
State: Pennsylvania **Filing Company:** RiverSource Life Insurance Company
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 30240 2019/30240 2019

Filing at a Glance

Company: RiverSource Life Insurance Company
Product Name: Long Term Care
State: Pennsylvania
TOI: LTC04I Individual Long Term Care - Nursing Home
Sub-TOI: LTC04I.001 Qualified
Filing Type: Rate - M.U. (Medically underwritten)
Date Submitted: 01/25/2019
SERFF Tr Num: AERS-131727191
SERFF Status: Assigned
State Tr Num: AERS-131727191
State Status: Received Review in Progress
Co Tr Num: 30240 2019

Implementation: On Approval
Date Requested:
Author(s): Cheryl Meyer, Krista Wall, Kathleen Felton, Peg VanDrisse, Elaine Zurovski, Erik Stone, Lynn Blount, Anju Gupta-Lavey
Reviewer(s): Jim Laverty (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:
Proposed 14.3% increase on 563 PA policyholders of RiverSource LTC form 30240-PA.

State: Pennsylvania
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 30240 2019/30240 2019

Filing Company: RiverSource Life Insurance Company

General Information

Project Name: 30240 2019
 Project Number: 30240 2019
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 14.3%

Status of Filing in Domicile: Not Filed
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Individual Market Type:
 Filing Status Changed: 01/28/2019
 State Status Changed: 01/28/2019
 Created By: Lynn Blount
 Corresponding Filing Tracking Number:
 State TOI: LTC04I Individual Long Term Care - Nursing Home

Deemer Date:
 Submitted By: Lynn Blount

Filing Description:

This is a long-term care rate increase. See attached cover letter under Supporting Documentation tab.

Company and Contact

Filing Contact Information

Lynn Blount, Contract Analyst
 H9550
 9550 Ameriprise Financial Ctr.
 Minneapolis, MN 55474

lynn.m.blount@ampf.com
 612-671-6646 [Phone]
 612-678-0034 [FAX]

Filing Company Information

RiverSource Life Insurance
 Company
 9550 Ameriprise Financial Center,
 H22/9550
 Minneapolis, MN 55474
 (612) 671-2465 ext. [Phone]

CoCode: 65005
 Group Code: 4
 Group Name:
 FEIN Number: 41-0823832

State of Domicile: Minnesota
 Company Type: Life
 Insurance
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$125.00
 Retaliatory? Yes
 Fee Explanation: Domicile state of MN rate fee = \$125.
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
RiverSource Life Insurance Company	\$125.00	01/25/2019	154564264

SERFF Tracking #:	AERS-131727191	State Tracking #:	AERS-131727191	Company Tracking #:	30240 2019
State:	Pennsylvania	Filing Company:	RiverSource Life Insurance Company		
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified				
Product Name:	Long Term Care				
Project Name/Number:	30240 2019/30240 2019				

Rate Information

Rate data applies to filing.

Filing Method:	Review and Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	4.400%
Effective Date of Last Rate Revision:	12/01/2017
Filing Method of Last Filing:	Review and Approval
SERFF Tracking Number of Last Filing:	AERS-130983642

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	14.300%	14.300%	\$123,434	563	\$863,964	17.000%	8.000%

State:	Pennsylvania	Filing Company:	RiverSource Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	30240 2019/30240 2019		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA PremiumRates_30240	30240-PA	Revised	Previous State Filing Number: AERS-130983642 Percent Rate Change Request: 14.3	PA PremiumRates_30240.20190124.pdf,

Exhibit 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 17% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	116.44	87.94	244.46	184.76
51	116.44	87.94	244.46	184.76
52	116.44	87.94	244.46	184.76
53	116.44	87.94	244.46	184.76
54	116.44	87.94	244.46	184.76
55	116.44	87.94	244.46	184.76
56	126.86	98.30	266.08	206.42
57	136.92	106.10	287.70	222.84
58	152.52	116.44	320.28	244.46
59	168.08	126.86	345.90	260.88
60	183.64	145.00	370.12	292.06
61	204.40	165.46	390.32	316.48
62	222.28	175.82	408.50	323.46
63	253.44	204.40	444.20	358.30
64	281.94	222.56	476.52	376.20
65	310.16	253.68	501.88	409.92
66	338.72	271.56	529.80	425.22
67	377.62	300.10	574.80	456.94
68	416.24	339.02	624.96	509.10
69	465.58	370.12	679.48	539.94
70	514.54	408.78	729.30	579.44
71	563.54	447.66	781.16	620.36
72	620.66	494.10	833.98	664.18
73	687.80	553.78	902.86	726.76
74	757.58	610.52	970.66	782.34
75	842.94	670.22	999.98	837.44
76	930.82	737.36	999.98	898.24
77	999.98	814.96	999.98	984.14
78	999.98	882.40	999.98	999.98
79	999.98	959.92	999.98	999.98

Exhibit 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	82.74	59.62	173.50	125.32
51	82.74	59.62	173.50	125.32
52	82.74	59.62	173.50	125.32
53	82.74	59.62	173.50	125.32
54	82.74	59.62	173.50	125.32
55	82.74	59.62	173.50	125.32
56	89.96	66.78	188.94	140.24
57	97.38	72.14	204.36	151.14
58	108.32	79.04	227.54	166.06
59	119.52	85.96	245.62	177.22
60	130.42	98.48	262.88	198.22
61	145.04	112.28	277.26	214.76
62	157.78	119.52	290.02	219.54
63	179.86	138.66	315.58	243.22
64	200.10	151.14	338.20	255.46
65	220.30	172.18	356.32	278.36
66	240.56	184.42	376.22	288.44
67	267.96	203.84	408.20	310.28
68	295.64	230.16	443.84	345.38
69	330.48	251.18	482.44	366.40
70	365.34	277.56	517.82	393.30
71	400.20	303.90	554.82	421.22
72	440.66	335.54	592.32	450.80
73	488.28	375.74	641.02	493.34
74	538.04	414.60	689.20	530.86
75	598.44	454.74	748.00	568.38
76	660.96	500.54	805.16	609.62
77	723.54	553.24	873.64	667.90
78	785.76	598.98	924.16	704.36
79	846.44	651.70	977.60	752.50

