RiverSource Life Insurance Company

70100 Ameriprise Financial Center, Minneapolis, MN 55474

RiverSource Annuities

Portfolio Stabilizer Fund Election Form

If you do not have a Living Benefit Rider, please use Form 33443 Universal Life and Annuity Unscheduled Subaccount Transaction Request.

Account Number

For *RiverSource*® annuities held in a brokerage account, enter in the 9925 account number and select 141 as the admin code.

After reviewing additional investment options available under my withdrawal benefit or accumulation benefit rider as described in the most current variable annuity contract prospectus (including any supplements), I have decided to change my investment allocation to the fund(s) selected below. By doing so, I will no longer have access to any of the Portfolio Navigator funds, but I may change to any of the other Portfolio Stabilizer funds, subject to transfer limits applicable to my rider.

I elect to transfer my entire annuity contract value that is currently invested in a Portfolio Navigator fund and any additional money I contribute to my annuity to the following Portfolio Stabilizer fund(s):

Investment total must equal 100%

☐ **VP - U.S. Flexible Conservative Growth Fund (Class 2)**	%
☐ **VP - U.S. Flexible Moderate Growth Fund (Class 2)**	%
☐ **VP - U.S. Flexible Growth Fund (Class 2) ****	%
☐ **VP - Managed Volatility Conservative Fund (Class 2)**	%
☐ **VP - Managed Volatility Conservative Growth Fund (Class 2)**	%
☐ **VP - Managed Volatility Moderate Growth Fund (Class 2)**	%
☐ **VP - Managed Volatility Growth Fund (Class 2) ****	%
☐ **VP - Managed Risk Fund****	%
☐ **VP - Managed Risk U.S. Fund****	%

**Not available with the *Accumulation Protector Benefit* rider with an application signed date between 7/30/2012 and 8/19/2018.

Sign on Page 2

I represent and acknowledge that I have received and read the most current variable annuity prospectus which describes the Portfolio Stabilizer funds.

I understand and agree that:

- I will no longer be eligible to invest in any Portfolio Navigator funds for as long as my rider is in effect. My decision to transfer to the Portfolio Stabilizer fund(s) should be consistent with my investment objectives.
- The Portfolio Stabilizer funds seek to provide growth and current income (i.e., total return) while managing the impact of equity market volatility in my portfolio. The funds change their level of equity and fixed income exposure based on market volatility. When volatility is higher or expected to be higher, equity exposure is reduced. While I may still experience losses in declining markets, the funds' strategy may lessen the impact to my contract value. When volatility is lower or expected to be lower, equity exposure is increased. In high volatility markets where the market is rising, I may miss out on gains. This may suppress benefit values if eligible for a Step-up. There is no guarantee the funds will be successful in managing portfolio volatility.
- My withdrawal benefit rider (if applicable) may require an automatic reallocation of my annuity contract value to the moderate fund when I take a withdrawal (if I am invested in a more aggressive fund). Because I elected to transfer to the Portfolio Stabilizer fund(s), this automatic reallocation will no longer occur.
- I will be receiving an endorsement to my annuity contract describing the terms and conditions associated with my election.

The annuity's prospectus and underlying investment's prospectus contain more complete information, including investment objectives, risks, charges, expenses, limitations and restrictions. You may obtain a copy of the prospectuses and any applicable supplements at our website, riversource.com, or by calling 1.800.333.3437. Read the prospectuses and any applicable supplements and consider the information carefully before selecting one of the funds above. For further details regarding your annuity contract, your rider or the investment options, please consult with your financial advisor or call 1.800.862.7919 and select annuities.

Contract Owner Name

Contract Owner's Signature

X

Date (MMDDYYYY)

Co-Contract Owner Name

Co-Contract Owner's Signature

X

Date (MMDDYYYY)

Is this transaction based on a recommendation by an Ameriprise financial advisor? ◯ Yes ◯ No

If yes, provide the Recommending Advisor Name and ID# below.

Name

Advisor ID

version 05.29.2015(1)