

State: Pennsylvania **Filing Company:** RiverSource Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 30160A 2015/30160A 2015

Filing at a Glance

Company: RiverSource Life Insurance Company
Product Name: Long Term Care
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - M.U. (Medically underwritten)
Date Submitted: 02/02/2015
SERFF Tr Num: AERS-129644829
SERFF Status: Assigned
State Tr Num: AERS-129644829
State Status: Received Review in Progress
Co Tr Num: 30160A 2015

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

State Filing Description:

Proposed 15% increase on 1,757 PA policyholders of RiverSource Life form 30160A-PA

State: Pennsylvania **Filing Company:** RiverSource Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 30160A 2015/30160A 2015

General Information

Project Name: 30160A 2015 Status of Filing in Domicile: Not Filed
 Project Number: 30160A 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: 15% Filing Status Changed: 02/03/2015
 State Status Changed: 02/03/2015
 Deemer Date: Created By: Cheryl Meyer
 Submitted By: Cheryl Meyer Corresponding Filing Tracking Number:

Filing Description:
 Please see attached cover letter.

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? Yes
 Fee Explanation: MN rate fee
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
RiverSource Life Insurance Company	\$125.00	02/02/2015	91921135

State: Pennsylvania Filing Company: RiverSource Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: Long Term Care
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Rate Information

Rate data applies to filing.

Filing Method: Review and Approval
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 4.600%
 Effective Date of Last Rate Revision: 08/01/2013
 Filing Method of Last Filing: Review and Approval

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	0.000%	15.000%	\$525,853	1,757	\$3,505,687	15.000%	15.000%

SERFF Tracking #:

AERS-129644829

State Tracking #:

AERS-129644829

Company Tracking #:

30160A 2015

State:

Pennsylvania

Filing Company:

RiverSource Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long Term Care

Project Name/Number:

30160A 2015/30160A 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 30160A	30160A-PA	Revised	Previous State Filing Number: AERS-128789521 Percent Rate Change Request: 15	PA ExhVII_Premiums_301 60A_20150202.pdf,

EXHIBIT VII

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

Annual Premiums with 15% Rate Increase

Comprehensive Reimbursement Policy
 FORM: 30160A-PA

Annual Premiums Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD

Issue Age	No Benefit Increase Option						Simple Benefit Increase Option						Compound Benefit Increase Option					
	Deductible			Deductible			Deductible			Deductible			Deductible			Deductible		
	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days
	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage
	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%
40	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
41	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
42	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
43	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
44	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
45	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
46	84.48	96.84	109.14	70.40	80.96	91.54	140.82	160.22	179.54	125.00	141.72	158.44	190.10	213.00	235.88	170.76	191.02	211.24
47	86.28	99.48	112.66	72.18	83.60	95.06	146.12	166.38	186.58	130.28	147.86	165.46	198.92	222.68	246.44	176.02	197.16	218.28
48	86.28	99.48	112.66	75.70	87.14	98.58	151.36	172.50	193.64	133.80	151.36	168.98	207.72	232.36	256.98	181.30	203.32	225.30
49	91.54	105.62	119.70	77.44	89.80	102.10	154.88	176.02	197.16	135.56	154.00	172.50	216.52	242.06	267.56	188.34	210.36	232.36
50	91.54	105.62	119.70	80.96	93.32	105.62	160.22	182.18	204.20	139.08	157.58	176.02	228.86	255.26	281.64	193.64	216.52	239.40
51	93.32	108.26	123.24	82.74	95.96	109.14	165.46	188.34	211.24	144.34	163.74	183.06	235.88	262.32	288.68	198.92	222.68	246.44
52	96.84	111.78	126.76	82.74	95.96	109.14	168.98	191.88	214.76	144.34	163.74	183.06	244.70	271.98	299.26	205.96	229.74	253.46
53	98.58	114.42	130.28	88.02	102.10	116.18	174.28	198.06	221.78	149.64	169.88	190.10	253.46	281.64	309.82	211.24	235.88	260.50
54	98.58	114.42	130.28	88.02	102.10	116.18	179.54	204.20	228.86	153.16	173.40	193.64	262.32	291.32	320.36	216.52	242.06	267.56
55	103.86	120.62	137.32	93.32	108.26	123.24	184.82	210.36	235.88	158.44	179.54	200.68	274.60	304.54	334.46	225.30	251.74	278.12
56	112.66	130.28	147.86	96.84	111.78	126.76	197.16	223.56	249.96	170.76	192.76	214.76	290.44	321.26	352.06	241.18	268.48	295.72
57	121.48	139.96	158.44	105.62	121.48	137.32	209.48	236.78	264.04	183.06	205.96	228.86	306.30	337.98	369.66	256.98	285.16	313.32
58	130.28	149.64	168.98	114.42	131.16	147.86	221.78	249.96	278.12	195.40	219.16	242.92	322.14	354.70	387.26	272.84	301.90	330.92
59	139.08	159.34	179.54	119.70	137.32	154.88	237.66	266.68	295.72	207.72	232.36	256.98	337.98	371.42	404.86	288.68	318.62	348.54
60	147.86	168.98	190.10	128.52	147.00	165.46	249.96	279.88	309.82	225.30	251.74	278.12	353.84	388.14	422.46	304.54	335.36	366.12
61	156.70	178.66	200.68	135.56	154.00	172.50	262.32	293.08	323.88	237.66	264.96	292.20	369.66	404.86	440.08	320.36	352.06	383.74
62	165.46	188.34	211.24	140.82	160.22	179.54	278.12	309.82	341.50	249.96	278.12	306.30	385.50	421.60	457.66	336.24	368.78	401.32
63	174.28	198.06	221.78	149.64	169.88	190.10	290.44	323.02	355.56	262.32	291.32	320.36	401.32	438.34	475.28	352.06	385.50	418.94
64	183.06	207.72	232.36	158.44	179.54	200.68	302.78	336.24	369.66	274.60	304.54	334.46	417.20	455.06	492.86	367.94	402.24	436.54
65	193.64	220.04	246.44	167.24	189.22	211.24	320.36	355.56	390.78	292.20	323.88	355.56	436.54	475.28	514.00	385.50	421.60	457.66
66	228.86	256.98	285.16	195.40	219.16	242.92	371.42	409.28	447.12	334.46	367.94	401.32	494.64	536.02	577.34	433.02	471.74	510.48
67	265.84	296.64	327.40	228.86	255.26	281.64	422.46	462.94	503.42	378.46	414.56	450.64	556.26	600.26	644.26	480.56	521.94	563.28
68	302.78	336.24	369.66	258.76	287.80	316.84	473.52	516.64	559.76	422.46	461.18	499.90	614.36	661.00	707.62	528.08	572.08	616.10
69	343.28	379.34	415.42	292.20	323.88	355.56	524.56	570.30	616.10	469.98	511.38	552.74	677.70	727.88	778.02	575.60	622.26	668.88
70	380.22	418.94	457.66	322.14	356.48	390.78	577.34	626.66	675.92	514.00	558.02	602.00	739.32	792.12	844.92	623.14	672.40	721.72
71	415.42	455.92	496.38	353.84	389.90	425.98	628.42	680.34	732.28	556.26	602.00	647.78	797.42	852.86	908.30	670.66	722.62	774.50
72	455.92	499.04	542.16	383.74	422.46	461.18	679.44	734.04	788.58	603.78	652.22	700.58	860.80	919.74	978.70	718.18	772.76	827.34
73	492.86	538.64	584.40	417.20	458.58	499.90	730.52	787.70	844.92	647.78	698.84	749.86	918.86	980.46	999.98	765.74	822.92	880.12
74	529.86	578.26	626.66	447.12	491.12	535.12	781.54	841.40	901.26	691.80	745.48	799.16	980.46	999.98	999.98	813.24	873.08	932.94
75	570.30	621.40	672.40	480.56	527.20	573.82	837.90	901.26	964.60	739.32	795.64	851.96	999.98	999.98	999.98	866.04	929.40	992.78
76	617.88	675.06	732.28	521.04	573.82	626.66	901.26	971.66	999.98	795.64	858.98	922.36	999.98	999.98	999.98	925.88	996.30	999.98
77	665.36	728.76	792.12	561.54	620.52	679.44	964.60	999.98	999.98	851.96	922.36	992.78	999.98	999.98	999.98	985.74	999.98	999.98
78	712.90	782.44	851.96	602.00	667.14	732.28	999.98	999.98	999.98	908.30	985.74	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	760.44	836.14	911.82	642.50	713.78	785.06	999.98	999.98	999.98	966.42	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

EXHIBIT VII

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

Annual Premiums with 15% Rate Increase

Comprehensive Reimbursement Policy
 FORM: 30160A-PA

Annual Premiums Per \$10 Daily Benefit

6 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option						Simple Benefit Increase Option						Compound Benefit Increase Option					
	Deductible			Deductible			Deductible			Deductible			Deductible			Deductible		
	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days
	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage
	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%
40	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
41	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
42	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
43	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
44	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
45	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
46	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	125.00	139.96	154.88
47	72.18	83.60	95.06	59.84	68.66	77.44	107.38	122.36	137.32	88.02	100.34	112.66	151.36	170.76	190.10	130.28	146.12	161.94
48	72.18	83.60	95.06	61.64	71.30	80.96	112.66	128.52	144.34	93.32	106.52	119.70	154.88	174.28	193.64	133.80	149.64	165.46
49	73.92	86.28	98.58	61.64	71.30	80.96	116.18	132.04	147.86	96.84	110.04	123.24	160.22	180.44	200.68	139.08	155.82	172.50
50	77.44	89.80	102.10	66.88	77.44	88.02	121.48	138.20	154.88	102.10	116.18	130.28	163.74	183.96	204.20	147.86	165.46	183.06
51	79.22	92.44	105.62	66.88	77.44	88.02	126.76	144.34	161.94	102.10	116.18	130.28	168.98	190.10	211.24	151.36	168.98	186.58
52	79.22	92.44	105.62	66.88	77.44	88.02	130.28	147.86	165.46	105.62	119.70	133.80	172.50	193.64	214.76	156.70	175.14	193.64
53	80.96	95.06	109.14	68.66	80.08	91.54	135.56	154.00	172.50	110.90	125.88	140.82	177.80	199.80	221.78	160.22	178.66	197.16
54	80.96	95.06	109.14	68.66	80.08	91.54	140.82	160.22	179.54	114.42	129.40	144.34	181.30	203.32	225.30	165.46	184.82	204.20
55	86.28	101.22	116.18	73.92	86.28	98.58	146.12	166.38	186.58	119.70	135.56	151.36	186.58	209.48	232.36	174.28	194.54	214.76
56	89.80	104.74	119.70	77.44	89.80	102.10	154.88	176.02	197.16	128.52	145.24	161.94	198.92	222.68	246.44	183.06	204.20	225.30
57	98.58	114.42	130.28	82.74	95.96	109.14	163.74	185.70	207.72	137.32	154.88	172.50	211.24	235.88	260.50	195.40	217.40	239.40
58	107.38	124.14	140.82	88.02	102.10	116.18	176.02	198.92	221.78	149.64	168.10	186.58	227.10	252.60	278.12	207.72	230.62	253.46
59	112.66	130.28	147.86	96.84	111.78	126.76	184.82	208.62	232.36	158.44	177.80	197.16	239.40	265.84	292.20	220.04	243.82	267.56
60	121.48	139.96	158.44	102.10	117.94	133.80	197.16	221.78	246.44	170.76	191.02	211.24	255.26	282.54	309.82	232.36	256.98	281.64
61	128.52	147.00	165.46	105.62	121.48	137.32	205.96	231.50	256.98	179.54	200.68	221.78	267.56	295.72	323.88	244.70	270.20	295.72
62	133.80	153.16	172.50	114.42	131.16	147.86	214.76	241.18	267.56	188.34	210.36	232.36	279.88	308.94	337.98	256.98	283.40	309.82
63	142.60	162.86	183.06	119.70	137.32	154.88	227.10	254.38	281.64	200.68	223.56	246.44	295.72	325.66	355.56	269.34	296.64	323.88
64	151.36	172.50	193.64	125.00	143.48	161.94	235.88	264.04	292.20	209.48	233.26	256.98	308.06	338.88	369.66	281.64	309.82	337.98
65	160.22	182.18	204.20	133.80	153.16	172.50	249.96	279.88	309.82	223.56	249.10	274.60	325.66	358.20	390.78	293.96	323.02	352.06
66	184.82	208.62	232.36	154.88	176.02	197.16	283.40	315.98	348.54	255.26	282.54	309.82	369.66	404.86	440.08	327.40	359.08	390.78
67	211.24	237.66	264.04	179.54	202.44	225.30	320.36	355.56	390.78	292.20	322.14	352.06	415.42	454.16	492.86	362.60	397.80	433.02
68	235.88	264.04	292.20	200.68	225.30	249.96	357.36	395.18	433.02	325.66	358.20	390.78	459.44	500.80	542.16	399.58	437.46	475.28
69	262.32	293.08	323.88	227.10	254.38	281.64	390.78	431.28	471.74	360.84	395.18	429.50	505.20	550.12	594.96	434.80	476.16	517.52
70	288.68	322.14	355.56	251.74	280.76	309.82	427.76	470.86	514.00	394.28	431.28	468.22	549.22	596.74	644.26	473.52	518.42	563.28
71	313.32	348.54	383.74	272.84	303.66	334.46	464.70	510.48	556.26	431.28	470.86	510.48	594.96	646.02	697.06	506.94	554.50	602.00
72	339.76	377.60	415.42	299.26	332.72	366.12	498.16	546.60	594.96	462.94	504.32	545.70	638.98	692.66	746.36	542.16	593.22	644.26
73	364.36	404.00	443.60	320.36	355.56	390.78	535.12	586.18	637.22	499.90	543.96	587.92	684.76	741.96	799.16	579.14	632.82	686.50
74	390.78	433.02	475.28	345.02	381.98	418.94	572.08	625.78	679.44	533.38	580.02	626.66	728.76	788.58	848.44	614.36	671.54	728.76
75	420.72	465.58	510.48	371.42	411.04	450.64	610.82	668.02	725.24	570.30	619.62	668.88	778.02	841.40	904.78	653.08	713.78	774.50
76	473.52	521.94	570.30	424.24	467.34	510.48	679.44	741.08	802.68	638.98	692.66	746.36	851.96	920.62	989.26	727.00	793.02	858.98
77	526.34	578.26	630.18	477.04	523.68	570.30	751.64	817.66	883.64	711.14	769.24	827.34	925.88	999.82	1069.98	800.92	872.20	943.50
78	579.14	634.60	690.02	529.86	580.02	630.18	825.58	896.86	968.14	785.06	848.44	911.82	999.82	1069.98	1140.14	874.86	951.44	1022.00
79	637.22	697.06	756.94	587.92	642.50	697.06	897.74	973.42	1059.98	857.26	925.02	992.78	1099.98	1179.98	1260.14	948.80	1029.98	1109.98

EXHIBIT VII

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

Annual Premiums with 15% Rate Increase

Comprehensive Reimbursement Policy
FORM: 30160A-PA

Annual Premiums Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option						Simple Benefit Increase Option						Compound Benefit Increase Option					
	Deductible			Deductible			Deductible			Deductible			Deductible			Deductible		
	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days
	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage
	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%
40	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
41	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
42	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
43	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
44	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
45	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
46	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
47	56.36	65.14	73.92	42.26	49.26	56.36	88.02	100.34	112.66	70.40	80.96	91.54	135.56	150.52	165.46	116.18	128.52	140.82
48	58.12	67.78	77.44	44.02	51.96	59.84	89.80	103.00	116.18	73.92	84.48	95.06	137.32	153.16	168.98	121.48	134.68	147.86
49	61.64	71.30	80.96	47.54	55.48	63.36	93.32	106.52	119.70	75.70	87.14	98.58	140.82	156.70	172.50	121.48	134.68	147.86
50	63.36	73.92	84.48	49.26	58.12	66.88	98.58	112.66	126.76	79.22	90.66	102.10	146.12	162.86	179.54	126.76	140.82	154.88
51	63.36	73.92	84.48	49.26	58.12	66.88	98.58	112.66	126.76	79.22	90.66	102.10	146.12	162.86	179.54	126.76	140.82	154.88
52	66.88	77.44	88.02	52.84	61.64	70.40	102.10	116.18	130.28	80.96	93.32	105.62	149.64	166.38	183.06	126.76	140.82	154.88
53	68.66	80.08	91.54	54.60	64.28	73.92	103.86	118.82	133.80	84.48	96.84	109.14	151.36	168.98	186.58	132.04	147.00	161.94
54	68.66	80.08	91.54	54.60	64.28	73.92	107.38	122.36	137.32	84.48	96.84	109.14	154.88	172.50	190.10	132.04	147.00	161.94
55	73.92	86.28	98.58	59.84	70.40	80.96	112.66	128.52	144.34	89.80	103.00	116.18	160.22	178.66	197.16	137.32	153.16	168.98
56	77.44	89.80	102.10	63.36	73.92	84.48	121.48	138.20	154.88	98.58	112.66	126.76	168.98	188.34	207.72	146.12	162.86	179.54
57	82.74	95.96	109.14	68.66	80.08	91.54	130.28	147.86	165.46	107.38	122.36	137.32	177.80	198.06	218.28	154.88	172.50	190.10
58	88.02	102.10	116.18	73.92	86.28	98.58	139.08	157.58	176.02	116.18	132.04	147.86	191.88	213.88	235.88	163.74	182.18	200.68
59	96.84	111.78	126.76	79.22	92.44	105.62	147.86	167.24	186.58	125.00	141.72	158.44	200.68	223.56	246.44	177.80	198.06	218.28
60	102.10	117.94	133.80	88.02	102.10	116.18	158.44	179.54	200.68	139.08	157.58	176.02	214.76	239.40	264.04	186.58	207.72	228.86
61	107.38	124.14	140.82	91.54	105.62	119.70	167.24	189.22	211.24	147.86	167.24	186.58	223.56	249.10	274.60	195.40	217.40	239.40
62	116.18	133.80	151.36	96.84	111.78	126.76	176.02	198.92	221.78	156.70	176.92	197.16	232.36	258.76	285.16	209.48	233.26	256.98
63	121.48	139.96	158.44	102.10	117.94	133.80	184.82	208.62	232.36	165.46	186.58	207.72	246.44	274.60	302.78	218.28	242.92	267.56
64	126.76	146.12	165.46	107.38	124.14	140.82	193.64	218.28	242.92	174.28	196.28	218.28	255.26	284.28	313.32	227.10	252.60	278.12
65	135.56	155.82	176.02	116.18	133.80	151.36	207.72	234.14	260.50	188.34	212.12	235.88	269.34	300.16	330.92	241.18	268.48	295.72
66	156.70	178.66	200.68	133.80	153.16	172.50	235.88	264.04	292.20	213.00	238.54	264.04	302.78	336.24	369.66	271.08	301.02	330.92
67	179.54	204.20	228.86	154.88	176.02	197.16	265.84	296.64	327.40	242.92	271.08	299.26	339.76	375.82	411.90	304.54	337.12	369.66
68	200.68	227.10	253.46	176.02	198.92	221.78	299.26	332.72	366.12	271.08	301.02	330.92	376.70	415.42	454.16	337.98	373.18	408.38
69	223.56	252.60	281.64	193.64	218.28	242.92	329.18	365.24	401.32	297.50	330.06	362.60	415.42	457.66	499.90	373.18	411.90	450.64
70	246.44	278.12	309.82	216.52	243.82	271.08	362.60	401.32	440.08	327.40	362.60	397.80	452.42	497.28	542.16	406.64	448.02	489.34
71	267.56	301.02	334.46	237.66	266.68	295.72	392.54	433.92	475.28	355.56	392.54	429.50	485.82	533.38	580.88	436.54	480.56	524.56
72	290.44	326.54	362.60	255.26	286.06	316.84	422.46	466.46	510.48	381.98	421.60	461.18	524.56	575.60	626.66	471.74	519.30	566.78
73	311.58	349.44	387.26	276.36	308.94	341.50	455.92	502.56	549.22	410.16	451.54	492.86	561.54	615.22	668.88	505.20	555.38	605.52
74	334.46	374.94	415.42	297.50	331.84	366.12	485.82	535.12	584.40	440.08	484.08	528.08	598.48	654.84	711.14	538.64	591.44	644.26
75	360.84	404.00	447.12	320.36	357.36	394.28	519.30	571.20	623.14	469.98	516.64	563.28	637.22	697.06	756.94	573.82	630.18	686.50
76	410.16	456.80	503.42	369.66	410.16	450.64	573.82	630.18	686.50	524.56	575.60	626.66	693.54	758.70	823.80	630.18	691.80	753.36
77	459.44	509.62	559.76	418.94	462.94	506.94	631.94	692.66	753.36	582.66	638.12	693.54	749.86	820.28	890.68	686.50	753.36	820.28
78	512.26	565.92	619.62	471.74	519.30	566.78	691.80	757.82	823.80	642.50	703.22	763.94	809.72	885.40	961.08	746.36	818.52	890.68
79	563.28	621.40	679.44	522.82	574.72	626.66	749.86	820.28	890.68	700.58	765.74	830.86	866.04	947.02	999.98	802.68	880.12	957.56
80				575.60	631.08					760.44	830.86					862.54	945.28	
81				624.92	683.88					818.52	893.32					918.86	999.98	
82				679.44	742.84					878.38	958.48					978.70	999.98	
83				734.04	801.80					938.24	999.98					999.98	999.98	
84				788.58	860.80					998.06	999.98					999.98	999.98	

EXHIBIT VII

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

Annual Premiums with 15% Rate Increase

Comprehensive Reimbursement Policy
 FORM: 30160A-PA

Annual Premiums Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option						Simple Benefit Increase Option						Compound Benefit Increase Option					
	Deductible			Deductible			Deductible			Deductible			Deductible			Deductible		
	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days
	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage
	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%
40	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
41	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
42	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
43	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
44	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
45	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
46	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
47	42.26	49.26	56.36	31.70	36.98	42.26	68.66	78.34	88.02	54.60	62.50	70.40	98.58	110.90	123.24	79.22	88.92	98.58
48	44.02	51.96	59.84	33.46	39.62	45.78	70.40	80.96	91.54	56.36	65.14	73.92	98.58	110.90	123.24	84.48	95.06	105.62
49	44.02	51.96	59.84	33.46	39.62	45.78	73.92	84.48	95.06	59.84	68.66	77.44	103.86	117.08	130.28	84.48	95.06	105.62
50	49.26	58.12	66.88	38.74	45.78	52.84	79.22	90.66	102.10	65.14	74.82	84.48	103.86	117.08	130.28	89.80	101.22	112.66
51	49.26	58.12	66.88	38.74	45.78	52.84	79.22	90.66	102.10	65.14	74.82	84.48	109.14	123.24	137.32	93.32	104.74	116.18
52	49.26	58.12	66.88	38.74	45.78	52.84	82.74	94.18	105.62	68.66	78.34	88.02	109.14	123.24	137.32	93.32	104.74	116.18
53	51.08	60.76	70.40	40.50	48.42	56.36	84.48	96.84	109.14	70.40	80.96	91.54	114.42	129.40	144.34	98.58	110.90	123.24
54	51.08	60.76	70.40	40.50	48.42	56.36	88.02	100.34	112.66	73.92	84.48	95.06	114.42	129.40	144.34	102.10	114.42	126.76
55	56.36	66.88	77.44	45.78	54.60	63.36	93.32	106.52	119.70	79.22	90.66	102.10	119.70	135.56	151.36	107.38	120.62	133.80
56	59.84	70.40	80.96	45.78	54.60	63.36	96.84	110.04	123.24	82.74	94.18	105.62	125.00	141.72	158.44	112.66	126.76	140.82
57	65.14	76.56	88.02	51.08	60.76	70.40	105.62	119.70	133.80	91.54	103.86	116.18	133.80	151.36	168.98	117.94	132.92	147.86
58	70.40	82.74	95.06	56.36	66.88	77.44	110.90	125.88	140.82	96.84	110.04	123.24	142.60	161.10	179.54	126.76	142.60	158.44
59	75.70	88.92	102.10	59.84	70.40	80.96	119.70	135.56	151.36	105.62	119.70	133.80	151.36	170.76	190.10	132.04	148.76	165.46
60	84.48	98.58	112.66	65.14	76.56	88.02	125.00	141.72	158.44	110.90	125.88	140.82	160.22	180.44	200.68	140.82	158.44	176.02
61	88.02	102.10	116.18	70.40	82.74	95.06	133.80	151.36	168.98	119.70	135.56	151.36	168.98	190.10	211.24	146.12	164.58	183.06
62	93.32	108.26	123.24	73.92	86.28	98.58	139.08	157.58	176.02	125.00	141.72	158.44	177.80	199.80	221.78	151.36	170.76	190.10
63	98.58	114.42	130.28	79.22	92.44	105.62	147.86	167.24	186.58	133.80	151.36	168.98	186.58	209.48	232.36	160.22	180.44	200.68
64	103.86	120.62	137.32	84.48	98.58	112.66	153.16	173.40	193.64	139.08	157.58	176.02	195.40	219.16	242.92	165.46	186.58	207.72
65	112.66	130.28	147.86	89.80	104.74	119.70	161.94	183.06	204.20	147.86	167.24	186.58	204.20	228.86	253.46	174.28	196.28	218.28
66	126.76	146.12	165.46	103.86	120.62	137.32	179.54	202.44	225.30	161.94	183.06	204.20	228.86	255.26	281.64	191.88	215.64	239.40
67	140.82	161.94	183.06	117.94	136.44	154.88	197.16	221.78	246.44	176.02	198.92	221.78	253.46	281.64	309.82	209.48	235.02	260.50
68	158.44	181.30	204.20	132.04	152.28	172.50	216.52	243.82	271.08	190.10	214.76	239.40	279.88	310.70	341.50	228.86	256.98	285.16
69	172.50	197.16	221.78	146.12	168.10	190.10	234.14	263.18	292.20	204.20	230.62	256.98	304.54	337.12	369.66	246.44	276.36	306.30
70	191.88	219.16	246.44	160.22	183.96	207.72	256.98	288.68	320.36	218.28	246.44	274.60	330.92	366.12	401.32	265.84	298.38	330.92
71	205.96	235.02	264.04	174.28	199.80	225.30	274.60	308.06	341.50	232.36	262.32	292.20	355.56	392.54	429.50	283.40	317.74	352.06
72	220.04	250.86	281.64	188.34	215.64	242.92	292.20	327.40	362.60	246.44	278.12	309.82	380.22	418.94	457.66	301.02	337.12	373.18
73	237.66	270.20	302.78	202.44	231.50	260.50	311.58	349.44	387.26	260.50	293.96	327.40	406.64	448.02	489.34	320.36	359.08	397.80
74	251.74	286.06	320.36	216.52	247.34	278.12	329.18	368.78	408.38	274.60	309.82	345.02	431.28	474.40	517.52	337.98	378.46	418.94
75	271.08	308.06	345.02	234.14	266.68	299.26	352.06	394.28	436.54	288.68	325.66	362.60	457.66	503.42	549.22	360.84	404.00	447.12
76	306.30	346.80	387.26	269.34	305.42	341.50	383.74	429.50	475.28	320.36	360.84	401.32	496.38	545.70	594.96	399.58	446.24	492.86
77	345.02	389.02	433.02	308.06	347.66	387.26	418.94	468.22	517.52	355.56	399.58	443.60	535.12	587.92	640.74	438.34	488.48	538.64
78	385.50	433.92	482.32	348.54	392.54	436.54	450.64	503.42	556.26	387.26	434.80	482.32	573.82	630.18	686.50	477.04	530.72	584.40
79	420.72	472.68	524.56	383.74	431.28	478.80	487.60	544.82	602.00	424.24	476.16	528.08	612.56	672.40	732.28	515.78	572.96	630.18
80				424.24	476.16					455.92	511.38					554.50	615.22	
81				462.94	518.42					491.12	550.12					593.22	657.48	
82				503.42	563.28					528.08	591.44					631.94	699.70	
83				543.96	608.16					565.04	632.82					670.66	741.96	
84				584.40	653.08					602.00	674.18					709.38	784.18	

SERFF Tracking #:

AERS-129644829

State Tracking #:

AERS-129644829

Company Tracking #:

30160A 2015

State:

Pennsylvania

Filing Company:

RiverSource Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long Term Care

Project Name/Number:

30160A 2015/30160A 2015

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA CovLtr_30160A_20150202.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_30160A_20150202.pdf PA Supplement_to_ActMem_30160A_20150202.pdf PA Supplement_Exhibits_30160A_20150202.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-129644829

State Tracking #:

AERS-129644829

Company Tracking #:

30160A 2015

State:

Pennsylvania

Filing Company:

RiverSource Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long Term Care

Project Name/Number:

30160A 2015/30160A 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_30160A_20150202.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Policy Information
Comments:	

SERFF Tracking #: AERS-129644829 State Tracking #: AERS-129644829 Company Tracking #: 30160A 2015

State: Pennsylvania Filing Company: RiverSource Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 30160A 2015/30160A 2015

Attachment(s):	30160A-PA.pdf 30165A-PA.pdf 30273A.pdf 30274A.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	AERS-129644829	State Tracking #:	AERS-129644829	Company Tracking #:	30160A 2015
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State:	Pennsylvania	Filing Company:	RiverSource Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	30160A 2015/30160A 2015		

Attachment PA Supplement_Exhibits_30160A_20150202.xlsx is not a PDF document and cannot be reproduced here.

February 2, 2015

Honorable Michael F. Consedine
Commissioner
Pennsylvania Insurance Department
Commonwealth of Pennsylvania
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

RE: RiverSource Life Insurance Company ("RiverSource Life")
Company NAIC # 65005
Company FEIN # 41-0823832
SERFF Tracking # AERS-129644829
Policy Form: Long Term Care Policy Form 30160A-PA

Dear Commissioner Consedine:

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

30160A-PA is an existing individual policy form providing benefits for confinement in a nursing home with home care services and was previously approved in 1997. This form was issued in Pennsylvania from March 1998 through January 2001, and is no longer being marketed in any state, and outside of Pennsylvania, the last policies were issued in 2003.

For applications received May 19, 2000 and later, policies were issued with a different set of rates and endorsement 32100-PA, which provided for waiver of premium while receiving home care and allowed for a 20% spousal premium discount. This rate filing does not apply to policies with the endorsement.

The company is requesting the approval of a premium rate increase on the above-listed form and all associated riders. At this time, a premium rate increase of 15% is being requested for policies issued in Pennsylvania without endorsement. Although a larger premium rate increase is currently supportable, to minimize the impact on policyowners to the extent we can, an increase of only 15% is being requested at this time. Unless emerging experience improves, we believe it 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 10% increase was approved in September 2007 and implemented on each contract's next policy anniversary beginning in December 2007. A 10% increase was approved in September 2008 and implemented on each contract's next policy anniversary beginning in December 2008. A 10% increase was approved in April 2010 and implemented on each contract's next policy anniversary beginning in July 2010. A 10% increase was approved in March

2012 and implemented on each contract's next policy anniversary beginning in June 2012. A 4.6% increase was approved in May 2013 and implemented on each contract's next policy anniversary beginning in August 2013.

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 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 30160A-PA, Simple Benefit Increase Option Rider 30273A, Compound Benefit Increase Option Rider 30274A, Nonforfeiture Benefit Rider 30165A-PA; and
- a Microsoft Excel workbook 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
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Thank you for your assistance in reviewing this filing.

Respectfully,



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

Enclosures

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Policy form 30160A-PA is an individual policy form providing benefits to individuals for confinement in a nursing home with home care services. This form was issued in Pennsylvania from March 15, 1998 to January 15, 2001. It was updated with endorsement form 32100-PA for applications received starting May 19, 2000; this memorandum does not apply to policies with the endorsement.

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 a federally tax qualified, individually underwritten policy form that provides comprehensive long term care coverage. Benefits are payable for nursing home and assisted living facility (ALF) care, home and community care, adult day care, respite care, caregiver training, and case management services. Equipment purchase benefits are also included with a lifetime maximum of 50 times the home and community care daily maximum benefit amount. Benefits may be payable for other supplies and services if they are specified in an alternate plan of care agreed to by the insured, the insured's physician and RiverSource Life Insurance Company ("RiverSource Life").

This policy reimburses expenses incurred by the insured subject to the amount of coverage purchased. The facility care daily maximum benefit (FCDMB) is elected by the proposed insured at the time of application. This facility care daily maximum benefit amount is applied to nursing home, ALF, bed reservation, respite care, and alternative plan of care benefits. The home and community care daily maximum benefit amount is also elected by the proposed insured at the time of application and is a percentage (50%, 75%, or 100%) of the facility care daily maximum benefit amount. The home and community care daily maximum benefit amount is applied to home care and adult day care.

A lifetime maximum benefit amount is also elected at the time of application. This establishes the maximum amount that will be paid under the policy for the combined total of all benefit payments. The choices are 730 x FCDMB, 1,460 x FCDMB, 2,190 x FCDMB, and unlimited.

INFLATION PROTECTION

At the time of application the proposed insured can elect no benefit increase, the simple benefit increase option, or the compound benefit increase option. The simple benefit increase option will increase the daily maximum benefit amounts (both facility and home and community care amounts) by 5% of the original daily maximum benefit amount each year starting with the second policy year and continuing for the life of the policy, while the compound benefit increase option will increase the previous year's daily maximum benefit amounts (both the facility and home and community care amounts) by 5% each year starting with the second policy year and continuing for the life of the policy. The increasing benefits apply even when the policy is in claim status. Also, the remaining

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lifetime maximum benefit amount, before the increase, will increase each policy year by the same percentage that the facility care daily maximum benefit amount increases. When the total amount paid under a policy is equal to the current lifetime maximum benefit amount, the policy is terminated.

ELIMINATION PERIOD

Benefit payments commence after an elimination period of 20 or 90 days of service, depending on the plan initially chosen. Satisfaction of the elimination period begins with the first day on which benefit eligibility is established and expenses are incurred for which payment would be made if there were no elimination period. Only days in which services are used are credited toward satisfaction of the elimination period. These days do not need to be consecutive, but they must occur within a continuous period of three times the number of days in the elimination period. Only one elimination period needs to be satisfied during the lifetime of the policy.

The elimination period applies to all policy benefits except caregiver training, case management, equipment purchase, and respite care. Days for which the only expenses incurred are expenses that are not subject to the elimination period will not be used to satisfy the elimination period.

BENEFIT ELIGIBILITY AND CONDITIONS

A licensed health care practitioner must certify the following eligibility conditions at least annually. In Pennsylvania, benefit eligibility is based on the following: (a) the insured being unable to perform at least 3 or more of the following 6 activities of daily living (ADLs): (1) eating, (2) toileting, (3) transferring, (4) dressing, (5) continence, and (6) bathing, without substantial assistance for a period of at least 90 days due to a loss of functional capacity, or (b) severe cognitive impairment requiring substantial supervision, or (c) the insured having a level of disability similar to that described in (a) above, based on standards established by the Secretary of the Treasury. In most other states, benefit eligibility is based on the following: (a) unable to perform at least 2 or more of the following 5 activities of daily living (ADLs): (1) eating, (2) toileting, (3) transferring, (4) dressing, and (5) continence, without substantial assistance for a period of at least 90 days due to a loss of functional capacity, or (b) severe cognitive impairment requiring substantial supervision, or (c) having a level of disability similar to that described in (a) above, based on standards established by the Secretary of the Treasury.

A Medicare non-duplication provision excludes benefits that otherwise would be paid but for the application of a Medicare deductible or coinsurance amount.

