

**State:** District of Columbia **Filing Company:** RiverSource Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** LTC COMBO-Rider Rates  
**Project Name/Number:** LTC COMBO-Rider Rates/132410 RATES

## Filing at a Glance

Company: RiverSource Life Insurance Company  
Product Name: LTC COMBO-Rider Rates  
State: District of Columbia  
TOI: LTC03I Individual Long Term Care  
Sub-TOI: LTC03I.001 Qualified  
Filing Type: Rate  
Date Submitted: 11/13/2013  
SERFF Tr Num: AEMN-129294599  
SERFF Status: Assigned  
State Tr Num:  
State Status:  
Co Tr Num: 132410 RATES  
Implementation: On Approval  
Date Requested:  
Author(s): Debbie Berg, Jeff Pederson, Cheryl Meyer, Kathleen Felton, Peg VanDrissie  
Reviewer(s): Donghan Xu (primary), Alula Selassie  
Disposition Date:  
Disposition Status:  
Implementation Date:  
State Filing Description:

**State:** District of Columbia **Filing Company:** RiverSource Life Insurance Company  
**TOI/Sub-TOI:** LTC031 Individual Long Term Care/LTC031.001 Qualified  
**Product Name:** LTC COMBO-Rider Rates  
**Project Name/Number:** LTC COMBO-Rider Rates/132410 RATES

### General Information

Project Name: LTC COMBO-Rider Rates	Status of Filing in Domicile: Authorized
Project Number: 132410 RATES	Date Approved in Domicile: 09/05/2013
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 11/18/2013
	State Status Changed:
Deemer Date:	Created By: Cheryl Meyer
Submitted By: Cheryl Meyer	Corresponding Filing Tracking Number: 132410

Filing Description:  
Refer to the attached cover letter under the Supporting Document tab.

### Company and Contact

#### Filing Contact Information

Kathleen Felton, Contract Analyst	kathleen.m.felton@ampf.com
9550 Ameriprise Financial Center	612-671-2127 [Phone]
Minneapolis, MN 55474	612-671-3866 [FAX]

#### 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? No  
 Retaliatory? No  
 Fee Explanation:

**SERFF Tracking #:**

AEMN-129294599

**State Tracking #:****Company Tracking #:**

132410 RATES

**State:** District of Columbia**Filing Company:**

RiverSource Life Insurance Company

**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** LTC COMBO-Rider Rates**Project Name/Number:** LTC COMBO-Rider Rates/132410 RATES

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Exhibit 1 ABR Rider Charges-Monthly rates	132410	New		Exhibit 1 Rider Charges 132410 ABR.GENERIC.pdf,
2		Exhibit 1 EBR Rider Charges-Monthly rates	132411	New		Exhibit 1 Rider Charges 132411 EBR.GENERIC.pdf,

**Exhibit 1**  
**RiverSource Life Insurance Company**  
**Accelerated Benefit Rider for Long-Term Care**  
**Rider Form 132410**

**Monthly Charge per \$1000 of Specified Amount**

**Male**  
**Couple**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.04033	0.11554	0.18770	0.35440	0.67630
36	0.04366	0.12838	0.20820	0.36690	0.73490
37	0.04700	0.14122	0.22870	0.37930	0.79350
38	0.05033	0.15405	0.24910	0.39180	0.85210
39	0.05367	0.16689	0.26960	0.40420	0.91070
40	0.05700	0.17973	0.29010	0.41670	0.96930
41	0.05801	0.19120	0.31070	0.43000	1.01560
42	0.05903	0.20266	0.33130	0.44340	1.06200
43	0.06004	0.21413	0.35190	0.45680	1.10830
44	0.06106	0.22559	0.37250	0.47020	1.15470
45	0.06207	0.23706	0.39310	0.48350	1.20100
46	0.06918	0.24431	0.40280	0.49190	1.20490
47	0.07628	0.25157	0.41240	0.50040	1.20890
48	0.08339	0.25882	0.42210	0.50880	1.21280
49	0.09049	0.26608	0.43170	0.51720	1.21670
50	0.09760	0.27333	0.44130	0.52560	1.22060
51	0.10585	0.27572	0.44580	0.52560	1.22060
52	0.11411	0.27810	0.45020	0.52560	1.22060
53	0.12236	0.28049	0.45460	0.52560	1.22060
54	0.13062	0.28287	0.45900	0.52560	1.22060
55	0.13887	0.28526	0.46350	0.52560	1.22060
56	0.14602	0.29109	0.47250	0.52600	1.22060
57	0.15316	0.29692	0.48160	0.52630	1.22060
58	0.16031	0.30274	0.49070	0.52660	1.22060
59	0.16745	0.30857	0.49980	0.52700	1.22060
60	0.17460	0.31440	0.50890	0.52730	1.22060
61	0.18547	0.32124	0.52760	0.53530	1.22060
62	0.19633	0.32808	0.54630	0.54320	1.22060
63	0.20720	0.33492	0.56500	0.55120	1.22060
64	0.21806	0.34176	0.58370	0.55910	1.22060
65	0.22893	0.34860	0.60230	0.56710	1.22060
66	0.24717	0.35628	0.61940	0.57160	1.22060
67	0.26541	0.36396	0.63640	0.57610	1.22060
68	0.28365	0.37164	0.65340	0.58060	1.22060
69	0.30189	0.37932	0.67040	0.58520	1.22060
70	0.32013	0.38700	0.68740	0.58970	1.22060
71	0.35426	0.39357	0.69340	0.58970	1.22060
72	0.38839	0.40013	0.69930	0.58970	1.22060
73	0.42251	0.40670	0.70530	0.58970	1.22060
74	0.45664	0.41326	0.71120	0.58970	1.22060
75	0.49077	0.41983	0.71720	0.58970	1.22060
76	0.52274	0.45556	0.74120	0.59740	1.22060
77	0.55471	0.49128	0.76520	0.60520	1.22060
78	0.58667	0.52701	0.78920	0.61290	1.22060
79	0.61864	0.56273	0.81320	0.62060	1.22060
80	0.65061	0.59846	0.83730	0.62840	1.22060

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1**  
**RiverSource Life Insurance Company**  
**Accelerated Benefit Rider for Long-Term Care**  
**Rider Form 132410**

**Monthly Charge per \$1000 of Specified Amount**

**Male**  
**Not Couple**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.06533	0.12580	0.19710	0.37990	0.71870
36	0.06766	0.13993	0.21940	0.39760	0.78010
37	0.07000	0.15407	0.24170	0.41520	0.84150
38	0.07233	0.16820	0.26400	0.43290	0.90300
39	0.07467	0.18234	0.28630	0.45050	0.96440
40	0.07700	0.19647	0.30850	0.46810	1.02580
41	0.07751	0.20999	0.33430	0.48050	1.08100
42	0.07801	0.22351	0.36000	0.49280	1.13610
43	0.07852	0.23703	0.38570	0.50520	1.19130
44	0.07902	0.25055	0.41140	0.51750	1.24640
45	0.07953	0.26407	0.43710	0.52990	1.30150
46	0.08828	0.26959	0.45170	0.54220	1.31280
47	0.09703	0.27511	0.46630	0.55460	1.32410
48	0.10577	0.28062	0.48090	0.56690	1.33540
49	0.11452	0.28614	0.49550	0.57930	1.34670
50	0.12327	0.29166	0.51010	0.59160	1.35800
51	0.13591	0.29938	0.51540	0.59160	1.35800
52	0.14855	0.30710	0.52070	0.59160	1.35800
53	0.16119	0.31482	0.52600	0.59160	1.35800
54	0.17383	0.32254	0.53130	0.59160	1.35800
55	0.18647	0.33026	0.53650	0.59160	1.35800
56	0.19415	0.33745	0.54980	0.59420	1.35800
57	0.20183	0.34464	0.56300	0.59680	1.35800
58	0.20951	0.35182	0.57630	0.59940	1.35800
59	0.21719	0.35901	0.58960	0.60210	1.35800
60	0.22487	0.36620	0.60280	0.60470	1.35800
61	0.23991	0.37657	0.62000	0.61120	1.35800
62	0.25495	0.38694	0.63710	0.61780	1.35800
63	0.26999	0.39732	0.65420	0.62430	1.35800
64	0.28503	0.40769	0.67140	0.63090	1.35800
65	0.30007	0.41806	0.68850	0.63750	1.35800
66	0.31874	0.42206	0.69690	0.63750	1.35800
67	0.33740	0.42606	0.70530	0.63750	1.35800
68	0.35607	0.43007	0.71370	0.63750	1.35800
69	0.37473	0.43407	0.72200	0.63750	1.35800
70	0.39340	0.43807	0.73040	0.63750	1.35800
71	0.43447	0.45622	0.73490	0.63750	1.35800
72	0.47554	0.47438	0.73950	0.63750	1.35800
73	0.51662	0.49253	0.74400	0.63750	1.35800
74	0.55769	0.51069	0.74850	0.63750	1.35800
75	0.59876	0.52884	0.75300	0.63750	1.35800
76	0.62930	0.54875	0.77820	0.64190	1.35800
77	0.65985	0.56866	0.80350	0.64640	1.35800
78	0.69039	0.58857	0.82870	0.65090	1.35800
79	0.72094	0.60847	0.85390	0.65530	1.35800
80	0.75148	0.62838	0.87910	0.65980	1.35800

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1**  
**RiverSource Life Insurance Company**  
**Accelerated Benefit Rider for Long-Term Care**  
**Rider Form 132410**

**Monthly Charge per \$1000 of Specified Amount**

**Female  
Couple**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.04773	0.15834	0.26360	0.46350	1.48110
36	0.05242	0.18190	0.30290	0.48500	1.51540
37	0.05712	0.20546	0.34220	0.50640	1.54980
38	0.06181	0.22901	0.38140	0.52790	1.58410
39	0.06651	0.25257	0.42070	0.54940	1.61850
40	0.07120	0.27613	0.46000	0.57080	1.65280
41	0.07605	0.29691	0.49980	0.60740	1.74570
42	0.08091	0.31769	0.53970	0.64410	1.83860
43	0.08576	0.33848	0.57950	0.68070	1.93150
44	0.09062	0.35926	0.61930	0.71740	2.02440
45	0.09547	0.38004	0.65910	0.75400	2.11730
46	0.10962	0.38800	0.67940	0.77740	2.15340
47	0.12376	0.39596	0.69970	0.80080	2.18960
48	0.13791	0.40391	0.72000	0.82410	2.22570
49	0.15205	0.41187	0.74030	0.84750	2.26180
50	0.16620	0.41983	0.76050	0.87090	2.29800
51	0.17023	0.43612	0.78700	0.87540	2.30050
52	0.17425	0.45241	0.81340	0.87990	2.30300
53	0.17828	0.46871	0.83990	0.88440	2.30550
54	0.18230	0.48500	0.86630	0.88890	2.30800
55	0.18633	0.50129	0.89270	0.89340	2.31050
56	0.19829	0.51567	0.91710	0.90150	2.31050
57	0.21025	0.53005	0.94150	0.90970	2.31050
58	0.22221	0.54444	0.96580	0.91780	2.31050
59	0.23417	0.55882	0.99020	0.92590	2.31050
60	0.24613	0.57320	1.01450	0.93410	2.31050
61	0.26197	0.59497	1.05330	0.95210	2.31050
62	0.27781	0.61674	1.09200	0.97000	2.31050
63	0.29365	0.63850	1.13080	0.98800	2.31050
64	0.30949	0.66027	1.16950	1.00600	2.31050
65	0.32533	0.68204	1.20830	1.02400	2.31050
66	0.38420	0.69242	1.20830	1.05930	2.31050
67	0.44307	0.70280	1.20830	1.09460	2.31050
68	0.50193	0.71317	1.20830	1.12990	2.31050
69	0.56080	0.72355	1.20830	1.16520	2.31050
70	0.61967	0.73393	1.20830	1.20050	2.31050
71	0.67084	0.75570	1.21280	1.20050	2.31050
72	0.72201	0.77748	1.21740	1.20050	2.31050
73	0.77319	0.79925	1.22190	1.20050	2.31050
74	0.82436	0.82103	1.22640	1.20050	2.31050
75	0.87553	0.84280	1.23100	1.20050	2.31050
76	0.95742	0.84280	1.23100	1.20050	2.31050
77	1.03930	0.84280	1.23100	1.20050	2.31050
78	1.12119	0.84280	1.23100	1.20050	2.31050
79	1.20307	0.84280	1.23100	1.20050	2.31050
80	1.28496	0.84280	1.23100	1.20050	2.31050

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1**  
**RiverSource Life Insurance Company**  
**Accelerated Benefit Rider for Long-Term Care**  
**Rider Form 132410**

**Monthly Charge per \$1000 of Specified Amount**

**Female**  
**Not Couple**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.06760	0.16787	0.27680	0.48730	1.55510
36	0.07192	0.19296	0.31800	0.51010	1.59120
37	0.07624	0.21805	0.35930	0.53290	1.62730
38	0.08056	0.24315	0.40050	0.55570	1.66330
39	0.08488	0.26824	0.44180	0.57840	1.69940
40	0.08920	0.29333	0.48300	0.60120	1.73540
41	0.09356	0.31628	0.52790	0.64130	1.83570
42	0.09792	0.33923	0.57280	0.68140	1.93600
43	0.10228	0.36217	0.61760	0.72150	2.03630
44	0.10664	0.38512	0.66250	0.76160	2.13660
45	0.11100	0.40807	0.70740	0.80170	2.23690
46	0.12867	0.41685	0.73090	0.82890	2.27880
47	0.14633	0.42563	0.75440	0.85600	2.32060
48	0.16400	0.43442	0.77800	0.88320	2.36250
49	0.18166	0.44320	0.80150	0.91030	2.40430
50	0.19933	0.45198	0.82500	0.93750	2.44620
51	0.20493	0.48268	0.85450	0.95960	2.44960
52	0.21053	0.51338	0.88400	0.98170	2.45300
53	0.21613	0.54407	0.91360	1.00380	2.45640
54	0.22173	0.57477	0.94310	1.02590	2.45980
55	0.22733	0.60547	0.97260	1.04800	2.46310
56	0.24141	0.62207	0.99690	1.06900	2.46310
57	0.25549	0.63867	1.02120	1.09010	2.46310
58	0.26957	0.65527	1.04560	1.11110	2.46310
59	0.28365	0.67187	1.06990	1.13220	2.46310
60	0.29773	0.68847	1.09420	1.15320	2.46310
61	0.31561	0.71210	1.13380	1.17170	2.46310
62	0.33349	0.73572	1.17330	1.19030	2.46310
63	0.35137	0.75935	1.21290	1.20880	2.46310
64	0.36925	0.78297	1.25240	1.22730	2.46310
65	0.38713	0.80660	1.29200	1.24590	2.46310
66	0.44902	0.81676	1.29200	1.24880	2.46310
67	0.51092	0.82692	1.29200	1.25170	2.46310
68	0.57281	0.83708	1.29200	1.25460	2.46310
69	0.63471	0.84724	1.29200	1.25760	2.46310
70	0.69660	0.85740	1.29200	1.26050	2.46310
71	0.76108	0.86291	1.29210	1.26050	2.46310
72	0.82556	0.86842	1.29220	1.26050	2.46310
73	0.89004	0.87392	1.29230	1.26050	2.46310
74	0.95452	0.87943	1.29240	1.26050	2.46310
75	1.01900	0.88494	1.29250	1.26050	2.46310
76	1.08590	0.88494	1.29250	1.26050	2.46310
77	1.15280	0.88494	1.29250	1.26050	2.46310
78	1.21970	0.88494	1.29250	1.26050	2.46310
79	1.28660	0.88494	1.29250	1.26050	2.46310
80	1.35350	0.88494	1.29250	1.26050	2.46310

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1-A**  
**RiverSource Life Insurance Company**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

**Monthly Charge per \$1000 of Specified Amount**

**Couple**  
**EBR Benefit Duration = 1 Year**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.04067	0.07726	0.08650	0.10680	0.30140
36	0.04628	0.08754	0.09810	0.12040	0.33810
37	0.05189	0.09782	0.10960	0.13410	0.37480
38	0.05751	0.10811	0.12110	0.14770	0.41140
39	0.06312	0.11839	0.13260	0.16130	0.44810
40	0.06873	0.12867	0.14410	0.17490	0.48480
41	0.07410	0.12867	0.14880	0.18670	0.50690
42	0.07948	0.12867	0.15350	0.19850	0.52890
43	0.08485	0.12867	0.15810	0.21020	0.55100
44	0.09023	0.12867	0.16280	0.22200	0.57310
45	0.09560	0.12867	0.16750	0.23370	0.59510
46	0.10045	0.12878	0.17190	0.24010	0.59810
47	0.10531	0.12888	0.17640	0.24640	0.60120
48	0.11016	0.12899	0.18080	0.25270	0.60420
49	0.11502	0.12909	0.18530	0.25900	0.60720
50	0.11987	0.12920	0.18970	0.26530	0.61020
51	0.12916	0.13776	0.19230	0.27110	0.62960
52	0.13845	0.14632	0.19480	0.27690	0.64910
53	0.14775	0.15488	0.19740	0.28270	0.66850
54	0.15704	0.16344	0.19990	0.28850	0.68800
55	0.16633	0.17200	0.20250	0.29430	0.70740
56	0.17776	0.17504	0.20690	0.29430	0.70740
57	0.18919	0.17808	0.21130	0.29430	0.70740
58	0.20061	0.18112	0.21570	0.29430	0.70740
59	0.21204	0.18416	0.22010	0.29430	0.70740
60	0.22347	0.18720	0.22450	0.29430	0.70740
61	0.24038	0.19672	0.23350	0.29430	0.74120
62	0.25728	0.20624	0.24260	0.29430	0.77500
63	0.27419	0.21576	0.25170	0.29430	0.80880
64	0.29109	0.22528	0.26080	0.29430	0.84250
65	0.30800	0.23480	0.26980	0.29430	0.87630
66	0.34213	0.25049	0.31630	0.31770	0.87630
67	0.37627	0.26618	0.36280	0.34120	0.87630
68	0.41040	0.28188	0.40930	0.36470	0.87630
69	0.44454	0.29757	0.45580	0.38810	0.87630
70	0.47867	0.31326	0.50230	0.41160	0.87630
71	0.53268	0.32768	0.53420	0.41160	0.87630
72	0.58669	0.34209	0.56620	0.41160	0.87630
73	0.64071	0.35651	0.59810	0.41160	0.87630
74	0.69472	0.37092	0.63000	0.41160	0.87630
75	0.74873	0.38534	0.66190	0.41160	0.87630
76	0.82069	0.42501	0.72900	0.45190	0.91050
77	0.89265	0.46467	0.79610	0.49210	0.94470
78	0.96461	0.50434	0.86320	0.53240	0.97890
79	1.03657	0.54400	0.93030	0.57260	1.01310
80	1.10853	0.58367	0.99740	0.61290	1.04730

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.



**Exhibit 1-A**  
**RiverSource Life Insurance Company**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

**Monthly Charge per \$1000 of Specified Amount**

**Couple**  
**EBR Benefit Duration = 2 Year**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.07027	0.13160	0.14740	0.18400	0.51000
36	0.07978	0.13999	0.15770	0.20680	0.57010
37	0.08928	0.14837	0.16810	0.22970	0.63010
38	0.09879	0.15676	0.17840	0.25250	0.69020
39	0.10829	0.16514	0.18870	0.27530	0.75030
40	0.11780	0.17353	0.19910	0.29810	0.81030
41	0.12680	0.17466	0.21550	0.30960	0.83480
42	0.13580	0.17580	0.23190	0.32100	0.85930
43	0.14480	0.17693	0.24830	0.33250	0.88380
44	0.15380	0.17807	0.26470	0.34400	0.90830
45	0.16280	0.17920	0.28110	0.35540	0.93270
46	0.16781	0.18871	0.29140	0.36100	0.94670
47	0.17283	0.19821	0.30160	0.36670	0.96070
48	0.17784	0.20772	0.31190	0.37230	0.97470
49	0.18286	0.21722	0.32220	0.37790	0.98870
50	0.18787	0.22673	0.33250	0.38350	1.00270
51	0.20504	0.23274	0.33500	0.39170	1.03370
52	0.22221	0.23876	0.33760	0.39990	1.06480
53	0.23939	0.24477	0.34020	0.40800	1.09580
54	0.25656	0.25079	0.34280	0.41620	1.12690
55	0.27373	0.25680	0.34540	0.42430	1.15790
56	0.29228	0.26089	0.35330	0.42850	1.15790
57	0.31083	0.26498	0.36130	0.43270	1.15790
58	0.32937	0.26908	0.36930	0.43690	1.15790
59	0.34792	0.27317	0.37720	0.44110	1.15790
60	0.36647	0.27726	0.38520	0.44530	1.15790
61	0.39328	0.27741	0.40190	0.45320	1.15790
62	0.42009	0.27756	0.41870	0.46100	1.15790
63	0.44691	0.27772	0.43550	0.46890	1.15790
64	0.47372	0.27787	0.45220	0.47680	1.15790
65	0.50053	0.27802	0.46900	0.48460	1.15790
66	0.57500	0.32559	0.54230	0.50560	1.15790
67	0.64947	0.37316	0.61560	0.52670	1.15790
68	0.72393	0.42072	0.68890	0.54770	1.15790
69	0.79840	0.46829	0.76220	0.56870	1.15790
70	0.87287	0.51586	0.83550	0.58970	1.15790
71	0.97058	0.53899	0.88810	0.60440	1.15790
72	1.06828	0.56213	0.94070	0.61910	1.15790
73	1.16599	0.58526	0.99320	0.63380	1.15790
74	1.26369	0.60840	1.04580	0.64840	1.15790
75	1.36140	0.63153	1.09830	0.66310	1.15790
76	1.54820	0.64269	1.15870	0.67480	1.22040
77	1.73500	0.65385	1.21910	0.68650	1.28290
78	1.92180	0.66501	1.27950	0.69830	1.34530
79	2.10860	0.67617	1.33980	0.71000	1.40780
80	2.29540	0.68733	1.40020	0.72170	1.47020

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1-A**  
**RiverSource Life Insurance Company**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

**Monthly Charge per \$1000 of Specified Amount**

**Couple**  
**EBR Benefit Duration = 3 Year**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.09040	0.17053	0.19100	0.23630	0.65460
36	0.10240	0.18104	0.20310	0.26490	0.72980
37	0.11440	0.19155	0.21520	0.29360	0.80490
38	0.12640	0.20205	0.22730	0.32220	0.88010
39	0.13840	0.21256	0.23940	0.35090	0.95520
40	0.15040	0.22307	0.25150	0.37950	1.03040
41	0.15949	0.22683	0.27400	0.38520	1.04200
42	0.16859	0.23059	0.29650	0.39080	1.05370
43	0.17768	0.23434	0.31890	0.39640	1.06530
44	0.18678	0.23810	0.34140	0.40210	1.07690
45	0.19587	0.24186	0.36390	0.40770	1.08850
46	0.20568	0.25130	0.37290	0.41980	1.10540
47	0.21549	0.26074	0.38200	0.43190	1.12230
48	0.22531	0.27019	0.39100	0.44390	1.13910
49	0.23512	0.27963	0.40010	0.45600	1.15600
50	0.24493	0.28907	0.40910	0.46810	1.17290
51	0.26692	0.29308	0.41180	0.46810	1.22820
52	0.28891	0.29709	0.41450	0.46810	1.28350
53	0.31089	0.30111	0.41720	0.46810	1.33880
54	0.33288	0.30512	0.41990	0.46810	1.39410
55	0.35487	0.30913	0.42260	0.46810	1.44950
56	0.38182	0.31388	0.42890	0.47830	1.44950
57	0.40876	0.31863	0.43520	0.48860	1.44950
58	0.43571	0.32337	0.44140	0.49890	1.44950
59	0.46265	0.32812	0.44770	0.50910	1.44950
60	0.48960	0.33287	0.45400	0.51940	1.44950
61	0.51949	0.33599	0.47870	0.52840	1.44950
62	0.54939	0.33911	0.50350	0.53740	1.44950
63	0.57928	0.34224	0.52830	0.54640	1.44950
64	0.60918	0.34536	0.55310	0.55550	1.44950
65	0.63907	0.34848	0.57790	0.56450	1.44950
66	0.71922	0.41572	0.67560	0.59540	1.44950
67	0.79936	0.48296	0.77330	0.62620	1.44950
68	0.87951	0.55019	0.87100	0.65710	1.44950
69	0.95965	0.61743	0.96870	0.68800	1.44950
70	1.03980	0.68467	1.06640	0.71890	1.44950
71	1.18563	0.70295	1.11940	0.73810	1.44950
72	1.33145	0.72123	1.17230	0.75730	1.44950
73	1.47728	0.73951	1.22520	0.77650	1.44950
74	1.62310	0.75779	1.27820	0.79570	1.44950
75	1.76893	0.77607	1.33110	0.81490	1.44950
76	1.99801	0.77607	1.38500	0.81490	1.49570
77	2.22710	0.77607	1.43890	0.81490	1.54190
78	2.45618	0.77607	1.49280	0.81490	1.58820
79	2.68527	0.77607	1.54670	0.81490	1.63440
80	2.91435	0.77607	1.60060	0.81490	1.68060

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1-A**  
**RiverSource Life Insurance Company**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

**Monthly Charge per \$1000 of Specified Amount**

**Couple**  
**EBR Benefit Duration = 4 Year**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.10560	0.18400	0.20610	0.27680	0.76360
36	0.11943	0.19404	0.22310	0.30980	0.84960
37	0.13325	0.20409	0.24010	0.34270	0.93550
38	0.14708	0.21413	0.25710	0.37570	1.02150
39	0.16090	0.22418	0.27410	0.40860	1.10740
40	0.17473	0.23422	0.29110	0.44160	1.19340
41	0.18510	0.24263	0.31680	0.44770	1.20530
42	0.19548	0.25104	0.34240	0.45370	1.21720
43	0.20585	0.25945	0.36800	0.45970	1.22910
44	0.21623	0.26786	0.39360	0.46580	1.24100
45	0.22660	0.27627	0.41920	0.47180	1.25290
46	0.23861	0.28335	0.42850	0.48460	1.27030
47	0.25063	0.29043	0.43790	0.49730	1.28760
48	0.26264	0.29750	0.44720	0.51010	1.30500
49	0.27466	0.30458	0.45650	0.52290	1.32240
50	0.28667	0.31166	0.46580	0.53560	1.33980
51	0.30767	0.31425	0.47310	0.53570	1.40320
52	0.32867	0.31683	0.48030	0.53580	1.46660
53	0.34967	0.31942	0.48750	0.53590	1.53000
54	0.37067	0.32200	0.49470	0.53600	1.59350
55	0.39167	0.32459	0.50200	0.53610	1.65690
56	0.42263	0.32957	0.50910	0.53800	1.65690
57	0.45359	0.33456	0.51620	0.53980	1.65690
58	0.48455	0.33954	0.52340	0.54170	1.65690
59	0.51551	0.34453	0.53050	0.54350	1.65690
60	0.54647	0.34951	0.53760	0.54540	1.65690
61	0.57915	0.36349	0.56770	0.56020	1.65690
62	0.61183	0.37747	0.59780	0.57500	1.65690
63	0.64451	0.39145	0.62790	0.58990	1.65690
64	0.67719	0.40543	0.65800	0.60470	1.65690
65	0.70987	0.41941	0.68810	0.61950	1.65690
66	0.78625	0.48586	0.79050	0.65350	1.65690
67	0.86264	0.55232	0.89280	0.68740	1.65690
68	0.93902	0.61877	0.99520	0.72140	1.65690
69	1.01541	0.68523	1.09750	0.75530	1.65690
70	1.09179	0.75168	1.19990	0.78930	1.65690
71	1.29237	0.78074	1.27220	0.81980	1.65690
72	1.49294	0.80981	1.34450	0.85030	1.65690
73	1.69352	0.83887	1.41680	0.88080	1.65690
74	1.89409	0.86794	1.48910	0.91130	1.65690
75	2.09467	0.89700	1.56150	0.94190	1.65690
76	2.34305	0.91167	1.64000	0.95730	1.73590
77	2.59143	0.92634	1.71860	0.97270	1.81500
78	2.83981	0.94102	1.79720	0.98810	1.89400
79	3.08819	0.95569	1.87580	1.00350	1.97300
80	3.33657	0.97036	1.95440	1.01890	2.05210