Exhibit 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

3 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	74.24	56.16	155.94	117.90
51	74.24	56.16	155.94	117.90
52	74.24	56.16	155.94	117.90
53	74.24	56.16	155.94	117.90
54	74.24	56.16	155.94	117.90
55	74.24	56.16	155.94	117.90
56	80.14	62.00	168.18	130.12
57	87.80	67.86	184.42	142.62
58	98.22	75.02	206.22	157.50
59	107.48	80.92	221.14	166.58
60	117.10	92.08	236.04	185.74
61	129.34	104.82	247.24	200.36
62	142.08	112.58	261.02	206.78
63	162.88	131.46	285.50	230.40
64	179.86	141.86	304.18	239.76
65	197.72	161.52	319.58	261.30
66	214.48	171.90	335.54	269.02
67	241.60	191.88	367.74	292.14
68	267.66	217.94	402.06	327.28
69	297.24	236.28	433.72	344.84
70	327.78	260.26	464.58	368.82
71	356.56	283.14	494.12	392.52
72	397.32	316.12	534.06	424.96
73	442.80	356.04	581.12	467.28
74	484.04	389.56	620.00	498.94
75	537.00	426.82	670.86	533.24
76	589.14	466.48	717.66	568.12
77	652.20	521.30	787.64	629.34
78	711.54	567.04	836.88	666.84
79	761.30	612.54	879.16	707.56

Exhibit 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	62.56	46.82	131.18	98.48
51	62.56	46.82	131.18	98.48
52	62.56	46.82	131.18	98.48
53	62.56	46.82	131.18	98.48
54	62.56	46.82	131.18	98.48
55	62.56	46.82	131.18	98.48
56	69.72	50.28	146.62	105.64
57	75.32	56.94	158.10	119.72
58	82.74	63.62	173.50	133.86
59	89.96	68.66	185.20	141.58
60	102.68	75.58	207.30	152.20
61	110.16	82.26	210.48	156.98
62	124.80	93.92	229.38	172.44
63	137.82	100.56	241.34	176.42
64	157.78	113.88	266.92	192.66
65	172.72	125.88	279.14	203.32
66	192.90	139.16	301.50	217.70
67	212.88	150.88	324.36	229.66
68	234.98	169.26	352.84	254.12
69	255.20	182.82	372.56	266.64
70	275.40	201.16	390.36	285.22
71	303.10	219.54	419.86	304.38
72	330.48	239.76	444.12	322.26
73	358.14	263.96	469.92	346.46
74	393.04	289.26	503.46	370.40
75	433.20	315.08	541.52	393.82
76	475.54	345.38	579.30	420.72
77	515.98	377.34	622.94	455.52
78	558.28	409.00	656.46	481.10
79	605.90	440.92	699.80	509.28
80		477.88		
81		516.22		
82		559.86		
83		603.48		
84		660.44		

State:	Pennsylvania	Filing Company:	RiverSource Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	30240 2019/30240 2019		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA CoverLetter_30240.20190124.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA ActuarialMemorandum_30240.20190124.pdf PA Supplement_30240.20190124.pdf PA ActuarialMemorandum_Exhibit6_30240.20190124.xlsx PA Supplement_Attachments3thru9_30240.20190124.xlsx
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not Applicable.
Attachment(s):	

State:	Pennsylvania	Filing Company:	RiverSource Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	30240 2019/30240 2019		

Item Status:	
Status Date:	
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Third Party Document
Comments:	
Attachment(s):	Milliman_Involvement_PA_30240_20190121.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Policy and Rider form
Comments:	
Attachment(s):	30240-PA.pdf 30263.pdf
Item Status:	

SERFF Tracking #:	AERS-131727191	State Tracking #:	AERS-131727191	Company Tracking #:	30240 2019
State:	Pennsylvania	Filing Company:	RiverSource Life Insurance Company		
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified				
Product Name:	Long Term Care				
Project Name/Number:	30240 2019/30240 2019				

Status Date:	
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SERFF Tracking #:	AERS-131727191	State Tracking #:	AERS-131727191	Company Tracking #:	30240 2019
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State:	Pennsylvania		Filing Company:	RiverSource Life Insurance Company	
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified				
Product Name:	Long Term Care				
Project Name/Number:	30240 2019/30240 2019				

Attachment PA ActuarialMemorandum_Exhibit6_30240.20190124.xlsx is not a PDF document and cannot be reproduced here.

Attachment PA Supplement_Attachments3thru9_30240.20190124.xlsx is not a PDF document and cannot be reproduced here.

January 24, 2019

Honorable Jessica Altman
Insurance Commissioner
Pennsylvania Insurance Department

Via SERFF

RE: RiverSource Life Insurance Company ("RiverSource Life")
Company NAIC # 65005
Company FEIN # 41-0823832
SERFF Tracking # AERS-131727191
Policy Form: Nursing Home Indemnity Policy Form 30240-PA

Dear Commissioner Altman:

The referenced premium rate increase filing is being submitted by RiverSource Life Insurance Company for your review.

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

RiverSource Life is requesting the approval of premium rate increases on policy form 30240-PA. At this time, we are requesting the following premium rate increases on the premium associated with the nursing home policy only for policies issued in Pennsylvania:

- a 17% premium rate increase for policies with a lifetime benefit period; and
- an 8% premium rate increase for policies with non-lifetime benefit periods.

As demonstrated in the Actuarial Memorandum, much larger premium rate increases are currently actuarially justifiable. However, the company believes it is appropriate to limit the current premium rate increase requests to 17% for policies with a lifetime benefit period and 8% for policies with non-lifetime benefit periods in order to minimize the impact on policyholders to the extent we can, with the understanding that the company anticipates seeking additional premium rate increases in the future, even if experience does not deteriorate from current best estimates.

If it is the Department's position to only allow future additional premium rate increases if experience deteriorates from current best estimates, we request that the Department inform the company prior to approving the requested premium rate increases, as the company would like to amend this filing to request significantly larger premium rate increases at this time.