FACILITY CARE BENEFITS

Facility care benefits are payable for nursing home confinement, whether skilled, intermediate, or custodial levels of care are received. Hospital confinement is not a prerequisite for benefit entitlement. Once benefit eligibility is established and the elimination period is satisfied, expenses incurred as a resident inpatient in a nursing home will be reimbursed up to the facility care daily maximum benefit amount that applies on the day expenses are incurred.

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Facility care benefits are also payable for stays in a qualified ALF. A qualified ALF is one that has a minimum of 8 inpatients and has a 24-hour awake, trained, and ready to respond staff. Once benefit eligibility is established and the elimination period is satisfied, expenses incurred as a resident inpatient in an ALF will be reimbursed up to the facility care daily maximum benefit amount that applies on the day expenses are incurred.

Premium payments will be waived during extended nursing home and ALF stays. This waiver begins after 90 days of confinement (including during the elimination period) in a nursing home or ALF. These days do not need to be consecutive, but they must occur within a continuous period of 180 days. The waiver stops once nursing home and ALF benefits cease. Home and community care benefit days do not have premiums waived and are not counted towards satisfying the waiver of premium elimination period.

If a temporary hospitalization is required during a period of confinement in a nursing home or ALF, and there is a charge to reserve a bed in the facility, this policy will pay the facility care daily maximum benefit amount for up to 21 days per policy year. These days also count towards satisfying the elimination period.

HOME CARE BENEFITS

Home care benefits covered at 100% of the home and community care daily maximum benefit amount are services provided by a nurse, a licensed physical, occupational or speech therapist, a home health aide, a personal care attendant, and adult day care. Home care benefits covered at 80% of the home and community care daily maximum benefit amount are homemaker and chore services. These expenses will be reimbursed subject to the percent of the home and community care daily maximum benefit amount listed above on the day expenses are incurred.

ADDITIONAL BENEFITS

Benefits in this section do not count against either the facility or home and community care daily maximum benefit amounts. They are, however, deducted from the lifetime maximum benefit amount, except for certain case management services described below. These expenses are not subject to the elimination period and they may not be used to satisfy the elimination period.

Expenses incurred for the first 14 days of respite care received during a policy year will be reimbursed subject to the facility care daily maximum benefit amount that applies on the day expenses are incurred.

Pre-approved equipment purchase expenses will be reimbursed up to a lifetime maximum of 50 times the home and community care daily maximum benefit amount. This equipment must be expected to help the insured remain in their home for at least 90 days.

Caregiver training expenses will be reimbursed up to a lifetime maximum of 5 times the home and community care daily maximum benefit amount.

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The initial assessment fee for case management services is reimbursable, but to the extent it exceeds 5 times the facility care daily maximum benefit amount it will be deducted from the lifetime maximum benefit amount. Other fees charged for case management services are reimbursable, but to the extent they exceed 2 times the facility care daily maximum benefit amount per use, they are deducted from the lifetime maximum benefit amount.

NONFORFEITURE BENEFIT RIDER

At issue, the insured has the option to select a nonforfeiture benefit rider. The nonforfeiture benefit rider provides a reduced lifetime maximum benefit amount upon lapse. The facility and home and community care daily maximum benefit amounts will continue at the same level as of the date of lapse, regardless of whether a benefit increase option was selected by the insured at issue.

The nonforfeiture benefit will begin if the policy terminates due to nonpayment of premium after the policy and rider have been in force for at least 3 years. The reduced lifetime maximum benefit amount is determined as the sum of all premiums paid at the time of lapse, including the premiums for the nonforfeiture benefit rider. The reduced lifetime maximum benefit amount will not be less than 30 times the facility care daily maximum benefit amount at the time of lapse. However, in no case will the sum of the benefits paid during the premium paying period and the reduced lifetime maximum benefit amount exceed the lifetime maximum benefit amount at time of lapse.

The provisions for the benefit are at least as favorable as those prescribed by the 1996 NAIC Model Regulation.

3. Renewability

This policy form is guaranteed renewable for life.

4. Applicability

This filing is applicable to inforce policies only, except for those issued with endorsement form 32100-PA (applications received on or after May 19, 2000), as this policy form is no longer being sold in the market.

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

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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.

Starting in 1989, RiverSource Life marketed nursing home policies with a zero day prior hospitalization requirement. Using the emerging experience on this business, 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 developed for nursing home benefits. Incidence rates by issue age and duration were developed to reflect the effects of underwriting on nursing home claims incidence. It was understood that the underwriting process would include an assessment of functional and cognitive abilities if considered appropriate.

Starting in 1990, RiverSource Life also marketed home health care benefit riders. At the time of original pricing, only limited insured experience was available for home and community care benefits. Therefore the expected claim costs for these benefits were derived from general population data with the assistance of RiverSource Life's reinsurer. Both the incidence rates and the length of home care usage for the first two years were determined through analysis of the "1982-1984 National Long Term Care Surveys", which polled elderly people who manifested impairments in ADLs. The home care incidence rates were modified by loading for cognitive impairment as a benefit trigger.

The data from the "1985 National Nursing Home Survey" was used to extrapolate the length of home care usage after the first two years. Additionally, experience data from continuing care retirement communities was used to verify the claim cost assumptions and to provide guidance in translating general population experience to anticipated insured population experience. Incidence rates by issue age and duration were developed to reflect the effects of underwriting on home care claims incidence.

Claim costs for the Benefit Increase Options were based on these claim costs with the benefit loaded to reflect the scheduled increases in benefits. The nonforfeiture benefit claim costs were determined by assumptions consistent with those used in establishing premium rates.

It should be recognized that considerable judgment was made with respect to expected claim costs, especially for non-institutional benefits. After using all available data, total expected claim costs were developed that represented reasonable estimates of aggregate long term care experience under the applicable underwriting criteria.

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

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Lifetime Benefit Actual-to-Expected Adjustment Factors

Duration	Age at Issue						
	<53	53-57	58-62	63-67	68-72	73-77	78+
1	0.10	0.35	0.65	0.95	1.90	2.10	2.20
2	0.10	0.35	0.65	0.95	1.90	2.10	2.20
3	0.10	0.35	0.65	0.95	1.90	2.10	2.20
4	0.10	0.35	0.65	0.95	1.90	2.10	2.20
5	0.10	0.35	0.65	0.95	1.90	2.10	2.20
6	0.20	0.50	0.90	1.20	1.90	2.10	2.20
7	0.20	0.50	0.90	1.20	1.90	2.10	2.20
8	0.20	0.50	0.90	1.20	1.90	2.10	2.20
9	0.20	0.50	1.00	1.20	1.90	2.10	2.20
10	0.20	0.50	1.00	1.40	1.90	2.10	2.20
11	0.25	0.55	1.00	1.50	1.90	2.10	2.20
12	0.25	0.55	1.00	1.55	1.90	2.10	2.20
13	0.25	0.55	1.00	1.55	1.90	2.10	2.20
14	0.25	0.55	1.00	1.55	1.90	2.10	2.20
15	0.25	0.55	1.00	1.55	1.90	2.10	2.20
16	0.35	0.65	1.10	1.55	1.90	2.10	2.20
17	0.35	0.65	1.10	1.55	1.90	2.10	2.20
18	0.35	0.65	1.10	1.60	1.90	2.10	2.20
19	0.35	0.65	1.10	1.60	1.90	2.10	2.20
20	0.35	0.65	1.10	1.60	1.90	2.10	2.20
21	0.50	0.80	1.15	1.60	1.90	2.10	2.20
22	0.50	0.80	1.15	1.60	1.90	2.10	2.20
23	0.50	0.80	1.15	1.60	1.90	2.10	2.20
24	0.50	0.80	1.15	1.60	1.90	2.10	2.20
25	0.50	0.80	1.15	1.60	1.90	2.10	2.20
26	0.80	0.90	1.20	1.60	1.95	2.10	2.20
27	0.80	0.90	1.20	1.60	1.95	2.10	2.20
28	0.80	0.90	1.20	1.60	1.95	2.10	2.20
29	0.80	0.90	1.20	1.60	1.95	2.10	2.20
30	0.80	0.90	1.20	1.60	1.95	2.10	2.20
31+	1.00	1.00	1.20	1.60	1.95	2.10	2.20

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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	0.10	0.15	0.20	0.50	1.00	1.55	2.10	2.50
2	0.10	0.15	0.20	0.50	1.00	1.55	2.10	2.50
3	0.10	0.15	0.20	0.50	1.00	1.55	2.10	2.50
4	0.10	0.15	0.20	0.50	1.00	1.55	2.10	2.50
5	0.10	0.15	0.20	0.50	1.00	1.55	2.10	2.50
6	0.25	0.25	0.45	1.00	1.55	2.00	2.45	2.50
7	0.25	0.25	0.45	1.00	1.55	2.00	2.45	2.50
8	0.25	0.25	0.45	1.00	1.55	2.00	2.45	2.50
9	0.25	0.25	0.45	1.00	1.55	2.00	2.45	2.50
10	0.25	0.30	0.55	1.10	1.95	2.35	2.45	2.50
11	0.25	0.50	0.75	1.30	1.95	2.45	2.50	2.50
12	0.30	0.55	0.95	1.45	1.95	2.50	2.50	2.50
13	0.30	0.55	0.95	1.45	1.95	2.50	2.50	2.50
14	0.30	0.55	1.00	1.50	1.95	2.50	2.50	2.50
15	0.30	0.55	1.00	1.50	1.95	2.50	2.50	2.50
16	0.35	0.60	1.00	1.50	1.95	2.50	2.50	2.50
17	0.35	0.60	1.00	1.50	1.95	2.50	2.50	2.50
18	0.35	0.60	1.00	1.50	1.95	2.50	2.50	2.50
19	0.35	0.60	1.00	1.50	1.95	2.50	2.50	2.50
20	0.35	0.60	1.00	1.50	1.95	2.50	2.50	2.50
21	0.60	0.80	1.05	1.50	1.95	2.50	2.50	2.50
22	0.60	0.80	1.05	1.50	1.95	2.50	2.50	2.50
23	0.60	0.80	1.05	1.50	1.95	2.50	2.50	2.50
24	0.60	0.80	1.05	1.50	1.95	2.50	2.50	2.50
25	0.60	0.80	1.05	1.50	1.95	2.50	2.50	2.50
26	0.80	0.95	1.10	1.50	1.95	2.50	2.50	2.50
27	0.80	0.95	1.10	1.50	1.95	2.50	2.50	2.50
28	0.80	0.95	1.10	1.50	1.95	2.50	2.50	2.50
29	0.80	0.95	1.10	1.50	1.95	2.50	2.50	2.50
30	0.80	0.95	1.10	1.50	1.95	2.50	2.50	2.50
31+	1.00	1.05	1.10	1.50	2.00	2.50	2.50	2.50

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.

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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.

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 101.5%. This experience is based on 4,870 actual claims (1,729 lifetime and 3,141 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 30160A, 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.

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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 policyholders, an additional 1.3% of inforce policyholders is assumed to lapse, and a 0.7% 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

2.0% in the year of rate increase notification to policyholders, grading down to 0% in the 3rd 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 2008 and 2012 so that total commissions paid before and after past sought nationwide 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.

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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.

8. Premiums

Premiums are unisex and payable for life. The premiums vary by issue age, the initial amount of the facility and home and community care daily maximum benefit amounts, the maximum lifetime benefit amount, the elimination period, and the Benefit Increase Option.

9. Issue Age Range

The issue ages are from 40 to 79 except for the benefit structures with 90-day elimination period, 2- or 4-year maximum policy benefit, and home and community care daily maximum 50% or 75% of facility care daily maximum, which are 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 9/30/2014) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	$1.0000*AP + 0.0$	45.0%
Semi-Annual	$0.5020*AP + 0.4$	7.3%
Quarterly	$0.2580*AP + 0.5$	7.0%
Monthly	$0.0868*AP + 0.6$	40.7%

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.

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14. Past and Future Policy Experience

Nationwide experience for policy form 30160A 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:

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

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 September 30, 2014 for claims incurred at time k in year j

${}_j IBNR_{ValDate}^k$ = incurred but not reported reserve as of September 30, 2014 attributable to claims incurred at time k in year j

EP_j = earned premium in year j

$ValDate$ = September 30, 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

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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 September 30, 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 values.

15. History of Previous Rate Revisions

Five prior increases have been approved and implemented on this form. A 10% increase was approved in September 2007 and implemented on each contract's next policy anniversary beginning in December 2007. A 10% increase was approved in September 2008 and implemented on each contract's next policy anniversary beginning in December 2008. A 10% increase was approved in April 2010 and implemented on each contract's next policy anniversary beginning in July 2010. A 10% increase was approved in March 2012 and implemented on each contract's next policy anniversary beginning in June 2012. A 4.6% increase was approved in May 2013 and implemented on each contract's next policy anniversary beginning in August 20113.

The actual and projected premiums in Exhibit VI reflect the accumulated rate increases as approved in Pennsylvania and implemented from 2007 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 15%.

Projected experience assuming this increase is implemented is shown in Exhibit I. 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 (Annual Premium Based on September 30, 2014 Inforce)

Before increase:	\$1,995
After increase:	\$2,293

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

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18. Proposed Effective Date

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

19. Nationwide Distribution of Business as of 9/30/2014 (based on inforce count)

By Issue Age:

Issue Ages	Percent Distribution
<55	29.7%
55-59	26.3%
60-64	23.8%
65-69	13.0%
70-74	5.4%
75-79	1.6%
>79	0.2%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	18.8%
90-day	81.2%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	3.8%
4-Year	31.0%
6-Year	25.4%
Unlimited	39.8%

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By Inflation Protection Option:

Inflation Option	Percent Distribution
None	9.1%
Simple	39.8%
Compound	51.1%

20. Number of Policyholders

As of 9/30/2014, the number of policies and annual premium inforce, assuming all premium increases previously approved in Pennsylvania have been implemented in both the state and nationwide is:

	Number of Insured	Annual Premium
Pennsylvania	1,757	\$3,505,687
Nationwide	30,020	\$64,275,848

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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: February 2, 2015

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

Policy Form: 30160A

Original Pricing Assumptions:

Mortality: 1983 Individual Annuity Mortality Table

Lapse Rates:

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

Morbidity:

Starting in 1989, RiverSource Life marketed nursing home policies with a zero day prior hospitalization requirement. Using the emerging experience on this business, 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 developed for nursing home benefits. Incidence rates by issue age and duration were developed to reflect the effects of underwriting on nursing home claims incidence. It was understood that the underwriting process would include an assessment of functional and cognitive abilities if considered appropriate.

Starting in 1990, RiverSource Life also marketed home health care benefit riders. At the time of original pricing, only limited insured experience was available for home and community care benefits. Therefore the expected claim costs for these benefits were derived from general population data with the assistance of RiverSource Life's reinsurer. Both the incidence rates and the length of home care usage for the first two years were determined through analysis of the "1982-1984 National Long Term Care Surveys", which polled elderly people who manifested impairments in ADLs. The home care incidence rates were modified by loading for cognitive impairment as a benefit trigger.

The data from the "1985 National Nursing Home Survey" was used to extrapolate the length of home care usage after the first two years. Additionally, experience data from continuing care retirement communities was used to verify the claim cost assumptions and to provide guidance in translating general population experience to anticipated insured population experience. Incidence rates by issue age and duration were developed to reflect the effects of underwriting on home care claims incidence.

Claim costs for the Benefit Increase Options were based on these claim costs with the benefit loaded to reflect the scheduled increases in benefits. The nonforfeiture benefit claim costs were determined by assumptions consistent with those used in establishing premium rates.

It should be recognized that considerable judgment was made with respect to expected claim costs, especially for non-institutional benefits. After using all available data, total expected claim costs were developed that represented reasonable estimates of aggregate long term care experience under the applicable underwriting criteria.

The following selection factors were used:

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

Interest Rate: 5.0%

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

Policy Form: 30160A

Current Assumptions:

Mortality: 1983 Individual Annuity Mortality Basic Table with selection consistent with experience

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: 30160A

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	6.90%	6.80%	7.00%	1	6.90%	7.10%	5.30%
2	6.50%	4.50%	3.50%	2	6.00%	4.80%	4.60%
3	4.80%	3.50%	3.50%	3	4.20%	3.30%	3.10%
4	3.60%	2.60%	1.90%	4	3.10%	2.90%	2.90%
5	2.60%	1.90%	1.30%	5	2.30%	2.00%	2.20%
6	1.90%	1.60%	1.30%	6	1.70%	1.90%	2.10%
7	1.50%	1.10%	1.30%	7	1.50%	1.60%	2.30%
8	1.10%	1.10%	1.30%	8	1.20%	1.40%	2.35%
9	1.06%	1.08%	1.30%	9	1.08%	1.33%	2.50%
10	0.85%	1.15%	1.30%	10	0.95%	1.25%	3.25%
11	0.80%	1.00%	1.40%	11	0.96%	1.45%	3.60%
12	0.70%	0.85%	1.50%	12	0.94%	1.50%	3.90%
13	0.70%	0.89%	1.50%	13	0.80%	1.50%	4.15%
14	0.67%	0.85%	1.60%	14	0.78%	1.50%	5.25%
15	0.61%	0.94%	1.60%	15	0.73%	1.60%	5.25%
16	0.61%	1.04%	1.70%	16	0.73%	1.80%	5.25%
17	0.61%	1.16%	1.70%	17	0.80%	2.00%	5.85%
18	0.61%	1.20%	1.80%	18	1.00%	2.20%	5.85%
19	0.61%	1.20%	1.80%	19	1.05%	2.40%	5.90%
20	0.75%	1.20%	1.90%	20	1.05%	2.65%	5.90%
21	0.80%	1.20%	1.90%	21	1.05%	2.90%	5.95%
22	0.85%	1.20%	2.00%	22	1.05%	3.10%	5.95%
23	0.85%	1.20%	2.00%	23	1.05%	3.40%	6.00%
24	0.90%	1.25%	2.00%	24	1.20%	3.40%	6.00%
25	0.90%	1.25%	2.00%	25	1.40%	3.60%	6.00%
26	0.90%	1.25%	2.00%	26	1.50%	3.80%	6.00%
27	1.00%	1.25%	2.00%	27	1.60%	4.00%	6.00%
28	1.00%	1.25%	2.00%	28	2.10%	4.20%	6.00%
29	1.00%	1.25%	2.00%	29	2.40%	4.40%	6.00%
30	1.00%	1.30%	2.00%	30	2.60%	4.50%	6.00%
31	1.10%	1.30%	2.00%	31	2.90%	4.50%	6.00%
32	1.10%	1.30%	2.00%	32	3.10%	4.50%	6.00%
33	1.10%	1.30%	2.00%	33	3.20%	4.50%	6.00%
34	1.10%	1.30%	2.00%	34	3.30%	4.50%	6.00%
35	1.10%	1.35%	2.00%	35	3.40%	4.50%	6.00%
36	1.10%	1.35%	2.00%	36	3.50%	4.50%	6.00%
37	1.10%	1.35%	2.00%	37	3.50%	4.50%	6.00%
38	1.10%	1.35%	2.00%	38	3.50%	4.50%	6.00%
39	1.10%	1.35%	2.00%	39	3.50%	4.50%	6.00%
40+	1.10%	1.40%	2.00%	40+	3.50%	4.50%	6.00%

In the year of rate increase notification to policyholders, an additional 1.3% of inforce policyholders is assumed to lapse, and a 0.7% 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: 30160A

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	Age at Issue						
	<53	53-57	58-62	63-67	68-72	73-77	78+
1	0.10	0.35	0.65	0.95	1.90	2.10	2.20
2	0.10	0.35	0.65	0.95	1.90	2.10	2.20
3	0.10	0.35	0.65	0.95	1.90	2.10	2.20
4	0.10	0.35	0.65	0.95	1.90	2.10	2.20
5	0.10	0.35	0.65	0.95	1.90	2.10	2.20
6	0.20	0.50	0.90	1.20	1.90	2.10	2.20
7	0.20	0.50	0.90	1.20	1.90	2.10	2.20
8	0.20	0.50	0.90	1.20	1.90	2.10	2.20
9	0.20	0.50	1.00	1.20	1.90	2.10	2.20
10	0.20	0.50	1.00	1.40	1.90	2.10	2.20
11	0.25	0.55	1.00	1.50	1.90	2.10	2.20
12	0.25	0.55	1.00	1.55	1.90	2.10	2.20
13	0.25	0.55	1.00	1.55	1.90	2.10	2.20
14	0.25	0.55	1.00	1.55	1.90	2.10	2.20
15	0.25	0.55	1.00	1.55	1.90	2.10	2.20
16	0.35	0.65	1.10	1.55	1.90	2.10	2.20
17	0.35	0.65	1.10	1.55	1.90	2.10	2.20
18	0.35	0.65	1.10	1.60	1.90	2.10	2.20
19	0.35	0.65	1.10	1.60	1.90	2.10	2.20
20	0.35	0.65	1.10	1.60	1.90	2.10	2.20
21	0.50	0.80	1.15	1.60	1.90	2.10	2.20
22	0.50	0.80	1.15	1.60	1.90	2.10	2.20
23	0.50	0.80	1.15	1.60	1.90	2.10	2.20
24	0.50	0.80	1.15	1.60	1.90	2.10	2.20
25	0.50	0.80	1.15	1.60	1.90	2.10	2.20
26	0.80	0.90	1.20	1.60	1.95	2.10	2.20
27	0.80	0.90	1.20	1.60	1.95	2.10	2.20
28	0.80	0.90	1.20	1.60	1.95	2.10	2.20
29	0.80	0.90	1.20	1.60	1.95	2.10	2.20
30	0.80	0.90	1.20	1.60	1.95	2.10	2.20
31+	1.00	1.00	1.20	1.60	1.95	2.10	2.20

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

Policy Form: 30160A

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	0.10	0.15	0.20	0.50	1.00	1.55	2.10	2.50
2	0.10	0.15	0.20	0.50	1.00	1.55	2.10	2.50
3	0.10	0.15	0.20	0.50	1.00	1.55	2.10	2.50
4	0.10	0.15	0.20	0.50	1.00	1.55	2.10	2.50
5	0.10	0.15	0.20	0.50	1.00	1.55	2.10	2.50
6	0.25	0.25	0.45	1.00	1.55	2.00	2.45	2.50
7	0.25	0.25	0.45	1.00	1.55	2.00	2.45	2.50
8	0.25	0.25	0.45	1.00	1.55	2.00	2.45	2.50
9	0.25	0.25	0.45	1.00	1.55	2.00	2.45	2.50
10	0.25	0.30	0.55	1.10	1.95	2.35	2.45	2.50
11	0.25	0.50	0.75	1.30	1.95	2.45	2.50	2.50
12	0.30	0.55	0.95	1.45	1.95	2.50	2.50	2.50
13	0.30	0.55	0.95	1.45	1.95	2.50	2.50	2.50
14	0.30	0.55	1.00	1.50	1.95	2.50	2.50	2.50
15	0.30	0.55	1.00	1.50	1.95	2.50	2.50	2.50
16	0.35	0.60	1.00	1.50	1.95	2.50	2.50	2.50
17	0.35	0.60	1.00	1.50	1.95	2.50	2.50	2.50
18	0.35	0.60	1.00	1.50	1.95	2.50	2.50	2.50
19	0.35	0.60	1.00	1.50	1.95	2.50	2.50	2.50
20	0.35	0.60	1.00	1.50	1.95	2.50	2.50	2.50
21	0.60	0.80	1.05	1.50	1.95	2.50	2.50	2.50
22	0.60	0.80	1.05	1.50	1.95	2.50	2.50	2.50
23	0.60	0.80	1.05	1.50	1.95	2.50	2.50	2.50
24	0.60	0.80	1.05	1.50	1.95	2.50	2.50	2.50
25	0.60	0.80	1.05	1.50	1.95	2.50	2.50	2.50
26	0.80	0.95	1.10	1.50	1.95	2.50	2.50	2.50
27	0.80	0.95	1.10	1.50	1.95	2.50	2.50	2.50
28	0.80	0.95	1.10	1.50	1.95	2.50	2.50	2.50
29	0.80	0.95	1.10	1.50	1.95	2.50	2.50	2.50
30	0.80	0.95	1.10	1.50	1.95	2.50	2.50	2.50
31+	1.00	1.05	1.10	1.50	2.00	2.50	2.50	2.50

The following adverse selection factors are used:

Year of Policyholder Notification	With Requested Increase
1	2.0%
2	1.0%
3	0.0%

Interest Rate: 4.5%

EXHIBIT II
RiverSource Life Insurance Company
Nationwide Long Term Care Claim Experience
For Policy Anniversaries through 2013
Policy Form: 30160A
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	2,338,273	2,003,983	116.7%	751,395	2,067,272	36.3%	3,089,668	4,071,255	75.9%
2	1,976,169	2,603,464	75.9%	2,895,869	2,638,215	109.8%	4,872,038	5,241,679	92.9%
3	5,575,832	3,414,846	163.3%	4,399,977	3,481,569	126.4%	9,975,809	6,896,415	144.7%
4	4,246,621	4,360,983	97.4%	3,635,097	4,457,281	81.6%	7,881,719	8,818,265	89.4%
5	6,712,520	5,474,887	122.6%	7,595,307	5,564,197	136.5%	14,307,827	11,039,084	129.6%
6	5,338,108	7,625,291	70.0%	7,622,314	9,735,725	78.3%	12,960,422	17,361,016	74.7%
7	9,630,319	9,271,831	103.9%	10,335,228	11,799,686	87.6%	19,965,547	21,071,517	94.8%
8	8,517,973	10,229,935	83.3%	13,084,253	12,925,715	101.2%	21,602,226	23,155,650	93.3%
9	13,989,644	11,495,415	121.7%	14,862,584	14,184,136	104.8%	28,852,228	25,679,550	112.4%
10	13,836,490	13,042,023	106.1%	18,891,823	17,860,974	105.8%	32,728,313	30,902,997	105.9%
11	13,753,709	14,725,399	93.4%	21,068,142	20,971,222	100.5%	34,821,851	35,696,620	97.5%
12	18,046,502	15,903,765	113.5%	20,116,896	23,475,243	85.7%	38,163,398	39,379,008	96.9%
13	16,996,744	16,913,042	100.5%	27,420,473	24,625,302	111.4%	44,417,216	41,538,343	106.9%
14	13,741,637	14,673,776	93.6%	23,138,239	20,545,426	112.6%	36,879,875	35,219,202	104.7%
15	5,976,362	6,821,850	87.6%	10,180,698	8,677,817	117.3%	16,157,060	15,499,667	104.2%
16	161,781	211,677	76.4%	3,226	238,729	1.4%	165,007	450,405	36.6%
Total	140,838,683	138,772,166	101.5%	186,001,520	183,248,507	101.5%	326,840,204	322,020,673	101.5%

SPLIT BY ISSUE AGE				
Issue Age	Actual	Expected	A/E	Claim Count
<43	1,249	102,818	1.2%	2
43-47	1,392,081	660,514	210.8%	12
48-52	2,765,268	3,252,110	85.0%	59
53-57	15,584,571	15,107,550	103.2%	212
58-62	41,367,675	40,726,270	101.6%	590
63-67	77,281,820	75,811,245	101.9%	1,078
68-72	85,406,442	82,885,927	103.0%	1,204
73-77	71,022,111	71,127,886	99.9%	1,115
78-82	28,146,184	28,940,505	97.3%	514
83+	3,872,802	3,458,367	112.0%	84
Total	326,840,204	322,073,191	101.5%	4,870

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			
	Lapses	Actual Exposure	Rate	Expected Lapses	Lapses	Actual Exposure	Rate	Expected Lapses	Lapses	Actual Exposure	Rate	Expected Lapses	Lapses	Actual Exposure	Rate	Expected Lapses
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			
	Lapses	Actual Exposure	Rate	Expected Lapses	Lapses	Actual Exposure	Rate	Expected Lapses	Lapses	Actual Exposure	Rate	Expected Lapses	Lapses	Actual Exposure	Rate	Expected Lapses
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: 30160A

	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	Persistence 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 Persistence		
Historical Experience	1997	420	48,936	0	0.0%	104,565	0	0.0%			0.0000	1.000	4.50%	2.1368
	1998	13,881	8,484,649	227,638	2.7%	17,348,966	465,462	2.7%			0.0146	0.985	4.50%	2.0447
	1999	35,114	36,837,498	2,099,777	5.7%	72,079,797	4,108,625	5.7%			0.0260	0.974	4.50%	1.9567
	2000	44,447	64,448,815	5,039,141	7.8%	120,676,324	9,435,473	7.8%			0.0509	0.949	4.50%	1.8724
	2001	43,583	67,436,744	6,848,015	10.2%	120,833,523	12,270,311	10.2%			0.0447	0.955	4.50%	1.7918
	2002	42,905	66,531,739	10,559,187	15.9%	114,078,403	18,105,271	15.9%			0.0403	0.960	4.50%	1.7146
	2003	41,095	64,636,250	12,395,792	19.2%	106,055,799	20,339,138	19.2%			0.0449	0.955	4.50%	1.6408
	2004	40,001	62,388,108	15,482,148	24.8%	97,958,876	24,309,341	24.8%			0.0266	0.973	4.50%	1.5702
	2005	39,013	60,588,220	14,846,765	24.5%	91,036,150	22,307,840	24.5%			0.0247	0.975	4.50%	1.5025
	2006	38,168	59,033,478	26,748,631	45.3%	84,880,468	38,460,149	45.3%			0.0217	0.978	4.50%	1.4378
	2007	37,372	57,513,600	26,923,281	46.8%	79,134,099	37,044,274	46.8%			0.0209	0.979	4.50%	1.3759
	2008	36,070	57,219,485	26,991,121	47.2%	75,339,158	35,538,389	47.2%			0.0348	0.965	4.50%	1.3167
	2009	34,742	60,013,138	38,215,967	63.7%	75,614,809	48,151,008	63.7%			0.0368	0.963	4.50%	1.2600
	2010	33,665	60,626,721	43,616,651	71.9%	73,098,474	52,589,198	71.9%			0.0310	0.969	4.50%	1.2057
	2011	32,713	62,594,496	41,565,899	66.4%	72,221,099	47,958,449	66.4%			0.0283	0.974	4.50%	1.1538
	2012	31,738	61,277,925	49,411,181	80.6%	67,657,462	54,555,293	80.6%			0.0298	0.970	4.50%	1.1041
	2013	30,725	59,491,874	42,537,030	71.5%	62,856,908	44,943,048	71.5%			0.0319	0.968	4.50%	1.0566
1/2014-9/2014	30,020	47,231,945	21,822,454	46.2%	48,018,042	22,185,652	46.2%		n/a	n/a	n/a	4.50%	1.0166	
Projected Future Experience	10/2014-12/2014	29,704	15,916,391	13,866,359	87.1%	15,829,057	13,790,274	87.1%	1.0000	0.8678	0.0332	0.967	4.50%	0.9945
	2015	28,577	61,776,967	57,111,570	92.4%	59,770,841	55,256,947	92.4%	1.0000	1.6811	0.0481	0.952	4.50%	0.9675
	2016	27,410	58,743,914	59,729,553	101.7%	54,388,787	55,301,353	101.7%	1.0000	1.0904	0.0408	0.959	4.50%	0.9259
	2017	26,210	55,686,754	62,389,208	112.0%	49,338,064	55,276,390	112.0%	1.0000	1.0923	0.0438	0.956	4.50%	0.8860
	2018	24,986	52,629,659	65,279,024	124.0%	44,621,531	55,346,169	124.0%	1.0000	1.0976	0.0467	0.953	4.50%	0.8478
	2019	23,739	49,580,735	69,031,468	139.2%	40,226,345	56,007,312	139.2%	1.0000	1.1131	0.0499	0.950	4.50%	0.8113
	2020	22,470	46,541,269	72,735,383	156.3%	36,134,292	56,471,205	156.3%	1.0000	1.1132	0.0535	0.947	4.50%	0.7784
	2021	21,185	43,522,386	75,078,880	172.5%	32,335,363	55,780,554	172.5%	1.0000	1.0948	0.0572	0.943	4.50%	0.7430
	2022	19,886	40,536,017	76,903,622	189.7%	28,819,724	54,675,850	189.7%	1.0000	1.0912	0.0613	0.939	4.50%	0.7110
	2023	18,575	37,585,745	78,998,280	210.2%	25,571,466	53,746,488	210.2%	1.0000	1.0997	0.0659	0.934	4.50%	0.6804
	2024	17,262	34,680,280	82,443,721	237.7%	22,578,691	53,675,210	237.7%	1.0000	1.1230	0.0707	0.929	4.50%	0.6511
	2025	15,959	31,842,729	85,714,057	269.2%	19,838,561	53,401,313	269.2%	1.0000	1.1246	0.0755	0.924	4.50%	0.6230
	2026	14,664	29,083,588	86,525,378	297.5%	17,339,300	51,585,435	297.5%	1.0000	1.0986	0.0811	0.919	4.50%	0.5962
	2027	13,381	26,401,180	86,464,395	327.5%	15,062,277	49,329,260	327.5%	1.0000	1.0951	0.0875	0.913	4.50%	0.5705
	2028	12,127	23,808,928	86,366,821	362.7%	12,998,428	47,151,763	362.7%	1.0000	1.1022	0.0937	0.906	4.50%	0.5459
	2029	10,914	21,331,494	87,326,820	409.4%	11,144,382	45,622,845	409.4%	1.0000	1.1234	0.1000	0.900	4.50%	0.5224
	2030	9,751	18,983,196	87,976,432	463.4%	9,490,471	43,982,992	463.4%	1.0000	1.1276	0.1065	0.893	4.50%	0.4999
	2031	8,650	16,776,052	86,050,477	512.9%	8,025,866	41,167,587	512.9%	1.0000	1.1026	0.1129	0.887	4.50%	0.4784
	2032	7,622	14,728,670	83,283,120	565.4%	6,742,941	38,127,895	565.4%	1.0000	1.0984	0.1189	0.881	4.50%	0.4578
	2033	6,664	12,842,775	79,889,327	622.1%	5,626,372	34,999,216	622.1%	1.0000	1.0972	0.1257	0.874	4.50%	0.4381
	2034	5,778	11,111,315	75,811,556	682.3%	4,658,206	31,782,545	682.3%	1.0000	1.0944	0.1329	0.867	4.50%	0.4192
	2035	4,974	9,541,595	71,339,538	747.7%	3,827,877	28,619,844	747.7%	1.0000	1.0932	0.1392	0.861	4.50%	0.4012
	2036	4,251	8,137,114	66,599,578	818.5%	3,123,857	25,567,729	818.5%	1.0000	1.0923	0.1453	0.855	4.50%	0.3839
	2037	3,607	6,890,863	61,662,491	894.8%	2,531,500	22,652,986	894.8%	1.0000	1.0912	0.1516	0.848	4.50%	0.3674
	2038	3,037	5,794,142	56,611,777	977.1%	2,036,935	19,901,916	977.1%	1.0000	1.0902	0.1578	0.842	4.50%	0.3516
	2039	2,538	4,836,624	51,536,425	1065.5%	1,627,099	17,337,485	1065.5%	1.0000	1.0893	0.1643	0.836	4.50%	0.3364
	2040	2,105	4,007,178	46,502,381	1160.5%	1,290,013	14,970,307	1160.5%	1.0000	1.0883	0.1709	0.829	4.50%	0.3219
	2041	1,731	3,294,436	41,580,741	1262.2%	1,014,893	12,809,479	1262.2%	1.0000	1.0872	0.1776	0.822	4.50%	0.3081
	2042	1,412	2,687,022	36,833,433	1370.8%	792,126	10,858,382	1370.8%	1.0000	1.0862	0.1844	0.816	4.50%	0.2948
	2043	1,141	2,173,744	32,320,464	1486.9%	613,218	9,117,678	1486.9%	1.0000	1.0853	0.1915	0.809	4.50%	0.2821
	2044	915	1,743,774	28,082,663	1610.5%	470,739	7,581,038	1610.5%	1.0000	1.0842	0.1986	0.801	4.50%	0.2700
	2045	726	1,386,788	24,160,847	1742.2%	358,248	6,241,460	1742.2%	1.0000	1.0834	0.2059	0.794	4.50%	0.2583
	2046	571	1,093,081	20,583,384	1883.1%	270,215	5,088,322	1883.1%	1.0000	1.0830	0.2134	0.787	4.50%	0.2472
	2047	445	853,659	17,352,408	2032.7%	201,942	4,104,887	2032.7%	1.0000	1.0823	0.2211	0.779	4.50%	0.2366
	2048	343	660,320	14,468,105	2191.1%	149,479	3,275,193	2191.1%	1.0000	1.0814	0.2290	0.771	4.50%	0.2264
	2049	262	505,696	11,924,051	2357.9%	109,547	2,583,050	2357.9%	1.0000	1.0804	0.2371	0.763	4.50%	0.2166
	2050	197	383,263	9,708,468	2533.1%	79,449	2,012,534	2533.1%	1.0000	1.0793	0.2456	0.754	4.50%	0.2073
	2051	147	287,315	7,806,638	2717.1%	56,995	1,548,604	2717.1%	1.0000	1.0784	0.2544	0.746	4.50%	0.1984
	2052	108	212,931	6,193,964	2908.9%	40,420	1,175,787	2908.9%	1.0000	1.0772	0.2634	0.737	4.50%	0.1898
	2053	79	155,915	4,847,041	3108.8%	28,322	880,482	3108.8%	1.0000	1.0761	0.2728	0.727	4.50%	0.1817
	2054	57	112,728	3,739,524	3317.3%	19,586	650,046	3317.3%	1.0000	1.0754	0.2826	0.717	4.50%	0.1738
	2055	40	80,423	2,842,780	3534.8%	13,378	472,884	3534.8%	1.0000	1.0748	0.2927	0.707	4.50%	0.1663
	2056	28	56,574	2,127,502	3760.6%	9,006	338,661	3760.6%	1.0000	1.0741	0.3032	0.697	4.50%	0.1592
2057	19	39,208	1,566,087	3994.3%	5,972	238,558	3994.3%	1.0000	1.0735	0.3143	0.686	4.50%	0.1523	
2058	13	26,741	1,132,329	4234.4%	3,898	165,057	4234.4%	1.0000	1.0728	0.3261	0.674	4.50%	0.1458	
2059	9	17,925	802,628	4477.7%	2,500	111,959	4477.7%	1.0000	1.0719	0.3387	0.661	4.50%	0.1395	
2060	6	11,787	556,494	4721.1%	1,573	74,283	4721.1%	1.0000	1.0709	0.3525	0.647	4.50%	0.1335	
2061	3	7,587	376,477	4962.5%	969	48,090	4962.5%	1.0000	1.0701	0.3678	0.632	4.50%	0.1277	
2062	2	4,765	248,198	5208.9%	582	30,339	5208.9%	1.0000	1.0716	0.3848	0.615	4.50%	0.1222	
2063	1	2,910	158,819	5458.4%	340	18,577	5458.4%	1.0000	1.0733	0.4038	0.596	4.50%	0.1170	
Past			956,403,621	385,330,678	40.3%	1,378,992,922	492,766,920	35.7%						
Future			759,116,147	2,182,640,688	287.5%	539,221,656	1,200,954,222	222.7%						
Lifetime			1,715,519,768	2,567,971,365	149.7%	1,918,214,578	1,693,721,142	88.3%						