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1-B**  
**RiverSource Life Insurance Company**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

**Monthly Charge per \$1000 of Specified Amount**

**Not Couple**  
**EBR Benefit Duration = 1 Year**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.04520	0.08280	0.09270	0.11310	0.31720
36	0.05143	0.09390	0.10510	0.12770	0.35610
37	0.05765	0.10490	0.11750	0.14220	0.39500
38	0.06388	0.11600	0.12990	0.15670	0.43390
39	0.07010	0.12710	0.14230	0.17120	0.47280
40	0.07633	0.13810	0.15470	0.18570	0.51170
41	0.08374	0.13810	0.15900	0.19890	0.53640
42	0.09116	0.13810	0.16330	0.21200	0.56120
43	0.09857	0.13810	0.16760	0.22510	0.58590
44	0.10599	0.13810	0.17190	0.23820	0.61070
45	0.11340	0.13810	0.17620	0.25130	0.63540
46	0.11799	0.14230	0.18330	0.25900	0.63650
47	0.12257	0.14650	0.19040	0.26680	0.63750
48	0.12716	0.15070	0.19750	0.27450	0.63860
49	0.13174	0.15490	0.20450	0.28220	0.63970
50	0.13633	0.15910	0.21160	0.28990	0.64070
51	0.14502	0.16560	0.21690	0.29650	0.66640
52	0.15372	0.17210	0.22220	0.30310	0.69200
53	0.16241	0.17860	0.22750	0.30970	0.71760
54	0.17111	0.18520	0.23280	0.31630	0.74330
55	0.17980	0.19170	0.23820	0.32290	0.76890
56	0.19507	0.19700	0.24050	0.32590	0.76890
57	0.21033	0.20230	0.24290	0.32880	0.76890
58	0.22560	0.20760	0.24520	0.33170	0.76890
59	0.24086	0.21290	0.24750	0.33470	0.76890
60	0.25613	0.21820	0.24990	0.33760	0.76890
61	0.27446	0.22590	0.25960	0.34290	0.80290
62	0.29280	0.23360	0.26920	0.34820	0.83700
63	0.31113	0.24140	0.27890	0.35360	0.87100
64	0.32947	0.24910	0.28850	0.35890	0.90500
65	0.34780	0.25680	0.29820	0.36420	0.93900
66	0.38587	0.27290	0.34670	0.37900	0.93900
67	0.42393	0.28900	0.39520	0.39380	0.93900
68	0.46200	0.30500	0.44360	0.40860	0.93900
69	0.50006	0.32110	0.49210	0.42340	0.93900
70	0.53813	0.33720	0.54060	0.43810	0.93900
71	0.59666	0.35190	0.57380	0.43810	0.93900
72	0.65520	0.36660	0.60700	0.43810	0.93900
73	0.71373	0.38130	0.64020	0.43810	0.93900
74	0.77227	0.39600	0.67340	0.43810	0.93900
75	0.83080	0.41070	0.70660	0.43810	0.93900
76	0.89743	0.47090	0.79540	0.50000	0.99280
77	0.96406	0.53110	0.88410	0.56190	1.04660
78	1.03069	0.59140	0.97290	0.62370	1.10040
79	1.09733	0.65160	1.06170	0.68560	1.15420
80	1.16396	0.71180	1.15040	0.74740	1.20800

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1-B**  
**RiverSource Life Insurance Company**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

**Monthly Charge per \$1000 of Specified Amount**

**Not Couple**  
**EBR Benefit Duration = 2 Year**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.07820	0.14110	0.15810	0.19500	0.53690
36	0.08876	0.15020	0.16910	0.21940	0.60070
37	0.09932	0.15930	0.18020	0.24380	0.66450
38	0.10988	0.16830	0.19120	0.26810	0.72820
39	0.12044	0.17740	0.20230	0.29250	0.79200
40	0.13100	0.18650	0.21330	0.31690	0.85570
41	0.14348	0.18820	0.22990	0.33000	0.88390
42	0.15596	0.19000	0.24640	0.34320	0.91210
43	0.16844	0.19170	0.26290	0.35630	0.94030
44	0.18092	0.19350	0.27940	0.36950	0.96850
45	0.19340	0.19520	0.29590	0.38260	0.99670
46	0.20037	0.20380	0.30830	0.39390	1.01480
47	0.20735	0.21240	0.32060	0.40520	1.03280
48	0.21432	0.22090	0.33290	0.41650	1.05090
49	0.22130	0.22950	0.34530	0.42780	1.06890
50	0.22827	0.23810	0.35760	0.43910	1.08690
51	0.24584	0.25410	0.36350	0.44890	1.12160
52	0.26341	0.27020	0.36930	0.45870	1.15620
53	0.28099	0.28630	0.37520	0.46850	1.19090
54	0.29856	0.30230	0.38100	0.47820	1.22550
55	0.31613	0.31840	0.38690	0.48800	1.26010
56	0.33752	0.31840	0.39500	0.49220	1.26010
57	0.35891	0.31840	0.40320	0.49650	1.26010
58	0.38029	0.31840	0.41140	0.50070	1.26010
59	0.40168	0.31840	0.41950	0.50500	1.26010
60	0.42307	0.31840	0.42770	0.50920	1.26010
61	0.45235	0.33970	0.44540	0.51700	1.26010
62	0.48163	0.36090	0.46320	0.52480	1.26010
63	0.51091	0.38220	0.48090	0.53260	1.26010
64	0.54019	0.40350	0.49860	0.54040	1.26010
65	0.56947	0.42470	0.51630	0.54820	1.26010
66	0.64172	0.45100	0.59320	0.57010	1.26010
67	0.71397	0.47730	0.67010	0.59200	1.26010
68	0.78623	0.50350	0.74700	0.61390	1.26010
69	0.85848	0.52980	0.82390	0.63580	1.26010
70	0.93073	0.55610	0.90070	0.65770	1.26010
71	1.04892	0.57970	0.95560	0.66780	1.26010
72	1.16711	0.60340	1.01050	0.67780	1.26010
73	1.28529	0.62700	1.06540	0.68790	1.26010
74	1.40348	0.65060	1.12030	0.69790	1.26010
75	1.52167	0.67430	1.17510	0.70800	1.26010
76	1.69937	0.71890	1.27090	0.75480	1.35540
77	1.87707	0.76350	1.36660	0.80160	1.45070
78	2.05477	0.80800	1.46240	0.84840	1.54600
79	2.23247	0.85260	1.55810	0.89530	1.64130
80	2.41017	0.89720	1.65380	0.94210	1.73650

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1-B**  
**RiverSource Life Insurance Company**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

**Monthly Charge per \$1000 of Specified Amount**

**Not Couple**  
**EBR Benefit Duration = 3 Year**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.10073	0.18300	0.20490	0.25050	0.68950
36	0.11408	0.19440	0.21790	0.28120	0.76940
37	0.12743	0.20580	0.23090	0.31180	0.84930
38	0.14077	0.21720	0.24390	0.34240	0.92910
39	0.15412	0.22860	0.25680	0.37300	1.00900
40	0.16747	0.24000	0.26980	0.40370	1.08890
41	0.18318	0.24480	0.29230	0.40900	1.09970
42	0.19888	0.24950	0.31470	0.41430	1.11050
43	0.21459	0.25430	0.33720	0.41960	1.12130
44	0.23029	0.25900	0.35960	0.42490	1.13210
45	0.24600	0.26380	0.38210	0.43020	1.14300
46	0.25645	0.27170	0.39350	0.44370	1.16590
47	0.26691	0.27970	0.40500	0.45720	1.18890
48	0.27736	0.28760	0.41650	0.47070	1.21190
49	0.28782	0.29560	0.42800	0.48410	1.23480
50	0.29827	0.30350	0.43950	0.49760	1.25780
51	0.32094	0.32410	0.44620	0.50720	1.32210
52	0.34360	0.34480	0.45280	0.51670	1.38650
53	0.36627	0.36540	0.45950	0.52630	1.45080
54	0.38893	0.38600	0.46620	0.53580	1.51510
55	0.41160	0.40660	0.47290	0.54530	1.57940
56	0.43916	0.41770	0.48240	0.54990	1.57940
57	0.46672	0.42890	0.49190	0.55450	1.57940
58	0.49428	0.44000	0.50150	0.55910	1.57940
59	0.52184	0.45110	0.51100	0.56360	1.57940
60	0.54940	0.46230	0.52050	0.56820	1.57940
61	0.58037	0.47850	0.54860	0.57670	1.57940
62	0.61135	0.49480	0.57670	0.58530	1.57940
63	0.64232	0.51110	0.60480	0.59380	1.57940
64	0.67330	0.52730	0.63280	0.60230	1.57940
65	0.70427	0.54360	0.66090	0.61090	1.57940
66	0.80144	0.57870	0.75370	0.63970	1.57940
67	0.89861	0.61370	0.84660	0.66850	1.57940
68	0.99579	0.64880	0.93940	0.69730	1.57940
69	1.09296	0.68380	1.03230	0.72610	1.57940
70	1.19013	0.71890	1.12510	0.75490	1.57940
71	1.34241	0.74080	1.18370	0.77780	1.57940
72	1.49469	0.76270	1.24220	0.80080	1.57940
73	1.64697	0.78460	1.30070	0.82380	1.57940
74	1.79925	0.80650	1.35920	0.84680	1.57940
75	1.95153	0.82840	1.41770	0.86980	1.57940
76	2.17324	0.86100	1.50560	0.90400	1.65360
77	2.39495	0.89360	1.59360	0.93820	1.72770
78	2.61665	0.92610	1.68150	0.97240	1.80180
79	2.83836	0.95870	1.76940	1.00660	1.87600
80	3.06007	0.99130	1.85730	1.04080	1.95010

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1-B**  
**RiverSource Life Insurance Company**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

**Monthly Charge per \$1000 of Specified Amount**

**Not Couple**  
**EBR Benefit Duration = 4 Year**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.11780	0.19760	0.22130	0.29370	0.80470
36	0.13320	0.20850	0.23960	0.32900	0.89610
37	0.14860	0.21940	0.25780	0.36420	0.98750
38	0.16400	0.23020	0.27610	0.39950	1.07890
39	0.17940	0.24110	0.29430	0.43480	1.17030
40	0.19480	0.25200	0.31250	0.47010	1.26170
41	0.21284	0.25960	0.33810	0.47510	1.27250
42	0.23088	0.26720	0.36360	0.48020	1.28320
43	0.24892	0.27490	0.38910	0.48530	1.29400
44	0.26696	0.28250	0.41460	0.49040	1.30480
45	0.28500	0.29010	0.44020	0.49540	1.31550
46	0.30023	0.29750	0.45000	0.50880	1.33760
47	0.31545	0.30500	0.45970	0.52220	1.35970
48	0.33068	0.31240	0.46950	0.53560	1.38180
49	0.34590	0.31980	0.47930	0.54900	1.40390
50	0.36113	0.32720	0.48910	0.56240	1.42600
51	0.38521	0.34720	0.49860	0.56440	1.50220
52	0.40929	0.36710	0.50810	0.56650	1.57850
53	0.43337	0.38710	0.51760	0.56850	1.65480
54	0.45745	0.40700	0.52710	0.57060	1.73110
55	0.48153	0.42690	0.53660	0.57260	1.80730
56	0.50384	0.44650	0.55690	0.58140	1.80730
57	0.52615	0.46620	0.57720	0.59020	1.80730
58	0.54845	0.48580	0.59750	0.59900	1.80730
59	0.57076	0.50540	0.61780	0.60790	1.80730
60	0.59307	0.52500	0.63810	0.61670	1.80730
61	0.63690	0.54330	0.66210	0.62820	1.80730
62	0.68072	0.56150	0.68610	0.63970	1.80730
63	0.72455	0.57980	0.71020	0.65120	1.80730
64	0.76837	0.59810	0.73420	0.66270	1.80730
65	0.81220	0.61630	0.75820	0.67420	1.80730
66	0.90636	0.65440	0.86490	0.70880	1.80730
67	1.00052	0.69260	0.97150	0.74340	1.80730
68	1.09468	0.73070	1.07820	0.77800	1.80730
69	1.18884	0.76880	1.18490	0.81260	1.80730
70	1.28300	0.80690	1.29150	0.84720	1.80730
71	1.47005	0.83390	1.36110	0.87560	1.80730
72	1.65711	0.86090	1.43070	0.90390	1.80730
73	1.84416	0.88790	1.50030	0.93230	1.80730
74	2.03122	0.91490	1.56990	0.96060	1.80730
75	2.21827	0.94190	1.63950	0.98890	1.80730
76	2.47785	1.00220	1.75960	1.05230	1.91630
77	2.73743	1.06250	1.87970	1.11560	2.02520
78	2.99702	1.12280	1.99980	1.17890	2.13410
79	3.25660	1.18310	2.11990	1.24220	2.24300
80	3.51618	1.24340	2.24000	1.30550	2.35200

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

SERFF Tracking #:

AEMN-129294599

State Tracking #:

Company Tracking #:

132410 RATES

State:

District of Columbia

Filing Company:

RiverSource Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

LTC COMBO-Rider Rates

Project Name/Number:

LTC COMBO-Rider Rates/132410 RATES

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Actuarial Justification
<b>Comments:</b>	
<b>Attachment(s):</b>	ActMem 132410 ABR.GENERIC.pdf ActMem 132411 EBR.GENERIC.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Cover letter-11-13-13
<b>Comments:</b>	
<b>Attachment(s):</b>	Cover letter 11.13.13 Rates.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



**RIVERSOURCE LIFE INSURANCE COMPANY**  
**DESCRIPTION AND ACTUARIAL MEMORANDUM**

**Rider Form 132410**  
**Accelerated Benefit Rider for Long-Term Care**

**September 19, 2013**

**I. DESCRIPTION OF RIDER**

The Accelerated Benefit Rider for Long-Term Care ("ABR") is a rider which may be attached to a life insurance policy. The ABR provides for an acceleration of the underlying life insurance policy's specified amount to reimburse qualified long-term care expenses incurred by the insured, following the terms and conditions of the rider.

**Renewability**

The ABR is non-cancellable, subject to the Termination Provisions in the rider. The rates for the ABR are set at issue and will not change.

**Issue Ages**

The issue ages available are 35 to 80.

**Underwriting**

Underwriting is performed at the time of application through a telephone interview. Each applicant is individually underwritten through a simplified application containing medical questions. Cognitive testing is conducted on all applicants. A prescription drug database and motor vehicle report will also be utilized.

**General Marketing Method**

Sales of the ABR will be made to individuals purchasing a universal life policy, sold by financial advisors contracted with Ameriprise Financial and its affiliates.

**II. DESCRIPTION OF BENEFITS**

The ABR will reimburse for the Covered Services listed below until the lifetime benefit limit is reached. Monthly benefits are payable for Nursing Home Care, Assisted Living Facility Care, Home and Community Care, Hospice Care, Respite Care, Care Coordination Services, Caregiver Training and International Benefits. Benefits may be payable for other supplies and services if they are specified in the Plan of Care and are mutually agreed to by the insured and the company.

The ABR Benefit Duration is the period of coverage under this rider as specified in the policy. The ABR Benefit Duration may increase depending on how the policy and rider benefits are used.

The benefits provided under the ABR are subject to a maximum monthly benefit and a total benefit limit. At issue, the total benefit limit is equal to the specified amount of the underlying life insurance policy and is also referred to as the Lifetime ABR Base Limit. The Monthly ABR Base Benefit amount is equal to the Lifetime ABR Base Limit divided by 24.

The Lifetime ABR Limit and Monthly Maximum ABR Benefit amount will increase if one of the four optional inflation protection options is elected. The Lifetime ABR Limit is equal the Lifetime ABR Base Limit plus the Lifetime ABR Inflation Limit and, at issue, is equal to the Lifetime ABR Base Limit. The Monthly Maximum ABR Benefit is equal the Monthly ABR Base Benefit plus the Monthly ABR Inflation Benefit.

The gross benefit payment is the amount of a benefit payment before the reduction for a loan repayment, if applicable. Gross benefit payment amounts reimbursed in any calendar month are paid first from the base component of the Monthly Maximum ABR benefit and followed by the inflation

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component (if any) once the base component is exceeded, up to the Maximum Monthly ABR Benefit. The lifetime limits will be reduced after a benefit payment for a calendar month. The Lifetime ABR Base Limit will be reduced by the lesser of:

- (1) the amount of the gross benefit payment;
- (2) the monthly ABR Base Benefit amount; or
- (3) the Lifetime ABR Base Limit immediately prior to the benefit payment.

The Lifetime ABR Inflation Limit will be reduced by the amount the gross benefit payment exceeds the reduction in the Lifetime ABR Base Limit, if any.

Claim payments will cease when the Lifetime ABR Limit reaches zero.

**Inflation Protection**

The insured must elect one of four inflation protection options or reject inflation protection options. The inflation protection options available include simple and compound, with 3% and 5% annual increases available for each.

If the simple inflation option is elected, the Monthly ABR Inflation Benefit amount will increase by the Monthly ABR Base Benefit amount multiplied by the applicable percentage. If the compound inflation option is elected, the Monthly ABR Inflation Benefit will increase by the Monthly Maximum ABR Benefit amount multiplied by the applicable percentage. Under both the simple and compound inflation options, the Lifetime ABR Inflation Limit will increase by the same proportion that the Monthly ABR Inflation Benefit amount increases. Increases under the inflation protection option will apply on each policy anniversary and will continue even when the insured is on claim.

**Elimination Period**

Benefits provided under the ABR are subject to a 90 day elimination period for Nursing Home Facility and Assisted Living Facility confinement, with no elimination period applying to Home Health Care or other services. Satisfaction of the elimination period begins with the first day on which benefit eligibility is established and expenses are incurred for which payment would be made if there were no elimination period. The elimination period needs to be satisfied only during the lifetime of the rider.

Covered expenses that would otherwise be excluded from payment under the Medicare non-duplication provision may be used to satisfy the Elimination Period.

**Benefit Eligibility and Conditions**

Benefit eligibility is based on the insured either (a) insured being unable to perform, without Substantial Assistance, at least two of six Activities of Daily Living (ADLs) for a period of at least 90 days due to a loss of functional capacity or (b) requiring need for Substantial Supervision to protect such individual from threats to health and safety due to Severe Cognitive Impairment.

Written certification from a Licensed Health Care Practitioner that the eligibility conditions have been met within the preceding 12 months is required. As defined in the rider, the six ADLs are: (1) bathing, (2) continence, (3) dressing, (4) eating, (5) toileting and (6) transferring.

**Facility Care Benefits**

Facility care benefits are payable for skilled, intermediate and custodial levels of care while the insured is confined in the Nursing Home Facility or Assisted Living Facility. Once benefit eligibility is

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established and the elimination period is satisfied, expenses incurred as a resident inpatient in a Nursing Home Facility or Assisted Living Facility will be reimbursed up to Monthly Maximum ABR Benefit.

A Nursing Home Facility is defined as a facility that provides skilled nursing care, intermediate care or custodial care. The facility must be licensed or certified as a Nursing Home Facility by the appropriate state licensing agency or must meet all of the requirements listed in the rider contract.

An Assisted Living Facility is defined as a facility that is primarily engaged in providing ongoing care and related services to inpatients in one location and is licensed or certified by the appropriate state licensing agency. If the facility is not licensed or certified by the state as an Assisted Living Facility, it must be a residential facility operating pursuant to all applicable laws and regulations and meet all of the requirements listed in the rider contract.

**Bed Reservation**

If confinement in a Nursing Home Facility, Assisted Living Facility or Hospice Care Facility is interrupted by a temporary absence and there is a charge to reserve accommodations in the facility, the rider will pay the lesser of the charge incurred or the amount that would otherwise have been paid if the insured had remained in the facility, for up to 30 days of such absence in a calendar year.

**Home and Community Care Benefits**

Expenses incurred for medical and non-medical services provided by a Home Health Care Agency at the insured's place of residence which must be outside of a hospital or Nursing Home, Assisted Living or Hospice Care Facility will be reimbursed subject to the Monthly Maximum. Such services include, but are not limited to, part-time and intermittent skilled nursing services, home health aide services, physical therapy, occupational therapy, speech therapy, chemotherapy, audiology and medical social services by a social worker.

Services provided while in attendance at an Adult Day Care, Maintenance or Personal Care Services, Homemaker Services will be reimbursed subject to the Monthly Maximum ABR Benefit.

Home and Community Care benefits are not subject to the Elimination Period and are payable once benefit eligibility is established.

**Hospice Care**

Expenses incurred for services for hospice care received at home, in the community or in a Hospice Care Facility. Expenses will not be covered at the same time as any other covered service other than Care Coordination services or Non-Continual Alternative Care.

**Care Coordination Services**

Expenses incurred for Care Coordination Services provided by a Care Coordination Provider, Care Coordination Planning Agency or by the company will be covered up to the Monthly Maximum ABR Benefit. Such reimbursement does not count against the ABR limits or benefit amount only if the Care Coordination is provided by the company.

**Respite Care**

Expenses incurred for the first 21 days of Respite Care received during a calendar year will be reimbursed. The amount payable for this benefit cannot exceed 1/30<sup>th</sup> of the Monthly Maximum ABR Benefit for each day of Respite Care Services.

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**Additional Benefits**

An Alternative Care Benefit will reimburse expenses incurred for care, treatment, services, supplies or other items when they are mutually agreeable to the insured and the company as cost effective alternatives to benefits available under the ABR. The mutual agreement must include

- (a) a description of the care, services, equipment and treatment that will be considered Alternative Care Services;
- (b) the effect on the Elimination Period; and
- (c) the effect on the ABR Benefit Duration and maximum benefits.

Pre-approved Home Modifications and Durable Medical Equipment Purchase expenses in total in any calendar year will be reimbursed up to the up to the Non-Continual Alternative Care Calendar Year Maximum specified in the policy.

Expenses incurred for Informal Caregiver Training expenses will be reimbursed up to Lifetime Informal Caregiver Training Maximum specified in the policy.

The International Benefit provides benefits for confinement in a Nursing Home Facility outside of the United States. The monthly benefit will equal the Monthly Maximum ABR Benefit divided by 30 multiplied by the International Benefit Percentage as specified in the policy multiplied by the number of days of confinement. The insured is responsible for providing all eligibility for the payment of benefits and proof of loss documentation. Proof of confinement shall be done monthly.

**Benefits after Lapse if Confined**

If the policy and the ABR lapse while the insured is confined to a Nursing Home, Assisted Living or Hospice Care Facility, benefit for that confinement may be payable. We will reimburse expenses if the confinement began while the ABR was in force and continues without interruption after the policy terminates due to lapse. Benefits may continue until the earliest of the following dates:

- the date the continuous confinement ends;
- the date when the Lifetime ABR Limit, less any indebtedness as of the end of the grace period, has been exhausted due to benefit payments; or
- the date of insured's death.

Increases under the inflation protection option, if any, will stop as of the date of lapse even if benefits become payable under this provision.

If benefits are payable under this provision, there will be no proceeds payable upon the death of the insured.

**Guaranteed Benefit**

Upon lapse of the ABR, an ABR Guaranteed Benefit is provided to pay for eligible Covered Services until the earlier of:

- (a) the death of the insured; or
- (b) the date the Guaranteed Benefit ABR Limit less an indebtedness at the end of the grace period has been exhausted.

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The same benefit provisions and Maximum Monthly ABR Benefit in effect at the time of lapse will apply, and increases under any inflation protection option will stop once this Guaranteed Benefit becomes effective.

The amount of the Guaranteed Benefit ABR Limit is equal to the lesser of (1) and (2) below:

- (1) an amount equal to A minus B (but never less than zero), where:
  - A = the greater of the Maximum Monthly ABR Benefit in effect on the date of lapse, or the sum of all monthly charges paid for the ABR and any Inflation Protection Option on the ABR.
  - B = the sum of all benefits paid under the ABR plus any benefits paid under the Benefits after Lapse if Confined provision.
  
- (2) the Lifetime ABR Limit in effect on the date of lapse.

The Guaranteed Benefit ABR Limit will be reduced dollar for dollar for any benefits paid under this provision.

### **III. RIDER CHARGES**

The monthly charge for the ABR is equal to the ABR Monthly Rider Charge plus the ABR Monthly Inflation Charge. These charges are level and deducted from the underlying life insurance policy's Policy Value on a monthly basis. The rates for these charges vary by sex, issue age, marital status and inflation protection option.

There are no charges for the ABR beyond the age where the monthly deduction of the underlying life insurance policy is no longer charged. If the policy's Specified Amount is reduced due to a partial surrender, both the ABR Monthly Rider Charge and the ABR Monthly Inflation Charge will reduce in the same proportion as the policy's Specified Amount.

The monthly rider charges are shown in Exhibit 1.

### **IV. ACTUARIAL ASSUMPTIONS**

#### Morbidity

Morbidity assumptions are based on the Milliman 2011 Long Term Care Guidelines. The Guidelines were developed based on the insured experience of Milliman clients and the expertise and judgment of Milliman actuaries. The morbidity assumptions do not include any provision for morbidity improvement.

Incidence rates vary by sex and attained age, and were adjusted to reflect expected favorable experience when long-term care benefits are provided as part of a life insurance policy compared to a stand-alone long-term care insurance policy. Durational selection factors were applied to reflect the impact of underwriting and marital status. Incidence rates were also adjusted for salvage, which is the difference between actual incurred expenses and the Maximum Monthly ABR Benefit.

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Mortality

Deaths are projected with two difference explicit mortality assumptions: total population mortality, which applies to all policies regardless of claim status, and disabled life mortality which applies only to those policies currently on claim for long-term care benefits.

Aggregate mortality assumptions for the total population of active and disabled lives were developed from actual experience of the Company's reinsurer, based on experience from over 3,500 claims. Adjustments were made to reflect the impact of underwriting and key product features.

Disabled life mortality rates were provided by Milliman and take into consideration the disabled life mortality experience of Milliman clients, industry experience, Social Security data and total termination rates based on Milliman's 2011 Long Term Care Guidelines.

There are no explicit active life mortality rates. It is assumed that total population mortality is always preserved and active life deaths are implied as follows:

$$\text{Active Life deaths} = \text{Total Population deaths} - \text{Disabled Life deaths}$$

Lapses

The annual lapse rates for the underlying life insurance policy are based on industry experience and the design of the product, and vary by inflation option, issue age and duration.

Expenses

There are explicit expenses associated with the long-term care claims under the ABR, as follows:

Initial Claims Expense:	\$597.32 per long-term care claim
Monthly Claims Expense:	\$130.50 per long-term care claim

Commissions

There is no commission paid on the ABR.

Investment Earned Rate

An investment earned rate of 4.0% is assumed.

