

State: Pennsylvania **Filing Company:** RiverSource Life Insurance Company
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 30240 2015/30240 2015

Filing at a Glance

Company: RiverSource Life Insurance Company
Product Name: Long Term Care
State: Pennsylvania
TOI: LTC04I Individual Long Term Care - Nursing Home
Sub-TOI: LTC04I.001 Qualified
Filing Type: Rate - M.U. (Medically underwritten)
Date Submitted: 06/22/2015
SERFF Tr Num: AERS-129957578
SERFF Status: Assigned
State Tr Num: AERS-129957578
State Status: Received Review in Progress
Co Tr Num: 30240 2015

Implementation: On Approval
Date Requested:
Author(s): Jeff Pederson, Cheryl Meyer, Kathleen Felton, Peg VanDrise, Elaine Zurovski
Reviewer(s): Jim Laverty (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 20% increase on 895 policyholders of RiverSource form 30240-PA.

State: Pennsylvania **Filing Company:** RiverSource Life Insurance Company
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 30240 2015/30240 2015

General Information

Project Name: 30240 2015 Status of Filing in Domicile: Not Filed
 Project Number: 30240 2015 Date Approved in Domicile:
 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: 20% Filing Status Changed: 06/22/2015
 State Status Changed: 06/23/2015
 Deemer Date: Created By: Cheryl Meyer
 Submitted By: Cheryl Meyer Corresponding Filing Tracking Number:

Filing Description:
 See attached cover letter under Supporting Documentation tab.

Company and Contact

Filing Contact Information

Cheryl Meyer, Sr. Contract Analyst Cheryl.D.Meyer@ampf.com
 9550 Ameriprise Financial Center 612-671-5583 [Phone]
 H25/9550 612-671-3866 [FAX]
 Minneapolis, MN 55474

Filing Company Information

RiverSource Life Insurance CoCode: 65005 State of Domicile: Minnesota
 Company Group Code: 4 Company Type: Life
 9550 Ameriprise Financial Center, Group Name: Insurance
 H22/9550 FEIN Number: 41-0823832 State ID Number:
 Minneapolis, MN 55474
 (612) 671-2465 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$125.00
 Retaliatory? No
 Fee Explanation: MN rate fee
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
RiverSource Life Insurance Company	\$125.00	06/22/2015	96801905

SERFF Tracking #:

AERS-129957578

State Tracking #:

AERS-129957578

Company Tracking #:

30240 2015

State:

Pennsylvania

Filing Company:

RiverSource Life Insurance Company

TOI/Sub-TOI:

LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified

Product Name:

Long Term Care

Project Name/Number:

30240 2015/30240 2015

Rate Information

Rate data applies to filing.

Filing Method:

Review and Approve

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

15.000%

Effective Date of Last Rate Revision:

08/01/2013

Filing Method of Last Filing:

Review and Approve

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
RiverSource Life Insurance Company	%	20.000%	\$248,822	895	\$1,244,112	20.000%	20.000%

SERFF Tracking #:

AERS-129957578

State Tracking #:

AERS-129957578

Company Tracking #:

30240 2015

State:

Pennsylvania

Filing Company:

RiverSource Life Insurance Company

TOI/Sub-TOI:

LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified

Product Name:

Long Term Care

Project Name/Number:

30240 2015/30240 2015

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA ExhVII Premiums 30240	30240-PA	Revised	Previous State Filing Number: AERS-128789596 Percent Rate Change Request: 20	PA ExhVII_Premiums_302 40_20150622.pdf,

EXHIBIT VII

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Annual Premiums with 20% Increase

Nursing Home Indemnity Policy

FORM: 30240-PA

Annual Premiums Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible</i>		<i>Deductible</i>	
	<i>20 days</i>	<i>100 days</i>	<i>20 days</i>	<i>100 days</i>
50	99.52	75.16	208.94	157.92
51	99.52	75.16	208.94	157.92
52	99.52	75.16	208.94	157.92
53	99.52	75.16	208.94	157.92
54	99.52	75.16	208.94	157.92
55	99.52	75.16	208.94	157.92
56	108.42	84.02	227.42	176.42
57	117.02	90.68	245.90	190.46
58	130.36	99.52	273.74	208.94
59	143.66	108.42	295.64	222.98
60	156.96	123.94	316.34	249.62
61	174.70	141.42	333.60	270.50
62	189.98	150.28	349.14	276.46
63	216.62	174.70	379.66	306.24
64	240.98	190.22	407.28	321.54
65	265.10	216.82	428.96	350.36
66	289.50	232.10	452.82	363.44
67	322.76	256.50	491.28	390.54
68	355.76	289.76	534.16	435.12
69	397.94	316.34	580.76	461.48
70	439.78	349.38	623.34	495.24
71	481.66	382.62	667.66	530.22
72	530.48	422.30	712.80	567.68
73	587.86	473.32	771.68	621.16
74	647.50	521.82	829.62	668.66
75	720.46	572.84	900.28	715.76
76	795.58	630.22	969.04	767.72
77	870.74	696.54	999.98	841.14
78	945.88	754.18	999.98	886.98
79	999.98	820.44	999.98	947.60

EXHIBIT VII

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Annual Premiums with 20% Increase

Nursing Home Indemnity Policy

FORM: 30240-PA

Annual Premiums Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible</i>		<i>Deductible</i>	
	<i>20 days</i>	<i>100 days</i>	<i>20 days</i>	<i>100 days</i>
50	76.62	55.20	160.64	116.04
51	76.62	55.20	160.64	116.04
52	76.62	55.20	160.64	116.04
53	76.62	55.20	160.64	116.04
54	76.62	55.20	160.64	116.04
55	76.62	55.20	160.64	116.04
56	83.30	61.84	174.94	129.86
57	90.16	66.80	189.22	139.94
58	100.30	73.18	210.68	153.76
59	110.66	79.60	227.42	164.10
60	120.76	91.18	243.40	183.54
61	134.30	103.96	256.72	198.86
62	146.10	110.66	268.54	203.28
63	166.54	128.38	292.20	225.20
64	185.28	139.94	313.14	236.54
65	203.98	159.42	329.92	257.74
66	222.74	170.76	348.36	267.08
67	248.12	188.74	377.96	287.30
68	273.74	213.12	410.96	319.80
69	306.00	232.58	446.70	339.26
70	338.28	257.00	479.46	364.16
71	370.56	281.38	513.72	390.02
72	408.02	310.68	548.44	417.40
73	452.12	347.90	593.54	456.80
74	498.18	383.88	638.14	491.54
75	554.12	421.06	692.60	526.28
76	612.00	463.46	745.52	564.46
77	669.94	512.26	808.92	618.42
78	727.56	554.62	855.70	652.18
79	783.74	603.42	905.18	696.76

EXHIBIT VII

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Annual Premiums with 20% Increase

**Nursing Home Indemnity Policy
FORM: 30240-PA**

Annual Premiums Per \$10 Daily Benefit

3 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible</i>		<i>Deductible</i>	
	<i>20 days</i>	<i>100 days</i>	<i>20 days</i>	<i>100 days</i>
50	68.74	52.00	144.38	109.16
51	68.74	52.00	144.38	109.16
52	68.74	52.00	144.38	109.16
53	68.74	52.00	144.38	109.16
54	68.74	52.00	144.38	109.16
55	68.74	52.00	144.38	109.16
56	74.20	57.40	155.72	120.48
57	81.30	62.84	170.76	132.06
58	90.94	69.46	190.94	145.84
59	99.52	74.92	204.76	154.24
60	108.42	85.26	218.56	171.98
61	119.76	97.06	228.92	185.52
62	131.56	104.24	241.68	191.46
63	150.82	121.72	264.36	213.34
64	166.54	131.36	281.64	222.00
65	183.08	149.56	295.90	241.94
66	198.60	159.16	310.68	249.10
67	223.70	177.66	340.50	270.50
68	247.84	201.80	372.28	303.04
69	275.22	218.78	401.60	319.30
70	303.50	240.98	430.16	341.50
71	330.14	262.16	457.52	363.44
72	367.88	292.70	494.50	393.48
73	410.00	329.66	538.08	432.66
74	448.18	360.70	574.08	461.98
75	497.22	395.20	621.16	493.74
76	545.50	431.92	664.50	526.04
77	603.88	482.68	729.30	582.72
78	658.84	525.04	774.88	617.44
79	704.90	567.16	814.04	655.14

EXHIBIT VII

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Annual Premiums with 20% Increase

**Nursing Home Indemnity Policy
FORM: 30240-PA**

Annual Premiums Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible</i>		<i>Deductible</i>	
	<i>20 days</i>	<i>100 days</i>	<i>20 days</i>	<i>100 days</i>
50	57.92	43.36	121.46	91.18
51	57.92	43.36	121.46	91.18
52	57.92	43.36	121.46	91.18
53	57.92	43.36	121.46	91.18
54	57.92	43.36	121.46	91.18
55	57.92	43.36	121.46	91.18
56	64.56	46.56	135.76	97.82
57	69.74	52.72	146.38	110.86
58	76.62	58.90	160.64	123.94
59	83.30	63.58	171.48	131.10
60	95.08	69.98	191.94	140.92
61	102.00	76.16	194.88	145.36
62	115.56	86.96	212.38	159.66
63	127.62	93.12	223.46	163.36
64	146.10	105.44	247.14	178.38
65	159.92	116.56	258.46	188.26
66	178.62	128.86	279.16	201.58
67	197.12	139.70	300.34	212.64
68	217.58	156.72	326.70	235.30
69	236.30	169.28	344.96	246.88
70	255.00	186.26	361.44	264.10
71	280.64	203.28	388.76	281.84
72	306.00	222.00	411.22	298.38
73	331.62	244.40	435.12	320.80
74	363.92	267.84	466.16	342.96
75	401.12	291.74	501.40	364.64
76	440.32	319.80	536.38	389.56
77	477.76	349.38	576.80	421.78
78	516.92	378.70	607.84	445.46
79	561.02	408.26	647.96	471.56
80		442.48		
81		477.98		
82		518.38		
83		558.78		
84		611.52		

SERFF Tracking #:

AERS-129957578

State Tracking #:

AERS-129957578

Company Tracking #:

30240 2015

State:

Pennsylvania

Filing Company:

RiverSource Life Insurance Company

TOI/Sub-TOI:

LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified

Product Name:

Long Term Care

Project Name/Number:

30240 2015/30240 2015

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA CovLtr_30240_20150622.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	na
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA ActMem_30240_20150622.pdf PA Supplement_to_ActMem_30240_20150622.pdf PA Supplement_Exhibits_30240_20150622.xlsx
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	na
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	na
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	na
Attachment(s):	

SERFF Tracking #:

AERS-129957578

State Tracking #:

AERS-129957578

Company Tracking #:

30240 2015

State: Pennsylvania

Filing Company:

RiverSource Life Insurance Company

TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified

Product Name: Long Term Care

Project Name/Number: 30240 2015/30240 2015

Item Status:	
Status Date:	
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	na
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	na
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	na
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	na
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Third Party Document
Comments:	
Attachment(s):	Milliman_Involvement_PA_30240_20150619.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Policy Forms
Comments:	
Attachment(s):	30240-PA.pdf 30263.pdf
Item Status:	

SERFF Tracking #:

AERS-129957578

State Tracking #:

AERS-129957578

Company Tracking #:

30240 2015

State:

Pennsylvania

Filing Company:

RiverSource Life Insurance Company

TOI/Sub-TOI:

LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified

Product Name:

Long Term Care

Project Name/Number:

30240 2015/30240 2015

Status Date:

SERFF Tracking #:

AERS-129957578

State Tracking #:

AERS-129957578

Company Tracking #:

30240 2015

State:

Pennsylvania

Filing Company:

RiverSource Life Insurance Company

TOI/Sub-TOI:

LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified

Product Name:

Long Term Care

Project Name/Number:

30240 2015/30240 2015

Attachment PA Supplement_Exhibits_30240_20150622.xlsx is not a PDF document and cannot be reproduced here.

June 22, 2015

Honorable Teresa D. Miller
Insurance Commissioner
Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: RiverSource Life Insurance Company ("RiverSource Life")
Company NAIC # 65005
Company FEIN # 41-0823832
SERFF Tracking # AERS-129957578
Policy Form: Nursing Home Indemnity Policy 30240-PA

Dear Commissioner Miller:

The referenced rate filing is being submitted by RiverSource Life Insurance Company (previously IDS Life Insurance Company) for your review.

30240-PA is an existing individual policy form providing benefits to individuals for confinement in a nursing home and was previously approved in 1989. This form was issued in Pennsylvania from February 1990 through September 1993, and is no longer being marketed in any state, and outside of Pennsylvania, was last issued in 1994.

The company is requesting the approval of a premium rate increase on the above-listed form. At this time, a premium rate increase of 20% is being requested on the nursing home portion of the premium only. Although a larger premium rate increase is currently supportable, to minimize the impact on policyowners to the extent we can, an increase of only 20% is being requested at this time. Unless emerging experience improves, we believe it is likely that additional rate increases will be requested in the future.

As noted in the attached actuarial memorandum, five prior increases have been approved and implemented on this form. A 35% increase was approved in January 2005 and implemented on each contract's next policy anniversary beginning in April 2005. A 15% increase was approved in April 2008 and implemented on each contract's next policy anniversary beginning in July 2008. A 10% increase was approved in June 2009 and implemented on each contract's next policy anniversary beginning in September 2009. A 4.5% increase was approved in March 2011 and implemented on each contract's next policy anniversary beginning in June 2011. A 15% increase was approved in May 2013 and implemented on each contract's next policy anniversary beginning in August 2013. These prior increases only applied to the nursing home portion of premium, including premium associated with the optional benefit increase option rider; no increase has been or is being requested for the premium associated with the optional home care rider.

As with the prior increases, the company will offer insureds affected by the premium increase the option of reducing their policy benefit to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

The following electronic items are included in this submission:

- this cover letter;
- a letter from Milliman Inc. describing their involvement and review of this filing;
- an Actuarial Memorandum and Rate Schedules;
- a Supplement to the Actuarial Memorandum;
- a copy of policy form 30240-PA and rider form 30263; and
- a Microsoft Excel spreadsheet containing all numerical data.

The required retaliatory fee of \$125 will be paid using Electronic Funds Transfer (EFT).

The contact person for this filing is:

Cheryl Meyer
Senior Contract Analyst
9550 Ameriprise Financial Center
Minneapolis, MN 55474
(612) 671-5583
cheryl.d.meyer@ampf.com

Thank you for your assistance in reviewing this filing.

Respectfully,



Anju Gupta-Lavey, FSA, MAAA
Director - Actuary
RiverSource Life Insurance Company

Enclosures

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for 30240 Series

June 2015

Policy form 30240-PA is an individual policy form providing benefits to individuals for confinement in a nursing home. This form was issued in Pennsylvania from February 15, 1990 to September 15, 1993.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

2. Description of Benefits

This is an individually underwritten policy form which pays a daily benefit for confinement in a nursing home. The payments commence after an elimination period of 20 or 100 days depending on the plan chosen. No prior hospitalization is required.

After discharge from the nursing home, a post confinement benefit is also payable for up to as many days as nursing home benefits were received. The amount paid will be equal to the following percentage of the daily benefit paid on the last day of the insured's most recent nursing home stay: 70% for the first 30 days, 60% for the next 30 days, and 50% for each day thereafter. The absolute maximum benefit period for both the nursing home benefit and the post confinement benefit is 2, 3, or 4 years, or unlimited, again depending on the plan chosen at issue. Premiums which become due during a nursing home stay after benefits have been paid for at least 90 days beyond the elimination period are waived.

Benefit eligibility for nursing home coverage is based on any one of the following: sickness or injury, 3 or more Activities of Daily Living (ADL) deficiencies out of 6 ADLs, or cognitive impairment. As defined in the policy, the 6 ADLs are: Bathing, Dressing, Toileting, Continence, Transferring, and Feeding.

An insured can elect at issue an option that will increase the benefit by a fixed amount (5% of the initial benefit) per year from the second year through the anniversary following the insured's 85th birthday ("Simple BIO") or will increase the previous year's daily benefit by 5% per year from the second year on for life ("Compound BIO"). The benefit will remain level thereafter. The increasing benefit is applicable even if the policy is in claim status. Simple BIO is available in all states, whereas Compound BIO is only available in some states, not including Pennsylvania.

3. Renewability

This policy form is guaranteed renewable for life.

4. Applicability

This filing is applicable to inforce policies only, as this policy form is no longer being sold in the market. The premium changes will apply to the base form but not the optional home care rider.

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for 30240 Series

June 2015

5. Actuarial Assumptions

Exhibit I provides a comparison of the original pricing assumptions and the current assumptions used in this filing for mortality, lapses, morbidity and interest.

Exhibits II, III, IV and V provide experience analysis summaries for morbidity, mortality and lapse in support of the current rate increase assumptions.

The following discussion describes the actuarial assumptions used in the current rate increase analysis and summarizes our experience analysis in support of these current rate increase assumptions as well as the company's management of this block of business. We believe the current assumptions are justified by the underlying experience and that the changed assumptions from original pricing are reasonable.

Morbidity

Expected claim costs are the product of original pricing expected claim costs and an actual-to-expected adjustment factor.

Pricing frequencies and severities of claims were originally developed using statistics from the "1985 National Nursing Home Survey" published by the National Center for Health Statistics and input provided from RiverSource Life's reinsurer. The expected frequencies and severities of claims were identifiable for the combinations of elimination periods and maximum benefit limits. This data represented the expected claim costs of the non-increasing benefit nursing home stay. A loading in claim costs was then applied for both the post confinement benefit and waiver of premium benefits. Claim costs for the increasing benefit plan were adjusted appropriately to reflect the 5% annual increase.

Actual-to-expected adjustment factors have been developed from actual emerging experience through anniversaries ending December 2013 and are shown in the following tables:

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for 30240 Series

June 2015

Lifetime Benefit Actual-to-Expected Adjustment Factors

Duration	Age at Issue						
	<53	53-57	58-62	63-67	68-72	73-77	78+
1	0.45	0.45	0.80	0.90	1.30	1.70	1.70
2	0.45	0.45	0.85	0.95	1.30	1.70	1.70
3	0.50	0.50	0.85	0.95	1.30	1.70	1.70
4	0.50	0.50	0.90	1.00	1.30	1.70	1.70
5	0.50	0.50	0.90	1.10	1.30	1.70	1.70
6	0.50	0.50	0.90	1.20	1.30	1.35	1.35
7	0.50	0.50	0.95	1.20	1.30	1.35	1.35
8	0.50	0.50	1.00	1.30	1.30	1.35	1.35
9	0.50	0.50	1.05	1.30	1.30	1.35	1.35
10	0.65	0.65	1.10	1.35	1.35	1.35	1.35
11	0.70	0.70	1.15	1.45	1.40	1.35	1.35
12	0.75	0.75	1.20	1.45	1.40	1.35	1.35
13	0.80	0.80	1.25	1.45	1.40	1.35	1.35
14	0.85	0.85	1.30	1.45	1.40	1.35	1.35
15	0.90	0.90	1.35	1.45	1.50	1.35	1.35
16	0.95	0.95	1.40	1.50	1.55	1.35	1.35
17	0.95	1.00	1.45	1.60	1.60	1.35	1.35
18	0.95	1.05	1.45	1.60	1.60	1.35	1.35
19	0.95	1.10	1.60	1.60	1.60	1.35	1.35
20	0.95	1.15	1.60	1.60	1.60	1.35	1.35
21	1.00	1.20	1.60	1.60	1.60	1.35	1.35
22	1.00	1.25	1.60	1.60	1.60	1.35	1.35
23	1.00	1.25	1.60	1.65	1.60	1.40	1.35
24	1.05	1.25	1.60	1.65	1.60	1.40	1.35
25	1.05	1.30	1.60	1.65	1.60	1.40	1.40
26	1.05	1.30	1.60	1.65	1.65	1.40	1.40
27	1.10	1.30	1.60	1.65	1.65	1.40	1.45
28+	1.10	1.30	1.60	1.65	1.65	1.45	1.45

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for 30240 Series

June 2015

Non-Lifetime Benefit Actual-to-Expected Adjustment Factors

Duration	Age at Issue							
	<53	53-57	58-62	63-67	68-72	73-77	78-82	83+
1	0.20	0.20	0.25	0.45	0.75	0.80	0.80	1.70
2	0.20	0.20	0.30	0.55	0.75	0.80	1.15	1.70
3	0.20	0.20	0.35	0.55	0.80	0.80	1.25	1.70
4	0.25	0.25	0.45	0.65	0.80	0.95	1.40	1.70
5	0.25	0.25	0.50	0.65	0.80	1.00	1.40	1.70
6	0.30	0.30	0.55	0.70	0.90	1.00	1.40	1.70
7	0.30	0.30	0.55	0.70	0.90	1.00	1.40	1.70
8	0.30	0.30	0.60	0.80	1.00	1.00	1.40	1.70
9	0.35	0.35	0.60	0.80	1.00	1.20	1.40	1.70
10	0.35	0.35	0.65	0.90	1.00	1.20	1.40	1.70
11	0.35	0.35	0.70	0.95	1.20	1.20	1.40	1.65
12	0.35	0.45	0.75	1.00	1.20	1.20	1.40	1.65
13	0.35	0.45	0.80	1.05	1.20	1.25	1.40	1.65
14	0.35	0.50	0.85	1.10	1.20	1.25	1.40	1.65
15	0.35	0.55	0.90	1.15	1.20	1.25	1.40	1.65
16	0.35	0.55	0.90	1.15	1.25	1.25	1.25	1.65
17	0.55	0.65	1.15	1.15	1.25	1.25	1.25	1.65
18	0.55	0.75	1.15	1.15	1.25	1.25	1.25	1.70
19	0.75	0.75	1.15	1.25	1.25	1.25	1.25	1.80
20	0.80	0.80	1.15	1.35	1.30	1.25	1.30	1.80
21	0.90	0.95	1.15	1.45	1.30	1.25	1.40	1.80
22	0.90	0.95	1.15	1.45	1.30	1.25	1.40	1.80
23	0.90	0.95	1.15	1.45	1.30	1.25	1.40	1.80
24	0.90	0.95	1.15	1.45	1.30	1.25	1.40	1.80
25	0.95	0.95	1.15	1.45	1.35	1.30	1.40	1.80
26	0.95	0.95	1.15	1.45	1.35	1.30	1.40	1.80
27	0.95	0.95	1.15	1.45	1.35	1.30	1.40	1.80
28	0.95	0.95	1.15	1.45	1.35	1.30	1.40	1.80
29	1.00	0.95	1.15	1.45	1.35	1.30	1.40	1.80
30	1.00	0.95	1.15	1.45	1.35	1.30	1.40	1.80
31+	1.00	1.00	1.15	1.45	1.35	1.30	1.40	1.80

Beginning in 2003, we have taken steps to improve claim experience by reviewing and tightening claim adjudication and care coordination practices where possible. To reflect these improvements, we have reduced our expected claim costs by 5% for 2004 and later.

We conduct a morbidity study every year to analyze the current actual-to-expected adjustment factors (A/E factors). Our analysis is done on a claim cost basis, rather than on a frequency and severity basis, which is not readily available.

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for 30240 Series

June 2015

The morbidity study is performed by comparing actual incurred claims to expected incurred claims, where expected claims reflect the original pricing claim costs adjusted with the company's most recent set of A/E factors. If the resulting cumulative actual-to-expected ratio is near 100% while minimizing the squared error, no changes are made to the A/E factors. However, if the actual-to-expected ratio has shifted away from 100% or the squared error is too high, we develop a new set of A/E factors and retest them until a good fit is found (measured by actual-to-expected ratio and squared error).

Exhibit II displays "expected" experience using our current adjustment factors compared to actual incurred claims. The expected basis shown in this exhibit reflects the currently assumed claim costs. As shown in Exhibit II the total actual-to-expected ratio using the A/E factors described above is 100.3%. This experience is based on 10,062 actual claims (5,899 lifetime and 4,163 non-lifetime). Actual claim counts split by issue age band are also displayed in Exhibit II.

Professional judgment was applied to create factors for periods beyond that for which there is experience. It has been credibly observed on older forms, including 30240, that experience has been favorable at younger attained ages but much worse than priced for at older attained ages. Thus we believe A/E factors that increase by duration are appropriate.

Mortality

Durational mortality selection factors were developed from actual experience on all long-term care ("LTC") forms combined and are applied to the 1983 Individual Annuity Mortality (IAM) Basic table.

