

RiverSource®

# RAVA 5 Advantage® Variable Annuity

(Offered for contract applications signed on or after April 29, 2019)

**INDIVIDUAL FLEXIBLE PREMIUM DEFERRED COMBINATION FIXED/VARIABLE ANNUITY**

**Issued by: RiverSource Life Insurance Company (RiverSource Life)**

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## Updating Summary Prospectus

**May 1, 2024**

The Prospectus for the *RAVA 5 Advantage* contract offered for contract applications signed on or after April 29, 2019 (the Contract), an individual flexible premium deferred combination fixed/variable annuity issued by RiverSource Life Insurance Company (“RVS Life”, “we”, “us” and “our”), is available and contains more information about the Contract including its features, benefits and risks. You can find the current prospectus and other information about the Contract online at [riversource.com/annuities](http://riversource.com/annuities). You can also obtain this information at no cost by calling 1-800-862-7919 or by sending an email request to [riversource.annuityservice@ampf.com](mailto:riversource.annuityservice@ampf.com).

Additional information about certain investment products, including variable annuities, has been prepared by the Securities and Exchange Commission’s staff and is available at [Investor.gov](http://Investor.gov).

**The Securities and Exchange Commission has not approved or disapproved these securities or determined if this prospectus is accurate or complete. Any representation to the contrary is a criminal offense.**

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# Key Terms

*These terms can help you understand details about your Contract.*

**Annuity start date:** The date when annuity payments begin according to the applicable annuity payment plan.

**Contract value:** The total value of your contract at any point in time. The contract value is the sum of the contract value in the Regular Fixed Account, contract value in the Special DCA Fixed Account, contract value in the Variable Account, and contract value in the GPAs.

**Contract year:** A period of 12 months, starting on the effective date of your Contract and on each anniversary of the effective date.

**Fixed account:** Part of our general account which includes the regular fixed account and the Special DCA fixed account. Amounts you allocate to this account earn interest at rates that we declare periodically.

**Funds:** A portfolio of an open-end management investment company that is registered with the Securities and Exchange Commission (the "SEC") in which the Subaccounts invest. May also be referred to as an underlying Fund.

**Guarantee Period Accounts (GPAs) :** A nonunitized separate account to which you may allocate purchase payments or transfer contract value of at least \$1,000.

These accounts have guaranteed interest rates for guarantee periods we declare when you allocate purchase payments or transfer contract value to a GPA.

**Qualified annuity:** A contract that you purchase to fund one of the following tax-deferred retirement plans that is subject to applicable federal law and any rules of the plan itself:

- Individual Retirement Annuities (IRAs) including inherited IRAs under Section 408(b) of the Internal Revenue Code of 1986 (the Code)
- Roth IRAs including inherited Roth IRAs under Section 408A of the Code
- SIMPLE IRAs under Section 408(p) of the Code
- Simplified Employee Pension IRA (SEP) plans under Section 408(k) of the Code
- Custodial and investment only accounts maintained for qualified retirement plans under Section 401(a) of the Code
- Tax-Sheltered Annuities (TSAs) under section 403(b) of the Code

A qualified annuity will not provide any necessary or additional tax deferral because it is used to fund a retirement plan that is already tax-deferred.

All other contracts are considered **nonqualified annuities**.

# Updated Information You Should Consider About the Contract

The information in this Updating Summary Prospectus is a summary of certain Contract features that have changed since the Prospectus dated May 1, 2023. This may not reflect all of the changes that have occurred since you entered into your Contract.

## **UNDERLYING FUNDS**

- Effective 8/1/2023, the current expenses for American Century VP Value Fund, American Century VP international Fund and American Century VP Ultra Fund have been updated.
- Effective 3/11/2024, BlackRock International Limited is added as a subadviser for the BlackRock Global Allocation V.I. Fund.
- Effective 4/26/2024, certain American Century Variable Portfolios reorganized into substantially similar Lincoln Variable Insurance Portfolios.
- Effective 4/26/2024, Neuberger Berman International Equity Portfolio and Neuberger Berman U.S. Equity Index PutWrite Strategy Portfolio have been liquidated.

## Important Information You Should Consider About the Contract

<b>FEES AND EXPENSES</b>		<b>Location in Statutory Prospectus</b>
<b>Charges for Early Withdrawals</b>	<p>This contract has two surrender charge options. You may select either a seven-year or ten-year surrender charge schedule at the time of application. If you select a seven-year surrender charge schedule and you withdraw money during the first seven years from date of each purchase payment, you may be assessed a surrender charge of up to 7% of the purchase payment withdrawn. If you select a ten-year surrender charge schedule and you withdraw money during the first ten years from date of each purchase payment, you may be assessed a surrender charge of up to 8% of the purchase payment withdrawn.</p> <p>For example, if you select a seven-year surrender charge schedule and make an early withdrawal, you could pay a surrender charge of up to \$7,000 on a \$100,000 investment. If you select a ten-year surrender charge schedule and make an early withdrawal, you could pay a surrender charge of up to \$8,000 on a \$100,000 investment.</p>	<b>Fee Table and Examples</b>  <b>Charges—Surrender Charge</b>
<b>Transaction Charges</b>	We do not assess any transaction charges.	