Anticipated Distribution of Business

The distribution by issue age, sex, marital status and inflation protection option assumed are as follows:

<b>Issue Age</b>	<b>Weight</b>
35-44	1.1%
45-54	4.5%
55-64	25.8%
65-74	62.3%
75-80	6.2%

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<b>Sex</b>	<b>Weight</b>
Male	34.6%
Female	65.4%

<b>Marital Status</b>	<b>Weight</b>
Couple	62.7%
Not Couple	37.3%

<b>Inflation Protection Option</b>	<b>Weight</b>
None	91.3%
Simple 3%	6.2%
Simple 5%	1.0%
Compound 3%	1.4%
Compound 5%	0.1%

Average Rider Charge

The average annual ABR rider charge is \$5.07 per thousand of Lifetime ABR Base Limit. The average issue age is expected to be 64.

**V. RESERVES**

The active life reserves for the base portion of the ABR are calculated using a net single premium approach, where the net single premium is the present value of the future incurred base ABR net claim costs. The base ABR net claim costs per new claim are the difference between the incurred base ABR benefits and future death benefit savings. The incurred base ABR benefit per claim at each attained age is the sum of the future expected base ABR payments discounted at the valuation interest rate. Future death benefit savings per new claim equals the sum of the product of the total base ABR payments through the time of claim termination and the corresponding life net single premium at the time of termination.

The active life reserves for the inflation portion of the ABR are calculated using the one-year full preliminary term method.

Active life reserves for both the base and inflation portions of the ABR are calculated using expected claim costs with a 5% margin, the 2001 CSO Male / Female, Non-smoker / Smoker S&U ALB Mortality Table, allowable voluntary lapses and interest equal to the maximum allowable valuation interest rate for the year of issue (currently 3.5%).

The difference between the gross premium and renewal net valuation premium is sufficient to cover expected renewal expenses in all but 61 (see Exhibit 2) of the 1,840 possible combinations of sex, issue age, marital status and inflation protection option. Exhibit 3 provides the gross premium, renewal net valuation premium, expected renewal expense, difference between the gross premium and renewal net valuation premium and the ratio of the renewal net valuation premium to the gross premium used to support this analysis for a sample of issue ages and coverages.

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Claim reserves for the base portion of the ABR are calculated as the present value of the expected future net amount at risk payouts, and the claim reserves for the inflation portion of the ABR are calculated as the expected future benefit payments. The claims reserves for both the base and inflation portions of the ABR are calculated using best estimate morbidity assumptions and discounted at the maximum allowable rate for life insurance policies issued on the date of claim incurral (currently 3.5%).

At no time will the reserves for the life insurance policy with the ABR be less than the reserves for the life insurance policy without the ABR.

**VI. OTHER ASSUMPTIONS**

For items not noted above, assumptions used were consistent with the pricing of the underlying life insurance policy.

If any of the previous assumptions are found to be invalid, charges for new issues may need to be adjusted in the future.

**VII. INTERACTION OF RIDER AND UNDERLYING LIFE INSURANCE POLICY**

Effect of Policy Transactions and Provisions on Rider Benefits

Any Partial Surrender made under the life policy will reduce all monthly benefit amounts and lifetime limits under the ABR. The Lifetime ABR Base Limit immediately prior to the partial surrender will be reduced by an amount equal to  $A \times (B / C)$ , where:

- A = the Lifetime ABR Base Limit immediately prior to the partial surrender,
- B = the partial surrender amount, and
- C = the policy value immediately prior to the partial surrender.

The Lifetime ABR Inflation Limit, Monthly ABR Base Benefit and Monthly ABR Inflation Benefit immediately prior to the partial surrender will each reduce the same proportion as the Lifetime ABR Base Limit.

Effect of Rider Claim and Benefit Payments on Life Policy

Benefit payments under the ABR will impact certain policy provisions and values. These include the following:

- (1) Upon Notice of Claim, partial surrenders will no longer be permitted.
- (2) Once effective, the return of premium will be reduced by the amount of any benefit payments made prior to the effective date.
- (3) After a benefit payment for a calendar month, the Specified Amount will be reduced by the lesser of:
  - the amount of the gross benefit payment;
  - the Monthly ABR Base Benefit, or the remaining available Monthly ABR Base Benefit amount if a benefit payment had previously been made for the calendar month, immediately prior to the benefit payment; or



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- the Lifetime ABR Base Limit immediately prior to the benefit payment.
- (4) Immediately after each benefit payment, other policy amounts will be recalculated as Adjusted Amount =  $A \times (B / C)$ , where:
- A = the amount immediately prior to the benefit payment;
  - B = the new policy Specified Amount after the benefit payment and described above; and
  - C = the policy Specified Amount immediately prior to the benefit payment.
- Policy values impacted by this adjustment include:
- Policy value less indebtedness;
  - Surrender charges; and
  - The administrative charge.
- (5) Immediately after a benefit payment, the return of premium, if effective, and the return of premium upon death will be reduced by the benefit payment.
- (6) If there is any outstanding Indebtedness, at the time of a benefit payment, the benefit payment will be reduced to repay a portion of the loan, calculated as Loan Repayment =  $A \times (B / C)$ , where:
- A = the amount of outstanding indebtedness at the time of the benefit payment;
  - B = the lesser of the amount of the benefit payment, the Monthly ABR Base Benefit, or the remaining available Monthly ABR Base Benefit if a benefit payment had previously paid in the calendar month, immediately prior to the benefit payment or the Lifetime ABR Base Limit immediately prior to the benefit payment, and
  - C = the policy Specified Amount immediately prior to the benefit payment.

**VIII. COMPARISON TO EXISTING POLICY FORMS**

RiverSource Life Insurance Company currently offers a long-term care rider which may be attached to a life insurance contract, with issue age rates in some states. The monthly charge for this existing rider is not level, as it is calculated as a rate times the current net amount at risk. The monthly charge for the ABR is level, as it is calculated as a rate times the policy's Specified Amount. Therefore, the existing rider is not considered to be a similar form in comparison to the ABR.

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**IX. CERTIFICATION**

I, Anju Gupta-Lavey, am an Actuary for RiverSource Life Insurance Company and a Member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion and am familiar with the current requirements for filing long-term care insurance premiums. I hereby certify, the best of my knowledge and judgment, that:

- (1) the initial premium rate schedule is sufficient to cover anticipated costs under moderately adverse experience and the premium rate schedule is reasonably expected to be sustainable over the life of the form with no future premium increases, and the moderately adverse scenarios tested were: a 20% increase in morbidity, a 20% decrease in mortality, a decrease in lapses to 0% and a 25 basis point decrease in investment rate. Based on the results of the moderately adverse scenarios tested, the margins for this rider are sufficient, and there are no significant deviations in margins between ages, sexes, plans or states;
- (2) the policy design and coverage provided have been reviewed and taken into consideration;
- (3) the underwriting and claims adjudication processes, such as the application questions and underwriting requirements and the claims process, have been reviewed and taken into consideration;
- (4) relating to the contract reserves and their relationship to gross premiums:
  - (a) the assumptions used for reserves contain reasonable margins for adverse experience;
  - (b) the net valuation premium for renewal years does not increase;
  - (c) the difference between the gross premium and the net valuation premium for the ABR for renewal years is sufficient to cover expected renewal expense; and
  - (d) the reserve morbidity assumptions do not include any provision for morbidity improvement;
- (5) An inflation protection benefit offered or provided under the ABR is in compliance with the requirements of § 13A and F, Requirement to Offer Inflation Protection, of the Model Regulation; and
- (6) RiverSource Life Insurance Company does not offer a long-term care rider similar to the ABR; therefore there are no similar forms for rate comparison.



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Anju Gupta-Lavey, FSA, MAAA  
Actuary  
RiverSource Life Insurance Company  
Date: September 19, 2013

**Exhibit 1**  
**RiverSource Life Insurance Company**  
**Accelerated Benefit Rider for Long-Term Care**  
**Rider Form 132410**

**Monthly Charge per \$1000 of Specified Amount**

**Male**  
**Couple**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.04033	0.11554	0.18770	0.35440	0.67630
36	0.04366	0.12838	0.20820	0.36690	0.73490
37	0.04700	0.14122	0.22870	0.37930	0.79350
38	0.05033	0.15405	0.24910	0.39180	0.85210
39	0.05367	0.16689	0.26960	0.40420	0.91070
40	0.05700	0.17973	0.29010	0.41670	0.96930
41	0.05801	0.19120	0.31070	0.43000	1.01560
42	0.05903	0.20266	0.33130	0.44340	1.06200
43	0.06004	0.21413	0.35190	0.45680	1.10830
44	0.06106	0.22559	0.37250	0.47020	1.15470
45	0.06207	0.23706	0.39310	0.48350	1.20100
46	0.06918	0.24431	0.40280	0.49190	1.20490
47	0.07628	0.25157	0.41240	0.50040	1.20890
48	0.08339	0.25882	0.42210	0.50880	1.21280
49	0.09049	0.26608	0.43170	0.51720	1.21670
50	0.09760	0.27333	0.44130	0.52560	1.22060
51	0.10585	0.27572	0.44580	0.52560	1.22060
52	0.11411	0.27810	0.45020	0.52560	1.22060
53	0.12236	0.28049	0.45460	0.52560	1.22060
54	0.13062	0.28287	0.45900	0.52560	1.22060
55	0.13887	0.28526	0.46350	0.52560	1.22060
56	0.14602	0.29109	0.47250	0.52600	1.22060
57	0.15316	0.29692	0.48160	0.52630	1.22060
58	0.16031	0.30274	0.49070	0.52660	1.22060
59	0.16745	0.30857	0.49980	0.52700	1.22060
60	0.17460	0.31440	0.50890	0.52730	1.22060
61	0.18547	0.32124	0.52760	0.53530	1.22060
62	0.19633	0.32808	0.54630	0.54320	1.22060
63	0.20720	0.33492	0.56500	0.55120	1.22060
64	0.21806	0.34176	0.58370	0.55910	1.22060
65	0.22893	0.34860	0.60230	0.56710	1.22060
66	0.24717	0.35628	0.61940	0.57160	1.22060
67	0.26541	0.36396	0.63640	0.57610	1.22060
68	0.28365	0.37164	0.65340	0.58060	1.22060
69	0.30189	0.37932	0.67040	0.58520	1.22060
70	0.32013	0.38700	0.68740	0.58970	1.22060
71	0.35426	0.39357	0.69340	0.58970	1.22060
72	0.38839	0.40013	0.69930	0.58970	1.22060
73	0.42251	0.40670	0.70530	0.58970	1.22060
74	0.45664	0.41326	0.71120	0.58970	1.22060
75	0.49077	0.41983	0.71720	0.58970	1.22060
76	0.52274	0.45556	0.74120	0.59740	1.22060
77	0.55471	0.49128	0.76520	0.60520	1.22060
78	0.58667	0.52701	0.78920	0.61290	1.22060
79	0.61864	0.56273	0.81320	0.62060	1.22060
80	0.65061	0.59846	0.83730	0.62840	1.22060

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1**  
**RiverSource Life Insurance Company**  
**Accelerated Benefit Rider for Long-Term Care**  
**Rider Form 132410**

**Monthly Charge per \$1000 of Specified Amount**

**Male**  
**Not Couple**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.06533	0.12580	0.19710	0.37990	0.71870
36	0.06766	0.13993	0.21940	0.39760	0.78010
37	0.07000	0.15407	0.24170	0.41520	0.84150
38	0.07233	0.16820	0.26400	0.43290	0.90300
39	0.07467	0.18234	0.28630	0.45050	0.96440
40	0.07700	0.19647	0.30850	0.46810	1.02580
41	0.07751	0.20999	0.33430	0.48050	1.08100
42	0.07801	0.22351	0.36000	0.49280	1.13610
43	0.07852	0.23703	0.38570	0.50520	1.19130
44	0.07902	0.25055	0.41140	0.51750	1.24640
45	0.07953	0.26407	0.43710	0.52990	1.30150
46	0.08828	0.26959	0.45170	0.54220	1.31280
47	0.09703	0.27511	0.46630	0.55460	1.32410
48	0.10577	0.28062	0.48090	0.56690	1.33540
49	0.11452	0.28614	0.49550	0.57930	1.34670
50	0.12327	0.29166	0.51010	0.59160	1.35800
51	0.13591	0.29938	0.51540	0.59160	1.35800
52	0.14855	0.30710	0.52070	0.59160	1.35800
53	0.16119	0.31482	0.52600	0.59160	1.35800
54	0.17383	0.32254	0.53130	0.59160	1.35800
55	0.18647	0.33026	0.53650	0.59160	1.35800
56	0.19415	0.33745	0.54980	0.59420	1.35800
57	0.20183	0.34464	0.56300	0.59680	1.35800
58	0.20951	0.35182	0.57630	0.59940	1.35800
59	0.21719	0.35901	0.58960	0.60210	1.35800
60	0.22487	0.36620	0.60280	0.60470	1.35800
61	0.23991	0.37657	0.62000	0.61120	1.35800
62	0.25495	0.38694	0.63710	0.61780	1.35800
63	0.26999	0.39732	0.65420	0.62430	1.35800
64	0.28503	0.40769	0.67140	0.63090	1.35800
65	0.30007	0.41806	0.68850	0.63750	1.35800
66	0.31874	0.42206	0.69690	0.63750	1.35800
67	0.33740	0.42606	0.70530	0.63750	1.35800
68	0.35607	0.43007	0.71370	0.63750	1.35800
69	0.37473	0.43407	0.72200	0.63750	1.35800
70	0.39340	0.43807	0.73040	0.63750	1.35800
71	0.43447	0.45622	0.73490	0.63750	1.35800
72	0.47554	0.47438	0.73950	0.63750	1.35800
73	0.51662	0.49253	0.74400	0.63750	1.35800
74	0.55769	0.51069	0.74850	0.63750	1.35800
75	0.59876	0.52884	0.75300	0.63750	1.35800
76	0.62930	0.54875	0.77820	0.64190	1.35800
77	0.65985	0.56866	0.80350	0.64640	1.35800
78	0.69039	0.58857	0.82870	0.65090	1.35800
79	0.72094	0.60847	0.85390	0.65530	1.35800
80	0.75148	0.62838	0.87910	0.65980	1.35800

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1**  
**RiverSource Life Insurance Company**  
**Accelerated Benefit Rider for Long-Term Care**  
**Rider Form 132410**

**Monthly Charge per \$1000 of Specified Amount**

**Female  
Couple**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.04773	0.15834	0.26360	0.46350	1.48110
36	0.05242	0.18190	0.30290	0.48500	1.51540
37	0.05712	0.20546	0.34220	0.50640	1.54980
38	0.06181	0.22901	0.38140	0.52790	1.58410
39	0.06651	0.25257	0.42070	0.54940	1.61850
40	0.07120	0.27613	0.46000	0.57080	1.65280
41	0.07605	0.29691	0.49980	0.60740	1.74570
42	0.08091	0.31769	0.53970	0.64410	1.83860
43	0.08576	0.33848	0.57950	0.68070	1.93150
44	0.09062	0.35926	0.61930	0.71740	2.02440
45	0.09547	0.38004	0.65910	0.75400	2.11730
46	0.10962	0.38800	0.67940	0.77740	2.15340
47	0.12376	0.39596	0.69970	0.80080	2.18960
48	0.13791	0.40391	0.72000	0.82410	2.22570
49	0.15205	0.41187	0.74030	0.84750	2.26180
50	0.16620	0.41983	0.76050	0.87090	2.29800
51	0.17023	0.43612	0.78700	0.87540	2.30050
52	0.17425	0.45241	0.81340	0.87990	2.30300
53	0.17828	0.46871	0.83990	0.88440	2.30550
54	0.18230	0.48500	0.86630	0.88890	2.30800
55	0.18633	0.50129	0.89270	0.89340	2.31050
56	0.19829	0.51567	0.91710	0.90150	2.31050
57	0.21025	0.53005	0.94150	0.90970	2.31050
58	0.22221	0.54444	0.96580	0.91780	2.31050
59	0.23417	0.55882	0.99020	0.92590	2.31050
60	0.24613	0.57320	1.01450	0.93410	2.31050
61	0.26197	0.59497	1.05330	0.95210	2.31050
62	0.27781	0.61674	1.09200	0.97000	2.31050
63	0.29365	0.63850	1.13080	0.98800	2.31050
64	0.30949	0.66027	1.16950	1.00600	2.31050
65	0.32533	0.68204	1.20830	1.02400	2.31050
66	0.38420	0.69242	1.20830	1.05930	2.31050
67	0.44307	0.70280	1.20830	1.09460	2.31050
68	0.50193	0.71317	1.20830	1.12990	2.31050
69	0.56080	0.72355	1.20830	1.16520	2.31050
70	0.61967	0.73393	1.20830	1.20050	2.31050
71	0.67084	0.75570	1.21280	1.20050	2.31050
72	0.72201	0.77748	1.21740	1.20050	2.31050
73	0.77319	0.79925	1.22190	1.20050	2.31050
74	0.82436	0.82103	1.22640	1.20050	2.31050
75	0.87553	0.84280	1.23100	1.20050	2.31050
76	0.95742	0.84280	1.23100	1.20050	2.31050
77	1.03930	0.84280	1.23100	1.20050	2.31050
78	1.12119	0.84280	1.23100	1.20050	2.31050
79	1.20307	0.84280	1.23100	1.20050	2.31050
80	1.28496	0.84280	1.23100	1.20050	2.31050

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1**  
**RiverSource Life Insurance Company**  
**Accelerated Benefit Rider for Long-Term Care**  
**Rider Form 132410**

**Monthly Charge per \$1000 of Specified Amount**

**Female**  
**Not Couple**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.06760	0.16787	0.27680	0.48730	1.55510
36	0.07192	0.19296	0.31800	0.51010	1.59120
37	0.07624	0.21805	0.35930	0.53290	1.62730
38	0.08056	0.24315	0.40050	0.55570	1.66330
39	0.08488	0.26824	0.44180	0.57840	1.69940
40	0.08920	0.29333	0.48300	0.60120	1.73540
41	0.09356	0.31628	0.52790	0.64130	1.83570
42	0.09792	0.33923	0.57280	0.68140	1.93600
43	0.10228	0.36217	0.61760	0.72150	2.03630
44	0.10664	0.38512	0.66250	0.76160	2.13660
45	0.11100	0.40807	0.70740	0.80170	2.23690
46	0.12867	0.41685	0.73090	0.82890	2.27880
47	0.14633	0.42563	0.75440	0.85600	2.32060
48	0.16400	0.43442	0.77800	0.88320	2.36250
49	0.18166	0.44320	0.80150	0.91030	2.40430
50	0.19933	0.45198	0.82500	0.93750	2.44620
51	0.20493	0.48268	0.85450	0.95960	2.44960
52	0.21053	0.51338	0.88400	0.98170	2.45300
53	0.21613	0.54407	0.91360	1.00380	2.45640
54	0.22173	0.57477	0.94310	1.02590	2.45980
55	0.22733	0.60547	0.97260	1.04800	2.46310
56	0.24141	0.62207	0.99690	1.06900	2.46310
57	0.25549	0.63867	1.02120	1.09010	2.46310
58	0.26957	0.65527	1.04560	1.11110	2.46310
59	0.28365	0.67187	1.06990	1.13220	2.46310
60	0.29773	0.68847	1.09420	1.15320	2.46310
61	0.31561	0.71210	1.13380	1.17170	2.46310
62	0.33349	0.73572	1.17330	1.19030	2.46310
63	0.35137	0.75935	1.21290	1.20880	2.46310
64	0.36925	0.78297	1.25240	1.22730	2.46310
65	0.38713	0.80660	1.29200	1.24590	2.46310
66	0.44902	0.81676	1.29200	1.24880	2.46310
67	0.51092	0.82692	1.29200	1.25170	2.46310
68	0.57281	0.83708	1.29200	1.25460	2.46310
69	0.63471	0.84724	1.29200	1.25760	2.46310
70	0.69660	0.85740	1.29200	1.26050	2.46310
71	0.76108	0.86291	1.29210	1.26050	2.46310
72	0.82556	0.86842	1.29220	1.26050	2.46310
73	0.89004	0.87392	1.29230	1.26050	2.46310
74	0.95452	0.87943	1.29240	1.26050	2.46310
75	1.01900	0.88494	1.29250	1.26050	2.46310
76	1.08590	0.88494	1.29250	1.26050	2.46310
77	1.15280	0.88494	1.29250	1.26050	2.46310
78	1.21970	0.88494	1.29250	1.26050	2.46310
79	1.28660	0.88494	1.29250	1.26050	2.46310
80	1.35350	0.88494	1.29250	1.26050	2.46310

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 2**  
**RiverSource Life Insurance Company**  
**Cells with Gross Premium minus Net Valuation Premium < Renewal Expenses**  
**Accelerated Benefit Rider for Long-Term Care**  
**Rider Form 132410**

<b>Sex</b>	<b>Risk Class</b>	<b>Marital Status</b>	<b>Inflation Protection Option</b>	<b>Rider Duration (ABR + EBR)</b>	<b>Issue Ages</b>
Male	Non-Tobacco	Couple	Compound 5%	2+0	35
Male	Non-Tobacco	Not Couple	Compound 5%	2+0	35
Female	Non-Tobacco	Couple	None	2+0	35
Female	Non-Tobacco	Couple	Simple 3%	2+0	35-39
Female	Non-Tobacco	Couple	Simple 5%	2+0	35-40, 75-76, 80
Female	Non-Tobacco	Couple	Compound 3%	2+0	35-40
Female	Non-Tobacco	Couple	Compound 5%	2+0	35-41
Female	Non-Tobacco	Not Couple	Simple 3%	2+0	35-39
Female	Non-Tobacco	Not Couple	Simple 5%	2+0	35-40, 75-80
Female	Non-Tobacco	Not Couple	Compound 3%	2+0	35-40
Female	Non-Tobacco	Not Couple	Compound 5%	2+0	35-41
Female	Tobacco	Couple	Simple 5%	2+0	80

**Exhibit 3**  
**RiverSource Life Insurance Company**  
**Comparison of Gross and Net Premiums and Expenses**  
**Accelerated Benefit Rider for Long-Term Care**  
**Rider Form 132410**

Male

Rider Duration (ABR + EBR) = 2 + 0 = 2 Years

Issue Age	Risk Class	Inflation Protection Option	Couple					Not Couple				
			Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium	Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium
35	Non-Tobacco	None	6.05	4.02	0.46	2.03	0.66	9.80	5.17	0.53	4.63	0.53
35	Non-Tobacco	Simple 3%	23.38	21.25	0.48	2.13	0.91	28.67	23.92	0.55	4.75	0.83
35	Non-Tobacco	Compound 5%	107.50	114.16	0.54	(6.66)	1.06	117.60	121.60	0.62	(4.00)	1.03
35	Tobacco	None	6.05	3.08	0.38	2.97	0.51	9.80	4.12	0.45	5.68	0.42
35	Tobacco	Simple 3%	23.38	15.32	0.40	8.06	0.66	28.67	17.70	0.47	10.97	0.62
35	Tobacco	Compound 5%	107.50	76.66	0.45	30.84	0.71	117.60	82.96	0.53	34.64	0.71
40	Non-Tobacco	None	8.55	4.72	0.76	3.83	0.55	11.55	6.32	0.88	5.23	0.55
40	Non-Tobacco	Simple 3%	35.51	23.44	0.79	12.07	0.66	41.02	27.31	0.91	13.71	0.67
40	Non-Tobacco	Compound 5%	153.94	108.52	0.89	45.42	0.70	165.42	119.00	1.03	46.43	0.72
40	Tobacco	None	8.55	3.62	0.59	4.93	0.42	11.55	5.03	0.70	6.52	0.44
40	Tobacco	Simple 3%	35.51	16.92	0.61	18.59	0.48	41.02	20.31	0.73	20.71	0.50
40	Tobacco	Compound 5%	153.94	73.32	0.69	80.62	0.48	165.42	82.06	0.82	83.36	0.50
45	Non-Tobacco	None	9.31	5.58	1.12	3.74	0.60	11.93	7.79	1.32	4.13	0.65
45	Non-Tobacco	Simple 3%	44.87	25.74	1.17	19.13	0.57	51.54	31.41	1.37	20.13	0.61
45	Non-Tobacco	Compound 5%	189.46	102.79	1.33	86.68	0.54	207.16	117.72	1.55	89.43	0.57
45	Tobacco	None	9.31	4.28	0.81	5.03	0.46	11.93	6.20	0.99	5.73	0.52
45	Tobacco	Simple 3%	44.87	18.65	0.84	26.22	0.42	51.54	23.49	1.03	28.05	0.46
45	Tobacco	Compound 5%	189.46	70.01	0.96	119.45	0.37	207.16	82.19	1.16	124.97	0.40
50	Non-Tobacco	None	14.64	6.66	1.49	7.98	0.45	18.49	9.70	1.81	8.79	0.52
50	Non-Tobacco	Simple 3%	55.64	28.22	1.55	27.42	0.51	62.24	36.31	1.88	25.93	0.58
50	Non-Tobacco	Compound 5%	197.73	97.21	1.75	100.52	0.49	222.19	117.42	2.12	104.78	0.53
50	Tobacco	None	14.64	5.14	1.05	9.50	0.35	18.49	7.73	1.33	10.76	0.42
50	Tobacco	Simple 3%	55.64	20.73	1.09	34.91	0.37	62.24	27.52	1.38	34.72	0.44
50	Tobacco	Compound 5%	197.73	67.42	1.23	130.31	0.34	222.19	83.75	1.55	138.45	0.38
55	Non-Tobacco	None	20.83	8.23	1.94	12.61	0.39	27.97	12.24	2.40	15.74	0.44
55	Non-Tobacco	Simple 3%	63.62	32.13	2.01	31.49	0.51	77.51	42.50	2.49	35.01	0.55
55	Non-Tobacco	Compound 5%	203.92	95.68	2.27	108.24	0.47	231.67	119.05	2.79	112.62	0.51
55	Tobacco	None	20.83	6.36	1.36	14.47	0.31	27.97	9.75	1.78	18.22	0.35
55	Tobacco	Simple 3%	63.62	23.93	1.42	39.69	0.38	77.51	32.64	1.84	44.87	0.42
55	Tobacco	Compound 5%	203.92	67.78	1.59	136.14	0.33	231.67	86.80	2.06	144.87	0.37
60	Non-Tobacco	None	26.19	10.42	2.61	15.77	0.40	33.73	15.50	3.27	18.23	0.46
60	Non-Tobacco	Simple 3%	73.35	37.97	2.71	35.38	0.52	88.66	50.63	3.38	38.03	0.57
60	Non-Tobacco	Compound 5%	209.28	98.24	3.00	111.04	0.47	237.43	123.99	3.74	113.45	0.52
60	Tobacco	None	26.19	8.12	1.89	18.07	0.31	33.73	12.42	2.48	21.31	0.37
60	Tobacco	Simple 3%	73.35	28.76	1.96	44.59	0.39	88.66	39.46	2.56	49.20	0.45
60	Tobacco	Compound 5%	209.28	71.33	2.17	137.95	0.34	237.43	92.54	2.83	144.89	0.39
65	Non-Tobacco	None	34.34	15.12	3.86	19.22	0.44	45.01	21.62	4.73	23.39	0.48
65	Non-Tobacco	Simple 3%	86.63	50.29	3.97	36.34	0.58	107.72	65.20	4.86	42.52	0.61
65	Non-Tobacco	Compound 5%	217.43	113.41	4.35	104.02	0.52	248.71	140.20	5.31	108.51	0.56
65	Tobacco	None	34.34	11.92	2.91	22.42	0.35	45.01	17.47	3.72	27.54	0.39
65	Tobacco	Simple 3%	86.63	38.72	2.99	47.91	0.45	107.72	51.52	3.82	56.20	0.48
65	Tobacco	Compound 5%	217.43	84.25	3.27	133.18	0.39	248.71	106.86	4.17	141.85	0.43
70	Non-Tobacco	None	48.02	22.85	5.99	25.17	0.48	59.01	30.44	7.00	28.57	0.52
70	Non-Tobacco	Simple 3%	106.07	69.67	6.15	36.40	0.66	124.72	84.64	7.17	40.08	0.68
70	Non-Tobacco	Compound 5%	231.11	138.59	6.66	92.52	0.60	262.71	161.78	7.76	100.93	0.62
70	Tobacco	None	48.02	18.47	4.69	29.55	0.38	59.01	25.21	5.67	33.80	0.43
70	Tobacco	Simple 3%	106.07	55.65	4.80	50.42	0.52	124.72	69.11	5.81	55.61	0.55
70	Tobacco	Compound 5%	231.11	107.76	5.20	123.35	0.47	262.71	128.42	6.28	134.29	0.49
75	Non-Tobacco	None	73.62	33.35	8.74	40.26	0.45	89.81	42.19	9.95	47.63	0.47
75	Non-Tobacco	Simple 3%	136.59	95.32	8.93	41.27	0.70	169.14	110.91	10.16	58.23	0.66
75	Non-Tobacco	Compound 5%	256.71	172.15	9.57	84.55	0.67	293.52	193.91	10.88	99.61	0.66
75	Tobacco	None	73.62	27.75	6.99	45.87	0.38	89.81	35.83	8.22	53.98	0.40
75	Tobacco	Simple 3%	136.59	79.03	7.14	57.56	0.58	169.14	93.58	8.39	75.56	0.55
75	Tobacco	Compound 5%	256.71	140.13	7.65	116.58	0.55	293.52	160.39	8.98	133.13	0.55
80	Non-Tobacco	None	97.59	45.97	13.02	51.62	0.47	112.72	53.38	14.29	59.34	0.47
80	Non-Tobacco	Simple 3%	187.36	116.81	13.27	70.55	0.62	206.98	129.72	14.57	77.26	0.63
80	Non-Tobacco	Compound 5%	280.68	190.42	14.16	90.26	0.68	316.42	207.56	15.54	108.87	0.66
80	Tobacco	None	97.59	38.37	11.08	59.22	0.39	112.72	45.06	12.41	67.66	0.40
80	Tobacco	Simple 3%	187.36	97.81	11.30	89.55	0.52	206.98	109.86	12.65	97.12	0.53
80	Tobacco	Compound 5%	280.68	157.20	12.05	123.48	0.56	316.42	173.34	13.48	143.09	0.55