Exhibit III is based on deaths on all LTC policies incurred from policy anniversaries in 2000 through policy anniversaries in 2013. The expected basis shown in this exhibit reflects 1983 IAM Basic mortality with the currently assumed selection factors. The selection factors fit the observed data very well with the resulting A/E at or near 100%.

The data was used in the development of the current selection factors, subject to the constraints that the factors must be non-decreasing by duration and cannot exceed 100%.

Selection factors are assumed to differ by issue age band, since the selection period is expected to be shorter at older issue ages.

At the older issue ages, mortality increases to approximately 100% of the table. In general, that has not been the case through duration 23 for younger issue ages, but we expect that it would as insureds reach a very advanced age. For this reason the effect of selection is extended up to duration 34 for younger issue ages. This experience includes 40,344 deaths.

Lapse Rates

Ultimate lapse rates range from 1.1% to 6.0% based on issue age band and benefit category (lifetime and non-lifetime). In the year of rate increase notification to

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for 30240 Series

June 2015

policyholders, an additional 1.8% of inforce policyholders is assumed to lapse, and a 1.7% reduction in benefits due to election of reduced benefit options is also assumed. Exhibit IV provides the additional lapses and risk amount reductions experienced by the company at different levels of rate increase.

Exhibit V provides the lapse experience across all LTC forms combined from policy anniversaries in 2000 through policy anniversaries in 2013. The expected basis shown in this exhibit reflects the currently assumed lapse rates.

Lapse experience varies by issue age and benefit type (lifetime benefit versus non-lifetime benefit). We applied judgment to the data contained in this exhibit to derive the best estimate lapse assumption. For later durations, we often looked at several durations' experience together to improve credibility. We also made an effort to reflect that lapse rates seem to increase some at older attained ages. This experience includes 35,596 lapses, including 11,061 in durations 8 and later. The exposure and actual lapses close to the implementation of rate increases are excluded from this analysis. For non-lifetime benefits, lapses include policies that have maximized their benefits.

We have experienced much stronger customer loyalty than anticipated at the time these policy forms were initially priced. The resulting high policy persistency has unfortunately had an adverse impact on loss ratios.

Adverse Selection

3.5% in the year of rate increase notification to policyholders grading down to 0% in the 5th year after rate increase notification.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commission rates were reduced in 2005, 2008, 2009 and 2013 so that total commissions paid before and after the prior increases in premium are similar. In addition, as part of this rate increase process, the company anticipates adjusting commission rates so that the total commissions paid before and after this increase in premium are similar.

The above assumptions are based on actual inforce experience of RiverSource Life and are deemed reasonable for this particular policy form; they do not include any provision for profit or contingencies.

6. Marketing Method

This policy form was marketed by agents of RiverSource Life.

7. Underwriting Description

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for 30240 Series

June 2015

8. Premiums

Premiums are unisex and payable for life. The premiums vary by issue age, the benefit limit, the initial daily benefit, the elimination period, and the Benefit Increase Option.

9. Issue Age Range

The issue ages are from 50 to 79 except for the benefit structure with 2-year benefit period, 100-day elimination period with no Benefit Increase Option, which is issued to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on inforce count as of 12/31/2014) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	$1.0000*AP + 0.0$	45.9%
Semi-Annual	$0.5020*AP + 0.4$	10.5%
Quarterly	$0.2580*AP + 0.5$	8.6%
Monthly	$0.0868*AP + 0.6$	35.0%

12. Active Life Reserves

Active life reserves, although they have significant impact, have not been used in this rate increase analysis, except as described in the Supplement to the Actuarial Memorandum.

13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

14. Past and Future Policy Experience

Nationwide experience for policy form 30240 is shown in Exhibit VI, including any previously implemented rate increases as described in Section 15 of this memorandum.

Historical experience is shown by claim incurral year with the loss ratio for each calendar year. The following formula provides an illustration of the historical loss ratio calculation for each calendar year:

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for 30240 Series

June 2015

$$LR_j = \frac{\sum_k \sum_t {}_j Pmt_t^k * v^{t-k} + \sum_k ({}_j CR_{ValDate}^k + {}_j IBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = loss ratio for year j

${}_j Pmt_t^k$ = claim payments at time t on claims incurred at time k in year j

${}_j CR_{ValDate}^k$ = open claim reserve held on December 31, 2014 for claims incurred at time k in year j

${}_j IBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2014 attributable to claims incurred at time k in year j

EP_j = earned premium in year j

$ValDate$ = December 31, 2014

j = year of claim incurral

k = date of claim incurral

t = date of claim payment

$v = 1 / 1.045 = 0.956938$

A historical annual loss ratio is calculated, with and without interest, as historical incurred claims divided by historical earned premiums. Actual historical earned premiums used in Exhibit VI are calculated based on the issue and, if appropriate, termination date for each policy. Actual historical incurred claims used in Exhibit VI are determined by discounting claim payments and open claim reserves to the actual original loss date for each claim and by discounting IBNR to the time it is assumed to occur. These items are then summed to produce a total for each calendar year. For purposes of accumulating historical experience for a historical or for a lifetime loss ratio calculation, these calendar year totals are assumed to represent a mid-year value.

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by anticipated earned premiums. The anticipated incurred claims and earned premiums are projected on a seriatim basis and then summed to produce a total for each calendar year. For purposes of accumulating experience for an anticipated or for a lifetime loss ratio calculation, these calendar year totals are assumed to represent a mid-year value.

A lifetime loss ratio as of December 31, 2014 is calculated as the sum of accumulated historical experience and discounted future experience where accumulation and discounting of the total for each calendar year occur at 4.5% and assume mid-year

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for 30240 Series

June 2015

values.

15. History of Previous Rate Revisions

Five prior increases have been approved and implemented on this form. A 35% increase was approved in January 2005 and implemented on each contract's next policy anniversary beginning in April 2005. A 15% increase was approved in April 2008 and implemented on each contract's next policy anniversary beginning in July 2008. A 10% increase was approved in June 2009 and implemented on each contract's next policy anniversary beginning in September 2009. A 4.5% increase was approved in March 2011 and implemented on each contract's next policy anniversary beginning in June 2011. A 15% increase was approved in May 2013 and implemented on each contract's next policy anniversary beginning in August 2013.

The actual and projected premiums in Exhibit VI reflect the accumulated rate increases as approved in Pennsylvania and implemented from 2005 through 2014 on a nationwide basis.

16. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

The company is requesting an increase of 20%.

Projected experience assuming this increase is implemented is shown in Exhibit VI. As shown in this exhibit, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60%.

Corresponding rate tables are included with this memorandum in Exhibit VII.

17. Pennsylvania Average Annual Premium (Nursing Home Annual Premium Based on December 31, 2014 Inforce)

Before increase: \$1,390
After increase: \$1,668

These values assume all previously approved premium increases have been implemented.

18. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for 30240 Series

June 2015

19. Nationwide Distribution of Business as of 12/31/2014 (based on inforce count)

By Issue Age:

Issue Ages	Percent Distribution
<55	10.2%
55-59	26.7%
60-64	36.5%
65-69	20.4%
70-74	5.6%
75-79	0.6%
>79	<0.1%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	32.4%
100-day	67.6%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	3.4%
3-Year	6.4%
4-Year	22.4%
Unlimited	67.8%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	37.6%
Simple to Age 85	60.8%
Compound for Life	1.6%

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for 30240 Series

June 2015

20. Number of Policyholders

As of 12/31/2014, the number of policies and annual nursing home premium inforce, assuming all premium increases previously approved in Pennsylvania have been implemented in both the state and nationwide, is:

	Number of Insured	Nursing Home Annual Premium
Pennsylvania	895	\$1,244,112
Nationwide	13,043	\$ 17,747,129

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

I believe this rate filing is in compliance with the applicable laws of the State of Pennsylvania and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Furthermore, the actuarial assumptions are appropriate. In my opinion, the rates are not excessive or unfairly discriminatory. This rate filing will progress toward premium adequacy but may not be sufficient to prevent future rate action. Therefore, benefits cannot be certified as reasonable in relation to premiums.



Anju Gupta-Lavey, FSA, MAAA
Director - Actuary
RiverSource Life Insurance Company
Date: June 22, 2015

EXHIBIT I
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: 30240

Original Pricing Assumptions

Mortality: 1983 Individual Annuitant Mortality Table

Lapse Rates:

Duration	Rate
1	11%
2	8%
3	7%
4	6%
5+	5%

Morbidity:

Pricing frequencies and severities of claims were originally developed using statistics from the "1985 National Nursing Home Survey" published by the National Center for Health Statistics and input provided from RiverSource Life's reinsurer. The expected frequencies and severities of claims were identifiable for the combinations of elimination periods and maximum benefit limits. This data represented the expected claim costs of the non-increasing benefit nursing home stay. A loading in claim costs was then applied for both the post confinement benefit and waiver of premium benefits. Claim costs for the increasing benefit plan were adjusted appropriately to reflect the 5% annual increase.

The following selection factors were used:

Duration	Factor
1	40%
2	50%
3	60%
4	70%
5	80%
6	90%
7+	100%

Interest Rate: 7.5%

EXHIBIT I
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: 30240

Current Assumptions

Mortality: 1983 Individual Annuitant Mortality Basic Table with selection.

Mortality Selection Factors

Duration	Issue Age Band					
	<58	58-62	63-67	68-72	73-77	78+
1	20%	20%	25%	20%	20%	25%
2	25%	35%	40%	30%	25%	25%
3	35%	45%	45%	40%	40%	40%
4	40%	50%	45%	45%	45%	45%
5	45%	50%	45%	55%	50%	55%
6	50%	50%	55%	55%	60%	60%
7	50%	55%	60%	60%	65%	65%
8	50%	55%	60%	60%	70%	75%
9	50%	55%	66%	71%	73%	88%
10	55%	66%	66%	74%	73%	88%
11	57%	67%	71%	78%	74%	88%
12	57%	67%	72%	78%	90%	89%
13	57%	67%	75%	83%	90%	92%
14	57%	68%	77%	89%	90%	95%
15	57%	69%	78%	90%	95%	98%
16	64%	69%	81%	90%	95%	100%
17	67%	69%	81%	91%	100%	100%
18	70%	70%	84%	95%	100%	100%
19	72%	70%	85%	96%	100%	100%
20	72%	73%	86%	97%	100%	100%
21	75%	75%	88%	100%	100%	100%
22	80%	77%	90%	100%	100%	100%
23	80%	80%	95%	100%	100%	100%
24	85%	82%	95%	100%	100%	100%
25	85%	85%	100%	100%	100%	100%
26	85%	90%	100%	100%	100%	100%
27	87%	90%	100%	100%	100%	100%
28	87%	95%	100%	100%	100%	100%
29	90%	95%	100%	100%	100%	100%
30	90%	100%	100%	100%	100%	100%
31	90%	100%	100%	100%	100%	100%
32	95%	100%	100%	100%	100%	100%
33	95%	100%	100%	100%	100%	100%
34	95%	100%	100%	100%	100%	100%
35+	100%	100%	100%	100%	100%	100%

EXHIBIT I
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: 30240

Current Assumptions (continued)

Lapse Rates:

Duration	Lifetime Benefit			Duration	Non-Lifetime Benefit		
	Issue Age Band				Issue Age Band		
	<63	63-72	73+		<63	63-72	73+
1	6.9%	6.8%	7.0%	1	6.9%	7.1%	5.3%
2	6.5%	4.5%	3.5%	2	6.0%	4.8%	4.6%
3	4.8%	3.5%	3.5%	3	4.2%	3.3%	3.1%
4	3.6%	2.6%	1.9%	4	3.1%	2.9%	2.9%
5	2.6%	1.9%	1.3%	5	2.3%	2.0%	2.2%
6	1.9%	1.6%	1.3%	6	1.7%	1.9%	2.1%
7	1.5%	1.1%	1.3%	7	1.5%	1.6%	2.3%
8	1.1%	1.1%	1.3%	8	1.2%	1.4%	2.4%
9	1.1%	1.1%	1.3%	9	1.1%	1.3%	2.5%
10	0.9%	1.2%	1.3%	10	1.0%	1.3%	3.3%
11	0.8%	1.0%	1.4%	11	1.0%	1.5%	3.6%
12	0.7%	0.9%	1.5%	12	0.9%	1.5%	3.9%
13	0.7%	0.9%	1.5%	13	0.8%	1.5%	4.2%
14	0.7%	0.9%	1.6%	14	0.8%	1.5%	5.3%
15	0.6%	0.9%	1.6%	15	0.7%	1.6%	5.3%
16	0.6%	1.0%	1.7%	16	0.7%	1.8%	5.3%
17	0.6%	1.2%	1.7%	17	0.8%	2.0%	5.9%
18	0.6%	1.2%	1.8%	18	1.0%	2.2%	5.9%
19	0.6%	1.2%	1.8%	19	1.1%	2.4%	5.9%
20	0.8%	1.2%	1.9%	20	1.1%	2.7%	5.9%
21	0.8%	1.2%	1.9%	21	1.1%	2.9%	6.0%
22	0.9%	1.2%	2.0%	22	1.1%	3.1%	6.0%
23	0.9%	1.2%	2.0%	23	1.1%	3.4%	6.0%
24	0.9%	1.3%	2.0%	24	1.2%	3.4%	6.0%
25	0.9%	1.3%	2.0%	25	1.4%	3.6%	6.0%
26	0.9%	1.3%	2.0%	26	1.5%	3.8%	6.0%
27	1.0%	1.3%	2.0%	27	1.6%	4.0%	6.0%
28	1.0%	1.3%	2.0%	28	2.1%	4.2%	6.0%
29	1.0%	1.3%	2.0%	29	2.4%	4.4%	6.0%
30	1.0%	1.3%	2.0%	30	2.6%	4.5%	6.0%
31	1.1%	1.3%	2.0%	31	2.9%	4.5%	6.0%
32	1.1%	1.3%	2.0%	32	3.1%	4.5%	6.0%
33	1.1%	1.3%	2.0%	33	3.2%	4.5%	6.0%
34	1.1%	1.3%	2.0%	34	3.3%	4.5%	6.0%
35	1.1%	1.4%	2.0%	35	3.4%	4.5%	6.0%
36	1.1%	1.4%	2.0%	36	3.5%	4.5%	6.0%
37	1.1%	1.4%	2.0%	37	3.5%	4.5%	6.0%
38	1.1%	1.4%	2.0%	38	3.5%	4.5%	6.0%
39	1.1%	1.4%	2.0%	39	3.5%	4.5%	6.0%
40+	1.1%	1.4%	2.0%	40+	3.5%	4.5%	6.0%

In the year of rate increase notification to policyholders, an additional 1.8% of inforce policyholders is assumed to lapse, and a 1.7% reduction in benefits due to election of reduced benefit options is also assumed.

EXHIBIT I
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: 30240

Current Assumptions (continued)

Morbidity: Expected Claim Costs are the product of original pricing expected claim costs and an actual-to-expected adjustment factor. Actual-to-expected adjustment factors were developed from actual emerging experience through anniversaries ending December 2013. Morbidity used in the projections has also been reduced by 5% for anticipated improved claim experience from changes in claim management starting in 2003.

Lifetime Benefit Actual-to-Expected Adjustment Factors							
Duration	Issue Age Band						
	<53	53-57	58-62	63-67	68-72	73-77	78+
1	0.45	0.45	0.80	0.90	1.30	1.70	1.70
2	0.45	0.45	0.85	0.95	1.30	1.70	1.70
3	0.50	0.50	0.85	0.95	1.30	1.70	1.70
4	0.50	0.50	0.90	1.00	1.30	1.70	1.70
5	0.50	0.50	0.90	1.10	1.30	1.70	1.70
6	0.50	0.50	0.90	1.20	1.30	1.35	1.35
7	0.50	0.50	0.95	1.20	1.30	1.35	1.35
8	0.50	0.50	1.00	1.30	1.30	1.35	1.35
9	0.50	0.50	1.05	1.30	1.30	1.35	1.35
10	0.65	0.65	1.10	1.35	1.35	1.35	1.35
11	0.70	0.70	1.15	1.45	1.40	1.35	1.35
12	0.75	0.75	1.20	1.45	1.40	1.35	1.35
13	0.80	0.80	1.25	1.45	1.40	1.35	1.35
14	0.85	0.85	1.30	1.45	1.40	1.35	1.35
15	0.90	0.90	1.35	1.45	1.50	1.35	1.35
16	0.95	0.95	1.40	1.50	1.55	1.35	1.35
17	0.95	1.00	1.45	1.60	1.60	1.35	1.35
18	0.95	1.05	1.45	1.60	1.60	1.35	1.35
19	0.95	1.10	1.60	1.60	1.60	1.35	1.35
20	0.95	1.15	1.60	1.60	1.60	1.35	1.35
21	1.00	1.20	1.60	1.60	1.60	1.35	1.35
22	1.00	1.25	1.60	1.60	1.60	1.35	1.35
23	1.00	1.25	1.60	1.65	1.60	1.40	1.35
24	1.05	1.25	1.60	1.65	1.60	1.40	1.35
25	1.05	1.30	1.60	1.65	1.60	1.40	1.40
26	1.05	1.30	1.60	1.65	1.65	1.40	1.40
27	1.10	1.30	1.60	1.65	1.65	1.40	1.45
28+	1.10	1.30	1.60	1.65	1.65	1.45	1.45

EXHIBIT I
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: 30240

Current Assumptions (continued)

Morbidity (continued):

Non-Lifetime Benefit Actual-to-Expected Adjustment Factors

Duration	Age at Issue							
	<53	53-57	58-62	63-67	68-72	73-77	78-82	83+
1	0.20	0.20	0.25	0.45	0.75	0.80	0.80	1.70
2	0.20	0.20	0.30	0.55	0.75	0.80	1.15	1.70
3	0.20	0.20	0.35	0.55	0.80	0.80	1.25	1.70
4	0.25	0.25	0.45	0.65	0.80	0.95	1.40	1.70
5	0.25	0.25	0.50	0.65	0.80	1.00	1.40	1.70
6	0.30	0.30	0.55	0.70	0.90	1.00	1.40	1.70
7	0.30	0.30	0.55	0.70	0.90	1.00	1.40	1.70
8	0.30	0.30	0.60	0.80	1.00	1.00	1.40	1.70
9	0.35	0.35	0.60	0.80	1.00	1.20	1.40	1.70
10	0.35	0.35	0.65	0.90	1.00	1.20	1.40	1.70
11	0.35	0.35	0.70	0.95	1.20	1.20	1.40	1.65
12	0.35	0.45	0.75	1.00	1.20	1.20	1.40	1.65
13	0.35	0.45	0.80	1.05	1.20	1.25	1.40	1.65
14	0.35	0.50	0.85	1.10	1.20	1.25	1.40	1.65
15	0.35	0.55	0.90	1.15	1.20	1.25	1.40	1.65
16	0.35	0.55	0.90	1.15	1.25	1.25	1.25	1.65
17	0.55	0.65	1.15	1.15	1.25	1.25	1.25	1.65
18	0.55	0.75	1.15	1.15	1.25	1.25	1.25	1.70
19	0.75	0.75	1.15	1.25	1.25	1.25	1.25	1.80
20	0.80	0.80	1.15	1.35	1.30	1.25	1.30	1.80
21	0.90	0.95	1.15	1.45	1.30	1.25	1.40	1.80
22	0.90	0.95	1.15	1.45	1.30	1.25	1.40	1.80
23	0.90	0.95	1.15	1.45	1.30	1.25	1.40	1.80
24	0.90	0.95	1.15	1.45	1.30	1.25	1.40	1.80
25	0.95	0.95	1.15	1.45	1.35	1.30	1.40	1.80
26	0.95	0.95	1.15	1.45	1.35	1.30	1.40	1.80
27	0.95	0.95	1.15	1.45	1.35	1.30	1.40	1.80
28	0.95	0.95	1.15	1.45	1.35	1.30	1.40	1.80
29	1.00	0.95	1.15	1.45	1.35	1.30	1.40	1.80
30	1.00	0.95	1.15	1.45	1.35	1.30	1.40	1.80
31+	1.00	1.00	1.15	1.45	1.35	1.30	1.40	1.80

The following adverse selection factors are used:

Year of Policyholder Notification	With Current Requested Increase
1	3.5%
2	2.5%
3	1.5%
4	0.5%
5	0.0%

Interest Rate: 4.5%

EXHIBIT II
RiverSource Life Insurance Company
Nationwide Nursing Home Claim Experience
For Policy Anniversaries through 2013
Policy Form: 30240
Expected Claims Based on Current Assumptions

SPLIT BY BENEFIT PERIOD AND DURATION									
Duration	Lifetime Benefit Period			Non-Lifetime Benefit Period			All		
	Actual	Expected	A/E	Actual	Expected	A/E	Actual	Expected	A/E
1	789,358	751,826	105.0%	384,639	356,534	107.9%	1,173,997	1,108,360	105.9%
2	2,580,958	2,643,379	97.6%	1,263,462	1,310,224	96.4%	3,844,419	3,953,603	97.2%
3	4,939,263	5,259,822	93.9%	2,432,574	2,499,466	97.3%	7,371,838	7,759,288	95.0%
4	6,348,745	7,417,880	85.6%	4,640,887	3,690,249	125.8%	10,989,632	11,108,129	98.9%
5	7,285,341	9,034,375	80.6%	4,217,664	4,343,372	97.1%	11,503,005	13,377,747	86.0%
6	12,051,091	9,533,582	126.4%	4,530,005	5,183,779	87.4%	16,581,096	14,717,360	112.7%
7	10,444,924	12,006,638	87.0%	6,278,334	6,214,280	101.0%	16,723,258	18,220,918	91.8%
8	12,306,971	13,610,687	90.4%	6,290,152	7,024,612	89.5%	18,597,122	20,635,299	90.1%
9	14,339,935	15,243,891	94.1%	8,747,145	7,948,529	110.0%	23,087,080	23,192,420	99.5%
10	15,157,941	17,269,598	87.8%	6,621,584	8,570,267	77.3%	21,779,525	25,839,865	84.3%
11	19,688,435	19,557,236	100.7%	9,952,709	9,688,044	102.7%	29,641,144	29,245,281	101.4%
12	20,530,380	21,586,983	95.1%	9,268,660	10,269,287	90.3%	29,799,040	31,856,270	93.5%
13	23,806,855	23,407,306	101.7%	10,728,196	10,762,449	99.7%	34,535,051	34,169,755	101.1%
14	23,772,899	25,081,409	94.8%	10,933,730	11,103,363	98.5%	34,706,629	36,184,773	95.9%
15	26,686,773	27,112,954	98.4%	10,887,693	11,462,655	95.0%	37,574,466	38,575,609	97.4%
16	29,370,000	29,509,672	99.5%	11,248,745	11,723,765	95.9%	40,618,745	41,233,437	98.5%
17	31,245,903	32,227,808	97.0%	12,918,329	12,275,292	105.2%	44,164,232	44,503,101	99.2%
18	37,768,472	33,713,048	112.0%	14,058,087	12,492,806	112.5%	51,826,559	46,205,854	112.2%
19	39,461,844	35,929,061	109.8%	13,262,380	12,988,702	102.1%	52,724,224	48,917,763	107.8%
20	37,089,202	37,436,187	99.1%	17,299,735	13,557,359	127.6%	54,388,938	50,993,546	106.7%
21	34,809,130	36,121,679	96.4%	11,246,772	12,622,602	89.1%	46,055,902	48,744,281	94.5%
22	30,468,310	27,041,619	112.7%	10,378,377	8,610,306	120.5%	40,846,687	35,651,925	114.6%
23	16,349,968	16,747,793	97.6%	4,870,085	4,861,215	100.2%	21,220,053	21,609,008	98.2%
24	2,462,024	2,629,877	93.6%	998,259	873,342	114.3%	3,460,283	3,503,219	98.8%
Total	459,754,722	460,874,311	99.8%	193,458,201	190,432,500	101.6%	653,212,923	651,306,811	100.3%

SPLIT BY ISSUE AGE				
Issue Age	Actual	Expected	A/E	Claim Count
<53	1,766,016	2,428,906	72.7%	27
53-57	17,927,491	25,396,024	70.6%	196
58-62	97,550,962	101,294,946	96.3%	1,020
63-67	201,320,019	200,059,168	100.6%	2,559
68-72	186,434,191	177,585,118	105.0%	3,033
73-77	105,966,089	107,702,225	98.4%	2,068
78-82	37,738,481	32,212,871	117.2%	980
83+	4,509,675	4,627,553	97.5%	179
Total	653,212,923	651,306,811	100.3%	10,062