EXHIBIT VI
RiverSource Life Insurance Company
Nationwide Experience Projections with 15% Increase
Adjusted for Cumulative Prior Approved Rate Increases on a Nationwide Basis
Policy Form: 30160A

	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	Persistence 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 Persistence		
Historical Experience	1997	420	48,936	0	0.0%	104,565	0	0.0%			0.0000	1.000	4.50%	2.1368
	1998	13,881	8,484,649	227,638	2.7%	17,348,966	465,462	2.7%			0.0146	0.985	4.50%	2.0447
	1999	35,114	36,837,498	2,099,777	5.7%	72,079,797	4,108,625	5.7%			0.0260	0.974	4.50%	1.9567
	2000	44,447	64,448,815	5,039,141	7.8%	120,676,324	9,435,473	7.8%			0.0509	0.949	4.50%	1.8724
	2001	43,583	67,436,744	6,848,015	10.2%	120,833,523	12,270,311	10.2%			0.0447	0.955	4.50%	1.7918
	2002	42,905	66,531,739	10,559,187	15.9%	114,078,403	18,105,271	15.9%			0.0403	0.960	4.50%	1.7146
	2003	41,095	64,636,250	12,395,792	19.2%	106,055,799	20,339,138	19.2%			0.0449	0.955	4.50%	1.6408
	2004	40,001	62,388,108	15,482,148	24.8%	97,958,876	24,309,341	24.8%			0.0266	0.973	4.50%	1.5702
	2005	39,013	60,588,220	14,846,765	24.5%	91,036,150	22,307,840	24.5%			0.0247	0.975	4.50%	1.5025
	2006	39,013	59,033,478	26,748,631	45.3%	84,880,468	38,460,149	45.3%			0.0000	1.000	4.50%	1.4378
	2007	38,168	57,513,600	26,923,281	46.8%	79,134,099	37,044,274	46.8%			0.0217	0.978	4.50%	1.3759
	2008	37,372	57,219,485	26,991,121	47.2%	75,339,158	35,538,389	47.2%			0.0209	0.979	4.50%	1.3167
	2009	36,070	60,013,138	38,215,967	63.7%	75,614,809	48,151,008	63.7%			0.0348	0.965	4.50%	1.2600
	2010	34,742	60,626,721	43,616,651	71.9%	73,098,474	52,589,198	71.9%			0.0368	0.963	4.50%	1.2057
2011	33,665	62,594,496	41,565,899	66.4%	72,221,099	47,958,449	66.4%			0.0310	0.969	4.50%	1.1538	
2012	32,713	61,277,925	49,411,181	80.6%	67,657,462	54,555,293	80.6%			0.0283	0.972	4.50%	1.1041	
2013	31,738	59,491,874	42,537,030	71.5%	62,856,908	44,943,048	71.5%			0.0298	0.970	4.50%	1.0566	
1/2014-9/2014	30,725	47,231,945	21,822,454	46.2%	48,018,042	22,185,652	46.2%		n/a	n/a	n/a	4.50%	1.0166	
Projected Future Experience	10/2014-12/2014	29,704	15,916,391	13,866,359	87.1%	15,829,057	13,790,274	87.1%	1.0000	0.8964	0.0641	0.936	4.50%	0.9945
	2015	28,365	62,839,276	57,106,424	90.9%	60,798,653	55,251,967	90.9%	1.0375	1.7332	0.0768	0.923	4.50%	0.9675
	2016	27,052	65,356,584	59,961,701	91.7%	60,511,210	55,516,290	91.7%	1.1084	1.1010	0.0463	0.923	4.50%	0.9259
	2017	25,868	62,760,455	62,178,712	99.1%	55,605,312	55,089,892	99.1%	1.0000	1.0844	0.0438	0.956	4.50%	0.8860
	2018	24,660	59,315,243	64,454,170	108.7%	50,289,837	54,646,825	108.7%	1.0000	1.0874	0.0467	0.953	4.50%	0.8478
	2019	23,429	55,879,213	68,026,823	121.7%	45,336,491	55,192,213	121.7%	1.0000	1.1109	0.0499	0.950	4.50%	0.8113
	2020	22,176	52,453,816	71,647,865	136.6%	40,724,749	55,626,864	136.6%	1.0000	1.1127	0.0535	0.947	4.50%	0.7784
	2021	20,908	49,051,587	73,930,885	150.7%	36,443,334	54,927,641	150.7%	1.0000	1.0945	0.0572	0.943	4.50%	0.7430
	2022	19,627	45,885,972	75,703,767	165.7%	32,481,167	53,822,794	165.7%	1.0000	1.0908	0.0613	0.939	4.50%	0.7110
	2023	18,333	42,361,013	77,741,878	183.5%	28,820,320	52,891,695	183.5%	1.0000	1.0994	0.0659	0.934	4.50%	0.6804
	2024	17,037	39,086,522	81,107,457	207.5%	25,447,387	52,805,232	207.5%	1.0000	1.1226	0.0707	0.929	4.50%	0.6511
	2025	15,750	35,888,545	84,301,136	234.9%	22,359,173	52,621,039	234.9%	1.0000	1.1243	0.0755	0.924	4.50%	0.6230
	2026	14,473	32,778,918	85,079,097	259.6%	19,542,414	50,723,179	259.6%	1.0000	1.0983	0.0811	0.919	4.50%	0.5962
	2027	13,207	29,755,754	85,000,884	285.7%	16,976,113	48,494,305	285.7%	1.0000	1.0949	0.0875	0.913	4.50%	0.5705
	2028	11,969	26,834,180	84,887,469	316.3%	14,650,058	46,344,115	316.3%	1.0000	1.1020	0.0937	0.906	4.50%	0.5459
	2029	10,772	24,041,995	85,813,506	356.9%	12,560,450	44,832,232	356.9%	1.0000	1.1232	0.1000	0.900	4.50%	0.5224
	2030	9,624	21,395,343	86,435,815	404.0%	10,696,401	43,212,775	404.0%	1.0000	1.1274	0.1065	0.893	4.50%	0.4999
	2031	8,537	18,907,767	84,530,240	447.1%	9,045,704	40,440,288	447.1%	1.0000	1.1025	0.1129	0.887	4.50%	0.4784
	2032	7,522	16,600,244	81,799,925	492.8%	7,599,768	37,448,873	492.8%	1.0000	1.0983	0.1189	0.881	4.50%	0.4578
	2033	6,577	14,474,724	78,456,025	542.0%	6,341,322	34,371,292	542.0%	1.0000	1.0970	0.1257	0.874	4.50%	0.4381
	2034	5,703	12,523,255	74,442,184	594.4%	5,250,135	31,208,462	594.4%	1.0000	1.0943	0.1329	0.867	4.50%	0.4192
	2035	4,909	10,754,074	70,042,867	651.3%	4,314,296	28,099,648	651.3%	1.0000	1.0930	0.1392	0.861	4.50%	0.4012
	2036	4,195	9,171,125	65,382,031	712.9%	3,520,816	25,100,310	712.9%	1.0000	1.0922	0.1453	0.855	4.50%	0.3839
	2037	3,560	7,766,510	60,529,136	779.4%	2,853,188	22,236,625	779.4%	1.0000	1.0911	0.1516	0.848	4.50%	0.3674
	2038	2,998	6,530,426	55,566,066	850.9%	2,296,777	19,534,295	850.9%	1.0000	1.0901	0.1578	0.842	4.50%	0.3516
	2039	2,505	5,451,233	50,580,052	927.9%	1,833,862	17,015,750	927.9%	1.0000	1.0892	0.1643	0.836	4.50%	0.3364
	2040	2,077	4,516,386	45,635,710	1010.4%	1,453,940	14,691,303	1010.4%	1.0000	1.0882	0.1709	0.829	4.50%	0.3219
	2041	1,708	3,713,073	40,802,689	1098.9%	1,143,860	12,569,790	1098.9%	1.0000	1.0872	0.1776	0.822	4.50%	0.3081
	2042	1,393	3,028,472	36,141,639	1193.4%	892,784	10,654,444	1193.4%	1.0000	1.0861	0.1844	0.816	4.50%	0.2948
	2043	1,126	2,449,970	31,711,325	1294.4%	691,142	8,945,838	1294.4%	1.0000	1.0852	0.1915	0.809	4.50%	0.2821
	2044	903	1,965,361	27,551,681	1401.9%	530,558	7,437,697	1401.9%	1.0000	1.0841	0.1986	0.801	4.50%	0.2700
	2045	717	1,563,012	23,702,642	1516.5%	403,772	6,123,092	1516.5%	1.0000	1.0834	0.2059	0.794	4.50%	0.2583
	2046	564	1,231,982	20,191,926	1639.0%	304,553	4,991,551	1639.0%	1.0000	1.0830	0.2134	0.787	4.50%	0.2472
	2047	439	962,136	17,021,533	1769.1%	227,603	4,026,615	1769.1%	1.0000	1.0822	0.2211	0.779	4.50%	0.2366
	2048	339	744,228	14,191,555	1906.9%	168,473	3,212,589	1906.9%	1.0000	1.0813	0.2290	0.771	4.50%	0.2264
	2049	258	569,956	11,695,610	2052.0%	123,467	2,533,563	2052.0%	1.0000	1.0803	0.2371	0.763	4.50%	0.2166
	2050	195	431,965	9,522,078	2204.4%	89,545	1,973,896	2204.4%	1.0000	1.0792	0.2456	0.754	4.50%	0.2073
	2051	145	323,825	7,656,462	2364.4%	64,237	1,518,814	2364.4%	1.0000	1.0784	0.2544	0.746	4.50%	0.1984
	2052	107	239,989	6,074,589	2531.2%	45,567	1,153,126	2531.2%	1.0000	1.0771	0.2634	0.737	4.50%	0.1898
	2053	78	175,727	4,753,462	2705.0%	31,921	863,483	2705.0%	1.0000	1.0761	0.2728	0.727	4.50%	0.1817
	2054	56	127,052	3,667,209	2886.4%	22,086	637,475	2886.4%	1.0000	1.0753	0.2826	0.717	4.50%	0.1738
	2055	40	90,642	2,787,723	3075.5%	15,078	463,725	3075.5%	1.0000	1.0747	0.2927	0.707	4.50%	0.1663
	2056	28	63,763	2,086,239	3271.9%	10,150	332,092	3271.9%	1.0000	1.0740	0.3032	0.697	4.50%	0.1592
	2057	19	44,190	1,535,671	3475.2%	6,731	233,925	3475.2%	1.0000	1.0735	0.3143	0.686	4.50%	0.1523
	2058	13	30,139	1,110,311	3683.9%	4,393	161,848	3683.9%	1.0000	1.0728	0.3261	0.674	4.50%	0.1458
	2059	8	20,203	787,002	3895.5%	2,818	109,780	3895.5%	1.0000	1.0719	0.3387	0.661	4.50%	0.1395
2060	5	13,285	545,648	4107.2%	1,773	72,835	4107.2%	1.0000	1.0708	0.3525	0.647	4.50%	0.1335	
2061	3	8,551	369,132	4317.1%	1,092	47,151	4317.1%	1.0000	1.0701	0.3678	0.632	4.50%	0.1277	
2062	2	5,370	243,351	4531.4%	656	29,746	4531.4%	1.0000	1.0716	0.3848	0.615	4.50%	0.1222	
2063	1	3,279	155,715	4748.4%	384	18,214	4748.4%	1.0000	1.0733	0.4038	0.596	4.50%	0.1170	
Past			956,403,621	385,330,678	40.3%	1,378,992,922	492,766,920	35.7%						
Future			845,902,721	2,148,513,375	254.0%	598,363,566	1,183,947,471	197.9%						
Lifetime			1,802,306,342	2,533,844,053	140.6%	1,977,356,488	1,676,714,391	84.8%						

EXHIBIT VII

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

Annual Premiums with 15% Rate Increase

Comprehensive Reimbursement Policy
 FORM: 30160A-PA

Annual Premiums Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD

Issue Age	No Benefit Increase Option						Simple Benefit Increase Option						Compound Benefit Increase Option					
	Deductible			Deductible			Deductible			Deductible			Deductible			Deductible		
	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days
	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage
	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%
40	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
41	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
42	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
43	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
44	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
45	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
46	84.48	96.84	109.14	70.40	80.96	91.54	140.82	160.22	179.54	125.00	141.72	158.44	190.10	213.00	235.88	170.76	191.02	211.24
47	86.28	99.48	112.66	72.18	83.60	95.06	146.12	166.38	186.58	130.28	147.86	165.46	198.92	222.68	246.44	176.02	197.16	218.28
48	86.28	99.48	112.66	75.70	87.14	98.58	151.36	172.50	193.64	133.80	151.36	168.98	207.72	232.36	256.98	181.30	203.32	225.30
49	91.54	105.62	119.70	77.44	89.80	102.10	154.88	176.02	197.16	135.56	154.00	172.50	216.52	242.06	267.56	188.34	210.36	232.36
50	91.54	105.62	119.70	80.96	93.32	105.62	160.22	182.18	204.20	139.08	157.58	176.02	228.86	255.26	281.64	193.64	216.52	239.40
51	93.32	108.26	123.24	82.74	95.96	109.14	165.46	188.34	211.24	144.34	163.74	183.06	235.88	262.32	288.68	198.92	222.68	246.44
52	96.84	111.78	126.76	82.74	95.96	109.14	168.98	191.88	214.76	144.34	163.74	183.06	244.70	271.98	299.26	205.96	229.74	253.46
53	98.58	114.42	130.28	88.02	102.10	116.18	174.28	198.06	221.78	149.64	169.88	190.10	253.46	281.64	309.82	211.24	235.88	260.50
54	98.58	114.42	130.28	88.02	102.10	116.18	179.54	204.20	228.86	153.16	173.40	193.64	262.32	291.32	320.36	216.52	242.06	267.56
55	103.86	120.62	137.32	93.32	108.26	123.24	184.82	210.36	235.88	158.44	179.54	200.68	274.60	304.54	334.46	225.30	251.74	278.12
56	112.66	130.28	147.86	96.84	111.78	126.76	197.16	223.56	249.96	170.76	192.76	214.76	290.44	321.26	352.06	241.18	268.48	295.72
57	121.48	139.96	158.44	105.62	121.48	137.32	209.48	236.78	264.04	183.06	205.96	228.86	306.30	337.98	369.66	256.98	285.16	313.32
58	130.28	149.64	168.98	114.42	131.16	147.86	221.78	249.96	278.12	195.40	219.16	242.92	322.14	354.70	387.26	272.84	301.90	330.92
59	139.08	159.34	179.54	119.70	137.32	154.88	237.66	266.68	295.72	207.72	232.36	256.98	337.98	371.42	404.86	288.68	318.62	348.54
60	147.86	168.98	190.10	128.52	147.00	165.46	249.96	279.88	309.82	225.30	251.74	278.12	353.84	388.14	422.46	304.54	335.36	366.12
61	156.70	178.66	200.68	135.56	154.00	172.50	262.32	293.08	323.88	237.66	264.96	292.20	369.66	404.86	440.08	320.36	352.06	383.74
62	165.46	188.34	211.24	140.82	160.22	179.54	278.12	309.82	341.50	249.96	278.12	306.30	385.50	421.60	457.66	336.24	368.78	401.32
63	174.28	198.06	221.78	149.64	169.88	190.10	290.44	323.02	355.56	262.32	291.32	320.36	401.32	438.34	475.28	352.06	385.50	418.94
64	183.06	207.72	232.36	158.44	179.54	200.68	302.78	336.24	369.66	274.60	304.54	334.46	417.20	455.06	492.86	367.94	402.24	436.54
65	193.64	220.04	246.44	167.24	189.22	211.24	320.36	355.56	390.78	292.20	323.88	355.56	436.54	475.28	514.00	385.50	421.60	457.66
66	228.86	256.98	285.16	195.40	219.16	242.92	371.42	409.28	447.12	334.46	367.94	401.32	494.64	536.02	577.34	433.02	471.74	510.48
67	265.84	296.64	327.40	228.86	255.26	281.64	422.46	462.94	503.42	378.46	414.56	450.64	556.26	600.26	644.26	480.56	521.94	563.28
68	302.78	336.24	369.66	258.76	287.80	316.84	473.52	516.64	559.76	422.46	461.18	499.90	614.36	661.00	707.62	528.08	572.08	616.10
69	343.28	379.34	415.42	292.20	323.88	355.56	524.56	570.30	616.10	469.98	511.38	552.74	677.70	727.88	778.02	575.60	622.26	668.88
70	380.22	418.94	457.66	322.14	356.48	390.78	577.34	626.66	675.92	514.00	558.02	602.00	739.32	792.12	844.92	623.14	672.40	721.72
71	415.42	455.92	496.38	353.84	389.90	425.98	628.42	680.34	732.28	556.26	602.00	647.78	797.42	852.86	908.30	670.66	722.62	774.50
72	455.92	499.04	542.16	383.74	422.46	461.18	679.44	734.04	788.58	603.78	652.22	700.58	860.80	919.74	978.70	718.18	772.76	827.34
73	492.86	538.64	584.40	417.20	458.58	499.90	730.52	787.70	844.92	647.78	698.84	749.86	918.86	980.46	999.98	765.74	822.92	880.12
74	529.86	578.26	626.66	447.12	491.12	535.12	781.54	841.40	901.26	691.80	745.48	799.16	980.46	999.98	999.98	813.24	873.08	932.94
75	570.30	621.40	672.40	480.56	527.20	573.82	837.90	901.26	964.60	739.32	795.64	851.96	999.98	999.98	999.98	866.04	929.40	992.78
76	617.88	675.06	732.28	521.04	573.82	626.66	901.26	971.66	999.98	795.64	858.98	922.36	999.98	999.98	999.98	925.88	996.30	999.98
77	665.36	728.76	792.12	561.54	620.52	679.44	964.60	999.98	999.98	851.96	922.36	992.78	999.98	999.98	999.98	985.74	999.98	999.98
78	712.90	782.44	851.96	602.00	667.14	732.28	999.98	999.98	999.98	908.30	985.74	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	760.44	836.14	911.82	642.50	713.78	785.06	999.98	999.98	999.98	966.42	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

EXHIBIT VII

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

Annual Premiums with 15% Rate Increase

Comprehensive Reimbursement Policy
 FORM: 30160A-PA

Annual Premiums Per \$10 Daily Benefit

6 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option						Simple Benefit Increase Option						Compound Benefit Increase Option					
	Deductible			Deductible			Deductible			Deductible			Deductible			Deductible		
	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days
	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage
	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%
40	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
41	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
42	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
43	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
44	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
45	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
46	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	125.00	139.96	154.88
47	72.18	83.60	95.06	59.84	68.66	77.44	107.38	122.36	137.32	88.02	100.34	112.66	151.36	170.76	190.10	130.28	146.12	161.94
48	72.18	83.60	95.06	61.64	71.30	80.96	112.66	128.52	144.34	93.32	106.52	119.70	154.88	174.28	193.64	133.80	149.64	165.46
49	73.92	86.28	98.58	61.64	71.30	80.96	116.18	132.04	147.86	96.84	110.04	123.24	160.22	180.44	200.68	139.08	155.82	172.50
50	77.44	89.80	102.10	66.88	77.44	88.02	121.48	138.20	154.88	102.10	116.18	130.28	163.74	183.96	204.20	147.86	165.46	183.06
51	79.22	92.44	105.62	66.88	77.44	88.02	126.76	144.34	161.94	102.10	116.18	130.28	168.98	190.10	211.24	151.36	168.98	186.58
52	79.22	92.44	105.62	66.88	77.44	88.02	130.28	147.86	165.46	105.62	119.70	133.80	172.50	193.64	214.76	156.70	175.14	193.64
53	80.96	95.06	109.14	68.66	80.08	91.54	135.56	154.00	172.50	110.90	125.88	140.82	177.80	199.80	221.78	160.22	178.66	197.16
54	80.96	95.06	109.14	68.66	80.08	91.54	140.82	160.22	179.54	114.42	129.40	144.34	181.30	203.32	225.30	165.46	184.82	204.20
55	86.28	101.22	116.18	73.92	86.28	98.58	146.12	166.38	186.58	119.70	135.56	151.36	186.58	209.48	232.36	174.28	194.54	214.76
56	89.80	104.74	119.70	77.44	89.80	102.10	154.88	176.02	197.16	128.52	145.24	161.94	198.92	222.68	246.44	183.06	204.20	225.30
57	98.58	114.42	130.28	82.74	95.96	109.14	163.74	185.70	207.72	137.32	154.88	172.50	211.24	235.88	260.50	195.40	217.40	239.40
58	107.38	124.14	140.82	88.02	102.10	116.18	176.02	198.92	221.78	149.64	168.10	186.58	227.10	252.60	278.12	207.72	230.62	253.46
59	112.66	130.28	147.86	96.84	111.78	126.76	184.82	208.62	232.36	158.44	177.80	197.16	239.40	265.84	292.20	220.04	243.82	267.56
60	121.48	139.96	158.44	102.10	117.94	133.80	197.16	221.78	246.44	170.76	191.02	211.24	255.26	282.54	309.82	232.36	256.98	281.64
61	128.52	147.00	165.46	105.62	121.48	137.32	205.96	231.50	256.98	179.54	200.68	221.78	267.56	295.72	323.88	244.70	270.20	295.72
62	133.80	153.16	172.50	114.42	131.16	147.86	214.76	241.18	267.56	188.34	210.36	232.36	279.88	308.94	337.98	256.98	283.40	309.82
63	142.60	162.86	183.06	119.70	137.32	154.88	227.10	254.38	281.64	200.68	223.56	246.44	295.72	325.66	355.56	269.34	296.64	323.88
64	151.36	172.50	193.64	125.00	143.48	161.94	235.88	264.04	292.20	209.48	233.26	256.98	308.06	338.88	369.66	281.64	309.82	337.98
65	160.22	182.18	204.20	133.80	153.16	172.50	249.96	279.88	309.82	223.56	249.10	274.60	325.66	358.20	390.78	293.96	323.02	352.06
66	184.82	208.62	232.36	154.88	176.02	197.16	283.40	315.98	348.54	255.26	282.54	309.82	369.66	404.86	440.08	327.40	359.08	390.78
67	211.24	237.66	264.04	179.54	202.44	225.30	320.36	355.56	390.78	292.20	322.14	352.06	415.42	454.16	492.86	362.60	397.80	433.02
68	235.88	264.04	292.20	200.68	225.30	249.96	357.36	395.18	433.02	325.66	358.20	390.78	459.44	500.80	542.16	399.58	437.46	475.28
69	262.32	293.08	323.88	227.10	254.38	281.64	390.78	431.28	471.74	360.84	395.18	429.50	505.20	550.12	594.96	434.80	476.16	517.52
70	288.68	322.14	355.56	251.74	280.76	309.82	427.76	470.86	514.00	394.28	431.28	468.22	549.22	596.74	644.26	473.52	518.42	563.28
71	313.32	348.54	383.74	272.84	303.66	334.46	464.70	510.48	556.26	431.28	470.86	510.48	594.96	646.02	697.06	506.94	554.50	602.00
72	339.76	377.60	415.42	299.26	332.72	366.12	498.16	546.60	594.96	462.94	504.32	545.70	638.98	692.66	746.36	542.16	593.22	644.26
73	364.36	404.00	443.60	320.36	355.56	390.78	535.12	586.18	637.22	499.90	543.96	587.92	684.76	741.96	799.16	579.14	632.82	686.50
74	390.78	433.02	475.28	345.02	381.98	418.94	572.08	625.78	679.44	533.38	580.02	626.66	728.76	788.58	848.44	614.36	671.54	728.76
75	420.72	465.58	510.48	371.42	411.04	450.64	610.82	668.02	725.24	570.30	619.62	668.88	778.02	841.40	904.78	653.08	713.78	774.50
76	473.52	521.94	570.30	424.24	467.34	510.48	679.44	741.08	802.68	638.98	692.66	746.36	851.96	920.62	989.26	727.00	793.02	858.98
77	526.34	578.26	630.18	477.04	523.68	570.30	751.64	817.66	883.64	711.14	769.24	827.34	925.88	999.82	1069.98	800.92	872.20	943.50
78	579.14	634.60	690.02	529.86	580.02	630.18	825.58	896.86	968.14	785.06	848.44	911.82	999.82	1069.98	1140.14	874.86	951.44	1022.00
79	637.22	697.06	756.94	587.92	642.50	697.06	897.74	973.42	1050.00	857.26	925.02	992.78	1099.98	1179.14	1258.30	948.80	1022.00	1099.98

EXHIBIT VII

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

Annual Premiums with 15% Rate Increase

Comprehensive Reimbursement Policy
FORM: 30160A-PA

Annual Premiums Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option						Simple Benefit Increase Option						Compound Benefit Increase Option					
	Deductible			Deductible			Deductible			Deductible			Deductible			Deductible		
	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days
	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage
	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%
40	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
41	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
42	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
43	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
44	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
45	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
46	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
47	56.36	65.14	73.92	42.26	49.26	56.36	88.02	100.34	112.66	70.40	80.96	91.54	135.56	150.52	165.46	116.18	128.52	140.82
48	58.12	67.78	77.44	44.02	51.96	59.84	89.80	103.00	116.18	73.92	84.48	95.06	137.32	153.16	168.98	121.48	134.68	147.86
49	61.64	71.30	80.96	47.54	55.48	63.36	93.32	106.52	119.70	75.70	87.14	98.58	140.82	156.70	172.50	121.48	134.68	147.86
50	63.36	73.92	84.48	49.26	58.12	66.88	98.58	112.66	126.76	79.22	90.66	102.10	146.12	162.86	179.54	126.76	140.82	154.88
51	63.36	73.92	84.48	49.26	58.12	66.88	98.58	112.66	126.76	79.22	90.66	102.10	146.12	162.86	179.54	126.76	140.82	154.88
52	66.88	77.44	88.02	52.84	61.64	70.40	102.10	116.18	130.28	80.96	93.32	105.62	149.64	166.38	183.06	126.76	140.82	154.88
53	68.66	80.08	91.54	54.60	64.28	73.92	103.86	118.82	133.80	84.48	96.84	109.14	151.36	168.98	186.58	132.04	147.00	161.94
54	68.66	80.08	91.54	54.60	64.28	73.92	107.38	122.36	137.32	84.48	96.84	109.14	154.88	172.50	190.10	132.04	147.00	161.94
55	73.92	86.28	98.58	59.84	70.40	80.96	112.66	128.52	144.34	89.80	103.00	116.18	160.22	178.66	197.16	137.32	153.16	168.98
56	77.44	89.80	102.10	63.36	73.92	84.48	121.48	138.20	154.88	98.58	112.66	126.76	168.98	188.34	207.72	146.12	162.86	179.54
57	82.74	95.96	109.14	68.66	80.08	91.54	130.28	147.86	165.46	107.38	122.36	137.32	177.80	198.06	218.28	154.88	172.50	190.10
58	88.02	102.10	116.18	73.92	86.28	98.58	139.08	157.58	176.02	116.18	132.04	147.86	191.88	213.88	235.88	163.74	182.18	200.68
59	96.84	111.78	126.76	79.22	92.44	105.62	147.86	167.24	186.58	125.00	141.72	158.44	200.68	223.56	246.44	177.80	198.06	218.28
60	102.10	117.94	133.80	88.02	102.10	116.18	158.44	179.54	200.68	139.08	157.58	176.02	214.76	239.40	264.04	186.58	207.72	228.86
61	107.38	124.14	140.82	91.54	105.62	119.70	167.24	189.22	211.24	147.86	167.24	186.58	223.56	249.10	274.60	195.40	217.40	239.40
62	116.18	133.80	151.36	96.84	111.78	126.76	176.02	198.92	221.78	156.70	176.92	197.16	232.36	258.76	285.16	209.48	233.26	256.98
63	121.48	139.96	158.44	102.10	117.94	133.80	184.82	208.62	232.36	165.46	186.58	207.72	246.44	274.60	302.78	218.28	242.92	267.56
64	126.76	146.12	165.46	107.38	124.14	140.82	193.64	218.28	242.92	174.28	196.28	218.28	255.26	284.28	313.32	227.10	252.60	278.12
65	135.56	155.82	176.02	116.18	133.80	151.36	207.72	234.14	260.50	188.34	212.12	235.88	269.34	300.16	330.92	241.18	268.48	295.72
66	156.70	178.66	200.68	133.80	153.16	172.50	235.88	264.04	292.20	213.00	238.54	264.04	302.78	336.24	369.66	271.08	301.02	330.92
67	179.54	204.20	228.86	154.88	176.02	197.16	265.84	296.64	327.40	242.92	271.08	299.26	339.76	375.82	411.90	304.54	337.12	369.66
68	200.68	227.10	253.46	176.02	198.92	221.78	299.26	332.72	366.12	271.08	301.02	330.92	376.70	415.42	454.16	337.98	373.18	408.38
69	223.56	252.60	281.64	193.64	218.28	242.92	329.18	365.24	401.32	297.50	330.06	362.60	415.42	457.66	499.90	373.18	411.90	450.64
70	246.44	278.12	309.82	216.52	243.82	271.08	362.60	401.32	440.08	327.40	362.60	397.80	452.42	497.28	542.16	406.64	448.02	489.34
71	267.56	301.02	334.46	237.66	266.68	295.72	392.54	433.92	475.28	355.56	392.54	429.50	485.82	533.38	580.88	436.54	480.56	524.56
72	290.44	326.54	362.60	255.26	286.06	316.84	422.46	466.46	510.48	381.98	421.60	461.18	524.56	575.60	626.66	471.74	519.30	566.78
73	311.58	349.44	387.26	276.36	308.94	341.50	455.92	502.56	549.22	410.16	451.54	492.86	561.54	615.22	668.88	505.20	555.38	605.52
74	334.46	374.94	415.42	297.50	331.84	366.12	485.82	535.12	584.40	440.08	484.08	528.08	598.48	654.84	711.14	538.64	591.44	644.26
75	360.84	404.00	447.12	320.36	357.36	394.28	519.30	571.20	623.14	469.98	516.64	563.28	637.22	697.06	756.94	573.82	630.18	686.50
76	410.16	456.80	503.42	369.66	410.16	450.64	573.82	630.18	686.50	524.56	575.60	626.66	693.54	758.70	823.80	630.18	691.80	753.36
77	459.44	509.62	559.76	418.94	462.94	506.94	631.94	692.66	753.36	582.66	638.12	693.54	749.86	820.28	890.68	686.50	753.36	820.28
78	512.26	565.92	619.62	471.74	519.30	566.78	691.80	757.82	823.80	642.50	703.22	763.94	809.72	885.40	961.08	746.36	818.52	890.68
79	563.28	621.40	679.44	522.82	574.72	626.66	749.86	820.28	890.68	700.58	765.74	830.86	866.04	947.02	999.98	802.68	880.12	957.56
80				575.60	631.08					760.44	830.86					862.54	945.28	
81				624.92	683.88					818.52	893.32					918.86	999.98	
82				679.44	742.84					878.38	958.48					978.70	999.98	
83				734.04	801.80					938.24	999.98					999.98	999.98	
84				788.58	860.80					998.06	999.98					999.98	999.98	