**Exhibit 3**  
**RiverSource Life Insurance Company**  
**Comparison of Gross and Net Premiums and Expenses**  
**Accelerated Benefit Rider for Long-Term Care**  
**Rider Form 132410**

Female

Rider Duration (ABR + EBR) = 2 + 0 = 2 Years

Issue Age	Risk Class	Inflation Protection Option	Couple					Not Couple				
			Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium	Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium
35	Non-Tobacco	None	7.16	6.82	0.56	0.34	0.95	10.14	7.72	0.61	2.42	0.76
35	Non-Tobacco	Simple 3%	30.91	44.48	0.58	(13.57)	1.44	35.32	47.03	0.64	(11.71)	1.33
35	Non-Tobacco	Compound 5%	229.32	292.85	0.66	(63.53)	1.28	243.41	302.68	0.72	(59.27)	1.24
35	Tobacco	None	7.16	4.56	0.49	2.60	0.64	10.14	5.33	0.54	4.81	0.53
35	Tobacco	Simple 3%	30.91	28.30	0.51	2.61	0.92	35.32	30.40	0.57	4.92	0.86
35	Tobacco	Compound 5%	229.32	172.98	0.58	56.34	0.75	243.41	180.26	0.64	63.15	0.74
40	Non-Tobacco	None	10.68	8.26	1.02	2.42	0.77	13.38	9.61	1.11	3.77	0.72
40	Non-Tobacco	Simple 3%	52.10	50.21	1.06	1.89	0.96	57.38	54.17	1.16	3.21	0.94
40	Non-Tobacco	Compound 5%	258.60	281.76	1.21	(23.16)	1.09	273.70	295.56	1.32	(21.86)	1.08
40	Tobacco	None	10.68	5.56	0.84	5.12	0.52	13.38	6.68	0.93	6.70	0.50
40	Tobacco	Simple 3%	52.10	32.16	0.87	19.94	0.62	57.38	35.38	0.97	22.00	0.62
40	Tobacco	Compound 5%	258.60	168.31	1.00	90.29	0.65	273.70	178.70	1.10	94.99	0.65
45	Non-Tobacco	None	14.32	10.12	1.61	4.20	0.71	16.65	12.18	1.78	4.47	0.73
45	Non-Tobacco	Simple 3%	71.33	56.50	1.68	14.82	0.79	77.86	62.79	1.86	15.07	0.81
45	Non-Tobacco	Compound 5%	331.92	270.61	1.92	61.31	0.82	352.19	291.06	2.13	61.12	0.83
45	Tobacco	None	14.32	6.88	1.24	7.44	0.48	16.65	8.55	1.40	8.10	0.51
45	Tobacco	Simple 3%	71.33	36.60	1.29	34.73	0.51	77.86	41.59	1.46	36.27	0.53
45	Tobacco	Compound 5%	331.92	164.07	1.48	167.85	0.49	352.19	179.30	1.67	172.89	0.51
50	Non-Tobacco	None	24.93	12.73	2.23	12.20	0.51	29.90	15.85	2.52	14.05	0.53
50	Non-Tobacco	Simple 3%	87.90	64.25	2.33	23.66	0.73	97.70	73.64	2.63	24.06	0.75
50	Non-Tobacco	Compound 5%	369.63	262.93	2.67	106.70	0.71	396.83	290.19	3.00	106.64	0.73
50	Tobacco	None	24.93	8.80	1.67	16.13	0.35	29.90	11.30	1.94	18.60	0.38
50	Tobacco	Simple 3%	87.90	42.40	1.74	45.50	0.48	97.70	49.84	2.02	47.86	0.51
50	Tobacco	Compound 5%	369.63	162.99	2.00	206.64	0.44	396.83	183.59	2.31	213.24	0.46
55	Non-Tobacco	None	27.95	16.79	2.97	11.16	0.60	34.10	21.20	3.37	12.90	0.62
55	Non-Tobacco	Simple 3%	103.14	75.81	3.09	27.33	0.74	124.92	87.78	3.51	37.14	0.70
55	Non-Tobacco	Compound 5%	374.53	264.45	3.53	110.07	0.71	403.57	294.21	4.00	109.36	0.73
55	Tobacco	None	27.95	11.84	2.22	16.11	0.42	34.10	15.42	2.59	18.68	0.45
55	Tobacco	Simple 3%	103.14	51.51	2.31	51.64	0.50	124.92	61.19	2.70	63.73	0.49
55	Tobacco	Compound 5%	374.53	169.84	2.63	204.69	0.45	403.57	192.97	3.06	210.60	0.48
60	Non-Tobacco	None	36.92	22.38	4.07	14.54	0.61	44.66	28.05	4.59	16.61	0.63
60	Non-Tobacco	Simple 3%	122.90	92.58	4.23	30.32	0.75	147.93	106.34	4.77	41.59	0.72
60	Non-Tobacco	Compound 5%	383.50	276.62	4.76	106.88	0.72	414.13	305.54	5.35	108.59	0.74
60	Tobacco	None	36.92	16.18	3.10	20.74	0.44	44.66	20.88	3.61	23.78	0.47
60	Tobacco	Simple 3%	122.90	65.01	3.22	57.89	0.53	147.93	76.55	3.74	71.38	0.52
60	Tobacco	Compound 5%	383.50	185.22	3.62	198.28	0.48	414.13	208.90	4.19	205.24	0.50
65	Non-Tobacco	None	48.80	32.56	5.92	16.24	0.67	58.07	39.66	6.61	18.41	0.68
65	Non-Tobacco	Simple 3%	151.11	121.00	6.12	30.11	0.80	179.06	136.88	6.82	42.18	0.76
65	Non-Tobacco	Compound 5%	395.38	310.32	6.80	85.06	0.78	427.54	339.73	7.56	87.81	0.79
65	Tobacco	None	48.80	24.78	4.59	24.02	0.51	58.07	30.84	5.26	27.23	0.53
65	Tobacco	Simple 3%	151.11	90.23	4.75	60.88	0.60	179.06	104.01	5.43	75.05	0.58
65	Tobacco	Compound 5%	395.38	223.03	5.27	172.35	0.56	427.54	248.20	6.00	179.34	0.58
70	Non-Tobacco	None	92.95	48.26	8.75	44.69	0.52	104.49	57.94	9.68	46.55	0.55
70	Non-Tobacco	Simple 3%	203.04	160.51	9.01	42.53	0.79	233.10	179.85	9.96	53.25	0.77
70	Non-Tobacco	Compound 5%	439.53	357.51	9.89	82.02	0.81	473.96	389.15	10.92	84.81	0.82
70	Tobacco	None	92.95	39.54	6.85	53.41	0.43	104.49	48.25	7.77	56.24	0.46
70	Tobacco	Simple 3%	203.04	130.22	7.05	72.82	0.64	233.10	147.86	7.98	85.24	0.63
70	Tobacco	Compound 5%	439.53	282.86	7.73	156.67	0.64	473.96	311.48	8.74	162.48	0.66
75	Non-Tobacco	None	131.33	69.75	12.81	61.58	0.53	152.85	82.31	14.06	70.54	0.54
75	Non-Tobacco	Simple 3%	257.75	211.51	13.14	46.24	0.82	285.59	234.61	14.43	50.98	0.82
75	Non-Tobacco	Compound 5%	477.91	418.24	14.30	59.67	0.88	522.32	452.51	15.70	69.81	0.87
75	Tobacco	None	131.33	62.76	9.88	68.57	0.48	152.85	74.65	11.13	78.20	0.49
75	Tobacco	Simple 3%	257.75	190.01	10.12	67.74	0.74	285.59	212.11	11.40	73.48	0.74
75	Tobacco	Compound 5%	477.91	371.81	11.00	106.10	0.78	522.32	404.55	12.37	117.77	0.77
80	Non-Tobacco	None	192.74	109.95	19.60	82.79	0.57	203.03	114.76	20.12	88.26	0.57
80	Non-Tobacco	Simple 3%	319.16	284.73	20.08	34.43	0.89	335.77	292.26	20.61	43.50	0.87
80	Non-Tobacco	Compound 5%	539.32	495.99	21.78	43.33	0.92	572.50	505.73	22.37	66.76	0.88
80	Tobacco	None	192.74	101.20	16.04	91.55	0.53	203.03	105.82	16.62	97.21	0.52
80	Tobacco	Simple 3%	319.16	261.97	16.42	57.19	0.82	335.77	269.30	17.00	66.47	0.80
80	Tobacco	Compound 5%	539.32	453.26	17.77	86.07	0.84	572.50	462.76	18.40	109.74	0.81

**Exhibit 1**  
**RiverSource Life Insurance Company**  
**Accelerated Benefit Rider for Long-Term Care**  
**Rider Form 132410**

**Monthly Charge per \$1000 of Specified Amount**

**Male**  
**Couple**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.04033	0.11554	0.18770	0.35440	0.67630
36	0.04366	0.12838	0.20820	0.36690	0.73490
37	0.04700	0.14122	0.22870	0.37930	0.79350
38	0.05033	0.15405	0.24910	0.39180	0.85210
39	0.05367	0.16689	0.26960	0.40420	0.91070
40	0.05700	0.17973	0.29010	0.41670	0.96930
41	0.05801	0.19120	0.31070	0.43000	1.01560
42	0.05903	0.20266	0.33130	0.44340	1.06200
43	0.06004	0.21413	0.35190	0.45680	1.10830
44	0.06106	0.22559	0.37250	0.47020	1.15470
45	0.06207	0.23706	0.39310	0.48350	1.20100
46	0.06918	0.24431	0.40280	0.49190	1.20490
47	0.07628	0.25157	0.41240	0.50040	1.20890
48	0.08339	0.25882	0.42210	0.50880	1.21280
49	0.09049	0.26608	0.43170	0.51720	1.21670
50	0.09760	0.27333	0.44130	0.52560	1.22060
51	0.10585	0.27572	0.44580	0.52560	1.22060
52	0.11411	0.27810	0.45020	0.52560	1.22060
53	0.12236	0.28049	0.45460	0.52560	1.22060
54	0.13062	0.28287	0.45900	0.52560	1.22060
55	0.13887	0.28526	0.46350	0.52560	1.22060
56	0.14602	0.29109	0.47250	0.52600	1.22060
57	0.15316	0.29692	0.48160	0.52630	1.22060
58	0.16031	0.30274	0.49070	0.52660	1.22060
59	0.16745	0.30857	0.49980	0.52700	1.22060
60	0.17460	0.31440	0.50890	0.52730	1.22060
61	0.18547	0.32124	0.52760	0.53530	1.22060
62	0.19633	0.32808	0.54630	0.54320	1.22060
63	0.20720	0.33492	0.56500	0.55120	1.22060
64	0.21806	0.34176	0.58370	0.55910	1.22060
65	0.22893	0.34860	0.60230	0.56710	1.22060
66	0.24717	0.35628	0.61940	0.57160	1.22060
67	0.26541	0.36396	0.63640	0.57610	1.22060
68	0.28365	0.37164	0.65340	0.58060	1.22060
69	0.30189	0.37932	0.67040	0.58520	1.22060
70	0.32013	0.38700	0.68740	0.58970	1.22060
71	0.35426	0.39357	0.69340	0.58970	1.22060
72	0.38839	0.40013	0.69930	0.58970	1.22060
73	0.42251	0.40670	0.70530	0.58970	1.22060
74	0.45664	0.41326	0.71120	0.58970	1.22060
75	0.49077	0.41983	0.71720	0.58970	1.22060
76	0.52274	0.45556	0.74120	0.59740	1.22060
77	0.55471	0.49128	0.76520	0.60520	1.22060
78	0.58667	0.52701	0.78920	0.61290	1.22060
79	0.61864	0.56273	0.81320	0.62060	1.22060
80	0.65061	0.59846	0.83730	0.62840	1.22060

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1**  
**RiverSource Life Insurance Company**  
**Accelerated Benefit Rider for Long-Term Care**  
**Rider Form 132410**

**Monthly Charge per \$1000 of Specified Amount**

**Male**  
**Not Couple**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.06533	0.12580	0.19710	0.37990	0.71870
36	0.06766	0.13993	0.21940	0.39760	0.78010
37	0.07000	0.15407	0.24170	0.41520	0.84150
38	0.07233	0.16820	0.26400	0.43290	0.90300
39	0.07467	0.18234	0.28630	0.45050	0.96440
40	0.07700	0.19647	0.30850	0.46810	1.02580
41	0.07751	0.20999	0.33430	0.48050	1.08100
42	0.07801	0.22351	0.36000	0.49280	1.13610
43	0.07852	0.23703	0.38570	0.50520	1.19130
44	0.07902	0.25055	0.41140	0.51750	1.24640
45	0.07953	0.26407	0.43710	0.52990	1.30150
46	0.08828	0.26959	0.45170	0.54220	1.31280
47	0.09703	0.27511	0.46630	0.55460	1.32410
48	0.10577	0.28062	0.48090	0.56690	1.33540
49	0.11452	0.28614	0.49550	0.57930	1.34670
50	0.12327	0.29166	0.51010	0.59160	1.35800
51	0.13591	0.29938	0.51540	0.59160	1.35800
52	0.14855	0.30710	0.52070	0.59160	1.35800
53	0.16119	0.31482	0.52600	0.59160	1.35800
54	0.17383	0.32254	0.53130	0.59160	1.35800
55	0.18647	0.33026	0.53650	0.59160	1.35800
56	0.19415	0.33745	0.54980	0.59420	1.35800
57	0.20183	0.34464	0.56300	0.59680	1.35800
58	0.20951	0.35182	0.57630	0.59940	1.35800
59	0.21719	0.35901	0.58960	0.60210	1.35800
60	0.22487	0.36620	0.60280	0.60470	1.35800
61	0.23991	0.37657	0.62000	0.61120	1.35800
62	0.25495	0.38694	0.63710	0.61780	1.35800
63	0.26999	0.39732	0.65420	0.62430	1.35800
64	0.28503	0.40769	0.67140	0.63090	1.35800
65	0.30007	0.41806	0.68850	0.63750	1.35800
66	0.31874	0.42206	0.69690	0.63750	1.35800
67	0.33740	0.42606	0.70530	0.63750	1.35800
68	0.35607	0.43007	0.71370	0.63750	1.35800
69	0.37473	0.43407	0.72200	0.63750	1.35800
70	0.39340	0.43807	0.73040	0.63750	1.35800
71	0.43447	0.45622	0.73490	0.63750	1.35800
72	0.47554	0.47438	0.73950	0.63750	1.35800
73	0.51662	0.49253	0.74400	0.63750	1.35800
74	0.55769	0.51069	0.74850	0.63750	1.35800
75	0.59876	0.52884	0.75300	0.63750	1.35800
76	0.62930	0.54875	0.77820	0.64190	1.35800
77	0.65985	0.56866	0.80350	0.64640	1.35800
78	0.69039	0.58857	0.82870	0.65090	1.35800
79	0.72094	0.60847	0.85390	0.65530	1.35800
80	0.75148	0.62838	0.87910	0.65980	1.35800

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1**  
**RiverSource Life Insurance Company**  
**Accelerated Benefit Rider for Long-Term Care**  
**Rider Form 132410**

**Monthly Charge per \$1000 of Specified Amount**

**Female  
Couple**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.04773	0.15834	0.26360	0.46350	1.48110
36	0.05242	0.18190	0.30290	0.48500	1.51540
37	0.05712	0.20546	0.34220	0.50640	1.54980
38	0.06181	0.22901	0.38140	0.52790	1.58410
39	0.06651	0.25257	0.42070	0.54940	1.61850
40	0.07120	0.27613	0.46000	0.57080	1.65280
41	0.07605	0.29691	0.49980	0.60740	1.74570
42	0.08091	0.31769	0.53970	0.64410	1.83860
43	0.08576	0.33848	0.57950	0.68070	1.93150
44	0.09062	0.35926	0.61930	0.71740	2.02440
45	0.09547	0.38004	0.65910	0.75400	2.11730
46	0.10962	0.38800	0.67940	0.77740	2.15340
47	0.12376	0.39596	0.69970	0.80080	2.18960
48	0.13791	0.40391	0.72000	0.82410	2.22570
49	0.15205	0.41187	0.74030	0.84750	2.26180
50	0.16620	0.41983	0.76050	0.87090	2.29800
51	0.17023	0.43612	0.78700	0.87540	2.30050
52	0.17425	0.45241	0.81340	0.87990	2.30300
53	0.17828	0.46871	0.83990	0.88440	2.30550
54	0.18230	0.48500	0.86630	0.88890	2.30800
55	0.18633	0.50129	0.89270	0.89340	2.31050
56	0.19829	0.51567	0.91710	0.90150	2.31050
57	0.21025	0.53005	0.94150	0.90970	2.31050
58	0.22221	0.54444	0.96580	0.91780	2.31050
59	0.23417	0.55882	0.99020	0.92590	2.31050
60	0.24613	0.57320	1.01450	0.93410	2.31050
61	0.26197	0.59497	1.05330	0.95210	2.31050
62	0.27781	0.61674	1.09200	0.97000	2.31050
63	0.29365	0.63850	1.13080	0.98800	2.31050
64	0.30949	0.66027	1.16950	1.00600	2.31050
65	0.32533	0.68204	1.20830	1.02400	2.31050
66	0.38420	0.69242	1.20830	1.05930	2.31050
67	0.44307	0.70280	1.20830	1.09460	2.31050
68	0.50193	0.71317	1.20830	1.12990	2.31050
69	0.56080	0.72355	1.20830	1.16520	2.31050
70	0.61967	0.73393	1.20830	1.20050	2.31050
71	0.67084	0.75570	1.21280	1.20050	2.31050
72	0.72201	0.77748	1.21740	1.20050	2.31050
73	0.77319	0.79925	1.22190	1.20050	2.31050
74	0.82436	0.82103	1.22640	1.20050	2.31050
75	0.87553	0.84280	1.23100	1.20050	2.31050
76	0.95742	0.84280	1.23100	1.20050	2.31050
77	1.03930	0.84280	1.23100	1.20050	2.31050
78	1.12119	0.84280	1.23100	1.20050	2.31050
79	1.20307	0.84280	1.23100	1.20050	2.31050
80	1.28496	0.84280	1.23100	1.20050	2.31050

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1**  
**RiverSource Life Insurance Company**  
**Accelerated Benefit Rider for Long-Term Care**  
**Rider Form 132410**

**Monthly Charge per \$1000 of Specified Amount**

**Female**  
**Not Couple**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.06760	0.16787	0.27680	0.48730	1.55510
36	0.07192	0.19296	0.31800	0.51010	1.59120
37	0.07624	0.21805	0.35930	0.53290	1.62730
38	0.08056	0.24315	0.40050	0.55570	1.66330
39	0.08488	0.26824	0.44180	0.57840	1.69940
40	0.08920	0.29333	0.48300	0.60120	1.73540
41	0.09356	0.31628	0.52790	0.64130	1.83570
42	0.09792	0.33923	0.57280	0.68140	1.93600
43	0.10228	0.36217	0.61760	0.72150	2.03630
44	0.10664	0.38512	0.66250	0.76160	2.13660
45	0.11100	0.40807	0.70740	0.80170	2.23690
46	0.12867	0.41685	0.73090	0.82890	2.27880
47	0.14633	0.42563	0.75440	0.85600	2.32060
48	0.16400	0.43442	0.77800	0.88320	2.36250
49	0.18166	0.44320	0.80150	0.91030	2.40430
50	0.19933	0.45198	0.82500	0.93750	2.44620
51	0.20493	0.48268	0.85450	0.95960	2.44960
52	0.21053	0.51338	0.88400	0.98170	2.45300
53	0.21613	0.54407	0.91360	1.00380	2.45640
54	0.22173	0.57477	0.94310	1.02590	2.45980
55	0.22733	0.60547	0.97260	1.04800	2.46310
56	0.24141	0.62207	0.99690	1.06900	2.46310
57	0.25549	0.63867	1.02120	1.09010	2.46310
58	0.26957	0.65527	1.04560	1.11110	2.46310
59	0.28365	0.67187	1.06990	1.13220	2.46310
60	0.29773	0.68847	1.09420	1.15320	2.46310
61	0.31561	0.71210	1.13380	1.17170	2.46310
62	0.33349	0.73572	1.17330	1.19030	2.46310
63	0.35137	0.75935	1.21290	1.20880	2.46310
64	0.36925	0.78297	1.25240	1.22730	2.46310
65	0.38713	0.80660	1.29200	1.24590	2.46310
66	0.44902	0.81676	1.29200	1.24880	2.46310
67	0.51092	0.82692	1.29200	1.25170	2.46310
68	0.57281	0.83708	1.29200	1.25460	2.46310
69	0.63471	0.84724	1.29200	1.25760	2.46310
70	0.69660	0.85740	1.29200	1.26050	2.46310
71	0.76108	0.86291	1.29210	1.26050	2.46310
72	0.82556	0.86842	1.29220	1.26050	2.46310
73	0.89004	0.87392	1.29230	1.26050	2.46310
74	0.95452	0.87943	1.29240	1.26050	2.46310
75	1.01900	0.88494	1.29250	1.26050	2.46310
76	1.08590	0.88494	1.29250	1.26050	2.46310
77	1.15280	0.88494	1.29250	1.26050	2.46310
78	1.21970	0.88494	1.29250	1.26050	2.46310
79	1.28660	0.88494	1.29250	1.26050	2.46310
80	1.35350	0.88494	1.29250	1.26050	2.46310

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**RIVERSOURCE LIFE INSURANCE COMPANY**  
**DESCRIPTION AND ACTUARIAL MEMORANDUM**

**Rider Form 132411**  
**Extension of Benefits Rider for Long-Term Care**

**September 19, 2013**

**I. DESCRIPTION OF RIDER**

The Extension of Benefits Rider for Long-Term Care ("EBR") is a rider which may be attached to a life insurance policy and an Accelerated Benefit Rider for Long-Term Care ("ABR"). The EBR provides reimbursement for qualified long-term care expenses incurred by the insured, following the terms and conditions of this rider. The benefits provided under this rider become effective after the Lifetime ABR Limit has been exhausted.

**Renewability**

The EBR is non-cancellable, subject to the Termination Provisions in the rider. The rates for the EBR are set at issue and will not change.

**Issue Ages**

The issue ages available are 35 to 80.

**Underwriting**

Underwriting is performed at the time of application through a telephone interview. Each applicant is individually underwritten through a simplified application containing medical questions. Cognitive testing is conducted on all applicants. A prescription drug database and motor vehicle report will also be utilized.

**General Marketing Method**

Sales of the EBR will be made to individuals purchasing a universal life policy, by financial advisors contracted with Ameriprise Financial and its affiliates.

**II. DESCRIPTION OF BENEFITS**

The EBR will reimburse for the Covered Services listed below until the lifetime benefit limit is reached. Monthly benefits are payable for Nursing Home Care, Assisted Living Facility Care, Home and Community Care, Hospice Care, Respite Care, Care Coordination Services and Caregiver Training. Benefits may be payable for other supplies and services if they are specified in the Plan of Care and are mutually agreed to by the insured and the company.

The EBR Benefit Duration is the period of coverage under this rider. The insured must elect one of four available benefit durations at the time of issue: 1 year, 2 years, 3 years or 4 years. The EBR Benefit Duration may increase depending on how the policy and rider benefits are used.

The benefits provided under the EBR are subject to a maximum monthly benefit and a total benefit limit. At issue, the Monthly EBR Base Benefit amount is equal to Monthly ABR Base Benefit amount. The total benefit limit, also referred to as the Lifetime EBR Base Limit, is calculated as  $A \times B \times 12$ , where:

A = Monthly EBR Base Benefit amount; and  
B = EBR Benefit Duration

The Lifetime EBR Limit and Monthly Maximum EBR Benefit amount will increase if one of the four optional inflation protection options is elected. The Lifetime EBR Limit is equal the Lifetime EBR Base Limit plus the Lifetime EBR Inflation Limit and, at issue, is equal to the Lifetime EBR Base Limit. The

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Monthly Maximum EBR Benefit is equal the Monthly EBR Base Benefit plus the Monthly EBR Inflation Benefit.

The gross benefit payment is the amount of a benefit payment before the reduction for a loan repayment, if applicable. Gross benefit payment amounts reimbursed in any calendar month are paid first from the base component of the Monthly Maximum EBR benefit and followed by the inflation component (if any) once the base component is exceeded, up to the Maximum Monthly EBR Benefit.

The lifetime limits will be reduced after a benefit payment for a calendar month. The Lifetime EBR Base Limit will be reduced by the lesser of:

- (1) the amount of the gross benefit payment;
- (2) the monthly EBR Base Benefit amount; or
- (3) The Lifetime EBR Base Limit immediately prior to the benefit payment.

The Lifetime EBR Inflation Limit will be reduced by the amount the gross benefit payment exceeds the reduction in the Lifetime EBR Base Limit, if any.

Claim payments will cease when the Lifetime EBR Limit reaches zero.

**Inflation Protection**

The insured must elect one of four inflation protection options or reject inflation protection options. The inflation protection options available include simple and compound, with 3% and 5% annual increases available for each. The inflation option selected for the EBR must be the same as the inflation option selected for the ABR.

If the simple inflation option is elected, the Monthly EBR Inflation Benefit amount will increase by the Monthly EBR Base Benefit amount multiplied the applicable percentage. If the compound inflation option is elected, the Monthly EBR Inflation Benefit will increase by the Monthly Maximum EBR Benefit amount multiplied by the applicable percentage. Under both the simple and compound inflation options, the Lifetime EBR Inflation Limit will increase by the same proportion that the Monthly EBR Inflation Benefit amount increases. Increases under the inflation protection option will apply on each policy anniversary and will continue even when the insured is on claim.