EXHIBIT III
RiverSource Life Insurance Company
Long-Term Care Mortality Experience
For Policy Anniversaries in 2000 through Policy Anniversaries in 2013
Experience Includes All Long-Term Care Forms Combined
Expressing Deaths in Terms of Policy Count
Expected Deaths Based on Current Assumptions

SUMMARY BY DURATION				
Duration	Actual Deaths	Expected Deaths	A/E	Difference
1	100	98	102%	2
2	216	218	99%	(2)
3	418	399	105%	19
4	531	544	98%	(13)
5	811	800	101%	11
6	1,130	1,114	101%	16
7	1,470	1,434	103%	36
8	1,731	1,726	100%	5
9	2,154	2,174	99%	(20)
10	2,637	2,657	99%	(20)
11	3,196	3,200	100%	(4)
12	3,323	3,380	98%	(57)
13	3,332	3,385	98%	(53)
14	3,187	3,276	97%	(89)
15	2,965	3,050	97%	(85)
16	2,688	2,770	97%	(82)
17	2,540	2,563	99%	(23)
18	2,159	2,150	100%	9
19	1,737	1,742	100%	(5)
20	1,401	1,430	98%	(29)
21	1,182	1,145	103%	37
22	882	838	105%	44
23	487	484	101%	3
24	67	74	90%	(7)
Total	40,344	40,652	99%	(308)

SUMMARY BY ISSUE AGE				
Issue Age	Actual Deaths	Expected Deaths	A/E	Difference
<43	23	24	95%	(1)
43-47	131	145	91%	(14)
48-52	956	986	97%	(30)
53-57	2,912	2,920	100%	(8)
58-62	6,674	6,687	100%	(13)
63-67	10,067	10,269	98%	(202)
68-72	9,968	9,996	100%	(28)
73-77	6,604	6,606	100%	(2)
78-82	2,651	2,654	100%	(3)
83+	358	366	98%	(8)
Total	40,344	40,652	99%	(308)

SUMMARY BY ALL DURATION / ISSUE AGE CELLS			
Actual Deaths	Expected Deaths	A/E	Difference
40,344	40,652	99%	(308)

EXHIBIT IV
RiverSource Life Insurance Company
Lapses and Benefit Reductions¹
Nationwide Experience
Experience Includes All Long-Term Care Forms Combined

Additional Lapses Due to Rate Increase											
Increase Percent	Average Increase	Year of Increase									Weighted Average
		2005	2006	2007	2008	2009	2010	2011	2012	2013	
< 10%	6.3%			0.9%	1.5%	1.7%	0.9%	1.2%	1.0%	0.7%	1.2%
10% - 19.9%	11.9%	0.7%	2.1%	1.5%	1.8%	1.9%	1.4%	1.3%	1.2%	1.1%	1.5%
20% - 29.9%	20.8%	1.8%	1.7%	1.2%	1.6%	2.5%		4.4%	2.6%	1.8%	1.8%
30%+	33.6%	2.9%	2.7%	2.0%	3.4%	3.1%	1.0%	1.9%			2.8%
Total	16.2%	2.6%	2.5%	1.3%	1.8%	1.9%	1.4%	1.3%	1.2%	1.2%	1.7%

Overall Reduction in Benefits in Relation to Rate Increase Percentage											
Increase Percent	Average Increase	Year of Increase									Weighted Average
		2005	2006	2007	2008	2009	2010	2011	2012	2013	
< 10%	6.3%			0.3%	0.2%	0.1%	0.3%	0.2%	0.3%	0.3%	0.2%
10% - 19.9%	11.9%	0.8%	0.7%	0.5%	0.5%	0.6%	0.5%	0.6%	0.6%	0.7%	0.6%
20% - 29.9%	20.8%	1.5%	1.6%	1.6%	1.3%	2.3%		1.6%	0.9%	0.9%	1.4%
30%+	33.6%	3.0%	2.7%	2.6%	2.5%	2.3%	1.8%	1.5%			2.7%
Total	16.2%	1.4%	1.3%	0.8%	0.7%	0.8%	0.7%	0.8%	0.8%	0.9%	0.9%

¹ The total percent reduction in benefit is typically no more than the percentage increase in premium.

EXHIBIT V
RiverSource Life Insurance Company
Long-Term Care Lapse Experience
For Policy Anniversaries in 2000 through Policy Anniversaries in 2013
Experience Includes All Long-Term Care Forms Combined
Expressing Lapses in Terms of Policy Count
Expected Lapses Based on Current Assumptions

LIFETIME BENEFIT PERIOD																
Duration	Issue Ages 35-62				Issue Ages 63-72				Issue Ages 73+				All Issue Ages			
	Actual			Expected Lapses	Actual			Expected Lapses	Actual			Expected Lapses	Actual			Expected Lapses
	Lapses	Exposure	Rate		Lapses	Exposure	Rate		Lapses	Exposure	Rate		Lapses	Exposure	Rate	
1	1,352	19,701	6.9%	6.9%	261	3,859	6.8%	6.8%	37	529	7.0%	7.0%	1,650	24,088	6.8%	6.9%
2	1,669	25,851	6.5%	6.5%	265	5,869	4.5%	4.5%	30	856	3.5%	3.5%	1,964	32,576	6.0%	6.1%
3	1,552	32,493	4.8%	4.8%	287	8,144	3.5%	3.5%	42	1,213	3.5%	3.5%	1,881	41,850	4.5%	4.5%
4	1,416	39,280	3.6%	3.6%	265	10,078	2.6%	2.6%	29	1,494	1.9%	1.9%	1,710	50,852	3.4%	3.4%
5	1,270	48,520	2.6%	2.6%	254	13,213	1.9%	1.9%	27	2,028	1.3%	1.3%	1,551	63,762	2.4%	2.4%
6	967	52,208	1.9%	1.9%	255	15,516	1.6%	1.6%	31	2,497	1.2%	1.3%	1,253	70,220	1.8%	1.8%
7	773	52,358	1.5%	1.5%	195	16,645	1.2%	1.1%	48	2,770	1.7%	1.3%	1,016	71,773	1.4%	1.4%
8	550	50,915	1.1%	1.1%	195	17,353	1.1%	1.1%	38	2,869	1.3%	1.3%	783	71,137	1.1%	1.1%
9	498	47,453	1.0%	1.1%	187	17,441	1.1%	1.1%	31	2,893	1.1%	1.3%	716	67,788	1.1%	1.1%
10	371	42,435	0.9%	0.9%	212	17,566	1.2%	1.2%	32	2,936	1.1%	1.3%	615	62,938	1.0%	1.0%
11	353	40,934	0.9%	0.8%	200	19,218	1.0%	1.0%	34	3,302	1.0%	1.4%	587	63,454	0.9%	0.9%
12	231	34,246	0.7%	0.7%	148	17,789	0.8%	0.9%	43	2,984	1.4%	1.5%	422	55,019	0.8%	0.8%
13	204	29,273	0.7%	0.7%	141	15,703	0.9%	0.9%	31	2,485	1.2%	1.5%	376	47,461	0.8%	0.8%
14	166	24,961	0.7%	0.7%	109	12,961	0.8%	0.9%	31	1,881	1.6%	1.6%	306	39,803	0.8%	0.8%
15	116	19,732	0.6%	0.6%	93	9,829	0.9%	0.9%	20	1,288	1.6%	1.6%	229	30,850	0.7%	0.8%
16	96	15,227	0.6%	0.6%	78	7,407	1.1%	1.0%	22	887	2.5%	1.7%	196	23,520	0.8%	0.8%
17	87	13,423	0.6%	0.6%	80	6,807	1.2%	1.2%	19	750	2.5%	1.7%	186	20,979	0.9%	0.8%
18	46	8,709	0.5%	0.6%	68	5,058	1.3%	1.2%	14	482	2.9%	1.8%	128	14,249	0.9%	0.9%
19	31	5,555	0.6%	0.6%	37	3,172	1.2%	1.2%	5	258	1.9%	1.8%	73	8,984	0.8%	0.9%
20	31	4,116	0.8%	0.8%	37	2,582	1.4%	1.2%	3	176	1.7%	1.9%	71	6,874	1.0%	0.9%
21	30	3,758	0.8%	0.8%	27	2,847	0.9%	1.2%	7	182	3.8%	1.9%	64	6,787	0.9%	1.0%
22	31	3,341	0.9%	0.9%	21	2,689	0.8%	1.2%	5	173	2.9%	2.0%	57	6,203	0.9%	1.0%
23	19	1,819	1.0%	0.9%	16	1,460	1.1%	1.2%	3	85	3.5%	2.0%	38	3,364	1.1%	1.0%
24	2	240	0.8%	0.9%	4	179	2.2%	1.3%	0	11	0.0%	2.0%	6	430	1.4%	1.1%
All Durations	11,861	616,549	1.9%	1.9%	3,435	233,382	1.5%	1.5%	582	35,030	1.7%	1.7%	15,878	884,961	1.8%	1.8%
Durations 8 and later	2,862	346,139	0.8%	0.8%	1,653	160,058	1.0%	1.0%	338	23,643	1.4%	1.5%	4,853	529,840	0.9%	0.9%

NON-LIFETIME BENEFIT PERIOD																
Duration	Issue Ages 35-62				Issue Ages 63-72				Issue Ages 73+				All Issue Ages			
	Actual			Expected Lapses	Actual			Expected Lapses	Actual			Expected Lapses	Actual			Expected Lapses
	Lapses	Exposure	Rate		Lapses	Exposure	Rate		Lapses	Exposure	Rate		Lapses	Exposure	Rate	
1	1,927	27,994	6.9%	6.9%	677	9,598	7.1%	7.1%	116	2,177	5.3%	5.3%	2,720	39,770	6.8%	6.9%
2	2,079	34,647	6.0%	6.0%	644	13,309	4.8%	4.8%	151	3,289	4.6%	4.6%	2,874	51,244	5.6%	5.6%
3	1,599	38,297	4.2%	4.2%	542	16,222	3.3%	3.3%	128	4,194	3.1%	3.1%	2,269	58,713	3.9%	3.9%
4	1,227	39,300	3.1%	3.1%	503	17,424	2.9%	2.9%	134	4,614	2.9%	2.9%	1,864	61,338	3.0%	3.0%
5	975	41,636	2.3%	2.3%	391	19,997	2.0%	2.0%	124	5,566	2.2%	2.2%	1,490	67,199	2.2%	2.2%
6	712	40,884	1.7%	1.7%	408	21,641	1.9%	1.9%	133	6,387	2.1%	2.1%	1,253	68,912	1.8%	1.8%
7	566	37,665	1.5%	1.5%	325	21,705	1.5%	1.6%	149	6,647	2.2%	2.3%	1,040	66,016	1.6%	1.6%
8	431	36,886	1.2%	1.2%	316	22,005	1.4%	1.4%	150	6,595	2.3%	2.4%	897	65,486	1.4%	1.4%
9	386	36,096	1.1%	1.1%	292	21,699	1.3%	1.3%	156	6,334	2.5%	2.5%	834	64,129	1.3%	1.3%
10	278	30,581	0.9%	1.0%	225	20,119	1.1%	1.3%	188	5,892	3.2%	3.3%	691	56,592	1.2%	1.3%
11	247	27,376	0.9%	1.0%	294	19,999	1.5%	1.5%	206	5,765	3.6%	3.6%	747	53,140	1.4%	1.4%
12	220	22,285	1.0%	0.9%	248	17,841	1.4%	1.5%	191	4,939	3.9%	3.9%	659	45,065	1.5%	1.5%
13	151	19,248	0.8%	0.8%	237	15,702	1.5%	1.5%	166	4,050	4.1%	4.2%	554	39,000	1.4%	1.4%
14	115	14,226	0.8%	0.8%	173	12,574	1.4%	1.5%	160	2,957	5.4%	5.3%	448	29,758	1.5%	1.5%
15	66	9,358	0.7%	0.7%	159	9,135	1.7%	1.6%	89	1,936	4.6%	5.3%	314	20,429	1.5%	1.5%
16	50	6,784	0.7%	0.7%	124	6,589	1.9%	1.8%	75	1,305	5.7%	5.3%	249	14,678	1.7%	1.6%
17	45	5,861	0.8%	0.8%	115	5,797	2.0%	2.0%	49	1,041	4.7%	5.9%	209	12,700	1.6%	1.8%
18	45	3,979	1.1%	1.0%	76	4,231	1.8%	2.2%	44	694	6.3%	5.9%	165	8,904	1.9%	1.9%
19	30	2,707	1.1%	1.1%	62	2,780	2.2%	2.4%	22	373	5.9%	5.9%	114	5,860	1.9%	2.0%
20	25	2,127	1.2%	1.1%	65	2,190	3.0%	2.7%	11	255	4.3%	5.9%	101	4,572	2.2%	2.1%
21	19	1,686	1.1%	1.1%	66	2,027	3.3%	2.9%	15	208	7.2%	6.0%	100	3,921	2.6%	2.3%
22	13	1,245	1.0%	1.1%	48	1,636	2.9%	3.1%	20	157	12.7%	6.0%	81	3,037	2.7%	2.4%
23	5	626	0.8%	1.1%	29	809	3.6%	3.4%	4	50	8.1%	6.0%	38	1,484	2.6%	2.5%
24	4	104	3.9%	1.2%	2	113	1.8%	3.4%	1	3	30.8%	6.0%	7	220	3.2%	2.4%
All Durations	11,215	481,599	2.3%	2.3%	6,021	285,142	2.1%	2.1%	2,482	75,427	3.3%	3.3%	19,718	842,168	2.3%	2.4%
Durations 8 and later	2,130	221,176	1.0%	1.0%	2,531	165,246	1.5%	1.6%	1,547	42,553	3.6%	3.7%	6,208	428,976	1.4%	1.5%

EXHIBIT VI
RiverSource Life Insurance Company
Nationwide Experience Projections with No Increase
Adjusted for Cumulative Prior Approved Rate Increases on a Nationwide Basis
Policy Form: 30240

	Calendar Year	Ending Policies Inforce	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only				Interest Rate Factors	
			Without Interest			With Interest			Premium Rate Increase Factor	Morbidity Factor	Persistency Factors		Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
			Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Persistency		
Historical Experience	1989	3,532	477,818	0	0.0%	1,468,008	0	0.0%			0.0059	0.994	4.50%	3.0723
	1990	20,231	11,323,484	1,155	0.0%	33,291,181	3,395	0.0%			0.0241	0.976	4.50%	2.9400
	1991	33,057	23,730,807	3,294,975	13.9%	66,764,460	9,270,110	13.9%			0.0415	0.959	4.50%	2.8134
	1992	44,591	34,449,769	5,951,565	17.3%	92,747,635	16,023,144	17.3%			0.0395	0.960	4.50%	2.6923
	1993	45,706	40,972,128	8,891,377	21.7%	105,557,420	22,907,056	21.7%			0.0644	0.936	4.50%	2.5763
	1994	43,660	39,422,330	9,855,045	25.0%	97,191,042	24,296,436	25.0%			0.0467	0.953	4.50%	2.4654
	1995	41,935	37,638,969	11,266,955	29.9%	88,798,449	26,581,178	29.9%			0.0395	0.960	4.50%	2.3592
	1996	40,338	36,135,531	15,460,789	42.8%	81,580,396	34,904,629	42.8%			0.0381	0.962	4.50%	2.2576
	1997	38,927	34,590,524	17,483,738	50.5%	74,729,525	37,771,948	50.5%			0.0350	0.965	4.50%	2.1604
	1998	37,079	33,124,436	19,520,817	58.9%	68,480,556	40,356,805	58.9%			0.0475	0.953	4.50%	2.0674
	1999	35,367	31,291,902	22,618,214	72.3%	61,906,245	44,746,680	72.3%			0.0462	0.954	4.50%	1.9783
	2000	33,954	29,845,172	26,455,463	88.6%	56,501,542	50,084,296	88.6%			0.0400	0.960	4.50%	1.8932
	2001	32,530	28,401,512	25,640,474	90.3%	51,453,080	46,451,096	90.3%			0.0419	0.958	4.50%	1.8116
	2002	31,025	26,901,110	29,900,975	111.2%	46,636,272	51,836,895	111.2%			0.0463	0.954	4.50%	1.7336
	2003	29,613	25,358,347	32,919,646	129.8%	42,068,622	54,612,554	129.8%			0.0455	0.954	4.50%	1.6590
	2004	28,223	23,929,323	38,259,056	159.9%	37,988,440	60,737,275	159.9%			0.0469	0.953	4.50%	1.5875
2005	26,280	23,464,350	41,507,071	176.9%	35,646,204	63,056,062	176.9%			0.0688	0.931	4.50%	1.5192	
2006	24,689	26,272,581	40,534,070	154.3%	38,193,654	58,926,233	154.3%			0.0605	0.939	4.50%	1.4537	
2007	23,248	24,560,011	47,157,076	192.0%	34,166,519	65,602,297	192.0%			0.0584	0.942	4.50%	1.3911	
2008	21,729	23,120,429	52,190,703	225.7%	30,778,806	69,478,276	225.7%			0.0653	0.935	4.50%	1.3312	
2009	20,116	23,563,450	55,265,333	234.5%	30,017,773	70,403,198	234.5%			0.0742	0.926	4.50%	1.2739	
2010	18,626	23,378,860	54,349,367	232.5%	28,500,117	66,254,869	232.5%			0.0741	0.926	4.50%	1.2191	
2011	17,138	21,727,634	55,069,360	253.5%	25,346,585	64,241,703	253.5%			0.0799	0.920	4.50%	1.1666	
2012	15,749	20,297,821	54,655,842	269.3%	22,658,969	61,013,694	269.3%			0.0810	0.919	4.50%	1.1163	
2013	14,350	18,460,276	58,260,164	315.6%	19,720,259	62,236,640	315.6%			0.0888	0.911	4.50%	1.0683	
2014	13,043	18,295,393	59,145,059	323.3%	18,702,509	60,461,180	323.3%			0.0911	0.909	4.50%	1.0223	
Projected Future Experience	2015	11,709	16,716,781	55,645,543	332.9%	16,352,889	54,434,250	332.9%	1.0000	1.0480	0.1023	0.898	4.50%	0.9782
	2016	10,506	14,815,098	54,182,434	365.7%	13,868,519	50,720,564	365.7%	1.0000	1.0852	0.1027	0.897	4.50%	0.9361
	2017	9,357	13,031,778	52,527,819	403.1%	11,673,818	47,054,227	403.1%	1.0000	1.0885	0.1094	0.891	4.50%	0.8958
	2018	8,271	11,375,935	50,371,410	442.8%	9,751,695	43,179,449	442.8%	1.0000	1.0849	0.1161	0.884	4.50%	0.8572
	2019	7,251	9,852,932	47,709,259	484.2%	8,082,434	39,136,264	484.2%	1.0000	1.0804	0.1233	0.877	4.50%	0.8203
	2020	6,302	8,462,236	44,611,174	527.2%	6,642,714	35,019,025	527.2%	1.0000	1.0758	0.1308	0.869	4.50%	0.7850
	2021	5,430	7,205,559	41,181,790	571.5%	5,412,673	30,934,944	571.5%	1.0000	1.0715	0.1384	0.862	4.50%	0.7512
	2022	4,637	6,082,059	37,520,441	616.9%	4,371,983	26,970,920	616.9%	1.0000	1.0669	0.1460	0.854	4.50%	0.7188
	2023	3,925	5,089,707	33,764,869	663.4%	3,501,098	23,226,116	663.4%	1.0000	1.0631	0.1535	0.847	4.50%	0.6879
	2024	3,292	4,221,970	29,979,685	710.1%	2,779,140	19,734,326	710.1%	1.0000	1.0587	0.1613	0.839	4.50%	0.6583
	2025	2,735	3,470,638	26,287,892	757.4%	2,186,192	16,559,023	757.4%	1.0000	1.0555	0.1692	0.831	4.50%	0.6299
	2026	2,249	2,826,414	22,757,298	805.2%	1,703,721	13,717,765	805.2%	1.0000	1.0526	0.1776	0.822	4.50%	0.6028
	2027	1,830	2,278,871	19,441,294	853.1%	1,314,516	11,214,284	853.1%	1.0000	1.0498	0.1863	0.814	4.50%	0.5768
	2028	1,474	1,819,196	16,385,084	900.7%	1,004,175	9,044,379	900.7%	1.0000	1.0464	0.1946	0.805	4.50%	0.5520
	2029	1,175	1,437,872	13,617,321	947.0%	759,511	7,192,924	947.0%	1.0000	1.0428	0.2030	0.797	4.50%	0.5282
	2030	926	1,124,840	11,154,166	991.6%	568,576	5,638,124	991.6%	1.0000	1.0392	0.2118	0.788	4.50%	0.5055
	2031	722	870,575	8,998,363	1033.6%	421,102	4,352,560	1033.6%	1.0000	1.0353	0.2208	0.779	4.50%	0.4837
	2032	556	666,291	7,140,375	1071.7%	308,410	3,305,110	1071.7%	1.0000	1.0307	0.2301	0.770	4.50%	0.4629
	2033	422	504,022	5,569,377	1105.0%	223,253	2,466,921	1105.0%	1.0000	1.0260	0.2398	0.760	4.50%	0.4429
	2034	317	376,644	4,269,026	1133.4%	159,648	1,809,511	1133.4%	1.0000	1.0217	0.2498	0.750	4.50%	0.4239
	2035	234	277,879	3,215,923	1157.3%	112,712	1,304,433	1157.3%	1.0000	1.0181	0.2601	0.740	4.50%	0.4056
	2036	171	202,275	2,380,348	1176.8%	78,513	923,933	1176.8%	1.0000	1.0151	0.2708	0.729	4.50%	0.3882
	2037	123	145,174	1,734,277	1194.6%	53,923	644,172	1194.6%	1.0000	1.0147	0.2820	0.718	4.50%	0.3714
	2038	87	102,646	1,243,478	1211.4%	36,485	441,983	1211.4%	1.0000	1.0151	0.2936	0.706	4.50%	0.3554
	2039	60	71,433	876,548	1227.1%	24,297	298,144	1227.1%	1.0000	1.0155	0.3059	0.694	4.50%	0.3401
	2040	41	48,871	606,744	1241.5%	15,907	197,488	1241.5%	1.0000	1.0161	0.3188	0.681	4.50%	0.3255
	2041	27	32,824	411,792	1254.5%	10,224	128,261	1254.5%	1.0000	1.0169	0.3326	0.667	4.50%	0.3115
	2042	18	21,603	273,516	1266.1%	6,439	81,524	1266.1%	1.0000	1.0180	0.3475	0.652	4.50%	0.2981
	2043	11	13,901	177,390	1276.1%	3,965	50,596	1276.1%	1.0000	1.0192	0.3637	0.636	4.50%	0.2852
	2044	7	8,722	112,022	1284.4%	2,380	30,576	1284.4%	1.0000	1.0208	0.3814	0.619	4.50%	0.2729
2045	4	5,317	68,650	1291.2%	1,389	17,931	1291.2%	1.0000	1.0228	0.4008	0.599	4.50%	0.2612	
2046	2	3,136	40,658	1296.5%	784	10,162	1296.5%	1.0000	1.0254	0.4224	0.578	4.50%	0.2499	
2047	1	1,781	23,154	1300.3%	426	5,538	1300.3%	1.0000	1.0286	0.4464	0.554	4.50%	0.2392	
2048	1	967	12,600	1303.0%	221	2,884	1303.0%	1.0000	1.0329	0.4731	0.527	4.50%	0.2289	
2049	0	498	6,501	1304.6%	109	1,424	1304.6%	1.0000	1.0385	0.5031	0.497	4.50%	0.2190	
2050	0	241	3,149	1305.6%	51	660	1305.6%	1.0000	1.0458	0.5368	0.463	4.50%	0.2096	
2051	0	108	1,414	1306.0%	22	284	1306.0%	1.0000	1.0554	0.5746	0.425	4.50%	0.2006	
2052	0	44	579	1306.0%	9	111	1306.0%	1.0000	1.0684	0.6169	0.383	4.50%	0.1919	
2053	0	16	211	1305.3%	3	39	1305.3%	1.0000	1.0868	0.6645	0.336	4.50%	0.1837	
2054	0	5	66	1303.7%	1	12	1303.7%	1.0000	1.1147	0.7179	0.282	4.50%	0.1758	
Past			680,733,966	785,654,288	115.4%	1,290,894,269	1,162,257,648	90.0%						
Future			113,166,859	594,303,642	525.2%	91,433,927	449,850,837	492.0%						
Lifetime			793,900,825	1,379,957,930	173.8%	1,382,328,197	1,612,108,485	116.6%						