As noted in the Actuarial Memorandum, seven prior premium rate increases have been approved and implemented on all policies issued under this policy form in Pennsylvania. A 35% increase was approved in January 2005 and implemented on each policyholder's next policy anniversary beginning in April 2005. A 15% increase was approved in April 2008 and implemented on each policyholder's next policy anniversary beginning in July 2008. A 10% increase was approved in June 2009 and implemented on each policyholder's next policy anniversary beginning in September 2009. A 4.5% increase was approved in March 2011 and implemented on each policyholder's next policy anniversary beginning in June 2011. A 15% increase was approved in May 2013 and implemented on each policyholder's next policy anniversary beginning in August 2013. A 15% increase was approved in September 2015 and implemented on each policyholder's next policy anniversary beginning in December 2015. A 4.4% increase was approved in August 2017 and implemented on each policyholder's next policy anniversary beginning in December 2017.

These prior rate increases only applied to the premium associated with the nursing home policy, including the premium associated with the optional benefit increase option rider. No rate increase has been or is being requested for the premium associated with the optional home care rider.

As with the prior rate increases, the company will offer policyholders affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those policyholders who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. In addition, if the requested premium rate increases are approved, the company will offer all policyholders a contingent nonforfeiture benefit in accordance with the requirements set forth in Pennsylvania Code §89a.123, regardless of the issue date or issue age of the policy.

The following electronic items are included with this submission:

- this cover letter;
- a letter from Milliman Inc. describing their involvement and review of this filing;
- an Actuarial Memorandum and Premium Rate Schedules;
- a Supplement to the Actuarial Memorandum;
- copies of policy form 30240-PA and rider form 30263;
- a Microsoft Excel workbook containing Exhibit 6 of the Actuarial Memorandum; and
- a Microsoft Excel workbook containing Attachments 3 through 9 of the Supplement.

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

Thank you for your assistance in reviewing this filing.

RiverSource Life Insurance Company
RiverSource Distributors, Inc.
9550 Ameriprise Financial Center
Minneapolis, MN 55474



Respectfully,

A handwritten signature in black ink that reads "Anju Gupta-Lavey". The signature is written in a cursive, flowing style.

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

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for Policy Form 30240 Series

January 2019

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

1. Purpose of Filing

This Actuarial Memorandum has been prepared for the purpose of demonstrating the compliance of this premium rate increase filing with the applicable laws of the State of Pennsylvania and with the rules of the Department and that the anticipated loss ratio of this policy form meets the minimum requirements of the state. It may not be appropriate for other purposes.

2. Description of Benefits

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

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

Benefit eligibility for nursing home coverage is based on the following: (a) sickness or injury; (b) 3 or more of the following 6 activities of daily living ("ADLs") deficiencies: Bathing, Dressing, Toileting, Continence, Transferring and Feeding; or (c) cognitive impairment.

At the time of issue, the insured could choose to elect No Benefit Increase Option, the Simple Benefit Increase Option or the Compound Benefit Increase Option. The Simple Benefit Increase Option increases the original daily benefit amount by a fixed amount (5% of the original daily benefit amount) each year starting with the second policy year and continuing through the policy anniversary following the insured's 85th birthday. The Compound Benefit Increase Option increases the previous year's daily benefit amount by 5% per year starting with the second policy year and continuing for the life of the policy. The increasing benefit option will apply even when the policy is in claim status. The Simple Benefit Increase Option is available in all states, whereas the Compound Benefit Increase Option is only available in some states, not including Pennsylvania.

3. Renewability

This policy form is guaranteed renewable for life.

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for Policy Form 30240 Series

January 2019

4. Applicability

This rate filing is applicable to inforce policies only, as this policy form is no longer being sold in the market. The rate increase will apply to the premium associated with the nursing home policy only. No rate increase is being requested for the premium associated with the optional home care rider.

5. Actuarial Assumptions

Exhibit 1 provides a comparison of the original pricing assumptions and the current assumptions used in this rate filing for morbidity, mortality, lapses and interest.

Exhibits 2 through 5 provide experience analysis summaries for morbidity, mortality, lapse and policyholder behavior related to premium rate increases in support of the current premium rate increase assumptions.

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

Morbidity

Pricing frequencies and severities of claims were originally developed using statistics from the "1985 National Nursing Home Survey" published by the National Center for Health Statistics and input provided from RiverSource Life Insurance Company's ("RiverSource Life's") reinsurer. The expected frequencies and severities of claims were identifiable for the combinations of elimination periods and maximum benefit periods. This data represented the expected claim costs of the nursing home stay for policies with No Benefit Increase Option. A loading in claim costs was then applied for both the post confinement benefit and waiver of premium benefits. Claim costs for the Simple and Compound Benefit Increase Options were adjusted appropriately to reflect the 5% annual increase.

Currently assumed expected claim costs are the product of original pricing expected claim costs and actual-to-expected morbidity adjustment factors ("morbidity A/E factors"). The company took steps beginning in 2003 to improve claim experience by reviewing and tightening claim adjudication and care coordination practices where possible, which is reflected in a 5% reduction in expected claim costs for 2004 and later.

We conduct a morbidity study every year to analyze the current morbidity A/E factors. The analysis is done on a claim cost basis, rather than on a frequency and severity basis, which is not readily available. The current study includes actual emerging experience through anniversaries ending December 2017 and is based on 12,620 actual claims (7,587 with a lifetime benefit period and 5,033 with non-lifetime benefit periods).

The morbidity study compares actual incurred claims to expected incurred claims, where expected claims reflect the original pricing claim costs adjusted with the company's most

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for Policy Form 30240 Series

January 2019

recent set of morbidity 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 morbidity 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 morbidity A/E factors and retest them until a good fit is found (measured by actual-to-expected ratio and squared error).

The currently assumed morbidity A/E factors are provided in Exhibit 1. Professional judgment is applied to create morbidity A/E factors for periods beyond that for which there is actual experience. It has been credibly observed on older forms, including 30240, that experience has been favorable at younger attained ages but much worse than priced for at older attained ages. Thus, we believe morbidity A/E factors that increase by duration are appropriate.

Exhibit 2 provides a comparison of actual and expected experience, where expected experience reflects claim costs using current morbidity A/E factors. As shown in this exhibit, the ratio of total actual-to-expected claims using the current morbidity A/E factors is 99.9%. Claim counts split by issue age band are also provided in Exhibit 2.

Mortality

We conduct a mortality study every year to develop durational mortality actual-to-expected adjustment factors ("mortality A/E factors") that are applied to the 1983 Individual Annuity Mortality ("IAM") Basic table. The mortality study is based on actual experience for all long-term care ("LTC") policies combined. The current study includes 57,082 deaths incurred on policies from policy anniversaries in 2000 through policy anniversaries in 2017.