**Elimination Period**

There is no Elimination Period requirement under the EBR.

**Benefit Eligibility and Conditions**

The EBR will reimburse for all Covered Services listed in the ABR, except that the International Benefits are not a Covered Service under EBR. The exclusions and non-duplication provisions of the ABR apply to the EBR.

The eligibility requirements for payment of benefits under the ABR apply to the EBR, with these additional conditions:

- (1) total payments for Covered Services under the ABR must have reached the Lifetime ABR Limit; and
- (2) the total benefits paid to date under the EBR must not have reached the Lifetime EBR Limit.

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**Benefits after Lapse if Confined**

If the policy and the EBR lapse while the insured is confined to a Nursing Home, Assisted Living or Hospice Care Facility, benefits for that confinement may be payable. We will reimburse expenses if the confinement began while the EBR was in force and continues without interruption after the policy terminates due to lapse. Benefits may continue until the earliest of the following dates:

- the date the continuous confinement ends;
- the date when the Lifetime EBR Limit, as of the date of the lapse, has been exhausted due to benefit payments; or
- the date of insured's death.

Increases under the inflation protection option, if any, will stop as of the date of lapse even if benefits become payable under this provision.

If benefits are payable under this provision, there will be no proceeds payable upon the death of the insured.

**Nonforfeiture Benefit**

If the policy and the EBR are terminated at the policy owner's request after the policy and the EBR have been in force for at least three years, or if the policy and the EBR lapse at any time, an EBR Nonforfeiture Benefit is provided to pay for eligible Covered Services until the earlier of:

- (a) the death of the insured; or
- (b) the date the Nonforfeiture EBR Limit has been exhausted.

The same benefit provisions and Maximum Monthly EBR Benefit in effect at the time of lapse will apply, and increases under any inflation protection option will stop once this Nonforfeiture Benefit becomes effective.

Benefits payable under the EBR Nonforfeiture Benefit will not begin any earlier than they would have begun had the ABR remained in force and assuming full monthly benefit had been paid going forward.

The amount of the Nonforfeiture EBR Limit is equal to the lesser of (1) and (2) below:

- (1) an amount equal to A minus B (but never less than zero), where:
  - A = the greater of the Maximum Monthly EBR Benefit in effect on the date of lapse, or the sum of all monthly charges paid for the EBR and any Inflation Protection Option on the EBR.
  - B = the sum of all benefits paid under the EBR plus any benefits paid under the Benefits after Lapse if Confined provision.
- (2) the Lifetime EBR Limit in effect on the date of lapse.

The Nonforfeiture EBR Limit will be reduced dollar for dollar for any benefits paid under this provision.



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**III. RIDER CHARGES**

The monthly charge for the EBR is equal to the EBR Monthly Rider Charge plus the EBR Monthly Inflation Charge. These charges are level and deducted from the underlying life insurance policy's Policy Value on a monthly basis. The rates for these charges vary by issue age, marital status, benefit period and inflation option.

There are no charges for the EBR beyond the age where the monthly deduction of the underlying life insurance policy is no longer charged. If the policy's Specified Amount is reduced due to a partial surrender, both the EBR Monthly Rider Charge and the EBR Monthly Inflation Charge will reduce in the same proportion as the policy's Specified Amount.

The monthly rider charges are shown in Exhibit 1.

**IV. ACTUARIAL ASSUMPTIONS**

Morbidity

Morbidity assumptions are based on the Milliman 2011 Long Term Care Guidelines. The Guidelines were developed based on the insured experience of Milliman clients and the expertise and judgment of Milliman actuaries. The morbidity assumptions do not include any provision for morbidity improvement.

Incidence rates vary by sex and attained age, and were adjusted to reflect expected favorable experience when long-term care benefits are provided as part of a life insurance policy compared to a stand-alone long-term care insurance policy. Durational selection factors were applied to reflect the impact of underwriting and marital status. Incidence rates were also adjusted for salvage, which is the difference between actual incurred expenses and the Maximum Monthly EBR Benefit.

Mortality

Deaths are projected with two difference explicit mortality assumptions: total population mortality, which applies to all policies regardless of claim status, and disabled life mortality which applies only to those policies currently on claim for long-term care benefits.

Aggregate mortality assumptions for the total population of active and disabled lives were developed from actual experience of the Company's reinsurer, based on experience from over 3,500 claims. Adjustments were made to reflect the impact of underwriting and key product features.

Disabled life mortality rates were provided by Milliman and take into consideration the disabled life mortality experience of Milliman clients, industry experience, Social Security data and total termination rates based on Milliman's 2011 Long Term Care Guidelines.

There are no explicit active life mortality rates. It is assumed that total population mortality is always preserved and active life deaths are implied as follows:

$$\text{Active Life deaths} = \text{Total Population deaths} - \text{Disabled Life deaths}$$

Lapses

The annual lapse rates for the underlying life insurance policy are based on industry experience and the design of the product, and vary by inflation option, issue age and duration.

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Expenses

There is an explicit expense associated with the long-term care claims under the EBR, as follows:

Monthly Claims Expense:      \$130.50 per long-term care claim

Commissions

There is no commission paid on the EBR.

Investment Earned Rate

An investment earned rate of 4.0% is assumed.

Anticipated Distribution of Business

The distribution by issue age, sex, marital status, inflation protection option and EBR Benefit Duration assumed are as follows:

<b>Issue Age</b>	<b>Weight</b>
35-44	1.2%
45-54	4.9%
55-64	26.9%
65-74	62.6%
75-80	4.4%

<b>Sex</b>	<b>Weight</b>
Male	34.5%
Female	65.5%

<b>Marital Status</b>	<b>Weight</b>
Couple	63.3%
Not Couple	36.7%

<b>Inflation Protection Option</b>	<b>Weight</b>
None	91.6%
Simple 3%	6.1%
Simple 5%	1.0%
Compound 3%	1.3%
Compound 5%	<0.1%

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<b>EBR Benefit Duration</b>	<b>Weight</b>
1 year	19.2%
2 years	18.4%
3 years	26.6%
4 years	35.9%

Average Rider Charge

The average annual EBR rider charge is \$7.87 per thousand of Lifetime EBR Base Limit. The average issue age is expected to be 63.

**V. RESERVES**

The active life reserves for both the base portion of the EBR and the inflation portion of the EBR are calculated using the one-year full preliminary term method, using expected claim costs with a 5% margin, the 2001 CSO Male / Female, Non-smoker / Smoker S&U ALB Mortality Table, allowable voluntary lapses and interest equal to the maximum allowable valuation interest rate for the year of issue (currently 3.5%).

The difference between the gross premium and renewal net valuation premium is sufficient to cover expected renewal expenses in all but 224 (see Exhibit 2) of the 7,360 possible combinations of sex, issue age, marital status, inflation protection option and EBR benefit duration. Exhibit 3 provides the gross premium, renewal net valuation premium, expected renewal expense, difference between the gross premium and renewal net valuation premium and the ratio of the renewal net valuation premium to the gross premium used to support this analysis for a sample of issue ages and coverages.

Claim reserves for both the base portion the EBR and the inflation portion of the EBR are calculated as a present value of the expected future benefit payments, using best estimate morbidity assumptions and discounted at the maximum allowable rate for life insurance policies issued on the date of claim incurral (currently 3.5%).

At no time will the reserves for the life insurance policy with the ABR and the EBR be less than the reserves for the life insurance policy without the ABR or the EBR.

**VI. OTHER ASSUMPTIONS**

For items not noted above, assumptions used were consistent with the pricing of the underlying life insurance policy.

If any of the previous assumptions are found to be invalid, charges for new issues may need to be adjusted in the future.

**VII. INTERACTION OF RIDER AND UNDERLYING LIFE INSURANCE POLICY**

Effect of Policy Transactions and Provisions on Rider Benefits

**RIVERSOURCE LIFE INSURANCE COMPANY**

**DESCRIPTION AND ACTUARIAL MEMORANDUM**

**Rider Form 132411**

**Extension of Benefits Rider for Long-Term Care**

**September 19, 2013**

Any Partial Surrender made under the life policy will reduce all monthly benefit amounts and lifetime limits under the EBR. The Lifetime EBR Base Limit immediately prior to the partial surrender will be reduced by an amount equal to  $A \times (B / C)$ , where:

- A = the Lifetime EBR Base Limit immediately prior to the partial surrender,
- B = the partial surrender amount, and
- C = the policy value immediately prior to the partial surrender.

The Lifetime EBR Inflation Limit, Monthly EBR Base Benefit and Monthly EBR Inflation Benefit immediately prior to the partial surrender will each reduce the same proportion as the Lifetime EBR Base Limit.

If the policy and the EBR are terminated at the policy owner's request after the policy and the EBR have been in force for at least three years, or if the policy and the EBR lapse at any time:

- (1) If A is less than B, the policy owner will receive proceeds equal to the Net Surrender Value as described in the policy, and coverage will continue under the Nonforfeiture Provision; or
- (2) If A is greater than or equal to B, the policy owner has the right to choose one of the following options:
  - (a) Receive Proceeds equal to the Net Surrender Value as described in the policy unless the policy owner request's otherwise in writing; or
  - (b) Receive Proceeds equal to the cash surrender value less any Indebtedness on the policy, and coverage will continue under the Nonforfeiture Provision.

where:

- A = the value of the return of premium in effect at the time of lapse or Termination;
- B = the sum of the cash surrender value and the Nonforfeiture EBR Limit described in this rider.

Effect of Rider Claim and Benefit Payments on Life Policy

Benefit payments under the EBR will impact certain policy provisions and values. These include the following:

- (1) The return of premium will be reduced dollar for dollar (but will never be less than zero) by the sum of the gross benefit payments paid to date, including benefit payments made before the return of premium was effective.
- (2) The return of premium upon death will be reduced dollar for dollar (but will never be less than zero) by the sum of the gross benefit payments paid to date.

**RIVERSOURCE LIFE INSURANCE COMPANY**  
**DESCRIPTION AND ACTUARIAL MEMORANDUM**

**Rider Form 132411**  
**Extension of Benefits Rider for Long-Term Care**

**September 19, 2013**

**VIII. CERTIFICATION**

I, Anju Gupta-Lavey, am an Actuary for RiverSource Life Insurance Company and a Member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion and am familiar with the current requirements for filing long-term care insurance premiums. I hereby certify, the best of my knowledge and judgment, that:

- (1) the initial premium rate schedule is sufficient to cover anticipated costs under moderately adverse experience and the premium rate schedule is reasonably expected to be sustainable over the life of the form with no future premium increases, and the moderately adverse scenarios tested were: a 20% increase in morbidity, a 20% decrease in mortality, a decrease in lapses to 0% and a 25 basis point decrease in investment rate. Based on the results of the moderately adverse scenarios tested, the margins for this rider are sufficient, and there are no significant deviations in margins between ages, sexes, plans or states;
- (2) the policy design and coverage provided have been reviewed and taken into consideration;
- (3) the underwriting and claims adjudication processes, such as the application questions and underwriting requirements and the claims process, have been reviewed and taken into consideration;
- (4) relating to the contract reserves and their relationship to gross premiums:
  - (a) the assumptions used for reserves contain reasonable margins for adverse experience;
  - (b) the net valuation premium for renewal years does not increase;
  - (c) the difference between the gross premium and the net valuation premium for the EBR for renewal years is sufficient to cover expected renewal expense; and
  - (d) the reserve morbidity assumptions do not include any provision for morbidity improvement;
- (5) An inflation protection benefit offered or provided under the EBR is in compliance with the requirements of § 13A and F, Requirement to Offer Inflation Protection, of the Model Regulation;
- (6) The Nonforfeiture Benefits offered or provided under the EBR are in compliance with the requirements of § 8, Nonforfeiture Benefits, of the Model Act and with the requirements of § 28K, Nonforfeiture Benefit Requirement, of the Model Regulation; and
- (7) RiverSource Life Insurance Company does not offer a long-term care rider that provides benefits similar to the EBR; therefore there are no similar forms for rate comparison.



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Anju Gupta-Lavey, FSA, MAAA  
Actuary  
RiverSource Life Insurance Company  
Date: September 19, 2013

**Exhibit 1-A**  
**RiverSource Life Insurance Company**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

**Monthly Charge per \$1000 of Specified Amount**

**Couple**  
**EBR Benefit Duration = 1 Year**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.04067	0.07726	0.08650	0.10680	0.30140
36	0.04628	0.08754	0.09810	0.12040	0.33810
37	0.05189	0.09782	0.10960	0.13410	0.37480
38	0.05751	0.10811	0.12110	0.14770	0.41140
39	0.06312	0.11839	0.13260	0.16130	0.44810
40	0.06873	0.12867	0.14410	0.17490	0.48480
41	0.07410	0.12867	0.14880	0.18670	0.50690
42	0.07948	0.12867	0.15350	0.19850	0.52890
43	0.08485	0.12867	0.15810	0.21020	0.55100
44	0.09023	0.12867	0.16280	0.22200	0.57310
45	0.09560	0.12867	0.16750	0.23370	0.59510
46	0.10045	0.12878	0.17190	0.24010	0.59810
47	0.10531	0.12888	0.17640	0.24640	0.60120
48	0.11016	0.12899	0.18080	0.25270	0.60420
49	0.11502	0.12909	0.18530	0.25900	0.60720
50	0.11987	0.12920	0.18970	0.26530	0.61020
51	0.12916	0.13776	0.19230	0.27110	0.62960
52	0.13845	0.14632	0.19480	0.27690	0.64910
53	0.14775	0.15488	0.19740	0.28270	0.66850
54	0.15704	0.16344	0.19990	0.28850	0.68800
55	0.16633	0.17200	0.20250	0.29430	0.70740
56	0.17776	0.17504	0.20690	0.29430	0.70740
57	0.18919	0.17808	0.21130	0.29430	0.70740
58	0.20061	0.18112	0.21570	0.29430	0.70740
59	0.21204	0.18416	0.22010	0.29430	0.70740
60	0.22347	0.18720	0.22450	0.29430	0.70740
61	0.24038	0.19672	0.23350	0.29430	0.74120
62	0.25728	0.20624	0.24260	0.29430	0.77500
63	0.27419	0.21576	0.25170	0.29430	0.80880
64	0.29109	0.22528	0.26080	0.29430	0.84250
65	0.30800	0.23480	0.26980	0.29430	0.87630
66	0.34213	0.25049	0.31630	0.31770	0.87630
67	0.37627	0.26618	0.36280	0.34120	0.87630
68	0.41040	0.28188	0.40930	0.36470	0.87630
69	0.44454	0.29757	0.45580	0.38810	0.87630
70	0.47867	0.31326	0.50230	0.41160	0.87630
71	0.53268	0.32768	0.53420	0.41160	0.87630
72	0.58669	0.34209	0.56620	0.41160	0.87630
73	0.64071	0.35651	0.59810	0.41160	0.87630
74	0.69472	0.37092	0.63000	0.41160	0.87630
75	0.74873	0.38534	0.66190	0.41160	0.87630
76	0.82069	0.42501	0.72900	0.45190	0.91050
77	0.89265	0.46467	0.79610	0.49210	0.94470
78	0.96461	0.50434	0.86320	0.53240	0.97890
79	1.03657	0.54400	0.93030	0.57260	1.01310
80	1.10853	0.58367	0.99740	0.61290	1.04730

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1-A**  
**RiverSource Life Insurance Company**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

**Monthly Charge per \$1000 of Specified Amount**

**Couple**  
**EBR Benefit Duration = 2 Year**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.07027	0.13160	0.14740	0.18400	0.51000
36	0.07978	0.13999	0.15770	0.20680	0.57010
37	0.08928	0.14837	0.16810	0.22970	0.63010
38	0.09879	0.15676	0.17840	0.25250	0.69020
39	0.10829	0.16514	0.18870	0.27530	0.75030
40	0.11780	0.17353	0.19910	0.29810	0.81030
41	0.12680	0.17466	0.21550	0.30960	0.83480
42	0.13580	0.17580	0.23190	0.32100	0.85930
43	0.14480	0.17693	0.24830	0.33250	0.88380
44	0.15380	0.17807	0.26470	0.34400	0.90830
45	0.16280	0.17920	0.28110	0.35540	0.93270
46	0.16781	0.18871	0.29140	0.36100	0.94670
47	0.17283	0.19821	0.30160	0.36670	0.96070
48	0.17784	0.20772	0.31190	0.37230	0.97470
49	0.18286	0.21722	0.32220	0.37790	0.98870
50	0.18787	0.22673	0.33250	0.38350	1.00270
51	0.20504	0.23274	0.33500	0.39170	1.03370
52	0.22221	0.23876	0.33760	0.39990	1.06480
53	0.23939	0.24477	0.34020	0.40800	1.09580
54	0.25656	0.25079	0.34280	0.41620	1.12690
55	0.27373	0.25680	0.34540	0.42430	1.15790
56	0.29228	0.26089	0.35330	0.42850	1.15790
57	0.31083	0.26498	0.36130	0.43270	1.15790
58	0.32937	0.26908	0.36930	0.43690	1.15790
59	0.34792	0.27317	0.37720	0.44110	1.15790
60	0.36647	0.27726	0.38520	0.44530	1.15790
61	0.39328	0.27741	0.40190	0.45320	1.15790
62	0.42009	0.27756	0.41870	0.46100	1.15790
63	0.44691	0.27772	0.43550	0.46890	1.15790
64	0.47372	0.27787	0.45220	0.47680	1.15790
65	0.50053	0.27802	0.46900	0.48460	1.15790
66	0.57500	0.32559	0.54230	0.50560	1.15790
67	0.64947	0.37316	0.61560	0.52670	1.15790
68	0.72393	0.42072	0.68890	0.54770	1.15790
69	0.79840	0.46829	0.76220	0.56870	1.15790
70	0.87287	0.51586	0.83550	0.58970	1.15790
71	0.97058	0.53899	0.88810	0.60440	1.15790
72	1.06828	0.56213	0.94070	0.61910	1.15790
73	1.16599	0.58526	0.99320	0.63380	1.15790
74	1.26369	0.60840	1.04580	0.64840	1.15790
75	1.36140	0.63153	1.09830	0.66310	1.15790
76	1.54820	0.64269	1.15870	0.67480	1.22040
77	1.73500	0.65385	1.21910	0.68650	1.28290
78	1.92180	0.66501	1.27950	0.69830	1.34530
79	2.10860	0.67617	1.33980	0.71000	1.40780
80	2.29540	0.68733	1.40020	0.72170	1.47020

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1-A**  
**RiverSource Life Insurance Company**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

**Monthly Charge per \$1000 of Specified Amount**

**Couple**  
**EBR Benefit Duration = 3 Year**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.09040	0.17053	0.19100	0.23630	0.65460
36	0.10240	0.18104	0.20310	0.26490	0.72980
37	0.11440	0.19155	0.21520	0.29360	0.80490
38	0.12640	0.20205	0.22730	0.32220	0.88010
39	0.13840	0.21256	0.23940	0.35090	0.95520
40	0.15040	0.22307	0.25150	0.37950	1.03040
41	0.15949	0.22683	0.27400	0.38520	1.04200
42	0.16859	0.23059	0.29650	0.39080	1.05370
43	0.17768	0.23434	0.31890	0.39640	1.06530
44	0.18678	0.23810	0.34140	0.40210	1.07690
45	0.19587	0.24186	0.36390	0.40770	1.08850
46	0.20568	0.25130	0.37290	0.41980	1.10540
47	0.21549	0.26074	0.38200	0.43190	1.12230
48	0.22531	0.27019	0.39100	0.44390	1.13910
49	0.23512	0.27963	0.40010	0.45600	1.15600
50	0.24493	0.28907	0.40910	0.46810	1.17290
51	0.26692	0.29308	0.41180	0.46810	1.22820
52	0.28891	0.29709	0.41450	0.46810	1.28350
53	0.31089	0.30111	0.41720	0.46810	1.33880
54	0.33288	0.30512	0.41990	0.46810	1.39410
55	0.35487	0.30913	0.42260	0.46810	1.44950
56	0.38182	0.31388	0.42890	0.47830	1.44950
57	0.40876	0.31863	0.43520	0.48860	1.44950
58	0.43571	0.32337	0.44140	0.49890	1.44950
59	0.46265	0.32812	0.44770	0.50910	1.44950
60	0.48960	0.33287	0.45400	0.51940	1.44950
61	0.51949	0.33599	0.47870	0.52840	1.44950
62	0.54939	0.33911	0.50350	0.53740	1.44950
63	0.57928	0.34224	0.52830	0.54640	1.44950
64	0.60918	0.34536	0.55310	0.55550	1.44950
65	0.63907	0.34848	0.57790	0.56450	1.44950
66	0.71922	0.41572	0.67560	0.59540	1.44950
67	0.79936	0.48296	0.77330	0.62620	1.44950
68	0.87951	0.55019	0.87100	0.65710	1.44950
69	0.95965	0.61743	0.96870	0.68800	1.44950
70	1.03980	0.68467	1.06640	0.71890	1.44950
71	1.18563	0.70295	1.11940	0.73810	1.44950
72	1.33145	0.72123	1.17230	0.75730	1.44950
73	1.47728	0.73951	1.22520	0.77650	1.44950
74	1.62310	0.75779	1.27820	0.79570	1.44950
75	1.76893	0.77607	1.33110	0.81490	1.44950
76	1.99801	0.77607	1.38500	0.81490	1.49570
77	2.22710	0.77607	1.43890	0.81490	1.54190
78	2.45618	0.77607	1.49280	0.81490	1.58820
79	2.68527	0.77607	1.54670	0.81490	1.63440
80	2.91435	0.77607	1.60060	0.81490	1.68060

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.



**Exhibit 1-A**  
**RiverSource Life Insurance Company**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

**Monthly Charge per \$1000 of Specified Amount**

**Couple**  
**EBR Benefit Duration = 4 Year**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.10560	0.18400	0.20610	0.27680	0.76360
36	0.11943	0.19404	0.22310	0.30980	0.84960
37	0.13325	0.20409	0.24010	0.34270	0.93550
38	0.14708	0.21413	0.25710	0.37570	1.02150
39	0.16090	0.22418	0.27410	0.40860	1.10740
40	0.17473	0.23422	0.29110	0.44160	1.19340
41	0.18510	0.24263	0.31680	0.44770	1.20530
42	0.19548	0.25104	0.34240	0.45370	1.21720
43	0.20585	0.25945	0.36800	0.45970	1.22910
44	0.21623	0.26786	0.39360	0.46580	1.24100
45	0.22660	0.27627	0.41920	0.47180	1.25290
46	0.23861	0.28335	0.42850	0.48460	1.27030
47	0.25063	0.29043	0.43790	0.49730	1.28760
48	0.26264	0.29750	0.44720	0.51010	1.30500
49	0.27466	0.30458	0.45650	0.52290	1.32240
50	0.28667	0.31166	0.46580	0.53560	1.33980
51	0.30767	0.31425	0.47310	0.53570	1.40320
52	0.32867	0.31683	0.48030	0.53580	1.46660
53	0.34967	0.31942	0.48750	0.53590	1.53000
54	0.37067	0.32200	0.49470	0.53600	1.59350
55	0.39167	0.32459	0.50200	0.53610	1.65690
56	0.42263	0.32957	0.50910	0.53800	1.65690
57	0.45359	0.33456	0.51620	0.53980	1.65690
58	0.48455	0.33954	0.52340	0.54170	1.65690
59	0.51551	0.34453	0.53050	0.54350	1.65690
60	0.54647	0.34951	0.53760	0.54540	1.65690
61	0.57915	0.36349	0.56770	0.56020	1.65690
62	0.61183	0.37747	0.59780	0.57500	1.65690
63	0.64451	0.39145	0.62790	0.58990	1.65690
64	0.67719	0.40543	0.65800	0.60470	1.65690
65	0.70987	0.41941	0.68810	0.61950	1.65690
66	0.78625	0.48586	0.79050	0.65350	1.65690
67	0.86264	0.55232	0.89280	0.68740	1.65690
68	0.93902	0.61877	0.99520	0.72140	1.65690
69	1.01541	0.68523	1.09750	0.75530	1.65690
70	1.09179	0.75168	1.19990	0.78930	1.65690
71	1.29237	0.78074	1.27220	0.81980	1.65690
72	1.49294	0.80981	1.34450	0.85030	1.65690
73	1.69352	0.83887	1.41680	0.88080	1.65690
74	1.89409	0.86794	1.48910	0.91130	1.65690
75	2.09467	0.89700	1.56150	0.94190	1.65690
76	2.34305	0.91167	1.64000	0.95730	1.73590
77	2.59143	0.92634	1.71860	0.97270	1.81500
78	2.83981	0.94102	1.79720	0.98810	1.89400
79	3.08819	0.95569	1.87580	1.00350	1.97300
80	3.33657	0.97036	1.95440	1.01890	2.05210

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1-B**  
**RiverSource Life Insurance Company**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

**Monthly Charge per \$1000 of Specified Amount**

**Not Couple**  
**EBR Benefit Duration = 1 Year**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.04520	0.08280	0.09270	0.11310	0.31720
36	0.05143	0.09390	0.10510	0.12770	0.35610
37	0.05765	0.10490	0.11750	0.14220	0.39500
38	0.06388	0.11600	0.12990	0.15670	0.43390
39	0.07010	0.12710	0.14230	0.17120	0.47280
40	0.07633	0.13810	0.15470	0.18570	0.51170
41	0.08374	0.13810	0.15900	0.19890	0.53640
42	0.09116	0.13810	0.16330	0.21200	0.56120
43	0.09857	0.13810	0.16760	0.22510	0.58590
44	0.10599	0.13810	0.17190	0.23820	0.61070
45	0.11340	0.13810	0.17620	0.25130	0.63540
46	0.11799	0.14230	0.18330	0.25900	0.63650
47	0.12257	0.14650	0.19040	0.26680	0.63750
48	0.12716	0.15070	0.19750	0.27450	0.63860
49	0.13174	0.15490	0.20450	0.28220	0.63970
50	0.13633	0.15910	0.21160	0.28990	0.64070
51	0.14502	0.16560	0.21690	0.29650	0.66640
52	0.15372	0.17210	0.22220	0.30310	0.69200
53	0.16241	0.17860	0.22750	0.30970	0.71760
54	0.17111	0.18520	0.23280	0.31630	0.74330
55	0.17980	0.19170	0.23820	0.32290	0.76890
56	0.19507	0.19700	0.24050	0.32590	0.76890
57	0.21033	0.20230	0.24290	0.32880	0.76890
58	0.22560	0.20760	0.24520	0.33170	0.76890
59	0.24086	0.21290	0.24750	0.33470	0.76890
60	0.25613	0.21820	0.24990	0.33760	0.76890
61	0.27446	0.22590	0.25960	0.34290	0.80290
62	0.29280	0.23360	0.26920	0.34820	0.83700
63	0.31113	0.24140	0.27890	0.35360	0.87100
64	0.32947	0.24910	0.28850	0.35890	0.90500
65	0.34780	0.25680	0.29820	0.36420	0.93900
66	0.38587	0.27290	0.34670	0.37900	0.93900
67	0.42393	0.28900	0.39520	0.39380	0.93900
68	0.46200	0.30500	0.44360	0.40860	0.93900
69	0.50006	0.32110	0.49210	0.42340	0.93900
70	0.53813	0.33720	0.54060	0.43810	0.93900
71	0.59666	0.35190	0.57380	0.43810	0.93900
72	0.65520	0.36660	0.60700	0.43810	0.93900
73	0.71373	0.38130	0.64020	0.43810	0.93900
74	0.77227	0.39600	0.67340	0.43810	0.93900
75	0.83080	0.41070	0.70660	0.43810	0.93900
76	0.89743	0.47090	0.79540	0.50000	0.99280
77	0.96406	0.53110	0.88410	0.56190	1.04660
78	1.03069	0.59140	0.97290	0.62370	1.10040
79	1.09733	0.65160	1.06170	0.68560	1.15420
80	1.16396	0.71180	1.15040	0.74740	1.20800