FEES AND EXPENSES			Location in Statutory Prospectus	
<b>Ongoing Fees and Expenses (annual charges)</b>	The table below describes the current fees and expenses that you may pay each year, depending on the options you choose. Please refer to your Contract Data page for information about the specific fees you will pay each year based on the options you have elected.		<b>Fee Table and Examples</b> <b>Expenses – Product Charges</b> <b>Appendix A: Funds Available Under the Contract</b>	
	<b>Annual Fee</b>	<b>Minimum</b>		<b>Maximum</b>
	Base Contract <sup>(1)</sup> (varies by surrender charge option chosen, Contract duration and size of Contract value)	0.96%		1.11%
	Fund options (Funds fees and expenses) <sup>(2)</sup>	0.38%		2.38%
	Optional benefits available for an additional charge (for a single optional benefit, if elected) <sup>(3)</sup>	0.10%		2.00%
	<p>(1) As a percentage of average daily contract value in the Variable Account. Includes the Mortality and Expense Fee and contract administrative charge.</p> <p>(2) As a percentage of Fund net assets.</p> <p>(3) As a percentage of Contract Value or the greater of Contract Value or applicable guaranteed benefit amount (varies by optional benefit). The Minimum is a percentage of average daily Contract value in the Variable Account. The Maximum is a percentage of the greater of Contract value or Minimum Contract Accumulation Value.</p> <p>Because your Contract is customizable, the choices you make affect how much you will pay. To help you understand the cost of owning your Contract, the following table shows the lowest and highest cost you could pay each year, based on current charges. This estimate assumes that you do not take withdrawals from the Contract, <b>which could add surrender charges that substantially increase costs.</b></p>			
	<b>Lowest Annual Cost:</b> \$1,343	<b>Highest Annual Cost:</b> \$3,922		
	Assumes: <ul style="list-style-type: none"> <li>Investment of \$100,000</li> <li>5% annual appreciation</li> <li>Least expensive combination of Contract features and Fund fees and expenses</li> <li>No optional benefits</li> <li>No sales charge</li> <li>No additional purchase payments, transfers or withdrawals</li> </ul>	Assumes: <ul style="list-style-type: none"> <li>Investment of \$100,000</li> <li>5% annual appreciation</li> <li>Most expensive combination of Contract features, optional benefits and Fund fees and expenses</li> <li>No sales charge</li> <li>No additional purchase payments, transfers or withdrawals</li> </ul>		
	<b>RISKS</b>			
	<b>Risk of Loss</b>	You can lose money by investing in this Contract including loss of principal.		<b>Principal Risks</b>

<b>RISKS</b>		<b>Location in Statutory Prospectus</b>
<b>Not a Short-Term Investment</b>	<ul style="list-style-type: none"> <li>• The Contract is not a short-term investment and is not appropriate for an investor who needs ready access to cash.</li> <li>• The Contract has surrender charges that may apply for the first seven or ten years after each purchase payment. The surrender charges may reduce the value of your Contract if you withdraw money during the surrender charge period. Surrenders may also reduce or terminate Contract guarantees.</li> <li>• The benefits of tax deferral, long-term income, and optional living benefit guarantees mean the Contract is generally more beneficial to investors with a long term investment horizon.</li> </ul>	<b>Principal Risks</b>  <b>Charges—Surrender Charge</b>
<b>Risks Associated with Investment Options</b>	<ul style="list-style-type: none"> <li>• An investment in the Contract is subject to the risk of poor investment performance and can vary depending on the performance of the investment options available under the Contract.</li> <li>• Each investment option (including under any Fixed Account investment options) has its own unique risks.</li> <li>• You should review the investment options before making any investment decisions.</li> </ul>	<b>Principal Risks</b>  <b>The Variable Account and the Funds</b>  <b>The Guarantee Period Accounts (GPAs)</b>  <b>The Fixed Account</b>
<b>Insurance Company Risks</b>	<p>An investment in the Contract is subject to the risks related to us. Any obligations (including under the Fixed Account) or guarantees and benefits of the Contract that exceed the assets of the Separate Account are subject to our claims-paying ability. If we experience financial distress, we may not be able to meet our obligations to you. More information about RiverSource Life, including our financial strength ratings, is available by contacting us at 1-800-862-7919.</p>	<b>Principal Risks</b>  <b>The General Account</b>
<b>RESTRICTIONS</b>		
<b>Investments</b>	<ul style="list-style-type: none"> <li>• Subject to certain restrictions, you may transfer your Contract value among the Subaccounts without charge at any time before the annuitization start date, and once per Contract year after the annuitization start date.</li> <li>• Certain transfers out of the GPAs will be subject to an MVA.</li> <li>• GPAs and the regular Fixed Account are subject to certain restrictions.</li> <li>• We reserve the right to modify, restrict or suspend your transfer privileges if we determine that your transfer activity constitutes market timing.</li> <li>• We reserve the right to add, remove or substitute Funds as investment options. We also reserve the right, upon notification to you, to close or restrict any Funds.</li> </ul>	<b>Making the Most of Your Contract – Transferring Among Accounts</b>  <b>Substitution of Investments</b>  <b>Optional Benefits — Investment Allocation Restrictions for Certain Benefit Riders</b>

<b>RESTRICTIONS</b>		<b>Location in Statutory Prospectus</b>
<b>Optional Benefits</b>	<ul style="list-style-type: none"> <li>• Certain optional benefits limit or restrict the investment options you may select under the Contract. If you later decide you do not want to invest in those approved investment options, you must request a full surrender.</li> <li>• Certain optional benefits may limit subsequent purchase payments.</li> <li>• Withdrawals in excess of the amount allowed under certain optional benefits may substantially reduce the benefit or even terminate the benefit.</li> <li>• We may stop offering an optional benefit at any time for new sales.</li> </ul>	<p><b>Buying Your Contract —Purchase Payments</b></p> <p><b>Optional Benefits — Investment Allocation Restrictions for Certain Benefit Riders</b></p> <p><b>Optional Benefits – Important SecureSource Series Rider Considerations</b></p> <p><b>Appendix B: Funds Available Under the Optional Benefits Offered Under the Contract</b></p>
<b>TAXES</b>		
<b>Tax Implications</b>	<ul style="list-style-type: none"> <li>• Consult with a tax advisor to determine the tax implications of an investment in and payments and withdrawals received under this Contract.</li> <li>• If you purchase the Contract through a tax-qualified plan or individual retirement account, you do not get any additional tax benefit.</li> <li>• Earnings under your Contract are taxed at ordinary income tax rates generally when withdrawn. You may have to pay a tax penalty if you take a withdrawal before age 59½.</li> </ul>	<b>Taxes</b>
<b>CONFLICTS OF INTEREST</b>		
<b>Investment Professional Compensation</b>	Your investment professional may receive compensation for selling this Contract to you, in the form of commissions, additional cash benefits (e.g., bonuses), and non-cash compensation. This financial incentive may influence your investment professional to recommend this Contract over another investment for which the investment professional is not compensated or compensated less.	<b>About the Service Providers</b>
<b>Exchanges</b>	If you already own an annuity or insurance Contract, some investment professionals may have a financial incentive to offer you a new Contract in place of the one you own. You should only exchange a Contract you already own if you determine, after comparing the features, fees, and risks of both Contracts, that it is better for you to purchase the new Contract rather than continue to own your existing Contract.	<b>Buying Your Contract – Contract Exchanges</b>