EXHIBIT VII

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

Annual Premiums with 15% Rate Increase

Comprehensive Reimbursement Policy
FORM: 30160A-PA

Annual Premiums Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option						Simple Benefit Increase Option						Compound Benefit Increase Option					
	Deductible			Deductible			Deductible			Deductible			Deductible			Deductible		
	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days
	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage
	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%
40	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
41	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
42	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
43	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
44	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
45	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
46	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
47	42.26	49.26	56.36	31.70	36.98	42.26	68.66	78.34	88.02	54.60	62.50	70.40	98.58	110.90	123.24	79.22	88.92	98.58
48	44.02	51.96	59.84	33.46	39.62	45.78	70.40	80.96	91.54	56.36	65.14	73.92	98.58	110.90	123.24	84.48	95.06	105.62
49	44.02	51.96	59.84	33.46	39.62	45.78	73.92	84.48	95.06	59.84	68.66	77.44	103.86	117.08	130.28	84.48	95.06	105.62
50	49.26	58.12	66.88	38.74	45.78	52.84	79.22	90.66	102.10	65.14	74.82	84.48	103.86	117.08	130.28	89.80	101.22	112.66
51	49.26	58.12	66.88	38.74	45.78	52.84	79.22	90.66	102.10	65.14	74.82	84.48	109.14	123.24	137.32	93.32	104.74	116.18
52	49.26	58.12	66.88	38.74	45.78	52.84	82.74	94.18	105.62	68.66	78.34	88.02	109.14	123.24	137.32	93.32	104.74	116.18
53	51.08	60.76	70.40	40.50	48.42	56.36	84.48	96.84	109.14	70.40	80.96	91.54	114.42	129.40	144.34	98.58	110.90	123.24
54	51.08	60.76	70.40	40.50	48.42	56.36	88.02	100.34	112.66	73.92	84.48	95.06	114.42	129.40	144.34	102.10	114.42	126.76
55	56.36	66.88	77.44	45.78	54.60	63.36	93.32	106.52	119.70	79.22	90.66	102.10	119.70	135.56	151.36	107.38	120.62	133.80
56	59.84	70.40	80.96	45.78	54.60	63.36	96.84	110.04	123.24	82.74	94.18	105.62	125.00	141.72	158.44	112.66	126.76	140.82
57	65.14	76.56	88.02	51.08	60.76	70.40	105.62	119.70	133.80	91.54	103.86	116.18	133.80	151.36	168.98	117.94	132.92	147.86
58	70.40	82.74	95.06	56.36	66.88	77.44	110.90	125.88	140.82	96.84	110.04	123.24	142.60	161.10	179.54	126.76	142.60	158.44
59	75.70	88.92	102.10	59.84	70.40	80.96	119.70	135.56	151.36	105.62	119.70	133.80	151.36	170.76	190.10	132.04	148.76	165.46
60	84.48	98.58	112.66	65.14	76.56	88.02	125.00	141.72	158.44	110.90	125.88	140.82	160.22	180.44	200.68	140.82	158.44	176.02
61	88.02	102.10	116.18	70.40	82.74	95.06	133.80	151.36	168.98	119.70	135.56	151.36	168.98	190.10	211.24	146.12	164.58	183.06
62	93.32	108.26	123.24	73.92	86.28	98.58	139.08	157.58	176.02	125.00	141.72	158.44	177.80	199.80	221.78	151.36	170.76	190.10
63	98.58	114.42	130.28	79.22	92.44	105.62	147.86	167.24	186.58	133.80	151.36	168.98	186.58	209.48	232.36	160.22	180.44	200.68
64	103.86	120.62	137.32	84.48	98.58	112.66	153.16	173.40	193.64	139.08	157.58	176.02	195.40	219.16	242.92	165.46	186.58	207.72
65	112.66	130.28	147.86	89.80	104.74	119.70	161.94	183.06	204.20	147.86	167.24	186.58	204.20	228.86	253.46	174.28	196.28	218.28
66	126.76	146.12	165.46	103.86	120.62	137.32	179.54	202.44	225.30	161.94	183.06	204.20	228.86	255.26	281.64	191.88	215.64	239.40
67	140.82	161.94	183.06	117.94	136.44	154.88	197.16	221.78	246.44	176.02	198.92	221.78	253.46	281.64	309.82	209.48	235.02	260.50
68	158.44	181.30	204.20	132.04	152.28	172.50	216.52	243.82	271.08	190.10	214.76	239.40	279.88	310.70	341.50	228.86	256.98	285.16
69	172.50	197.16	221.78	146.12	168.10	190.10	234.14	263.18	292.20	204.20	230.62	256.98	304.54	337.12	369.66	246.44	276.36	306.30
70	191.88	219.16	246.44	160.22	183.96	207.72	256.98	288.68	320.36	218.28	246.44	274.60	330.92	366.12	401.32	265.84	298.38	330.92
71	205.96	235.02	264.04	174.28	199.80	225.30	274.60	308.06	341.50	232.36	262.32	292.20	355.56	392.54	429.50	283.40	317.74	352.06
72	220.04	250.86	281.64	188.34	215.64	242.92	292.20	327.40	362.60	246.44	278.12	309.82	380.22	418.94	457.66	301.02	337.12	373.18
73	237.66	270.20	302.78	202.44	231.50	260.50	311.58	349.44	387.26	260.50	293.96	327.40	406.64	448.02	489.34	320.36	359.08	397.80
74	251.74	286.06	320.36	216.52	247.34	278.12	329.18	368.78	408.38	274.60	309.82	345.02	431.28	474.40	517.52	337.98	378.46	418.94
75	271.08	308.06	345.02	234.14	266.68	299.26	352.06	394.28	436.54	288.68	325.66	362.60	457.66	503.42	549.22	360.84	404.00	447.12
76	306.30	346.80	387.26	269.34	305.42	341.50	383.74	429.50	475.28	320.36	360.84	401.32	496.38	545.70	594.96	399.58	446.24	492.86
77	345.02	389.02	433.02	308.06	347.66	387.26	418.94	468.22	517.52	355.56	399.58	443.60	535.12	587.92	640.74	438.34	488.48	538.64
78	385.50	433.92	482.32	348.54	392.54	436.54	450.64	503.42	556.26	387.26	434.80	482.32	573.82	630.18	686.50	477.04	530.72	584.40
79	420.72	472.68	524.56	383.74	431.28	478.80	487.60	544.82	602.00	424.24	476.16	528.08	612.56	672.40	732.28	515.78	572.96	630.18
80				424.24	476.16					455.92	511.38					554.50	615.22	
81				462.94	518.42					491.12	550.12					593.22	657.48	
82				503.42	563.28					528.08	591.44					631.94	699.70	
83				543.96	608.16					565.04	632.82					670.66	741.96	
84				584.40	653.08					602.00	674.18					709.38	784.18	

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis, MN 55474

**Pennsylvania Supplement to the
Actuarial Memorandum for 30160A**

February 2015

Product or Rider
Long Term Care Policy Form

Form Number
30160A-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 attached 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 15% is being requested on the above-referenced form and all associated riders, except for those issued with endorsement form 32100-PA (applications received on or after May 19, 2000).

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 Pennsylvania average annual premium based on September 30, 2014 inforce before and after the requested rate increase is as follows:

Before increase:	\$1,995
After increase:	\$2,293

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis, MN 55474

**Pennsylvania Supplement to the
Actuarial Memorandum for 30160A**

February 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 2007 through 2014 on a nationwide basis.

Attachments 5 and 6 display corresponding Pennsylvania-specific experience. Please note that RiverSource Life does not view Pennsylvania-specific experience as fully credible but is providing it as generally required.

(2)(ii)(A): As shown in Section 15 of the Actuarial Memorandum, five prior increases have been approved and implemented on this form. A 10% increase was approved in September 2007 and implemented on each contract's next policy anniversary beginning in December 2007. A 10% increase was approved in September 2008 and implemented on each contract's next policy anniversary beginning in December 2008. A 10% increase was approved in April 2010 and implemented in each contract's next policy anniversary beginning in July 2010. A 10% increase was approved in March 2012 and implemented in each contract's next policy anniversary beginning in June 2012. A 4.6% increase was approved in May 2013 and implemented in each contract's next policy anniversary beginning in August 2013.

(2)(ii)(B): RiverSource Life currently pays a commission of 3.9% of premium in most states. This rate was reduced in 2008 and 2012 so that commissions paid before and after past sought nationwide 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 2007 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. Please note that RiverSource Life does not view Pennsylvania-specific experience as fully credible but is providing it as generally required.

(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. Please note that RiverSource Life does not view Pennsylvania-specific experience as fully credible but is providing

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis, MN 55474

**Pennsylvania Supplement to the
Actuarial Memorandum for 30160A**

February 2015

it as generally required.

Attachments 8 and 9 provide a durational loss ratio analysis for nationwide and Pennsylvania-specific experience, respectively. The actual and projected premiums in Attachment 8 reflect the accumulated rate increases as approved in Pennsylvania and implemented from 2007 through 2013 on a nationwide basis. Please note that RiverSource Life does not view Pennsylvania-specific experience as fully credible but is providing it as generally required.

(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

Comprehensive Reimbursement Policy
FORM: 30160A-PA

Annual Premiums Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD

Issue Age	No Benefit Increase Option						Simple Benefit Increase Option						Compound Benefit Increase Option					
	Deductible			Deductible			Deductible			Deductible			Deductible			Deductible		
	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days
	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage
	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%
40	73.50	84.24	94.96	61.26	70.44	79.64	119.46	136.32	153.16	108.76	123.30	137.84	159.26	179.20	199.10	145.50	163.12	180.70
41	73.50	84.24	94.96	61.26	70.44	79.64	119.46	136.32	153.16	108.76	123.30	137.84	159.26	179.20	199.10	145.50	163.12	180.70
42	73.50	84.24	94.96	61.26	70.44	79.64	119.46	136.32	153.16	108.76	123.30	137.84	159.26	179.20	199.10	145.50	163.12	180.70
43	73.50	84.24	94.96	61.26	70.44	79.64	119.46	136.32	153.16	108.76	123.30	137.84	159.26	179.20	199.10	145.50	163.12	180.70
44	73.50	84.24	94.96	61.26	70.44	79.64	119.46	136.32	153.16	108.76	123.30	137.84	159.26	179.20	199.10	145.50	163.12	180.70
45	73.50	84.24	94.96	61.26	70.44	79.64	119.46	136.32	153.16	108.76	123.30	137.84	159.26	179.20	199.10	145.50	163.12	180.70
46	73.50	84.24	94.96	61.26	70.44	79.64	122.50	139.38	156.20	108.76	123.30	137.84	165.40	185.30	205.22	148.58	166.18	183.78
47	75.06	86.54	98.02	62.80	72.74	82.70	127.10	144.74	162.32	113.34	128.64	143.98	173.08	193.74	214.40	153.16	171.52	189.90
48	75.06	86.54	98.02	65.86	75.84	85.78	131.70	150.08	168.46	116.40	131.70	147.02	180.70	202.18	223.60	157.76	176.90	196.02
49	79.64	91.88	104.14	67.38	78.14	88.82	134.76	153.16	171.52	117.94	134.00	150.08	188.38	210.58	232.80	163.86	183.00	202.18
50	79.64	91.88	104.14	70.44	81.20	91.88	139.38	158.52	177.66	121.00	137.08	153.16	199.10	222.06	245.04	168.46	188.38	208.28
51	81.20	94.18	107.22	71.98	83.50	94.96	143.98	163.86	183.78	125.58	142.44	159.26	205.22	228.22	251.14	173.08	193.74	214.40
52	84.24	97.26	110.26	71.98	83.50	94.96	147.02	166.96	186.84	125.58	142.44	159.26	212.88	236.62	260.34	179.20	199.90	220.52
53	85.78	99.56	113.34	76.58	88.82	101.06	151.62	172.32	192.96	130.18	147.80	165.40	220.52	245.04	269.54	183.78	205.22	226.64
54	85.78	99.56	113.34	76.58	88.82	101.06	156.20	177.66	199.10	133.24	150.88	168.46	228.22	253.44	278.72	188.38	210.58	232.80
55	90.38	104.94	119.46	81.20	94.18	107.22	160.82	183.00	205.22	137.84	156.20	174.60	238.90	264.96	291.00	196.02	219.02	241.98
56	98.02	113.34	128.64	84.24	97.26	110.26	171.52	194.50	217.46	148.58	167.72	186.84	252.70	279.52	306.28	209.82	233.58	257.28
57	105.68	121.76	137.84	91.88	105.68	119.46	182.26	206.00	229.72	159.26	179.20	199.10	266.48	294.06	321.62	223.60	248.10	272.60
58	113.34	130.18	147.02	99.56	114.12	128.64	192.96	217.46	241.98	170.02	190.68	211.34	280.26	308.60	336.92	237.40	262.66	287.90
59	121.00	138.62	156.20	104.14	119.46	134.76	206.78	232.02	257.28	180.70	202.18	223.60	294.06	323.16	352.26	251.14	277.22	303.24
60	128.64	147.02	165.40	111.82	127.88	143.98	217.46	243.50	269.54	196.02	219.02	241.98	307.84	337.72	367.54	264.96	291.78	318.52
61	136.32	155.46	174.60	117.94	134.00	150.08	228.22	255.00	281.80	206.78	230.52	254.22	321.62	352.26	382.88	278.72	306.28	333.86
62	143.98	163.86	183.78	122.50	139.38	156.20	241.98	269.54	297.10	217.46	241.98	266.48	335.42	366.80	398.18	292.52	320.86	349.16
63	151.62	172.32	192.96	130.18	147.80	165.40	252.70	281.02	309.34	228.22	253.44	278.72	349.16	381.36	413.50	306.28	335.42	364.48
64	159.26	180.70	202.18	137.84	156.20	174.60	263.42	292.52	321.62	238.90	264.96	291.00	362.96	395.90	428.80	320.10	349.98	379.78
65	168.46	191.44	214.40	145.50	164.62	183.78	278.72	309.34	339.98	254.22	281.80	309.34	379.78	413.50	447.18	335.42	366.80	398.18
66	199.10	223.60	248.10	170.02	190.68	211.34	323.16	356.08	388.98	291.00	320.10	349.16	430.34	466.34	502.32	376.72	410.42	444.14
67	231.28	258.10	284.84	199.10	222.06	245.04	367.54	402.78	437.98	329.28	360.66	392.06	483.94	522.22	560.50	418.10	454.08	490.08
68	263.42	292.52	321.62	225.12	250.40	275.66	411.98	449.48	487.00	367.54	401.24	434.92	534.50	575.06	615.64	459.44	497.72	536.02
69	298.66	330.04	361.44	254.22	281.80	309.34	456.36	496.18	536.02	408.90	444.90	480.88	589.60	633.26	676.90	500.78	541.38	581.96
70	330.80	364.48	398.18	280.26	310.14	339.98	502.32	545.20	588.08	447.18	485.50	523.76	643.20	689.16	735.08	542.14	585.00	627.92
71	361.44	396.66	431.88	307.84	339.22	370.62	546.74	591.92	637.10	483.94	523.76	563.56	693.76	742.00	790.24	583.50	628.68	673.84
72	396.66	434.18	471.68	333.86	367.54	401.24	591.14	638.62	686.08	525.30	567.44	609.52	748.90	800.20	851.48	624.82	672.32	719.80
73	428.80	468.60	508.46	362.96	398.96	434.92	635.58	685.32	735.08	563.56	608.00	652.40	799.42	853.04	906.64	666.20	715.94	765.74
74	460.98	503.10	545.20	388.98	427.30	465.56	679.96	732.04	784.10	601.88	648.56	695.28	853.04	908.94	964.84	707.54	759.60	811.68
75	496.18	540.62	585.00	418.10	458.68	499.26	728.98	784.10	839.22	643.20	692.22	741.22	908.18	967.14	999.98	753.48	808.60	863.72
76	537.56	587.30	637.10	453.32	499.26	545.20	784.10	845.38	906.64	692.22	747.34	802.48	969.44	999.98	999.98	805.54	866.80	928.06
77	578.90	634.02	689.16	488.54	539.86	591.14	839.22	906.64	974.02	741.22	802.48	863.72	999.98	999.98	999.98	857.62	925.00	992.36
78	620.24	680.74	741.22	523.76	580.42	637.10	894.38	967.88	999.98	790.24	857.62	925.00	999.98	999.98	999.98	909.68	983.20	999.98
79	661.60	727.46	793.28	558.98	621.02	683.02	951.04	999.98	999.98	840.80	915.04	989.30	999.98	999.98	999.98	961.74	999.98	999.98

Attachment 1

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

Current Annual Premiums

Comprehensive Reimbursement Policy
 FORM: 30160A-PA

Annual Premiums Per \$10 Daily Benefit

6 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option						Simple Benefit Increase Option						Compound Benefit Increase Option					
	Deductible			Deductible			Deductible			Deductible			Deductible			Deductible		
	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days
	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage
	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%
40	61.26	70.44	79.64	52.06	59.74	67.38	88.82	101.06	113.34	73.50	84.24	94.96	127.10	143.20	159.26	105.68	118.70	131.70
41	61.26	70.44	79.64	52.06	59.74	67.38	88.82	101.06	113.34	73.50	84.24	94.96	127.10	143.20	159.26	105.68	118.70	131.70
42	61.26	70.44	79.64	52.06	59.74	67.38	88.82	101.06	113.34	73.50	84.24	94.96	127.10	143.20	159.26	105.68	118.70	131.70
43	61.26	70.44	79.64	52.06	59.74	67.38	88.82	101.06	113.34	73.50	84.24	94.96	127.10	143.20	159.26	105.68	118.70	131.70
44	61.26	70.44	79.64	52.06	59.74	67.38	88.82	101.06	113.34	73.50	84.24	94.96	127.10	143.20	159.26	105.68	118.70	131.70
45	61.26	70.44	79.64	52.06	59.74	67.38	88.82	101.06	113.34	73.50	84.24	94.96	127.10	143.20	159.26	105.68	118.70	131.70
46	61.26	70.44	79.64	52.06	59.74	67.38	88.82	101.06	113.34	73.50	84.24	94.96	127.10	143.20	159.26	108.76	121.76	134.76
47	62.80	72.74	82.70	52.06	59.74	67.38	93.42	106.46	119.46	76.58	87.30	98.02	131.70	148.58	165.40	113.34	127.10	140.90
48	62.80	72.74	82.70	53.62	62.04	70.44	98.02	111.82	125.58	81.20	92.68	104.14	134.76	151.62	168.46	116.40	130.18	143.98
49	64.32	75.06	85.78	53.62	62.04	70.44	101.06	114.88	128.64	84.24	95.72	107.22	139.38	156.98	174.60	121.00	135.56	150.08
50	67.38	78.14	88.82	58.20	67.38	76.58	105.68	120.24	134.76	88.82	101.06	113.34	142.44	160.06	177.66	128.64	143.98	159.26
51	68.94	80.44	91.88	58.20	67.38	76.58	110.26	125.58	140.90	88.82	101.06	113.34	147.02	165.40	183.78	131.70	147.02	162.32
52	68.94	80.44	91.88	58.20	67.38	76.58	113.34	128.64	143.98	91.88	104.14	116.40	150.08	168.46	186.84	136.32	152.38	168.46
53	70.44	82.70	94.96	59.74	69.68	79.64	117.94	134.00	150.08	96.48	109.52	122.50	154.68	173.82	192.96	139.38	155.46	171.52
54	70.44	82.70	94.96	59.74	69.68	79.64	122.50	139.38	156.20	99.56	112.58	125.58	157.76	176.90	196.02	143.98	160.82	177.66
55	75.06	88.08	101.06	64.32	75.06	85.78	127.10	144.74	162.32	104.14	117.94	131.70	162.32	182.26	202.18	151.62	169.26	186.84
56	78.14	91.12	104.14	67.38	78.14	88.82	134.76	153.16	171.52	111.82	126.36	140.90	173.08	193.74	214.40	159.26	177.66	196.02
57	85.78	99.56	113.34	71.98	83.50	94.96	142.44	161.56	180.70	119.46	134.76	150.08	183.78	205.22	226.64	170.02	189.14	208.28
58	93.42	107.98	122.50	76.58	88.82	101.06	153.16	173.08	192.96	130.18	146.28	162.32	197.58	219.76	241.98	180.70	200.64	220.52
59	98.02	113.34	128.64	84.24	97.26	110.26	160.82	181.50	202.18	137.84	154.68	171.52	208.28	231.28	254.22	191.44	212.12	232.80
60	105.68	121.76	137.84	88.82	102.62	116.40	171.52	192.96	214.40	148.58	166.18	183.78	222.06	245.82	269.54	202.18	223.60	245.04
61	111.82	127.88	143.98	91.88	105.68	119.46	179.20	201.40	223.60	156.20	174.60	192.96	232.80	257.28	281.80	212.88	235.10	257.28
62	116.40	133.24	150.08	99.56	114.12	128.64	186.84	209.82	232.80	163.86	183.00	202.18	243.50	268.78	294.06	223.60	246.58	269.54
63	124.06	141.70	159.26	104.14	119.46	134.76	197.58	221.32	245.04	174.60	194.50	214.40	257.28	283.32	309.34	234.32	258.10	281.80
64	131.70	150.08	168.46	108.76	124.80	140.90	205.22	229.72	254.22	182.26	202.94	223.60	268.02	294.82	321.62	245.04	269.54	294.06
65	139.38	158.52	177.66	116.40	133.24	150.08	217.46	243.50	269.54	194.50	216.72	238.90	283.32	311.64	339.98	255.74	281.02	306.28
66	160.82	181.50	202.18	134.76	153.16	171.52	246.58	274.90	303.24	222.06	245.82	269.54	321.62	352.26	382.88	284.84	312.42	339.98
67	183.78	206.78	229.72	156.20	176.12	196.02	278.72	309.34	339.98	254.22	280.26	306.28	361.44	395.12	428.80	315.48	346.10	376.72
68	205.22	229.72	254.22	174.60	196.02	217.46	310.90	343.82	376.72	283.32	311.64	339.98	399.72	435.70	471.68	347.64	380.60	413.50
69	228.22	255.00	281.80	197.58	221.32	245.04	339.98	375.22	410.42	313.94	343.82	373.68	439.52	478.60	517.62	378.28	414.28	450.26
70	251.14	280.26	309.34	219.02	244.28	269.54	372.14	409.66	447.18	343.04	375.22	407.36	477.82	519.18	560.50	411.98	451.04	490.08
71	272.60	303.24	333.86	237.40	264.20	291.00	404.30	444.14	483.94	375.22	409.66	444.14	517.62	562.04	606.44	441.06	482.42	523.76
72	295.60	328.52	361.44	260.34	289.48	318.52	433.40	475.56	517.62	402.78	438.78	474.76	555.92	602.64	649.34	471.68	516.12	560.50
73	317.02	351.48	385.94	278.72	309.34	339.98	465.56	509.98	554.38	434.92	473.26	511.52	595.76	645.50	695.28	503.88	550.58	597.28
74	339.98	376.72	413.50	300.16	332.34	364.48	497.72	544.44	591.14	464.04	504.64	545.20	634.02	686.08	738.16	534.50	584.26	634.02
75	366.04	405.08	444.14	323.16	357.60	392.06	531.40	581.20	630.96	496.18	539.08	581.96	676.90	732.04	787.18	568.18	621.02	673.84
76	411.98	454.08	496.18	369.10	406.60	444.14	591.14	644.76	698.36	555.92	602.64	649.34	741.22	800.96	860.66	632.52	689.94	747.34
77	457.92	503.10	548.28	415.06	455.62	496.18	653.94	711.36	768.78	618.70	669.26	719.80	805.54	869.86	934.20	696.82	758.86	820.86
78	503.88	552.10	600.34	460.98	504.64	548.28	718.26	780.30	842.30	683.02	738.16	793.28	869.86	938.80	999.98	761.16	827.76	894.38
79	554.38	606.44	658.54	511.52	558.98	606.44	781.04	846.90	912.74	745.82	804.78	863.72	934.20	999.98	999.98	825.46	896.68	967.88

Attachment 1

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

Current Annual Premiums

Comprehensive Reimbursement Policy
FORM: 30160A-PA

Annual Premiums Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option						Simple Benefit Increase Option						Compound Benefit Increase Option					
	Deductible			Deductible			Deductible			Deductible			Deductible			Deductible		
	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days
	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage
	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%
40	49.02	56.68	64.32	36.76	42.86	49.02	73.50	84.24	94.96	61.26	70.44	79.64	114.88	127.88	140.90	101.06	111.82	122.50
41	49.02	56.68	64.32	36.76	42.86	49.02	73.50	84.24	94.96	61.26	70.44	79.64	114.88	127.88	140.90	101.06	111.82	122.50
42	49.02	56.68	64.32	36.76	42.86	49.02	73.50	84.24	94.96	61.26	70.44	79.64	114.88	127.88	140.90	101.06	111.82	122.50
43	49.02	56.68	64.32	36.76	42.86	49.02	73.50	84.24	94.96	61.26	70.44	79.64	114.88	127.88	140.90	101.06	111.82	122.50
44	49.02	56.68	64.32	36.76	42.86	49.02	73.50	84.24	94.96	61.26	70.44	79.64	114.88	127.88	140.90	101.06	111.82	122.50
45	49.02	56.68	64.32	36.76	42.86	49.02	73.50	84.24	94.96	61.26	70.44	79.64	114.88	127.88	140.90	101.06	111.82	122.50
46	49.02	56.68	64.32	36.76	42.86	49.02	73.50	84.24	94.96	61.26	70.44	79.64	114.88	127.88	140.90	101.06	111.82	122.50
47	49.02	56.68	64.32	36.76	42.86	49.02	76.58	87.30	98.02	61.26	70.44	79.64	117.94	130.94	143.98	101.06	111.82	122.50
48	50.56	58.98	67.38	38.28	45.18	52.06	78.14	89.60	101.06	64.32	73.50	82.70	119.46	133.24	147.02	105.68	117.18	128.64
49	53.62	62.04	70.44	41.36	48.26	55.14	81.20	92.68	104.14	65.86	75.84	85.78	122.50	136.32	150.08	105.68	117.18	128.64
50	55.14	64.32	73.50	42.86	50.56	58.20	85.78	98.02	110.26	68.94	78.88	88.82	127.10	141.70	156.20	110.26	122.50	134.76
51	55.14	64.32	73.50	42.86	50.56	58.20	85.78	98.02	110.26	68.94	78.88	88.82	127.10	141.70	156.20	110.26	122.50	134.76
52	58.20	67.38	76.58	45.96	53.62	61.26	88.82	101.06	113.34	70.44	81.20	91.88	130.18	144.74	159.26	110.26	122.50	134.76
53	59.74	69.68	79.64	47.48	55.92	64.32	90.38	103.36	116.40	73.50	84.24	94.96	131.70	147.02	162.32	114.88	127.88	140.90
54	59.74	69.68	79.64	47.48	55.92	64.32	93.42	106.46	119.46	73.50	84.24	94.96	134.76	150.08	165.40	114.88	127.88	140.90
55	64.32	75.06	85.78	52.06	61.26	70.44	98.02	111.82	125.58	78.14	89.60	101.06	139.38	155.46	171.52	119.46	133.24	147.02
56	67.38	78.14	88.82	55.14	64.32	73.50	105.68	120.24	134.76	85.78	98.02	110.26	147.02	163.86	180.70	127.10	141.70	156.20
57	71.98	83.50	94.96	59.74	69.68	79.64	113.34	128.64	143.98	93.42	106.46	119.46	154.68	172.32	189.90	134.76	150.08	165.40
58	76.58	88.82	101.06	64.32	75.06	85.78	121.00	137.08	153.16	101.06	114.88	128.64	166.96	186.08	205.22	142.44	158.52	174.60
59	84.24	97.26	110.26	68.94	80.44	91.88	128.64	145.50	162.32	108.76	123.30	137.84	174.60	194.50	214.40	154.68	172.32	189.90
60	88.82	102.62	116.40	76.58	88.82	101.06	137.84	156.20	174.60	121.00	137.08	153.16	186.84	208.28	229.72	162.32	180.70	199.10
61	93.42	107.98	122.50	79.64	91.88	104.14	145.50	164.62	183.78	128.64	145.50	162.32	194.50	216.72	238.90	170.02	189.14	208.28
62	101.06	116.40	131.70	84.24	97.26	110.26	153.16	173.08	192.96	136.32	153.92	171.52	202.18	225.12	248.10	182.26	202.94	223.60
63	105.68	121.76	137.84	88.82	102.62	116.40	160.82	181.50	202.18	143.98	162.32	180.70	214.40	238.90	263.42	189.90	211.34	232.80
64	110.26	127.10	143.98	93.42	107.98	122.50	168.46	189.90	211.34	151.62	170.76	189.90	222.06	247.34	272.60	197.58	219.76	241.98
65	117.94	135.56	153.16	101.06	116.40	131.70	180.70	203.70	226.64	163.86	184.56	205.22	234.32	261.14	287.90	209.82	233.58	257.28
66	136.32	155.46	174.60	116.40	133.24	150.08	205.22	229.72	254.22	185.30	207.52	229.72	263.42	292.52	321.62	235.86	261.90	287.90
67	156.20	177.66	199.10	134.76	153.16	171.52	231.28	258.10	284.84	211.34	235.86	260.34	295.60	326.98	358.36	264.96	293.30	321.62
68	174.60	197.58	220.52	153.16	173.08	192.96	260.34	289.48	318.52	235.86	261.90	287.90	327.74	361.44	395.12	294.06	324.68	355.30
69	194.50	219.76	245.04	168.46	189.90	211.34	286.40	317.78	349.16	258.84	287.14	315.48	361.44	398.18	434.92	324.68	358.36	392.06
70	214.40	241.98	269.54	188.38	212.12	235.86	315.48	349.16	382.88	284.84	315.48	346.10	393.58	432.64	471.68	353.78	389.78	425.74
71	232.80	261.90	291.00	206.78	232.02	257.28	341.52	377.52	413.50	309.34	341.52	373.68	422.68	464.04	505.38	379.78	418.10	456.36
72	252.70	284.10	315.48	222.06	248.88	275.66	367.54	405.84	444.14	332.34	366.80	401.24	456.36	500.78	545.20	410.42	451.78	493.12
73	271.08	304.00	336.92	240.46	268.78	297.10	396.66	437.22	477.82	356.86	392.84	428.80	488.54	535.26	581.96	439.52	483.18	526.80
74	291.00	326.22	361.44	258.84	288.72	318.52	422.68	465.56	508.46	382.88	421.16	459.44	520.70	569.72	618.70	468.60	514.56	560.50
75	313.94	351.48	388.98	278.72	310.90	343.04	451.78	496.98	542.14	408.90	449.48	490.08	554.38	606.44	658.54	499.26	548.28	597.28
76	356.86	397.42	437.98	321.62	356.86	392.06	499.26	548.28	597.28	456.36	500.78	545.20	603.40	660.06	716.72	548.28	601.88	655.44
77	399.72	443.38	487.00	364.48	402.78	441.06	549.80	602.64	655.44	506.94	555.18	603.40	652.40	713.64	774.90	597.28	655.44	713.64
78	445.68	492.38	539.08	410.42	451.78	493.12	601.88	659.32	716.72	558.98	611.82	664.64	704.46	770.34	836.18	649.34	712.14	774.90
79	490.08	540.62	591.14	454.86	500.02	545.20	652.40	713.64	774.90	609.52	666.20	722.84	753.48	823.92	894.38	698.36	765.74	833.10
80				500.78	549.04					661.60	722.84					750.42	822.40	
81				543.68	595.00					712.14	777.20					799.42	876.00	
82				591.14	646.26					764.20	833.90					851.48	932.68	
83				638.62	697.58					816.28	890.54					903.58	989.30	
84				686.08	748.90					868.32	947.22					955.62	999.98	

Attachment 1

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

Current Annual Premiums

Comprehensive Reimbursement Policy
FORM: 30160A-PA

Annual Premiums Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option						Simple Benefit Increase Option						Compound Benefit Increase Option					
	Deductible			Deductible			Deductible			Deductible			Deductible			Deductible		
	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days
	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage
	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%
40	36.76	42.86	49.02	27.58	32.18	36.76	56.68	65.10	73.50	44.44	51.32	58.20	81.20	91.12	101.06	65.86	74.30	82.70
41	36.76	42.86	49.02	27.58	32.18	36.76	56.68	65.10	73.50	44.44	51.32	58.20	81.20	91.12	101.06	65.86	74.30	82.70
42	36.76	42.86	49.02	27.58	32.18	36.76	56.68	65.10	73.50	44.44	51.32	58.20	81.20	91.12	101.06	65.86	74.30	82.70
43	36.76	42.86	49.02	27.58	32.18	36.76	56.68	65.10	73.50	44.44	51.32	58.20	81.20	91.12	101.06	65.86	74.30	82.70
44	36.76	42.86	49.02	27.58	32.18	36.76	56.68	65.10	73.50	44.44	51.32	58.20	81.20	91.12	101.06	65.86	74.30	82.70
45	36.76	42.86	49.02	27.58	32.18	36.76	56.68	65.10	73.50	44.44	51.32	58.20	81.20	91.12	101.06	65.86	74.30	82.70
46	36.76	42.86	49.02	27.58	32.18	36.76	56.68	65.10	73.50	44.44	51.32	58.20	81.20	91.12	101.06	65.86	74.30	82.70
47	36.76	42.86	49.02	27.58	32.18	36.76	59.74	68.16	76.58	47.48	54.38	61.26	85.78	96.48	107.22	68.94	77.36	85.78
48	38.28	45.18	52.06	29.12	34.48	39.82	61.26	70.44	79.64	49.02	56.68	64.32	85.78	96.48	107.22	73.50	82.70	91.88
49	38.28	45.18	52.06	29.12	34.48	39.82	64.32	73.50	82.70	52.06	59.74	67.38	90.38	101.86	113.34	73.50	82.70	91.88
50	42.86	50.56	58.20	33.68	39.82	45.96	68.94	78.88	88.82	56.68	65.10	73.50	90.38	101.86	113.34	78.14	88.08	98.02
51	42.86	50.56	58.20	33.68	39.82	45.96	68.94	78.88	88.82	56.68	65.10	73.50	94.96	107.22	119.46	81.20	91.12	101.06
52	42.86	50.56	58.20	33.68	39.82	45.96	71.98	81.94	91.88	59.74	68.16	76.58	94.96	107.22	119.46	81.20	91.12	101.06
53	44.44	52.86	61.26	35.22	42.12	49.02	73.50	84.24	94.96	61.26	70.44	79.64	99.56	112.58	125.58	85.78	96.48	107.22
54	44.44	52.86	61.26	35.22	42.12	49.02	76.58	87.30	98.02	64.32	73.50	82.70	99.56	112.58	125.58	88.82	99.56	110.26
55	49.02	58.20	67.38	39.82	47.48	55.14	81.20	92.68	104.14	68.94	78.88	88.82	104.14	117.94	131.70	93.42	104.94	116.40
56	52.06	61.26	70.44	39.82	47.48	55.14	84.24	95.72	107.22	71.98	81.94	91.88	108.76	123.30	137.84	98.02	110.26	122.50
57	56.68	66.64	76.58	44.44	52.86	61.26	91.88	104.14	116.40	79.64	90.38	101.06	116.40	131.70	147.02	102.62	115.64	128.64
58	61.26	71.98	82.70	49.02	58.20	67.38	96.48	109.52	122.50	84.24	95.72	107.22	124.06	140.14	156.20	110.26	124.06	137.84
59	65.86	77.36	88.82	52.06	61.26	70.44	104.14	117.94	131.70	91.88	104.14	116.40	131.70	148.58	165.40	114.88	129.42	143.98
60	73.50	85.78	98.02	56.68	66.64	76.58	108.76	123.30	137.84	96.48	109.52	122.50	139.38	156.98	174.60	122.50	137.84	153.16
61	76.58	88.82	101.06	61.26	71.98	82.70	116.40	131.70	147.02	104.14	117.94	131.70	147.02	165.40	183.78	127.10	143.20	159.26
62	81.20	94.18	107.22	64.32	75.06	85.78	121.00	137.08	153.16	108.76	123.30	137.84	154.68	173.82	192.96	131.70	148.58	165.40
63	85.78	99.56	113.34	68.94	80.44	91.88	128.64	145.50	162.32	116.40	131.70	147.02	162.32	182.26	202.18	139.38	156.98	174.60
64	90.38	104.94	119.46	73.50	85.78	98.02	133.24	150.88	168.46	121.00	137.08	153.16	170.02	190.68	211.34	143.98	162.32	180.70
65	98.02	113.34	128.64	78.14	91.12	104.14	140.90	159.26	177.66	128.64	145.50	162.32	177.66	199.10	220.52	151.62	170.76	189.90
66	110.26	127.10	143.98	90.38	104.94	119.46	156.20	176.12	196.02	140.90	159.26	177.66	199.10	222.06	245.04	166.96	187.62	208.28
67	122.50	140.90	159.26	102.62	118.70	134.76	171.52	192.96	214.40	153.16	173.08	192.96	220.52	245.04	269.54	182.26	204.48	226.64
68	137.84	157.76	177.66	114.88	132.48	150.08	188.38	212.12	235.86	165.40	186.84	208.28	243.50	270.32	297.10	199.10	223.60	248.10
69	150.08	171.52	192.96	127.10	146.28	165.40	203.70	228.96	254.22	177.66	200.64	223.60	264.96	293.30	321.62	214.40	240.46	266.48
70	166.96	190.68	214.40	139.38	160.06	180.70	223.60	251.14	278.72	189.90	214.40	238.90	287.90	318.52	349.16	231.28	259.60	287.90
71	179.20	204.48	229.72	151.62	173.82	196.02	238.90	268.02	297.10	202.18	228.22	254.22	309.34	341.52	373.68	246.58	276.44	306.28
72	191.44	218.24	245.04	163.86	187.62	211.34	254.22	284.84	315.48	214.40	241.98	269.54	330.80	364.48	398.18	261.90	293.30	324.68
73	206.78	235.10	263.42	176.12	201.40	226.64	271.08	304.00	336.92	226.64	255.74	284.84	353.78	389.78	425.74	278.72	313.42	346.10
74	219.02	248.88	278.72	188.38	215.18	241.98	286.40	320.86	355.30	238.90	269.54	300.16	375.22	412.76	450.26	294.06	329.28	364.48
75	235.86	268.02	300.16	203.70	232.02	260.34	306.28	343.04	379.78	251.14	283.32	315.48	398.18	437.98	477.82	313.94	351.48	388.98
76	266.48	301.70	336.92	234.32	265.72	297.10	333.86	373.68	413.50	278.72	313.94	349.16	431.88	474.76	517.62	347.64	388.24	428.80
77	300.16	338.46	376.72	268.02	302.46	336.92	364.48	407.36	450.26	309.34	347.64	385.94	465.56	511.52	557.44	381.36	424.98	468.60
78	335.42	377.52	419.64	303.24	341.52	379.78	392.06	437.98	483.94	336.92	378.28	419.64	499.26	548.28	597.28	415.06	461.74	508.46
79	366.04	411.22	456.36	333.86	375.22	416.56	424.24	474.00	523.76	369.10	414.28	459.44	532.94	585.00	637.10	448.74	498.48	548.28
80				369.10	414.28					396.66	444.90					482.42	535.26	
81				402.78	451.04					427.30	478.60					516.12	572.02	
82				437.98	490.08					459.44	514.56					549.80	608.76	
83				473.26	529.10					491.60	550.58					583.50	645.50	
84				508.46	568.18					523.76	586.56					617.18	682.26	