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1-B**  
**RiverSource Life Insurance Company**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

**Monthly Charge per \$1000 of Specified Amount**

**Not Couple**  
**EBR Benefit Duration = 2 Year**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.07820	0.14110	0.15810	0.19500	0.53690
36	0.08876	0.15020	0.16910	0.21940	0.60070
37	0.09932	0.15930	0.18020	0.24380	0.66450
38	0.10988	0.16830	0.19120	0.26810	0.72820
39	0.12044	0.17740	0.20230	0.29250	0.79200
40	0.13100	0.18650	0.21330	0.31690	0.85570
41	0.14348	0.18820	0.22990	0.33000	0.88390
42	0.15596	0.19000	0.24640	0.34320	0.91210
43	0.16844	0.19170	0.26290	0.35630	0.94030
44	0.18092	0.19350	0.27940	0.36950	0.96850
45	0.19340	0.19520	0.29590	0.38260	0.99670
46	0.20037	0.20380	0.30830	0.39390	1.01480
47	0.20735	0.21240	0.32060	0.40520	1.03280
48	0.21432	0.22090	0.33290	0.41650	1.05090
49	0.22130	0.22950	0.34530	0.42780	1.06890
50	0.22827	0.23810	0.35760	0.43910	1.08690
51	0.24584	0.25410	0.36350	0.44890	1.12160
52	0.26341	0.27020	0.36930	0.45870	1.15620
53	0.28099	0.28630	0.37520	0.46850	1.19090
54	0.29856	0.30230	0.38100	0.47820	1.22550
55	0.31613	0.31840	0.38690	0.48800	1.26010
56	0.33752	0.31840	0.39500	0.49220	1.26010
57	0.35891	0.31840	0.40320	0.49650	1.26010
58	0.38029	0.31840	0.41140	0.50070	1.26010
59	0.40168	0.31840	0.41950	0.50500	1.26010
60	0.42307	0.31840	0.42770	0.50920	1.26010
61	0.45235	0.33970	0.44540	0.51700	1.26010
62	0.48163	0.36090	0.46320	0.52480	1.26010
63	0.51091	0.38220	0.48090	0.53260	1.26010
64	0.54019	0.40350	0.49860	0.54040	1.26010
65	0.56947	0.42470	0.51630	0.54820	1.26010
66	0.64172	0.45100	0.59320	0.57010	1.26010
67	0.71397	0.47730	0.67010	0.59200	1.26010
68	0.78623	0.50350	0.74700	0.61390	1.26010
69	0.85848	0.52980	0.82390	0.63580	1.26010
70	0.93073	0.55610	0.90070	0.65770	1.26010
71	1.04892	0.57970	0.95560	0.66780	1.26010
72	1.16711	0.60340	1.01050	0.67780	1.26010
73	1.28529	0.62700	1.06540	0.68790	1.26010
74	1.40348	0.65060	1.12030	0.69790	1.26010
75	1.52167	0.67430	1.17510	0.70800	1.26010
76	1.69937	0.71890	1.27090	0.75480	1.35540
77	1.87707	0.76350	1.36660	0.80160	1.45070
78	2.05477	0.80800	1.46240	0.84840	1.54600
79	2.23247	0.85260	1.55810	0.89530	1.64130
80	2.41017	0.89720	1.65380	0.94210	1.73650

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1-B**  
**RiverSource Life Insurance Company**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

**Monthly Charge per \$1000 of Specified Amount**

**Not Couple**  
**EBR Benefit Duration = 3 Year**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.10073	0.18300	0.20490	0.25050	0.68950
36	0.11408	0.19440	0.21790	0.28120	0.76940
37	0.12743	0.20580	0.23090	0.31180	0.84930
38	0.14077	0.21720	0.24390	0.34240	0.92910
39	0.15412	0.22860	0.25680	0.37300	1.00900
40	0.16747	0.24000	0.26980	0.40370	1.08890
41	0.18318	0.24480	0.29230	0.40900	1.09970
42	0.19888	0.24950	0.31470	0.41430	1.11050
43	0.21459	0.25430	0.33720	0.41960	1.12130
44	0.23029	0.25900	0.35960	0.42490	1.13210
45	0.24600	0.26380	0.38210	0.43020	1.14300
46	0.25645	0.27170	0.39350	0.44370	1.16590
47	0.26691	0.27970	0.40500	0.45720	1.18890
48	0.27736	0.28760	0.41650	0.47070	1.21190
49	0.28782	0.29560	0.42800	0.48410	1.23480
50	0.29827	0.30350	0.43950	0.49760	1.25780
51	0.32094	0.32410	0.44620	0.50720	1.32210
52	0.34360	0.34480	0.45280	0.51670	1.38650
53	0.36627	0.36540	0.45950	0.52630	1.45080
54	0.38893	0.38600	0.46620	0.53580	1.51510
55	0.41160	0.40660	0.47290	0.54530	1.57940
56	0.43916	0.41770	0.48240	0.54990	1.57940
57	0.46672	0.42890	0.49190	0.55450	1.57940
58	0.49428	0.44000	0.50150	0.55910	1.57940
59	0.52184	0.45110	0.51100	0.56360	1.57940
60	0.54940	0.46230	0.52050	0.56820	1.57940
61	0.58037	0.47850	0.54860	0.57670	1.57940
62	0.61135	0.49480	0.57670	0.58530	1.57940
63	0.64232	0.51110	0.60480	0.59380	1.57940
64	0.67330	0.52730	0.63280	0.60230	1.57940
65	0.70427	0.54360	0.66090	0.61090	1.57940
66	0.80144	0.57870	0.75370	0.63970	1.57940
67	0.89861	0.61370	0.84660	0.66850	1.57940
68	0.99579	0.64880	0.93940	0.69730	1.57940
69	1.09296	0.68380	1.03230	0.72610	1.57940
70	1.19013	0.71890	1.12510	0.75490	1.57940
71	1.34241	0.74080	1.18370	0.77780	1.57940
72	1.49469	0.76270	1.24220	0.80080	1.57940
73	1.64697	0.78460	1.30070	0.82380	1.57940
74	1.79925	0.80650	1.35920	0.84680	1.57940
75	1.95153	0.82840	1.41770	0.86980	1.57940
76	2.17324	0.86100	1.50560	0.90400	1.65360
77	2.39495	0.89360	1.59360	0.93820	1.72770
78	2.61665	0.92610	1.68150	0.97240	1.80180
79	2.83836	0.95870	1.76940	1.00660	1.87600
80	3.06007	0.99130	1.85730	1.04080	1.95010

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 1-B**  
**RiverSource Life Insurance Company**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

**Monthly Charge per \$1000 of Specified Amount**

**Not Couple**  
**EBR Benefit Duration = 4 Year**

Issue Age	Inflation Option				
	None	Simple 3%	Simple 5%	Compound 3%	Compound 5%
35	0.11780	0.19760	0.22130	0.29370	0.80470
36	0.13320	0.20850	0.23960	0.32900	0.89610
37	0.14860	0.21940	0.25780	0.36420	0.98750
38	0.16400	0.23020	0.27610	0.39950	1.07890
39	0.17940	0.24110	0.29430	0.43480	1.17030
40	0.19480	0.25200	0.31250	0.47010	1.26170
41	0.21284	0.25960	0.33810	0.47510	1.27250
42	0.23088	0.26720	0.36360	0.48020	1.28320
43	0.24892	0.27490	0.38910	0.48530	1.29400
44	0.26696	0.28250	0.41460	0.49040	1.30480
45	0.28500	0.29010	0.44020	0.49540	1.31550
46	0.30023	0.29750	0.45000	0.50880	1.33760
47	0.31545	0.30500	0.45970	0.52220	1.35970
48	0.33068	0.31240	0.46950	0.53560	1.38180
49	0.34590	0.31980	0.47930	0.54900	1.40390
50	0.36113	0.32720	0.48910	0.56240	1.42600
51	0.38521	0.34720	0.49860	0.56440	1.50220
52	0.40929	0.36710	0.50810	0.56650	1.57850
53	0.43337	0.38710	0.51760	0.56850	1.65480
54	0.45745	0.40700	0.52710	0.57060	1.73110
55	0.48153	0.42690	0.53660	0.57260	1.80730
56	0.50384	0.44650	0.55690	0.58140	1.80730
57	0.52615	0.46620	0.57720	0.59020	1.80730
58	0.54845	0.48580	0.59750	0.59900	1.80730
59	0.57076	0.50540	0.61780	0.60790	1.80730
60	0.59307	0.52500	0.63810	0.61670	1.80730
61	0.63690	0.54330	0.66210	0.62820	1.80730
62	0.68072	0.56150	0.68610	0.63970	1.80730
63	0.72455	0.57980	0.71020	0.65120	1.80730
64	0.76837	0.59810	0.73420	0.66270	1.80730
65	0.81220	0.61630	0.75820	0.67420	1.80730
66	0.90636	0.65440	0.86490	0.70880	1.80730
67	1.00052	0.69260	0.97150	0.74340	1.80730
68	1.09468	0.73070	1.07820	0.77800	1.80730
69	1.18884	0.76880	1.18490	0.81260	1.80730
70	1.28300	0.80690	1.29150	0.84720	1.80730
71	1.47005	0.83390	1.36110	0.87560	1.80730
72	1.65711	0.86090	1.43070	0.90390	1.80730
73	1.84416	0.88790	1.50030	0.93230	1.80730
74	2.03122	0.91490	1.56990	0.96060	1.80730
75	2.21827	0.94190	1.63950	0.98890	1.80730
76	2.47785	1.00220	1.75960	1.05230	1.91630
77	2.73743	1.06250	1.87970	1.11560	2.02520
78	2.99702	1.12280	1.99980	1.17890	2.13410
79	3.25660	1.18310	2.11990	1.24220	2.24300
80	3.51618	1.24340	2.24000	1.30550	2.35200

This is part of the premium rate schedule to which the information in the actuarial memorandum applies.

**Exhibit 2**  
**RiverSource Life Insurance Company**  
**Cells with Gross Premium minus Net Valuation Premium < Renewal Expenses**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

<b>Sex</b>	<b>Risk Class</b>	<b>Marital Status</b>	<b>Inflation Protection Option</b>	<b>Rider Duration (ABR + EBR)</b>	<b>Issue Ages</b>
Female	Non-Tobacco	Couple	None	2+1	35-37
Female	Non-Tobacco	Couple	Simple 3%	2+1	35-38
Female	Non-Tobacco	Couple	Simple 5%	2+1	35-40, 80
Female	Non-Tobacco	Couple	Compound 3%	2+1	35-40
Female	Non-Tobacco	Couple	Compound 5%	2+1	35-41
Female	Non-Tobacco	Not Couple	None	2+1	35
Female	Non-Tobacco	Not Couple	Simple 3%	2+1	35-38
Female	Non-Tobacco	Not Couple	Simple 5%	2+1	35-40
Female	Non-Tobacco	Not Couple	Compound 3%	2+1	35-40
Female	Non-Tobacco	Not Couple	Compound 5%	2+1	35-41
Female	Non-Tobacco	Couple	None	2+2	35-38
Female	Non-Tobacco	Couple	Simple 3%	2+2	35-38
Female	Non-Tobacco	Couple	Simple 5%	2+2	35-41
Female	Non-Tobacco	Couple	Compound 3%	2+2	35-40
Female	Non-Tobacco	Couple	Compound 5%	2+2	35-41
Female	Non-Tobacco	Not Couple	None	2+2	35-36
Female	Non-Tobacco	Not Couple	Simple 3%	2+2	35-38
Female	Non-Tobacco	Not Couple	Simple 5%	2+2	35-41
Female	Non-Tobacco	Not Couple	Compound 3%	2+2	35-40
Female	Non-Tobacco	Not Couple	Compound 5%	2+2	35-41
Female	Non-Tobacco	Couple	None	2+3	35-38
Female	Non-Tobacco	Couple	Simple 3%	2+3	35-38
Female	Non-Tobacco	Couple	Simple 5%	2+3	35-41
Female	Non-Tobacco	Couple	Compound 3%	2+3	35-41
Female	Non-Tobacco	Couple	Compound 5%	2+3	35-42
Female	Non-Tobacco	Not Couple	None	2+3	35-37
Female	Non-Tobacco	Not Couple	Simple 3%	2+3	35-38
Female	Non-Tobacco	Not Couple	Simple 5%	2+3	35-41
Female	Non-Tobacco	Not Couple	Compound 3%	2+3	35-41
Female	Non-Tobacco	Not Couple	Compound 5%	2+3	35-42
Female	Non-Tobacco	Couple	None	2+4	35-38
Female	Non-Tobacco	Couple	Simple 3%	2+4	35-39
Female	Non-Tobacco	Couple	Simple 5%	2+4	35-41
Female	Non-Tobacco	Couple	Compound 3%	2+4	35-41
Female	Non-Tobacco	Couple	Compound 5%	2+4	35-42
Female	Non-Tobacco	Not Couple	None	2+4	35-37
Female	Non-Tobacco	Not Couple	Simple 3%	2+4	35-38
Female	Non-Tobacco	Not Couple	Simple 5%	2+4	35-41
Female	Non-Tobacco	Not Couple	Compound 3%	2+4	35-41
Female	Non-Tobacco	Not Couple	Compound 5%	2+4	35-42

**Exhibit 3**  
**RiverSource Life Insurance Company**  
**Comparison of Gross and Net Premiums and Expenses**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

Male

Rider Duration (ABR + EBR) = 2 + 1 = 3 Years

Issue Age	Risk Class	Inflation Protection Option	Couple					Not Couple				
			Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium	Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium
35	Non-Tobacco	None	12.15	7.93	0.53	4.22	0.65	16.58	9.77	0.62	6.81	0.59
35	Non-Tobacco	Simple 3%	41.07	29.90	0.55	11.17	0.73	47.87	33.72	0.64	14.14	0.70
35	Non-Tobacco	Compound 5%	158.81	146.06	0.61	12.75	0.92	171.96	155.99	0.71	15.97	0.91
35	Tobacco	None	12.15	6.12	0.45	6.03	0.50	16.58	7.82	0.53	8.76	0.47
35	Tobacco	Simple 3%	41.07	21.80	0.46	19.27	0.53	47.87	25.27	0.55	22.60	0.53
35	Tobacco	Compound 5%	158.81	98.79	0.52	60.02	0.62	171.96	107.29	0.61	64.67	0.62
40	Non-Tobacco	None	18.86	9.43	0.88	9.43	0.50	23.00	12.05	1.02	10.95	0.52
40	Non-Tobacco	Simple 3%	65.12	33.29	0.91	31.83	0.51	73.19	38.88	1.06	34.31	0.53
40	Non-Tobacco	Compound 5%	236.97	139.46	1.02	97.51	0.59	253.62	153.47	1.18	100.16	0.61
40	Tobacco	None	18.86	7.29	0.69	11.57	0.39	23.00	9.67	0.82	13.33	0.42
40	Tobacco	Simple 3%	65.12	24.32	0.71	40.80	0.37	73.19	29.30	0.85	43.89	0.40
40	Tobacco	Compound 5%	236.97	94.96	0.80	142.00	0.40	253.62	106.77	0.94	146.85	0.42
45	Non-Tobacco	None	23.65	11.25	1.31	12.40	0.48	28.94	15.04	1.54	13.90	0.52
45	Non-Tobacco	Simple 3%	78.51	36.93	1.35	41.58	0.47	89.27	45.21	1.59	44.06	0.51
45	Non-Tobacco	Compound 5%	293.07	132.88	1.51	160.19	0.45	319.48	152.87	1.77	166.61	0.48
45	Tobacco	None	23.65	8.73	0.95	14.92	0.37	28.94	12.10	1.16	16.84	0.42
45	Tobacco	Simple 3%	78.51	27.12	0.98	51.39	0.35	89.27	34.31	1.20	54.96	0.38
45	Tobacco	Compound 5%	293.07	91.29	1.10	201.78	0.31	319.48	107.78	1.34	211.70	0.34
50	Non-Tobacco	None	32.62	13.56	1.73	19.06	0.42	38.94	18.97	2.11	19.97	0.49
50	Non-Tobacco	Simple 3%	93.00	41.00	1.79	52.00	0.44	106.55	52.94	2.18	53.60	0.50
50	Non-Tobacco	Compound 5%	307.24	126.66	2.00	180.58	0.41	338.75	153.83	2.43	184.92	0.45
50	Tobacco	None	32.62	10.64	1.23	21.98	0.33	38.94	15.38	1.56	23.56	0.40
50	Tobacco	Simple 3%	93.00	30.56	1.27	62.44	0.33	106.55	40.77	1.61	65.78	0.38
50	Tobacco	Compound 5%	307.24	88.70	1.41	218.54	0.29	338.75	110.91	1.79	227.83	0.33
55	Non-Tobacco	None	45.78	16.99	2.25	28.79	0.37	54.94	24.33	2.80	30.61	0.44
55	Non-Tobacco	Simple 3%	114.37	47.39	2.32	66.98	0.41	133.23	62.94	2.89	70.29	0.47
55	Non-Tobacco	Compound 5%	334.98	126.00	2.59	208.98	0.38	373.98	157.76	3.20	216.22	0.42
55	Tobacco	None	45.78	13.43	1.60	32.35	0.29	54.94	19.86	2.09	35.08	0.36
55	Tobacco	Simple 3%	114.37	35.86	1.65	78.51	0.31	133.23	49.18	2.15	84.05	0.37
55	Tobacco	Compound 5%	334.98	90.23	1.83	244.75	0.27	373.98	116.42	2.37	257.56	0.31
60	Non-Tobacco	None	59.71	22.23	3.04	37.48	0.37	72.15	31.88	3.81	40.27	0.44
60	Non-Tobacco	Simple 3%	134.95	57.23	3.12	77.72	0.42	159.81	76.64	3.91	83.17	0.48
60	Non-Tobacco	Compound 5%	348.91	131.33	3.43	217.58	0.38	391.19	166.87	4.28	224.32	0.43
60	Tobacco	None	59.71	17.81	2.21	41.90	0.30	72.15	26.31	2.91	45.84	0.36
60	Tobacco	Simple 3%	134.95	44.13	2.27	90.83	0.33	159.81	60.89	2.99	98.92	0.38
60	Tobacco	Compound 5%	348.91	96.54	2.49	252.37	0.28	391.19	126.26	3.26	264.93	0.32
65	Non-Tobacco	None	80.54	33.35	4.48	47.19	0.41	97.18	46.09	5.50	51.09	0.47
65	Non-Tobacco	Simple 3%	168.05	77.99	4.58	90.06	0.46	198.41	101.57	5.62	96.84	0.51
65	Non-Tobacco	Compound 5%	395.08	154.81	4.96	240.27	0.39	441.73	192.81	6.07	248.92	0.44
65	Tobacco	None	80.54	27.19	3.39	53.35	0.34	97.18	38.60	4.35	58.58	0.40
65	Tobacco	Simple 3%	168.05	61.35	3.47	106.70	0.37	198.41	82.12	4.44	116.29	0.41
65	Tobacco	Compound 5%	395.08	116.75	3.75	278.32	0.30	441.73	149.41	4.79	292.33	0.34
70	Non-Tobacco	None	119.82	52.90	6.95	66.92	0.44	139.73	68.22	8.14	71.50	0.49
70	Non-Tobacco	Simple 3%	224.86	112.25	7.07	112.61	0.50	256.02	137.10	8.28	118.92	0.54
70	Non-Tobacco	Compound 5%	434.36	194.72	7.57	239.64	0.45	484.28	229.19	8.84	255.09	0.47
70	Tobacco	None	119.82	44.62	5.46	75.20	0.37	139.73	59.01	6.63	80.72	0.42
70	Tobacco	Simple 3%	224.86	91.91	5.56	132.95	0.41	256.02	115.02	6.74	141.00	0.45
70	Tobacco	Compound 5%	434.36	154.11	5.95	280.25	0.35	484.28	185.59	7.20	298.69	0.38
75	Non-Tobacco	None	185.93	81.49	10.10	104.44	0.44	214.43	99.89	11.54	114.54	0.47
75	Non-Tobacco	Simple 3%	306.70	159.75	10.24	146.95	0.52	355.36	186.87	11.69	168.49	0.53
75	Non-Tobacco	Compound 5%	500.46	249.35	10.85	251.12	0.50	558.99	283.17	12.37	275.81	0.51
75	Tobacco	None	185.93	71.03	8.12	114.89	0.38	214.43	88.93	9.58	125.51	0.41
75	Tobacco	Simple 3%	306.70	135.99	8.23	170.71	0.44	355.36	162.25	9.70	193.11	0.46
75	Tobacco	Compound 5%	500.46	206.82	8.72	293.64	0.41	558.99	239.19	10.26	319.79	0.43
80	Non-Tobacco	None	263.87	117.61	14.99	146.26	0.45	287.32	134.53	16.49	152.79	0.47
80	Non-Tobacco	Simple 3%	441.19	206.92	15.18	234.28	0.47	488.35	230.89	16.69	257.45	0.47
80	Non-Tobacco	Compound 5%	604.05	289.46	16.00	314.60	0.48	672.21	317.61	17.59	354.60	0.47
80	Tobacco	None	263.87	104.20	12.82	159.67	0.39	287.32	120.72	14.39	166.60	0.42
80	Tobacco	Simple 3%	441.19	179.33	12.97	261.86	0.41	488.35	202.75	14.56	285.60	0.42
80	Tobacco	Compound 5%	604.05	245.07	13.67	358.98	0.41	672.21	272.43	15.33	399.78	0.41

**Exhibit 3**  
**RiverSource Life Insurance Company**  
**Comparison of Gross and Net Premiums and Expenses**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

Male

Rider Duration (ABR + EBR) = 2 + 2 = 4 Years

Issue Age	Risk Class	Inflation Protection Option	Couple					Not Couple				
			Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium	Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium
35	Non-Tobacco	None	16.59	10.62	0.58	5.97	0.64	21.53	12.96	0.67	8.56	0.60
35	Non-Tobacco	Simple 3%	53.66	35.65	0.60	18.01	0.66	61.57	40.31	0.69	21.26	0.65
35	Non-Tobacco	Compound 5%	194.54	166.15	0.66	28.39	0.85	209.87	177.80	0.76	32.07	0.85
35	Tobacco	None	16.59	8.24	0.49	8.35	0.50	21.53	10.43	0.58	11.10	0.48
35	Tobacco	Simple 3%	53.66	26.16	0.50	27.50	0.49	61.57	30.44	0.60	31.13	0.49
35	Tobacco	Compound 5%	194.54	112.88	0.56	81.66	0.58	209.87	122.92	0.66	86.95	0.59
40	Non-Tobacco	None	26.22	12.64	0.96	13.58	0.48	31.20	16.02	1.11	15.18	0.51
40	Non-Tobacco	Simple 3%	79.21	39.79	0.99	39.42	0.50	88.64	46.62	1.15	42.02	0.53
40	Non-Tobacco	Compound 5%	293.16	158.91	1.09	134.25	0.54	313.43	175.30	1.26	138.14	0.56
40	Tobacco	None	26.22	9.83	0.75	16.39	0.38	31.20	12.93	0.90	18.27	0.41
40	Tobacco	Simple 3%	79.21	29.28	0.77	49.93	0.37	88.64	35.41	0.93	53.23	0.40
40	Tobacco	Compound 5%	293.16	108.71	0.86	184.45	0.37	313.43	122.62	1.02	190.81	0.39
45	Non-Tobacco	None	33.73	15.11	1.41	18.62	0.45	40.94	20.03	1.67	20.91	0.49
45	Non-Tobacco	Simple 3%	96.17	44.30	1.46	51.87	0.46	109.83	54.40	1.73	55.43	0.50
45	Non-Tobacco	Compound 5%	353.79	151.74	1.62	202.05	0.43	385.68	175.08	1.91	210.60	0.45
45	Tobacco	None	33.73	11.80	1.03	21.93	0.35	40.94	16.23	1.27	24.71	0.40
45	Tobacco	Simple 3%	96.17	32.77	1.07	63.40	0.34	109.83	41.62	1.31	68.21	0.38
45	Tobacco	Compound 5%	353.79	104.77	1.18	249.02	0.30	385.68	124.15	1.45	261.53	0.32
50	Non-Tobacco	None	42.82	18.22	1.88	24.60	0.43	52.73	25.31	2.29	27.42	0.48
50	Non-Tobacco	Simple 3%	117.83	49.39	1.94	68.44	0.42	132.19	63.97	2.37	68.22	0.48
50	Non-Tobacco	Compound 5%	376.31	145.09	2.15	231.22	0.39	419.47	176.78	2.61	242.69	0.42
50	Tobacco	None	42.82	14.39	1.33	28.43	0.34	52.73	20.67	1.71	32.06	0.39
50	Tobacco	Simple 3%	117.83	37.09	1.38	80.74	0.31	132.19	49.66	1.76	82.53	0.38
50	Tobacco	Compound 5%	376.31	102.14	1.52	274.17	0.27	419.47	128.23	1.94	291.24	0.31
55	Non-Tobacco	None	61.89	22.86	2.44	39.03	0.37	75.39	32.51	3.04	42.88	0.43
55	Non-Tobacco	Simple 3%	143.20	57.34	2.52	85.86	0.40	172.69	76.40	3.14	96.29	0.44
55	Non-Tobacco	Compound 5%	418.67	144.90	2.77	273.77	0.35	468.11	182.07	3.44	286.04	0.39
55	Tobacco	None	61.89	18.22	1.74	43.67	0.29	75.39	26.76	2.28	48.63	0.35
55	Tobacco	Simple 3%	143.20	43.72	1.79	99.48	0.31	172.69	60.18	2.35	112.51	0.35
55	Tobacco	Compound 5%	418.67	104.34	1.97	314.33	0.25	468.11	135.20	2.56	332.92	0.29
60	Non-Tobacco	None	81.16	30.09	3.29	51.07	0.37	97.19	42.85	4.13	54.34	0.44
60	Non-Tobacco	Simple 3%	169.91	69.72	3.38	100.19	0.41	199.88	93.63	4.25	106.25	0.47
60	Non-Tobacco	Compound 5%	437.94	151.86	3.67	286.08	0.35	489.91	193.67	4.59	296.25	0.40
60	Tobacco	None	81.16	24.30	2.40	56.86	0.30	97.19	35.68	3.17	61.51	0.37
60	Tobacco	Simple 3%	169.91	54.17	2.47	115.74	0.32	199.88	75.01	3.25	124.87	0.38
60	Tobacco	Compound 5%	437.94	112.30	2.67	325.64	0.26	489.91	147.50	3.51	342.41	0.30
65	Non-Tobacco	None	109.42	45.37	4.84	64.05	0.41	130.43	62.33	5.96	68.10	0.48
65	Non-Tobacco	Simple 3%	203.41	95.84	4.95	107.57	0.47	256.85	125.16	6.09	131.69	0.49
65	Non-Tobacco	Compound 5%	466.20	180.38	5.30	285.82	0.39	523.15	225.46	6.51	297.69	0.43
65	Tobacco	None	109.42	37.33	3.68	72.09	0.34	130.43	52.71	4.73	77.72	0.40
65	Tobacco	Simple 3%	203.41	76.03	3.76	127.38	0.37	256.85	102.12	4.83	154.73	0.40
65	Tobacco	Compound 5%	466.20	136.95	4.02	329.25	0.29	523.15	175.99	5.15	347.17	0.34
70	Non-Tobacco	None	178.95	72.50	7.50	106.45	0.41	198.62	93.02	8.80	105.60	0.47
70	Non-Tobacco	Simple 3%	314.38	139.45	7.65	174.93	0.44	347.74	170.80	8.96	176.94	0.49
70	Non-Tobacco	Compound 5%	535.73	229.13	8.09	306.60	0.43	591.34	270.69	9.47	320.65	0.46
70	Tobacco	None	178.95	61.75	5.91	117.20	0.35	198.62	81.30	7.19	117.32	0.41
70	Tobacco	Simple 3%	314.38	115.17	6.03	199.21	0.37	347.74	144.67	7.32	203.07	0.42
70	Tobacco	Compound 5%	535.73	182.62	6.37	353.11	0.34	591.34	220.93	7.73	370.41	0.37
75	Non-Tobacco	None	277.83	112.48	10.88	165.34	0.40	318.06	137.14	12.44	180.93	0.43
75	Non-Tobacco	Simple 3%	435.53	200.47	11.05	235.06	0.46	498.53	235.00	12.63	263.53	0.47
75	Non-Tobacco	Compound 5%	634.61	296.27	11.57	338.34	0.47	710.79	337.52	13.21	373.27	0.47
75	Tobacco	None	277.83	98.93	8.77	178.90	0.36	318.06	123.24	10.36	194.82	0.39
75	Tobacco	Simple 3%	435.53	172.03	8.90	263.50	0.39	498.53	205.83	10.51	292.70	0.41
75	Tobacco	Compound 5%	634.61	247.39	9.32	387.21	0.39	710.79	287.23	10.98	423.55	0.40
80	Non-Tobacco	None	441.90	163.53	16.10	278.37	0.37	474.25	186.51	17.74	287.74	0.39
80	Non-Tobacco	Simple 3%	634.77	263.74	16.32	371.03	0.42	703.09	294.68	17.98	408.41	0.42
80	Non-Tobacco	Compound 5%	845.52	349.48	17.02	496.05	0.41	938.43	384.29	18.73	554.14	0.41
80	Tobacco	None	441.90	146.38	13.80	295.52	0.33	474.25	169.16	15.51	305.08	0.36
80	Tobacco	Simple 3%	634.77	230.74	13.99	404.03	0.36	703.09	261.30	15.71	441.79	0.37
80	Tobacco	Compound 5%	845.52	298.33	14.57	547.20	0.35	938.43	332.46	16.36	605.96	0.35