## Appendix A: Funds Available Under the Contract

The following is a list of funds available under the contract. More information about the funds is available in the prospectuses for the funds, which may be amended from time to time and can be found online at [riversource.com](http://riversource.com). You can also request this information at no cost by calling 1-800-862-7919 or by sending an email request to [riversource.annuityservice@ampf.com](mailto:riversource.annuityservice@ampf.com). Depending on the optional benefits you choose, you may not be able to invest in certain funds. See "Appendix B: Funds Available Under the Optional Benefits Offered Under the Contract"

The current expenses and performance information below reflects fee and expenses of the funds, but do not reflect the other fees and expenses that your contract may charge. Expenses would be higher and performance would be lower if these other charges were included. Each fund's past performance is not necessarily an indication of future performance.

Investment Objective	Fund and Adviser/Sub-Adviser	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
Seeks to maximize total return consistent with AllianceBernstein's determination of reasonable risk.	AB VPS Dynamic Asset Allocation Portfolio (Class B) <sup>1</sup> <i>AllianceBernstein L.P.</i>	1.10% <sup>2</sup>	13.48%	4.03%	3.22%
Seeks long-term growth of capital.	AB VPS Large Cap Growth Portfolio (Class B) <i>AllianceBernstein L.P.</i>	0.91% <sup>2</sup>	34.78%	17.56%	14.60%
Seeks long-term capital appreciation.	Allspring VT Opportunity Fund - Class 2 <i>Allspring Funds Management, LLC, adviser; Allspring Global Investments, LLC, sub-adviser.</i>	1.00% <sup>2</sup>	26.50%	14.74%	10.32%
Seeks long-term capital appreciation.	Allspring VT Small Cap Growth Fund - Class 2 <i>Allspring Funds Management, LLC, adviser; Allspring Global Investments, LLC, sub-adviser.</i>	1.17%	4.11%	7.68%	6.60%
The Portfolio seeks investment results that correspond (before fees and expenses) generally to the price and yield performance of its underlying index, the Alerian Midstream Energy Select Index (the "Index").	ALPS   Alerian Energy Infrastructure Portfolio: Class III <i>ALPS Advisors, Inc.</i>	1.30% <sup>2</sup>	13.91%	10.67%	2.70%
Seeks high total investment return.	BlackRock Global Allocation V.I. Fund (Class III) <i>BlackRock Advisors, LLC, adviser; BlackRock (Singapore) Limited and BlackRock International Limited, sub-advisers.</i>	1.02% <sup>2</sup>	12.49%	7.39%	4.63%
Seeks maximum total investment return through a combination of capital growth and current income.	Columbia Variable Portfolio - Balanced Fund (Class 2) (available for contract applications signed on or after 5/3/2021) <i>Columbia Management Investment Advisers, LLC</i>	1.01%	21.10%	10.71%	7.83%
Seeks maximum total investment return through a combination of capital growth and current income.	Columbia Variable Portfolio - Balanced Fund (Class 3) (available for contract applications signed prior to 5/3/2021) <i>Columbia Management Investment Advisers, LLC</i>	0.89%	21.23%	10.83%	7.94%

Investment Objective	Fund and Adviser/Sub-Adviser	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
Seeks to provide shareholders with total return.	Columbia Variable Portfolio - Commodity Strategy Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	1.01% <sup>2</sup>	(7.14%)	9.08%	(0.97%)
Seeks total return, consisting of long-term capital appreciation and current income.	Columbia Variable Portfolio - Contrarian Core Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	0.95% <sup>2</sup>	31.88%	16.54%	11.54%
Seeks to provide shareholders with capital appreciation.	Columbia Variable Portfolio - Disciplined Core Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	0.93%	24.08%	13.54%	10.89%
Seeks to provide shareholders with a high level of current income and, as a secondary objective, steady growth of capital.	Columbia Variable Portfolio - Dividend Opportunity Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	0.99% <sup>2</sup>	4.84%	10.20%	7.74%
Non-diversified fund that seeks to provide shareholders with high total return through current income and, secondarily, through capital appreciation.	Columbia Variable Portfolio - Emerging Markets Bond Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	1.00% <sup>2</sup>	10.02%	1.57%	2.20%
Seeks to provide shareholders with long-term capital growth.	Columbia Variable Portfolio - Emerging Markets Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	1.34% <sup>2</sup>	9.19%	3.40%	2.38%
Seeks to provide shareholders with high total return through income and growth of capital.	Columbia Variable Portfolio - Global Strategic Income Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	0.84% <sup>2</sup>	9.47%	2.05%	0.28%
Seeks to provide shareholders with maximum current income consistent with liquidity and stability of principal.	Columbia Variable Portfolio - Government Money Market Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	0.61% <sup>2</sup>	4.48%	1.49%	0.89%
Seeks to provide shareholders with high current income as its primary objective and, as its secondary objective, capital growth.	Columbia Variable Portfolio - High Yield Bond Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	0.89% <sup>2</sup>	11.87%	5.31%	4.17%
Seeks to provide shareholders with a high total return through current income and capital appreciation.	Columbia Variable Portfolio - Income Opportunities Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	0.89% <sup>2</sup>	11.36%	5.02%	4.00%

