

| Rate Sheet Prospectus Supplement dated May 1, 2020<br>to the<br>Prospectus Dated May 1, 2020 |                   |
|--|-------------------|
| Product Name   | Prospectus Form # |
| RiverSource RAVA 5 Choice <sup>SM</sup> Variable Annuity                                     | S- 6710 CG (5/20) |

**RATE SHEET PROSPECTUS SUPPLEMENT**

This Rate Sheet Prospectus Supplement (this “Supplement”) should be read and retained with your prospectus. This Supplement must be used in conjunction with the effective RiverSource RAVA 5 Choice Variable Annuity prospectus. If you need another copy of the prospectus, please call us at 1-800-862-7919. Historical rate sheet supplements are reflected in Appendix F to this prospectus. For additional information, you may consult your financial advisor or call us at 1-800-862-7919.

The Rate Sheet Prospectus Supplement has been filed with the Securities and Exchange Commission (the “SEC”) and is also available on the Edgar system at [www.sec.gov](http://www.sec.gov) File No. 333 - 229360 for the RiverSource RAVA 5 Choice Variable Annuity.

We are issuing this Supplement to provide the:

- Current rider fees for the *SecureSource Core*, *SecureSource Core Plus*, *SecureSource 4*, and *SecureSource 4 Plus* optional benefit riders;
- Lifetime Payment Percentages and Age Bands for the *SecureSource Core*, *SecureSource Core Plus*, *SecureSource 4*, and *SecureSource 4 Plus* optional benefit riders;
- Income Bonus Percentage for the *SecureSource 4* and *SecureSource 4 Plus* optional benefit riders;
- Annual Credit percentage and Credit Period for the *SecureSource Core*, *SecureSource Core Plus*, *SecureSource 4*, and *SecureSource 4 Plus* optional benefit riders.
- Base Doubler age and Base Double duration used to determine Base Doubler Date for the *SecureSource Core Plus* optional benefit rider.

**THE RIDER FEES, PERCENTAGES, AGE BANDS, CREDIT PERIOD AND TERMS LISTED BELOW APPLY TO APPLICATIONS SIGNED ON OR AFTER MAY 1, 2020.**

In order to get these terms, your application must be signed and in good order while this Rate Sheet Prospectus Supplement is in effect. Because we reserve the right to change these terms upon notice as provided below, if your application is not signed and in good order while this Rate Sheet Prospectus Supplement is in effect then you will receive the terms that are in effect on the date that you have a signed application in good order. The rider fees, percentages, age bands, credit period and terms, listed below will not change after your application is signed, except as provided in the prospectus (See “Charges - Optional Living Benefit Charges”; “*SecureSource Core* Rider - Lifetime Payment Percentage/Annual Credits”; “*SecureSource Core Plus* Rider - Lifetime Payment Percentage/ Annual Credits/Base Doubler”; “*SecureSource 4* Rider - Lifetime Payment Percentage /Annual Credits”; “*SecureSource 4 Plus* Rider - Lifetime Payment Percentage/Annual Credits”).

The rider fees, percentages, age bands, credit period and terms listed in this Rate Sheet Prospectus Supplement are subject to change and can be superseded upon 7 calendar days prior notice as provided below. We may periodically issue a new Rate Sheet Prospectus Supplement that may reflect different values than the previous Rate Sheet Prospectus Supplement. Please note that any superseding terms do not apply to applications that are already signed and received by us in good order. Changes to the rider fees, percentages, age bands, credit period or terms listed in this Rate Sheet Prospectus Supplement will be disclosed at least 7 calendar days in advance in a new Rate Sheet Prospectus Supplement filed on Edgar at [www.sec.gov](http://www.sec.gov) (File No. 333 - 229360 for the RiverSource RAVA 5 Choice Variable Annuity).