**Exhibit 3**  
**RiverSource Life Insurance Company**  
**Comparison of Gross and Net Premiums and Expenses**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

Male

Rider Duration (ABR + EBR) = 2 + 3 = 5 Years

Issue Age	Risk Class	Inflation Protection Option	Couple					Not Couple				
			Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium	Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium
35	Non-Tobacco	None	19.61	12.34	0.61	7.27	0.63	24.91	15.04	0.71	9.87	0.60
35	Non-Tobacco	Simple 3%	62.52	39.42	0.63	23.10	0.63	71.23	44.69	0.73	26.54	0.63
35	Non-Tobacco	Compound 5%	219.25	179.06	0.68	40.19	0.82	236.14	191.91	0.79	44.23	0.81
35	Tobacco	None	19.61	9.62	0.51	9.99	0.49	24.91	12.15	0.62	12.76	0.49
35	Tobacco	Simple 3%	62.52	29.07	0.53	33.45	0.46	71.23	33.91	0.63	37.32	0.48
35	Tobacco	Compound 5%	219.25	122.04	0.58	97.21	0.56	236.14	133.16	0.69	102.98	0.56
40	Non-Tobacco	None	31.11	14.69	1.00	16.42	0.47	36.67	18.57	1.17	18.10	0.51
40	Non-Tobacco	Simple 3%	91.53	44.06	1.04	47.47	0.48	102.14	51.75	1.21	50.39	0.51
40	Non-Tobacco	Compound 5%	331.06	171.37	1.13	159.69	0.52	353.87	189.40	1.31	164.48	0.54
40	Tobacco	None	31.11	11.47	0.79	19.64	0.37	36.67	15.06	0.95	21.61	0.41
40	Tobacco	Simple 3%	91.53	32.57	0.81	58.96	0.36	102.14	39.51	0.98	62.63	0.39
40	Tobacco	Compound 5%	331.06	117.62	0.89	213.44	0.36	353.87	132.99	1.07	220.88	0.38
45	Non-Tobacco	None	38.69	17.55	1.49	21.14	0.45	48.83	23.22	1.76	25.61	0.48
45	Non-Tobacco	Simple 3%	110.53	49.11	1.53	61.42	0.44	128.01	60.47	1.82	67.54	0.47
45	Non-Tobacco	Compound 5%	382.12	163.81	1.68	218.31	0.43	415.50	189.41	1.98	226.10	0.46
45	Tobacco	None	38.69	13.76	1.09	24.93	0.36	48.83	18.90	1.35	29.93	0.39
45	Tobacco	Simple 3%	110.53	36.50	1.13	74.03	0.33	128.01	46.50	1.39	81.51	0.36
45	Tobacco	Compound 5%	382.12	113.48	1.24	268.64	0.30	415.50	134.83	1.51	280.67	0.32
50	Non-Tobacco	None	51.38	21.15	1.98	30.23	0.41	63.23	29.33	2.42	33.90	0.46
50	Non-Tobacco	Simple 3%	135.74	54.85	2.04	80.89	0.40	152.51	71.22	2.49	81.29	0.47
50	Non-Tobacco	Compound 5%	410.40	156.85	2.23	253.55	0.38	455.60	191.55	2.72	264.06	0.42
50	Tobacco	None	51.38	16.78	1.41	34.60	0.33	63.23	24.07	1.81	39.16	0.38
50	Tobacco	Simple 3%	135.74	41.38	1.45	94.36	0.30	152.51	55.57	1.86	96.94	0.36
50	Tobacco	Compound 5%	410.40	110.81	1.59	299.59	0.27	455.60	139.49	2.03	316.12	0.31
55	Non-Tobacco	None	74.06	26.53	2.57	47.53	0.36	89.71	37.67	3.21	52.04	0.42
55	Non-Tobacco	Simple 3%	163.22	63.80	2.64	99.42	0.39	200.24	85.20	3.30	115.04	0.43
55	Non-Tobacco	Compound 5%	474.57	156.92	2.88	317.65	0.33	530.32	197.66	3.58	332.67	0.37
55	Tobacco	None	74.06	21.23	1.84	52.83	0.29	89.71	31.16	2.41	58.55	0.35
55	Tobacco	Simple 3%	163.22	48.86	1.89	114.36	0.30	200.24	67.45	2.47	132.79	0.34
55	Tobacco	Compound 5%	474.57	113.40	2.05	361.17	0.24	530.32	147.35	2.68	382.97	0.28
60	Non-Tobacco	None	99.63	34.94	3.46	64.69	0.35	116.14	49.69	4.35	66.45	0.43
60	Non-Tobacco	Simple 3%	196.72	77.77	3.54	118.95	0.40	240.41	104.67	4.46	135.74	0.44
60	Non-Tobacco	Compound 5%	500.14	164.86	3.81	335.28	0.33	556.75	210.74	4.77	346.01	0.38
60	Tobacco	None	99.63	28.35	2.53	71.28	0.28	116.14	41.57	3.35	74.57	0.36
60	Tobacco	Simple 3%	196.72	60.69	2.60	136.03	0.31	240.41	84.25	3.42	156.16	0.35
60	Tobacco	Compound 5%	500.14	122.35	2.78	377.79	0.24	556.75	161.15	3.66	395.60	0.29
65	Non-Tobacco	None	130.20	52.73	5.09	77.47	0.40	150.65	72.32	6.27	78.33	0.48
65	Non-Tobacco	Simple 3%	234.76	107.29	5.19	127.48	0.46	294.90	140.35	6.39	154.55	0.48
65	Non-Tobacco	Compound 5%	530.71	196.47	5.51	334.24	0.37	591.26	246.12	6.76	345.14	0.42
65	Tobacco	None	130.20	43.58	3.88	86.62	0.33	150.65	61.45	4.99	89.20	0.41
65	Tobacco	Simple 3%	234.76	85.50	3.95	149.26	0.36	294.90	115.07	5.08	179.83	0.39
65	Tobacco	Compound 5%	530.71	149.75	4.19	380.96	0.28	591.26	192.92	5.37	398.34	0.33
70	Non-Tobacco	None	203.99	84.37	7.87	119.62	0.41	237.53	108.09	9.25	129.44	0.46
70	Non-Tobacco	Simple 3%	364.74	156.77	8.00	207.97	0.43	411.08	192.35	9.39	218.72	0.47
70	Non-Tobacco	Compound 5%	604.50	250.66	8.39	353.83	0.41	678.14	296.77	9.83	381.37	0.44
70	Tobacco	None	203.99	72.16	6.22	131.83	0.35	237.53	94.91	7.58	142.62	0.40
70	Tobacco	Simple 3%	364.74	130.05	6.32	234.69	0.36	411.08	163.71	7.68	247.36	0.40
70	Tobacco	Compound 5%	604.50	200.56	6.62	403.94	0.33	678.14	243.26	8.04	434.88	0.36
75	Non-Tobacco	None	338.96	131.03	11.40	207.93	0.39	382.54	159.47	13.06	223.07	0.42
75	Non-Tobacco	Simple 3%	518.34	226.21	11.53	292.13	0.44	586.13	265.49	13.20	320.64	0.45
75	Non-Tobacco	Compound 5%	739.46	325.37	11.98	414.10	0.44	823.16	371.32	13.69	451.83	0.45
75	Tobacco	None	338.96	115.65	9.21	223.30	0.34	382.54	143.86	10.89	238.68	0.38
75	Tobacco	Simple 3%	518.34	194.87	9.31	323.47	0.38	586.13	233.50	11.00	352.63	0.40
75	Tobacco	Compound 5%	739.46	272.65	9.66	466.81	0.37	823.16	317.22	11.40	505.93	0.39
80	Non-Tobacco	None	534.74	190.83	16.85	343.91	0.36	571.73	217.43	18.58	354.30	0.38
80	Non-Tobacco	Simple 3%	740.92	299.49	17.02	441.43	0.40	814.68	334.85	18.75	479.83	0.41
80	Non-Tobacco	Compound 5%	969.93	386.41	17.60	583.51	0.40	1,067.95	425.38	19.37	642.57	0.40
80	Tobacco	None	534.74	171.48	14.46	363.26	0.32	571.73	198.00	16.27	373.73	0.35
80	Tobacco	Simple 3%	740.92	263.15	14.60	477.78	0.36	814.68	298.24	16.41	516.44	0.37
80	Tobacco	Compound 5%	969.93	331.21	15.08	638.72	0.34	1,067.95	369.58	16.94	698.38	0.35

**Exhibit 3**  
**RiverSource Life Insurance Company**  
**Comparison of Gross and Net Premiums and Expenses**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

Male

Rider Duration (ABR + EBR) = 2 + 4 = 6 Years

Issue Age	Risk Class	Inflation Protection Option	Couple					Not Couple				
			Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium	Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium
35	Non-Tobacco	None	21.89	13.61	0.63	8.28	0.62	27.47	16.57	0.73	10.89	0.60
35	Non-Tobacco	Simple 3%	66.82	42.02	0.64	24.80	0.63	75.98	47.73	0.76	28.25	0.63
35	Non-Tobacco	Compound 5%	237.88	188.46	0.70	49.42	0.79	255.97	202.21	0.82	53.76	0.79
35	Tobacco	None	21.89	10.64	0.53	11.25	0.49	27.47	13.43	0.64	14.03	0.49
35	Tobacco	Simple 3%	66.82	31.09	0.55	35.73	0.47	75.98	36.36	0.66	39.62	0.48
35	Tobacco	Compound 5%	237.88	128.75	0.60	109.13	0.54	255.97	140.69	0.71	115.28	0.55
40	Non-Tobacco	None	34.76	16.19	1.03	18.57	0.47	40.77	20.47	1.21	20.30	0.50
40	Non-Tobacco	Simple 3%	96.85	46.98	1.06	49.87	0.49	108.04	55.30	1.24	52.74	0.51
40	Non-Tobacco	Compound 5%	359.16	180.43	1.16	178.73	0.50	383.90	199.69	1.35	184.21	0.52
40	Tobacco	None	34.76	12.69	0.81	22.07	0.36	40.77	16.65	0.98	24.12	0.41
40	Tobacco	Simple 3%	96.85	34.85	0.84	62.00	0.36	108.04	42.38	1.01	65.66	0.39
40	Tobacco	Compound 5%	359.16	124.14	0.91	235.02	0.35	383.90	140.61	1.10	243.29	0.37
45	Non-Tobacco	None	43.30	19.34	1.53	23.96	0.45	54.68	25.58	1.82	29.10	0.47
45	Non-Tobacco	Simple 3%	120.30	52.40	1.58	67.90	0.44	137.80	64.66	1.87	73.14	0.47
45	Non-Tobacco	Compound 5%	411.38	172.57	1.72	238.82	0.42	447.24	199.85	2.03	247.38	0.45
45	Tobacco	None	43.30	15.21	1.13	28.09	0.35	54.68	20.88	1.39	33.80	0.38
45	Tobacco	Simple 3%	120.30	39.08	1.16	81.22	0.32	137.80	49.91	1.44	87.89	0.36
45	Tobacco	Compound 5%	411.38	119.85	1.27	291.54	0.29	447.24	142.67	1.56	304.56	0.32
50	Non-Tobacco	None	57.64	23.30	2.04	34.35	0.40	72.66	32.29	2.49	40.37	0.44
50	Non-Tobacco	Simple 3%	145.39	58.57	2.10	86.82	0.40	165.50	76.21	2.57	89.29	0.46
50	Non-Tobacco	Compound 5%	441.70	165.37	2.29	276.33	0.37	490.26	202.30	2.79	287.96	0.41
50	Tobacco	None	57.64	18.54	1.46	39.10	0.32	72.66	26.59	1.87	46.07	0.37
50	Tobacco	Simple 3%	145.39	44.34	1.50	101.05	0.30	165.50	59.67	1.92	105.82	0.36
50	Tobacco	Compound 5%	441.70	117.13	1.63	324.57	0.27	490.26	147.74	2.09	342.52	0.30
55	Non-Tobacco	None	79.58	29.19	2.64	50.39	0.37	100.20	41.44	3.31	58.76	0.41
55	Non-Tobacco	Simple 3%	171.06	68.17	2.72	102.88	0.40	213.78	91.22	3.40	122.56	0.43
55	Non-Tobacco	Compound 5%	511.20	165.61	2.95	345.59	0.32	575.00	208.98	3.67	366.02	0.36
55	Tobacco	None	79.58	23.43	1.89	56.15	0.29	100.20	34.39	2.49	65.81	0.34
55	Tobacco	Simple 3%	171.06	52.38	1.95	118.67	0.31	213.78	72.47	2.56	141.31	0.34
55	Tobacco	Compound 5%	511.20	119.99	2.11	391.21	0.23	575.00	156.24	2.75	418.76	0.27
60	Non-Tobacco	None	108.16	38.44	3.56	69.72	0.36	122.69	54.65	4.49	68.04	0.45
60	Non-Tobacco	Simple 3%	207.75	83.20	3.65	124.55	0.40	256.37	112.16	4.59	144.21	0.44
60	Non-Tobacco	Compound 5%	539.78	174.24	3.91	365.54	0.32	597.49	223.11	4.90	374.38	0.37
60	Tobacco	None	108.16	31.28	2.61	76.88	0.29	122.69	45.86	3.46	76.83	0.37
60	Tobacco	Simple 3%	207.75	65.12	2.68	142.62	0.31	256.37	90.58	3.54	165.80	0.35
60	Tobacco	Compound 5%	539.78	129.64	2.86	410.14	0.24	597.49	171.08	3.76	426.41	0.29
65	Non-Tobacco	None	140.82	58.00	5.23	82.82	0.41	166.84	79.51	6.46	87.33	0.48
65	Non-Tobacco	Simple 3%	256.02	114.95	5.33	141.07	0.45	322.00	150.57	6.57	171.43	0.47
65	Non-Tobacco	Compound 5%	572.44	208.05	5.64	364.39	0.36	641.64	261.01	6.93	380.63	0.41
65	Tobacco	None	140.82	48.07	3.99	92.75	0.34	166.84	67.76	5.15	99.08	0.41
65	Tobacco	Simple 3%	256.02	91.87	4.07	164.15	0.36	322.00	123.84	5.24	198.16	0.38
65	Tobacco	Compound 5%	572.44	158.98	4.29	413.46	0.28	641.64	205.17	5.51	436.47	0.32
70	Non-Tobacco	None	211.79	92.83	8.09	118.95	0.44	251.46	118.87	9.52	132.59	0.47
70	Non-Tobacco	Simple 3%	382.59	168.30	8.22	214.29	0.44	438.20	206.76	9.65	231.44	0.47
70	Non-Tobacco	Compound 5%	643.41	266.09	8.59	377.31	0.41	726.26	315.50	10.06	410.77	0.43
70	Tobacco	None	211.79	79.61	6.40	132.18	0.38	251.46	104.67	7.81	146.79	0.42
70	Tobacco	Simple 3%	382.59	140.00	6.50	242.59	0.37	438.20	176.50	7.91	261.70	0.40
70	Tobacco	Compound 5%	643.41	213.44	6.78	429.97	0.33	726.26	259.34	8.24	466.93	0.36
75	Non-Tobacco	None	387.82	144.16	11.70	243.65	0.37	422.55	175.32	13.41	247.23	0.41
75	Non-Tobacco	Simple 3%	585.34	243.20	11.84	342.14	0.42	643.16	285.68	13.56	357.48	0.44
75	Non-Tobacco	Compound 5%	819.44	346.11	12.25	473.32	0.42	897.36	395.45	14.00	501.91	0.44
75	Tobacco	None	387.82	127.52	9.46	260.30	0.33	422.55	158.53	11.20	264.03	0.38
75	Tobacco	Simple 3%	585.34	209.99	9.57	375.35	0.36	643.16	251.89	11.31	391.27	0.39
75	Tobacco	Compound 5%	819.44	290.68	9.89	528.75	0.35	897.36	338.67	11.67	558.69	0.38
80	Non-Tobacco	None	598.08	210.05	17.27	388.03	0.35	640.15	239.22	19.05	400.93	0.37
80	Non-Tobacco	Simple 3%	833.40	322.95	17.44	510.45	0.39	920.91	361.24	19.23	559.67	0.39
80	Non-Tobacco	Compound 5%	1,088.98	412.66	17.97	676.32	0.38	1,196.64	454.59	19.79	742.05	0.38
80	Tobacco	None	598.08	189.19	14.84	408.89	0.32	640.15	218.36	16.70	421.79	0.34
80	Tobacco	Simple 3%	833.40	284.47	14.98	548.93	0.34	920.91	322.57	16.85	598.34	0.35
80	Tobacco	Compound 5%	1,088.98	354.60	15.41	734.38	0.33	1,196.64	395.98	17.32	800.66	0.33

**Exhibit 3**  
**RiverSource Life Insurance Company**  
**Comparison of Gross and Net Premiums and Expenses**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

Female

Rider Duration (ABR + EBR) = 2 + 1 = 3 Years

Issue Age	Risk Class	Inflation Protection Option	Couple					Not Couple				
			Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium	Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium
35	Non-Tobacco	None	13.26	14.99	0.65	(1.73)	1.13	16.92	16.47	0.72	0.45	0.97
35	Non-Tobacco	Simple 3%	48.60	64.49	0.68	(15.89)	1.33	54.52	68.15	0.74	(13.63)	1.25
35	Non-Tobacco	Compound 5%	280.63	387.49	0.76	(106.86)	1.38	297.77	400.65	0.83	(102.88)	1.35
35	Tobacco	None	13.26	10.08	0.58	3.18	0.76	16.92	11.36	0.64	5.56	0.67
35	Tobacco	Simple 3%	48.60	41.33	0.60	7.27	0.85	54.52	44.38	0.67	10.14	0.81
35	Tobacco	Compound 5%	280.63	229.93	0.67	50.70	0.82	297.77	239.76	0.75	58.00	0.81
40	Non-Tobacco	None	20.99	18.33	1.20	2.66	0.87	24.83	20.62	1.32	4.21	0.83
40	Non-Tobacco	Simple 3%	81.71	73.50	1.25	8.21	0.90	89.55	79.24	1.37	10.31	0.88
40	Non-Tobacco	Compound 5%	341.63	374.47	1.40	(32.84)	1.10	361.90	393.10	1.54	(31.20)	1.09
40	Tobacco	None	20.99	12.42	0.99	8.57	0.59	24.83	14.37	1.11	10.45	0.58
40	Tobacco	Simple 3%	81.71	47.48	1.03	34.23	0.58	89.55	52.21	1.15	37.34	0.58
40	Tobacco	Compound 5%	341.63	224.88	1.16	116.75	0.66	361.90	239.01	1.29	122.88	0.66
45	Non-Tobacco	None	28.66	22.58	1.92	6.08	0.79	33.66	26.25	2.13	7.41	0.78
45	Non-Tobacco	Simple 3%	104.97	83.63	1.99	21.34	0.80	115.59	92.89	2.21	22.70	0.80
45	Non-Tobacco	Compound 5%	435.53	361.76	2.25	73.77	0.83	464.51	389.56	2.50	74.95	0.84
45	Tobacco	None	28.66	15.49	1.48	13.17	0.54	33.66	18.55	1.68	15.11	0.55
45	Tobacco	Simple 3%	104.97	54.68	1.54	50.28	0.52	115.59	62.14	1.74	53.45	0.54
45	Tobacco	Compound 5%	435.53	220.68	1.75	214.85	0.51	464.51	241.55	1.97	222.95	0.52
50	Non-Tobacco	None	42.91	28.44	2.68	14.47	0.66	50.35	34.19	3.03	16.16	0.68
50	Non-Tobacco	Simple 3%	125.27	96.32	2.78	28.94	0.77	142.01	110.38	3.14	31.62	0.78
50	Non-Tobacco	Compound 5%	479.14	354.17	3.15	124.96	0.74	513.38	391.62	3.55	121.76	0.76
50	Tobacco	None	42.91	19.91	2.01	23.00	0.46	50.35	24.65	2.34	25.70	0.49
50	Tobacco	Simple 3%	125.27	64.27	2.09	60.99	0.51	142.01	75.58	2.42	66.43	0.53
50	Tobacco	Compound 5%	479.14	221.16	2.37	257.98	0.46	513.38	249.71	2.73	263.68	0.49
55	Non-Tobacco	None	52.90	37.61	3.58	15.29	0.71	61.07	45.78	4.07	15.29	0.75
55	Non-Tobacco	Simple 3%	153.89	115.48	3.70	38.41	0.75	180.64	133.69	4.20	46.95	0.74
55	Non-Tobacco	Compound 5%	505.59	360.03	4.18	145.56	0.71	545.88	401.48	4.73	144.40	0.74
55	Tobacco	None	52.90	27.03	2.68	25.87	0.51	61.07	33.91	3.13	27.16	0.56
55	Tobacco	Simple 3%	153.89	79.47	2.77	74.42	0.52	180.64	94.48	3.24	86.16	0.52
55	Tobacco	Compound 5%	505.59	233.24	3.12	272.35	0.46	545.88	265.83	3.64	280.05	0.49
60	Non-Tobacco	None	70.44	51.46	4.91	18.98	0.73	83.08	62.16	5.54	20.92	0.75
60	Non-Tobacco	Simple 3%	184.50	144.15	5.06	40.35	0.78	219.08	165.63	5.71	53.45	0.76
60	Non-Tobacco	Compound 5%	523.13	382.04	5.63	141.09	0.73	567.89	423.28	6.34	144.61	0.75
60	Tobacco	None	70.44	38.15	3.75	32.29	0.54	83.08	47.43	4.36	35.64	0.57
60	Tobacco	Simple 3%	184.50	102.78	3.86	81.72	0.56	219.08	121.19	4.49	97.89	0.55
60	Tobacco	Compound 5%	523.13	258.49	4.29	264.64	0.49	567.89	292.72	4.97	275.17	0.52
65	Non-Tobacco	None	95.00	76.86	7.14	18.14	0.81	110.24	90.74	7.97	19.49	0.82
65	Non-Tobacco	Simple 3%	232.53	193.77	7.32	38.76	0.83	269.75	219.41	8.17	50.34	0.81
65	Non-Tobacco	Compound 5%	573.03	437.27	8.04	135.76	0.76	620.56	480.41	8.95	140.15	0.77
65	Tobacco	None	95.00	60.25	5.55	34.75	0.63	110.24	72.70	6.36	37.53	0.66
65	Tobacco	Simple 3%	232.53	146.98	5.69	85.55	0.63	269.75	169.80	6.51	99.95	0.63
65	Tobacco	Compound 5%	573.03	318.04	6.25	254.99	0.56	620.56	355.57	7.13	264.99	0.57
70	Non-Tobacco	None	164.75	118.01	10.55	46.74	0.72	185.21	137.63	11.69	47.58	0.74
70	Non-Tobacco	Simple 3%	321.83	266.56	10.77	55.27	0.83	364.40	299.17	11.93	65.23	0.82
70	Non-Tobacco	Compound 5%	642.78	517.73	11.70	125.05	0.81	695.53	565.97	12.94	129.56	0.81
70	Tobacco	None	164.75	99.79	8.28	64.96	0.61	185.21	118.26	9.39	66.95	0.64
70	Tobacco	Simple 3%	321.83	220.05	8.45	101.78	0.68	364.40	250.55	9.58	113.85	0.69
70	Tobacco	Compound 5%	642.78	414.79	9.17	227.99	0.65	695.53	459.22	10.38	236.31	0.66
75	Non-Tobacco	None	243.64	179.81	15.45	63.83	0.74	277.47	206.85	17.00	70.62	0.75
75	Non-Tobacco	Simple 3%	427.86	367.55	15.72	60.31	0.86	471.81	408.85	17.30	62.97	0.87
75	Non-Tobacco	Compound 5%	721.67	627.02	16.90	94.65	0.87	787.79	682.15	18.59	105.64	0.87
75	Tobacco	None	243.64	165.33	11.94	78.31	0.68	277.47	191.73	13.46	85.74	0.69
75	Tobacco	Simple 3%	427.86	334.07	12.14	93.79	0.78	471.81	374.29	13.68	97.52	0.79
75	Tobacco	Compound 5%	721.67	562.18	13.04	159.49	0.78	787.79	615.54	14.68	172.26	0.78
80	Non-Tobacco	None	359.02	291.73	23.63	67.29	0.81	377.62	302.44	24.31	75.18	0.80
80	Non-Tobacco	Simple 3%	572.99	523.89	24.01	49.10	0.91	617.14	538.34	24.70	78.80	0.87
80	Non-Tobacco	Compound 5%	862.69	782.30	25.71	80.40	0.91	928.28	799.27	26.46	129.01	0.86
80	Tobacco	None	359.02	274.39	19.37	84.64	0.76	377.62	285.04	20.09	92.57	0.75
80	Tobacco	Simple 3%	572.99	488.18	19.66	84.81	0.85	617.14	502.56	20.39	114.58	0.81
80	Tobacco	Compound 5%	862.69	721.73	21.03	140.96	0.84	928.28	738.59	21.80	189.70	0.80

**Exhibit 3**  
**RiverSource Life Insurance Company**  
**Comparison of Gross and Net Premiums and Expenses**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