Investment Objective	Fund and Adviser/Sub-Adviser	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
Seeks to provide shareholders with a high level of current income while attempting to conserve the value of the investment for the longest period of time.	Columbia Variable Portfolio - Intermediate Bond Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	0.76%	5.96%	1.34%	1.99%
Seeks to provide shareholders with long-term capital growth.	Columbia Variable Portfolio - Large Cap Growth Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	0.97%	42.77%	17.98%	13.37%
Seeks to provide shareholders with long-term capital appreciation.	Columbia Variable Portfolio - Large Cap Index Fund (Class 2) (available for contract applications signed on or after 5/3/2021) <i>Columbia Management Investment Advisers, LLC</i>	0.50%	25.65%	15.08%	11.42%
Seeks to provide shareholders with long-term capital appreciation.	Columbia Variable Portfolio - Large Cap Index Fund (Class 3) (available for contract applications signed prior to 5/3/2021) <i>Columbia Management Investment Advisers, LLC</i>	0.38%	25.82%	15.23%	11.56%
Seeks to provide shareholders with a level of current income consistent with preservation of capital.	Columbia Variable Portfolio - Limited Duration Credit Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	0.66% <sup>2</sup>	6.66%	2.36%	1.65%
Seeks total return, consisting of current income and capital appreciation.	Columbia Variable Portfolio - Long Government/Credit Bond Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	0.74% <sup>2</sup>	6.68%	0.81%	1.67%
Seeks to provide shareholders with capital appreciation.	Columbia Variable Portfolio - Overseas Core Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	1.04%	15.32%	7.96%	3.37%
Seeks to provide shareholders with long-term growth of capital.	Columbia Variable Portfolio - Select Large Cap Value Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	0.95%	5.11%	11.86%	8.85%
Seeks to provide shareholders with growth of capital.	Columbia Variable Portfolio - Select Mid Cap Growth Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	1.07% <sup>2</sup>	24.92%	12.79%	9.38%
Seeks to provide shareholders with long-term growth of capital.	Columbia Variable Portfolio - Select Mid Cap Value Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	1.07% <sup>2</sup>	10.05%	13.05%	8.16%
Seeks to provide shareholders with long-term capital growth.	Columbia Variable Portfolio - Select Small Cap Value Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	1.10% <sup>2</sup>	12.85%	9.91%	6.18%

Investment Objective	Fund and Adviser/Sub-Adviser	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
Seeks total return, consisting of current income and capital appreciation.	Columbia Variable Portfolio - Strategic Income Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	0.94% <sup>2</sup>	9.20%	2.91%	2.99%
Seeks to provide shareholders with current income as its primary objective and, as its secondary objective, preservation of capital.	Columbia Variable Portfolio - U.S. Government Mortgage Fund (Class 2) <i>Columbia Management Investment Advisers, LLC</i>	0.71%	5.43%	(0.07%)	1.33%
Seeks to provide shareholders with a high level of current income.	CTIVP <sup>®</sup> - American Century Diversified Bond Fund (Class 2) <i>Columbia Management Investment Advisers, LLC, adviser; American Century Investment Management, Inc., subadviser.</i>	0.75%	5.33%	1.11%	1.77%
Non-diversified fund that seeks to provide shareholders with total return that exceeds the rate of inflation over the long term.	CTIVP <sup>®</sup> - BlackRock Global Inflation-Protected Securities Fund (Class 2) <i>Columbia Management Investment Advisers, LLC, adviser; BlackRock Financial Management, Inc., subadviser; BlackRock International Limited, sub-subadviser.</i>	0.87% <sup>2</sup>	3.89%	0.93%	2.11%
Seeks to provide shareholders with current income and capital appreciation.	CTIVP <sup>®</sup> - CenterSquare Real Estate Fund (Class 2) <i>Columbia Management Investment Advisers, LLC, adviser; CenterSquare Investment Management LLC, subadviser.</i>	1.06%	13.56%	7.73%	5.46%
Seeks to provide shareholders with long-term capital growth.	CTIVP <sup>®</sup> - MFS <sup>®</sup> Value Fund (Class 2) <i>Columbia Management Investment Advisers, LLC, adviser; Massachusetts Financial Services Company, subadviser.</i>	0.87% <sup>2</sup>	7.77%	11.06%	8.24%
Seeks to provide shareholders with long-term capital growth.	CTIVP <sup>®</sup> - Principal Blue Chip Growth Fund (Class 2) <i>Columbia Management Investment Advisers, LLC, adviser; Principal Global Investors, LLC, subadviser.</i>	0.95%	39.20%	15.38%	13.20%
Seeks to provide shareholders with long-term growth of capital and income.	CTIVP <sup>®</sup> - T. Rowe Price Large Cap Value Fund (Class 2) <i>Columbia Management Investment Advisers, LLC, adviser; T. Rowe Price Associates, Inc., subadviser.</i>	0.95%	9.28%	10.86%	7.23%
Seeks to provide shareholders with total return through current income and capital appreciation.	CTIVP <sup>®</sup> - TCW Core Plus Bond Fund (Class 2) <i>Columbia Management Investment Advisers, LLC, adviser; TCW Investment Management Company LLC, subadviser.</i>	0.74%	5.54%	1.02%	1.50%
Seeks to provide shareholders with long-term growth of capital.	CTIVP <sup>®</sup> - Victory Sycamore Established Value Fund (Class 2) <i>Columbia Management Investment Advisers, LLC, adviser; Victory Capital Management Inc., subadviser.</i>	1.07%	9.67%	14.04%	10.44%