**RIDER FEES**

| Rider                                | Single Life Option | Joint Life Option |
|--------------------------------------|--------------------|-------------------|
| SecureSource Core <sup>SM</sup>      | 1.60%              | 1.70%             |
| SecureSource Core Plus <sup>SM</sup> | N/A                | N/A               |
| SecureSource 4 <sup>®</sup>          | 1.55%              | 1.65%             |
| SecureSource 4 Plus <sup>®</sup>     | 1.70%              | 1.80%             |

(Charged annually on the contract anniversary as a percentage of contract value or the Benefit Base, whichever is greater.)

**LIFETIME PAYMENT PERCENTAGE**

The Lifetime Payment Percentage is used to calculate the Current Annual Payment.

**SecureSource Core Rider**

| Age Bands | Lifetime Payment Percentage - Single Life | Lifetime Payment Percentage - Joint Life |
|-----------|---|--|
| 50-58     | 3.00%                                     | 2.60%                                    |
| 59-64     | 4.00%                                     | 3.60%                                    |
| 65-69     | 5.00%                                     | 4.60%                                    |
| 70-74     | 5.20%                                     | 4.70%                                    |
| 75-79     | 5.35%                                     | 4.85%                                    |
| 80+       | 5.50%                                     | 5.00%                                    |

**SecureSource Core Plus Rider**

| Age Bands | Lifetime Payment Percentage - Single Life | Lifetime Payment Percentage - Joint Life |
|-----------|---|--|
| 50-58     | N/A                                       | N/A                                      |
| 59-64     | N/A                                       | N/A                                      |
| 65-69     | N/A                                       | N/A                                      |
| 70-74     | N/A                                       | N/A                                      |
| 75-79     | N/A                                       | N/A                                      |
| 80+       | N/A                                       | N/A                                      |

**SecureSource 4 Rider**

| Age Bands | Minimum Lifetime Payment Percentage - Single Life | Minimum Lifetime Payment Percentage - Joint Life | Income Bonus Percentage |
|-----------|---|--|-------------------------|
| 50-58     | 2.80%   | 2.45%  | 1.00%                   |
| 59-64     | 3.80%   | 3.45%  | 1.00%                   |
| 65-69     | 4.80%   | 4.45%  | 1.00%                   |
| 70-74     | 5.00%   | 4.55%  | 1.00%                   |
| 75-79     | 5.15%   | 4.70%  | 1.00%                   |
| 80+       | 5.30%   | 4.85%  | 1.00%                   |

**SecureSource 4 Plus Rider**

| Age Bands | Minimum Lifetime Payment Percentage - Single Life | Minimum Lifetime Payment Percentage - Joint Life | Income Bonus Percentage |
|-----------|---|--|-------------------------|
| 50-58     | 2.80%   | 2.45%  | 1.00%                   |
| 59-64     | 3.80%   | 3.45%  | 1.00%                   |
| 65-69     | 4.80%   | 4.45%  | 1.00%                   |
| 70-74     | 5.00%   | 4.55%  | 1.00%                   |
| 75-79     | 5.15%   | 4.70%  | 1.00%                   |
| 80+       | 5.30%   | 4.85%  | 1.00%                   |

**ANNUAL CREDIT PERCENTAGE AND CREDIT PERIOD:**

| Rider                                | Annual Credit Percentage | Credit Period |
|--------------------------------------|--------------------------|---------------|
| SecureSource Core <sup>SM</sup>      | 6%                       | 10 years      |
| SecureSource Core Plus <sup>SM</sup> | N/A                      | N/A           |
| SecureSource 4 <sup>®</sup>          | 6%                       | 10 years      |
| SecureSource 4 Plus <sup>®</sup>     | 7%                       | 10 years      |

**BASE DOUBLER AGE AND DURATION FOR THE SECURESOURCE CORE PLUS RIDER:**

Base Doubler age is N/A and the Base Doubler durations is N/A.

**THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE.**

**S-6710-2 A (5/20)**