EXHIBIT VI
RiverSource Life Insurance Company
Nationwide Experience Projections with 20% Increase
Adjusted for Cumulative Prior Approved Rate Increases on a Nationwide Basis
Policy Form: 30240

	Calendar Year	Ending Policies Inforce	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only				Interest Rate Factors	
			Without Interest			With Interest			Premium Rate Increase Factor	Morbidity Factor	Persistency Factors		Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
			Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Persistency		
Historical Experience	1989	3,532	477,818	0	0.0%	1,468,008	0	0.0%			0.0059	0.994	4.50%	3.0723
	1990	20,231	11,323,484	1,155	0.0%	33,291,181	3,395	0.0%			0.0241	0.976	4.50%	2.9400
	1991	33,057	23,730,807	3,294,975	13.9%	66,764,460	9,270,110	13.9%			0.0415	0.959	4.50%	2.8134
	1992	44,591	34,449,769	5,951,565	17.3%	92,747,635	16,023,144	17.3%			0.0395	0.960	4.50%	2.6923
	1993	45,706	40,972,128	8,891,377	21.7%	105,557,420	22,907,056	21.7%			0.0644	0.936	4.50%	2.5763
	1994	43,660	39,422,330	9,855,045	25.0%	97,191,042	24,296,436	25.0%			0.0467	0.953	4.50%	2.4654
	1995	41,935	37,638,969	11,266,955	29.9%	88,798,449	26,581,178	29.9%			0.0395	0.960	4.50%	2.3592
	1996	40,338	36,135,531	15,460,789	42.8%	81,580,396	34,904,629	42.8%			0.0381	0.962	4.50%	2.2576
	1997	38,927	34,590,524	17,483,738	50.5%	74,729,525	37,771,948	50.5%			0.0350	0.965	4.50%	2.1604
	1998	37,079	33,124,436	19,520,817	58.9%	68,480,556	40,356,805	58.9%			0.0475	0.953	4.50%	2.0674
	1999	35,367	31,291,902	22,618,214	72.3%	61,906,245	44,746,680	72.3%			0.0462	0.954	4.50%	1.9783
	2000	33,954	29,845,172	26,455,463	88.6%	56,501,542	50,084,296	88.6%			0.0400	0.960	4.50%	1.8932
	2001	32,530	28,401,512	25,640,474	90.3%	51,453,080	46,451,096	90.3%			0.0419	0.958	4.50%	1.8116
	2002	31,025	26,901,110	29,900,975	111.2%	46,636,272	51,836,895	111.2%			0.0463	0.954	4.50%	1.7336
	2003	29,613	25,358,347	32,919,646	129.8%	42,068,622	54,612,554	129.8%			0.0455	0.954	4.50%	1.6590
	2004	28,223	23,929,323	38,259,056	159.9%	37,988,440	60,737,275	159.9%			0.0469	0.953	4.50%	1.5875
2005	26,280	23,464,350	41,507,071	176.9%	35,646,204	63,056,062	176.9%			0.0688	0.931	4.50%	1.5192	
2006	24,689	26,272,581	40,534,070	154.3%	38,193,654	58,926,233	154.3%			0.0605	0.939	4.50%	1.4537	
2007	23,248	24,560,011	47,157,076	192.0%	34,166,519	65,602,297	192.0%			0.0584	0.942	4.50%	1.3911	
2008	21,729	23,120,429	52,190,703	225.7%	30,778,806	69,478,276	225.7%			0.0653	0.935	4.50%	1.3312	
2009	20,116	23,563,450	55,265,333	234.5%	30,017,773	70,403,198	234.5%			0.0742	0.926	4.50%	1.2739	
2010	18,626	23,378,860	54,349,367	232.5%	28,500,117	66,254,869	232.5%			0.0741	0.926	4.50%	1.2191	
2011	17,138	21,727,634	55,069,360	253.5%	25,346,585	64,241,703	253.5%			0.0799	0.920	4.50%	1.1666	
2012	15,749	20,297,821	54,655,842	269.3%	22,658,969	61,013,694	269.3%			0.0810	0.919	4.50%	1.1163	
2013	14,350	18,460,276	58,260,164	315.6%	19,720,259	62,236,640	315.6%			0.0888	0.911	4.50%	1.0683	
2014	13,043	18,295,393	59,145,059	323.3%	18,702,509	60,461,180	323.3%			0.0911	0.909	4.50%	1.0223	
Projected Future Experience	2015	11,638	16,819,464	55,601,146	330.6%	16,453,337	54,390,818	330.6%	1.0414	1.0535	0.1077	0.892	4.50%	0.9782
	2016	10,316	16,593,162	54,266,761	327.0%	15,532,977	50,799,503	327.0%	1.1592	1.1011	0.1137	0.886	4.50%	0.9361
	2017	9,187	15,094,279	52,446,751	347.5%	13,521,400	46,981,606	347.5%	1.0000	1.0852	0.1094	0.891	4.50%	0.8958
	2018	8,121	13,176,372	49,791,710	377.9%	11,295,067	42,682,517	377.9%	1.0000	1.0741	0.1161	0.884	4.50%	0.8572
	2019	7,119	11,412,334	46,690,040	409.1%	9,361,623	38,300,191	409.1%	1.0000	1.0696	0.1233	0.877	4.50%	0.8203
	2020	6,188	9,801,543	43,370,480	442.5%	7,694,047	34,045,101	442.5%	1.0000	1.0687	0.1308	0.869	4.50%	0.7850
	2021	5,331	8,345,981	39,966,798	478.9%	6,269,335	30,022,266	478.9%	1.0000	1.0696	0.1384	0.862	4.50%	0.7512
	2022	4,553	7,044,671	36,405,107	516.8%	5,063,940	26,169,181	516.8%	1.0000	1.0686	0.1460	0.854	4.50%	0.7188
	2023	3,854	5,895,265	32,753,954	555.6%	4,055,224	22,530,730	555.6%	1.0000	1.0628	0.1535	0.847	4.50%	0.6879
	2024	3,232	4,890,195	29,076,032	594.6%	3,219,003	19,139,491	594.6%	1.0000	1.0585	0.1613	0.839	4.50%	0.6583
	2025	2,685	4,019,951	25,490,474	634.1%	2,532,210	16,056,721	634.1%	1.0000	1.0553	0.1692	0.831	4.50%	0.6299
	2026	2,208	3,273,767	22,062,874	673.9%	1,973,379	13,299,176	673.9%	1.0000	1.0524	0.1776	0.822	4.50%	0.6028
	2027	1,797	2,639,563	18,844,798	713.9%	1,522,574	10,870,208	713.9%	1.0000	1.0496	0.1863	0.814	4.50%	0.5768
	2028	1,447	2,107,134	15,879,831	753.6%	1,163,114	8,765,485	753.6%	1.0000	1.0462	0.1946	0.805	4.50%	0.5520
	2029	1,154	1,665,456	13,195,496	792.3%	879,725	6,970,108	792.3%	1.0000	1.0426	0.2030	0.797	4.50%	0.5282
	2030	909	1,302,879	10,807,213	829.5%	658,570	5,462,749	829.5%	1.0000	1.0390	0.2117	0.788	4.50%	0.5055
	2031	709	1,008,369	8,717,423	864.5%	487,754	4,216,667	864.5%	1.0000	1.0352	0.2208	0.779	4.50%	0.4837
	2032	545	771,751	6,916,699	896.2%	357,225	3,201,576	896.2%	1.0000	1.0306	0.2301	0.770	4.50%	0.4629
	2033	415	583,799	5,394,389	924.0%	258,590	2,389,411	924.0%	1.0000	1.0259	0.2398	0.760	4.50%	0.4429
	2034	311	436,260	4,134,532	947.7%	184,917	1,752,502	947.7%	1.0000	1.0216	0.2498	0.750	4.50%	0.4239
	2035	230	321,861	3,114,357	967.6%	130,552	1,263,236	967.6%	1.0000	1.0180	0.2601	0.740	4.50%	0.4056
	2036	168	234,292	2,305,003	983.8%	90,940	894,687	983.8%	1.0000	1.0150	0.2708	0.729	4.50%	0.3882
	2037	121	168,152	1,679,267	998.7%	62,458	623,739	998.7%	1.0000	1.0146	0.2820	0.718	4.50%	0.3714
	2038	85	118,893	1,203,959	1012.6%	42,259	427,936	1012.6%	1.0000	1.0150	0.2936	0.706	4.50%	0.3554
	2039	59	82,739	848,641	1025.7%	28,142	288,652	1025.7%	1.0000	1.0155	0.3059	0.694	4.50%	0.3401
	2040	40	56,607	587,395	1037.7%	18,425	191,190	1037.7%	1.0000	1.0161	0.3188	0.681	4.50%	0.3255
	2041	27	38,019	398,640	1048.5%	11,842	124,165	1048.5%	1.0000	1.0169	0.3326	0.667	4.50%	0.3115
	2042	18	25,023	264,769	1058.1%	7,458	78,917	1058.1%	1.0000	1.0179	0.3475	0.652	4.50%	0.2981
	2043	11	16,102	171,710	1066.4%	4,593	48,976	1066.4%	1.0000	1.0192	0.3637	0.636	4.50%	0.2852
	2044	7	10,102	108,432	1073.4%	2,757	29,596	1073.4%	1.0000	1.0208	0.3814	0.619	4.50%	0.2729
2045	4	6,158	66,448	1079.0%	1,608	17,355	1079.0%	1.0000	1.0228	0.4008	0.599	4.50%	0.2612	
2046	2	3,632	39,353	1083.4%	908	9,836	1083.4%	1.0000	1.0253	0.4224	0.578	4.50%	0.2499	
2047	1	2,062	22,411	1086.6%	493	5,360	1086.6%	1.0000	1.0286	0.4464	0.554	4.50%	0.2392	
2048	1	1,120	12,195	1088.8%	256	2,791	1088.8%	1.0000	1.0329	0.4731	0.527	4.50%	0.2289	
2049	0	577	6,292	1090.1%	126	1,378	1090.1%	1.0000	1.0384	0.5031	0.497	4.50%	0.2190	
2050	0	279	3,048	1090.9%	59	639	1090.9%	1.0000	1.0458	0.5368	0.463	4.50%	0.2096	
2051	0	125	1,369	1091.3%	25	275	1091.3%	1.0000	1.0554	0.5746	0.425	4.50%	0.2006	
2052	0	51	560	1091.3%	10	108	1091.3%	1.0000	1.0684	0.6169	0.383	4.50%	0.1919	
2053	0	19	204	1090.7%	3	38	1090.7%	1.0000	1.0868	0.6645	0.336	4.50%	0.1837	
2054	0	6	64	1089.3%	1	11	1089.3%	1.0000	1.1147	0.7179	0.282	4.50%	0.1758	
Past			680,733,966	785,654,288	115.4%	1,290,894,269	1,162,257,648	90.0%						
Future			127,968,015	582,646,627	455.3%	102,886,930	442,054,894	429.7%						
Lifetime			808,701,981	1,368,300,915	169.2%	1,393,781,200	1,604,312,542	115.1%						

EXHIBIT VII

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Annual Premiums with 20% Increase

Nursing Home Indemnity Policy

FORM: 30240-PA

Annual Premiums Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible</i>		<i>Deductible</i>	
	<i>20 days</i>	<i>100 days</i>	<i>20 days</i>	<i>100 days</i>
50	99.52	75.16	208.94	157.92
51	99.52	75.16	208.94	157.92
52	99.52	75.16	208.94	157.92
53	99.52	75.16	208.94	157.92
54	99.52	75.16	208.94	157.92
55	99.52	75.16	208.94	157.92
56	108.42	84.02	227.42	176.42
57	117.02	90.68	245.90	190.46
58	130.36	99.52	273.74	208.94
59	143.66	108.42	295.64	222.98
60	156.96	123.94	316.34	249.62
61	174.70	141.42	333.60	270.50
62	189.98	150.28	349.14	276.46
63	216.62	174.70	379.66	306.24
64	240.98	190.22	407.28	321.54
65	265.10	216.82	428.96	350.36
66	289.50	232.10	452.82	363.44
67	322.76	256.50	491.28	390.54
68	355.76	289.76	534.16	435.12
69	397.94	316.34	580.76	461.48
70	439.78	349.38	623.34	495.24
71	481.66	382.62	667.66	530.22
72	530.48	422.30	712.80	567.68
73	587.86	473.32	771.68	621.16
74	647.50	521.82	829.62	668.66
75	720.46	572.84	900.28	715.76
76	795.58	630.22	969.04	767.72
77	870.74	696.54	999.98	841.14
78	945.88	754.18	999.98	886.98
79	999.98	820.44	999.98	947.60

EXHIBIT VII

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Annual Premiums with 20% Increase

Nursing Home Indemnity Policy

FORM: 30240-PA

Annual Premiums Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible</i>		<i>Deductible</i>	
	<i>20 days</i>	<i>100 days</i>	<i>20 days</i>	<i>100 days</i>
50	76.62	55.20	160.64	116.04
51	76.62	55.20	160.64	116.04
52	76.62	55.20	160.64	116.04
53	76.62	55.20	160.64	116.04
54	76.62	55.20	160.64	116.04
55	76.62	55.20	160.64	116.04
56	83.30	61.84	174.94	129.86
57	90.16	66.80	189.22	139.94
58	100.30	73.18	210.68	153.76
59	110.66	79.60	227.42	164.10
60	120.76	91.18	243.40	183.54
61	134.30	103.96	256.72	198.86
62	146.10	110.66	268.54	203.28
63	166.54	128.38	292.20	225.20
64	185.28	139.94	313.14	236.54
65	203.98	159.42	329.92	257.74
66	222.74	170.76	348.36	267.08
67	248.12	188.74	377.96	287.30
68	273.74	213.12	410.96	319.80
69	306.00	232.58	446.70	339.26
70	338.28	257.00	479.46	364.16
71	370.56	281.38	513.72	390.02
72	408.02	310.68	548.44	417.40
73	452.12	347.90	593.54	456.80
74	498.18	383.88	638.14	491.54
75	554.12	421.06	692.60	526.28
76	612.00	463.46	745.52	564.46
77	669.94	512.26	808.92	618.42
78	727.56	554.62	855.70	652.18
79	783.74	603.42	905.18	696.76

EXHIBIT VII

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Annual Premiums with 20% Increase

**Nursing Home Indemnity Policy
FORM: 30240-PA**

Annual Premiums Per \$10 Daily Benefit

3 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible</i>		<i>Deductible</i>	
	<i>20 days</i>	<i>100 days</i>	<i>20 days</i>	<i>100 days</i>
50	68.74	52.00	144.38	109.16
51	68.74	52.00	144.38	109.16
52	68.74	52.00	144.38	109.16
53	68.74	52.00	144.38	109.16
54	68.74	52.00	144.38	109.16
55	68.74	52.00	144.38	109.16
56	74.20	57.40	155.72	120.48
57	81.30	62.84	170.76	132.06
58	90.94	69.46	190.94	145.84
59	99.52	74.92	204.76	154.24
60	108.42	85.26	218.56	171.98
61	119.76	97.06	228.92	185.52
62	131.56	104.24	241.68	191.46
63	150.82	121.72	264.36	213.34
64	166.54	131.36	281.64	222.00
65	183.08	149.56	295.90	241.94
66	198.60	159.16	310.68	249.10
67	223.70	177.66	340.50	270.50
68	247.84	201.80	372.28	303.04
69	275.22	218.78	401.60	319.30
70	303.50	240.98	430.16	341.50
71	330.14	262.16	457.52	363.44
72	367.88	292.70	494.50	393.48
73	410.00	329.66	538.08	432.66
74	448.18	360.70	574.08	461.98
75	497.22	395.20	621.16	493.74
76	545.50	431.92	664.50	526.04
77	603.88	482.68	729.30	582.72
78	658.84	525.04	774.88	617.44
79	704.90	567.16	814.04	655.14

EXHIBIT VII

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Annual Premiums with 20% Increase

**Nursing Home Indemnity Policy
FORM: 30240-PA**

Annual Premiums Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible</i>		<i>Deductible</i>	
	<i>20 days</i>	<i>100 days</i>	<i>20 days</i>	<i>100 days</i>
50	57.92	43.36	121.46	91.18
51	57.92	43.36	121.46	91.18
52	57.92	43.36	121.46	91.18
53	57.92	43.36	121.46	91.18
54	57.92	43.36	121.46	91.18
55	57.92	43.36	121.46	91.18
56	64.56	46.56	135.76	97.82
57	69.74	52.72	146.38	110.86
58	76.62	58.90	160.64	123.94
59	83.30	63.58	171.48	131.10
60	95.08	69.98	191.94	140.92
61	102.00	76.16	194.88	145.36
62	115.56	86.96	212.38	159.66
63	127.62	93.12	223.46	163.36
64	146.10	105.44	247.14	178.38
65	159.92	116.56	258.46	188.26
66	178.62	128.86	279.16	201.58
67	197.12	139.70	300.34	212.64
68	217.58	156.72	326.70	235.30
69	236.30	169.28	344.96	246.88
70	255.00	186.26	361.44	264.10
71	280.64	203.28	388.76	281.84
72	306.00	222.00	411.22	298.38
73	331.62	244.40	435.12	320.80
74	363.92	267.84	466.16	342.96
75	401.12	291.74	501.40	364.64
76	440.32	319.80	536.38	389.56
77	477.76	349.38	576.80	421.78
78	516.92	378.70	607.84	445.46
79	561.02	408.26	647.96	471.56
80		442.48		
81		477.98		
82		518.38		
83		558.78		
84		611.52		

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis, MN 55474

**Pennsylvania Supplement to the
Actuarial Memorandum for 30240 Series**

June 2015

Product or Rider
Nursing Home Indemnity Policy

Form Number
30240-PA

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Chapter 18 Section 3803(c) and Regulation 89.83 of the Insurance Regulations for the state of Pennsylvania. It may not be appropriate for other purposes.

2. Demonstration of Compliance with Chapter 18 Section 3803(c)

We believe that we comply with this subsection of the regulation by submitting these rates before they are being used.

3. Demonstration of Compliance with Regulation 89.83

89.83(a): General. This subsection requires no action.

89.83(b): New Filings. This subsection is not applicable.

89.83(c): Revision of Current Rates.

(1): This rate increase filing complies with the minimum loss ratio requirement of 60%, as specified in Regulation 89a.117.

(2): Section 2 of the Actuarial Memorandum provides a description of benefits. A copy of the policy form is enclosed with this filing.

(2)(i): The reason for the rate increase is due to a combination of actual voluntary lapse and mortality running less than expected in pricing and actual morbidity experience worse than expected for older attained ages. A rate increase is considered an effective way to reduce projected losses.

At this time, a premium rate increase of 20% is being requested on the above-referenced form.

Existing rates can be found in Attachment 1 to this supplement, and revised rates are shown in Attachment 2 to this supplement. As shown in Section 17 of the Actuarial Memorandum, the average annual nursing home premium based on December 31, 2014 inforce before and after the requested rate increase is as follows:

Before increase:	\$1,390
After increase:	\$1,668

These values assume all previously approved premium increases have been implemented.

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis, MN 55474

**Pennsylvania Supplement to the
Actuarial Memorandum for 30240 Series**

June 2015

Attachment 3 to this supplement displays nationwide experience showing earned premiums and incurred claims, both with and without the requested rate increase. Attachment 4 to this supplement displays nationwide experience showing written premiums and paid claims, both with and without the requested rate increase. The actual and projected premiums in Attachments 3 and 4 reflect the accumulated rate increases as approved in Pennsylvania and implemented from 2005 through 2014 on a nationwide basis.

Attachments 5 and 6 display corresponding Pennsylvania-specific experience.

(2)(ii)(A): As shown in Section 15 of the Actuarial Memorandum, five prior increases have been approved and implemented on this form. A 35% increase was approved in January 2005 and implemented on each contract's next policy anniversary beginning in April 2005. A 15% increase was approved in April 2008 and implemented on each contract's next policy anniversary beginning in July 2008. A 10% increase was approved in June 2009 and implemented on each contract's next policy anniversary beginning in September 2009. A 4.5% increase was approved in March 2011 and implemented on each contract's next policy anniversary beginning in June 2011. A 15% increase was approved in May 2013 and implemented on each contract's next policy anniversary beginning in August 2013.

(2)(ii)(B): RiverSource Life currently pays a commission of 3.1% of premium. This rate was reduced in 2005, 2008, 2009 and 2013 so that commissions paid before and after the prior increases in premium are similar. In addition, as part of this rate increase process, the company anticipates adjusting commission rates so that the total commissions paid before and after this increase in premium are similar.

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 3 and 4 to this supplement, respectively. The actual and projected premiums in Attachments 3 and 4 reflect the accumulated rate increases as approved in Pennsylvania and implemented from 2005 through 2014 on a nationwide basis.

Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 5 and 6 to this supplement, respectively.

Details of reserve balances and calculation basis for both nationwide and Pennsylvania-specific experience can be found in Attachment 7.

(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience can be found in Attachments 3 and 4 to this supplement, respectively.

Claims incurred and paid since inception for Pennsylvania-specific experience can be found in Attachments 5 and 6 to this supplement, respectively.

Attachments 8 and 9 provide a durational loss ratio analysis for nationwide and

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis, MN 55474

**Pennsylvania Supplement to the
Actuarial Memorandum for 30240 Series**

June 2015

Pennsylvania-specific experience, respectively. The actual and projected premiums in Attachment 8 reflect the accumulated rate increases as approved in Pennsylvania and implemented from 2005 through 2014 on a nationwide basis.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We believe that data used in this rate increase filing is in agreement with those used in the annual statement filed with the Department.

89.83(d): *Filing Procedure*. We believe this rate increase filing complies with this subsection.