Attachment 2

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

Annual Premiums with 15% Rate Increase

Comprehensive Reimbursement Policy
FORM: 30160A-PA

Annual Premiums Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD

Issue Age	No Benefit Increase Option						Simple Benefit Increase Option						Compound Benefit Increase Option					
	Deductible			Deductible			Deductible			Deductible			Deductible			Deductible		
	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days
	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage
	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%
40	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
41	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
42	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
43	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
44	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
45	84.48	96.84	109.14	70.40	80.96	91.54	137.32	156.70	176.02	125.00	141.72	158.44	183.06	205.96	228.86	167.24	187.48	207.72
46	84.48	96.84	109.14	70.40	80.96	91.54	140.82	160.22	179.54	125.00	141.72	158.44	190.10	213.00	235.88	170.76	191.02	211.24
47	86.28	99.48	112.66	72.18	83.60	95.06	146.12	166.38	186.58	130.28	147.86	165.46	198.92	222.68	246.44	176.02	197.16	218.28
48	86.28	99.48	112.66	75.70	87.14	98.58	151.36	172.50	193.64	133.80	151.36	168.98	207.72	232.36	256.98	181.30	203.32	225.30
49	91.54	105.62	119.70	77.44	89.80	102.10	154.88	176.02	197.16	135.56	154.00	172.50	216.52	242.06	267.56	188.34	210.36	232.36
50	91.54	105.62	119.70	80.96	93.32	105.62	160.22	182.18	204.20	139.08	157.58	176.02	228.86	255.26	281.64	193.64	216.52	239.40
51	93.32	108.26	123.24	82.74	95.96	109.14	165.46	188.34	211.24	144.34	163.74	183.06	235.88	262.32	288.68	198.92	222.68	246.44
52	96.84	111.78	126.76	82.74	95.96	109.14	168.98	191.88	214.76	144.34	163.74	183.06	244.70	271.98	299.26	205.96	229.74	253.46
53	98.58	114.42	130.28	88.02	102.10	116.18	174.28	198.06	221.78	149.64	169.88	190.10	253.46	281.64	309.82	211.24	235.88	260.50
54	98.58	114.42	130.28	88.02	102.10	116.18	179.54	204.20	228.86	153.16	173.40	193.64	262.32	291.32	320.36	216.52	242.06	267.56
55	103.86	120.62	137.32	93.32	108.26	123.24	184.82	210.36	235.88	158.44	179.54	200.68	274.60	304.54	334.46	225.30	251.74	278.12
56	112.66	130.28	147.86	96.84	111.78	126.76	197.16	223.56	249.96	170.76	192.76	214.76	290.44	321.26	352.06	241.18	268.48	295.72
57	121.48	139.96	158.44	105.62	121.48	137.32	209.48	236.78	264.04	183.06	205.96	228.86	306.30	337.98	369.66	256.98	285.16	313.32
58	130.28	149.64	168.98	114.42	131.16	147.86	221.78	249.96	278.12	195.40	219.16	242.92	322.14	354.70	387.26	272.84	301.90	330.92
59	139.08	159.34	179.54	119.70	137.32	154.88	237.66	266.68	295.72	207.72	232.36	256.98	337.98	371.42	404.86	288.68	318.62	348.54
60	147.86	168.98	190.10	128.52	147.00	165.46	249.96	279.88	309.82	225.30	251.74	278.12	353.84	388.14	422.46	304.54	335.36	366.12
61	156.70	178.66	200.68	135.56	154.00	172.50	262.32	293.08	323.88	237.66	264.96	292.20	369.66	404.86	440.08	320.36	352.06	383.74
62	165.46	188.34	211.24	140.82	160.22	179.54	278.12	309.82	341.50	249.96	278.12	306.30	385.50	421.60	457.66	336.24	368.78	401.32
63	174.28	198.06	221.78	149.64	169.88	190.10	290.44	323.02	355.56	262.32	291.32	320.36	401.32	438.34	475.28	352.06	385.50	418.94
64	183.06	207.72	232.36	158.44	179.54	200.68	302.78	336.24	369.66	274.60	304.54	334.46	417.20	455.06	492.86	367.94	402.24	436.54
65	193.64	220.04	246.44	167.24	189.22	211.24	320.36	355.56	390.78	292.20	323.88	355.56	436.54	475.28	514.00	385.50	421.60	457.66
66	228.86	256.98	285.16	195.40	219.16	242.92	371.42	409.28	447.12	334.46	367.94	401.32	494.64	536.02	577.34	433.02	471.74	510.48
67	265.84	296.64	327.40	228.86	255.26	281.64	422.46	462.94	503.42	378.46	414.56	450.64	556.26	600.26	644.26	480.56	521.94	563.28
68	302.78	336.24	369.66	258.76	287.80	316.84	473.52	516.64	559.76	422.46	461.18	499.90	614.36	661.00	707.62	528.08	572.08	616.10
69	343.28	379.34	415.42	292.20	323.88	355.56	524.56	570.30	616.10	469.98	511.38	552.74	677.70	727.88	778.02	575.60	622.26	668.88
70	380.22	418.94	457.66	322.14	356.48	390.78	577.34	626.66	675.92	514.00	558.02	602.00	739.32	792.12	844.92	623.14	672.40	721.72
71	415.42	455.92	496.38	353.84	389.90	425.98	628.42	680.34	732.28	556.26	602.00	647.78	797.42	852.86	908.30	670.66	722.62	774.50
72	455.92	499.04	542.16	383.74	422.46	461.18	679.44	734.04	788.58	603.78	652.22	700.58	860.80	919.74	978.70	718.18	772.76	827.34
73	492.86	538.64	584.40	417.20	458.58	499.90	730.52	787.70	844.92	647.78	698.84	749.86	918.86	980.46	999.98	765.74	822.92	880.12
74	529.86	578.26	626.66	447.12	491.12	535.12	781.54	841.40	901.26	691.80	745.48	799.16	980.46	999.98	999.98	813.24	873.08	932.94
75	570.30	621.40	672.40	480.56	527.20	573.82	837.90	901.26	964.60	739.32	795.64	851.96	999.98	999.98	999.98	866.04	929.40	992.78
76	617.88	675.06	732.28	521.04	573.82	626.66	901.26	971.66	999.98	795.64	858.98	922.36	999.98	999.98	999.98	925.88	996.30	999.98
77	665.36	728.76	792.12	561.54	620.52	679.44	964.60	999.98	999.98	851.96	922.36	992.78	999.98	999.98	999.98	985.74	999.98	999.98
78	712.90	782.44	851.96	602.00	667.14	732.28	999.98	999.98	999.98	908.30	985.74	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	760.44	836.14	911.82	642.50	713.78	785.06	999.98	999.98	999.98	966.42	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

Attachment 2

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

Annual Premiums with 15% Rate Increase

Comprehensive Reimbursement Policy
FORM: 30160A-PA

Annual Premiums Per \$10 Daily Benefit

6 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option						Simple Benefit Increase Option						Compound Benefit Increase Option					
	Deductible			Deductible			Deductible			Deductible			Deductible			Deductible		
	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days
	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage
	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%
40	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
41	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
42	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
43	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
44	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
45	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	121.48	136.44	151.36
46	70.40	80.96	91.54	59.84	68.66	77.44	102.10	116.18	130.28	84.48	96.84	109.14	146.12	164.58	183.06	125.00	139.96	154.88
47	72.18	83.60	95.06	59.84	68.66	77.44	107.38	122.36	137.32	88.02	100.34	112.66	151.36	170.76	190.10	130.28	146.12	161.94
48	72.18	83.60	95.06	61.64	71.30	80.96	112.66	128.52	144.34	93.32	106.52	119.70	154.88	174.28	193.64	133.80	149.64	165.46
49	73.92	86.28	98.58	61.64	71.30	80.96	116.18	132.04	147.86	96.84	110.04	123.24	160.22	180.44	200.68	139.08	155.82	172.50
50	77.44	89.80	102.10	66.88	77.44	88.02	121.48	138.20	154.88	102.10	116.18	130.28	163.74	183.96	204.20	147.86	165.46	183.06
51	79.22	92.44	105.62	66.88	77.44	88.02	126.76	144.34	161.94	102.10	116.18	130.28	168.98	190.10	211.24	151.36	168.98	186.58
52	79.22	92.44	105.62	66.88	77.44	88.02	130.28	147.86	165.46	105.62	119.70	133.80	172.50	193.64	214.76	156.70	175.14	193.64
53	80.96	95.06	109.14	68.66	80.08	91.54	135.56	154.00	172.50	110.90	125.88	140.82	177.80	199.80	221.78	160.22	178.66	197.16
54	80.96	95.06	109.14	68.66	80.08	91.54	140.82	160.22	179.54	114.42	129.40	144.34	181.30	203.32	225.30	165.46	184.82	204.20
55	86.28	101.22	116.18	73.92	86.28	98.58	146.12	166.38	186.58	119.70	135.56	151.36	186.58	209.48	232.36	174.28	194.54	214.76
56	89.80	104.74	119.70	77.44	89.80	102.10	154.88	176.02	197.16	128.52	145.24	161.94	198.92	222.68	246.44	183.06	204.20	225.30
57	98.58	114.42	130.28	82.74	95.96	109.14	163.74	185.70	207.72	137.32	154.88	172.50	211.24	235.88	260.50	195.40	217.40	239.40
58	107.38	124.14	140.82	88.02	102.10	116.18	176.02	198.92	221.78	149.64	168.10	186.58	227.10	252.60	278.12	207.72	230.62	253.46
59	112.66	130.28	147.86	96.84	111.78	126.76	184.82	208.62	232.36	158.44	177.80	197.16	239.40	265.84	292.20	220.04	243.82	267.56
60	121.48	139.96	158.44	102.10	117.94	133.80	197.16	221.78	246.44	170.76	191.02	211.24	255.26	282.54	309.82	232.36	256.98	281.64
61	128.52	147.00	165.46	105.62	121.48	137.32	205.96	231.50	256.98	179.54	200.68	221.78	267.56	295.72	323.88	244.70	270.20	295.72
62	133.80	153.16	172.50	114.42	131.16	147.86	214.76	241.18	267.56	188.34	210.36	232.36	279.88	308.94	337.98	256.98	283.40	309.82
63	142.60	162.86	183.06	119.70	137.32	154.88	227.10	254.38	281.64	200.68	223.56	246.44	295.72	325.66	355.56	269.34	296.64	323.88
64	151.36	172.50	193.64	125.00	143.48	161.94	235.88	264.04	292.20	209.48	233.26	256.98	308.06	338.88	369.66	281.64	309.82	337.98
65	160.22	182.18	204.20	133.80	153.16	172.50	249.96	279.88	309.82	223.56	249.10	274.60	325.66	358.20	390.78	293.96	323.02	352.06
66	184.82	208.62	232.36	154.88	176.02	197.16	283.40	315.98	348.54	255.26	282.54	309.82	369.66	404.86	440.08	327.40	359.08	390.78
67	211.24	237.66	264.04	179.54	202.44	225.30	320.36	355.56	390.78	292.20	322.14	352.06	415.42	454.16	492.86	362.60	397.80	433.02
68	235.88	264.04	292.20	200.68	225.30	249.96	357.36	395.18	433.02	325.66	358.20	390.78	459.44	500.80	542.16	399.58	437.46	475.28
69	262.32	293.08	323.88	227.10	254.38	281.64	390.78	431.28	471.74	360.84	395.18	429.50	505.20	550.12	594.96	434.80	476.16	517.52
70	288.68	322.14	355.56	251.74	280.76	309.82	427.76	470.86	514.00	394.28	431.28	468.22	549.22	596.74	644.26	473.52	518.42	563.28
71	313.32	348.54	383.74	272.84	303.66	334.46	464.70	510.48	556.26	431.28	470.86	510.48	594.96	646.02	697.06	506.94	554.50	602.00
72	339.76	377.60	415.42	299.26	332.72	366.12	498.16	546.60	594.96	462.94	504.32	545.70	638.98	692.66	746.36	542.16	593.22	644.26
73	364.36	404.00	443.60	320.36	355.56	390.78	535.12	586.18	637.22	499.90	543.96	587.92	684.76	741.96	799.16	579.14	632.82	686.50
74	390.78	433.02	475.28	345.02	381.98	418.94	572.08	625.78	679.44	533.38	580.02	626.66	728.76	788.58	848.44	614.36	671.54	728.76
75	420.72	465.58	510.48	371.42	411.04	450.64	610.82	668.02	725.24	570.30	619.62	668.88	778.02	841.40	904.78	653.08	713.78	774.50
76	473.52	521.94	570.30	424.24	467.34	510.48	679.44	741.08	802.68	638.98	692.66	746.36	851.96	920.62	989.26	727.00	793.02	858.98
77	526.34	578.26	630.18	477.04	523.68	570.30	751.64	817.66	883.64	711.14	769.24	827.34	925.88	999.82	1069.98	800.92	872.20	943.50
78	579.14	634.60	690.02	529.86	580.02	630.18	825.58	896.86	968.14	785.06	848.44	911.82	999.82	1069.98	1140.18	874.86	951.44	1024.82
79	637.22	697.06	756.94	587.92	642.50	697.06	897.74	973.42	1059.98	857.26	925.02	992.78	1069.98	1140.18	1210.44	948.80	1024.82	1099.98

Attachment 2

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

Annual Premiums with 15% Rate Increase

Comprehensive Reimbursement Policy
FORM: 30160A-PA

Annual Premiums Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option						Simple Benefit Increase Option						Compound Benefit Increase Option					
	Deductible			Deductible			Deductible			Deductible			Deductible			Deductible		
	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days
	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage
	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%
40	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
41	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
42	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
43	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
44	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
45	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
46	56.36	65.14	73.92	42.26	49.26	56.36	84.48	96.84	109.14	70.40	80.96	91.54	132.04	147.00	161.94	116.18	128.52	140.82
47	56.36	65.14	73.92	42.26	49.26	56.36	88.02	100.34	112.66	70.40	80.96	91.54	135.56	150.52	165.46	116.18	128.52	140.82
48	58.12	67.78	77.44	44.02	51.96	59.84	89.80	103.00	116.18	73.92	84.48	95.06	137.32	153.16	168.98	121.48	134.68	147.86
49	61.64	71.30	80.96	47.54	55.48	63.36	93.32	106.52	119.70	75.70	87.14	98.58	140.82	156.70	172.50	121.48	134.68	147.86
50	63.36	73.92	84.48	49.26	58.12	66.88	98.58	112.66	126.76	79.22	90.66	102.10	146.12	162.86	179.54	126.76	140.82	154.88
51	63.36	73.92	84.48	49.26	58.12	66.88	98.58	112.66	126.76	79.22	90.66	102.10	146.12	162.86	179.54	126.76	140.82	154.88
52	66.88	77.44	88.02	52.84	61.64	70.40	102.10	116.18	130.28	80.96	93.32	105.62	149.64	166.38	183.06	126.76	140.82	154.88
53	68.66	80.08	91.54	54.60	64.28	73.92	103.86	118.82	133.80	84.48	96.84	109.14	151.36	168.98	186.58	132.04	147.00	161.94
54	68.66	80.08	91.54	54.60	64.28	73.92	107.38	122.36	137.32	84.48	96.84	109.14	154.88	172.50	190.10	132.04	147.00	161.94
55	73.92	86.28	98.58	59.84	70.40	80.96	112.66	128.52	144.34	89.80	103.00	116.18	160.22	178.66	197.16	137.32	153.16	168.98
56	77.44	89.80	102.10	63.36	73.92	84.48	121.48	138.20	154.88	98.58	112.66	126.76	168.98	188.34	207.72	146.12	162.86	179.54
57	82.74	95.96	109.14	68.66	80.08	91.54	130.28	147.86	165.46	107.38	122.36	137.32	177.80	198.06	218.28	154.88	172.50	190.10
58	88.02	102.10	116.18	73.92	86.28	98.58	139.08	157.58	176.02	116.18	132.04	147.86	191.88	213.88	235.88	163.74	182.18	200.68
59	96.84	111.78	126.76	79.22	92.44	105.62	147.86	167.24	186.58	125.00	141.72	158.44	200.68	223.56	246.44	177.80	198.06	218.28
60	102.10	117.94	133.80	88.02	102.10	116.18	158.44	179.54	200.68	139.08	157.58	176.02	214.76	239.40	264.04	186.58	207.72	228.86
61	107.38	124.14	140.82	91.54	105.62	119.70	167.24	189.22	211.24	147.86	167.24	186.58	223.56	249.10	274.60	195.40	217.40	239.40
62	116.18	133.80	151.36	96.84	111.78	126.76	176.02	198.92	221.78	156.70	176.92	197.16	232.36	258.76	285.16	209.48	233.26	256.98
63	121.48	139.96	158.44	102.10	117.94	133.80	184.82	208.62	232.36	165.46	186.58	207.72	246.44	274.60	302.78	218.28	242.92	267.56
64	126.76	146.12	165.46	107.38	124.14	140.82	193.64	218.28	242.92	174.28	196.28	218.28	255.26	284.28	313.32	227.10	252.60	278.12
65	135.56	155.82	176.02	116.18	133.80	151.36	207.72	234.14	260.50	188.34	212.12	235.88	269.34	300.16	330.92	241.18	268.48	295.72
66	156.70	178.66	200.68	133.80	153.16	172.50	235.88	264.04	292.20	213.00	238.54	264.04	302.78	336.24	369.66	271.08	301.02	330.92
67	179.54	204.20	228.86	154.88	176.02	197.16	265.84	296.64	327.40	242.92	271.08	299.26	339.76	375.82	411.90	304.54	337.12	369.66
68	200.68	227.10	253.46	176.02	198.92	221.78	299.26	332.72	366.12	271.08	301.02	330.92	376.70	415.42	454.16	337.98	373.18	408.38
69	223.56	252.60	281.64	193.64	218.28	242.92	329.18	365.24	401.32	297.50	330.06	362.60	415.42	457.66	499.90	373.18	411.90	450.64
70	246.44	278.12	309.82	216.52	243.82	271.08	362.60	401.32	440.08	327.40	362.60	397.80	452.42	497.28	542.16	406.64	448.02	489.34
71	267.56	301.02	334.46	237.66	266.68	295.72	392.54	433.92	475.28	355.56	392.54	429.50	485.82	533.38	580.88	436.54	480.56	524.56
72	290.44	326.54	362.60	255.26	286.06	316.84	422.46	466.46	510.48	381.98	421.60	461.18	524.56	575.60	626.66	471.74	519.30	566.78
73	311.58	349.44	387.26	276.36	308.94	341.50	455.92	502.56	549.22	410.16	451.54	492.86	561.54	615.22	668.88	505.20	555.38	605.52
74	334.46	374.94	415.42	297.50	331.84	366.12	485.82	535.12	584.40	440.08	484.08	528.08	598.48	654.84	711.14	538.64	591.44	644.26
75	360.84	404.00	447.12	320.36	357.36	394.28	519.30	571.20	623.14	469.98	516.64	563.28	637.22	697.06	756.94	573.82	630.18	686.50
76	410.16	456.80	503.42	369.66	410.16	450.64	573.82	630.18	686.50	524.56	575.60	626.66	693.54	758.70	823.80	630.18	691.80	753.36
77	459.44	509.62	559.76	418.94	462.94	506.94	631.94	692.66	753.36	582.66	638.12	693.54	749.86	820.28	890.68	686.50	753.36	820.28
78	512.26	565.92	619.62	471.74	519.30	566.78	691.80	757.82	823.80	642.50	703.22	763.94	809.72	885.40	961.08	746.36	818.52	890.68
79	563.28	621.40	679.44	522.82	574.72	626.66	749.86	820.28	890.68	700.58	765.74	830.86	866.04	947.02	999.98	802.68	880.12	957.56
80				575.60	631.08					760.44	830.86					862.54	945.28	
81				624.92	683.88					818.52	893.32					918.86	999.98	
82				679.44	742.84					878.38	958.48					978.70	999.98	
83				734.04	801.80					938.24	999.98					999.98	999.98	
84				788.58	860.80					998.06	999.98					999.98	999.98	

Attachment 2

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

Annual Premiums with 15% Rate Increase

Comprehensive Reimbursement Policy
FORM: 30160A-PA

Annual Premiums Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD

Issue Age	No Benefit Increase Option						Simple Benefit Increase Option						Compound Benefit Increase Option					
	Deductible			Deductible			Deductible			Deductible			Deductible			Deductible		
	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days	20 days		90 days
	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage	Home Care Percentage
	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%	50%	75%	100%
40	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
41	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
42	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
43	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
44	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
45	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
46	42.26	49.26	56.36	31.70	36.98	42.26	65.14	74.82	84.48	51.08	59.00	66.88	93.32	104.74	116.18	75.70	85.40	95.06
47	42.26	49.26	56.36	31.70	36.98	42.26	68.66	78.34	88.02	54.60	62.50	70.40	98.58	110.90	123.24	79.22	88.92	98.58
48	44.02	51.96	59.84	33.46	39.62	45.78	70.40	80.96	91.54	56.36	65.14	73.92	98.58	110.90	123.24	84.48	95.06	105.62
49	44.02	51.96	59.84	33.46	39.62	45.78	73.92	84.48	95.06	59.84	68.66	77.44	103.86	117.08	130.28	84.48	95.06	105.62
50	49.26	58.12	66.88	38.74	45.78	52.84	79.22	90.66	102.10	65.14	74.82	84.48	103.86	117.08	130.28	89.80	101.22	112.66
51	49.26	58.12	66.88	38.74	45.78	52.84	79.22	90.66	102.10	65.14	74.82	84.48	109.14	123.24	137.32	93.32	104.74	116.18
52	49.26	58.12	66.88	38.74	45.78	52.84	82.74	94.18	105.62	68.66	78.34	88.02	109.14	123.24	137.32	93.32	104.74	116.18
53	51.08	60.76	70.40	40.50	48.42	56.36	84.48	96.84	109.14	70.40	80.96	91.54	114.42	129.40	144.34	98.58	110.90	123.24
54	51.08	60.76	70.40	40.50	48.42	56.36	88.02	100.34	112.66	73.92	84.48	95.06	114.42	129.40	144.34	102.10	114.42	126.76
55	56.36	66.88	77.44	45.78	54.60	63.36	93.32	106.52	119.70	79.22	90.66	102.10	119.70	135.56	151.36	107.38	120.62	133.80
56	59.84	70.40	80.96	45.78	54.60	63.36	96.84	110.04	123.24	82.74	94.18	105.62	125.00	141.72	158.44	112.66	126.76	140.82
57	65.14	76.56	88.02	51.08	60.76	70.40	105.62	119.70	133.80	91.54	103.86	116.18	133.80	151.36	168.98	117.94	132.92	147.86
58	70.40	82.74	95.06	56.36	66.88	77.44	110.90	125.88	140.82	96.84	110.04	123.24	142.60	161.10	179.54	126.76	142.60	158.44
59	75.70	88.92	102.10	59.84	70.40	80.96	119.70	135.56	151.36	105.62	119.70	133.80	151.36	170.76	190.10	132.04	148.76	165.46
60	84.48	98.58	112.66	65.14	76.56	88.02	125.00	141.72	158.44	110.90	125.88	140.82	160.22	180.44	200.68	140.82	158.44	176.02
61	88.02	102.10	116.18	70.40	82.74	95.06	133.80	151.36	168.98	119.70	135.56	151.36	168.98	190.10	211.24	146.12	164.58	183.06
62	93.32	108.26	123.24	73.92	86.28	98.58	139.08	157.58	176.02	125.00	141.72	158.44	177.80	199.80	221.78	151.36	170.76	190.10
63	98.58	114.42	130.28	79.22	92.44	105.62	147.86	167.24	186.58	133.80	151.36	168.98	186.58	209.48	232.36	160.22	180.44	200.68
64	103.86	120.62	137.32	84.48	98.58	112.66	153.16	173.40	193.64	139.08	157.58	176.02	195.40	219.16	242.92	165.46	186.58	207.72
65	112.66	130.28	147.86	89.80	104.74	119.70	161.94	183.06	204.20	147.86	167.24	186.58	204.20	228.86	253.46	174.28	196.28	218.28
66	126.76	146.12	165.46	103.86	120.62	137.32	179.54	202.44	225.30	161.94	183.06	204.20	228.86	255.26	281.64	191.88	215.64	239.40
67	140.82	161.94	183.06	117.94	136.44	154.88	197.16	221.78	246.44	176.02	198.92	221.78	253.46	281.64	309.82	209.48	235.02	260.50
68	158.44	181.30	204.20	132.04	152.28	172.50	216.52	243.82	271.08	190.10	214.76	239.40	279.88	310.70	341.50	228.86	256.98	285.16
69	172.50	197.16	221.78	146.12	168.10	190.10	234.14	263.18	292.20	204.20	230.62	256.98	304.54	337.12	369.66	246.44	276.36	306.30
70	191.88	219.16	246.44	160.22	183.96	207.72	256.98	288.68	320.36	218.28	246.44	274.60	330.92	366.12	401.32	265.84	298.38	330.92
71	205.96	235.02	264.04	174.28	199.80	225.30	274.60	308.06	341.50	232.36	262.32	292.20	355.56	392.54	429.50	283.40	317.74	352.06
72	220.04	250.86	281.64	188.34	215.64	242.92	292.20	327.40	362.60	246.44	278.12	309.82	380.22	418.94	457.66	301.02	337.12	373.18
73	237.66	270.20	302.78	202.44	231.50	260.50	311.58	349.44	387.26	260.50	293.96	327.40	406.64	448.02	489.34	320.36	359.08	397.80
74	251.74	286.06	320.36	216.52	247.34	278.12	329.18	368.78	408.38	274.60	309.82	345.02	431.28	474.40	517.52	337.98	378.46	418.94
75	271.08	308.06	345.02	234.14	266.68	299.26	352.06	394.28	436.54	288.68	325.66	362.60	457.66	503.42	549.22	360.84	404.00	447.12
76	306.30	346.80	387.26	269.34	305.42	341.50	383.74	429.50	475.28	320.36	360.84	401.32	496.38	545.70	594.96	399.58	446.24	492.86
77	345.02	389.02	433.02	308.06	347.66	387.26	418.94	468.22	517.52	355.56	399.58	443.60	535.12	587.92	640.74	438.34	488.48	538.64
78	385.50	433.92	482.32	348.54	392.54	436.54	450.64	503.42	556.26	387.26	434.80	482.32	573.82	630.18	686.50	477.04	530.72	584.40
79	420.72	472.68	524.56	383.74	431.28	478.80	487.60	544.82	602.00	424.24	476.16	528.08	612.56	672.40	732.28	515.78	572.96	630.18
80				424.24	476.16					455.92	511.38					554.50	615.22	
81				462.94	518.42					491.12	550.12					593.22	657.48	
82				503.42	563.28					528.08	591.44					631.94	699.70	
83				543.96	608.16					565.04	632.82					670.66	741.96	
84				584.40	653.08					602.00	674.18					709.38	784.18	

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: 30160A

	Calendar Year	Ending Policies Inforce	Loss Ratio Demonstration						Interest Rate Factors	
			Without Interest			With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
			Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio		
Historical Experience	1997	420	48,936	0	0.0%	104,565	0	0.0%	4.50%	2.1368
	1998	13,881	8,484,649	227,638	2.7%	17,348,966	465,462	2.7%	4.50%	2.0447
	1999	35,114	36,837,498	2,099,777	5.7%	72,079,797	4,108,625	5.7%	4.50%	1.9567
	2000	44,447	64,448,815	5,039,141	7.8%	120,676,324	9,435,473	7.8%	4.50%	1.8724
	2001	43,583	67,436,744	6,848,015	10.2%	120,833,523	12,270,311	10.2%	4.50%	1.7918
	2002	42,905	66,531,739	10,559,187	15.9%	114,078,403	18,105,271	15.9%	4.50%	1.7146
	2003	41,095	64,636,250	12,395,792	19.2%	106,055,799	20,339,138	19.2%	4.50%	1.6408
	2004	40,001	62,388,108	15,482,148	24.8%	97,958,876	24,309,341	24.8%	4.50%	1.5702
	2005	39,013	60,588,220	14,846,765	24.5%	91,036,150	22,307,840	24.5%	4.50%	1.5025
	2006	38,168	59,033,478	26,748,631	45.3%	84,880,468	38,460,149	45.3%	4.50%	1.4378
	2007	37,372	57,513,600	26,923,281	46.8%	79,134,099	37,044,274	46.8%	4.50%	1.3759
	2008	36,070	57,219,485	26,991,121	47.2%	75,339,158	35,538,389	47.2%	4.50%	1.3167
	2009	34,742	60,013,138	38,215,967	63.7%	75,614,809	48,151,008	63.7%	4.50%	1.2600
	2010	33,665	60,626,721	43,616,651	71.9%	73,098,474	52,589,198	71.9%	4.50%	1.2057
2011	32,713	62,594,496	41,565,899	66.4%	72,221,099	47,958,449	66.4%	4.50%	1.1538	
2012	31,738	61,277,925	49,411,181	80.6%	67,657,462	54,555,293	80.6%	4.50%	1.1041	
2013	30,725	59,491,874	42,537,030	71.5%	62,856,908	44,943,048	71.5%	4.50%	1.0566	
	1/2014-9/2014	30,020	47,231,945	21,822,454	46.2%	48,018,042	22,185,652	46.2%	4.50%	1.0166
Projected Future Experience	10/2014-12/2014	29,704	15,916,391	13,866,359	87.1%	15,829,057	13,790,274	87.1%	4.50%	0.9945
	2015	28,577	61,776,967	57,111,570	92.4%	59,770,841	55,256,947	92.4%	4.50%	0.9675
	2016	27,410	58,743,914	59,729,553	101.7%	54,388,787	55,301,353	101.7%	4.50%	0.9259
	2017	26,210	55,686,754	62,389,208	112.0%	49,338,064	55,276,390	112.0%	4.50%	0.8860
	2018	24,986	52,629,659	65,279,024	124.0%	44,621,531	55,346,169	124.0%	4.50%	0.8478
	2019	23,739	49,580,735	69,031,468	139.2%	40,226,345	56,007,312	139.2%	4.50%	0.8113
	2020	22,470	46,541,269	72,735,383	156.3%	36,134,292	56,471,205	156.3%	4.50%	0.7764
	2021	21,185	43,522,386	75,078,880	172.5%	32,335,363	55,780,554	172.5%	4.50%	0.7430
	2022	19,886	40,536,017	76,903,622	189.7%	28,819,724	54,675,850	189.7%	4.50%	0.7110
	2023	18,575	37,585,745	78,998,280	210.2%	25,571,466	53,746,488	210.2%	4.50%	0.6804
	2024	17,262	34,680,280	82,443,721	237.7%	22,578,691	53,675,210	237.7%	4.50%	0.6511
	2025	15,959	31,842,729	85,714,057	269.2%	19,838,561	53,401,313	269.2%	4.50%	0.6230
	2026	14,664	29,083,588	86,525,378	297.5%	17,339,300	51,585,435	297.5%	4.50%	0.5962
	2027	13,381	26,401,180	86,464,395	327.5%	15,062,277	49,329,260	327.5%	4.50%	0.5705
	2028	12,127	23,808,928	86,366,821	362.7%	12,998,428	47,151,763	362.7%	4.50%	0.5459
	2029	10,914	21,331,494	87,326,820	409.4%	11,144,382	45,622,845	409.4%	4.50%	0.5224
	2030	9,751	18,983,196	87,976,432	463.4%	9,490,471	43,982,992	463.4%	4.50%	0.4999
	2031	8,650	16,776,052	86,050,477	512.9%	8,025,866	41,167,587	512.9%	4.50%	0.4784
	2032	7,622	14,728,670	83,283,120	565.4%	6,742,941	38,127,895	565.4%	4.50%	0.4578
	2033	6,664	12,842,775	79,889,327	622.1%	5,626,372	34,999,216	622.1%	4.50%	0.4381
	2034	5,778	11,111,315	75,811,556	682.3%	4,658,206	31,782,545	682.3%	4.50%	0.4192
	2035	4,974	9,541,595	71,339,538	747.7%	3,827,877	28,619,844	747.7%	4.50%	0.4012
	2036	4,251	8,137,114	66,599,578	818.5%	3,123,857	25,567,729	818.5%	4.50%	0.3839
	2037	3,607	6,890,863	61,662,491	894.8%	2,531,500	22,652,986	894.8%	4.50%	0.3674
	2038	3,037	5,794,142	56,611,777	977.1%	2,036,935	19,901,916	977.1%	4.50%	0.3516
	2039	2,538	4,836,624	51,536,425	1065.5%	1,627,099	17,337,485	1065.5%	4.50%	0.3364
	2040	2,105	4,007,178	46,502,381	1160.5%	1,290,013	14,970,307	1160.5%	4.50%	0.3219
	2041	1,731	3,294,436	41,580,741	1262.2%	1,014,893	12,809,479	1262.2%	4.50%	0.3081
	2042	1,412	2,687,022	36,833,433	1370.8%	792,126	10,858,382	1370.8%	4.50%	0.2948
	2043	1,141	2,173,744	32,320,464	1486.9%	613,218	9,117,678	1486.9%	4.50%	0.2821
	2044	915	1,743,774	28,082,663	1610.5%	470,739	7,581,038	1610.5%	4.50%	0.2700
	2045	726	1,386,788	24,160,847	1742.2%	358,248	6,241,460	1742.2%	4.50%	0.2583
	2046	571	1,093,081	20,583,384	1883.1%	270,215	5,088,322	1883.1%	4.50%	0.2472
	2047	445	853,659	17,352,408	2032.7%	201,942	4,104,887	2032.7%	4.50%	0.2366
2048	343	660,320	14,468,105	2191.1%	149,479	3,275,193	2191.1%	4.50%	0.2264	
2049	262	505,696	11,924,051	2357.9%	109,547	2,583,050	2357.9%	4.50%	0.2166	
2050	197	383,263	9,708,468	2533.1%	79,449	2,012,534	2533.1%	4.50%	0.2073	
2051	147	287,315	7,806,638	2717.1%	56,995	1,548,604	2717.1%	4.50%	0.1984	
2052	108	212,931	6,193,964	2908.9%	40,420	1,175,787	2908.9%	4.50%	0.1898	
2053	79	155,915	4,847,041	3108.8%	28,322	880,482	3108.8%	4.50%	0.1817	
2054	57	112,728	3,739,524	3317.3%	19,596	650,046	3317.3%	4.50%	0.1738	
2055	40	80,423	2,842,780	3534.8%	13,378	472,884	3534.8%	4.50%	0.1663	
2056	28	56,574	2,127,502	3760.6%	9,006	338,661	3760.6%	4.50%	0.1592	
2057	19	39,208	1,566,087	3994.3%	5,972	238,558	3994.3%	4.50%	0.1523	
2058	13	26,741	1,132,329	4234.4%	3,898	165,057	4234.4%	4.50%	0.1458	
2059	9	17,925	802,628	4477.7%	2,500	111,959	4477.7%	4.50%	0.1395	
2060	6	11,787	556,494	4721.1%	1,573	74,283	4721.1%	4.50%	0.1335	
2061	3	7,587	376,477	4962.5%	969	48,090	4962.5%	4.50%	0.1277	
2062	2	4,765	248,198	5208.9%	582	30,339	5208.9%	4.50%	0.1222	
2063	1	2,910	158,819	5458.4%	340	18,577	5458.4%	4.50%	0.1170	
Past			956,403,621	385,330,678	40.3%	1,378,992,922	492,766,920	35.7%		
Future			759,116,147	2,182,640,688	287.5%	539,221,656	1,200,954,222	222.7%		
Lifetime			1,715,519,768	2,567,971,365	149.7%	1,918,214,578	1,693,721,142	88.3%		