The current mortality A/E factors were developed subject to the constraint that the factors must be non-decreasing by duration. The mortality A/E 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, the current mortality A/E factors increase to 100% of the table or higher. In general, that has not been the case through duration 26 for younger issue ages, but we expect that it will as insureds reach a very advanced age. For this reason, the mortality A/E factors extend to duration 35 for younger issue ages.

The currently assumed mortality A/E factors are provided in Exhibit 1.

Exhibit 3 provides a comparison of actual and expected deaths, where the expected basis reflects the 1983 IAM Basic table with the currently assumed mortality A/E factors. The mortality A/E factors fit the observed data very well with the resulting ratio of actual-to-expected deaths at or near 100%.

Lapse Rates

We conduct a lapse study each year to develop a best-estimate lapse assumption. The lapse study is based on actual experience for all LTC policies combined. The current study includes 36,977 lapses on policies from policy anniversaries in 2000 through policy anniversaries in 2017, including 12,434 lapses in durations 8 and later. The exposures and actual lapses close to the implementation of premium rate increases are excluded

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from this analysis. For non-lifetime benefit periods, lapses exclude policies that have maximized their benefits; a separate study is conducted to develop a best-estimate assumption for policy terminations due to expiration of benefits.

Lapse experience varies by issue age and benefit period (i.e. lifetime benefit period versus non-lifetime benefit periods). We applied judgment to the results of the lapse study to develop the best-estimate lapse assumption. For later durations, we often looked at several durations' experience together to improve credibility. We have also made an effort to reflect that lapse rates seem to increase some at older attained ages.

The current assumptions for lapse rates and policy terminations due to expiration of benefits are provided in Exhibit 1. As shown in this exhibit, currently assumed ultimate lapse rates range from 1.1% to 2.5% based on issue age band and benefit period category. Exhibit 4 provides a comparison of the actual and expected lapse experience, where the expected basis reflects the currently assumed lapse rates (not including policy terminations due to expiration of benefits).

We also conduct a study each year to develop best-estimate assumptions for the additional lapses and benefit reductions associated with premium rate increases. Exhibit 5 provides the total lapses and benefit reductions the company has experienced at different premium rate increase levels from 2005 through 2017. Based on our actual experience, in the year of premium increase notification to policyholders, an additional 0.45% of inforce policyholders with a lifetime benefit period and an additional 0.20% of inforce policyholders with non-lifetime benefit periods is assumed to lapse. It is also assumed that, due to the election of reduced benefit options, benefits will be reduced by 0.75% for policies with a lifetime benefit period and by 0.25% for policies with non-lifetime benefit periods in the year of premium increase notification.

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

Adverse Selection

Adverse selection is assumed to occur in the year of premium increase notification to policyholders as follows:

- 1.2% grading down to 0% in the 3rd year after the initial premium increase notification for policies with a lifetime benefit period; and
- 0.45% grading down to 0% in the 2nd year after the initial premium increase notification for policies with non-lifetime benefit periods.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commission rates were reduced in 2005, 2008, 2009, 2013 and 2016 so that total commissions paid before and after past sought nationwide increases in premium are similar. In addition, as part of this premium rate increase process, the company anticipates adjusting commission rates so that the total commissions paid before and after the requested increase in premium are similar.

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The assumptions used in this rate filing are based on actual inforce experience of RiverSource Life and are deemed reasonable for this particular policy form. These are best-estimate assumptions and do not include any provision for profit or contingencies.

6. Marketing Method

This policy form was marketed by agents of RiverSource Life.

7. Underwriting Description

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

8. Premiums

Premiums are unisex and payable for life. Premium rates vary by issue age, the initial daily benefit amount, the benefit period, the elimination period and the Benefit Increase Option.

9. Issue Age Range

The issue ages were from 50 to 79, except for the benefit structure with 2-year benefit period, 100-day elimination period and No Benefit Increase Option which was 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 June 30, 2018) are applied to the annual premium ("AP"):

Premium Mode	Modal Factors	Percent Distribution
Annual	$1.0000 \times AP + 0.0$	46.2%
Semi-Annual	$0.5020 \times AP + 0.4$	10.3%
Quarterly	$0.2580 \times AP + 0.5$	8.7%
Monthly	$0.0868 \times AP + 0.6$	34.8%

12. Active Life Reserves

Active life reserves, although they have significant impact, have not been used in the analysis in this rate filing, except as provided in the supplement to this Actuarial Memorandum.

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13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide experience for policy form 30240 is provided in Exhibit 6, including any previously implemented premium rate increases as described below in section 15. The experience in Exhibit 6 is provided separately for (i) policies with a lifetime benefit period and (ii) policies with non-lifetime benefit periods as well as for (iii) all policies in total.

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:

$$LR_j = \frac{\sum_k \sum_t {}_jPmt_t^k * v^{t-k} + \sum_k ({}_jCR_{ValDate}^k + {}_jIBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = loss ratio for year j

${}_jPmt_t^k$ = claim payments at time t for claims incurred at time k in year j

${}_jCR_{ValDate}^k$ = open claim reserve held on June 30, 2018 for claims incurred at time k in year j

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of June 30, 2018 attributable to claims incurred at time k in year j

EP_j = earned premium in year j

$ValDate$ = June 30, 2018

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, without and with interest, as historical incurred claims divided by historical earned premiums. Historical earned premiums in Exhibit 6 are calculated based on the issue and, if appropriate, termination date for each policy. Historical incurred claims in Exhibit 6 are determined by discounting claim payments and

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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, without and with interest, as anticipated incurred claims divided by anticipated earned premiums. Anticipated earned premiums and incurred claims are projected on a seriatim basis and then summed to produce a total for each calendar year. For purposes of discounting projected future 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 June 30, 2018 is calculated as the sum of accumulated historical experience and discounted projected 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 Premium Rate Revisions

Seven prior premium rate increases have been approved and implemented on this policy form in Pennsylvania. A 35% increase was approved in January 2005 and implemented on each policyholder's next policy anniversary beginning in April 2005. A 15% increase was approved in April 2008 and implemented on each policyholder's next policy anniversary beginning in July 2008. A 10% increase was approved in June 2009 and implemented on each policyholder's next policy anniversary beginning in September 2009. A 4.5% increase was approved in March 2011 and implemented on each policyholder's next policy anniversary beginning in June 2011. A 15% increase was approved in May 2013 and implemented on each policyholder's next policy anniversary beginning in August 2013. A 15% increase was approved in September 2015 and implemented on each policyholder's next policy anniversary beginning in December 2015. A 4.4% increase was approved in August 2017 and implemented on each policyholder's next policy anniversary beginning in December 2017.