Attachment 1

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Current Annual Premiums

Nursing Home Indemnity Policy
FORM: 30240-PA

Annual Premiums Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible</i>		<i>Deductible</i>	
	<i>20 days</i>	<i>100 days</i>	<i>20 days</i>	<i>100 days</i>
50	82.94	62.62	174.12	131.60
51	82.94	62.62	174.12	131.60
52	82.94	62.62	174.12	131.60
53	82.94	62.62	174.12	131.60
54	82.94	62.62	174.12	131.60
55	82.94	62.62	174.12	131.60
56	90.34	70.02	189.52	147.02
57	97.52	75.58	204.90	158.72
58	108.62	82.94	228.12	174.12
59	119.72	90.34	246.38	185.82
60	130.80	103.30	263.62	208.02
61	145.60	117.86	278.00	225.42
62	158.30	125.24	290.96	230.40
63	180.50	145.60	316.38	255.20
64	200.82	158.52	339.42	267.96
65	220.92	180.68	357.46	291.96
66	241.24	193.40	377.36	302.86
67	268.96	213.74	409.40	325.46
68	296.48	241.46	445.12	362.60
69	331.62	263.62	483.96	384.56
70	366.48	291.14	519.46	412.68
71	401.40	318.84	556.40	441.86
72	442.06	351.92	594.00	473.06
73	489.88	394.42	643.06	517.64
74	539.58	434.86	691.34	557.22
75	600.36	477.36	750.24	596.46
76	662.98	525.18	807.54	639.76
77	725.60	580.46	876.30	700.94
78	788.24	628.48	927.02	739.16
79	849.00	683.70	980.60	789.66

Attachment 1

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Current Annual Premiums

**Nursing Home Indemnity Policy
FORM: 30240-PA**

Annual Premiums Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible</i>		<i>Deductible</i>	
	<i>20 days</i>	<i>100 days</i>	<i>20 days</i>	<i>100 days</i>
50	63.84	46.00	133.86	96.70
51	63.84	46.00	133.86	96.70
52	63.84	46.00	133.86	96.70
53	63.84	46.00	133.86	96.70
54	63.84	46.00	133.86	96.70
55	63.84	46.00	133.86	96.70
56	69.42	51.54	145.78	108.22
57	75.14	55.66	157.68	116.62
58	83.58	61.00	175.56	128.14
59	92.20	66.34	189.52	136.76
60	100.62	75.96	202.84	152.96
61	111.92	86.64	213.94	165.72
62	121.74	92.20	223.80	169.40
63	138.78	107.00	243.50	187.66
64	154.40	116.62	260.96	197.12
65	170.00	132.84	274.92	214.78
66	185.62	142.30	290.30	222.58
67	206.78	157.28	314.96	239.40
68	228.12	177.60	342.48	266.50
69	255.00	193.82	372.26	282.72
70	281.92	214.18	399.56	303.46
71	308.80	234.48	428.10	325.02
72	340.00	258.92	457.04	347.82
73	376.76	289.92	494.62	380.68
74	415.16	319.88	531.78	409.60
75	461.78	350.88	577.16	438.56
76	510.00	386.22	621.28	470.40
77	558.28	426.88	674.08	515.36
78	606.30	462.18	713.06	543.50
79	653.14	502.84	754.34	580.64

Attachment 1

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Current Annual Premiums

**Nursing Home Indemnity Policy
FORM: 30240-PA**

Annual Premiums Per \$10 Daily Benefit

3 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible</i>		<i>Deductible</i>	
	<i>20 days</i>	<i>100 days</i>	<i>20 days</i>	<i>100 days</i>
50	57.30	43.34	120.32	90.96
51	57.30	43.34	120.32	90.96
52	57.30	43.34	120.32	90.96
53	57.30	43.34	120.32	90.96
54	57.30	43.34	120.32	90.96
55	57.30	43.34	120.32	90.96
56	61.82	47.84	129.76	100.40
57	67.76	52.38	142.30	110.06
58	75.78	57.90	159.12	121.54
59	82.94	62.42	170.64	128.52
60	90.34	71.04	182.14	143.32
61	99.80	80.90	190.76	154.60
62	109.64	86.88	201.42	159.56
63	125.68	101.44	220.30	177.80
64	138.78	109.46	234.70	184.98
65	152.56	124.64	246.58	201.62
66	165.50	132.64	258.92	207.58
67	186.42	148.06	283.76	225.42
68	206.54	168.18	310.22	252.54
69	229.36	182.32	334.68	266.08
70	252.94	200.82	358.48	284.58
71	275.12	218.46	381.28	302.86
72	306.56	243.92	412.10	327.92
73	341.66	274.72	448.40	360.54
74	373.48	300.58	478.40	384.98
75	414.34	329.34	517.64	411.44
76	454.58	359.92	553.74	438.36
77	503.24	402.22	607.76	485.60
78	549.04	437.52	645.72	514.54
79	587.42	472.62	678.36	545.96

Attachment 1

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Current Annual Premiums

**Nursing Home Indemnity Policy
FORM: 30240-PA**

Annual Premiums Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible</i>		<i>Deductible</i>	
	<i>20 days</i>	<i>100 days</i>	<i>20 days</i>	<i>100 days</i>
50	48.26	36.14	101.22	75.96
51	48.26	36.14	101.22	75.96
52	48.26	36.14	101.22	75.96
53	48.26	36.14	101.22	75.96
54	48.26	36.14	101.22	75.96
55	48.26	36.14	101.22	75.96
56	53.80	38.80	113.14	81.52
57	58.12	43.94	121.96	92.40
58	63.84	49.08	133.86	103.30
59	69.42	52.96	142.90	109.26
60	79.24	58.32	159.94	117.44
61	85.00	63.46	162.40	121.14
62	96.30	72.48	176.98	133.06
63	106.36	77.60	186.24	136.14
64	121.74	87.86	205.94	148.64
65	133.26	97.12	215.38	156.88
66	148.86	107.38	232.62	167.96
67	164.26	116.42	250.28	177.20
68	181.30	130.60	272.26	196.08
69	196.92	141.06	287.46	205.74
70	212.50	155.20	301.20	220.08
71	233.86	169.40	323.98	234.88
72	255.00	184.98	342.68	248.66
73	276.34	203.66	362.60	267.32
74	303.28	223.20	388.48	285.80
75	334.26	243.12	417.84	303.88
76	366.92	266.50	446.98	324.62
77	398.14	291.14	480.66	351.48
78	430.76	315.58	506.52	371.22
79	467.52	340.22	539.98	392.98
80		368.74		
81		398.32		
82		431.98		
83		465.66		
84		509.62		

Attachment 2

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Annual Premiums with 20% Increase

Nursing Home Indemnity Policy

FORM: 30240-PA

Annual Premiums Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible</i>		<i>Deductible</i>	
	<i>20 days</i>	<i>100 days</i>	<i>20 days</i>	<i>100 days</i>
50	99.52	75.16	208.94	157.92
51	99.52	75.16	208.94	157.92
52	99.52	75.16	208.94	157.92
53	99.52	75.16	208.94	157.92
54	99.52	75.16	208.94	157.92
55	99.52	75.16	208.94	157.92
56	108.42	84.02	227.42	176.42
57	117.02	90.68	245.90	190.46
58	130.36	99.52	273.74	208.94
59	143.66	108.42	295.64	222.98
60	156.96	123.94	316.34	249.62
61	174.70	141.42	333.60	270.50
62	189.98	150.28	349.14	276.46
63	216.62	174.70	379.66	306.24
64	240.98	190.22	407.28	321.54
65	265.10	216.82	428.96	350.36
66	289.50	232.10	452.82	363.44
67	322.76	256.50	491.28	390.54
68	355.76	289.76	534.16	435.12
69	397.94	316.34	580.76	461.48
70	439.78	349.38	623.34	495.24
71	481.66	382.62	667.66	530.22
72	530.48	422.30	712.80	567.68
73	587.86	473.32	771.68	621.16
74	647.50	521.82	829.62	668.66
75	720.46	572.84	900.28	715.76
76	795.58	630.22	969.04	767.72
77	870.74	696.54	999.98	841.14
78	945.88	754.18	999.98	886.98
79	999.98	820.44	999.98	947.60

Attachment 2

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Annual Premiums with 20% Increase

Nursing Home Indemnity Policy

FORM: 30240-PA

Annual Premiums Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible</i>		<i>Deductible</i>	
	<i>20 days</i>	<i>100 days</i>	<i>20 days</i>	<i>100 days</i>
50	76.62	55.20	160.64	116.04
51	76.62	55.20	160.64	116.04
52	76.62	55.20	160.64	116.04
53	76.62	55.20	160.64	116.04
54	76.62	55.20	160.64	116.04
55	76.62	55.20	160.64	116.04
56	83.30	61.84	174.94	129.86
57	90.16	66.80	189.22	139.94
58	100.30	73.18	210.68	153.76
59	110.66	79.60	227.42	164.10
60	120.76	91.18	243.40	183.54
61	134.30	103.96	256.72	198.86
62	146.10	110.66	268.54	203.28
63	166.54	128.38	292.20	225.20
64	185.28	139.94	313.14	236.54
65	203.98	159.42	329.92	257.74
66	222.74	170.76	348.36	267.08
67	248.12	188.74	377.96	287.30
68	273.74	213.12	410.96	319.80
69	306.00	232.58	446.70	339.26
70	338.28	257.00	479.46	364.16
71	370.56	281.38	513.72	390.02
72	408.02	310.68	548.44	417.40
73	452.12	347.90	593.54	456.80
74	498.18	383.88	638.14	491.54
75	554.12	421.06	692.60	526.28
76	612.00	463.46	745.52	564.46
77	669.94	512.26	808.92	618.42
78	727.56	554.62	855.70	652.18
79	783.74	603.42	905.18	696.76

Attachment 2

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Annual Premiums with 20% Increase

Nursing Home Indemnity Policy

FORM: 30240-PA

Annual Premiums Per \$10 Daily Benefit

3 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible</i>		<i>Deductible</i>	
	<i>20 days</i>	<i>100 days</i>	<i>20 days</i>	<i>100 days</i>
50	68.74	52.00	144.38	109.16
51	68.74	52.00	144.38	109.16
52	68.74	52.00	144.38	109.16
53	68.74	52.00	144.38	109.16
54	68.74	52.00	144.38	109.16
55	68.74	52.00	144.38	109.16
56	74.20	57.40	155.72	120.48
57	81.30	62.84	170.76	132.06
58	90.94	69.46	190.94	145.84
59	99.52	74.92	204.76	154.24
60	108.42	85.26	218.56	171.98
61	119.76	97.06	228.92	185.52
62	131.56	104.24	241.68	191.46
63	150.82	121.72	264.36	213.34
64	166.54	131.36	281.64	222.00
65	183.08	149.56	295.90	241.94
66	198.60	159.16	310.68	249.10
67	223.70	177.66	340.50	270.50
68	247.84	201.80	372.28	303.04
69	275.22	218.78	401.60	319.30
70	303.50	240.98	430.16	341.50
71	330.14	262.16	457.52	363.44
72	367.88	292.70	494.50	393.48
73	410.00	329.66	538.08	432.66
74	448.18	360.70	574.08	461.98
75	497.22	395.20	621.16	493.74
76	545.50	431.92	664.50	526.04
77	603.88	482.68	729.30	582.72
78	658.84	525.04	774.88	617.44
79	704.90	567.16	814.04	655.14

Attachment 2

**RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474**

Annual Premiums with 20% Increase

Nursing Home Indemnity Policy

FORM: 30240-PA

Annual Premiums Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	Deductible		Deductible	
	20 days	100 days	20 days	100 days
50	57.92	43.36	121.46	91.18
51	57.92	43.36	121.46	91.18
52	57.92	43.36	121.46	91.18
53	57.92	43.36	121.46	91.18
54	57.92	43.36	121.46	91.18
55	57.92	43.36	121.46	91.18
56	64.56	46.56	135.76	97.82
57	69.74	52.72	146.38	110.86
58	76.62	58.90	160.64	123.94
59	83.30	63.58	171.48	131.10
60	95.08	69.98	191.94	140.92
61	102.00	76.16	194.88	145.36
62	115.56	86.96	212.38	159.66
63	127.62	93.12	223.46	163.36
64	146.10	105.44	247.14	178.38
65	159.92	116.56	258.46	188.26
66	178.62	128.86	279.16	201.58
67	197.12	139.70	300.34	212.64
68	217.58	156.72	326.70	235.30
69	236.30	169.28	344.96	246.88
70	255.00	186.26	361.44	264.10
71	280.64	203.28	388.76	281.84
72	306.00	222.00	411.22	298.38
73	331.62	244.40	435.12	320.80
74	363.92	267.84	466.16	342.96
75	401.12	291.74	501.40	364.64
76	440.32	319.80	536.38	389.56
77	477.76	349.38	576.80	421.78
78	516.92	378.70	607.84	445.46
79	561.02	408.26	647.96	471.56
80		442.48		
81		477.98		
82		518.38		
83		558.78		
84		611.52		

Attachment 3
RiverSource Life Insurance Company
Nationwide Experience Projections with No Increase
Adjusted for Cumulative Prior Approved Rate Increases on a Nationwide Basis
Policy Form: 30240

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors	
		Without Interest			With Interest			Calendar Year	Mid-Year
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1989	477,818	0	0.0%	1,468,008	0	0.0%	4.50%	3.0723
	1990	11,323,484	1,155	0.0%	33,291,181	3,395	0.0%	4.50%	2.9400
	1991	23,730,807	3,294,975	13.9%	66,764,460	9,270,110	13.9%	4.50%	2.8134
	1992	34,449,769	5,951,565	17.3%	92,747,635	16,023,144	17.3%	4.50%	2.6923
	1993	40,972,128	8,891,377	21.7%	105,557,420	22,907,056	21.7%	4.50%	2.5763
	1994	39,422,330	9,855,045	25.0%	97,191,042	24,296,436	25.0%	4.50%	2.4654
	1995	37,638,969	11,266,955	29.9%	88,798,449	26,581,178	29.9%	4.50%	2.3592
	1996	36,135,531	15,460,789	42.8%	81,580,396	34,904,629	42.8%	4.50%	2.2576
	1997	34,590,524	17,483,738	50.5%	74,729,525	37,771,948	50.5%	4.50%	2.1604
	1998	33,124,436	19,520,817	58.9%	68,480,556	40,356,805	58.9%	4.50%	2.0674
	1999	31,291,902	22,618,214	72.3%	61,906,245	44,746,680	72.3%	4.50%	1.9783
	2000	29,845,172	26,455,463	88.6%	56,501,542	50,084,296	88.6%	4.50%	1.8932
	2001	28,401,512	25,640,474	90.3%	51,453,080	46,451,096	90.3%	4.50%	1.8116
	2002	26,901,110	29,900,975	111.2%	46,636,272	51,836,895	111.2%	4.50%	1.7336
2003	25,358,347	32,919,646	129.8%	42,068,622	54,612,554	129.8%	4.50%	1.6590	
2004	23,929,323	38,259,056	159.9%	37,988,440	60,737,275	159.9%	4.50%	1.5875	
2005	23,464,350	41,507,071	176.9%	35,646,204	63,056,062	176.9%	4.50%	1.5192	
2006	26,272,581	40,534,070	154.3%	38,193,654	58,926,233	154.3%	4.50%	1.4537	
2007	24,560,011	47,157,076	192.0%	34,166,519	65,602,297	192.0%	4.50%	1.3911	
2008	23,120,429	52,190,703	225.7%	30,778,806	69,478,276	225.7%	4.50%	1.3312	
2009	23,563,450	55,265,333	234.5%	30,017,773	70,403,198	234.5%	4.50%	1.2739	
2010	23,378,860	54,349,367	232.5%	28,500,117	66,254,869	232.5%	4.50%	1.2191	
2011	21,727,634	55,069,360	253.5%	25,346,585	64,241,703	253.5%	4.50%	1.1666	
2012	20,297,821	54,655,842	269.3%	22,658,969	61,013,694	269.3%	4.50%	1.1163	
2013	18,460,276	58,260,164	315.6%	19,720,259	62,236,640	315.6%	4.50%	1.0683	
2014	18,295,393	59,145,059	323.3%	18,702,509	60,461,180	323.3%	4.50%	1.0223	
Projected Future Experience	2015	16,716,781	55,645,543	332.9%	16,352,889	54,434,250	332.9%	4.50%	0.9782
	2016	14,815,098	54,182,434	365.7%	13,868,519	50,720,564	365.7%	4.50%	0.9361
	2017	13,031,778	52,527,819	403.1%	11,673,818	47,054,227	403.1%	4.50%	0.8958
	2018	11,375,935	50,371,410	442.8%	9,751,695	43,179,449	442.8%	4.50%	0.8572
	2019	9,852,932	47,709,259	484.2%	8,082,434	39,136,264	484.2%	4.50%	0.8203
	2020	8,462,236	44,611,174	527.2%	6,642,714	35,019,025	527.2%	4.50%	0.7850
	2021	7,205,559	41,181,790	571.5%	5,412,673	30,934,944	571.5%	4.50%	0.7512
	2022	6,082,059	37,520,441	616.9%	4,371,983	26,970,920	616.9%	4.50%	0.7188
	2023	5,089,707	33,764,869	663.4%	3,501,098	23,226,116	663.4%	4.50%	0.6879
	2024	4,221,970	29,979,685	710.1%	2,779,140	19,734,326	710.1%	4.50%	0.6583
	2025	3,470,638	26,287,892	757.4%	2,186,192	16,559,023	757.4%	4.50%	0.6299
	2026	2,826,414	22,757,298	805.2%	1,703,721	13,717,765	805.2%	4.50%	0.6028
	2027	2,278,871	19,441,294	853.1%	1,314,516	11,214,284	853.1%	4.50%	0.5768
	2028	1,819,196	16,385,084	900.7%	1,004,175	9,044,379	900.7%	4.50%	0.5520
	2029	1,437,872	13,617,321	947.0%	759,511	7,192,924	947.0%	4.50%	0.5282
	2030	1,124,840	11,154,166	991.6%	568,576	5,638,124	991.6%	4.50%	0.5055
	2031	870,575	8,998,363	1033.6%	421,102	4,352,560	1033.6%	4.50%	0.4837
	2032	666,291	7,140,375	1071.7%	308,410	3,305,110	1071.7%	4.50%	0.4629
	2033	504,022	5,569,377	1105.0%	223,253	2,466,921	1105.0%	4.50%	0.4429
	2034	376,644	4,269,026	1133.4%	159,648	1,809,511	1133.4%	4.50%	0.4239
	2035	277,879	3,215,923	1157.3%	112,712	1,304,433	1157.3%	4.50%	0.4056
	2036	202,275	2,380,348	1176.8%	78,513	923,933	1176.8%	4.50%	0.3882
	2037	145,174	1,734,277	1194.6%	53,923	644,172	1194.6%	4.50%	0.3714
	2038	102,646	1,243,478	1211.4%	36,485	441,983	1211.4%	4.50%	0.3554
2039	71,433	876,548	1227.1%	24,297	298,144	1227.1%	4.50%	0.3401	
2040	48,871	606,744	1241.5%	15,907	197,488	1241.5%	4.50%	0.3255	
2041	32,824	411,792	1254.5%	10,224	128,261	1254.5%	4.50%	0.3115	
2042	21,603	273,516	1266.1%	6,439	81,524	1266.1%	4.50%	0.2981	
2043	13,901	177,390	1276.1%	3,965	50,596	1276.1%	4.50%	0.2852	
2044	8,722	112,022	1284.4%	2,380	30,576	1284.4%	4.50%	0.2729	
2045	5,317	68,650	1291.2%	1,389	17,931	1291.2%	4.50%	0.2612	
2046	3,136	40,658	1296.5%	784	10,162	1296.5%	4.50%	0.2499	
2047	1,781	23,154	1300.3%	426	5,538	1300.3%	4.50%	0.2392	
2048	967	12,600	1303.0%	221	2,884	1303.0%	4.50%	0.2289	
2049	498	6,501	1304.6%	109	1,424	1304.6%	4.50%	0.2190	
2050	241	3,149	1305.6%	51	660	1305.6%	4.50%	0.2096	
2051	108	1,414	1306.0%	22	284	1306.0%	4.50%	0.2006	
2052	44	579	1306.0%	9	111	1306.0%	4.50%	0.1919	
2053	16	211	1305.3%	3	39	1305.3%	4.50%	0.1837	
2054	5	66	1303.7%	1	12	1303.7%	4.50%	0.1758	
Past		680,733,966	785,654,288	115.4%	1,290,894,269	1,162,257,648	90.0%		
Future		113,166,859	594,303,642	525.2%	91,433,927	449,850,837	492.0%		
Lifetime		793,900,825	1,379,957,930	173.8%	1,382,328,197	1,612,108,485	116.6%		

Attachment 3
RiverSource Life Insurance Company
Nationwide Experience Projections with 20% Increase
Adjusted for Cumulative Prior Approved Rate Increases on a Nationwide Basis
Policy Form: 30240

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors	
		Without Interest			With Interest			Calendar Year	Mid-Year
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1989	477,818	0	0.0%	1,468,008	0	0.0%	4.50%	3.0723
	1990	11,323,484	1,155	0.0%	33,291,181	3,395	0.0%	4.50%	2.9400
	1991	23,730,807	3,294,975	13.9%	66,764,460	9,270,110	13.9%	4.50%	2.8134
	1992	34,449,769	5,951,565	17.3%	92,747,635	16,023,144	17.3%	4.50%	2.6923
	1993	40,972,128	8,891,377	21.7%	105,557,420	22,907,056	21.7%	4.50%	2.5763
	1994	39,422,330	9,855,045	25.0%	97,191,042	24,296,436	25.0%	4.50%	2.4654
	1995	37,638,969	11,266,955	29.9%	88,798,449	26,581,178	29.9%	4.50%	2.3592
	1996	36,135,531	15,460,789	42.8%	81,580,396	34,904,629	42.8%	4.50%	2.2576
	1997	34,590,524	17,483,738	50.5%	74,729,525	37,771,948	50.5%	4.50%	2.1604
	1998	33,124,436	19,520,817	58.9%	68,480,556	40,356,805	58.9%	4.50%	2.0674
	1999	31,291,902	22,618,214	72.3%	61,906,245	44,746,680	72.3%	4.50%	1.9783
	2000	29,845,172	26,455,463	88.6%	56,501,542	50,084,296	88.6%	4.50%	1.8932
	2001	28,401,512	25,640,474	90.3%	51,453,080	46,451,096	90.3%	4.50%	1.8116
	2002	26,901,110	29,900,975	111.2%	46,636,272	51,836,895	111.2%	4.50%	1.7336
2003	25,358,347	32,919,646	129.8%	42,068,622	54,612,554	129.8%	4.50%	1.6590	
2004	23,929,323	38,259,056	159.9%	37,988,440	60,737,275	159.9%	4.50%	1.5875	
2005	23,464,350	41,507,071	176.9%	35,646,204	63,056,062	176.9%	4.50%	1.5192	
2006	26,272,581	40,534,070	154.3%	38,193,654	58,926,233	154.3%	4.50%	1.4537	
2007	24,560,011	47,157,076	192.0%	34,166,519	65,602,297	192.0%	4.50%	1.3911	
2008	23,120,429	52,190,703	225.7%	30,778,806	69,478,276	225.7%	4.50%	1.3312	
2009	23,563,450	55,265,333	234.5%	30,017,773	70,403,198	234.5%	4.50%	1.2739	
2010	23,378,860	54,349,367	232.5%	28,500,117	66,254,869	232.5%	4.50%	1.2191	
2011	21,727,634	55,069,360	253.5%	25,346,585	64,241,703	253.5%	4.50%	1.1666	
2012	20,297,821	54,655,842	269.3%	22,658,969	61,013,694	269.3%	4.50%	1.1163	
2013	18,460,276	58,260,164	315.6%	19,720,259	62,236,640	315.6%	4.50%	1.0683	
2014	18,295,393	59,145,059	323.3%	18,702,509	60,461,180	323.3%	4.50%	1.0223	
Projected Future Experience	2015	16,819,464	55,601,146	330.6%	16,453,337	54,390,818	330.6%	4.50%	0.9782
	2016	16,593,162	54,266,761	327.0%	15,532,977	50,799,503	327.0%	4.50%	0.9361
	2017	15,094,279	52,446,751	347.5%	13,521,400	46,981,606	347.5%	4.50%	0.8958
	2018	13,176,372	49,791,710	377.9%	11,295,067	42,682,517	377.9%	4.50%	0.8572
	2019	11,412,334	46,690,040	409.1%	9,361,623	38,300,191	409.1%	4.50%	0.8203
	2020	9,801,543	43,370,480	442.5%	7,694,047	34,045,101	442.5%	4.50%	0.7850
	2021	8,345,981	39,966,798	478.9%	6,269,335	30,022,266	478.9%	4.50%	0.7512
	2022	7,044,671	36,405,107	516.8%	5,063,940	26,169,181	516.8%	4.50%	0.7188
	2023	5,895,265	32,753,954	555.6%	4,055,224	22,530,730	555.6%	4.50%	0.6879
	2024	4,890,195	29,076,032	594.6%	3,219,003	19,139,491	594.6%	4.50%	0.6583
	2025	4,019,951	25,490,474	634.1%	2,532,210	16,056,721	634.1%	4.50%	0.6299
	2026	3,273,767	22,062,874	673.9%	1,973,379	13,299,176	673.9%	4.50%	0.6028
	2027	2,639,563	18,844,798	713.9%	1,522,574	10,870,208	713.9%	4.50%	0.5768
	2028	2,107,134	15,879,831	753.6%	1,163,114	8,765,485	753.6%	4.50%	0.5520
	2029	1,665,456	13,195,496	792.3%	879,725	6,970,108	792.3%	4.50%	0.5282
	2030	1,302,879	10,807,213	829.5%	658,570	5,462,749	829.5%	4.50%	0.5055
	2031	1,008,369	8,717,423	864.5%	487,754	4,216,667	864.5%	4.50%	0.4837
	2032	771,751	6,916,699	896.2%	357,225	3,201,576	896.2%	4.50%	0.4629
	2033	583,799	5,394,389	924.0%	258,590	2,389,411	924.0%	4.50%	0.4429
	2034	436,260	4,134,532	947.7%	184,917	1,752,502	947.7%	4.50%	0.4239
	2035	321,861	3,114,357	967.6%	130,552	1,263,236	967.6%	4.50%	0.4056
	2036	234,292	2,305,003	983.8%	90,940	894,687	983.8%	4.50%	0.3882
	2037	168,152	1,679,267	998.7%	62,458	623,739	998.7%	4.50%	0.3714
	2038	118,893	1,203,959	1012.6%	42,259	427,936	1012.6%	4.50%	0.3554
2039	82,739	848,641	1025.7%	28,142	288,652	1025.7%	4.50%	0.3401	
2040	56,607	587,395	1037.7%	18,425	191,190	1037.7%	4.50%	0.3255	
2041	38,019	398,640	1048.5%	11,842	124,165	1048.5%	4.50%	0.3115	
2042	25,023	264,769	1058.1%	7,458	78,917	1058.1%	4.50%	0.2981	
2043	16,102	171,710	1066.4%	4,593	48,976	1066.4%	4.50%	0.2852	
2044	10,102	108,432	1073.4%	2,757	29,596	1073.4%	4.50%	0.2729	
2045	6,158	66,448	1079.0%	1,608	17,355	1079.0%	4.50%	0.2612	
2046	3,632	39,353	1083.4%	908	9,836	1083.4%	4.50%	0.2499	
2047	2,062	22,411	1086.6%	493	5,360	1086.6%	4.50%	0.2392	
2048	1,120	12,195	1088.8%	256	2,791	1088.8%	4.50%	0.2289	
2049	577	6,292	1090.1%	126	1,378	1090.1%	4.50%	0.2190	
2050	279	3,048	1090.9%	59	639	1090.9%	4.50%	0.2096	
2051	125	1,369	1091.3%	25	275	1091.3%	4.50%	0.2006	
2052	51	560	1091.3%	10	108	1091.3%	4.50%	0.1919	
2053	19	204	1090.7%	3	38	1090.7%	4.50%	0.1837	
2054	6	64	1089.3%	1	11	1089.3%	4.50%	0.1758	
Past		680,733,966	785,654,288	115.4%	1,290,894,269	1,162,257,648	90.0%		
Future		127,968,015	582,646,627	455.3%	102,886,930	442,054,894	429.7%		
Lifetime		808,701,981	1,368,300,915	169.2%	1,393,781,200	1,604,312,542	115.1%		