Attachment 3
RiverSource Life Insurance Company
Nationwide Experience Projections with 15% Increase
Adjusted for Cumulative Prior Approved Rate Increases on a Nationwide Basis
Policy Form: 30160A

	Calendar Year	Ending Policies Inforce	Loss Ratio Demonstration						Interest Rate Factors	
			Without Interest			With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
			Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio		
Historical Experience	1997	420	48,936	0	0.0%	104,565	0	0.0%	4.50%	2.1368
	1998	13,881	8,484,649	227,638	2.7%	17,348,966	465,462	2.7%	4.50%	2.0447
	1999	35,114	36,837,498	2,099,777	5.7%	72,079,797	4,108,625	5.7%	4.50%	1.9567
	2000	44,447	64,448,815	5,039,141	7.8%	120,676,324	9,435,473	7.8%	4.50%	1.8724
	2001	43,583	67,436,744	6,848,015	10.2%	120,833,523	12,270,311	10.2%	4.50%	1.7918
	2002	42,905	66,531,739	10,559,187	15.9%	114,078,403	18,105,271	15.9%	4.50%	1.7146
	2003	41,095	64,636,250	12,395,792	19.2%	106,055,799	20,339,138	19.2%	4.50%	1.6408
	2004	40,001	62,388,108	15,482,148	24.8%	97,958,876	24,309,341	24.8%	4.50%	1.5702
	2005	39,013	60,588,220	14,846,765	24.5%	91,036,150	22,307,840	24.5%	4.50%	1.5025
	2006	39,013	59,033,478	26,748,631	45.3%	84,880,468	38,460,149	45.3%	4.50%	1.4378
	2007	38,168	57,513,600	26,923,281	46.8%	79,134,099	37,044,274	46.8%	4.50%	1.3759
	2008	37,372	57,219,485	26,991,121	47.2%	75,339,158	35,538,389	47.2%	4.50%	1.3167
	2009	36,070	60,013,138	38,215,967	63.7%	75,614,809	48,151,008	63.7%	4.50%	1.2600
	2010	34,742	60,626,721	43,616,651	71.9%	73,098,474	52,589,198	71.9%	4.50%	1.2057
2011	33,665	62,594,496	41,565,899	66.4%	72,221,099	47,958,449	66.4%	4.50%	1.1538	
2012	32,713	61,277,925	49,411,181	80.6%	67,657,462	54,555,293	80.6%	4.50%	1.1041	
2013	31,738	59,491,874	42,537,030	71.5%	62,856,908	44,943,048	71.5%	4.50%	1.0566	
	1/2014-9/2014	30,725	47,231,945	21,822,454	46.2%	48,018,042	22,185,652	46.2%	4.50%	1.0166
Projected Future Experience	10/2014-12/2014	29,704	15,916,391	13,866,359	87.1%	15,829,057	13,790,274	87.1%	4.50%	0.9945
	2015	28,365	62,839,276	57,106,424	90.9%	60,798,653	55,251,967	90.9%	4.50%	0.9675
	2016	27,052	65,356,584	59,961,701	91.7%	60,511,210	55,516,290	91.7%	4.50%	0.9259
	2017	25,868	62,760,455	62,178,712	99.1%	55,605,312	55,089,892	99.1%	4.50%	0.8860
	2018	24,660	59,315,243	64,454,170	108.7%	50,289,837	54,646,825	108.7%	4.50%	0.8478
	2019	23,429	55,879,213	68,026,823	121.7%	45,336,491	55,192,213	121.7%	4.50%	0.8113
	2020	22,176	52,453,816	71,647,865	136.6%	40,724,749	55,626,864	136.6%	4.50%	0.7764
	2021	20,908	49,051,587	73,930,885	150.7%	36,443,334	54,927,641	150.7%	4.50%	0.7430
	2022	19,627	45,685,972	75,703,767	165.7%	32,481,167	53,822,794	165.7%	4.50%	0.7110
	2023	18,333	42,361,013	77,741,878	183.5%	28,820,320	52,891,695	183.5%	4.50%	0.6804
	2024	17,037	39,086,522	81,107,457	207.5%	25,447,387	52,805,232	207.5%	4.50%	0.6511
	2025	15,750	35,888,545	84,301,136	234.9%	22,359,173	52,521,039	234.9%	4.50%	0.6230
	2026	14,473	32,778,918	85,079,097	259.6%	19,542,414	50,723,179	259.6%	4.50%	0.5962
	2027	13,207	29,755,754	85,000,884	285.7%	16,976,113	48,494,305	285.7%	4.50%	0.5705
	2028	11,969	26,834,180	84,887,469	316.3%	14,650,058	46,344,115	316.3%	4.50%	0.5459
	2029	10,772	24,041,995	85,813,506	356.9%	12,560,450	44,832,232	356.9%	4.50%	0.5224
	2030	9,624	21,395,343	86,435,815	404.0%	10,696,401	43,212,775	404.0%	4.50%	0.4999
	2031	8,537	18,907,767	84,530,240	447.1%	9,045,704	40,440,288	447.1%	4.50%	0.4784
	2032	7,522	16,600,244	81,799,925	492.8%	7,599,768	37,448,873	492.8%	4.50%	0.4578
	2033	6,577	14,474,724	78,456,025	542.0%	6,341,322	34,371,292	542.0%	4.50%	0.4381
	2034	5,703	12,523,255	74,442,184	594.4%	5,250,135	31,208,462	594.4%	4.50%	0.4192
	2035	4,909	10,754,074	70,042,867	651.3%	4,314,296	28,099,648	651.3%	4.50%	0.4012
	2036	4,195	9,171,125	65,382,031	712.9%	3,520,816	25,100,310	712.9%	4.50%	0.3839
	2037	3,560	7,766,510	60,529,136	779.4%	2,853,188	22,236,625	779.4%	4.50%	0.3674
	2038	2,998	6,530,426	55,566,066	850.9%	2,295,777	19,534,295	850.9%	4.50%	0.3516
	2039	2,505	5,451,233	50,580,052	927.9%	1,833,862	17,015,750	927.9%	4.50%	0.3364
	2040	2,077	4,516,386	45,635,710	1010.4%	1,453,940	14,691,303	1010.4%	4.50%	0.3219
	2041	1,708	3,713,073	40,802,689	1098.9%	1,143,860	12,569,790	1098.9%	4.50%	0.3081
	2042	1,393	3,028,472	36,141,639	1193.4%	892,784	10,654,444	1193.4%	4.50%	0.2948
	2043	1,126	2,449,970	31,711,325	1294.4%	691,142	8,945,838	1294.4%	4.50%	0.2821
	2044	903	1,965,361	27,551,681	1401.9%	530,558	7,437,697	1401.9%	4.50%	0.2700
	2045	717	1,563,012	23,702,642	1516.5%	403,772	6,123,092	1516.5%	4.50%	0.2583
	2046	564	1,231,982	20,191,926	1639.0%	304,553	4,991,551	1639.0%	4.50%	0.2472
	2047	439	962,136	17,021,533	1769.1%	227,603	4,026,615	1769.1%	4.50%	0.2366
	2048	339	744,228	14,191,555	1906.9%	168,473	3,212,589	1906.9%	4.50%	0.2264
	2049	258	569,956	11,695,610	2052.0%	123,467	2,533,563	2052.0%	4.50%	0.2166
2050	195	431,965	9,522,078	2204.4%	89,545	1,973,896	2204.4%	4.50%	0.2073	
2051	145	323,825	7,656,462	2364.4%	64,237	1,518,814	2364.4%	4.50%	0.1984	
2052	107	239,989	6,074,589	2531.2%	45,557	1,153,126	2531.2%	4.50%	0.1898	
2053	78	175,727	4,753,462	2705.0%	31,921	863,483	2705.0%	4.50%	0.1817	
2054	56	127,052	3,667,209	2886.4%	22,086	637,475	2886.4%	4.50%	0.1738	
2055	40	90,642	2,787,723	3075.5%	15,078	463,725	3075.5%	4.50%	0.1663	
2056	28	63,763	2,086,239	3271.9%	10,150	332,092	3271.9%	4.50%	0.1592	
2057	19	44,190	1,535,671	3475.2%	6,731	233,925	3475.2%	4.50%	0.1523	
2058	13	30,139	1,110,311	3683.9%	4,393	161,848	3683.9%	4.50%	0.1458	
2059	8	20,203	787,002	3895.5%	2,818	109,780	3895.5%	4.50%	0.1395	
2060	5	13,285	545,648	4107.2%	1,773	72,835	4107.2%	4.50%	0.1335	
2061	3	8,551	369,132	4317.1%	1,092	47,151	4317.1%	4.50%	0.1277	
2062	2	5,370	243,351	4531.4%	656	29,746	4531.4%	4.50%	0.1222	
2063	1	3,279	155,715	4748.4%	384	18,214	4748.4%	4.50%	0.1170	
Past			956,403,621	385,330,678	40.3%	1,378,992,922	492,766,920	35.7%		
Future			845,902,721	2,148,513,375	254.0%	598,363,566	1,183,947,471	197.9%		
Lifetime			1,802,306,342	2,533,844,053	140.6%	1,977,356,488	1,676,714,391	84.8%		

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: 30160A

	Calendar Year	Ending Policies Inforce	Loss Ratio Demonstration						Interest Rate Factors	
			Without Interest			With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
			Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio		
Historical Experience	1997	420	363,040	0	0.0%	775,729	0	0.0%	4.50%	2.1368
	1998	13,881	15,414,936	605	0.0%	31,519,655	1,237	0.0%	4.50%	2.0447
	1999	35,114	45,939,791	183,316	0.4%	89,890,220	358,694	0.4%	4.50%	1.9567
	2000	44,447	66,845,520	725,867	1.1%	125,164,003	1,359,140	1.1%	4.50%	1.8724
	2001	43,583	67,085,847	1,815,171	2.7%	120,204,784	3,252,434	2.7%	4.50%	1.7918
	2002	42,905	66,231,242	3,343,169	5.0%	113,563,156	5,732,352	5.0%	4.50%	1.7146
	2003	41,095	63,980,685	5,504,774	8.6%	104,980,141	9,032,287	8.6%	4.50%	1.6408
	2004	40,001	61,799,801	7,907,140	12.8%	97,035,145	12,415,420	12.8%	4.50%	1.5702
	2005	39,013	60,167,539	10,890,772	18.1%	90,404,060	16,363,807	18.1%	4.50%	1.5025
	2006	38,168	58,588,614	13,120,464	22.4%	84,240,826	18,865,078	22.4%	4.50%	1.4378
	2007	37,372	57,307,279	17,011,214	29.7%	78,850,217	23,406,066	29.7%	4.50%	1.3759
	2008	36,070	57,944,718	20,952,423	36.2%	76,294,050	27,587,419	36.2%	4.50%	1.3167
	2009	34,742	60,601,117	25,122,051	41.5%	76,355,646	31,653,054	41.5%	4.50%	1.2600
	2010	33,665	61,050,141	30,890,142	50.6%	73,608,998	37,244,670	50.6%	4.50%	1.2057
2011	32,713	62,550,806	37,568,735	60.1%	72,170,690	43,346,548	60.1%	4.50%	1.1538	
2012	31,738	60,457,512	43,623,734	72.2%	66,751,638	48,165,324	72.2%	4.50%	1.1041	
2013	30,725	60,204,554	49,724,548	82.6%	63,609,899	52,537,113	82.6%	4.50%	1.0566	
	1/2014-9/2014	30,020	48,509,278	36,986,149	76.2%	49,316,633	37,601,721	76.2%	4.50%	1.0166
Projected Future Experience	10/2014-12/2014	29,704	15,143,676	22,118,284	146.1%	15,060,583	21,996,921	146.1%	4.50%	0.9945
	2015	28,577	61,718,175	47,255,289	76.6%	59,713,958	45,720,735	76.6%	4.50%	0.9675
	2016	27,410	58,683,922	53,855,286	91.8%	54,333,242	49,862,589	91.8%	4.50%	0.9259
	2017	26,210	55,626,404	61,072,418	109.8%	49,284,594	54,109,723	109.8%	4.50%	0.8860
	2018	24,986	52,571,184	66,910,658	127.3%	44,571,954	56,729,534	127.3%	4.50%	0.8478
	2019	23,739	49,524,959	70,839,662	143.0%	40,181,093	57,474,354	143.0%	4.50%	0.8113
	2020	22,470	46,490,059	74,255,686	159.7%	36,094,533	57,651,558	159.7%	4.50%	0.7764
	2021	21,185	43,476,352	77,390,600	178.0%	32,301,162	57,498,068	178.0%	4.50%	0.7430
	2022	19,886	40,494,991	79,981,538	197.5%	28,790,556	56,864,143	197.5%	4.50%	0.7110
	2023	18,575	37,548,470	82,244,651	219.0%	25,546,105	55,955,157	219.0%	4.50%	0.6804
	2024	17,262	34,645,290	84,568,232	244.1%	22,555,911	55,058,379	244.1%	4.50%	0.6511
	2025	15,959	31,810,265	87,220,030	274.2%	19,818,335	54,339,559	274.2%	4.50%	0.6230
	2026	14,664	29,051,013	89,738,121	308.9%	17,319,879	53,500,835	308.9%	4.50%	0.5962
	2027	13,381	26,367,660	91,643,070	347.6%	15,043,154	52,283,774	347.6%	4.50%	0.5705
	2028	12,127	23,776,270	93,153,512	391.8%	12,980,599	50,856,942	391.8%	4.50%	0.5459
	2029	10,914	21,300,260	94,260,316	442.5%	11,128,064	49,245,166	442.5%	4.50%	0.5224
	2030	9,751	18,953,671	95,296,596	502.8%	9,475,710	47,642,639	502.8%	4.50%	0.4999
	2031	8,650	16,749,544	95,868,196	572.4%	8,013,184	45,864,503	572.4%	4.50%	0.4784
	2032	7,622	14,706,009	95,496,428	649.4%	6,732,567	43,719,277	649.4%	4.50%	0.4578
	2033	6,664	12,824,208	94,246,086	734.9%	5,618,238	41,288,859	734.9%	4.50%	0.4381
	2034	5,778	11,095,922	92,098,597	830.0%	4,651,753	38,610,576	830.0%	4.50%	0.4192
	2035	4,974	9,528,943	89,125,430	935.3%	3,822,801	35,755,151	935.3%	4.50%	0.4012
	2036	4,251	8,127,231	85,459,955	1051.5%	3,120,063	32,808,271	1051.5%	4.50%	0.3839
	2037	3,607	6,883,263	81,235,296	1180.2%	2,528,708	29,843,459	1180.2%	4.50%	0.3674
	2038	3,037	5,788,448	76,590,367	1323.2%	2,034,934	26,925,405	1323.2%	4.50%	0.3516
	2039	2,538	4,832,473	71,632,429	1482.3%	1,625,703	24,098,027	1482.3%	4.50%	0.3364
	2040	2,105	4,004,243	66,460,162	1659.7%	1,289,068	21,395,228	1659.7%	4.50%	0.3219
	2041	1,731	3,292,441	61,165,459	1857.8%	1,014,278	18,842,801	1857.8%	4.50%	0.3081
	2042	1,412	2,685,736	55,834,978	2078.9%	791,747	16,459,980	2078.9%	4.50%	0.2948
	2043	1,141	2,172,981	50,551,857	2326.4%	613,003	14,260,796	2326.4%	4.50%	0.2821
	2044	915	1,743,382	45,391,348	2603.6%	470,634	12,253,593	2603.6%	4.50%	0.2700
	2045	726	1,386,653	40,415,821	2914.6%	358,213	10,440,601	2914.6%	4.50%	0.2583
	2046	571	1,093,114	35,681,045	3264.2%	270,224	8,820,544	3264.2%	4.50%	0.2472
	2047	445	853,795	31,230,633	3657.9%	201,974	7,387,922	3657.9%	4.50%	0.2366
2048	343	660,512	27,095,036	4102.1%	149,522	6,133,593	4102.1%	4.50%	0.2264	
2049	262	505,911	23,294,995	4604.6%	109,593	5,046,282	4604.6%	4.50%	0.2166	
2050	197	383,478	19,841,193	5174.0%	79,494	4,113,016	5174.0%	4.50%	0.2073	
2051	147	287,516	16,737,219	5821.3%	57,035	3,320,165	5821.3%	4.50%	0.1984	
2052	108	213,110	13,978,952	6559.5%	40,454	2,653,595	6559.5%	4.50%	0.1898	
2053	79	156,067	11,555,558	7404.2%	28,350	2,099,107	7404.2%	4.50%	0.1817	
2054	57	112,852	9,451,350	8375.0%	19,617	1,642,938	8375.0%	4.50%	0.1738	
2055	40	80,522	7,646,323	9495.9%	13,395	1,271,932	9495.9%	4.50%	0.1663	
2056	28	56,651	6,116,786	10797.3%	9,018	973,684	10797.3%	4.50%	0.1592	
2057	19	39,266	4,836,676	12317.7%	5,981	736,759	12317.7%	4.50%	0.1523	
2058	13	26,785	3,778,711	14107.8%	3,904	550,815	14107.8%	4.50%	0.1458	
2059	9	17,956	2,915,393	16235.9%	2,505	406,671	16235.9%	4.50%	0.1395	
2060	6	11,810	2,220,012	18798.0%	1,576	296,336	18798.0%	4.50%	0.1335	
2061	3	7,602	1,667,358	21932.3%	971	212,982	21932.3%	4.50%	0.1277	
2062	2	4,776	1,234,307	25846.1%	584	150,876	25846.1%	4.50%	0.1222	
2063	1	2,917	900,002	30858.3%	341	105,275	30858.3%	4.50%	0.1170	
Past			975,042,419	305,370,274	31.3%	1,414,735,490	368,922,364	26.1%		
Future			757,518,736	2,593,557,907	342.4%	537,878,863	1,335,279,093	248.2%		
Lifetime			1,732,561,155	2,898,928,180	167.3%	1,952,614,353	1,704,201,457	87.3%		

Attachment 4
RiverSource Life Insurance Company
Nationwide Written Premiums and Paid Claim Experience Projections with 15% Increase
Adjusted for Cumulative Prior Approved Rate Increases on a Nationwide Basis
Policy Form: 30160A

	Calendar Year	Ending Policies Inforce	Loss Ratio Demonstration						Interest Rate Factors	
			Without Interest			With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
			Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio		
Historical Experience	1997	420	363,040	0	0.0%	775,729	0	0.0%	4.50%	2.1368
	1998	13,881	15,414,936	605	0.0%	31,519,655	1,237	0.0%	4.50%	2.0447
	1999	35,114	45,939,791	183,316	0.4%	89,890,220	358,694	0.4%	4.50%	1.9567
	2000	44,447	66,845,520	725,867	1.1%	125,164,003	1,359,140	1.1%	4.50%	1.8724
	2001	43,583	67,085,847	1,815,171	2.7%	120,204,784	3,252,434	2.7%	4.50%	1.7918
	2002	42,905	66,231,242	3,343,169	5.0%	113,563,156	5,732,352	5.0%	4.50%	1.7146
	2003	41,095	63,980,685	5,504,774	8.6%	104,980,141	9,032,287	8.6%	4.50%	1.6408
	2004	40,001	61,799,801	7,907,140	12.8%	97,035,145	12,415,420	12.8%	4.50%	1.5702
	2005	39,013	60,167,539	10,890,772	18.1%	90,404,060	16,363,807	18.1%	4.50%	1.5025
	2006	39,013	58,588,614	13,120,464	22.4%	84,240,826	18,865,078	22.4%	4.50%	1.4378
	2007	38,168	57,307,279	17,011,214	29.7%	78,850,217	23,406,066	29.7%	4.50%	1.3759
	2008	37,372	57,944,718	20,952,423	36.2%	76,294,050	27,587,419	36.2%	4.50%	1.3167
	2009	36,070	60,601,117	25,122,051	41.5%	76,355,646	31,653,054	41.5%	4.50%	1.2600
	2010	34,742	61,050,141	30,890,142	50.6%	73,608,998	37,244,670	50.6%	4.50%	1.2057
2011	33,665	62,550,806	37,568,735	60.1%	72,170,690	43,346,548	60.1%	4.50%	1.1538	
2012	32,713	60,457,512	43,623,734	72.2%	66,751,638	48,165,324	72.2%	4.50%	1.1041	
2013	31,738	60,204,554	49,724,548	82.6%	63,609,899	52,537,113	82.6%	4.50%	1.0566	
	1/2014-9/2014	30,725	48,509,278	36,986,149	76.2%	49,316,633	37,601,721	76.2%	4.50%	1.0166
Projected Future Experience	10/2014-12/2014	29,704	15,143,676	22,118,284	146.1%	15,060,583	21,996,921	146.1%	4.50%	0.9945
	2015	28,365	64,062,013	47,252,503	73.8%	61,981,682	45,718,040	73.8%	4.50%	0.9675
	2016	27,052	65,767,487	53,875,975	81.9%	60,891,649	49,881,745	81.9%	4.50%	0.9259
	2017	25,868	62,691,297	61,126,779	97.5%	55,544,039	54,157,887	97.5%	4.50%	0.8860
	2018	24,660	59,248,274	66,794,946	112.7%	50,233,058	56,631,428	112.7%	4.50%	0.8478
	2019	23,429	55,815,350	70,445,506	126.2%	45,284,677	57,154,564	126.2%	4.50%	0.8113
	2020	22,176	52,395,154	73,611,972	140.5%	40,679,204	57,151,782	140.5%	4.50%	0.7764
	2021	20,908	48,998,811	76,534,778	156.2%	36,404,123	56,862,227	156.2%	4.50%	0.7430
	2022	19,627	45,638,890	78,966,810	173.0%	32,447,693	56,142,706	173.0%	4.50%	0.7110
	2023	18,333	42,318,207	81,110,057	191.7%	28,791,197	55,183,236	191.7%	4.50%	0.6804
	2024	17,037	39,046,346	83,333,991	213.4%	25,421,230	54,254,823	213.4%	4.50%	0.6511
	2025	15,750	35,851,273	85,893,081	239.6%	22,335,951	53,512,847	239.6%	4.50%	0.6230
	2026	14,473	32,741,577	88,326,034	269.8%	19,520,151	52,658,965	269.8%	4.50%	0.5962
	2027	13,207	29,717,402	90,162,018	303.4%	16,954,233	51,438,811	303.4%	4.50%	0.5705
	2028	11,969	26,796,856	91,619,362	341.9%	14,629,681	50,019,376	341.9%	4.50%	0.5459
	2029	10,772	24,006,333	92,683,538	386.1%	12,541,819	48,421,398	386.1%	4.50%	0.5224
	2030	9,624	21,361,660	93,681,098	438.5%	10,679,562	46,834,986	438.5%	4.50%	0.4999
	2031	8,537	18,877,537	94,224,054	499.1%	9,031,242	45,077,925	499.1%	4.50%	0.4784
	2032	7,522	16,574,399	93,841,748	566.2%	7,587,936	42,961,747	566.2%	4.50%	0.4578
	2033	6,577	14,453,534	92,597,877	640.7%	6,332,039	40,566,784	640.7%	4.50%	0.4381
	2034	5,703	12,505,684	90,474,401	723.5%	5,242,769	37,929,663	723.5%	4.50%	0.4192
	2035	4,909	10,739,628	87,541,645	815.1%	4,308,501	35,119,771	815.1%	4.50%	0.4012
	2036	4,195	9,159,833	83,930,644	916.3%	3,516,481	32,221,165	916.3%	4.50%	0.3839
	2037	3,560	7,757,819	79,772,182	1028.3%	2,849,995	29,305,954	1028.3%	4.50%	0.3674
	2038	2,998	6,523,908	75,202,661	1152.7%	2,293,485	26,437,556	1152.7%	4.50%	0.3516
	2039	2,505	5,446,474	70,327,354	1291.2%	1,832,261	23,658,984	1291.2%	4.50%	0.3364
	2040	2,077	4,513,015	65,243,078	1445.7%	1,452,855	21,003,417	1445.7%	4.50%	0.3219
	2041	1,708	3,710,775	60,039,957	1618.0%	1,143,152	18,496,076	1618.0%	4.50%	0.3081
	2042	1,393	3,026,985	54,802,962	1810.5%	892,346	16,155,744	1810.5%	4.50%	0.2948
	2043	1,126	2,449,080	49,613,589	2025.8%	690,891	13,996,108	2025.8%	4.50%	0.2821
	2044	903	1,964,898	44,545,581	2267.1%	530,433	12,025,274	2267.1%	4.50%	0.2700
	2045	717	1,562,842	39,660,026	2537.7%	403,728	10,245,356	2537.7%	4.50%	0.2583
	2046	564	1,232,007	35,011,528	2841.8%	304,559	8,655,035	2841.8%	4.50%	0.2472
	2047	439	962,280	30,642,765	3184.4%	227,637	7,248,855	3184.4%	4.50%	0.2366
2048	339	744,438	26,583,503	3570.9%	168,521	6,017,795	3570.9%	4.50%	0.2264	
2049	258	570,194	22,853,986	4008.1%	123,518	4,950,748	4008.1%	4.50%	0.2166	
2050	195	432,204	19,464,598	4503.6%	89,594	4,034,949	4503.6%	4.50%	0.2073	
2051	145	324,049	16,418,770	5066.8%	64,282	3,256,994	5066.8%	4.50%	0.1984	
2052	107	240,188	13,712,381	5709.0%	45,594	2,602,992	5709.0%	4.50%	0.1898	
2053	78	175,897	11,334,734	6444.0%	31,952	2,058,994	6444.0%	4.50%	0.1817	
2054	56	127,192	9,270,379	7288.5%	22,110	1,611,480	7288.5%	4.50%	0.1738	
2055	40	90,754	7,499,642	8263.7%	15,096	1,247,532	8263.7%	4.50%	0.1663	
2056	28	63,849	5,999,243	9395.9%	10,164	954,973	9395.9%	4.50%	0.1592	
2057	19	44,255	4,743,581	10718.7%	6,741	722,578	10718.7%	4.50%	0.1523	
2058	13	30,188	3,705,868	12276.0%	4,400	540,197	12276.0%	4.50%	0.1458	
2059	8	20,238	2,859,112	14127.4%	2,823	398,820	14127.4%	4.50%	0.1395	
2060	5	13,310	2,177,097	16356.3%	1,777	290,608	16356.3%	4.50%	0.1335	
2061	3	8,568	1,635,086	19083.1%	1,094	208,859	19083.1%	4.50%	0.1277	
2062	2	5,382	1,210,389	22487.9%	658	147,952	22487.9%	4.50%	0.1222	
2063	1	3,287	882,543	26848.2%	385	103,233	26848.2%	4.50%	0.1170	
Past			975,042,419	305,370,274	31.3%	1,414,735,490	368,922,364	26.1%		
Future			845,955,296	2,555,359,698	302.1%	598,629,552	1,318,275,866	220.2%		
Lifetime			1,820,997,715	2,860,729,971	157.1%	2,013,365,041	1,687,198,230	83.8%		

Attachment 5
RiverSource Life Insurance Company
Pennsylvania Experience Projections with No Increase
Policy Form: 30160A-PA

	Calendar Year	Ending Policies Inforce	Loss Ratio Demonstration						Interest Rate Factors	
			Without Interest			With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
			Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio		
Historical Experience	1997	0	0	0	0.0%	0	0	0.0%	4.50%	2.1368
	1998	1,020	505,539	0	0.0%	1,033,700	0	0.0%	4.50%	2.0447
	1999	2,305	2,459,973	85,598	3.5%	4,813,420	167,490	3.5%	4.50%	1.9567
	2000	2,777	4,005,157	303,580	7.6%	7,499,403	568,435	7.6%	4.50%	1.8724
	2001	2,663	4,051,700	223,856	5.5%	7,259,857	401,106	5.5%	4.50%	1.7918
	2002	2,553	3,865,288	953,309	24.7%	6,627,602	1,634,587	24.7%	4.50%	1.7146
	2003	2,435	3,662,686	261,736	7.1%	6,009,771	429,459	7.1%	4.50%	1.6408
	2004	2,366	3,520,084	1,496,011	42.5%	5,527,070	2,348,966	42.5%	4.50%	1.5702
	2005	2,326	3,427,417	1,463,508	42.7%	5,149,827	2,198,977	42.7%	4.50%	1.5025
	2006	2,285	3,357,812	1,350,812	40.2%	4,827,984	1,942,247	40.2%	4.50%	1.4378
	2007	2,244	3,294,410	1,394,672	42.3%	4,532,843	1,918,957	42.3%	4.50%	1.3759
	2008	2,180	3,299,602	1,898,223	57.5%	4,344,485	2,499,333	57.5%	4.50%	1.3167
	2009	2,081	3,391,168	1,715,853	50.6%	4,272,774	2,161,925	50.6%	4.50%	1.2600
	2010	2,010	3,415,314	1,547,758	45.3%	4,117,891	1,866,153	45.3%	4.50%	1.2057
2011	1,938	3,479,222	1,718,492	49.4%	4,014,302	1,982,784	49.4%	4.50%	1.1538	
2012	1,870	3,436,021	2,945,116	85.7%	3,793,739	3,251,727	85.7%	4.50%	1.1041	
2013	1,801	3,523,326	2,090,506	59.3%	3,722,615	2,208,751	59.3%	4.50%	1.0566	
	1/2014-9/2014	1,757	2,630,982	2,061,435	78.4%	2,674,771	2,095,744	78.4%	4.50%	1.0166
Projected Future Experience	10/2014-12/2014	1,740	870,420	760,262	87.3%	865,644	756,091	87.3%	4.50%	0.9945
	2015	1,672	3,377,754	3,132,369	92.7%	3,268,066	3,030,649	92.7%	4.50%	0.9675
	2016	1,601	3,210,603	3,275,515	102.0%	2,972,577	3,032,677	102.0%	4.50%	0.9259
	2017	1,529	3,041,763	3,421,784	112.5%	2,694,980	3,031,676	112.5%	4.50%	0.8860
	2018	1,455	2,872,660	3,583,835	124.8%	2,435,556	3,038,519	124.8%	4.50%	0.8478
	2019	1,380	2,703,861	3,806,219	140.8%	2,193,724	3,088,100	140.8%	4.50%	0.8113
	2020	1,303	2,535,516	4,013,973	158.3%	1,968,555	3,116,418	158.3%	4.50%	0.7764
	2021	1,226	2,368,233	4,136,982	174.7%	1,759,501	3,073,609	174.7%	4.50%	0.7430
	2022	1,149	2,202,789	4,230,267	192.0%	1,566,107	3,007,576	192.0%	4.50%	0.7110
	2023	1,070	2,039,259	4,337,253	212.7%	1,387,410	2,950,851	212.7%	4.50%	0.6804
	2024	992	1,878,150	4,543,634	241.9%	1,222,775	2,958,145	241.9%	4.50%	0.6511
	2025	915	1,720,985	4,728,000	274.7%	1,072,203	2,945,624	274.7%	4.50%	0.6230
	2026	838	1,568,241	4,762,181	303.7%	934,967	2,839,158	303.7%	4.50%	0.5962
	2027	762	1,419,691	4,740,197	333.9%	809,956	2,704,355	333.9%	4.50%	0.5705
	2028	688	1,276,187	4,722,837	370.1%	696,731	2,578,422	370.1%	4.50%	0.5459
	2029	616	1,139,366	4,788,386	420.3%	595,248	2,501,634	420.3%	4.50%	0.5224
	2030	548	1,010,046	4,824,851	477.7%	504,963	2,412,139	477.7%	4.50%	0.4999
	2031	484	888,887	4,698,133	528.5%	425,254	2,247,644	528.5%	4.50%	0.4784
	2032	424	776,962	4,519,252	581.7%	355,701	2,068,962	581.7%	4.50%	0.4578
	2033	369	674,201	4,309,086	639.1%	295,365	1,887,795	639.1%	4.50%	0.4381
	2034	318	580,163	4,068,123	701.2%	243,222	1,705,483	701.2%	4.50%	0.4192
	2035	272	495,249	3,807,620	768.8%	198,683	1,527,533	768.8%	4.50%	0.4012
	2036	231	419,669	3,534,214	842.1%	161,112	1,356,793	842.1%	4.50%	0.3839
	2037	195	352,974	3,250,209	920.8%	129,672	1,194,031	920.8%	4.50%	0.3674
	2038	163	294,577	2,958,723	1004.4%	103,559	1,040,142	1004.4%	4.50%	0.3516
	2039	135	243,863	2,667,408	1093.8%	82,038	897,349	1093.8%	4.50%	0.3364
	2040	111	200,197	2,381,777	1189.7%	64,449	766,755	1189.7%	4.50%	0.3219
	2041	90	162,939	2,104,443	1291.6%	50,195	648,301	1291.6%	4.50%	0.3081
	2042	73	131,443	1,840,063	1399.9%	38,749	542,445	1399.9%	4.50%	0.2948
	2043	58	105,075	1,593,007	1516.1%	29,642	449,391	1516.1%	4.50%	0.2821
	2044	46	83,217	1,364,972	1640.2%	22,465	368,480	1640.2%	4.50%	0.2700
	2045	36	65,280	1,156,580	1771.7%	16,864	298,779	1771.7%	4.50%	0.2583
	2046	28	50,710	969,591	1912.0%	12,536	239,688	1912.0%	4.50%	0.2472
	2047	22	38,996	803,990	2061.7%	9,225	190,192	2061.7%	4.50%	0.2366
2048	16	29,675	658,781	2220.0%	6,718	149,130	2220.0%	4.50%	0.2264	
2049	12	22,337	533,145	2386.9%	4,839	115,493	2386.9%	4.50%	0.2166	
2050	9	16,622	425,606	2560.5%	3,446	88,227	2560.5%	4.50%	0.2073	
2051	7	12,223	335,702	2746.5%	2,425	66,593	2746.5%	4.50%	0.1984	
2052	5	8,877	261,539	2946.2%	1,685	49,647	2946.2%	4.50%	0.1898	
2053	3	6,364	200,875	3156.2%	1,156	36,490	3156.2%	4.50%	0.1817	
2054	2	4,502	151,986	3376.0%	783	26,420	3376.0%	4.50%	0.1738	
2055	2	3,140	113,212	3605.3%	522	18,832	3605.3%	4.50%	0.1663	
2056	1	2,158	82,976	3844.4%	344	13,208	3844.4%	4.50%	0.1592	
2057	1	1,461	59,783	4092.7%	223	9,107	4092.7%	4.50%	0.1523	
2058	1	972	42,268	4346.9%	142	6,161	4346.9%	4.50%	0.1458	
2059	0	636	29,340	4615.4%	89	4,093	4615.4%	4.50%	0.1395	
2060	0	407	19,959	4899.7%	54	2,664	4899.7%	4.50%	0.1335	
2061	0	255	13,217	5179.3%	33	1,688	5179.3%	4.50%	0.1277	
2062	0	156	8,530	5473.8%	19	1,043	5473.8%	4.50%	0.1222	
2063	0	92	5,356	5795.1%	11	626	5795.1%	4.50%	0.1170	
	Past		55,325,700	21,510,465	38.9%	80,222,055	27,676,641	34.5%		
	Future		40,909,805	116,778,010	285.5%	29,210,181	65,084,825	222.8%		
	Lifetime		96,235,505	138,288,475	143.7%	109,432,236	92,761,466	84.8%		