Investment Objective	Fund and Adviser/Sub-Adviser	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
Seeks to provide shareholders with long-term capital growth.	CTIVP <sup>®</sup> - Westfield Mid Cap Growth Fund (Class 2) <i>Columbia Management Investment Advisers, LLC, adviser; Westfield Capital Management Company, L.P., subadviser.</i>	1.07% <sup>2</sup>	25.17%	14.29%	9.69%
Seeks to provide shareholders with long-term capital growth.	CTIVP <sup>®</sup> - Westfield Select Large Cap Growth Fund (Class 2) (previously CTIVP <sup>®</sup> - Morgan Stanley Advantage Fund (Class 2)) <i>Columbia Management Investment Advisers, LLC, adviser; Westfield Capital Management Company, L.P., subadviser.</i>	0.95% <sup>2</sup>	30.62%	10.33%	10.05%
Seeks capital appreciation.	DWS Alternative Asset Allocation VIP, Class B <sup>3</sup> <i>DWS Investment Management Americas Inc., adviser; RREEF America L.L.C., subadvisor.</i>	1.21%	5.67%	5.70%	2.63%
Seeks long-term capital appreciation.	Fidelity <sup>®</sup> VIP Contrafund <sup>®</sup> Portfolio Service Class 2 <i>Fidelity Management &amp; Research Company (the Adviser) is the fund's manager. Fidelity Management &amp; Research Company (UK) Limited, Fidelity Management &amp; Research Company (Hong Kong) Limited, Fidelity Management &amp; Research Company (Japan) Limited, subadvisers.</i>	0.81%	33.12%	16.36%	11.33%
Seeks long-term growth of capital.	Fidelity <sup>®</sup> VIP Mid Cap Portfolio Service Class 2 <i>Fidelity Management &amp; Research Company (the Adviser) is the fund's manager. Fidelity Management &amp; Research Company (UK) Limited, Fidelity Management &amp; Research Company (Hong Kong) Limited, Fidelity Management &amp; Research Company (Japan) Limited, subadvisers.</i>	0.82%	14.80%	12.17%	7.85%
Seeks a high level of current income and may also seek capital appreciation.	Fidelity <sup>®</sup> VIP Strategic Income Portfolio Service Class 2 <i>Fidelity Management &amp; Research Company (the Adviser) is the fund's manager. Fidelity Management &amp; Research Company (UK) Limited, Fidelity Management &amp; Research Company (Hong Kong) Limited, Fidelity Management &amp; Research Company (Japan) Limited, FIL Investment Advisers, FIL Investment Advisers (UK) Limited and FIL Investments (Japan) Limited, subadvisers.</i>	0.90%	9.18%	3.47%	3.10%
Seeks to maximize income while maintaining prospects for capital appreciation. Under normal market conditions, the fund invests in a diversified portfolio of equity and debt securities.	Franklin Income VIP Fund - Class 2 <i>Franklin Advisers, Inc.</i>	0.71% <sup>2</sup>	8.62%	6.98%	5.01%

Investment Objective	Fund and Adviser/Sub-Adviser	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
Seeks capital appreciation, with income as a secondary goal. Under normal market conditions, the fund invests primarily in U.S. and foreign equity securities that the investment manager believes are undervalued.	Franklin Mutual Shares VIP Fund - Class 2 <i>Franklin Mutual Advisers, LLC</i>	0.93%	13.46%	7.81%	5.43%
Seeks long-term total return. Under normal market conditions, the fund invests at least 80% of its net assets in investments of small capitalization companies.	Franklin Small Cap Value VIP Fund - Class 2 <i>Franklin Mutual Advisers, LLC</i>	0.91% <sup>2</sup>	12.75%	11.06%	7.04%
Seeks long-term growth of capital.	Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Advisor Shares <sup>3</sup> <i>Goldman Sachs Asset Management, L.P.</i>	1.36% <sup>2</sup>	7.53%	4.00%	-
Seeks total return with a low to moderate correlation to traditional financial market indices.	Invesco V.I. Balanced-Risk Allocation Fund, Series II Shares <sup>1</sup> <i>Invesco Advisers, Inc.</i>	1.13% <sup>2</sup>	6.40%	4.66%	3.79%
Seeks capital appreciation.	Invesco V.I. Global Fund, Series II Shares <i>Invesco Advisers, Inc.</i>	1.07%	34.45%	12.02%	8.21%
Seeks total return	Invesco V.I. Global Strategic Income Fund, Series II Shares <i>Invesco Advisers, Inc.</i>	1.17% <sup>2</sup>	8.60%	1.04%	1.25%
Seeks capital appreciation.	Invesco V.I. Main Street Small Cap Fund <sup>®</sup> , Series II Shares <i>Invesco Advisers, Inc.</i>	1.13%	17.82%	12.79%	8.66%
Seeks long-term capital growth, consistent with preservation of capital and balanced by current income.	Janus Henderson Balanced Portfolio: Service Shares <i>Janus Henderson Investors US LLC</i>	0.87%	15.13%	9.37%	7.73%
Seeks to obtain maximum total return, consistent with preservation of capital.	Janus Henderson Flexible Bond Portfolio: Service Shares <i>Janus Henderson Investors US LLC</i>	0.82% <sup>2</sup>	5.29%	1.55%	1.66%
Seeks long-term growth of capital.	Janus Henderson Research Portfolio: Service Shares <i>Janus Henderson Investors US LLC</i>	0.82%	42.81%	16.54%	12.21%
Seeks total return.	Lazard Retirement Global Dynamic Multi-Asset Portfolio - Service Shares <sup>1</sup> <i>Lazard Asset Management, LLC</i>	1.05% <sup>2</sup>	10.81%	4.00%	3.77%



Investment Objective	Fund and Adviser/Sub-Adviser	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
Seeks long-term capital growth. Income is a secondary objective.	LVIP American Century Value Fund, Service Class <i>Lincoln Financial Investments Corporation, investment adviser; American Century Investment Management, Inc., investment sub-adviser.</i>	0.86% <sup>2</sup>	9.02%	11.71%	8.36%
Seeks to provide total return.	Macquarie VIP Asset Strategy Series - Service Class (previously Delaware Ivy VIP Asset Strategy, Class II) <i>Ivy Investment Management Company</i>	0.85% <sup>2</sup>	13.90%	8.27%	3.48%
Seeks total return.	MFS <sup>®</sup> Utilities Series - Service Class <i>Massachusetts Financial Services Company</i>	1.04% <sup>2</sup>	(2.33%)	8.05%	6.13%
The Fund seeks long-term capital growth by investing primarily in common stocks and other equity securities.	Morgan Stanley VIF Discovery Portfolio, Class II Shares <i>Morgan Stanley Investment Management Inc.</i>	1.05% <sup>2</sup>	44.13%	10.83%	8.38%
Seeks long-term growth of capital by investing primarily in securities of companies that meet the Fund's environmental, social and governance (ESG) criteria.	Neuberger Berman AMT Sustainable Equity Portfolio (Class S) <i>Neuberger Berman Investment Advisers LLC</i>	1.16%	26.57%	13.69%	9.74%
Seeks maximum real return, consistent with preservation of real capital and prudent investment management.	PIMCO VIT All Asset Portfolio, Advisor Class <sup>3</sup> <i>Pacific Investment Management Company LLC (PIMCO)</i>	2.29% <sup>2</sup>	8.02%	5.90%	3.93%
Seeks total return which exceeds that of a blend of 60% MSCI World Index/40% Barclays U.S. Aggregate Index.	PIMCO VIT Global Managed Asset Allocation Portfolio, Advisor Class <sup>3</sup> <i>Pacific Investment Management Company LLC (PIMCO)</i>	1.34% <sup>2</sup>	12.85%	7.20%	5.14%
Seeks maximum total return, consistent with preservation of capital and prudent investment management.	PIMCO VIT Total Return Portfolio, Advisor Class <i>Pacific Investment Management Company LLC (PIMCO)</i>	0.85%	5.83%	0.98%	1.60%
Seeks high current income, consistent with preservation of capital, with capital appreciation as a secondary consideration. Under normal market conditions, the fund invests at least 80% of its net assets in debt securities of any maturity.	Templeton Global Bond VIP Fund - Class 2 <i>Franklin Advisers, Inc.</i>	0.75% <sup>2</sup>	2.88%	(2.13%)	(0.66%)

