaranteed Minimum Accumulation Benefit Rider

Accumulation Protector Benefit®

Rider Effective Date: ~~October 1, 2009~~ May 1, 2013

~~Initial Annual Rider Charge: X.XX%~~

~~Maximum Annual Rider Charge: 1.75%~~

Duration of Waiting Period: 10 Years

Automatic Step-up Percentage: 90%

Initial Investment Selection(s)

Payment Allocation Percentage

Columbia VP - Managed Volatility Conservative Fund 50%

Columbia VP - Managed Volatility Growth Fund 50%

Approved Investment Options/Allocation Restrictions and Limitations: This rider requires allocation of purchase payments and Contract Value to one or more approved investment options for this rider.

<u>Approved Investment Options</u>	<u>Associated Initial Annual Rider Fee</u>	<u>Maximum Annual Rider Fee</u>
<u>Columbia VP - Managed Volatility Conservative Fund</u>	<u>1.30%</u>	<u>2.00%</u>
<u>Columbia VP - Managed Volatility Conservative Growth Fund</u>	<u>1.30%</u>	<u>2.00%</u>
<u>Columbia VP - Managed Volatility Moderate Growth Fund</u>	<u>1.30%</u>	<u>2.00%</u>
<u>Columbia VP - Managed Volatility Growth Fund</u>	<u>1.30%</u>	<u>2.00%</u>
<u>Special DCA Fixed Account</u>	<u>1.30%</u>	<u>2.00%</u>

~~- We reserve the right to add, remove or substitute approved investment options.~~

~~- We reserve the right to limit the number of transfers allowed each contract year.~~

~~- Annual Rider Fees associated with Your choice of investment option(s) may increase at our discretion, subject to the Maximum Annual Rider Fee shown above.~~

~~Specified Investment Options/Allocation Restrictions and Limitations:~~

~~This rider requires allocation of purchase payments and contract value to one or more approved investment options, currently Portfolio Stabilizer fund(s): Columbia Variable Portfolio — Managed Volatility Fund (Class 2).~~

~~— Payments may also be allocated to the Special DCA Fixed Account for transfer to approved investment option(s) You select.~~

~~— We reserve the right to add, remove or substitute approved investment options.~~

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**LIMITATIONS AND EXCLUSIONS UNDER THE
ARKANSAS LIFE AND HEALTH INSURANCE
GUARANTY ASSOCIATION ACT**

Residents of this state who purchase life insurance, annuities or health and accident insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

The Arkansas Life and Health Insurance Guaranty Association
c/o The Liquidation Division
1023 West Capitol
Little Rock, Arkansas 72201

Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

The state law that provides for this safety-net is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity, or health insurance contract or policy, or if they are insured under a group insurance contract issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons owning such policies are NOT protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insured who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does NOT provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group or contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contract holders, not individuals);
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC") (whether the FPBC is yet liable or not);
- Portions of an allocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution;
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliated benefit plan or its trustees).

LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.

RiverSource Life Insurance Company
70100 Ameriprise Financial Center
Minneapolis, MN 55474

John Doe
Policy number

Questions Regarding Your Policy?

If you have questions regarding your policy, you may contact the following:

RiverSource Life Insurance Company
Policyowner Service Department
70100 Ameriprise Financial Center
Minneapolis, MN 55474

Tele: 1-800-862-7919 (Hours are 7 am - 8 pm Central Standard time)

Representative Name: I. Am Agent

Representative Address: 1234 State St.
Anytown, USA

If we at RiverSource Life Insurance Company fail to provide you with reasonable and adequate service, you should feel free to contact:

Arkansas Insurance Department
Consumer Services Division
1200 West Third Street
Little Rock, AR 72201-1904

Tele: 1-800-852-5494