Attachment 5
RiverSource Life Insurance Company
Pennsylvania Experience Projections with 15% Increase
Policy Form: 30160A-PA

	Calendar Year	Ending Policies Inforce	Loss Ratio Demonstration						Interest Rate Factors	
			Without Interest			With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
			Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio		
Historical Experience	1997	0	0	0	0.0%	0	0	0.0%	4.50%	2.1368
	1998	1,020	505,539	0	0.0%	1,033,700	0	0.0%	4.50%	2.0447
	1999	2,305	2,459,973	85,598	3.5%	4,813,420	167,490	3.5%	4.50%	1.9567
	2000	2,777	4,005,157	303,580	7.6%	7,499,403	568,435	7.6%	4.50%	1.8724
	2001	2,663	4,051,700	223,856	5.5%	7,259,857	401,106	5.5%	4.50%	1.7918
	2002	2,553	3,865,288	953,309	24.7%	6,627,602	1,634,587	24.7%	4.50%	1.7146
	2003	2,435	3,662,686	261,736	7.1%	6,009,771	429,459	7.1%	4.50%	1.6408
	2004	2,366	3,520,084	1,496,011	42.5%	5,527,070	2,348,966	42.5%	4.50%	1.5702
	2005	2,326	3,427,417	1,463,508	42.7%	5,149,827	2,198,977	42.7%	4.50%	1.5025
	2006	2,285	3,357,812	1,350,812	40.2%	4,827,984	1,942,247	40.2%	4.50%	1.4378
	2007	2,244	3,294,410	1,394,672	42.3%	4,532,843	1,918,957	42.3%	4.50%	1.3759
	2008	2,180	3,299,602	1,898,223	57.5%	4,344,485	2,499,333	57.5%	4.50%	1.3167
	2009	2,081	3,391,168	1,715,853	50.6%	4,272,774	2,161,925	50.6%	4.50%	1.2600
	2010	2,010	3,415,314	1,547,758	45.3%	4,117,891	1,866,153	45.3%	4.50%	1.2057
2011	1,938	3,479,222	1,718,492	49.4%	4,014,302	1,982,784	49.4%	4.50%	1.1538	
2012	1,870	3,436,021	2,945,116	85.7%	3,793,739	3,251,727	85.7%	4.50%	1.1041	
2013	1,801	3,523,326	2,090,506	59.3%	3,722,615	2,208,751	59.3%	4.50%	1.0566	
	1/2014-9/2014	1,757	2,630,982	2,061,435	78.4%	2,674,771	2,095,744	78.4%	4.50%	1.0166
Projected Future Experience	10/2014-12/2014	1,740	870,420	760,262	87.3%	865,644	756,091	87.3%	4.50%	0.9945
	2015	1,659	3,434,695	3,131,503	91.2%	3,323,157	3,029,811	91.2%	4.50%	0.9675
	2016	1,580	3,569,085	3,286,093	92.1%	3,304,482	3,042,471	92.1%	4.50%	0.9259
	2017	1,509	3,428,141	3,408,581	99.4%	3,037,309	3,019,978	99.4%	4.50%	0.8860
	2018	1,436	3,237,569	3,537,039	109.2%	2,744,941	2,998,844	109.2%	4.50%	0.8478
	2019	1,362	3,047,337	3,749,064	123.0%	2,472,397	3,041,729	123.0%	4.50%	0.8113
	2020	1,286	2,857,616	3,952,327	138.3%	2,218,632	3,068,557	138.3%	4.50%	0.7764
	2021	1,210	2,669,092	4,072,243	152.6%	1,983,027	3,025,511	152.6%	4.50%	0.7430
	2022	1,134	2,482,637	4,162,928	167.7%	1,765,070	2,959,700	167.7%	4.50%	0.7110
	2023	1,056	2,298,339	4,267,071	185.7%	1,563,675	2,903,102	185.7%	4.50%	0.6804
	2024	979	2,116,768	4,468,869	211.1%	1,378,127	2,909,470	211.1%	4.50%	0.6511
	2025	903	1,939,640	4,649,037	239.7%	1,208,428	2,896,429	239.7%	4.50%	0.6230
	2026	827	1,767,493	4,681,665	264.9%	1,053,759	2,791,155	264.9%	4.50%	0.5962
	2027	752	1,600,074	4,659,155	291.2%	912,867	2,658,119	291.2%	4.50%	0.5705
	2028	679	1,438,339	4,641,229	322.7%	785,258	2,533,868	322.7%	4.50%	0.5459
	2029	608	1,284,136	4,704,759	366.4%	670,881	2,457,945	366.4%	4.50%	0.5224
	2030	541	1,138,386	4,739,779	416.4%	569,125	2,369,608	416.4%	4.50%	0.4999
	2031	478	1,001,833	4,614,630	460.6%	479,289	2,207,695	460.6%	4.50%	0.4784
	2032	419	875,688	4,438,341	506.8%	400,899	2,031,920	506.8%	4.50%	0.4578
	2033	364	759,870	4,231,417	556.9%	332,896	1,853,768	556.9%	4.50%	0.4381
	2034	314	653,884	3,994,342	610.9%	274,128	1,674,551	610.9%	4.50%	0.4192
	2035	269	558,180	3,738,162	669.7%	223,929	1,499,668	669.7%	4.50%	0.4012
	2036	228	472,996	3,469,396	733.5%	181,584	1,331,909	733.5%	4.50%	0.3839
	2037	192	397,826	3,190,300	801.9%	146,150	1,172,022	801.9%	4.50%	0.3674
	2038	161	332,009	2,903,933	874.7%	116,718	1,020,880	874.7%	4.50%	0.3516
	2039	133	274,850	2,617,797	952.4%	92,463	880,659	952.4%	4.50%	0.3364
	2040	110	225,636	2,337,297	1035.9%	72,638	752,436	1035.9%	4.50%	0.3219
	2041	89	183,643	2,064,991	1124.5%	56,574	636,147	1124.5%	4.50%	0.3081
	2042	72	148,146	1,805,443	1218.7%	43,673	532,239	1218.7%	4.50%	0.2948
	2043	58	118,427	1,562,933	1319.7%	33,409	440,907	1319.7%	4.50%	0.2821
	2044	46	93,792	1,339,121	1427.8%	25,319	361,502	1427.8%	4.50%	0.2700
	2045	36	73,575	1,134,610	1542.1%	19,007	293,103	1542.1%	4.50%	0.2583
	2046	28	57,154	951,121	1664.1%	14,129	235,122	1664.1%	4.50%	0.2472
	2047	21	43,951	788,635	1794.3%	10,397	186,560	1794.3%	4.50%	0.2366
2048	16	33,446	646,167	1932.0%	7,571	146,275	1932.0%	4.50%	0.2264	
2049	12	25,175	522,912	2077.1%	5,453	113,276	2077.1%	4.50%	0.2166	
2050	9	18,734	417,420	2228.2%	3,883	86,530	2228.2%	4.50%	0.2073	
2051	7	13,776	329,231	2389.9%	2,733	65,310	2389.9%	4.50%	0.1984	
2052	5	10,005	256,488	2563.6%	1,899	48,689	2563.6%	4.50%	0.1898	
2053	3	7,173	196,988	2746.2%	1,303	35,784	2746.2%	4.50%	0.1817	
2054	2	5,074	149,040	2937.4%	882	25,908	2937.4%	4.50%	0.1738	
2055	2	3,539	111,014	3136.8%	589	18,467	3136.8%	4.50%	0.1663	
2056	1	2,433	81,363	3344.7%	387	12,952	3344.7%	4.50%	0.1592	
2057	1	1,646	58,619	3560.6%	251	8,929	3560.6%	4.50%	0.1523	
2058	1	1,096	41,444	3781.7%	160	6,041	3781.7%	4.50%	0.1458	
2059	0	716	28,767	4015.2%	100	4,013	4015.2%	4.50%	0.1395	
2060	0	459	19,569	4262.4%	61	2,612	4262.4%	4.50%	0.1335	
2061	0	288	12,959	4505.5%	37	1,655	4505.5%	4.50%	0.1277	
2062	0	176	8,363	4761.7%	21	1,022	4761.7%	4.50%	0.1222	
2063	0	104	5,251	5041.0%	12	614	5041.0%	4.50%	0.1170	
Past			55,325,700	21,510,465	38.9%	80,222,055	27,676,641	34.5%		
Future			45,575,066	114,939,667	252.2%	32,405,325	64,151,548	198.0%		
Lifetime			100,900,766	136,450,132	135.2%	112,627,380	91,828,189	81.5%		

Attachment 6
RiverSource Life Insurance Company
Pennsylvania Written Premiums and Paid Claim Experience Projections with No Increase
Policy Form: 30160A-PA

	Calendar Year	Ending Policies Inforce	Loss Ratio Demonstration						Interest Rate Factors	
			Without Interest			With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
			Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio		
Historical Experience	1997	0	0	0	0.0%	0	0	0.0%	4.50%	2.1368
	1998	1,020	1,034,417	0	0.0%	2,115,121	0	0.0%	4.50%	2.0447
	1999	2,305	3,022,174	15,831	0.5%	5,913,476	30,977	0.5%	4.50%	1.9567
	2000	2,777	4,108,199	31,390	0.8%	7,692,343	58,775	0.8%	4.50%	1.8724
	2001	2,663	4,002,789	126,696	3.2%	7,172,219	227,014	3.2%	4.50%	1.7918
	2002	2,553	3,808,485	201,483	5.3%	6,530,205	345,472	5.3%	4.50%	1.7146
	2003	2,435	3,612,982	327,110	9.1%	5,928,217	536,725	9.1%	4.50%	1.6408
	2004	2,366	3,484,044	406,021	11.7%	5,470,482	637,515	11.7%	4.50%	1.5702
	2005	2,326	3,405,870	660,568	19.4%	5,117,452	992,529	19.4%	4.50%	1.5025
	2006	2,285	3,341,819	826,665	24.7%	4,804,988	1,188,609	24.7%	4.50%	1.4378
	2007	2,244	3,275,067	1,235,107	37.7%	4,506,230	1,699,409	37.7%	4.50%	1.3759
	2008	2,180	3,307,272	1,442,644	43.6%	4,354,584	1,899,486	43.6%	4.50%	1.3167
	2009	2,081	3,418,473	1,722,533	50.4%	4,307,177	2,170,341	50.4%	4.50%	1.2600
	2010	2,010	3,418,607	1,982,836	58.0%	4,121,862	2,390,733	58.0%	4.50%	1.2057
2011	1,938	3,476,529	1,913,537	55.0%	4,011,196	2,207,826	55.0%	4.50%	1.1538	
2012	1,870	3,460,324	2,076,627	60.0%	3,820,572	2,292,821	60.0%	4.50%	1.1041	
2013	1,801	3,511,192	2,276,022	64.8%	3,709,795	2,404,761	64.8%	4.50%	1.0566	
	1/2014-9/2014	1,757	2,660,397	1,746,013	65.6%	2,704,675	1,775,073	65.6%	4.50%	1.0166
Projected Future Experience	10/2014-12/2014	1,740	836,779	1,234,586	147.5%	832,188	1,227,812	147.5%	4.50%	0.9945
	2015	1,672	3,373,328	2,722,381	80.7%	3,263,783	2,633,975	80.7%	4.50%	0.9675
	2016	1,601	3,206,173	3,098,754	96.6%	2,968,475	2,869,020	96.6%	4.50%	0.9259
	2017	1,529	3,037,347	3,460,561	113.9%	2,691,068	3,066,032	113.9%	4.50%	0.8860
	2018	1,455	2,868,422	3,754,376	130.9%	2,431,963	3,183,110	130.9%	4.50%	0.8478
	2019	1,380	2,699,854	3,955,604	146.5%	2,190,473	3,209,301	146.5%	4.50%	0.8113
	2020	1,303	2,531,852	4,131,571	163.2%	1,965,711	3,207,721	163.2%	4.50%	0.7764
	2021	1,226	2,364,932	4,287,495	181.3%	1,757,048	3,185,434	181.3%	4.50%	0.7430
	2022	1,149	2,199,846	4,414,838	200.7%	1,564,016	3,138,799	200.7%	4.50%	0.7110
	2023	1,070	2,036,525	4,530,591	222.5%	1,385,550	3,082,388	222.5%	4.50%	0.6804
	2024	992	1,875,564	4,648,317	247.8%	1,221,091	3,026,299	247.8%	4.50%	0.6511
	2025	915	1,718,556	4,785,347	278.5%	1,070,689	2,981,353	278.5%	4.50%	0.6230
	2026	838	1,565,787	4,924,674	314.5%	933,504	2,936,034	314.5%	4.50%	0.5962
	2027	762	1,417,140	5,026,441	354.7%	808,500	2,867,662	354.7%	4.50%	0.5705
	2028	688	1,273,687	5,099,372	400.4%	695,367	2,783,990	400.4%	4.50%	0.5459
	2029	616	1,136,962	5,153,703	453.3%	593,992	2,692,490	453.3%	4.50%	0.5224
	2030	548	1,007,768	5,208,156	516.8%	503,824	2,603,769	516.8%	4.50%	0.4999
	2031	484	886,817	5,234,571	590.3%	424,264	2,504,282	590.3%	4.50%	0.4784
	2032	424	775,157	5,203,268	671.3%	354,875	2,382,111	671.3%	4.50%	0.4578
	2033	369	672,677	5,117,529	760.8%	294,697	2,241,971	760.8%	4.50%	0.4381
	2034	318	578,850	4,979,393	860.2%	242,672	2,087,515	860.2%	4.50%	0.4192
	2035	272	494,119	4,794,674	970.3%	198,229	1,923,517	970.3%	4.50%	0.4012
	2036	231	418,722	4,572,772	1092.1%	160,748	1,755,498	1092.1%	4.50%	0.3839
	2037	195	352,183	4,322,077	1227.2%	129,382	1,587,804	1227.2%	4.50%	0.3674
	2038	163	293,915	4,049,463	1377.8%	103,326	1,423,592	1377.8%	4.50%	0.3516
	2039	135	243,306	3,760,789	1545.7%	81,851	1,265,175	1545.7%	4.50%	0.3364
	2040	111	199,729	3,461,956	1733.3%	64,298	1,114,492	1733.3%	4.50%	0.3219
	2041	90	162,545	3,158,294	1943.0%	50,074	972,953	1943.0%	4.50%	0.3081
	2042	73	131,114	2,854,964	2177.5%	38,652	841,634	2177.5%	4.50%	0.2948
	2043	58	104,802	2,557,182	2440.0%	29,565	721,387	2440.0%	4.50%	0.2821
	2044	46	82,993	2,269,693	2734.8%	22,404	612,714	2734.8%	4.50%	0.2700
	2045	36	65,098	1,996,070	3066.3%	16,817	515,644	3066.3%	4.50%	0.2583
	2046	28	50,563	1,739,113	3439.5%	12,500	429,918	3439.5%	4.50%	0.2472
	2047	22	38,879	1,501,102	3861.0%	9,197	355,101	3861.0%	4.50%	0.2366
	2048	16	29,582	1,283,376	4338.3%	6,697	290,522	4338.3%	4.50%	0.2264
	2049	12	22,263	1,086,601	4880.7%	4,823	235,385	4880.7%	4.50%	0.2166
2050	9	16,564	910,759	5498.3%	3,434	188,797	5498.3%	4.50%	0.2073	
2051	7	12,178	755,510	6204.0%	2,416	149,871	6204.0%	4.50%	0.1984	
2052	5	8,842	620,231	7014.4%	1,678	117,737	7014.4%	4.50%	0.1898	
2053	3	6,338	503,808	7949.5%	1,151	91,518	7949.5%	4.50%	0.1817	
2054	2	4,482	404,790	9032.1%	779	70,365	9032.1%	4.50%	0.1738	
2055	2	3,125	321,594	10290.5%	520	53,496	10290.5%	4.50%	0.1663	
2056	1	2,147	252,558	11760.9%	342	40,203	11760.9%	4.50%	0.1592	
2057	1	1,453	195,982	13489.3%	221	29,853	13489.3%	4.50%	0.1523	
2058	1	967	150,211	15537.9%	141	21,896	15537.9%	4.50%	0.1458	
2059	0	632	113,663	17993.8%	88	15,855	17993.8%	4.50%	0.1395	
2060	0	404	84,883	20985.7%	54	11,330	20985.7%	4.50%	0.1335	
2061	0	253	62,522	24698.8%	32	7,986	24698.8%	4.50%	0.1277	
2062	0	154	45,386	29404.2%	19	5,548	29404.2%	4.50%	0.1222	
2063	0	91	32,452	35516.6%	11	3,796	35516.6%	4.50%	0.1170	
	Past		56,348,640	16,991,082	30.2%	82,280,594	20,858,064	25.3%		
	Future		40,811,470	138,834,004	340.2%	29,133,201	72,764,657	249.8%		
	Lifetime		97,160,110	155,825,087	160.4%	111,413,794	93,622,720	84.0%		

Attachment 6
RiverSource Life Insurance Company
Pennsylvania Written Premiums and Paid Claim Experience Projections with 15 Increase
Policy Form: 30160A-PA

	Calendar Year	Ending Policies Inforce	Loss Ratio Demonstration						Interest Rate Factors	
			Without Interest			With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
			Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio		
Historical Experience	1997	0	0	0	0.0%	0	0	0.0%	4.50%	2.1368
	1998	1,020	1,034,417	0	0.0%	2,115,121	0	0.0%	4.50%	2.0447
	1999	2,305	3,022,174	15,831	0.5%	5,913,476	30,977	0.5%	4.50%	1.9567
	2000	2,777	4,108,199	31,390	0.8%	7,692,343	58,775	0.8%	4.50%	1.8724
	2001	2,663	4,002,789	126,696	3.2%	7,172,219	227,014	3.2%	4.50%	1.7918
	2002	2,553	3,808,485	201,483	5.3%	6,530,205	345,472	5.3%	4.50%	1.7146
	2003	2,435	3,612,982	327,110	9.1%	5,928,217	536,725	9.1%	4.50%	1.6408
	2004	2,366	3,484,044	406,021	11.7%	5,470,482	637,515	11.7%	4.50%	1.5702
	2005	2,326	3,405,870	660,568	19.4%	5,117,452	992,529	19.4%	4.50%	1.5025
	2006	2,285	3,341,819	826,665	24.7%	4,804,988	1,188,609	24.7%	4.50%	1.4378
	2007	2,244	3,275,067	1,235,107	37.7%	4,506,230	1,699,409	37.7%	4.50%	1.3759
	2008	2,180	3,307,272	1,442,644	43.6%	4,354,584	1,899,486	43.6%	4.50%	1.3167
	2009	2,081	3,418,473	1,722,533	50.4%	4,307,177	2,170,341	50.4%	4.50%	1.2600
	2010	2,010	3,418,607	1,982,836	58.0%	4,121,862	2,390,733	58.0%	4.50%	1.2057
2011	1,938	3,476,529	1,913,537	55.0%	4,011,196	2,207,826	55.0%	4.50%	1.1538	
2012	1,870	3,460,324	2,076,627	60.0%	3,820,572	2,292,821	60.0%	4.50%	1.1041	
2013	1,801	3,511,192	2,276,022	64.8%	3,709,795	2,404,761	64.8%	4.50%	1.0566	
	1/2014-9/2014	1,757	2,660,397	1,746,013	65.6%	2,704,675	1,775,073	65.6%	4.50%	1.0166
Projected Future Experience	10/2014-12/2014	1,740	836,779	1,234,586	147.5%	832,188	1,227,812	147.5%	4.50%	0.9945
	2015	1,659	3,502,468	2,722,201	77.7%	3,388,730	2,633,801	77.7%	4.50%	0.9675
	2016	1,580	3,593,412	3,099,497	86.3%	3,327,006	2,869,708	86.3%	4.50%	0.9259
	2017	1,509	3,423,103	3,462,589	101.2%	3,032,844	3,067,829	101.2%	4.50%	0.8860
	2018	1,436	3,232,735	3,746,317	115.9%	2,740,842	3,176,277	115.9%	4.50%	0.8478
	2019	1,362	3,042,766	3,931,531	129.2%	2,468,688	3,189,769	129.2%	4.50%	0.8113
	2020	1,286	2,853,436	4,093,504	143.5%	2,215,386	3,178,166	143.5%	4.50%	0.7764
	2021	1,210	2,665,322	4,237,759	159.0%	1,980,226	3,148,483	159.0%	4.50%	0.7430
	2022	1,134	2,479,275	4,356,502	175.7%	1,762,680	3,097,324	175.7%	4.50%	0.7110
	2023	1,056	2,295,215	4,465,971	194.6%	1,561,549	3,038,424	194.6%	4.50%	0.6804
	2024	979	2,113,813	4,578,521	216.6%	1,376,204	2,980,858	216.6%	4.50%	0.6511
	2025	903	1,936,865	4,710,663	243.2%	1,206,700	2,934,823	243.2%	4.50%	0.6230
	2026	827	1,764,694	4,845,521	274.6%	1,052,090	2,888,844	274.6%	4.50%	0.5962
	2027	752	1,597,167	4,943,764	309.5%	911,208	2,820,493	309.5%	4.50%	0.5705
	2028	679	1,435,494	5,014,130	349.3%	783,705	2,737,453	349.3%	4.50%	0.5459
	2029	608	1,281,402	5,066,380	395.4%	669,453	2,646,869	395.4%	4.50%	0.5224
	2030	541	1,135,797	5,118,867	450.7%	567,831	2,559,130	450.7%	4.50%	0.4999
	2031	478	999,481	5,143,904	514.7%	478,164	2,460,906	514.7%	4.50%	0.4784
	2032	419	873,637	5,112,319	585.2%	399,961	2,340,474	585.2%	4.50%	0.4578
	2033	364	758,139	5,027,343	663.1%	332,138	2,202,460	663.1%	4.50%	0.4381
	2034	314	652,392	4,890,986	749.7%	273,503	2,050,452	749.7%	4.50%	0.4192
	2035	269	556,896	4,708,966	845.6%	223,414	1,889,133	845.6%	4.50%	0.4012
	2036	228	471,921	4,490,516	951.5%	181,172	1,723,919	951.5%	4.50%	0.3839
	2037	192	396,929	4,243,877	1069.2%	145,820	1,559,076	1069.2%	4.50%	0.3674
	2038	161	331,257	3,975,798	1200.2%	116,454	1,397,695	1200.2%	4.50%	0.3516
	2039	133	274,219	3,692,030	1346.4%	92,251	1,242,044	1346.4%	4.50%	0.3364
	2040	110	225,105	3,398,362	1509.7%	72,467	1,094,020	1509.7%	4.50%	0.3219
	2041	89	183,197	3,100,022	1692.2%	56,436	955,001	1692.2%	4.50%	0.3081
	2042	72	147,773	2,802,069	1896.2%	43,563	826,041	1896.2%	4.50%	0.2948
	2043	58	118,118	2,509,620	2124.7%	33,321	707,970	2124.7%	4.50%	0.2821
	2044	46	93,538	2,227,324	2381.2%	25,251	601,276	2381.2%	4.50%	0.2700
	2045	36	73,369	1,958,680	2669.6%	18,953	505,985	2669.6%	4.50%	0.2583
	2046	28	56,988	1,706,431	2994.4%	14,088	421,839	2994.4%	4.50%	0.2472
	2047	21	43,819	1,472,806	3361.1%	10,366	348,407	3361.1%	4.50%	0.2366
2048	16	33,341	1,259,114	3776.5%	7,547	285,030	3776.5%	4.50%	0.2264	
2049	12	25,092	1,066,003	4248.4%	5,436	230,923	4248.4%	4.50%	0.2166	
2050	9	18,669	893,450	4785.8%	3,870	185,209	4785.8%	4.50%	0.2073	
2051	7	13,725	741,117	5399.7%	2,723	147,015	5399.7%	4.50%	0.1984	
2052	5	9,966	608,387	6104.9%	1,892	115,489	6104.9%	4.50%	0.1892	
2053	3	7,143	494,167	6918.4%	1,298	89,767	6918.4%	4.50%	0.1817	
2054	2	5,051	397,028	7860.3%	878	69,016	7860.3%	4.50%	0.1738	
2055	2	3,522	315,415	8955.1%	586	52,468	8955.1%	4.50%	0.1663	
2056	1	2,420	247,697	10234.3%	385	39,429	10234.3%	4.50%	0.1592	
2057	1	1,637	192,203	11738.0%	249	29,278	11738.0%	4.50%	0.1523	
2058	1	1,090	147,311	13520.2%	159	21,473	13520.2%	4.50%	0.1458	
2059	0	712	111,465	15656.6%	99	15,548	15656.6%	4.50%	0.1395	
2060	0	456	83,238	18259.5%	61	11,111	18259.5%	4.50%	0.1335	
2061	0	285	61,310	21489.7%	36	7,831	21489.7%	4.50%	0.1277	
2062	0	174	44,505	25583.1%	21	5,440	25583.1%	4.50%	0.1222	
2063	0	103	31,821	30900.5%	12	3,722	30900.5%	4.50%	0.1170	
	Past		56,348,640	16,991,082	30.2%	82,280,594	20,858,064	25.3%		
	Future		45,569,906	136,783,587	300.2%	32,419,903	71,831,511	221.6%		
	Lifetime		101,918,546	153,774,669	150.9%	114,700,497	92,689,575	80.8%		

Attachment 7
RiverSource Life Insurance Company
Reserve Balance at 9/30/2014

Incurred Year	Nationwide Form 30160A		Pennsylvania Form 30160A-PA	
	Claim Reserve ¹	Active Life Reserve ²	Claim Reserve ¹	Active Life Reserve ²
1997	0		0	
1998	0		0	
1999	21,261		0	
2000	0		0	
2001	46,504		0	
2002	80,475		0	
2003	109,262		0	
2004	264,106		39,939	
2005	265,047		0	
2006	1,152,349		0	
2007	1,825,831		59,808	
2008	2,835,912		202,240	
2009	6,288,550		212,649	
2010	12,415,123		199,367	
2011	16,689,001		575,091	
2012	30,534,108		1,384,210	
2013	37,041,230		1,442,651	
9/30/2014	21,809,252	656,190,726	1,988,044	36,271,397

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 4.5%, and IBNR is allocated to calendar years 2012, 2013 and 2014 then discounted to the time it is assumed to incur at 4.5%.

² Active Life Reserve is defined as "mean reserve minus deferred premium," therefore unearned premium reserve is not necessary.

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: 30160A

Policy Duration	Earned Premiums	Incurred Claims	Loss Ratio
1	76,109,223	3,404,998	4.5%
2	71,827,942	5,440,878	7.6%
3	68,604,827	10,575,532	15.4%
4	65,590,759	8,367,478	12.8%
5	63,113,774	15,517,732	24.6%
6	61,257,275	13,802,658	22.5%
7	59,849,568	21,050,982	35.2%
8	58,483,986	23,026,231	39.4%
9	57,752,416	31,038,624	53.7%
10	58,872,175	34,495,148	58.6%
11	60,258,502	36,829,407	61.1%
12	61,767,365	40,531,821	65.6%
13	61,794,203	48,085,019	77.8%
14	60,338,463	47,795,084	79.2%
15	60,529,988	42,072,483	69.5%
16	61,185,500	44,618,617	72.9%
17	59,945,519	55,145,749	92.0%
18	57,330,483	61,407,906	107.1%
19	54,242,471	63,966,158	117.9%
20	51,176,708	66,380,460	129.7%
21	48,109,585	72,613,070	150.9%
22	45,055,925	74,869,113	166.2%
23	42,027,912	76,818,426	182.8%
24	39,038,455	78,431,562	200.9%
25	36,082,984	79,550,894	220.5%
26	33,175,147	87,054,168	262.4%
27	30,357,240	87,714,619	288.9%
28	27,616,566	87,779,837	317.9%
29	24,948,170	87,165,431	349.4%
30	22,385,001	85,822,628	383.4%
31	19,956,092	90,715,808	454.6%
32	17,658,399	88,475,857	501.0%
33	15,515,591	85,609,053	551.8%
34	13,552,319	82,274,249	607.1%
35	11,743,212	78,303,265	666.8%
36	10,090,027	73,814,336	731.6%
37	8,609,484	69,030,991	801.8%
38	7,295,745	64,050,616	877.9%
39	6,138,599	58,920,046	959.8%
40	5,127,138	53,730,075	1048.0%
41	4,249,960	48,563,533	1142.7%
42	3,495,422	43,490,635	1244.2%
43	2,851,789	38,579,758	1352.8%
44	2,307,456	33,907,928	1469.5%
45	1,851,141	29,504,170	1593.8%
46	1,472,051	25,407,361	1726.0%
47	1,160,012	21,667,853	1867.9%
48	905,572	18,283,660	2019.0%
49	700,085	15,258,990	2179.6%
50	535,759	12,587,446	2349.5%
51	405,676	10,251,534	2527.0%
52	303,779	8,245,912	2714.4%
53	224,833	6,543,689	2910.5%
54	164,369	5,119,826	3114.8%
55	118,618	3,948,566	3328.8%
56	84,438	3,000,074	3553.0%
57	59,241	2,243,425	3787.0%
58	40,926	1,649,384	4030.2%
59	27,808	1,190,273	4280.4%
60	18,555	841,801	4536.9%
Total	1,715,492,227	2,566,582,829	149.6%

Attachment 9
RiverSource Life Insurance Company
Pennsylvania Experience Projections by Duration, with No Increase
Policy Form: 30160A-PA

Policy Duration	Earned Premiums	Incurred Claims	Loss Ratio
1	4,364,524	85,598	2.0%
2	4,131,371	303,580	7.3%
3	3,980,862	879,273	22.1%
4	3,795,910	297,891	7.8%
5	3,624,043	966,565	26.7%
6	3,483,161	920,033	26.4%
7	3,393,788	1,354,261	39.9%
8	3,329,868	1,532,929	46.0%
9	3,298,036	1,496,298	45.4%
10	3,332,112	1,849,122	55.5%
11	3,394,890	2,190,234	64.5%
12	3,467,674	1,151,177	33.2%
13	3,461,154	1,941,441	56.1%
14	3,475,057	3,219,036	92.6%
15	3,472,125	2,623,475	75.6%
16	3,397,514	2,481,572	73.0%
17	3,301,797	2,976,740	90.2%
18	3,161,071	3,333,325	105.4%
19	2,990,812	3,477,740	116.3%
20	2,821,523	3,607,676	127.9%
21	2,652,008	3,959,380	149.3%
22	2,483,100	4,083,349	164.4%
23	2,315,569	4,190,118	181.0%
24	2,150,109	4,278,773	199.0%
25	1,986,430	4,336,414	218.3%
26	1,825,253	4,748,132	260.1%
27	1,669,050	4,787,765	286.9%
28	1,517,103	4,789,983	315.7%
29	1,368,944	4,756,448	347.5%
30	1,226,619	4,678,242	381.4%
31	1,091,861	4,947,566	453.1%
32	964,452	4,821,984	500.0%
33	845,735	4,657,657	550.7%
34	737,111	4,466,848	606.0%
35	637,140	4,240,574	665.6%
36	545,900	3,985,451	730.1%
37	464,311	3,716,585	800.5%
38	392,045	3,434,364	876.0%
39	328,516	3,143,166	956.8%
40	273,112	2,849,064	1043.2%
41	225,196	2,556,134	1135.1%
42	184,121	2,271,540	1233.7%
43	149,231	1,997,858	1338.8%
44	119,874	1,739,341	1451.0%
45	95,411	1,499,405	1571.5%
46	75,230	1,278,179	1699.0%
47	58,747	1,078,927	1836.6%
48	45,422	901,095	1983.8%
49	34,759	743,844	2140.0%
50	26,315	606,850	2306.1%
51	19,700	488,512	2479.8%
52	14,575	388,404	2664.8%
53	10,651	304,933	2862.8%
54	7,684	236,100	3072.6%
55	5,469	180,190	3294.9%
56	3,837	135,551	3532.4%
57	2,653	100,257	3779.5%
58	1,805	72,956	4042.2%
59	1,207	52,047	4311.3%
60	793	36,352	4586.7%
Total	96,234,339	138,228,304	143.6%



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milliman.com

February 2, 2015

To: Pennsylvania Insurance Department

RE: RiverSource Life Insurance Company
Company NAIC # 65005
SERFF Tracking # AERS-129644829
Policy Form: Long Term Care Policy Form 30160A-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 February 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

11-17-97

Long-Term Care Insurance Policy

This policy is intended to be a tax qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986 (as amended by the Health Insurance Portability and Accountability Act of 1996 - Public Law 104-191).

Insured: (John Q. Doe) **Policy Number:** 9100-(1234567)

We at IDS Life Insurance Company are pleased to issue this insurance policy to You. This policy has many important features. We urge You to read it carefully.

- THIS POLICY IS GUARANTEED RENEWABLE FOR LIFE
- WE HAVE A LIMITED RIGHT TO CHANGE PREMIUMS
- THIS POLICY IS NON-PARTICIPATING (Does not pay dividends)

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 the deterioration of Your mental or physical 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.

CAUTION ABOUT APPLICATION ANSWERS

The issuance of this policy is based upon Your responses to questions on Your application. A copy of Your application is enclosed. If Your answers are incorrect or untrue, We may have the right to deny benefits or rescind coverage. The best time to clear up any questions is now, before a claim arises! If for any reason, any of Your answers are incorrect, contact Us at Our Home Office. Our address is: IDS Tower 10, Minneapolis, Minnesota 55440.