The actual and projected premiums in Exhibit 6 reflect the accumulated premium rate increases as approved in Pennsylvania and implemented from 2005 through 2018 on a nationwide basis.

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

The company is requesting the following premium rate increases:

- a 17% premium rate increase for policies with a lifetime benefit period; and
- an 8% premium rate increase for policies with non-lifetime benefit periods.

Projected experience assuming the requested premium rate increases are implemented is provided in Exhibit 6. As shown in this exhibit, the expected lifetime loss ratios before and after the requested premium rate increases exceed the minimum loss ratio of 60%.

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

Table 1 shows the isolated impact on the projected lifetime loss ratios of future deviations in each key driver from original assumptions and the corresponding premium rate increase needed to produce the target lifetime loss ratio, separately for policies with a lifetime benefit period and policies with non-lifetime benefit periods. This target lifetime loss ratio represents the lifetime loss ratio using historical experience combined with projected future experience based on our original pricing assumptions and is 94.87% for policies with a lifetime benefit period and 71.57% for policies with non-lifetime benefit periods.

Note that Table 1 has been developed using nationwide historical experience through June 30, 2018, where actual and projected premiums reflect the accumulated rate increases as approved in Pennsylvania and implemented from 2005 through 2018 on a nationwide basis, and the loss ratios with all current assumptions correspond to Exhibit 6(i) for policies with a lifetime benefit period and Exhibit 6(ii) for policies with non-lifetime benefit periods before the requested premium rate increases.

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Table 1
RiverSource Life Insurance Company
Impact on Lifetime Loss Ratio of Changing from Original Pricing to Current Assumptions
Nationwide Experience Before Any Premium Rate Increase
Adjusted for Cumulative Prior Filed Premium Rate Increases on a Nationwide Basis
Policy Form 30240

Policies with a Lifetime Benefit Period			
Assumptions	Lifetime Loss Ratio	Impact on Lifetime Loss Ratio	Premium Rate Increase Needed to Produce a Lifetime Loss Ratio of 94.87%
Historical Experience through 6/30/2018 & Projections with Original Pricing Assumptions	94.87%	N/A	N/A
Historical Experience through 6/30/2018 & Projections with Original Pricing Assumptions except for Current:			
Morbidity	98.11%	3.24%	170.5%
Mortality	94.92%	0.05%	2.8%
Lapse	96.06%	1.19%	54.7%
Interest	117.25%	22.38%	636.9%
Historical Experience through 6/30/2018 & Projections with All Current Assumptions	127.04%	32.17%	786.5%

Policies with Non-Lifetime Benefit Periods			
Assumptions	Lifetime Loss Ratio	Impact on Lifetime Loss Ratio	Premium Rate Increase Needed to Produce a Lifetime Loss Ratio of 71.57%
Historical Experience through 6/30/2018 & Projections with Original Pricing Assumptions	71.57%	N/A	N/A
Historical Experience through 6/30/2018 & Projections with Original Pricing Assumptions except for Current:			
Morbidity	72.33%	0.76%	85.4%
Mortality	71.59%	0.02%	2.0%
Lapse	71.89%	0.32%	33.9%
Interest	87.81%	16.24%	964.7%
Historical Experience through 6/30/2018 & Projections with All Current Assumptions	89.98%	18.41%	1018.8%

Note that the lifetime loss ratio for each changed assumption in Table 1 does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio for policies with a lifetime benefit period (i.e. 32.17%) is greater than the sum of the impact of each changed assumption (i.e. $26.86\% = 3.24\% + 0.05\% + 1.19\% + 22.38\%$) and the total impact of all current assumptions on the lifetime loss ratio

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for policies with non-lifetime benefit periods (i.e. 18.41%) is greater than the sum of the impact of each changed assumption (i.e. $17.34\% = 0.76\% + 0.02\% + 0.32\% + 16.24\%$).

As the results in Table 1 show, premium rate increases that far exceed the requested increases are currently actuarially justified. RiverSource Life is requesting premium rate increases at this time that are lower than the current actuarially justified increases, as we believe that it is appropriate to limit the current premium rate increase requests to 17% for policies with a lifetime benefit period and 8% for policies with non-lifetime benefit periods in order to minimize the impact on policyholders to the extent that we can, with the understanding that the company anticipates seeking additional premium rate increases in the future, even if experience does not deteriorate from current best estimates.

If it is the Department's position to only allow future additional premium rate increases if experience deteriorates from current best estimates, we request that the Department inform the company prior to approving the requested premium rate increases, as the company would like to amend this filing to request significantly larger premium rate increases at this time.

Premium rate tables with the requested rate increases are provided in Exhibit 7.

17. Pennsylvania Average Annual Premium (Based on June 30, 2018 Inforce)

	Policies with a Lifetime Benefit Period	Policies with Non-Lifetime Benefit Periods
Before rate increase	\$1,677	\$1,279
After rate increase	\$1,962	\$1,382

These values assume all previously approved premium rate increases have been fully implemented on all policies.