Investment Objective	Fund and Adviser/Sub-Adviser	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
Seeks long-term capital appreciation by investing in common stocks of gold-mining companies. The Fund may take current income into consideration when choosing investments.	VanEck VIP Global Gold Fund (Class S Shares) <i>Van Eck Associates Corporation</i>	1.45% <sup>2</sup>	10.41%	9.61%	4.61%
Seeks to provide a high level of total return that is consistent with an aggressive level of risk.	Variable Portfolio - Aggressive Portfolio (Class 2) <sup>3</sup> <i>Columbia Management Investment Advisers, LLC</i>	1.05%	17.22%	9.19%	6.47%
Seeks to provide a high level of total return that is consistent with a conservative level of risk.	Variable Portfolio - Conservative Portfolio (Class 2) <sup>3</sup> <i>Columbia Management Investment Advisers, LLC</i>	0.88% <sup>2</sup>	8.46%	2.66%	2.50%
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - Managed Risk Fund (Class 2) <sup>1,3</sup> <i>Columbia Management Investment Advisers, LLC</i>	1.02% <sup>2</sup>	12.26%	5.14%	-
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - Managed Risk U.S. Fund (Class 2) <sup>1,3</sup> <i>Columbia Management Investment Advisers, LLC</i>	1.00%	14.54%	6.90%	-
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - Managed Volatility Conservative Fund (Class 2) <sup>1,3</sup> <i>Columbia Management Investment Advisers, LLC</i>	0.95%	7.87%	2.39%	2.33%
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - Managed Volatility Conservative Growth Fund (Class 2) <sup>1,3</sup> <i>Columbia Management Investment Advisers, LLC</i>	0.98%	9.98%	3.66%	3.05%
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - Managed Volatility Growth Fund (Class 2) <sup>1,3</sup> <i>Columbia Management Investment Advisers, LLC</i>	1.02%	14.59%	6.34%	4.44%
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - Managed Volatility Moderate Growth Fund (Class 2) <sup>1,3</sup> <i>Columbia Management Investment Advisers, LLC</i>	0.99%	12.27%	5.07%	3.84%
Seeks to provide a high level of total return that is consistent with a moderate level of risk.	Variable Portfolio - Moderate Portfolio (Class 2) <sup>3</sup> <i>Columbia Management Investment Advisers, LLC</i>	0.97%	12.96%	6.12%	4.63%



Investment Objective	Fund and Adviser/Sub-Adviser	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
Seeks to provide a high level of total return that is consistent with a moderately aggressive level of risk.	Variable Portfolio - Moderately Aggressive Portfolio (Class 2) <sup>3</sup> <i>Columbia Management Investment Advisers, LLC</i>	1.01%	14.93%	7.56%	5.50%
Seeks to provide a high level of total return that is consistent with a moderately conservative level of risk.	Variable Portfolio - Moderately Conservative Portfolio (Class 2) <sup>3</sup> <i>Columbia Management Investment Advisers, LLC</i>	0.94%	10.50%	4.32%	3.54%
Seeks to provide shareholders with a high level of current income while conserving the value of the investment for the longest period of time.	Variable Portfolio - Partners Core Bond Fund (Class 2) <i>Columbia Management Investment Advisers, LLC, adviser; J.P. Morgan Investment Management Inc. and Allspring Global Investments, LLC, subadvisers.</i>	0.73%	6.06%	1.12%	1.64%
Seeks to provide shareholders with long-term capital growth.	Variable Portfolio - Partners Core Equity Fund (Class 2) <i>Columbia Management Investment Advisers, LLC, adviser; J.P. Morgan Investment Management Inc. and T. Rowe Price Associates, Inc., subadvisers.</i>	0.94%	24.43%	14.32%	10.19%
Seeks to provide shareholders with long-term growth of capital.	Variable Portfolio - Partners International Core Equity Fund (Class 2) <i>Columbia Management Investment Advisers, LLC, adviser; Schroder Investment Management North America Inc., subadviser; Schroder Investment Management North America Limited, sub-subadviser.</i>	1.08%	17.34%	7.00%	2.45%
Seeks to provide shareholders with long-term capital growth.	Variable Portfolio - Partners International Growth Fund (Class 2) <i>Columbia Management Investment Advisers LLC, adviser; William Blair Investment Management, LLC and Walter Scott &amp; Partners Limited, subadvisers.</i>	1.10% <sup>2</sup>	14.45%	7.37%	3.20%
Seeks to provide shareholders with long-term capital growth.	Variable Portfolio - Partners International Value Fund (Class 2) <i>Columbia Management Investment Advisers, LLC, adviser; Pzena Investment Management, LLC and Thompson, Siegel &amp; Walmsley LLC, subadvisers.</i>	1.10%	16.96%	4.57%	1.75%
Seeks to provide shareholders with long-term capital growth.	Variable Portfolio - Partners Small Cap Growth Fund (Class 2) <i>Columbia Management Investment Advisers, LLC, adviser; Scout Investments, Inc. and Allspring Global Investments, LLC, subadvisers.</i>	1.10% <sup>2</sup>	6.93%	6.51%	4.47%