Attachment 4
RiverSource Life Insurance Company
Nationwide Written Premiums and Paid Claim Experience Projections with No Increase
Adjusted for Cumulative Prior Approved Rate Increases on a Nationwide Basis
Policy Form: 30240

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors	
		Without Interest			With Interest			Calendar Year	Mid-Year
		Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1989	1,981,929	0	0.0%	6,089,106	0	0.0%	4.50%	3.0723
	1990	15,211,306	1,158	0.0%	44,721,423	3,403	0.0%	4.50%	2.9400
	1991	26,922,513	1,827	0.0%	75,744,031	5,140	0.0%	4.50%	2.8134
	1992	37,118,631	1,588,458	4.3%	99,932,899	4,276,538	4.3%	4.50%	2.6923
	1993	40,770,401	3,028,784	7.4%	105,037,705	7,803,124	7.4%	4.50%	2.5763
	1994	38,900,435	5,537,661	14.2%	95,904,372	13,652,440	14.2%	4.50%	2.4654
	1995	37,212,843	7,366,150	19.8%	87,793,127	17,378,337	19.8%	4.50%	2.3592
	1996	35,676,348	9,633,117	27.0%	80,543,734	21,747,944	27.0%	4.50%	2.2576
	1997	34,217,788	12,279,738	35.9%	73,924,264	26,529,202	35.9%	4.50%	2.1604
	1998	32,636,573	14,959,206	45.8%	67,471,963	30,926,255	45.8%	4.50%	2.0674
	1999	30,876,438	17,278,338	56.0%	61,084,313	34,182,551	56.0%	4.50%	1.9783
	2000	29,411,776	20,140,410	68.5%	55,681,057	38,128,921	68.5%	4.50%	1.8932
	2001	27,985,734	23,869,974	85.3%	50,699,844	43,243,603	85.3%	4.50%	1.8116
	2002	26,481,173	25,953,419	98.0%	45,908,262	44,993,337	98.0%	4.50%	1.7336
	2003	24,950,201	28,473,272	114.1%	41,391,521	47,236,174	114.1%	4.50%	1.6590
2004	23,481,948	32,018,424	136.4%	37,278,221	50,830,104	136.4%	4.50%	1.5875	
2005	24,645,846	35,702,842	144.9%	37,441,091	54,238,485	144.9%	4.50%	1.5192	
2006	25,909,727	37,517,905	144.8%	37,666,157	54,541,496	144.8%	4.50%	1.4537	
2007	24,042,605	40,390,642	168.0%	33,446,732	56,189,211	168.0%	4.50%	1.3911	
2008	23,121,675	43,992,629	190.3%	30,780,465	58,564,684	190.3%	4.50%	1.3312	
2009	23,531,418	50,485,484	214.5%	29,976,968	64,314,089	214.5%	4.50%	1.2739	
2010	23,028,683	56,005,030	243.2%	28,073,232	68,273,213	243.2%	4.50%	1.2191	
2011	21,334,661	58,168,016	272.6%	24,888,159	67,856,470	272.6%	4.50%	1.1666	
2012	19,731,188	59,894,322	303.6%	22,026,422	66,861,541	303.6%	4.50%	1.1163	
2013	18,326,665	61,070,485	333.2%	19,577,529	65,238,776	333.2%	4.50%	1.0683	
2014	18,094,309	62,904,187	347.6%	18,496,951	64,303,957	347.6%	4.50%	1.0223	
Projected Future Experience	2015	16,751,712	51,119,453	305.2%	16,387,060	50,006,683	305.2%	4.50%	0.9782
	2016	14,842,736	54,139,408	364.8%	13,894,391	50,680,287	364.8%	4.50%	0.9361
	2017	13,053,611	57,549,277	440.9%	11,693,377	51,552,430	440.9%	4.50%	0.8958
	2018	11,392,603	59,893,005	525.7%	9,765,983	51,341,563	525.7%	4.50%	0.8572
	2019	9,865,969	59,943,390	607.6%	8,093,128	49,172,013	607.6%	4.50%	0.8203
	2020	8,471,881	57,772,746	681.9%	6,650,285	45,350,639	681.9%	4.50%	0.7850
	2021	7,212,762	55,561,119	770.3%	5,418,084	41,736,411	770.3%	4.50%	0.7512
	2022	6,087,225	52,898,155	869.0%	4,375,696	38,024,923	869.0%	4.50%	0.7188
	2023	5,093,392	49,690,140	975.6%	3,503,633	34,180,763	975.6%	4.50%	0.6879
	2024	4,224,779	46,047,435	1089.9%	2,780,989	30,311,029	1089.9%	4.50%	0.6583
	2025	3,472,750	42,058,155	1211.1%	2,187,522	26,492,880	1211.1%	4.50%	0.6299
	2026	2,827,997	37,807,353	1336.9%	1,704,675	22,789,717	1336.9%	4.50%	0.6028
	2027	2,279,982	33,475,346	1468.2%	1,315,157	19,309,519	1468.2%	4.50%	0.5768
	2028	1,819,979	29,515,425	1621.7%	1,004,607	16,292,177	1621.7%	4.50%	0.5520
	2029	1,438,426	25,851,676	1797.2%	759,803	13,655,339	1797.2%	4.50%	0.5282
	2030	1,125,219	22,381,914	1989.1%	568,767	11,313,441	1989.1%	4.50%	0.5055
	2031	870,823	19,150,897	2199.2%	421,222	9,263,398	2199.2%	4.50%	0.4837
	2032	666,446	16,189,545	2429.2%	308,482	7,493,756	2429.2%	4.50%	0.4629
	2033	504,114	13,516,636	2681.3%	223,294	5,987,110	2681.3%	4.50%	0.4429
	2034	376,695	11,141,363	2957.7%	159,670	4,722,486	2957.7%	4.50%	0.4239
	2035	277,904	9,063,448	3261.4%	112,723	3,676,288	3261.4%	4.50%	0.4056
	2036	202,287	7,274,781	3596.3%	78,518	2,823,707	3596.3%	4.50%	0.3882
	2037	145,178	5,760,917	3968.2%	53,924	2,139,809	3968.2%	4.50%	0.3714
	2038	102,648	4,501,163	4385.0%	36,485	1,599,897	4385.0%	4.50%	0.3554
	2039	71,435	3,469,809	4857.3%	24,298	1,180,202	4857.3%	4.50%	0.3401
	2040	48,875	2,638,637	5398.8%	15,908	858,844	5398.8%	4.50%	0.3255
	2041	32,829	1,979,019	6028.3%	10,225	616,408	6028.3%	4.50%	0.3115
2042	21,610	1,463,474	6772.3%	6,441	436,201	6772.3%	4.50%	0.2981	
2043	13,909	1,066,668	7668.9%	3,967	304,239	7668.9%	4.50%	0.2852	
2044	8,730	765,971	8774.3%	2,383	209,065	8774.3%	4.50%	0.2729	
2045	5,325	541,683	10173.0%	1,391	141,481	10173.0%	4.50%	0.2612	
2046	3,143	377,061	11995.2%	786	94,243	11995.2%	4.50%	0.2499	
2047	1,787	258,200	14449.6%	427	61,756	14449.6%	4.50%	0.2392	
2048	972	173,813	17882.2%	222	39,782	17882.2%	4.50%	0.2289	
2049	502	114,927	22895.6%	110	25,172	22895.6%	4.50%	0.2190	
2050	244	74,566	30600.9%	51	15,628	30600.9%	4.50%	0.2096	
2051	110	47,418	43186.3%	22	9,510	43186.3%	4.50%	0.2006	
2052	45	29,519	65348.8%	9	5,665	65348.8%	4.50%	0.1919	
2053	17	17,964	108259.8%	3	3,299	108259.8%	4.50%	0.1837	
2054	5	10,671	202358.7%	1	1,875	202358.7%	4.50%	0.1758	
Past		685,602,814	708,261,475	103.3%	1,311,579,548	1,001,318,994	76.3%		
Future		113,316,656	835,332,146	737.2%	91,563,722	593,919,638	648.6%		
Lifetime		798,919,470	1,543,593,621	193.2%	1,403,143,270	1,595,238,633	113.7%		

Attachment 4
RiverSource Life Insurance Company
Nationwide Written Premiums and Paid Claim Experience Projections with 20% Increase
Adjusted for Cumulative Prior Approved Rate Increases on a Nationwide Basis
Policy Form: 30240

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors	
		Without Interest			With Interest			Calendar Year	Mid-Year
		Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1989	1,981,929	0	0.0%	6,089,106	0	0.0%	4.50%	3.0723
	1990	15,211,306	1,158	0.0%	44,721,423	3,403	0.0%	4.50%	2.9400
	1991	26,922,513	1,827	0.0%	75,744,031	5,140	0.0%	4.50%	2.8134
	1992	37,118,631	1,588,458	4.3%	99,932,899	4,276,538	4.3%	4.50%	2.6923
	1993	40,770,401	3,028,784	7.4%	105,037,705	7,803,124	7.4%	4.50%	2.5763
	1994	38,900,435	5,537,661	14.2%	95,904,372	13,652,440	14.2%	4.50%	2.4654
	1995	37,212,843	7,366,150	19.8%	87,793,127	17,378,337	19.8%	4.50%	2.3592
	1996	35,676,348	9,633,117	27.0%	80,543,734	21,747,944	27.0%	4.50%	2.2576
	1997	34,217,788	12,279,738	35.9%	73,924,264	26,529,202	35.9%	4.50%	2.1604
	1998	32,636,573	14,959,206	45.8%	67,471,963	30,926,255	45.8%	4.50%	2.0674
	1999	30,876,438	17,278,338	56.0%	61,084,313	34,182,551	56.0%	4.50%	1.9783
	2000	29,411,776	20,140,410	68.5%	55,681,057	38,128,921	68.5%	4.50%	1.8932
	2001	27,985,734	23,869,974	85.3%	50,699,844	43,243,603	85.3%	4.50%	1.8116
	2002	26,481,173	25,953,419	98.0%	45,908,262	44,993,337	98.0%	4.50%	1.7336
	2003	24,950,201	28,473,272	114.1%	41,391,521	47,236,174	114.1%	4.50%	1.6590
2004	23,481,948	32,018,424	136.4%	37,278,221	50,830,104	136.4%	4.50%	1.5875	
2005	24,645,846	35,702,842	144.9%	37,441,091	54,238,485	144.9%	4.50%	1.5192	
2006	25,909,727	37,517,905	144.8%	37,666,157	54,541,496	144.8%	4.50%	1.4537	
2007	24,042,605	40,390,642	168.0%	33,446,732	56,189,211	168.0%	4.50%	1.3911	
2008	23,121,675	43,992,629	190.3%	30,780,465	58,564,684	190.3%	4.50%	1.3312	
2009	23,531,418	50,485,484	214.5%	29,976,968	64,314,089	214.5%	4.50%	1.2739	
2010	23,028,683	56,005,030	243.2%	28,073,232	68,273,213	243.2%	4.50%	1.2191	
2011	21,334,661	58,168,016	272.6%	24,888,159	67,856,470	272.6%	4.50%	1.1666	
2012	19,731,188	59,894,322	303.6%	22,026,422	66,861,541	303.6%	4.50%	1.1163	
2013	18,326,665	61,070,485	333.2%	19,577,529	65,238,776	333.2%	4.50%	1.0683	
2014	18,094,309	62,904,187	347.6%	18,496,951	64,303,957	347.6%	4.50%	1.0223	
Projected Future Experience	2015	17,108,051	51,118,224	298.8%	16,735,642	50,005,482	298.8%	4.50%	0.9782
	2016	16,924,075	54,120,158	319.8%	15,842,748	50,662,267	319.8%	4.50%	0.9361
	2017	15,118,627	57,560,402	380.7%	13,543,211	51,562,396	380.7%	4.50%	0.8958
	2018	13,194,920	59,815,012	453.3%	11,310,967	51,274,706	453.3%	4.50%	0.8572
	2019	11,426,825	59,651,637	522.0%	9,373,510	48,932,686	522.0%	4.50%	0.8203
	2020	9,812,229	57,205,486	583.0%	7,702,436	44,905,350	583.0%	4.50%	0.7850
	2021	8,353,940	54,746,422	655.3%	6,275,314	41,124,426	655.3%	4.50%	0.7512
	2022	7,050,355	51,925,857	736.5%	5,068,025	37,326,003	736.5%	4.50%	0.7188
	2023	5,899,299	48,640,467	824.5%	4,057,999	33,458,716	824.5%	4.50%	0.6879
	2024	4,893,269	44,979,675	919.2%	3,221,027	29,608,169	919.2%	4.50%	0.6583
	2025	4,022,261	41,012,060	1019.6%	2,533,665	25,833,933	1019.6%	4.50%	0.6299
	2026	3,275,496	36,809,005	1123.8%	1,974,421	22,187,927	1123.8%	4.50%	0.6028
	2027	2,640,772	32,543,373	1232.3%	1,523,272	18,771,930	1232.3%	4.50%	0.5768
	2028	2,107,984	28,662,737	1359.7%	1,163,583	15,821,503	1359.7%	4.50%	0.5520
	2029	1,666,056	25,086,320	1505.7%	880,042	13,251,064	1505.7%	4.50%	0.5282
	2030	1,303,289	21,707,971	1665.6%	658,776	10,972,782	1665.6%	4.50%	0.5055
	2031	1,008,636	18,568,103	1840.9%	487,883	8,981,498	1840.9%	4.50%	0.4837
	2032	771,916	15,693,709	2033.1%	357,302	7,264,246	2033.1%	4.50%	0.4629
	2033	583,896	13,100,860	2243.7%	258,633	5,802,945	2243.7%	4.50%	0.4429
	2034	436,312	10,797,394	2474.7%	184,940	4,576,688	2474.7%	4.50%	0.4239
	2035	321,887	8,782,681	2728.5%	130,563	3,562,404	2728.5%	4.50%	0.4056
2036	234,302	7,048,708	3008.4%	90,944	2,735,957	3008.4%	4.50%	0.3882	
2037	168,156	5,581,358	3319.2%	62,459	2,073,115	3319.2%	4.50%	0.3714	
2038	118,895	4,360,484	3667.5%	42,260	1,549,894	3667.5%	4.50%	0.3554	
2039	82,741	3,361,092	4062.2%	28,143	1,143,224	4062.2%	4.50%	0.3401	
2040	56,611	2,555,775	4514.7%	18,426	831,873	4514.7%	4.50%	0.3255	
2041	38,025	1,916,743	5040.7%	11,844	597,011	5040.7%	4.50%	0.3115	
2042	25,030	1,417,333	5662.5%	7,460	422,449	5662.5%	4.50%	0.2981	
2043	16,110	1,032,979	6411.9%	4,595	294,630	6411.9%	4.50%	0.2852	
2044	10,111	741,740	7335.7%	2,760	202,451	7335.7%	4.50%	0.2729	
2045	6,168	524,521	8504.6%	1,611	136,999	8504.6%	4.50%	0.2612	
2046	3,641	365,099	10027.6%	910	91,253	10027.6%	4.50%	0.2499	
2047	2,070	249,999	12078.8%	495	59,794	12078.8%	4.50%	0.2392	
2048	1,126	168,286	14947.6%	258	38,517	14947.6%	4.50%	0.2289	
2049	581	111,269	19137.7%	127	24,370	19137.7%	4.50%	0.2190	
2050	282	72,190	25577.5%	59	15,130	25577.5%	4.50%	0.2096	
2051	127	45,906	36095.9%	26	9,207	36095.9%	4.50%	0.2006	
2052	52	28,577	54618.4%	10	5,485	54618.4%	4.50%	0.1919	
2053	19	17,391	90481.5%	4	3,194	90481.5%	4.50%	0.1837	
2054	6	10,330	169124.4%	1	1,816	169124.4%	4.50%	0.1758	
Past		685,602,814	708,261,475	103.3%	1,311,579,548	1,001,318,994	76.3%		
Future		128,684,149	822,137,332	638.9%	103,556,351	586,123,489	566.0%		
Lifetime		814,286,963	1,530,398,807	187.9%	1,415,135,899	1,587,442,483	112.2%		

Attachment 5
RiverSource Life Insurance Company
Pennsylvania Experience Projections with No Increase
Policy Form: 30240-PA

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors	
		Without Interest			With Interest			Calendar Year	Mid-Year
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1989	0	0	0.0%	0	0	0.0%	4.50%	3.0723
	1990	333,239	0	0.0%	979,728	0	0.0%	4.50%	2.9400
	1991	1,298,019	63,336	4.9%	3,651,859	178,190	4.9%	4.50%	2.8134
	1992	2,132,131	6,592	0.3%	5,740,245	17,748	0.3%	4.50%	2.6923
	1993	2,593,705	193,614	7.5%	6,682,221	498,812	7.5%	4.50%	2.5763
	1994	2,515,437	509,235	20.2%	6,201,509	1,255,459	20.2%	4.50%	2.4654
	1995	2,429,396	651,307	26.8%	5,731,469	1,536,573	26.8%	4.50%	2.3592
	1996	2,355,213	1,278,067	54.3%	5,317,182	2,885,394	54.3%	4.50%	2.2576
	1997	2,269,001	1,054,465	46.5%	4,901,961	2,278,071	46.5%	4.50%	2.1604
	1998	2,190,016	823,096	37.6%	4,527,579	1,701,647	37.6%	4.50%	2.0674
	1999	2,079,299	936,464	45.0%	4,113,575	1,852,650	45.0%	4.50%	1.9783
	2000	1,982,206	964,993	48.7%	3,752,624	1,826,882	48.7%	4.50%	1.8932
	2001	1,878,332	592,625	31.6%	3,402,845	1,073,617	31.6%	4.50%	1.8116
	2002	1,773,454	1,709,102	96.4%	3,074,493	2,962,932	96.4%	4.50%	1.7336
	2003	1,682,744	1,886,869	112.1%	2,791,614	3,130,251	112.1%	4.50%	1.6590
2004	1,607,243	2,916,459	181.5%	2,551,541	4,629,956	181.5%	4.50%	1.5875	
2005	1,630,379	2,715,356	166.5%	2,476,814	4,125,072	166.5%	4.50%	1.5192	
2006	1,769,431	2,402,378	135.8%	2,572,304	3,492,447	135.8%	4.50%	1.4537	
2007	1,658,484	3,995,799	240.9%	2,307,191	5,558,733	240.9%	4.50%	1.3911	
2008	1,562,344	3,440,875	220.2%	2,079,853	4,580,625	220.2%	4.50%	1.3312	
2009	1,588,162	3,361,717	211.7%	2,023,179	4,282,533	211.7%	4.50%	1.2739	
2010	1,584,212	4,335,484	273.7%	1,931,242	5,285,193	273.7%	4.50%	1.2191	
2011	1,499,286	4,656,748	310.6%	1,749,007	5,432,376	310.6%	4.50%	1.1666	
2012	1,403,913	3,452,412	245.9%	1,567,223	3,854,014	245.9%	4.50%	1.1163	
2013	1,281,916	2,419,274	188.7%	1,369,412	2,584,398	188.7%	4.50%	1.0683	
2014	1,282,916	4,281,242	333.7%	1,311,464	4,376,510	333.7%	4.50%	1.0223	
Projected Future Experience	2015	1,168,884	3,753,267	321.1%	1,143,440	3,671,565	321.1%	4.50%	0.9782
	2016	1,033,136	3,659,738	354.2%	967,126	3,425,907	354.2%	4.50%	0.9361
	2017	906,188	3,558,298	392.7%	811,760	3,187,510	392.7%	4.50%	0.8958
	2018	788,654	3,422,700	434.0%	676,051	2,934,012	434.0%	4.50%	0.8572
	2019	680,798	3,253,394	477.9%	558,464	2,668,783	477.9%	4.50%	0.8203
	2020	582,488	3,052,247	524.0%	457,243	2,395,963	524.0%	4.50%	0.7850
	2021	493,777	2,822,007	571.5%	370,916	2,119,836	571.5%	4.50%	0.7512
	2022	414,661	2,568,778	619.5%	298,072	1,846,521	619.5%	4.50%	0.7188
	2023	344,994	2,302,012	667.3%	237,314	1,583,504	667.3%	4.50%	0.6879
	2024	284,347	2,030,428	714.1%	187,173	1,336,543	714.1%	4.50%	0.6583
	2025	232,101	1,763,629	759.9%	146,203	1,110,929	759.9%	4.50%	0.6299
	2026	187,532	1,509,514	804.9%	113,042	909,913	804.9%	4.50%	0.6028
	2027	149,882	1,272,809	849.2%	86,456	734,192	849.2%	4.50%	0.5768
	2028	118,497	1,057,590	892.5%	65,409	583,778	892.5%	4.50%	0.5520
	2029	92,664	864,817	933.3%	48,947	456,812	933.3%	4.50%	0.5282
	2030	71,643	696,013	971.5%	36,213	351,815	971.5%	4.50%	0.5055
	2031	54,737	550,326	1005.4%	26,477	266,196	1005.4%	4.50%	0.4837
	2032	41,305	427,831	1035.8%	19,119	198,033	1035.8%	4.50%	0.4629
	2033	30,768	326,891	1062.4%	13,629	144,794	1062.4%	4.50%	0.4429
	2034	22,611	245,592	1086.2%	9,584	104,099	1086.2%	4.50%	0.4239
	2035	16,382	181,368	1107.1%	6,645	73,566	1107.1%	4.50%	0.4056
	2036	11,695	131,682	1126.0%	4,539	51,112	1126.0%	4.50%	0.3882
	2037	8,220	93,991	1143.5%	3,053	34,912	1143.5%	4.50%	0.3714
	2038	5,684	65,920	1159.8%	2,020	23,431	1159.8%	4.50%	0.3554
	2039	3,863	45,379	1174.7%	1,314	15,435	1174.7%	4.50%	0.3401
2040	2,578	30,623	1188.0%	839	9,967	1188.0%	4.50%	0.3255	
2041	1,687	20,226	1199.1%	525	6,300	1199.1%	4.50%	0.3115	
2042	1,080	13,049	1207.8%	322	3,889	1207.8%	4.50%	0.2981	
2043	676	8,205	1214.0%	193	2,340	1214.0%	4.50%	0.2852	
2044	412	5,014	1217.2%	112	1,368	1217.2%	4.50%	0.2729	
2045	244	2,967	1217.6%	64	775	1217.6%	4.50%	0.2612	
2046	139	1,694	1215.1%	35	423	1215.1%	4.50%	0.2499	
2047	77	929	1209.9%	18	222	1209.9%	4.50%	0.2392	
2048	40	487	1202.3%	9	111	1202.3%	4.50%	0.2289	
2049	20	242	1192.8%	4	53	1192.8%	4.50%	0.2190	
2050	10	113	1182.1%	2	24	1182.1%	4.50%	0.2096	
2051	4	50	1170.8%	1	10	1170.8%	4.50%	0.2006	
2052	2	20	1159.7%	0	4	1159.7%	4.50%	0.1919	
2053	1	7	1147.9%	0	1	1147.9%	4.50%	0.1837	
2054	0	2	1135.1%	0	0	1135.1%	4.50%	0.1758	
Past		44,380,479	48,647,509	109.6%	82,808,133	69,400,084	83.8%		
Future		7,752,481	39,739,851	512.6%	6,292,334	30,254,651	480.8%		
Lifetime		52,132,960	88,387,360	169.5%	89,100,467	99,654,735	111.8%		