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

President:

Richard W. Kling

Secretary:

William A. Stutzmann

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

NOTICE TO BUYER: This policy may not cover all the costs associated with long-term care incurred by the buyer during the period of coverage. The buyer is advised to review carefully all policy limitations.

Approved, Effective DEC 31 1997
 PID # A09779001
 Pennsylvania Insurance Department
 By Richard W. Storer

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A copy of Your Application	Attached
Any appropriate Riders, Endorsements, Notices and other papers	Attached

Schedule

Insured:	(John Q. Doe)	Policy Number:	9100-(1234,567)
First Premium:	\$(xxx.xx)	Renewal Premium:	\$(xxx.xx)
Premium Mode:	(Annual)	Policy Date:	(June 15, 1997)
Effective Date:	(June 15, 1997)		

FACILITY CARE BENEFIT: Nursing Home Care; Assisted Living Facility Care; Bed Reservation Benefit; Waiver of Premium

HOME AND COMMUNITY CARE BENEFIT: Home Care; Adult Day Care; Respite Care; Equipment Purchases; Caregiver Training; Alternate Plan of Care; Case Management Services

FACILITY CARE BENEFIT

Daily Maximum Benefit Amount: \$(100.00)

HOME AND COMMUNITY CARE BENEFIT

Daily Maximum Benefit Amount:

- \$(100) (100% of Facility Care Daily Maximum)
- \$(75.00) (75% of Facility Care Daily Maximum)
- \$(50.00) (50% of Facility Care Daily Maximum)

LIFETIME MAXIMUM BENEFIT AMOUNT:
 (Lifetime limit for all Facility Care and Home and Community Care Benefits Combined)

- \$(73,000) (730 days x \$100)
- \$(146,000) (1460 days x \$100)
- \$(219,000) (2190 days x \$100)
- \$(Lifetime/Unlimited)

ELIMINATION PERIOD: (20)(90) Days

MONTHLY WAIVER OF PREMIUM FOR FACILITY CARE: Automatically Included

(NONFORFEITURE BENEFIT OPTION):
 (Do You have this Option?) (Yes - see attached rider)

BENEFIT INCREASE OPTION:
 Do You have this Option? (Yes - see attached rider)

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: During the first 6 months the policy is in force, We may rescind (void) the policy or deny an otherwise valid claim upon a showing of misrepresentation that is material to the acceptance of You for coverage.

While the policy has been in force for at least 6 months but less than 2 years, We may rescind the policy or deny an otherwise valid claim upon a showing of misrepresentation that is material to the acceptance of You for coverage; and pertinent to the conditions for which benefits are sought.

After the policy has been in force for 2 years it will not be contestable upon the grounds of misrepresentation alone; and may be contested only upon a showing that You knowingly and intentionally misrepresented relevant facts relating to Your health. If We pay any benefits under the policy, the benefit payments will not be recovered by Us in the event the policy is rescinded.

(b) Pre-existing Conditions: Except as provided for misstatements in Your application, We will not reduce or deny any claim under this policy because a sickness or physical or medical condition had existed before the policy date.

Other Provisions

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.

Conformity with State Statutes: If this policy does not comply with the laws of the state in which You reside on the Effective 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.

Non-Participating; Dividends Not Payable: This policy does not participate in Our profits or surplus earnings; and no dividends will be paid at any time.

Conformity with Internal Revenue Code: It is intended that the policy be a tax qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986 (as amended by the Health Insurance Portability and Accountability Act of 1996 - Public Law 104-191).

Glossary Of Important Terms

This section gives the meaning of special words and phrases used in the policy.

Activities of Daily Living (ADLs)

The following six (6) basic functions are the Activities of Daily Living:

- Bathing:** Your ability to wash Yourself in the tub, shower, or by sponge bath.
- Continence:** Your ability to maintain control of bowel and bladder function; or when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene, including care for catheter or colostomy bag.
- Dressing:** Your ability to put on and take off all clothing and any necessary braces, fasteners or artificial limbs.
- Eating:** Your ability to get nourishment into Your body by any means once it has been prepared and made available to You.
- Toileting:** Your ability to go to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
- Transferring:** Your ability to move in or out of a chair, bed, or wheelchair.

Adult Day Care Center

An organization which provides a program of adult day care and:

- Is state licensed, if the state in which it is located licenses adult day care facilities;
- Operates at least 5 days a week for a minimum of 6 hours and is not an overnight facility;
- Maintains a written record for each client which includes a Plan of Care and a record of all services provided;
- Has established procedures for obtaining appropriate aid in the event of medical emergency;
- Has formal arrangements for providing services of: a dietician; a licensed physical therapist; a licensed speech therapist; and a licensed occupational therapist; and
- Its staff includes: a full time director and one or more Nurses in attendance during operating hours for at least 4 hours a day.

Assisted Living Facility

A facility* that is engaged primarily in providing ongoing care and related services to 8 (eight) inpatients in one location and meets all of the following criteria:

- It provides 24 hour a day care and services sufficient to support needs resulting from inability to perform Activities of Daily Living or Severe Cognitive Impairment; and
- Has an awake, trained and ready to respond employee on duty at all times to provide that care; and
- Provides 3 meals a day and accommodates special dietary needs; and
- Is licensed by the appropriate licensing agency (if any) to provide such care; and
- Has formal arrangements for the services of a Doctor or Nurse to furnish medical care in case of emergency; and
- Has appropriate methods and procedures for handling and administering drugs and biologicals.

An Assisted Living Facility is NOT: a hospital or clinic; a place which operates primarily for the treatment of alcoholism, drug addiction or mental illness; a Nursing Home; Your primary place of residence in an area used principally for independent residential living; or a similar establishment.

* If a facility has multiple licenses or purposes, a portion, ward, wing or unit thereof will qualify as an Assisted Living Facility only if it is engaged principally in providing, to inpatients, not only room and board, but also care and services which meets all of the above criteria.

Case Management Services

Assistance in developing and implementing a plan to meet Your long-term care needs. This includes, but is not limited to:

- a comprehensive evaluation which may include a personal interview, identification of the services You use, and identification of the availability of care;
- care planning to identify problem areas and determine the optimal level of service to meet Your needs;
- assistance from a care coordinator who works with You, Your Doctor, and primary unpaid caregivers to suggest possible solutions using a variety of formal and informal support services and available financial support;
- develop, implement and coordinate a Plan of Care as appropriate; assist in the selection of providers and explain the needs and expectations; and make arrangements to initiate the services;
- ongoing care monitoring that includes: monitoring the delivery of the long-term care services; and periodic reevaluations and revisions of the Plan of Care as warranted.

Chore Services

Assistance a person provides to You with light work or household tasks You would normally perform (but can no longer do because of Your need for assistance) that are necessary to or consistent with Your ability to remain safely in Your home. This may include such activities as: simple household repairs; taking out the garbage; and related tasks that do not require the services of a trained aide or attendant.

Custodial Care

Care which can be performed by persons without professional medical training and which is primarily for the purpose of meeting the personal needs of the patient, including feeding and personal hygiene.

Daily Maximum Benefit Amount

The Daily Maximum Benefit Amount is the greatest amount We will pay for all expenses You incur on any one day that are covered by the benefits of the policy. The Daily Maximum Benefit Amount is stated in the Schedule. If the Schedule states that You have a Benefit Increases Option, the Benefit Increases Option provision of the Schedule explains how this amount will increase over time.

Elimination Period

The Elimination Period is the number of days of service needed to qualify for benefits. It begins on the first day on which You incur an expense for which benefits would have been paid if there were no Elimination Period. It ends with the expiration of the number of days shown in the Schedule as the Elimination Period. Only days on which you incur expenses for which benefits would have been paid if there were no Elimination Period can be used to satisfy the Elimination Period. The days do not need to be consecutive days of care, but must be satisfied within 60 days if Your Elimination Period is 20 days; or, must be satisfied within 270 days if Your Elimination Period is 90 days. Benefits are not payable for any expenses incurred during the Elimination Period. Only one Elimination Period must be met during the lifetime of the policy.

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 normally resides in Your home or residence; or anyone who has an ownership interest in, or is an employee of, any facility in which You stay.

Home Health Aide and Personal Attendant Services

Assistance a person provides to You with: simple health care tasks; personal hygiene; performing Activities of Daily Living; managing medications; and other related supportive services.

Homemaker Services

Assistance a person provides to You with activities necessary to or consistent with Your needs to manage and maintain a household when You are no longer capable of managing those activities and an informal caregiver is not available. This may include such activities as: preparing meals; doing laundry; and doing incidental household tasks.

Immediate Family

Your spouse and the following relatives of You and Your spouse: Parents; grandparents; brothers; sisters; children and grandchildren.

Intermediate Nursing Care

Basic care including physical, emotional, social and other restorative services under periodic medical supervision. This nursing care requires the skill of the registered nurse in administration, including observation and recording of reactions and symptoms, and supervision of nursing care.

Licensed Health Care Practitioner

Any of the following who is not a member of the Immediate Family:

- a physician (as defined in section 1861(r)(1) of the Social Security Act);
- a registered professional nurse;
- a licensed social worker; or
- any other individual who meets such requirements as may be prescribed by the Secretary of the Treasury.

Licensed Therapist

A licensed physical, occupational or speech therapist who is operating within the scope of his or her license.

Lifetime Maximum Benefit Amount

The Lifetime Maximum Benefit amount is shown in the Schedule. It is the maximum benefit dollar amount that will be paid for all policy benefits. If the Schedule states that you have a Benefit Increase Option, the Benefit Increase Option provision of the Schedule explains how this amount will increase over time.

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 normally resides in Your home or residence.

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 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 a Doctor available to furnish medical care in case of emergency; 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; and
- Has appropriate methods and procedures for handling and administering drugs and biologicals.

A Nursing Home is not: a hospital or clinic, a place which operates primarily for the treatment of alcoholism, drug addiction or mental illness, an Assisted Living Facility, Your primary place of residence in an area used principally for independent residential living, or a similar establishment.

* If an institution has multiple licenses or purposes, a portion, ward, wing or unit thereof will qualify as a Nursing Home only if it meets all of the above criteria, is authorized by license to provide nursing care to inpatients, and is engaged principally in providing such nursing care in accordance with that license.

Plan of Care

Plan of Care means a written document prepared and signed by a Licensed Health Care Practitioner specifying the long-term care service, type of care, treatment or procedure that is consistent with an assessment of Your ability to perform Activities of Daily Living or to perform basic cognitive functions appropriately.

Policy Date

Your Policy Date is shown in the Schedule. It is the date used to determine policy anniversaries, policy years, and premium due dates.

Qualified Long-Term Care Services

Qualified Long-Term Care Services are the necessary diagnostic, preventative, therapeutic, curing, treating, mitigating, and rehabilitative services and maintenance or personal care services which (a) are required by a chronically ill individual, and (b) are provided pursuant to a plan of care prescribed by a licensed health care practitioner.

Respite Care

Short-term care provided to You in an institution, Your home or at a community based program, in order to relieve Your primary caregiver in Your home. Examples of Respite Care Facilities are: community-based residential facilities; assisted living facilities; rest homes; custodial care facilities; personal care facilities; and alternate long-term care facilities.

Severe Cognitive Impairment

Deterioration or loss in Your intellectual capacity as measured by clinical evidence and standardized tests that reliably measure Your impairment in the areas of:

- Your short or long-term memory;
- Your orientation as to person (such as who You and others are), place (such as Your location) and time (such as day, date and year); and
- Your deductive or abstract reasoning.

Coverage is provided for Alzheimer's Disease and similar forms of senility and irreversible dementia that result in Severe Cognitive Impairment.

Skilled Nursing Care

Skilled care which requires the technical expertise of professional personnel such as a registered or a licensed practical nurse and is provided either directly by or under the supervision of these personnel in a Nursing Home, Assisted Living Facility, Your home, or community based program.

Substantial Assistance

The hands-on or standby assistance of another person without which You would be unable to perform an Activity of Daily Living.

Hands-on assistance is the physical assistance of another person without which You would be unable to perform an Activity of Daily Living. Standby assistance is the presence of another person within arm's reach that is necessary to prevent, by physical intervention, injury to You while performing an Activity of Daily Living.

Substantial Supervision

Continual supervision (which may include verbal cueing, gestures, or other demonstrations) by another person that is necessary to protect You, as a severely cognitively impaired individual, from threats to Your health or safety (such as may result from wandering).

We, Us, Our

IDS Life Insurance Company, A Stock Company.

You, Your

The Insured named in the Schedule.

Exclusions and Limitations

This section states the conditions under which payment will not be paid even if You otherwise qualify for benefits.

What's Not Covered

The policy will not pay benefits for any expenses incurred for anything:

- Provided by a member of Your Immediate Family; unless
 - the Immediate Family member is a regular employee of the organization that is providing the services; and
 - the organization receives the payment for the services; and
 - the Immediate Family member receives no compensation other than the normal compensation for employees in his or her job category.
- For which no charge is made in the absence of insurance.
- Provided outside of the United States of America or its possessions.
- Provided in a Veteran's Administration or federal government facility; unless You or Your estate are charged for the services or confinement.
- That results from war or act of war, whether declared or not.
- That results from an attempt at suicide or an intentionally self-inflicted injury.
- That results from alcoholism or addiction to drugs or narcotics; but not addiction which results from the administration of those substances in accordance with the advice and written instruction of a Doctor.

Non-Duplication

The policy will pay benefits only for covered expenses You incur that are in excess of the amount paid or payable under Medicare (including amounts that would be reimburseable but for the application of an elimination or coinsurance amount) and any other federal, state or other governmental health care plan or law (except Medicaid).

As used above, "Medicare" means the Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965 as then constituted or later amended.

Facility Care Benefit Provisions

This section describes the benefits payable under the policy for the Facility Care benefits of Nursing Home or Assisted Living Facilities.

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

Policy in Force

The policy must be in force when the Nursing Home or Assisted Living Facility stay starts.

Conditions

Benefits will be paid for expenses You incur after Your Elimination Period has been satisfied and while the policy is in force. Benefits are not payable for any day used to satisfy the Elimination Period. The Elimination Period is shown in the Schedule and is described in the Definitions section of this policy. Benefit payments are subject to the Facility Care Daily Maximum Benefit, the Lifetime Maximum Benefit, and all other provisions of the policy.

Confined in a Nursing Home or Assisted Living Facility

Your Nursing Home and Assisted Living Facility stay must be Necessary and You must be confined in the Nursing Home or an Assisted Living Facility as an overnight resident inpatient and a room and board or subsistence charge is made for each day.

Stay is Necessary

We consider Your Nursing Home or Assisted Living Facility stay to be necessary if We are given proof, in the form of a certification at least annually, and a written Plan of Care prepared and signed by a Licensed Health Care Practitioner that Your stay is appropriate because You are a chronically ill individual. You are a chronically ill individual when You have been certified by Licensed Health Care Practitioner, within the preceding 12-month period, as either:

- (a) - Being unable to perform without substantial assistance from another individual, 3 or more Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity; or
- (b) - Requiring substantial supervision to protect You from threats to health and safety due to Severe Cognitive Impairment; or
- (c) - Having a level of disability similar (as determined under regulations prescribed by the Secretary of the Treasury in consultation with the Secretary of Health and Human Services) to the level of disability described in clause (a).

All Levels of Care Covered

Benefit payments will not change based on the level of care You receive during a Nursing Home or Assisted Living Facility stay, whether skilled, intermediate or custodial.

How Much We Pay

We will pay the expenses You incur, up to the Facility Care Daily Maximum Benefit amount for each day of confinement in a Nursing Home or Assisted Living Facility after the Elimination Period. The Schedule shows the Facility Care Daily Maximum Benefit amount. It may be changed, over time, by a Benefit Increase Option, if applicable.

The benefit amounts We pay for reimbursement of expenses for Nursing Home or Assisted Living Facility stays will be deducted from the Lifetime Maximum Benefit amount.

How Long Benefits Will Be Paid

The Facility Care Benefit will be paid for as long as: You qualify for benefits; the policy remains in force; and the Lifetime Maximum Benefit amount has not been reached, or an extension of benefits has been granted.

Bed Reservation Feature

If You become hospitalized during a Nursing Home or Assisted Living Facility stay and You are charged to reserve Your accommodations in the Nursing Home or Assisted Living Facility, We will:

- pay the same benefits; and

- give the same Elimination Period credit;

that You would have received if You had stayed in the Nursing Home or Assisted Living Facility instead of a hospital. We will do this for a total of 21 days of hospitalization (continuous or not) each policy year.

The benefits paid for reserving Your accommodations in the Nursing Home or Assisted Living Facility will be deducted from the Lifetime Maximum Benefit Amount.

Home And Community Care Benefit Provisions

This section describes the coverage available for Home and Community Care.

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

Policy in Force

The policy must be in force when You receive the Covered Care.

Conditions

Benefits will be paid for expenses You incur after Your Elimination Period has been satisfied and while the policy is in force. Benefits are not payable for any day used to satisfy the Elimination Period. The Elimination Period is shown in the Schedule and is described in the Definitions section of this policy. Benefit payments are subject to the Home and Community Care Daily Maximum Benefit, the Lifetime Maximum Benefit Amount, and all other provisions of the policy. Benefits will not be paid for services received while hospitalized.

Covered Care

Covered Care is any of the following:

100% of the expenses You incur for:

- Home health care services provided by a Nurse;
- Home health care services provided by a Licensed Therapist;
- Home Health Aide and Personal Care Attendant Services; and
- Day care services You receive at an Adult Day Care Center.

80% of the expenses You incur for:

- Homemaker Services; or
- Chore Services.

when the care is necessary because of Your:

- (a) - Being unable to perform, without substantial assistance from another individual, 3 or more Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity; or
- (b) - Requiring substantial supervision to protect You from threats to health and safety due to Severe Cognitive Impairment; or
- (c) - Having a level of disability similar (as determined under regulations prescribed by the Secretary of the Treasury in consultation with the Secretary of Health and Human Services) to the level of disability described in clause (a).

Determining When Care is Necessary

We consider care to be necessary if We are given proof, in the form of a certification at least annually, and a written Plan of Care prepared and signed by a Licensed Health Care Practitioner that Your stay is appropriate because You are a chronically ill individual. You are a chronically ill individual when You have been certified by a Licensed Health Care Practitioner, within the preceding 12-month period, that You meet the requirements of (a), (b), or (c) above.

How Much We Pay

We will pay the Covered Care expenses You incur, up to the Home and Community Care Daily Maximum Benefit amount after the Elimination Period. The Schedule shows the Home and Community Care Daily Maximum Benefit amount. It may be changed, over time, by a Benefit Increase Option, if applicable.

The benefit amounts We pay for reimbursement of Covered Care expenses will be deducted from the Lifetime Maximum Benefit amount.

How Long Will Benefits Be Paid

Benefit payments will be paid for as long as: You qualify for benefits; the policy remains in force; and the Lifetime Maximum Benefit Amount has not been reached, or an extension of benefits has been granted.

ADDITIONAL COMMUNITY CARE BENEFIT PROVISIONS
 (Respite Care; Equipment Purchases; Caregiver Training; Case Management Services; Alternate Plan of Care)

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

Covered Community Care

Covered Community Care is Covered Respite Care, Covered Equipment Purchases, Caregiver Training (as defined below), Case Management Services, and an Alternate Plan of Care when the care is necessary because of Your:

- (a) Being unable to perform without substantial assistance from another individual, 3 or more Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity; or
- (b) Requiring substantial supervision to protect You from threats to health and safety due to Severe Cognitive Impairment; or
- (c) Having a level of disability similar (as determined under regulations prescribed by the Secretary of the Treasury in consultation with the Secretary of Health and Human Services) to the level of disability described in clause (a).

Determining When Care is Necessary

We consider care to be necessary if We are given proof, in the form of a certification at least annually, and a written Plan of Care prepared and signed by a Licensed Health Care Practitioner that Your receipt of care is appropriate because You are a chronically ill individual. You are a chronically ill individual when You have been certified by a Licensed Health Care Practitioner, within the preceding 12-month period, that You meet the requirements of (a), (b), or (c) above.

How Long Benefits Will Be Paid

Benefit payments will be paid for as long as: You qualify for benefits; the policy remains in force; and the Lifetime Maximum Benefit Amount has not been reached, or an extension of benefits has been granted. Benefit payments are deducted from the Lifetime Maximum Benefit Amount unless stated otherwise by the provision.

Covered Respite Care

We will pay the expenses You incur, up to the Facility Care Daily Maximum, for Covered Respite Care that is provided to You in an institution, Your home or at a community based program in order to relieve Your primary caregiver in Your home.

Limitations on Benefit Payments: Covered Respite Care is limited to the actual expenses You incur, up to the Facility Care Daily Maximum, for the first 14 days of Respite Care per policy year. Respite Care is not subject to the Elimination Period, and may not be used to satisfy Your Elimination Period. Benefit payments are deducted from the Lifetime Maximum Benefit Amount.

Covered Equipment Purchases

We will pay the expenses You incur, up to fifty (50) times the Home and Community Care Daily Maximum, for Covered Equipment Purchases. Covered Equipment Purchases are the purchases of medically appropriate equipment that are made while the policy is in force and are:

- Intended to assist You in living at home or in other residential housing by relieving Your need for direct, physical assistance; and
- Expected to enable You to remain at home for at least 90 days after the purchase date; and
- Specified and provided in accordance with Your Plan of Care.

Covered Equipment Purchases will NOT include:

- Any equipment that will, other than incidentally, increase the value of the residence in which it is installed; or
- Artificial limbs, teeth or equipment that is placed in Your body, temporarily or permanently.

Examples of Eligible Equipment: Based on Your situation, the eligible equipment may include such items as:

- Pumps and other devices for intravenous injection;
- Grab bars to assist in toileting;
- Special hospital style beds; crutches; or wheelchairs;
- Interior and exterior ramps to permit movement from one level of the residence to another; or
- Other mechanical aids.

Limitations on Benefit Payments: The lifetime maximum total amount We will pay for expenses incurred under the Equipment Purchase Benefit is an amount equal to fifty (50) times the Home and Community Care Daily Maximum Benefit amount. Equipment purchases must be pre-approved by Us. Benefits paid for the Equipment Purchase Benefit are deducted from the Lifetime Maximum Benefit Amount. The Equipment Purchase Benefit is not subject to the Elimination Period, and may not be used to satisfy Your Elimination Period.

Caregiver Training Benefit

We will pay the expenses You incur, up to a lifetime maximum of five (5) times the Home and Community Care Daily Maximum Benefit, for the training of an informal caregiver to care for You in Your home. All of the following conditions apply to the payment of this benefit:

- We will not pay for training provided to someone who will be paid to care for You; and
- The training cannot be received while You are confined in a hospital, a Nursing Home, or an Assisted Living Facility, unless it is reasonably expected that the training will make it possible for You to return to Your home where You can be cared for by the person receiving the training.

Expenses covered by this benefit are not subject to the Elimination Period and may not be used to satisfy Your Elimination Period.

Limitations on Benefit Payments: The lifetime maximum total amount We will pay under this Caregiver Training Benefit is an amount equal to five (5) times Your Home and Community Care Daily Maximum Benefit. Payment under this Caregiver Training Benefit will not count against Your Facility Daily Maximum Benefit or Your Home and Community Care Daily Maximum Benefit for any day. Benefits paid for this Caregiver Training Benefit are deducted from the Lifetime Maximum Benefit Amount.

Alternate Plan of Care

We will pay the expenses You incur for care, treatment, services, supplies or other items You receive in accordance with an Alternate Plan of Care.

An Alternate Plan of Care must clearly specify the benefits to be payable, and is mutually agreeable to You, Your Doctor, and Us as a cost effective alternative to benefits otherwise covered by this policy. Benefits are not payable for any expenses incurred prior to the date of mutual agreement. Agreement to participate in an Alternate Plan of Care will not waive any of the rights You or We have under the policy.

Examples of an Alternate Plan of Care: An Alternate Plan of Care may indicate the use of providers, facilities, or supports not otherwise covered by the policy. Examples include, but are not limited to:

- In-home safety devices.
- Home delivered meals.
- Stays in other types of facilities.
- Additional Equipment Benefits.

Limitations of the Alternate Plan of Care: We will pay the expenses You incur up to the Facility Care Daily Maximum Benefit. Benefits are paid after the Elimination Period has been satisfied and are deducted from the Lifetime Maximum Benefit Amount.

Case Management Services

You have the option of selecting Case Management Services to assist You in developing and implementing a Plan of Care. You also have the option to reject recommendations provided.

We will pay the expenses You incur for Case Management Services which are provided by a Case Manager, chosen by You.

A Case Manager's initial assessment fee is subject to a maximum charge of five (5) times the Facility Care Daily Maximum Benefit. This amount will not be deducted from the Lifetime Maximum Benefit amount. A Case Manager's initial assessment fee in excess of five (5) times the Facility Care Daily Maximum Benefit amount will be deducted from the Lifetime Maximum Benefit amount.

Other fees charged for Case Management Services are subject to a maximum of two (2) times the Facility Care Daily Maximum Benefit amount per use. This amount will not be deducted from the Lifetime Maximum Benefit amount. Fees in excess of two (2) times the Facility Care Daily Maximum Benefit amount are deducted from the Lifetime Maximum Benefit amount.

The Case Management Services benefit is not subject to the Home and Community Care Daily Maximum benefit.

Expenses covered by this benefit are not subject to the Elimination Period and may not be used to satisfy Your Elimination Period.

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

Early awareness by Our Claims Department will facilitate a timely review of Your claim. You can help Us in this process by letting Us know immediately when You first become disabled to the extent that You may soon need care covered by the policy. Of course someone else who is authorized to act on Your behalf can also contact Us for You.

Notice of Claim: We must be told 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 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. This will assist Us in the evaluation of Your claim so that We can determine the benefits for which you are eligible.

If You or Your representative do not get the claim form within 15 days, 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; the care for which You are claiming benefits; the names and addresses of the medical professionals and care providers who are aware of Your condition or have provided care covered by the policy; the periods for which You are claiming benefits; and copies of Your expense statements for covered items.

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 payable. 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 from the time specified.

Our Evaluation Criteria and Claims Payment Process

How We Determine When Proof of Loss is Satisfactory: We must be furnished a written Plan of Care, prepared and certified by a licensed health care practitioner acting within the scope of his/her license and prescribing treatment accepted by the general medical community. We will also need a copy of Your Medicare Explanation of Benefits (or similar form for other plans and programs subject to the Non-Duplication provision to determine which expenses (if any) are excluded from coverage.

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

Time of Payment of Claim: After We receive the proper written proof of loss, We will pay any benefits then due immediately; and at the end of each 30 days thereafter, when the loss is expected to result in on-going benefits.

Payment of Claims: All benefits will be paid to You. Any benefits unpaid at Your death will be paid to Your beneficiary. If no beneficiary is designated and benefits are payable to Your estate, We may pay benefits up to \$1,000 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.

How to Appeal A Claim

Claim Denial: You will be informed by Us in writing if a claim, or any part of a claim, is denied. We will make available to You all information directly relating to the claim denial within 60 days of the date of Your written request, unless such disclosure is prohibited under state or federal law.

Appeal Process: If You believe that Our claim decision is in error, We will reconsider Your claim. You must send Us a brief note (no special form needed) that tells Us why You feel We should change Our decision. You may authorize someone else to act for You in this appeal process.

The note should include the names, addresses and phone numbers of any of the following providers who You think We should contact to learn more about Your health and the care You received: the Doctors and other health care professionals who treated You; and the facilities from which You received care or treatment.

Once We complete Our review of Your claim, We will act promptly on Your request and give You an answer within 30 days after We receive Your appeal; and pay any benefits then due as a result of Our reconsideration.

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 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 Effective Date shown in the Schedule; provided the First Premium is paid.

Your Right to Cancel the Policy at Any Time

You may cancel Your policy at any time by sending Us written notice. Your policy will be canceled as of the date We receive the notice, or the later date stated in Your notice. We will promptly return the unearned portion of any premium paid. The cancellation will not prejudice any claim for any uninterrupted institutional confinement that begins before the effective date of the cancellation.

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. The refund will be made within 30 days of Our receipt of written notice of Your death and will be payable to Your estate.

Paying Premiums

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

Monthly Waiver of Premium During Covered Confinements

We will waive premium payments on a month-to-month basis during extended Nursing Home and Assisted Living Facility stays. The waiver begins after You have been confined in a Nursing Home or Assisted Living Facility for 90 days during which You are satisfying Your Elimination Period or receiving policy benefits for the confinement. The 90 days does not have to be consecutive days, but must be satisfied within 180 days. We will then:

- refund the pro rata premium paid for monthly periods beyond that for which the waiver begins; and
- waive the payment of premium for each coverage month which begins while You continue to receive uninterrupted Nursing Home or Assisted Living Facility Benefits.

This waiver of premium payment stops when You cease to receive Nursing Home or Assisted Living Facility Benefits. At the end of the period for which the last premium has been waived, You will be required to pay the pro rata premium needed to return the policy to its previous premium payment mode. You must pay future premiums as they become due.

What Happens When Premiums are Not Paid

Grace Period: This policy has a 31 day grace period. If a 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.

Extension of Benefits: Termination of this policy will not affect any claim for uninterrupted institutional confinement that begins while the policy is in force and continues beyond the date of termination. This extension of benefits, beyond the period the policy was in force, will terminate when the Lifetime Maximum Benefit Amount that applies on the date of termination is reached, and is subject to the Elimination Period and all other applicable provisions of the policy. For the purposes of this provision, an uninterrupted institutional confinement will include: being transferred to another Nursing Home or Assisted Living Facility; receiving another level of care in the same facility; and transferring back to a Nursing Home or Assisted Living Facility from a temporary or acute hospitalization.

Reinstatement: Once this policy lapses, We may or may not put it back in force (reinstatement) 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 after the date of the conditional receipt.

The reinstated policy will cover only losses that 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 which begins on the date of reinstatement.

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

Protection Against Unintentional Lapse: You have the option to direct us to notify someone else when the 31 day grace period has expired and Your policy is about to terminate because premiums have not been paid on time. We will then give the person You name an additional 31 days during which premiums may be paid before the policy will terminate because the premium has not been paid. You may change the designation at any time.

Continuation for Alzheimer's Disease and Other Forms of Cognitive or Functional Impairment: If Your policy lapses because premiums have not been paid by the end of the grace period and before Your benefits have been exhausted, We will provide a continuation of coverage. To be eligible for this continuation You must provide us with proof that beginning on or before the date of lapse and continuing without interruption, You:

- (a) Are unable to perform, without substantial assistance from another individual, 3 or more Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity; or
- (b) Require substantial supervision to protect You from threats to health and safety due to Severe Cognitive Impairment; or
- (c) Have a level of disability similar (as determined under regulations prescribed by the Secretary of the Treasury in consultation with the Secretary of Health and Human Services) to the level of disability described in clause (a).

The proof, in the form of a certification by a Licensed Health Care Practitioner, must specify that the above requirements have been met and must be provided to Us:

- within 5 months of the lapse date, when You are eligible for continuation because You have been functionally impaired; and
- within 9 months of the lapse date, when You are eligible for continuation because You have been cognitively impaired.

You must pay all past-due premiums for the policy and all riders that were in force immediately prior to the date of lapse.

This continuation will then provide uninterrupted coverage to the same extent that the policy and all riders in force immediately prior to the termination date would have provided if they had not terminated. If You become eligible for benefits during the continuation period, they will be payable; subject to any applicable elimination periods, maximum payment periods and all other provisions of the policy and its riders.

Long-Term Care Insurance Policy

- **THIS POLICY IS GUARANTEED RENEWABLE FOR LIFE.**
- **WE HAVE A LIMITED RIGHT TO CHANGE PREMIUMS.**
- **THIS POLICY IS NON-PARTICIPATING (Does not pay dividends).**

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

11-5-97

IDS Life Insurance Company
 IDS Tower 10
 Minneapolis, Minnesota 55440
 Tele: 612-671-3733

Nonforfeiture Benefit Rider

This rider was issued on the basis of Your application and payment of the required premium. This rider is made a part of the policy. This rider is subject to all terms, exceptions, and provisions of the policy unless changed by this rider. All changes are explained below.

If Your policy terminates due to nonpayment of premiums, it will continue automatically with a Reduced Lifetime Benefit. Your Facility Care Daily Benefit amount, Home and Community Care Daily Maximum Benefit amount, and Elimination Period will not change after the date of lapse. Increases to the Facility Care Daily Benefit amount and the Home and Community Care Daily Maximum Benefit amount as provided under the Benefit Increases Option, if applicable to the policy, will cease to apply.

The amount of Your Reduced Lifetime Benefit will be the total of all policy premiums paid including the premium for this nonforfeiture benefit.

If the policy has been in force for at least 3 years, the Reduced Lifetime Benefit will not be less than thirty (30) times the Facility Care Daily Maximum Benefit amount at the time of lapse.

The Reduced Lifetime Benefit will apply only to benefit amounts paid:

- for Facility Care that occurs after the lapse date, and
- for Home and Community Care You receive after the lapse date.

In no case will the sum of:

1. The expenses incurred for Facility Care while the policy was in force, and the expenses incurred for Facility Care after the lapse date, exceed the Lifetime Maximum Benefit amount as stated in the Schedule in effect at the time of lapse; and
2. The expenses incurred for Home and Community Care You receive for which benefits were paid while the policy was in force, and the expenses incurred for Home and Community Care You receive for which benefits were paid after the lapse date, exceed the Lifetime Maximum Benefit amount as stated in the Schedule in effect at the date of lapse.

This rider is issued as of the policy date of the policy unless a different date is shown here.

IDS Life Insurance Company

William A. Stutzman

Secretary

Approved, Effective DEC 31 1997
 PID # A09779001
 Pennsylvania Insurance Department

By *Richard W. Stoner*

30165A-PA

9/97

IDS Life Insurance Company
IDS Tower 10
Minneapolis, MN 55440

11-5-97

Benefit Increases Option Rider

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.

Simple Increases Option

Your applicable Facility Care and Home and Community Care Daily Maximum Benefit Amounts will increase on each anniversary of the Policy Date. Increases will apply to expenses You incur on or after the date of the increase. The first increase, and each increase thereafter, will be equal to 5% of Your original Facility Care and Home and Community care Daily Maximum Benefit Amounts.

Your Lifetime Maximum Benefit Amount will also increase on each anniversary of the Policy Date. It will be increased by an amount equal to (a) times (b), where:

- (a) is the remaining amount of the Maximum Lifetime Benefit Amount before the increase; and
- (b) is the percent of increase in the Facility Care Daily Maximum Benefit Amount from the previous year to the current year.

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

IDS Life Insurance Company

William A. Stutzmann

Secretary

Approved, Effective DEC 31 1997

PID FILE # A09772001
Pennsylvania Insurance Department

By *Richard W. Stoner*

11-5-97

IDS Life Insurance Company
 IDS Tower 10
 Minneapolis, MN 55440

Benefit Increases Option Rider

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.

Compound Increases Option

Your applicable Facility Care and Home and Community Care Daily Maximum Benefit Amounts will increase on each anniversary of the Policy Date. Increases will apply to expenses You incur on or after the date of the increase. The first increase will be equal to 5% of Your original Facility Care and Home and Community care Daily Maximum Benefit Amounts. Each increase thereafter will be equal to 5% of the increased amounts that applied on the date of the prior year's increase.

Your Lifetime Maximum Benefit Amount will also be increased. It will be increased by an amount equal to (a) times (b), where:

- (a) is the remaining amount of the Maximum Lifetime Benefit Amount before the increase; and
 (b) is the percent of increase in the Facility Care Daily Maximum Benefit Amount from the previous year to the current year.

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

IDS Life Insurance Company

William A. Stutzman

Secretary

Approved Effective DEC 31 1997
 PDA A09779001
 Pennsylvania Insurance Department

By *Richard W. Stoner*