Investment Objective	Fund and Adviser/Sub-Adviser	Current Expenses Ratio [NET]	Average Annual Total Returns (as of 12/31/2023)		
			1 Year	5 Year	10 Year
Seeks to provide shareholders with long-term capital appreciation.	Variable Portfolio - Partners Small Cap Value Fund (Class 2) <i>Columbia Management Investment Advisers, LLC, adviser; Segall Bryant &amp; Hamill, LLC and William Blair Investment Management, LLC, subadvisers.</i>	1.06% <sup>2</sup>	11.08%	8.21%	4.70%
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - U.S. Flexible Conservative Growth Fund (Class 2) <sup>1,3</sup> <i>Columbia Management Investment Advisers, LLC</i>	0.96%	11.22%	3.90%	-
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - U.S. Flexible Growth Fund (Class 2) <sup>1,3</sup> <i>Columbia Management Investment Advisers, LLC</i>	0.94%	16.80%	6.67%	-
Pursues total return while seeking to manage the Fund's exposure to equity market volatility.	Variable Portfolio - U.S. Flexible Moderate Growth Fund (Class 2) <sup>1,3</sup> <i>Columbia Management Investment Advisers, LLC</i>	0.94%	13.87%	5.37%	-
Seeks to maximize total return.	Western Asset Variable Global High Yield Bond Portfolio - Class II <i>Legg Mason Partners Fund Adviser, LLC; Western Asset Management Company, LLC, Western Asset Management Company Limited &amp; Western Asset Management Pte. Ltd., sub-advisors.</i>	1.08%	9.96%	3.17%	2.63%

<sup>1</sup> This Fund is managed in a way that is intended to minimize volatility of returns. See "Principal Risks of Investing in the Contract."

<sup>2</sup> This Fund and its investment adviser and/or affiliates have entered into a temporary expense reimbursement arrangement and/or fee waiver. The Fund's annual expenses reflect temporary fee reductions. Please see the Fund's prospectus for additional information.

<sup>3</sup> This Fund is a fund of funds and invests substantially all of its assets in other underlying funds. Because the Fund invests in other funds, it will bear its pro rata portion of the operating expenses of those underlying funds, including management fees.

## Appendix B: Funds Available Under the Optional Benefits Offered Under the Contract

If you have elected an optional benefit under the contract, your contract may be subject to investment allocation restrictions, as reflected in the following tables. See “Investment Allocation Restrictions for Certain Benefit Riders” for more details. If your optional benefit is not included below, your contract is not currently subject to any investment allocation restrictions.

### **INVESTMENT ALLOCATION RESTRICTIONS FOR THE ACCUMULATION PROTECTOR BENEFIT RIDER OR ENHANCED LEGACY BENEFIT**

For contracts issued with the Accumulation Protector Benefit rider or *Enhanced Legacy* Benefit, you are required to invest your contract value in the Portfolio Stabilizer funds listed below:

1. Variable Portfolio – Managed Risk Fund (Class 2)
2. Variable Portfolio – Managed Risk U.S. Fund (Class 2)
3. Variable Portfolio – Managed Volatility Growth Fund (Class 2)
4. Variable Portfolio – Managed Volatility Moderate Growth Fund (Class 2)
5. Variable Portfolio – Managed Volatility Conservative Growth Fund (Class 2)
6. Variable Portfolio – Managed Volatility Conservative Fund (Class 2)
7. Variable Portfolio – U.S. Flexible Growth Fund (Class 2)
8. Variable Portfolio – U.S. Flexible Moderate Growth Fund (Class 2)
9. Variable Portfolio – U.S. Flexible Conservative Growth Fund (Class 2)

### **INVESTMENT ALLOCATION RESTRICTIONS FOR SECURESOURCE CORE 2, SECURESOURCE 5, SECURESOURCE 5 PLUS, SECURESOURCE CORE, SECURESOURCE CORE PLUS, SECURESOURCE 4 OR SECURESOURCE 4 PLUS BENEFIT RIDERS**

For contracts issued with the *SecureSource Core 2*, *SecureSource 5*, *SecureSource 5 Plus*, *SecureSource Core*, *SecureSource Core Plus*, *SecureSource 4*, *SecureSource 4 Plus* benefit riders, alone or in combination with the optional *SecureSource Legacy* benefit rider, you are required to invest your contract value in the Portfolio Stabilizer funds or certain Portfolio Navigator funds listed below:

The Portfolio Stabilizer funds currently available are:

1. Variable Portfolio – Managed Risk Fund (Class 2)
2. Variable Portfolio – Managed Risk U.S. Fund (Class 2)
3. Variable Portfolio – Managed Volatility Growth Fund (Class 2)
4. Variable Portfolio – Managed Volatility Moderate Growth Fund (Class 2)
5. Variable Portfolio – Managed Volatility Conservative Growth Fund (Class 2)
6. Variable Portfolio – Managed Volatility Conservative Fund (Class 2)
7. Variable Portfolio – U.S. Flexible Growth Fund (Class 2)
8. Variable Portfolio – U.S. Flexible Moderate Growth Fund (Class 2)
9. Variable Portfolio – U.S. Flexible Conservative Growth Fund (Class 2)

The Portfolio Navigator funds currently available are:

1. Variable Portfolio – Moderate Portfolio (Class 2)
2. Variable Portfolio – Moderately Conservative Portfolio (Class 2)
3. Variable Portfolio – Conservative Portfolio (Class 2)

### **INVESTMENT ALLOCATION RESTRICTIONS FOR THE SECURESOURCE TEMPO RIDER**

If you elect the *SecureSource Tempo* rider, alone or in combination with the optional *SecureSource Legacy* benefit rider, you must allocate your purchase payments and contract value according to either Investment Path 1 or Investment Path 2 below.