Attachment 5
RiverSource Life Insurance Company
Pennsylvania Experience Projections with 20% Increase
Policy Form: 30240-PA

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors	
		Without Interest			With Interest			Calendar Year	Mid-Year
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1989	0	0	0.0%	0	0	0.0%	4.50%	3.0723
	1990	333,239	0	0.0%	979,728	0	0.0%	4.50%	2.9400
	1991	1,298,019	63,336	4.9%	3,651,859	178,190	4.9%	4.50%	2.8134
	1992	2,132,131	6,592	0.3%	5,740,245	17,748	0.3%	4.50%	2.6923
	1993	2,593,705	193,614	7.5%	6,682,221	498,812	7.5%	4.50%	2.5763
	1994	2,515,437	509,235	20.2%	6,201,509	1,255,459	20.2%	4.50%	2.4654
	1995	2,429,396	651,307	26.8%	5,731,469	1,536,573	26.8%	4.50%	2.3592
	1996	2,355,213	1,278,067	54.3%	5,317,182	2,885,394	54.3%	4.50%	2.2576
	1997	2,269,001	1,054,465	46.5%	4,901,961	2,278,071	46.5%	4.50%	2.1604
	1998	2,190,016	823,096	37.6%	4,527,579	1,701,647	37.6%	4.50%	2.0674
	1999	2,079,299	936,464	45.0%	4,113,575	1,852,650	45.0%	4.50%	1.9783
	2000	1,982,206	964,993	48.7%	3,752,624	1,826,882	48.7%	4.50%	1.8932
	2001	1,878,332	592,625	31.6%	3,402,845	1,073,617	31.6%	4.50%	1.8116
	2002	1,773,454	1,709,102	96.4%	3,074,493	2,962,932	96.4%	4.50%	1.7336
	2003	1,682,744	1,886,869	112.1%	2,791,614	3,130,251	112.1%	4.50%	1.6590
2004	1,607,243	2,916,459	181.5%	2,551,541	4,629,956	181.5%	4.50%	1.5875	
2005	1,630,379	2,715,356	166.5%	2,476,814	4,125,072	166.5%	4.50%	1.5192	
2006	1,769,431	2,402,378	135.8%	2,572,304	3,492,447	135.8%	4.50%	1.4537	
2007	1,658,484	3,995,799	240.9%	2,307,191	5,558,733	240.9%	4.50%	1.3911	
2008	1,562,344	3,440,875	220.2%	2,079,853	4,580,625	220.2%	4.50%	1.3312	
2009	1,588,162	3,361,717	211.7%	2,023,179	4,282,533	211.7%	4.50%	1.2739	
2010	1,584,212	4,335,484	273.7%	1,931,242	5,285,193	273.7%	4.50%	1.2191	
2011	1,499,286	4,656,748	310.6%	1,749,007	5,432,376	310.6%	4.50%	1.1666	
2012	1,403,913	3,452,412	245.9%	1,567,223	3,854,014	245.9%	4.50%	1.1163	
2013	1,281,916	2,419,274	188.7%	1,369,412	2,584,398	188.7%	4.50%	1.0683	
2014	1,282,916	4,281,242	333.7%	1,311,464	4,376,510	333.7%	4.50%	1.0223	
Projected Future Experience	2015	1,174,859	3,750,731	319.2%	1,149,285	3,669,085	319.2%	4.50%	0.9782
	2016	1,151,038	3,663,844	318.3%	1,077,495	3,429,751	318.3%	4.50%	0.9361
	2017	1,049,581	3,554,215	338.6%	940,211	3,183,853	338.6%	4.50%	0.8958
	2018	913,450	3,384,640	370.5%	783,029	2,901,386	370.5%	4.50%	0.8572
	2019	788,529	3,185,088	403.9%	646,836	2,612,752	403.9%	4.50%	0.8203
	2020	674,663	2,967,968	439.9%	529,599	2,329,806	439.9%	4.50%	0.7850
	2021	571,915	2,738,919	478.9%	429,612	2,057,422	478.9%	4.50%	0.7512
	2022	480,280	2,492,629	519.0%	345,241	1,791,783	519.0%	4.50%	0.7188
	2023	399,590	2,233,335	558.9%	274,869	1,536,262	558.9%	4.50%	0.6879
	2024	329,345	1,969,487	598.0%	216,794	1,296,428	598.0%	4.50%	0.6583
	2025	268,832	1,710,392	636.2%	169,340	1,077,394	636.2%	4.50%	0.6299
	2026	217,210	1,463,701	673.9%	130,931	882,298	673.9%	4.50%	0.6028
	2027	173,602	1,233,987	710.8%	100,138	711,798	710.8%	4.50%	0.5768
	2028	137,251	1,025,184	746.9%	75,761	565,890	746.9%	4.50%	0.5520
	2029	107,329	838,207	781.0%	56,693	442,756	781.0%	4.50%	0.5282
	2030	82,981	674,516	812.9%	41,945	340,949	812.9%	4.50%	0.5055
	2031	63,400	533,272	841.1%	30,667	257,947	841.1%	4.50%	0.4837
	2032	47,842	414,532	866.5%	22,145	191,877	866.5%	4.50%	0.4629
	2033	35,638	316,701	888.7%	15,786	140,281	888.7%	4.50%	0.4429
	2034	26,189	237,916	908.4%	11,101	100,845	908.4%	4.50%	0.4239
	2035	18,975	175,686	925.9%	7,697	71,261	925.9%	4.50%	0.4056
	2036	13,546	127,546	941.6%	5,258	49,507	941.6%	4.50%	0.3882
	2037	9,521	91,032	956.2%	3,536	33,813	956.2%	4.50%	0.3714
	2038	6,583	63,840	969.7%	2,340	22,691	969.7%	4.50%	0.3554
	2039	4,474	43,945	982.2%	1,522	14,947	982.2%	4.50%	0.3401
2040	2,986	29,653	993.1%	972	9,652	993.1%	4.50%	0.3255	
2041	1,954	19,584	1002.4%	609	6,100	1002.4%	4.50%	0.3115	
2042	1,251	12,635	1009.7%	373	3,766	1009.7%	4.50%	0.2981	
2043	783	7,944	1014.7%	223	2,266	1014.7%	4.50%	0.2852	
2044	477	4,854	1017.5%	130	1,325	1017.5%	4.50%	0.2729	
2045	282	2,873	1017.8%	74	750	1017.8%	4.50%	0.2612	
2046	162	1,640	1015.7%	40	410	1015.7%	4.50%	0.2499	
2047	89	899	1011.3%	21	215	1011.3%	4.50%	0.2392	
2048	47	471	1005.0%	11	108	1005.0%	4.50%	0.2289	
2049	24	234	997.0%	5	51	997.0%	4.50%	0.2190	
2050	11	110	988.1%	2	23	988.1%	4.50%	0.2096	
2051	5	48	978.7%	1	10	978.7%	4.50%	0.2006	
2052	2	19	969.4%	0	4	969.4%	4.50%	0.1919	
2053	1	7	959.6%	0	1	959.6%	4.50%	0.1837	
2054	0	2	948.9%	0	0	948.9%	4.50%	0.1758	
Past		44,380,479	48,647,509	109.6%	82,808,133	69,400,084	83.8%		
Future		8,754,695	38,972,290	445.2%	7,070,290	29,737,463	420.6%		
Lifetime		53,135,174	87,619,799	164.9%	89,878,423	99,137,547	110.3%		

Attachment 6
RiverSource Life Insurance Company
Pennsylvania Written Premiums and Paid Claim Experience Projections with No Increase
Policy Form: 30240-PA

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors	
		Without Interest			With Interest			Calendar Year	Mid-Year
		Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1989	0	0	0.0%	0	0	0.0%	4.50%	3.0723
	1990	610,502	0	0.0%	1,794,884	0	0.0%	4.50%	2.9400
	1991	1,589,054	0	0.0%	4,470,658	0	0.0%	4.50%	2.8134
	1992	2,333,573	30,813	1.3%	6,282,577	82,958	1.3%	4.50%	2.6923
	1993	2,577,990	44,753	1.7%	6,641,735	115,298	1.7%	4.50%	2.5763
	1994	2,485,703	168,726	6.8%	6,128,203	415,974	6.8%	4.50%	2.4654
	1995	2,408,860	391,750	16.3%	5,683,022	924,223	16.3%	4.50%	2.3592
	1996	2,329,022	502,570	21.6%	5,258,053	1,134,614	21.6%	4.50%	2.2576
	1997	2,243,863	651,777	29.0%	4,847,653	1,408,102	29.0%	4.50%	2.1604
	1998	2,166,373	881,412	40.7%	4,478,700	1,822,208	40.7%	4.50%	2.0674
	1999	2,053,592	1,074,438	52.3%	4,062,719	2,125,612	52.3%	4.50%	1.9783
	2000	1,949,181	1,063,030	54.5%	3,690,103	2,012,480	54.5%	4.50%	1.8932
	2001	1,845,171	969,278	52.5%	3,342,770	1,755,974	52.5%	4.50%	1.8116
	2002	1,747,855	823,099	47.1%	3,030,115	1,426,940	47.1%	4.50%	1.7336
	2003	1,658,063	1,016,944	61.3%	2,750,669	1,687,076	61.3%	4.50%	1.6590
2004	1,576,923	1,694,437	107.5%	2,503,408	2,689,964	107.5%	4.50%	1.5875	
2005	1,701,488	2,279,633	134.0%	2,584,840	3,463,138	134.0%	4.50%	1.5192	
2006	1,745,876	2,242,042	128.4%	2,538,061	3,259,359	128.4%	4.50%	1.4537	
2007	1,628,333	2,502,841	153.7%	2,265,246	3,481,813	153.7%	4.50%	1.3911	
2008	1,566,896	2,879,966	183.8%	2,085,913	3,833,921	183.8%	4.50%	1.3312	
2009	1,588,027	3,339,793	210.3%	2,023,008	4,254,604	210.3%	4.50%	1.2739	
2010	1,564,150	3,593,195	229.7%	1,906,784	4,380,303	229.7%	4.50%	1.2191	
2011	1,472,116	3,767,439	255.9%	1,717,312	4,394,943	255.9%	4.50%	1.1666	
2012	1,357,468	4,601,076	338.9%	1,515,376	5,136,297	338.9%	4.50%	1.1163	
2013	1,276,074	4,432,540	347.4%	1,363,171	4,735,078	347.4%	4.50%	1.0683	
2014	1,267,857	4,063,720	320.5%	1,296,070	4,154,148	320.5%	4.50%	1.0223	
Projected Future Experience	2015	1,169,657	3,295,509	281.8%	1,144,196	3,223,773	281.8%	4.50%	0.9782
	2016	1,033,691	3,505,834	339.2%	967,646	3,281,836	339.2%	4.50%	0.9361
	2017	906,549	3,782,634	417.3%	812,083	3,388,469	417.3%	4.50%	0.8958
	2018	788,860	3,985,535	505.2%	676,228	3,416,486	505.2%	4.50%	0.8572
	2019	680,930	4,016,343	589.8%	558,572	3,294,636	589.8%	4.50%	0.8203
	2020	582,547	3,874,127	665.0%	457,290	3,041,125	665.0%	4.50%	0.7850
	2021	493,807	3,721,000	753.5%	370,938	2,795,142	753.5%	4.50%	0.7512
	2022	414,667	3,541,597	854.1%	298,076	2,545,816	854.1%	4.50%	0.7188
	2023	345,000	3,327,552	964.5%	237,318	2,288,950	964.5%	4.50%	0.6879
	2024	284,366	3,079,831	1083.1%	187,185	2,027,319	1083.1%	4.50%	0.6583
	2025	232,132	2,810,316	1210.7%	146,222	1,770,248	1210.7%	4.50%	0.6299
	2026	187,578	2,526,484	1346.9%	113,069	1,522,927	1346.9%	4.50%	0.6028
	2027	149,928	2,232,984	1489.4%	86,483	1,288,048	1489.4%	4.50%	0.5768
	2028	118,548	1,957,086	1650.9%	65,437	1,080,289	1650.9%	4.50%	0.5520
	2029	92,718	1,702,082	1835.8%	48,975	899,072	1835.8%	4.50%	0.5282
	2030	71,697	1,461,292	2038.1%	36,241	738,643	2038.1%	4.50%	0.5055
	2031	54,791	1,237,955	2259.4%	26,503	598,806	2259.4%	4.50%	0.4837
	2032	41,357	1,034,527	2501.5%	19,143	478,858	2501.5%	4.50%	0.4629
	2033	30,816	852,634	2766.8%	13,650	377,669	2766.8%	4.50%	0.4429
	2034	22,654	692,982	3059.0%	9,602	293,734	3059.0%	4.50%	0.4239
	2035	16,420	555,395	3382.4%	6,660	225,278	3382.4%	4.50%	0.4056
	2036	11,727	438,937	3742.9%	4,552	170,373	3742.9%	4.50%	0.3882
	2037	8,247	342,102	4148.3%	3,063	127,069	4148.3%	4.50%	0.3714
	2038	5,706	262,953	4608.5%	2,028	93,464	4608.5%	4.50%	0.3554
	2039	3,881	199,306	5135.8%	1,320	67,791	5135.8%	4.50%	0.3401
2040	2,592	148,935	5746.2%	844	48,477	5746.2%	4.50%	0.3255	
2041	1,698	109,699	6461.3%	529	34,168	6461.3%	4.50%	0.3115	
2042	1,089	79,618	7311.3%	325	23,731	7311.3%	4.50%	0.2981	
2043	683	56,921	8339.9%	195	16,235	8339.9%	4.50%	0.2852	
2044	417	40,070	9611.0%	114	10,937	9611.0%	4.50%	0.2729	
2045	247	27,762	11220.7%	65	7,251	11220.7%	4.50%	0.2612	
2046	142	18,920	13316.5%	36	4,729	13316.5%	4.50%	0.2499	
2047	79	12,676	16129.8%	19	3,032	16129.8%	4.50%	0.2392	
2048	42	8,342	20038.1%	10	1,909	20038.1%	4.50%	0.2289	
2049	21	5,389	25678.6%	5	1,180	25678.6%	4.50%	0.2190	
2050	10	3,414	34200.3%	2	716	34200.3%	4.50%	0.2096	
2051	4	2,119	47786.4%	1	425	47786.4%	4.50%	0.2006	
2052	2	1,288	70991.1%	0	247	70991.1%	4.50%	0.1919	
2053	1	765	114110.6%	0	140	114110.6%	4.50%	0.1837	
2054	0	443	203852.7%	0	78	203852.7%	4.50%	0.1758	
Past		44,744,012	43,015,274	96.1%	84,261,047	58,695,026	69.7%		
Future		7,755,299	54,953,359	708.6%	6,294,623	39,189,076	622.6%		
Lifetime		52,499,311	97,968,633	186.6%	90,555,670	97,884,102	108.1%		

Attachment 6
RiverSource Life Insurance Company
Pennsylvania Written Premiums and Paid Claim Experience Projections with 20% Increase
Policy Form: 30240-PA

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors	
		Without Interest			With Interest			Calendar Year	Mid-Year
		Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1989	0	0	0.0%	0	0	0.0%	4.50%	3.0723
	1990	610,502	0	0.0%	1,794,884	0	0.0%	4.50%	2.9400
	1991	1,589,054	0	0.0%	4,470,658	0	0.0%	4.50%	2.8134
	1992	2,333,573	30,813	1.3%	6,282,577	82,958	1.3%	4.50%	2.6923
	1993	2,577,990	44,753	1.7%	6,641,735	115,298	1.7%	4.50%	2.5763
	1994	2,485,703	168,726	6.8%	6,128,203	415,974	6.8%	4.50%	2.4654
	1995	2,408,860	391,750	16.3%	5,683,022	924,223	16.3%	4.50%	2.3592
	1996	2,329,022	502,570	21.6%	5,258,053	1,134,614	21.6%	4.50%	2.2576
	1997	2,243,863	651,777	29.0%	4,847,653	1,408,102	29.0%	4.50%	2.1604
	1998	2,166,373	881,412	40.7%	4,478,700	1,822,208	40.7%	4.50%	2.0674
	1999	2,053,592	1,074,438	52.3%	4,062,719	2,125,612	52.3%	4.50%	1.9783
	2000	1,949,181	1,063,030	54.5%	3,690,103	2,012,480	54.5%	4.50%	1.8932
	2001	1,845,171	969,278	52.5%	3,342,770	1,755,974	52.5%	4.50%	1.8116
	2002	1,747,855	823,099	47.1%	3,030,115	1,426,940	47.1%	4.50%	1.7336
	2003	1,658,063	1,016,944	61.3%	2,750,669	1,687,076	61.3%	4.50%	1.6590
2004	1,576,923	1,694,437	107.5%	2,503,408	2,689,964	107.5%	4.50%	1.5875	
2005	1,701,488	2,279,633	134.0%	2,584,840	3,463,138	134.0%	4.50%	1.5192	
2006	1,745,876	2,242,042	128.4%	2,538,061	3,259,359	128.4%	4.50%	1.4537	
2007	1,628,333	2,502,841	153.7%	2,265,246	3,481,813	153.7%	4.50%	1.3911	
2008	1,566,896	2,879,966	183.8%	2,085,913	3,833,921	183.8%	4.50%	1.3312	
2009	1,588,027	3,339,793	210.3%	2,023,008	4,254,604	210.3%	4.50%	1.2739	
2010	1,564,150	3,593,195	229.7%	1,906,784	4,380,303	229.7%	4.50%	1.2191	
2011	1,472,116	3,767,439	255.9%	1,717,312	4,394,943	255.9%	4.50%	1.1666	
2012	1,357,468	4,601,076	338.9%	1,515,376	5,136,297	338.9%	4.50%	1.1163	
2013	1,276,074	4,432,540	347.4%	1,363,171	4,735,078	347.4%	4.50%	1.0683	
2014	1,267,857	4,063,720	320.5%	1,296,070	4,154,148	320.5%	4.50%	1.0223	
Projected Future Experience	2015	1,193,009	3,295,420	276.2%	1,167,039	3,223,685	276.2%	4.50%	0.9782
	2016	1,177,747	3,504,435	297.6%	1,102,497	3,280,527	297.6%	4.50%	0.9361
	2017	1,049,933	3,783,305	360.3%	940,526	3,389,071	360.3%	4.50%	0.8958
	2018	913,636	3,980,452	435.7%	783,188	3,412,129	435.7%	4.50%	0.8572
	2019	788,639	3,996,741	506.8%	646,927	3,278,557	506.8%	4.50%	0.8203
	2020	674,698	3,835,573	568.5%	529,627	3,010,861	568.5%	4.50%	0.7850
	2021	571,923	3,665,324	640.9%	429,618	2,753,319	640.9%	4.50%	0.7512
	2022	480,267	3,475,139	723.6%	345,232	2,498,044	723.6%	4.50%	0.7188
	2023	399,580	3,256,041	814.9%	274,862	2,239,759	814.9%	4.50%	0.6879
	2024	329,355	3,007,444	913.1%	216,800	1,979,670	913.1%	4.50%	0.6583
	2025	268,859	2,739,803	1019.0%	169,357	1,725,831	1019.0%	4.50%	0.6299
	2026	217,256	2,459,610	1132.1%	130,959	1,482,617	1132.1%	4.50%	0.6028
	2027	173,651	2,170,983	1250.2%	100,167	1,252,284	1250.2%	4.50%	0.5768
	2028	137,305	1,900,780	1384.3%	75,791	1,049,209	1384.3%	4.50%	0.5520
	2029	107,388	1,651,954	1538.3%	56,725	872,593	1538.3%	4.50%	0.5282
	2030	83,043	1,417,547	1707.0%	41,976	716,531	1707.0%	4.50%	0.5055
	2031	63,461	1,200,517	1891.7%	30,696	580,697	1891.7%	4.50%	0.4837
	2032	47,901	1,003,055	2094.0%	22,172	464,291	2094.0%	4.50%	0.4629
	2033	35,693	826,596	2315.9%	15,810	366,136	2315.9%	4.50%	0.4429
	2034	26,239	671,753	2560.1%	11,122	284,736	2560.1%	4.50%	0.4239
	2035	19,019	538,331	2830.5%	7,714	218,356	2830.5%	4.50%	0.4056
	2036	13,583	425,413	3131.9%	5,272	165,124	3131.9%	4.50%	0.3882
	2037	9,552	331,534	3470.9%	3,548	123,143	3470.9%	4.50%	0.3714
	2038	6,609	254,809	3855.6%	2,349	90,570	3855.6%	4.50%	0.3554
	2039	4,495	193,119	4296.4%	1,529	65,686	4296.4%	4.50%	0.3401
	2040	3,002	144,302	4806.7%	977	46,969	4806.7%	4.50%	0.3255
	2041	1,966	106,280	5404.5%	613	33,103	5404.5%	4.50%	0.3115
	2042	1,261	77,132	6115.2%	376	22,990	6115.2%	4.50%	0.2981
2043	791	55,141	6975.2%	225	15,727	6975.2%	4.50%	0.2852	
2044	483	38,815	8037.9%	132	10,594	8037.9%	4.50%	0.2729	
2045	287	26,891	9383.6%	75	7,024	9383.6%	4.50%	0.2612	
2046	165	18,326	11135.8%	41	4,580	11135.8%	4.50%	0.2499	
2047	91	12,277	13487.8%	22	2,936	13487.8%	4.50%	0.2392	
2048	48	8,079	16755.4%	11	1,849	16755.4%	4.50%	0.2289	
2049	24	5,219	21471.1%	5	1,143	21471.1%	4.50%	0.2190	
2050	12	3,306	28595.7%	2	693	28595.7%	4.50%	0.2096	
2051	5	2,052	39954.6%	1	412	39954.6%	4.50%	0.2006	
2052	2	1,247	59355.3%	0	239	59355.3%	4.50%	0.1919	
2053	1	740	95406.5%	0	136	95406.5%	4.50%	0.1837	
2054	0	429	170438.5%	0	75	170438.5%	4.50%	0.1758	
Past		44,744,012	43,015,274	96.1%	84,261,047	58,695,026	69.7%		
Future		8,800,977	54,085,918	614.5%	7,113,983	38,671,895	543.6%		
Lifetime		53,544,989	97,101,192	181.3%	91,375,030	97,366,922	106.6%		

Attachment 7
RiverSource Life Insurance Company
Reserve Balance at 12/31/2014

Incurred Year	Nationwide Form 30240		Pennsylvania Form 30240-PA	
	Claim Reserve ¹	Active Life Reserve ²	Claim Reserve ¹	Active Life Reserve ²
1989	0		0	
1990	0		0	
1991	0		0	
1992	0		0	
1993	0		0	
1994	0		0	
1995	0		0	
1996	0		0	
1997	0		0	
1998	46,721		0	
1999	12,550		0	
2000	69,722		0	
2001	0		0	
2002	15,245		0	
2003	232,838		0	
2004	279,759		0	
2005	361,285		0	
2006	889,580		61,342	
2007	2,206,280		210,674	
2008	2,910,482		284,699	
2009	4,914,533		466,513	
2010	6,651,094		483,345	
2011	12,388,001		1,180,788	
2012	22,192,979		1,270,735	
2013	35,857,402		1,439,022	
2014	56,772,191	306,906,933	4,204,807	20,341,688

¹ Claim reserve is the sum of disabled life reserve and incurred but not reported reserve (IBNR).
Disabled life reserve is discounted to the original loss date using 4.50%, and IBNR is allocated to calendar years 2012, 2013 and 2014 then discounted to the time it is assumed to incur at 4.50%

² Active Life Reserve is defined as "midterminal" and includes an unearned premium reserve.