18. Proposed Effective Date

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

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19. Nationwide Distribution of Business (Based on June 30, 2018 Inforce Count)

By Issue Age:

Issue Ages	Percent Distribution
<55	13.3%
55-59	32.5%
60-64	36.2%
65-69	15.1%
70-74	2.8%
75-79	0.1%
>79	<0.1%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	31.7%
100-day	68.3%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	3.1%
3-Year	6.6%
4-Year	21.0%
Unlimited	69.3%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	36.1%
Simple to Age 85	62.3%
Compound for Life	1.6%

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By Gender:

Gender	Percent Distribution
Female	68.4%
Male	31.6%

20. Number of Policyholders

As of June 30, 2018, the number of policies and annual premium inforce, assuming all premium rate increases previously approved in Pennsylvania have been fully implemented on all policies in both the state and nationwide, is:

	Number of Insureds	Annual Premium
Pennsylvania:		
Policies with a Lifetime Benefit Period	361	\$605,536
Policies with Non-Lifetime Benefit Periods	<u>202</u>	<u>258,428</u>
Total	563	\$863,964
Nationwide	8,751	\$13,087,992

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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 Actuarial 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 of Pennsylvania. 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: January 24, 2019

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
Policy Form 30240

Morbidity Assumptions	
<u>Original Pricing Assumptions:</u>	
<p>Pricing frequencies and severities of claims were originally developed using statistics from the "1985 National Nursing Home Survey" published by the National Center for Health Statistics and input provided from RiverSource Life Insurance Company's ("RiverSource Life's" reinsurer. The expected frequencies and severities of claims were identifiable for the combinations of elimination periods and maximum benefit periods. This data represented the expected claim costs of the nursing home stay for policies with No Benefit Increase Option. A loading in claim costs was then applied for both the post confinement benefit and waiver of premium benefits. Claim costs for the Simple and Compound Benefit Increase Options were adjusted appropriately to reflect the 5% annual increase.</p>	
The following selection factors were used:	
Duration	Factor
1	40%
2	50%
3	60%
4	70%
5	80%
6	90%
7+	100%

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
Policy Form 30240

Morbidity Assumptions							
Current Assumptions:							
Currently assumed claim costs are the product of original pricing expected claim costs and actual-to-expected morbidity adjustment factors. The company took steps beginning in 2003 to improve claim experience by reviewing and tightening claim adjudication and care coordination practices where possible, which is reflected in a 5% reduction in expected claim costs for 2004 and later. The morbidity actual-to-expected adjustment factors were developed from actual emerging experience for RiverSource Life of NY through anniversaries ending December 2017.							
Lifetime Benefit Period Actual-to-Expected Adjustment Factors							
Duration	Issue Age Band						
	<53	53-57	58-62	63-67	68-72	73-77	78+
1	0.419	0.298	0.772	0.698	1.302	1.628	1.395
2	0.419	0.298	0.772	0.698	1.302	1.628	1.395
3	0.419	0.298	0.772	0.698	1.302	1.628	1.395
4	0.437	0.333	0.776	0.796	1.265	1.544	1.386
5	0.456	0.368	0.779	0.895	1.228	1.460	1.376
6	0.474	0.404	0.783	0.993	1.190	1.376	1.367
7	0.493	0.439	0.787	1.092	1.153	1.293	1.358
8	0.512	0.474	0.791	1.190	1.116	1.209	1.349
9	0.562	0.528	0.865	1.222	1.163	1.194	1.339
10	0.612	0.582	0.939	1.254	1.209	1.179	1.330
11	0.662	0.636	1.014	1.285	1.256	1.164	1.321
12	0.712	0.690	1.088	1.317	1.302	1.149	1.311
13	0.763	0.744	1.163	1.349	1.349	1.135	1.302
14	0.794	0.800	1.229	1.375	1.358	1.157	1.304
15	0.826	0.856	1.296	1.401	1.367	1.179	1.306
16	0.857	0.911	1.363	1.427	1.376	1.202	1.308
17	0.889	0.967	1.430	1.453	1.386	1.224	1.309
18	0.921	1.023	1.497	1.479	1.395	1.246	1.311
19	0.939	1.068	1.494	1.460	1.376	1.261	1.308
20	0.958	1.112	1.490	1.442	1.358	1.276	1.304
21	0.977	1.157	1.486	1.423	1.339	1.291	1.300
22	0.995	1.202	1.482	1.404	1.321	1.306	1.296
23	1.014	1.246	1.479	1.386	1.302	1.321	1.293
24	1.027	1.252	1.481	1.412	1.341	1.335	1.313
25	1.040	1.257	1.482	1.438	1.380	1.350	1.334
26	1.053	1.263	1.484	1.464	1.419	1.365	1.354
27	1.066	1.269	1.486	1.490	1.458	1.380	1.375
28	1.079	1.274	1.488	1.516	1.497	1.395	1.395
29	1.080	1.274	1.487	1.519	1.497	1.396	1.395
30	1.081	1.274	1.486	1.522	1.497	1.397	1.395
31	1.082	1.274	1.486	1.525	1.497	1.398	1.395
32	1.082	1.274	1.485	1.528	1.497	1.398	1.395
33	1.083	1.274	1.484	1.532	1.497	1.399	1.395
34	1.083	1.274	1.483	1.535	1.497	1.400	1.395
35	1.084	1.274	1.482	1.537	1.497	1.401	1.395
36	1.085	1.274	1.481	1.541	1.497	1.402	1.395
37	1.086	1.274	1.481	1.544	1.497	1.402	1.395
38	1.086	1.274	1.481	1.547	1.497	1.402	1.395
39	1.087	1.274	1.480	1.550	1.497	1.403	1.395
40+	1.088	1.274	1.479	1.553	1.497	1.404	1.395