**Investment Path 1.** You must allocate 100 % of your purchase payments and contract value among the following funds:

1. Columbia Variable Portfolio – Balanced Fund (Class 2)
2. Variable Portfolio – Managed Risk Fund (Class 2)
3. Variable Portfolio – Managed Risk U.S. Fund (Class 2)
4. Variable Portfolio – Managed Volatility Growth Fund (Class 2)
5. Variable Portfolio – Managed Volatility Moderate Growth Fund (Class 2)

6. Variable Portfolio – Managed Volatility Conservative Growth Fund (Class 2)
7. Variable Portfolio – Managed Volatility Conservative Fund (Class 2)
8. Variable Portfolio – U.S. Flexible Growth Fund (Class 2)
9. Variable Portfolio – U.S. Flexible Moderate Growth Fund (Class 2)
10. Variable Portfolio – U.S. Flexible Conservative Growth Fund (Class 2)
11. Variable Portfolio – Aggressive Portfolio (Class 2)
12. Variable Portfolio – Moderately Aggressive Portfolio (Class 2)
13. Variable Portfolio – Moderate Portfolio (Class 2)
14. Variable Portfolio – Moderately Conservative Portfolio (Class 2)
15. Variable Portfolio – Conservative Portfolio (Class 2)

**Investment Path 2.** This option requires 100% allocation of your purchase payments and contract value among the Funds in Groups A, B, and C subject to the requirements and limitations as shown below. If you select this option, you agree to be automatically enrolled in the portfolio rebalancing program and thereby authorize us to automatically rebalance your contract value on a quarterly basis.

**Group A – Fixed Income: Minimum of 20%**

**Available funds with a Maximum Fund Allocation of 100%**

1. Columbia Variable Portfolio – Intermediate Bond Fund (Class 2)
2. Columbia Variable Portfolio – Limited Duration Credit Fund (Class 2)
3. Columbia Variable Portfolio – U.S. Government Mortgage Fund (Class 2)
4. CTIVP – American Century Diversified Fund (Class 2)
5. CTIVP – TCW Core Plus Bond Fund (Class 2)
6. Variable Portfolio – Partners – Core Bond Fund (Class 2)
7. Columbia variable Portfolio – Government Money Market Fund (Class 2)

**Group B – Asset Allocation, Large Cap and International Equity funds: Maximum of 80%**

**Available Asset Allocation funds with a Maximum Fund Allocation of 80%**

1. Variable Portfolio – Managed Volatility Growth Fund (Class 2)
2. Variable Portfolio – Managed Volatility Moderate Growth Fund (Class 2)
3. Variable Portfolio – Managed Volatility Conservative Growth Fund (Class 2)
4. Variable Portfolio – Managed Volatility Conservative Fund (Class 2)
5. Variable Portfolio –U.S. Flex Growth Fund (Class 2)
6. Variable Portfolio –U.S. Flex Moderate Growth Fund (Class 2)
7. Variable Portfolio –U.S. Flex Conservative Fund (Class 2)
8. Variable Portfolio – Managed Risk Fund (Class 2)
9. Variable Portfolio – Managed Risk U.S. Fund (Class 2)
10. Variable Portfolio – Aggressive Portfolio (Class 2)
11. Variable Portfolio – Moderately Aggressive Portfolio (Class 2)
12. Variable Portfolio – Moderate Portfolio (Class 2)
13. Variable Portfolio – Moderately Conservative Portfolio (Class 2)
14. Variable Portfolio – Conservative Portfolio (Class 2)
15. Columbia Variable Portfolio – Balanced Fund (Class 2)

**Available Large Cap and International Equity funds with a Maximum Fund Allocation of 30%**

1. Columbia Variable Portfolio – Contrarian Core Fund (Class 2)
2. Columbia Variable Portfolio – Disciplined Core Fund (Class 2)
3. Columbia Variable Portfolio – Dividend Opportunity Fund (Class 2)
4. Columbia Variable Portfolio – Large-Cap Growth Fund (Class 2)
5. Columbia Variable Portfolio – Large-Cap Index Fund (Class 2)
6. Columbia Variable Portfolio – Select Large-Cap Value Fund (Class 2)
7. CTIVP – Principal Blue Chip Growth Fund (Class 2)

8. CTIVP – MFS Value Fund (Class 2)
9. CTIVP – T. Rowe Price Large-Cap Value Fund (Class 2)
10. Variable Portfolio – Partners Core Equity Fund (Class 2)
11. Columbia Variable Portfolio – Overseas Core Fund (Class 2)
12. Variable Portfolio – Partners International Core Equity Fund (Class 2)
13. Variable Portfolio – Partners International Growth Fund (Class 2)
14. Variable Portfolio – Partners International Value Fund (Class 2)

**Group C – Large Cap Aggressive Growth, Mid Cap, Small Cap and Emerging Markets: Maximum of 20%**

**Available funds with a Maximum Fund Allocation of 5%**

1. CTIVP - Morgan Stanley Advantage Fund (Class 2)
2. Columbia Variable Portfolio – Select Mid Cap Growth Fund (Class 2)
3. Columbia Variable Portfolio - Select Mid Cap Value Fund (Class 2)
4. CTIVP - Victory Sycamore Established Value Fund (Class 2)
5. CTIVP - Westfield Mid Cap Growth Fund (Class 2)
6. Columbia Variable Portfolio - Select Small-Cap Value Fund (Class 2)
7. Variable Portfolio - Partners Small Cap Growth Fund (Class 2)
8. Variable Portfolio - Partners Small Cap Value Fund (Class 2)
9. Columbia Variable Portfolio - Emerging Markets Fund (Class 2)

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The prospectus and Statement of Additional Information (SAI) include additional information about the Contract. The prospectus and SAI, dated the same date as this summary prospectus, are incorporated by reference. The prospectus and SAI are available, without charge, upon request. For a free copy of the prospectus, SAI, or for more information about the Contract, call us at 1-800-862-7919, visit our website at [riversource.com/annuities](http://riversource.com/annuities) or write to us at: 70100 Ameriprise Financial Center Minneapolis, MN 55474.

Reports and other information about RiverSource Variable Account 10 are available on the SEC's website at <http://www.sec.gov>, and copies of this information may be obtained, upon payment of a duplicating fee, by electronic request at the following email address: [publicinfo@sec.gov](mailto:publicinfo@sec.gov).

EDGAR Contract Identifier: C000212360

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