Attachment 8
RiverSource Life Insurance Company
Nationwide Experience Projections by Duration, with No Increase
Adjusted for Cumulative Prior Approved Rate Increases on a Nationwide Basis
Policy Form: 30240

Policy Duration	Earned Premiums	Incurred Claims	Loss Ratio
1	45,890,728	2,077,343	4.5%
2	42,747,619	8,643,526	20.2%
3	40,409,650	8,639,936	21.4%
4	38,464,963	11,782,061	30.6%
5	36,880,527	12,215,187	33.1%
6	35,392,647	17,678,354	49.9%
7	33,806,468	17,704,865	52.4%
8	32,272,911	19,632,439	60.8%
9	30,753,338	24,528,374	79.8%
10	29,236,401	23,490,377	80.3%
11	27,781,686	31,528,372	113.5%
12	26,258,058	31,723,523	120.8%
13	24,763,580	36,641,359	148.0%
14	24,706,264	37,055,147	150.0%
15	24,732,698	39,749,864	160.7%
16	24,825,571	43,485,021	175.2%
17	24,567,457	46,922,007	191.0%
18	23,827,157	54,260,256	227.7%
19	23,138,965	55,255,705	238.8%
20	22,584,338	56,295,220	249.3%
21	21,250,471	52,162,912	245.5%
22	19,736,876	64,330,053	325.9%
23	18,131,346	53,061,534	292.7%
24	16,587,164	56,439,730	340.3%
25	15,134,634	52,906,185	349.6%
26	13,421,581	52,958,039	394.6%
27	11,772,471	50,328,581	427.5%
28	10,221,610	47,969,994	469.3%
29	8,799,897	45,160,938	513.2%
30	7,508,093	41,909,573	558.2%
31	6,347,934	38,440,828	605.6%
32	5,318,196	34,693,818	652.4%
33	4,415,561	30,920,944	700.3%
34	3,634,945	27,228,292	749.1%
35	2,962,205	23,647,781	798.3%
36	2,388,053	20,241,058	847.6%
37	1,906,040	17,081,965	896.2%
38	1,505,771	14,209,659	943.7%
39	1,176,892	11,638,532	988.9%
40	909,617	9,373,606	1030.5%
41	694,867	7,421,848	1068.1%
42	524,390	5,774,324	1101.1%
43	390,728	4,412,428	1129.3%
44	287,275	3,305,779	1150.7%
45	208,276	2,437,986	1170.6%
46	148,791	1,769,964	1189.6%
47	104,651	1,263,790	1207.6%
48	72,397	886,531	1224.5%
49	49,201	610,161	1240.1%
50	32,796	411,337	1254.2%
51	21,399	271,050	1266.6%
52	13,634	174,135	1277.2%
53	8,456	108,730	1285.8%
54	5,086	65,732	1292.5%
55	2,952	38,294	1297.2%
56	1,644	21,374	1299.9%
57	872	11,346	1301.0%
58	436	5,675	1300.8%
59	203	2,641	1299.5%
60	87	1,125	1297.4%
Total	788,738,523	1,353,007,205	171.5%

Attachment 9
RiverSource Life Insurance Company
Pennsylvania Experience Projections by Duration, with No Increase
Policy Form: 30240-PA

Policy Duration	Earned Premiums	Incurred Claims	Loss Ratio
1	2,842,506	21,553	0.8%
2	2,661,854	216,612	8.1%
3	2,545,276	119,645	4.7%
4	2,450,869	703,453	28.7%
5	2,379,391	1,057,328	44.4%
6	2,290,626	950,076	41.5%
7	2,209,411	1,265,008	57.3%
8	2,119,089	366,977	17.3%
9	2,022,000	1,194,226	59.1%
10	1,907,767	939,121	49.2%
11	1,804,384	1,378,852	76.4%
12	1,708,736	2,144,005	125.5%
13	1,632,716	2,527,603	154.8%
14	1,650,652	2,529,722	153.3%
15	1,686,223	1,941,573	115.1%
16	1,720,835	3,389,501	197.0%
17	1,637,843	4,181,315	255.3%
18	1,586,473	2,960,769	186.6%
19	1,574,757	3,934,225	249.8%
20	1,529,752	3,518,726	230.0%
21	1,426,646	3,293,673	230.9%
22	1,328,892	5,039,272	379.2%
23	1,259,780	3,181,368	252.5%
24	1,184,864	3,835,478	323.7%
25	1,054,422	3,811,113	361.4%
26	934,667	3,565,361	381.5%
27	815,707	3,439,911	421.7%
28	705,968	3,285,744	465.4%
29	605,606	3,096,673	511.3%
30	514,598	2,876,730	559.0%
31	433,040	2,636,789	608.9%
32	360,919	2,372,691	657.4%
33	297,954	2,102,514	705.7%
34	243,705	1,837,097	753.8%
35	197,203	1,580,404	801.4%
36	157,758	1,336,603	847.3%
37	124,836	1,113,326	891.8%
38	97,682	912,270	933.9%
39	75,546	734,191	971.8%
40	57,716	580,018	1004.9%
41	43,533	450,134	1034.0%
42	32,399	343,686	1060.8%
43	23,777	257,964	1084.9%
44	17,195	190,034	1105.2%
45	12,244	137,671	1124.4%
46	8,578	98,035	1142.8%
47	5,907	68,543	1160.3%
48	3,994	46,991	1176.5%
49	2,648	31,543	1191.0%
50	1,719	20,692	1203.4%
51	1,091	13,238	1213.4%
52	675	8,237	1220.6%
53	406	4,970	1224.8%
54	236	2,898	1225.7%
55	133	1,626	1223.2%
56	72	874	1217.3%
57	37	447	1208.5%
58	18	216	1197.2%
59	8	98	1184.5%
60	3	41	1171.8%
Total	51,993,347	87,649,454	168.6%



8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437
USA

Tel +1 952 897 5300
Fax +1 952 897 5301

milliman.com

June 19, 2015

To: Pennsylvania Insurance Department

RE: RiverSource Life Insurance Company
Company NAIC # 65005
SERFF Tracking # AERS-129957578
Policy Form: Nursing Home Indemnity Policy 30240-PA

Ameriprise Financial, Inc., the parent company of RiverSource Life Insurance Company ("RiverSource Life"), formerly IDS Life Insurance Company, has entered into a service agreement with Milliman, Inc. ("Milliman") effective April 5, 2007, that includes individual long term care rate filing services.

RiverSource Life prepared and submitted the above referenced rate filing in June 2015. Milliman has conducted a high-level review of the cover letter, actuarial memorandum, and supplement to the actuarial memorandum items of this filing and believes them to be in compliance with the applicable laws of this state as indicated in the filing. However, Milliman has not performed any technical checking of the filing for accuracy.

I, Amy Pahl, am a Principal and Consulting Actuary for Milliman, Inc. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion as described herein.

Should you have any questions regarding the above, please feel free to contact me directly at (952) 820-2419 or by email at amy.pahl@milliman.com.

Respectfully,

A handwritten signature in blue ink that reads "Amy Pahl".

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary

AP/mag



IDS Life Insurance Company
IDS Tower 10
Minneapolis, Minnesota 55440



APPROVED, EFFECTIVE 12/1/89

PENNSYLVANIA INSURANCE DEPARTMENT

**Long-Term Care Insurance
 Nursing Home Indemnity Policy**

Ed Bowers

- This Policy Is Guaranteed Renewable
- We Have A Limited Right To Change Premiums
- This Policy Is Nonparticipating (Does not pay dividends)

Insured: **John Q. Doe** Policy Number: **9100-XXXXX**

Nursing Home Benefit: **\$50.00 per day** Policy Date: **January 15, 1989**

We at IDS Life Insurance Company are pleased to issue this Long-Term Care Insurance Policy to You. This Policy has many important features. We urge You to read it carefully.

All You have to do to keep this Policy in force until benefits have been exhausted is to pay premiums on time. We cannot cancel or refuse to renew this Policy. Your premiums will not increase due to a change in Your age or health. We can, however, change Your premiums based on Your premium class; but only if We change the premiums for all similar policies issued in Your state on the same form as this Policy. Premium changes will only be made as of an anniversary of the Policy Date. We must give You at least 31 days written notice before We change Your premiums.

30 DAY RIGHT TO EXAMINE YOUR POLICY

You have 30 days from the day You receive this Policy to examine and return it to Us if You decide not to keep it. You do not have to tell Us Your reason for returning the Policy. Simply return it to Us or Our representative within 30 days after You receive it. We will refund the full amount of any premium paid; and the Policy will be void from the start.

Signed for and issued by IDS Life Insurance Company in Minneapolis, Minnesota, as of the Policy Date shown above.

President:

Secretary:

James A. Mitchell

Richard J. O'Brien

THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY
 If You are eligible for Medicare, review the
 Medicare Supplement Buyer's Guide available from Us.

**THIS INSURANCE IS A LIMITED POLICY
 READ IT CAREFULLY**

Table of Contents

<u>Subject</u>	<u>Page</u>
Policy Renewal and Premium Changes	1
30 Day Right to Examine Your Policy	1
Table of Contents	2
Schedule	3
Basic Contract Provisions	4
Glossary of Important Terms	5
Benefit Provisions	
Nursing Home Benefit	7
Post Confinement Indemnity Benefit	9
Waiver of Premium	9
General Exclusions and Limitations	10
Claims Information	10
Effective Date and Premium Provisions	13
A copy of Your Application	Attached
Any appropriate Riders, Endorsements, Notices and other papers	Attached

Schedule

Insured:	John Q. Doe	Policy Number:	XXXXX
First Premium:	\$XXX.XX	Renewal Premium:	\$XXX.XX
Premium Mode:	Monthly	Policy Date:	January 15, 1989

Benefits Provided and Limits

NURSING HOME BENEFIT

Elimination Period:	20 days
Daily Benefit:	\$50.00

BENEFIT INCREASE OPTION RIDER - THRU AGE 85

NOTE: A higher premium is paid when the policy includes this option rider.

DO YOU HAVE THIS OPTION RIDER?	Yes
---------------------------------------	------------

BENEFIT LIMIT -- (Policy limit for all nursing home and post confinement indemnity benefits combined.)	1460 days
---	------------------

POST CONFINEMENT INDEMNITY BENEFIT -- (Eligibility is contingent to prior nursing home confinement)	Automatically Included
--	-------------------------------

WAIVER OF PREMIUM --	Automatically Included
-----------------------------	-------------------------------

Basic Contract Provisions

This section tells You: the documents which state all of the contractual agreements; the importance of completing Your application truthfully; and other basic rights, obligations and features.

The Contract

Entire Contract; Changes: The entire contract between You and Us is as stated in this Policy, Your application and any attached papers. No change in this Policy will be effective until approved by one of Our officers. That approval must be noted on or attached to this Policy. None of Our representatives or other persons may change this Policy or waive any of its provisions.

Contesting Coverage

Time Limit on Certain Defenses:

(a) **Misstatements in Your Application:** After this Policy has been in force for 2 years, only fraudulent misstatements in Your application may be used to: void this Policy; or deny any claim for loss incurred or disability that starts after the 2 year period.

(b) **Pre-Existing Conditions:** We will not reduce or deny any claim under this Policy because a sickness or physical condition described in Your application had existed before the Policy Date.

Other Provisions

Conformity with State Statutes: If this Policy does not comply with the laws of the state in which You reside on the Policy Date, We will treat it as if it had been changed to comply with those laws.

Time Periods: All time periods begin and end at 12:01 a.m. Standard Time at Your residence.

Glossary Of Important Terms

This section gives the meaning of special words and phrases used in the Policy. In addition, the terms **Benefit Limit**, **Daily Benefit** and **Elimination Period** appear in the Schedule and are more fully described in the Benefit Provisions. To help You recognize these special words and phrases, the first letter of each word, or each word in the phrase, is capitalized wherever it appears.

You, Your

The Insured named in the Schedule.

We, Us, Our

IDS Life Insurance Company, A Stock Company.

Day of a Nursing Home Stay

Each day You are confined as an inpatient in a Nursing Home for which a full day's room and board or subsistence charge is made.

Doctor

Someone, other than a Nurse, who is legally qualified and licensed to practice medicine and is operating within the scope of that license. The term "Doctor" does NOT include: You or a member of Your immediate family; anyone who resides in Your household; or anyone who has an ownership interest in, or is an employee of, any Nursing Home in which You stay.

Nurse

Someone who is licensed as: a Registered Graduate Nurse (RN); or a Licensed Practical Nurse (LPN); or a Licensed Vocational Nurse (LVN). The term "Nurse" does NOT include: You; a member of Your immediate family; or anyone who resides in Your household.

Immediate Family

The following relatives of You and Your Spouse: spouse, parents, aunts, uncles, cousins, brothers, sisters and children.

Appropriate and Reasonable

A plan of care which could not be omitted without adversely affecting Your illness or condition.

Nursing Home

A facility or distinctly separate part of a hospital or other institution which is licensed by the appropriate licensing agency to engage primarily in providing nursing care and related services, under the supervision of a duly licensed physician, to inpatients and:

- Provides 24 hour a day nursing service under a planned program of policies and procedures which was developed with the advice of, and is periodically reviewed and executed by, a professional group of at least one Doctor and one Nurse; and**
- Has at least one Nurse who is employed there full time (or at least 24 hours per week if the facility has less than 10 beds); and**
- Has a Nurse on duty or on call at all times; and**
- Maintains clinical records for all patients.**

NOTE: The above requirements are typically met by licensed skilled nursing facilities, comprehensive nursing care facilities and intermediate nursing care facilities as well as some specialized wards, wings and units of hospitals. Those requirements are generally NOT met by: rest homes; homes for the aged; sheltered living accommodations; residence homes; or similar living arrangements.

Benefit Provisions

This section describes Your benefits under the Policy. It tells You: the conditions under which benefits will be paid; how much will be paid; and how long benefits will be paid.

Nursing Home Benefit

Benefit Conditions

We will pay the Daily Benefit for each Day Of A Nursing Home Stay after the Elimination Period, if:

- the Policy is in force when the Nursing Home stay starts; and
- You are confined in the Nursing Home as an overnight resident patient and a room and board charge is made for that day; and
- Your Nursing Home Stay Is Necessary, as described below.

Note: The next page describes how the Daily Benefit and Elimination Period are determined.

Determining When Your Nursing Home Stay is Necessary

Your Nursing Home Stay is Necessary as long as: (1) a Doctor certifies that Your admission is required due to injury or sickness; and (2) there exists a level of functional incapacity which makes Your continued Nursing Home stay appropriate and reasonable.

No Specific Care Level Required

This Policy makes no distinction, in the duration or amount of benefits You will be paid, for different levels of care (whether skilled, intermediate or custodial) as long as Your Nursing Home Stay is Necessary.

How Long Benefits Will Be Paid

After the Elimination Period, this benefit will be paid for as long as Your Nursing Home Stay is Necessary and the Benefit Limit (described on the next page) has not been reached.

How the Elimination Period Works

The Elimination Period is the number of consecutive days at the start of each Nursing Home stay needed to qualify for benefits. The Schedule shows the Elimination Period. You will not be paid benefits for the Elimination Period.

Once You have qualified for benefits, You do not need to satisfy a new Elimination Period for later Nursing Home stays which:

- are due to the same or related cause or causes; and**
- are separated from each other by less than 6 months.**

How the Benefit Limit Works

The Benefit Limit is the maximum number of days for which You will be paid benefits under the Policy. The Schedule shows the number of days in the Benefit Limit. This is a limit for all Your Nursing Home Benefits and Post Confinement Indemnity Benefits combined. The Policy terminates when the Benefit Limit has been reached. If the Schedule shows that Your Benefit Limit is "Unlimited", there is no limit on the number of days for which benefits may be paid during Your lifetime.

Daily Benefit

The amount of Your Daily Benefit is shown in the Schedule. That amount may be changed, over time, by the Benefit Increase Option Rider if applied for and issued with this Policy.

Post Confinement Indemnity Benefit

Benefit Conditions

To aid in Your recovery, We will pay a benefit for each day of Your convalescence after a Nursing Home stay, if:

- Benefits were paid under the Nursing Home Benefit for the Nursing Home Stay; and
- You make claim for this Benefit giving Us a signed statement that You were convalescing outside of a Nursing Home or duly Licensed hospital on that day; and
- Your Benefit Limit has not been reached.

The amount We will pay for each day will be equal to the following percentage of the Daily Benefit paid on the last day of Your most recent Nursing Home stay.

<u>Day of Convalescence</u>	<u>Percentage of Daily Nursing Home Benefit Payable</u>
First thru 30th day	70%
31st thru 60th day	60%
61st day and later	50%

How Long Payable

This Benefit will be paid for up to the number of days benefits were paid under the Nursing Home Benefit for the prior Nursing Home stay; but not for any day You are in a Nursing Home or duly licensed hospital. All benefits end and the Policy terminates, once the Benefit Limit (described in the Nursing Home Benefit) has been reached.

REMEMBER: Each day We pay Nursing Home or Post Confinement Indemnity Benefits counts toward Your Benefit Limit.

Waiver Of Premium

Benefit Conditions

We will waive the payment of any Policy premiums which become due during a Nursing Home stay after benefits have been paid for at least 90 consecutive days beyond the Elimination Period. This waiver stops when the Nursing Home stay ends. To keep the Policy in force after the waiver stops, You must pay any future premiums as they become due.

General Exclusions And Limitations

This section states the conditions under which benefits will not be paid even if You otherwise qualify for benefits. Please remember that when Nursing Home stays are not covered, the Post Confinement Indemnity Benefit does not apply.

What's Not Covered

The policy will not pay benefits for any Nursing Home stay:

- outside of the United States of America or its possessions;
- in a Veteran's Administration or federal government institution; unless You or Your estate are charged for the stay;
- which results from war or act of war, whether declared or not;
- which results from an attempt at suicide or an intentionally self-inflicted injury; or
- which results from mental, nervous, psychotic or psychoneurotic deficiencies or disorders without demonstrable organic disease. The Policy will, however, cover qualifying stays which result from Alzheimer's disease or similar forms of senility or irreversible dementia.

Claims Information

This section tells You when to notify Us of a claim; what to send Us; how We pay claims; and other rights and responsibilities under the contract.

Telling Us About a Claim

Notice of Claim: We must be told in writing when You have a claim for benefits. The notice can be given to Us at Our Home Office or to Our representative. It must be received within 30 days (60 days in Kentucky and 6 months in Montana) of the date the covered loss starts, or as soon as reasonably possible. Include in the notice at least: Your name; Your Policy Number; and an address to which the claim form should be sent.

How to File a Claim

Claim Forms: When We get notice of Your claim We will send out a claim form to be used to file proof of loss.

The claim form has instructions on how to fill it out and where to send it. Please read the form carefully. Answer all questions and send all required information to the address on the form.

If You or Your representative do not get the claim form within 15 days (10 working days in Georgia), proof of loss can be filed without it by sending Us a letter which describes the occurrence, the character and the extent of the loss for which claim is made. That letter must be sent to Us at Our Home Office within the time period stated in the next paragraph. As a minimum, the description should tell Us such things as: Your name and address; whether You are claiming Nursing Home or Post Confinement Indemnity benefits; the names and addresses of Your Doctors and the places You stayed; Your diagnosis; and the periods for which You are claiming benefits.

When to File a Claim

Proofs of Loss: We must get written proof of loss within 120 days after the end of each month for which benefits may be paid. If it was not reasonably possible to give Us written proof in the time required, We shall not reduce or deny a claim for being late if the proof is filed as soon as reasonably possible. Unless the claimant is not legally capable, the required proof must always be given to Us no later than 1 year (15 months in Hawaii) from the time specified.

How and When Claims are Paid

Time of Payment of Claim: After We receive the proper written proof of loss, We will pay any benefits then due: (1) monthly, when the loss is expected to result in on-going benefits; and (2) immediately, when Our liability has ended.

Payment of Claims: All benefits will be paid to You. Any benefits unpaid at Your death will be paid to Your estate. If benefits are payable to Your estate, We may pay benefits up to \$1,000 (\$3,000 in Florida) to someone related to You by blood or marriage who is deemed by Us to be justly entitled to the benefits. We will be discharged to the extent of any such payment made in good faith.

Physical Examinations: We have the right to require a medical exam when a claim is made and at reasonable intervals while You are claiming continued benefits. If an exam is required, You will not have to pay for it.

Misstatement of Age: Your age may have been misstated in Your application. In that case, We will pay the benefits that the premiums You have paid would have purchased at Your true age. If, based on Your true age, the Policy would not have become effective, We will only be liable for the refund, upon request, of all premiums paid for this Policy.

How to Appeal A Claim

You will be informed by Us in writing if a claim, or any part of a claim, is denied.

Appeal Process: We evaluate Your claim based on the Policy and the information given to Us by: You; Your Doctor; the Nursing Home; and other available sources. If You do not agree with a claim decision, You may then ask for a review. Your request must be in writing to Us and include any information You think will help Your claim. No special form is needed.

We will act promptly on Your request. Please allow more time for special circumstances. Our decision will be in writing with Our reasons stated clearly.

You may authorize someone else to act for You under this review procedure.

Legal Actions: You cannot sue on Your claim before 60 days after written proof of loss has been given as required by this Policy. You cannot sue after 3 years (or in Florida, the applicable statute of limitations) from the time written proof of loss is required to be given.

Effective Date And Premium Payment Provisions

This section tells You such things as: when the Policy becomes effective; how and when to pay premiums; the importance of paying premiums on time; and what happens if premiums are not paid on time.

The Policy Taking Effect

Effective Date and Consideration: This Policy is Issued based on: the statements made in Your application; and, payment of the First Premium shown in the Schedule. It takes effect on the Policy Date shown in the Schedule; provided the First Premium is paid.

Paying Premiums

The Premium Mode shown in the Schedule states how often premiums are to be paid. Each premium after the first is due at the end of the period for which the prior premium was paid.

What Happens When Premiums are Not Paid

Grace Period: This Policy has a 31 day grace period. If a renewal premium is not paid on or before the date it is due, it may be paid during the following 31 days. The Policy will stay in force during the grace period. If the premium is not paid during the grace period, the Policy will terminate at the end of the grace period. This is called a lapse. Lapse will not affect any continuing claim that begins before the Policy terminates.

Reinstatement: Once this Policy lapses, We may or may not put it back in force (reinstate) at Our option. An acceptance of late premium by Us (or by Our representative, if authorized to accept payment) without requiring an application for reinstatement will reinstate this Policy.

If We or Our representative require an application, You will be given a conditional receipt for the premium. If the application is approved, this Policy will be reinstated as of the approval date. If We do not give You prior written notice of Our disapproval, the Policy will be reinstated on the 45th day (30th day in New Mexico) after the date of the conditional receipt.

The reinstated Policy will cover only loss that results from Nursing Home stays which begin after the date of reinstatement. In all other respects Your rights and Our rights will remain the same; subject to any provisions noted on or attached to the reinstated Policy.

Any premiums We accept for a reinstatement will be applied to a period for which premiums have not been paid. No premiums will be applied to any period more than 60 days before the reinstatement date.

Unpaid Premiums: When a claim is paid, any premium due and unpaid will be deducted from the claim payment.

Refund of Premium Paid Beyond Your Death:

If You die while insured under this Policy, We will refund the pro rata portion of any premium paid for a period after Your death if the unearned premium is for a period of more than one month. Any refund will be made once We receive written proof of Your death and will be paid to Your estate.

PLEASE KEEP THIS POLICY IN A SAFE PLACE WITH YOUR OTHER IMPORTANT DOCUMENTS.

Benefit Increase Option Rider

This rider provides for increases in daily benefits thru age 85.

Based on the application for this Rider and the payment of the premium, this Rider is made a part of this Policy. This rider is subject to all policy terms and provisions unless this Rider changes them.

What Benefit does This Rider Provide?

Your Daily Benefit will increase on each anniversary of the Policy Date. Annual increases will continue until and including the increase which happens while You are 85 years of age. Each increase will be equal to 5% of Your original Daily Benefit. Increased amounts will apply to each day benefits are payable under the Policy on or after the date of the increase, even while You are in a Nursing Home.

This rider is issued as of the Policy Date of the Policy unless a different date is shown under the Schedule.

IDS Life Insurance Company



Secretary

APPROVED, EFFECTIVE 12/1/89
PENNSYLVANIA INSURANCE DEPARTMENT
BY E. A. Deary

Long-Term Care Insurance Nursing Home Indemnity Policy

- **This Policy Is Guaranteed Renewable.**
- **We Have A Limited Right To Change Premiums.**
- **This Policy is Nonparticipating (Does not pay dividends).**

**IDS Life Insurance Company
IDS Tower 10
Minneapolis, Minnesota 55440**

**THIS INSURANCE IS A LIMITED POLICY
READ IT CAREFULLY**

Benefit Increase Option Rider

This rider provides for increases in daily benefits thru age 85.

Based on the application for this Rider and the payment of the premium, this Rider is made a part of this Policy. This rider is subject to all policy terms and provisions unless this Rider changes them.

What Benefit does This Rider Provide?

Your Daily Benefit will increase on each anniversary of the Policy Date. Annual increases will continue until and including the increase which happens while You are 85 years of age. Each increase will be equal to 5% of Your original Daily Benefit. Increased amounts will apply to each day benefits are payable under the Policy on or after the date of the increase, even while You are in a Nursing Home.

This rider is issued as of the Policy Date of the Policy unless a different date is shown under the Schedule.

IDS Life Insurance Company


Secretary