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
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Morbidity Assumptions								
Current Assumptions:								
Non-Lifetime Benefit Periods Actual-to-Expected Adjustment Factors								
Duration	Issue Age Band							
	<53	53-57	58-62	63-67	68-72	73-77	78-82	83+
1	0.186	0.186	0.233	0.512	0.744	0.884	1.349	1.730
2	0.186	0.186	0.233	0.512	0.744	0.884	1.349	1.730
3	0.186	0.186	0.233	0.512	0.744	0.884	1.349	1.730
4	0.205	0.205	0.326	0.539	0.753	0.904	1.349	1.730
5	0.223	0.223	0.419	0.567	0.763	0.924	1.349	1.730
6	0.242	0.242	0.512	0.595	0.772	0.945	1.349	1.730
7	0.260	0.260	0.605	0.623	0.781	0.965	1.349	1.730
8	0.279	0.279	0.698	0.651	0.791	0.986	1.349	1.730
9	0.288	0.311	0.707	0.729	0.839	1.021	1.335	1.718
10	0.298	0.342	0.716	0.807	0.887	1.056	1.322	1.706
11	0.307	0.374	0.725	0.885	0.936	1.092	1.309	1.694
12	0.316	0.405	0.735	0.963	0.984	1.127	1.296	1.682
13	0.326	0.437	0.744	1.042	1.032	1.163	1.283	1.670
14	0.374	0.484	0.809	1.058	1.092	1.163	1.265	1.686
15	0.422	0.530	0.874	1.075	1.151	1.163	1.246	1.702
16	0.471	0.577	0.939	1.092	1.211	1.163	1.228	1.718
17	0.519	0.623	1.004	1.109	1.270	1.163	1.209	1.734
18	0.567	0.670	1.070	1.125	1.330	1.163	1.190	1.750
19	0.627	0.716	1.079	1.176	1.317	1.170	1.216	1.768
20	0.686	0.763	1.088	1.226	1.304	1.177	1.242	1.786
21	0.746	0.809	1.097	1.276	1.291	1.185	1.269	1.804
22	0.805	0.856	1.107	1.326	1.278	1.192	1.295	1.822
23	0.865	0.902	1.116	1.376	1.265	1.200	1.321	1.840
24	0.872	0.902	1.112	1.388	1.269	1.209	1.319	1.840
25	0.880	0.902	1.109	1.399	1.272	1.218	1.317	1.840
26	0.887	0.902	1.105	1.410	1.276	1.228	1.315	1.840
27	0.895	0.902	1.101	1.421	1.280	1.237	1.313	1.840
28	0.902	0.902	1.097	1.432	1.283	1.246	1.311	1.840
29	0.906	0.906	1.097	1.431	1.283	1.245	1.313	1.839
30	0.910	0.910	1.097	1.430	1.283	1.244	1.314	1.838
31	0.914	0.914	1.097	1.430	1.283	1.244	1.316	1.838
32	0.918	0.918	1.097	1.429	1.283	1.243	1.318	1.837
33	0.922	0.922	1.097	1.428	1.283	1.242	1.319	1.836
34	0.925	0.925	1.097	1.428	1.283	1.242	1.321	1.835
35	0.929	0.929	1.097	1.427	1.283	1.241	1.322	1.834
36	0.933	0.933	1.097	1.426	1.283	1.240	1.323	1.833
37	0.937	0.937	1.097	1.426	1.283	1.240	1.325	1.833
38	0.941	0.941	1.097	1.425	1.283	1.239	1.327	1.832
39	0.945	0.945	1.097	1.424	1.283	1.238	1.328	1.831
40+	0.949	0.949	1.097	1.423	1.283	1.237	1.330	1.830
The following adverse selection factors are used:								
Year of Premium Increase Notification	Policies with a Lifetime Benefit Period		Policies with Non-Lifetime Benefit Periods					
1	1.20%		0.45%					
2	0.20%		0.00%					
3	0.00%		0.00%					

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
Policy Form 30240

Mortality Assumptions						
Original Pricing Assumptions:						
1983 Individual Annuity Mortality Basic Table						
Current Assumptions:						
1983 Individual Annuity Mortality Basic Table with A/E adjustment factors consistent with experience						
Mortality Actual-to-Expected Adjustment 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	54%	66%	66%	74%	73%	88%
11	54%	66%	70%	78%	74%	88%
12	54%	66%	70%	78%	86%	89%
13	54%	66%	70%	82%	86%	92%
14	54%	66%	70%	85%	86%	92%
15	54%	66%	72%	85%	93%	94%
16	54%	66%	77%	85%	93%	99%
17	60%	67%	77%	87%	97%	99%
18	60%	67%	80%	95%	101%	100%
19	60%	71%	80%	95%	101%	100%
20	60%	71%	83%	95%	101%	103%
21	66%	77%	83%	96%	110%	106%
22	67%	82%	90%	108%	110%	110%
23	68%	82%	90%	108%	110%	110%
24	79%	84%	90%	108%	110%	110%
25	83%	84%	94%	108%	110%	110%
26	84%	86%	102%	108%	110%	110%
27	85%	95%	102%	108%	110%	110%
28	90%	97%	102%	108%	110%	110%
29	90%	97%	102%	108%	110%	110%
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32	95%	100%	102%	108%	110%	110%
33	95%	100%	102%	108%	110%	110%
34	95%	100%	102%	108%	110%	110%
35+	100%	100%	102%	108%	110%	110%

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
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Lapse Assumptions																																																																																																																																																																												
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13	0.74%	1.15%	2.10%																																																																																																																																																																									
14	0.74%	1.15%	2.20%																																																																																																																																																																									
15	0.73%	1.15%	2.20%																																																																																																																																																																									
16	0.73%	1.15%	2.50%																																																																																																																																																																									
17	0.73%	1.25%	2.50%																																																																																																																																																																									
18	0.87%	1.25%	2.50%																																																																																																																																																																									
19	0.87%	1.65%	2.50%																																																																																																																																																																									
20	0.87%	1.85%	2.50%																																																																																																																																																																									
21	0.90%	1.75%	2.50%																																																																																																																																																																									
22	0.95%	1.90%	2.50%																																																																																																																																																																									
23	1.00%	1.90%	2.50%																																																																																																																																																																									
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36	1.40%	1.90%	2.50%																																																																																																																																																																									
37	1.40%	1.90%	2.50%																																																																																																																																																																									
38	1.40%	1.90%	2.50%																																																																																																																																																																									
39	1.40%	1.90%	2.50%																																																																																																																																																																									
40+	1.40%	1.90%	2.50%																																																																																																																																																																									
In the year of premium increase notification to policyholders, an additional 0.45% of inforce policyholders with a lifetime benefit period and an additional 0.20% of inforce policyholders with non-lifetime benefit periods is assumed to lapse. It is also assumed that, due to the election of reduced benefit options, benefits will be reduced by 0.75% for policies with a lifetime benefit period and by 0.25% for policies with non-lifetime benefit periods in the year of premium increase notification.																																																																																																																																																																												