Female

Rider Duration (ABR + EBR) = 2 + 2 = 4 Years

Issue Age	Risk Class	Inflation Protection Option	Couple					Not Couple				
			Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium	Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium
35	Non-Tobacco	None	17.70	20.88	0.71	(3.18)	1.18	21.87	22.79	0.79	(0.92)	1.04
35	Non-Tobacco	Simple 3%	61.19	78.57	0.74	(17.38)	1.28	68.22	83.04	0.82	(14.82)	1.22
35	Non-Tobacco	Compound 5%	316.36	451.60	0.82	(135.24)	1.43	335.68	467.12	0.90	(131.45)	1.39
35	Tobacco	None	17.70	14.10	0.63	3.60	0.80	21.87	15.77	0.71	6.10	0.72
35	Tobacco	Simple 3%	61.19	50.61	0.66	10.58	0.83	68.22	54.36	0.73	13.86	0.80
35	Tobacco	Compound 5%	316.36	269.02	0.73	47.34	0.85	335.68	280.68	0.81	55.00	0.84
40	Non-Tobacco	None	28.35	25.57	1.32	2.78	0.90	33.03	28.57	1.45	4.46	0.87
40	Non-Tobacco	Simple 3%	95.80	89.88	1.37	5.92	0.94	105.00	96.93	1.51	8.07	0.92
40	Non-Tobacco	Compound 5%	397.82	437.21	1.52	(39.39)	1.10	421.71	459.27	1.67	(37.57)	1.09
40	Tobacco	None	28.35	17.41	1.09	10.94	0.61	33.03	19.99	1.22	13.04	0.61
40	Tobacco	Simple 3%	95.80	58.37	1.14	37.43	0.61	105.00	64.22	1.27	40.78	0.61
40	Tobacco	Compound 5%	397.82	263.65	1.27	134.16	0.66	421.71	280.48	1.41	141.23	0.67
45	Non-Tobacco	None	38.74	31.53	2.12	7.21	0.81	45.66	36.40	2.36	9.26	0.80
45	Non-Tobacco	Simple 3%	122.63	102.69	2.20	19.94	0.84	136.15	114.13	2.45	22.02	0.84
45	Non-Tobacco	Compound 5%	496.25	423.37	2.46	72.88	0.85	530.71	456.36	2.73	74.34	0.86
45	Tobacco	None	38.74	21.75	1.64	16.99	0.56	45.66	25.83	1.86	19.83	0.57
45	Tobacco	Simple 3%	122.63	67.54	1.71	55.08	0.55	136.15	76.82	1.94	59.33	0.56
45	Tobacco	Compound 5%	496.25	259.44	1.91	236.81	0.52	530.71	284.34	2.16	246.37	0.54
50	Non-Tobacco	None	53.11	39.73	2.97	13.38	0.75	64.14	47.42	3.36	16.72	0.74
50	Non-Tobacco	Simple 3%	150.09	118.85	3.09	31.25	0.79	167.65	136.31	3.49	31.33	0.81
50	Non-Tobacco	Compound 5%	548.21	415.76	3.45	132.45	0.76	594.11	460.40	3.89	133.70	0.77
50	Tobacco	None	53.11	27.97	2.24	25.14	0.53	64.14	34.37	2.60	29.77	0.54
50	Tobacco	Simple 3%	150.09	79.81	2.32	70.28	0.53	167.65	93.95	2.69	73.70	0.56
50	Tobacco	Compound 5%	548.21	260.93	2.60	287.28	0.48	594.11	295.13	3.01	298.97	0.50
55	Non-Tobacco	None	69.01	52.55	3.96	16.46	0.76	81.52	63.49	4.51	18.03	0.78
55	Non-Tobacco	Simple 3%	182.72	143.33	4.11	39.40	0.78	220.10	166.08	4.68	54.02	0.75
55	Non-Tobacco	Compound 5%	589.28	424.50	4.59	164.77	0.72	640.01	474.19	5.20	165.82	0.74
55	Tobacco	None	69.01	38.03	2.97	30.98	0.55	81.52	47.35	3.49	34.17	0.58
55	Tobacco	Simple 3%	182.72	99.33	3.08	83.39	0.54	220.10	118.24	3.61	101.86	0.54
55	Tobacco	Compound 5%	589.28	276.54	3.44	312.74	0.47	640.01	315.85	4.01	324.16	0.49
60	Non-Tobacco	None	91.89	72.28	5.44	19.61	0.79	108.12	86.68	6.15	21.44	0.80
60	Non-Tobacco	Simple 3%	219.46	180.31	5.62	39.14	0.82	259.15	207.43	6.35	51.72	0.80
60	Non-Tobacco	Compound 5%	612.16	453.06	6.18	159.10	0.74	666.61	503.01	6.97	163.60	0.75
60	Tobacco	None	91.89	54.02	4.17	37.87	0.59	108.12	66.69	4.85	41.43	0.62
60	Tobacco	Simple 3%	219.46	129.55	4.30	89.91	0.59	259.15	153.00	5.01	106.15	0.59
60	Tobacco	Compound 5%	612.16	308.44	4.73	303.72	0.50	666.61	350.17	5.48	316.44	0.53
65	Non-Tobacco	None	123.88	108.47	7.92	15.40	0.88	143.49	127.37	8.85	16.12	0.89
65	Non-Tobacco	Simple 3%	267.89	244.73	8.14	23.16	0.91	328.19	277.49	9.08	50.70	0.85
65	Non-Tobacco	Compound 5%	644.15	522.65	8.83	121.50	0.81	701.98	575.49	9.84	126.49	0.82
65	Tobacco	None	123.88	85.77	6.17	38.11	0.69	143.49	102.95	7.07	40.54	0.72
65	Tobacco	Simple 3%	267.89	187.11	6.34	80.78	0.70	328.19	216.53	7.26	111.66	0.66
65	Tobacco	Compound 5%	644.15	382.61	6.88	261.54	0.59	701.98	428.92	7.86	273.06	0.61
70	Non-Tobacco	None	223.88	167.64	11.70	56.24	0.75	244.10	194.54	12.97	49.56	0.80
70	Non-Tobacco	Simple 3%	411.35	340.70	11.97	70.65	0.83	456.12	382.93	13.27	73.19	0.84
70	Non-Tobacco	Compound 5%	744.15	625.22	12.85	118.93	0.84	802.59	685.10	14.22	117.49	0.85
70	Tobacco	None	223.88	142.94	9.20	80.94	0.64	244.10	168.57	10.45	75.53	0.69
70	Tobacco	Simple 3%	411.35	283.35	9.41	128.00	0.69	456.12	323.20	10.68	132.92	0.71
70	Tobacco	Compound 5%	744.15	504.05	10.09	240.10	0.68	802.59	559.61	11.43	242.98	0.70
75	Non-Tobacco	None	335.54	257.58	17.11	77.96	0.77	381.10	295.29	18.87	85.81	0.77
75	Non-Tobacco	Simple 3%	556.69	475.94	17.45	80.75	0.85	614.98	530.53	19.24	84.45	0.86
75	Non-Tobacco	Compound 5%	855.81	766.02	18.54	89.79	0.90	939.59	835.82	20.43	103.78	0.89
75	Tobacco	None	335.54	238.08	13.25	97.46	0.71	381.10	275.19	14.97	105.91	0.72
75	Tobacco	Simple 3%	556.69	434.56	13.51	122.13	0.78	614.98	488.06	15.25	126.92	0.79
75	Tobacco	Compound 5%	855.81	689.46	14.34	166.35	0.81	939.59	757.37	16.17	182.22	0.81
80	Non-Tobacco	None	537.05	418.45	26.15	118.60	0.78	564.55	433.46	26.93	131.09	0.77
80	Non-Tobacco	Simple 3%	766.57	688.05	26.62	78.53	0.90	831.88	707.50	27.41	124.37	0.85
80	Non-Tobacco	Compound 5%	1,104.17	970.57	28.15	133.60	0.88	1,194.50	992.58	28.99	201.92	0.83
80	Tobacco	None	537.05	395.45	21.47	141.61	0.74	564.55	410.52	22.29	154.04	0.73
80	Tobacco	Simple 3%	766.57	643.93	21.84	122.64	0.84	831.88	663.42	22.67	168.45	0.80
80	Tobacco	Compound 5%	1,104.17	898.83	23.07	205.34	0.81	1,194.50	920.80	23.93	273.70	0.77

**Exhibit 3**  
**RiverSource Life Insurance Company**  
**Comparison of Gross and Net Premiums and Expenses**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

Female

Rider Duration (ABR + EBR) = 2 + 3 = 5 Years

Issue Age	Risk Class	Inflation Protection Option	Couple					Not Couple				
			Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium	Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium
35	Non-Tobacco	None	20.72	24.84	0.76	(4.12)	1.20	25.25	27.04	0.84	(1.79)	1.07
35	Non-Tobacco	Simple 3%	70.05	88.27	0.78	(18.22)	1.26	77.88	93.33	0.86	(15.45)	1.20
35	Non-Tobacco	Compound 5%	341.07	494.77	0.86	(153.70)	1.45	361.95	511.97	0.94	(150.02)	1.41
35	Tobacco	None	20.72	16.83	0.67	3.89	0.81	25.25	18.77	0.75	6.48	0.74
35	Tobacco	Simple 3%	70.05	57.08	0.70	12.97	0.81	77.88	61.34	0.78	16.54	0.79
35	Tobacco	Compound 5%	341.07	295.68	0.77	45.39	0.87	361.95	308.66	0.85	53.29	0.85
40	Non-Tobacco	None	33.24	30.43	1.40	2.81	0.92	38.50	33.92	1.54	4.58	0.88
40	Non-Tobacco	Simple 3%	108.12	101.15	1.45	6.97	0.94	118.50	109.15	1.60	9.35	0.92
40	Non-Tobacco	Compound 5%	435.72	479.42	1.59	(43.70)	1.10	462.15	503.90	1.75	(41.76)	1.09
40	Tobacco	None	33.24	20.79	1.17	12.45	0.63	38.50	23.81	1.30	14.69	0.62
40	Tobacco	Simple 3%	108.12	65.96	1.21	42.16	0.61	118.50	72.62	1.35	45.88	0.61
40	Tobacco	Compound 5%	435.72	290.08	1.33	145.64	0.67	462.15	308.82	1.49	153.33	0.67
45	Non-Tobacco	None	43.70	37.52	2.26	6.18	0.86	53.55	43.22	2.52	10.33	0.81
45	Non-Tobacco	Simple 3%	136.99	115.80	2.34	21.19	0.85	154.33	128.80	2.60	25.53	0.83
45	Non-Tobacco	Compound 5%	524.58	464.76	2.58	59.81	0.89	560.53	501.41	2.87	59.12	0.89
45	Tobacco	None	43.70	25.98	1.76	17.72	0.59	53.55	30.79	2.00	22.76	0.57
45	Tobacco	Simple 3%	136.99	76.49	1.82	60.49	0.56	154.33	87.08	2.06	67.25	0.56
45	Tobacco	Compound 5%	524.58	285.82	2.02	238.76	0.54	560.53	313.58	2.28	246.95	0.56
50	Non-Tobacco	None	61.67	47.26	3.18	14.41	0.77	74.64	56.29	3.60	18.35	0.75
50	Non-Tobacco	Simple 3%	168.00	134.33	3.29	33.68	0.80	187.97	154.22	3.72	33.75	0.82
50	Non-Tobacco	Compound 5%	582.29	457.08	3.64	125.22	0.78	630.24	506.77	4.10	123.47	0.80
50	Tobacco	None	61.67	33.41	2.40	28.26	0.54	74.64	40.97	2.79	33.67	0.55
50	Tobacco	Simple 3%	168.00	90.62	2.48	77.39	0.54	187.97	106.79	2.88	81.18	0.57
50	Tobacco	Compound 5%	582.29	287.94	2.75	294.35	0.49	630.24	326.15	3.19	304.09	0.52
55	Non-Tobacco	None	81.18	62.50	4.25	18.68	0.77	95.84	75.35	4.84	20.48	0.79
55	Non-Tobacco	Simple 3%	202.74	162.46	4.39	40.29	0.80	247.65	188.45	4.99	59.20	0.76
55	Non-Tobacco	Compound 5%	645.18	467.72	4.84	177.46	0.72	702.22	523.18	5.49	179.04	0.75
55	Tobacco	None	81.18	45.44	3.20	35.74	0.56	95.84	56.45	3.75	39.39	0.59
55	Tobacco	Simple 3%	202.74	113.12	3.30	89.62	0.56	247.65	134.81	3.87	112.84	0.54
55	Tobacco	Compound 5%	645.18	305.92	3.64	339.26	0.47	702.22	349.97	4.25	352.25	0.50
60	Non-Tobacco	None	110.36	86.11	5.84	24.25	0.78	127.07	103.06	6.61	24.01	0.81
60	Non-Tobacco	Simple 3%	246.27	205.13	6.00	41.14	0.83	299.68	236.26	6.79	63.42	0.79
60	Non-Tobacco	Compound 5%	674.36	500.59	6.53	173.77	0.74	733.45	556.65	7.36	176.80	0.76
60	Tobacco	None	110.36	64.67	4.48	45.69	0.59	127.07	79.68	5.22	47.39	0.63
60	Tobacco	Simple 3%	246.27	148.11	4.60	98.16	0.60	299.68	175.16	5.36	124.52	0.58
60	Tobacco	Compound 5%	674.36	342.25	5.00	332.11	0.51	733.45	389.29	5.81	344.16	0.53
65	Non-Tobacco	None	144.66	129.43	8.49	15.23	0.89	163.71	151.76	9.49	11.95	0.93
65	Non-Tobacco	Simple 3%	299.24	279.66	8.68	19.58	0.93	366.24	317.50	9.70	48.74	0.87
65	Non-Tobacco	Compound 5%	708.66	579.70	9.32	128.96	0.82	770.09	639.33	10.39	130.76	0.83
65	Tobacco	None	144.66	102.84	6.63	41.82	0.71	163.71	123.27	7.61	40.44	0.75
65	Tobacco	Simple 3%	299.24	214.86	6.78	84.38	0.72	366.24	249.01	7.77	117.23	0.68
65	Tobacco	Compound 5%	708.66	426.18	7.28	282.47	0.60	770.09	478.68	8.32	291.42	0.62
70	Non-Tobacco	None	248.92	200.40	12.54	48.52	0.81	283.01	232.27	13.92	50.74	0.82
70	Non-Tobacco	Simple 3%	461.71	391.39	12.77	70.32	0.85	519.46	440.45	14.17	79.00	0.85
70	Non-Tobacco	Compound 5%	812.92	696.76	13.55	116.15	0.86	889.39	764.77	15.01	124.62	0.86
70	Tobacco	None	248.92	171.62	9.88	77.30	0.69	283.01	202.15	11.23	80.86	0.71
70	Tobacco	Simple 3%	461.71	326.92	10.06	134.79	0.71	519.46	373.44	11.42	146.02	0.72
70	Tobacco	Compound 5%	812.92	563.92	10.67	249.00	0.69	889.39	627.28	12.09	262.11	0.71
75	Non-Tobacco	None	396.67	308.42	18.32	88.25	0.78	445.58	353.41	20.23	92.17	0.79
75	Non-Tobacco	Simple 3%	639.50	549.50	18.59	90.00	0.86	702.58	613.50	20.53	89.08	0.87
75	Non-Tobacco	Compound 5%	960.67	857.74	19.53	102.93	0.89	1,051.96	937.64	21.55	114.32	0.89
75	Tobacco	None	396.67	285.80	14.22	110.87	0.72	445.58	330.24	16.08	115.34	0.74
75	Tobacco	Simple 3%	639.50	502.99	14.42	136.51	0.79	702.58	565.91	16.30	136.67	0.81
75	Tobacco	Compound 5%	960.67	773.75	15.14	186.91	0.81	1,051.96	851.72	17.09	200.24	0.81
80	Non-Tobacco	None	629.90	500.07	27.96	129.83	0.79	662.04	517.97	28.82	144.06	0.78
80	Non-Tobacco	Simple 3%	872.73	798.30	28.32	74.42	0.91	943.47	821.27	29.19	122.20	0.87
80	Non-Tobacco	Compound 5%	1,228.57	1,093.54	29.61	135.03	0.89	1,324.02	1,118.97	30.51	205.05	0.85
80	Tobacco	None	629.90	473.62	23.00	156.28	0.75	662.04	491.66	23.89	170.38	0.74
80	Tobacco	Simple 3%	872.73	748.81	23.28	123.92	0.86	943.47	771.88	24.17	171.58	0.82
80	Tobacco	Compound 5%	1,228.57	1,014.80	24.30	213.77	0.83	1,324.02	1,040.26	25.22	283.76	0.79

**Exhibit 3**  
**RiverSource Life Insurance Company**  
**Comparison of Gross and Net Premiums and Expenses**  
**Extension of Benefits Rider for Long-Term Care**  
**Rider Form 132411**

Female

Rider Duration (ABR + EBR) = 2 + 4 = 6 Years

Issue Age	Risk Class	Inflation Protection Option	Couple					Not Couple				
			Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium	Renewal Gross Premium	Renewal Net Valuation Premium	PV of Expected Expenses	Gross Premium - Net Valuation Premium	Net Valuation Premium / Gross Premium
35	Non-Tobacco	None	23.00	27.79	0.78	(4.79)	1.21	27.81	30.24	0.87	(2.43)	1.09
35	Non-Tobacco	Simple 3%	74.35	95.11	0.81	(20.76)	1.28	82.63	100.61	0.89	(17.98)	1.22
35	Non-Tobacco	Compound 5%	359.70	526.74	0.88	(167.04)	1.46	381.78	545.23	0.97	(163.45)	1.43
35	Tobacco	None	23.00	18.89	0.70	4.11	0.82	27.81	21.05	0.78	6.76	0.76
35	Tobacco	Simple 3%	74.35	61.70	0.72	12.65	0.83	82.63	66.35	0.81	16.28	0.80
35	Tobacco	Compound 5%	359.70	315.62	0.79	44.08	0.88	381.78	329.62	0.88	52.16	0.86
40	Non-Tobacco	None	36.89	34.05	1.45	2.84	0.92	42.60	37.93	1.60	4.67	0.89
40	Non-Tobacco	Simple 3%	113.44	109.09	1.50	4.35	0.96	124.40	117.79	1.65	6.61	0.95
40	Non-Tobacco	Compound 5%	463.82	510.64	1.64	(46.82)	1.10	492.18	537.00	1.81	(44.83)	1.09
40	Tobacco	None	36.89	23.34	1.21	13.55	0.63	42.60	26.71	1.36	15.89	0.63
40	Tobacco	Simple 3%	113.44	71.37	1.25	42.07	0.63	124.40	78.64	1.40	45.76	0.63
40	Tobacco	Compound 5%	463.82	309.81	1.38	154.01	0.67	492.18	330.05	1.54	162.13	0.67
45	Non-Tobacco	None	48.31	41.99	2.34	6.32	0.87	59.40	48.33	2.61	11.07	0.81
45	Non-Tobacco	Simple 3%	146.76	125.03	2.42	21.73	0.85	164.12	139.17	2.70	24.96	0.85
45	Non-Tobacco	Compound 5%	553.84	495.36	2.66	58.47	0.89	592.26	534.81	2.96	57.45	0.90
45	Tobacco	None	48.31	29.17	1.83	19.14	0.60	59.40	34.53	2.08	24.87	0.58
45	Tobacco	Simple 3%	146.76	82.87	1.90	63.89	0.56	164.12	94.42	2.15	69.70	0.58
45	Tobacco	Compound 5%	553.84	305.50	2.09	248.34	0.55	592.26	335.47	2.37	256.79	0.57
50	Non-Tobacco	None	67.93	52.87	3.31	15.06	0.78	84.07	62.93	3.75	21.14	0.75
50	Non-Tobacco	Simple 3%	177.65	145.21	3.42	32.45	0.82	200.95	166.87	3.87	34.08	0.83
50	Non-Tobacco	Compound 5%	613.60	487.59	3.76	126.01	0.79	664.89	541.13	4.25	123.76	0.81
50	Tobacco	None	67.93	37.50	2.51	30.43	0.55	84.07	45.95	2.91	38.12	0.55
50	Tobacco	Simple 3%	177.65	98.30	2.59	79.36	0.55	200.95	115.97	3.01	84.99	0.58
50	Tobacco	Compound 5%	613.60	308.07	2.85	305.53	0.50	664.89	349.36	3.30	315.53	0.53
55	Non-Tobacco	None	86.70	69.90	4.43	16.80	0.81	106.33	84.22	5.05	22.11	0.79
55	Non-Tobacco	Simple 3%	210.58	175.89	4.57	34.69	0.84	261.19	204.25	5.20	56.94	0.78
55	Non-Tobacco	Compound 5%	681.81	499.60	5.01	182.21	0.73	746.90	559.47	5.69	187.44	0.75
55	Tobacco	None	86.70	50.99	3.34	35.71	0.59	106.33	63.30	3.92	43.03	0.60
55	Tobacco	Simple 3%	210.58	122.91	3.44	87.67	0.58	261.19	146.66	4.04	114.53	0.56
55	Tobacco	Compound 5%	681.81	327.78	3.77	354.03	0.48	746.90	375.47	4.41	371.43	0.50
60	Non-Tobacco	None	118.89	96.37	6.08	22.52	0.81	133.62	115.27	6.89	18.35	0.86
60	Non-Tobacco	Simple 3%	257.30	222.53	6.25	34.77	0.86	315.64	256.59	7.07	59.05	0.81
60	Non-Tobacco	Compound 5%	714.00	535.61	6.75	178.39	0.75	774.19	596.34	7.62	177.86	0.77
60	Tobacco	None	118.89	72.63	4.67	46.26	0.61	133.62	89.44	5.45	44.18	0.67
60	Tobacco	Simple 3%	257.30	161.25	4.80	96.05	0.63	315.64	190.95	5.60	124.69	0.60
60	Tobacco	Compound 5%	714.00	367.36	5.19	346.64	0.51	774.19	418.47	6.03	355.73	0.54
65	Non-Tobacco	None	155.28	144.94	8.84	10.34	0.93	179.90	169.89	9.90	10.01	0.94
65	Non-Tobacco	Simple 3%	320.50	304.11	9.04	16.38	0.95	393.34	345.64	10.11	47.70	0.88
65	Non-Tobacco	Compound 5%	750.39	621.66	9.64	128.72	0.83	820.47	686.46	10.76	134.01	0.84
65	Tobacco	None	155.28	115.55	6.92	39.73	0.74	179.90	138.47	7.94	41.43	0.77
65	Tobacco	Simple 3%	320.50	234.45	7.07	86.04	0.73	393.34	272.07	8.11	121.27	0.69
65	Tobacco	Compound 5%	750.39	458.46	7.54	291.93	0.61	820.47	515.68	8.63	304.80	0.63
70	Non-Tobacco	None	256.72	224.54	13.05	32.18	0.87	296.94	260.17	14.50	36.77	0.88
70	Non-Tobacco	Simple 3%	479.56	426.73	13.29	52.83	0.89	546.58	480.75	14.76	65.83	0.88
70	Non-Tobacco	Compound 5%	851.83	749.22	14.01	102.61	0.88	937.51	823.37	15.54	114.14	0.88
70	Tobacco	None	256.72	192.85	10.30	63.87	0.75	296.94	227.10	11.72	69.84	0.76
70	Tobacco	Simple 3%	479.56	357.50	10.49	122.06	0.75	546.58	408.87	11.92	137.71	0.75
70	Tobacco	Compound 5%	851.83	608.03	11.05	243.80	0.71	937.51	677.31	12.53	260.20	0.72
75	Non-Tobacco	None	445.53	345.56	19.05	99.97	0.78	485.59	395.99	21.07	89.60	0.82
75	Non-Tobacco	Simple 3%	706.50	600.35	19.33	106.15	0.85	759.61	671.09	21.36	88.51	0.88
75	Non-Tobacco	Compound 5%	1,040.64	924.55	20.17	116.09	0.89	1,126.16	1,012.02	22.28	114.15	0.90
75	Tobacco	None	445.53	320.74	14.82	124.79	0.72	485.59	370.64	16.76	114.95	0.76
75	Tobacco	Simple 3%	706.50	550.44	15.02	156.06	0.78	759.61	620.11	16.99	139.50	0.82
75	Tobacco	Compound 5%	1,040.64	835.29	15.66	205.35	0.80	1,126.16	920.78	17.69	205.38	0.82
80	Non-Tobacco	None	693.23	559.24	29.05	133.99	0.81	730.45	579.28	29.95	151.17	0.79
80	Non-Tobacco	Simple 3%	965.20	873.88	29.41	91.32	0.91	1,049.70	899.33	30.32	150.37	0.86
80	Non-Tobacco	Compound 5%	1,347.62	1,182.56	30.54	165.06	0.88	1,452.72	1,210.53	31.49	242.19	0.83
80	Tobacco	None	693.23	530.37	23.92	162.86	0.77	730.45	550.60	24.85	179.85	0.75
80	Tobacco	Simple 3%	965.20	820.85	24.20	144.35	0.85	1,049.70	846.47	25.14	203.23	0.81
80	Tobacco	Compound 5%	1,347.62	1,098.89	25.09	248.73	0.82	1,452.72	1,126.94	26.05	325.78	0.78

November 13, 2013

NAIC # 65005  
FEIN # 41-0823832

Re: Long-Term Care (LTC) Combination Filing-Riders  
SERFF Tracking # AEMN-129294599

**LTC Rates**

132410 Accelerated Benefit Rider for Long-Term Care (ABR)  
132411 Extension of Benefits Rider for Long-Term Care (EBR)

Dear Sir or Madam:

The subject rates are submitted for review and approval by your department. This submission contains no unusual or controversial items from the standpoint of normal company or industry standards.

Rider forms 132410 and 132411, approved 11/7/13 under SERFF tracking #AEMN-129270793, will be used with the previously approved Individual Flexible Premium Adjustable Life Insurance Policy forms 132409-DC, Policy Data 132409-DP, Application 134924 and Application Supplement-Part II 134932. These forms were approved on 10/28/13 under SERFF tracking #129108932.

The forms will be marketed through licensed agents and brokers, on an individual basis to the general public. The forms will be marketed with a sales proposal and are not considered illustrated forms. They will be issued on a sex-distinct basis, with the exception of form 132410, and will not be issued in an employer-employee situation subject to the Norris decision and/or title VII of the Civil Rights Act of 1964 with unisex rates. The issue ages for the forms are 35 -80 years, based on the insured's last birthday. There will be cost of insurance rates for both the life policy and the riders. There will be non-tobacco and tobacco risk classifications. All insureds will be considered a standard risk and there will be no substandard risk classifications. The riders will also offer lower cost of insurance rates if the insured is married or part of a civil union as recognized by your state.

We are aware of state requirements for daily maximum benefits, maximum elimination periods and minimum benefit periods, and our product design and ranges in the statement of variability reflect these requirements. Our current plan is to begin marketing the product first quarter 2014, or upon your approval if later.

Details of the forms:

**132410 Accelerated Benefit Rider for Long-Term Care (ABR)**

**132411 Extension of Benefits Rider for Long-Term Care (EBR)**

Rider form 132410 is a LTC triggered benefit which accelerates payment of the universal life policy's specified amount for payment of two years for qualified LTC expenses. Rider 132411 is an optional rider, which extends the benefits provided under the ABR for an additional 1 - 4 year period, upon exhaustion of the ABR benefits. Both riders include an inflation protection option which annually adjusts the maximum monthly benefits and lifetime limits. The riders are intended to be federally tax-qualified under Internal Revenue Code Section 7702B(b).

To the best of my knowledge and belief this filing complies with the state regulations. If you would like to discuss any aspect of this filing, please feel free to contact me at (612) 671-5583, or by e-mail, Cheryl.d.meyer@ampf.com.

Sincerely,



Cheryl Meyer  
Sr. Contract Analyst