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
Policy Form 30240

Benefit Expiry Assumptions for Policies with Non-Lifetime Benefit Periods				
Original Pricing Assumptions: N/A				
Current Assumptions:	Issue Age Band			
	Duration	<63	63-72	73+
	1	0.00%	0.00%	0.00%
	2	0.00%	0.00%	0.00%
	3	0.00%	0.00%	0.00%
	4	0.00%	0.00%	0.02%
	5	0.00%	0.00%	0.10%
	6	0.00%	0.02%	0.20%
	7	0.00%	0.05%	0.54%
	8	0.00%	0.05%	0.57%
	9	0.00%	0.08%	0.73%
	10	0.01%	0.10%	1.19%
	11	0.01%	0.10%	1.45%
	12	0.01%	0.20%	1.65%
	13	0.02%	0.20%	1.65%
	14	0.02%	0.20%	2.40%
	15	0.02%	0.42%	2.40%
	16	0.02%	0.42%	2.60%
	17	0.02%	0.55%	2.60%
	18	0.05%	0.55%	3.40%
	19	0.05%	0.70%	3.50%
	20	0.05%	0.85%	3.60%
	21	0.15%	1.10%	3.60%
	22	0.15%	1.20%	3.60%
	23	0.20%	1.60%	3.60%
	24	0.20%	1.60%	3.60%
	25	0.30%	1.85%	3.60%
	26	0.30%	2.00%	3.60%
	27	0.30%	2.10%	3.60%
	28	0.60%	2.30%	3.60%
	29	1.00%	2.50%	3.60%
	30	1.20%	2.60%	3.60%
	31	1.50%	2.60%	3.60%
	32	1.70%	2.60%	3.60%
	33	1.80%	2.60%	3.60%
	34	1.90%	2.60%	3.60%
	35	2.00%	2.60%	3.60%
	36+	2.10%	2.60%	3.60%

Interest Rate Assumptions	
Original Pricing Assumption:	7.50%
Current Assumption:	4.50%

Exhibit 2
RiverSource Life Insurance Company
Nationwide Nursing Home Claim Experience
For Policy Anniversaries through 2017
All Policies Issued under Policy Form 30240
Expected Claims Based on Current Assumptions

SPLIT BY BENEFIT PERIOD AND DURATION								
Duration	Lifetime Benefit Period			Non-Lifetime Benefit Periods			All	
	Actual	Expected	A/E	Actual	Expected	A/E	Actual	Expected
1	789,358	665,657	118.6%	384,639	461,935	83.3%	1,173,997	1,127,593
2	2,580,958	2,356,489	109.5%	1,263,462	1,499,906	84.2%	3,844,419	3,856,396
3	4,939,263	4,697,495	105.1%	2,432,574	2,740,586	88.8%	7,371,838	7,438,080
4	6,348,745	6,513,733	97.5%	4,640,887	3,719,734	124.8%	10,989,632	10,233,466
5	7,285,341	7,776,689	93.7%	4,217,664	4,375,362	96.4%	11,503,005	12,152,051
6	12,072,641	9,263,769	130.3%	4,530,005	5,135,916	88.2%	16,602,646	14,399,686
7	10,444,924	11,477,557	91.0%	6,278,334	6,257,536	100.3%	16,723,258	17,735,093
8	12,299,742	12,694,113	96.9%	6,290,152	6,891,444	91.3%	18,589,893	19,585,557
9	14,409,518	14,440,618	99.8%	8,747,145	7,630,516	114.6%	23,156,663	22,071,133
10	15,161,922	16,440,070	92.2%	6,621,584	8,367,459	79.1%	21,783,506	24,807,529
11	19,685,848	18,661,877	105.5%	9,952,709	9,159,523	108.7%	29,638,557	27,821,400
12	20,639,640	21,022,074	98.2%	9,268,660	9,943,544	93.2%	29,908,301	30,965,618
13	23,937,151	23,279,273	102.8%	10,728,196	10,594,499	101.3%	34,665,347	33,873,772
14	24,114,208	25,339,217	95.2%	10,933,730	11,089,253	98.6%	35,047,938	36,428,470
15	26,994,294	27,161,759	99.4%	10,889,693	11,591,055	93.9%	37,883,987	38,752,814
16	29,529,764	29,475,458	100.2%	11,248,745	12,119,924	92.8%	40,778,509	41,595,382
17	31,397,943	31,927,219	98.3%	12,918,329	12,703,542	101.7%	44,316,272	44,630,761
18	37,495,613	34,264,666	109.4%	13,922,069	13,270,642	104.9%	51,417,682	47,535,308
19	39,205,579	35,670,491	109.9%	13,108,624	13,601,372	96.4%	52,314,203	49,271,863
20	37,130,035	36,852,118	100.8%	17,079,881	13,815,736	123.6%	54,209,915	50,667,854
21	36,576,427	37,723,446	97.0%	12,347,881	13,864,567	89.1%	48,924,308	51,588,013
22	45,207,331	38,164,306	118.5%	14,893,079	13,730,628	108.5%	60,100,411	51,894,934
23	37,017,718	38,311,539	96.6%	14,090,765	13,614,695	103.5%	51,108,482	51,926,234
24	38,011,618	38,869,959	97.8%	13,904,066	13,201,653	105.3%	51,915,683	52,071,612
25	32,671,093	36,571,996	89.3%	11,804,498	11,757,157	100.4%	44,475,591	48,329,152
26	24,408,598	26,239,405	93.0%	6,845,819	7,632,200	89.7%	31,254,417	33,871,605
27	11,012,895	15,166,791	72.6%	3,285,308	4,010,138	81.9%	14,298,203	19,176,929
28	1,336,233	2,115,892	63.2%	412,878	624,684	66.1%	1,749,111	2,740,577
Total	602,704,399	603,143,675	99.9%	243,041,375	243,405,208	99.9%	845,745,774	846,548,883

SPLIT BY ISSUE AGE				
Issue Age	Actual	Expected	A/E	Claim Count
<53	5,951,986	4,497,942	132.3%	52
53-57	41,377,678	40,258,300	102.8%	413
58-62	166,721,269	161,194,752	103.4%	1,786
63-67	270,992,980	276,068,367	98.2%	3,564
68-72	210,511,239	211,923,563	99.3%	3,492
73-77	107,984,879	109,480,351	98.6%	2,148
78-82	37,696,068	38,425,163	98.1%	986
83+	4,509,675	4,700,446	95.9%	179
Total	845,745,774	846,548,883	99.9%	12,620

Exhibit 3
RiverSource Life Insurance Company
Long-Term Care Mortality Experience
For Policy Anniversaries in 2000 through Policy Anniversaries in 2017
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	799	101%	12
6	1,130	1,114	101%	16
7	1,473	1,433	103%	40
8	1,733	1,725	100%	8
9	2,155	2,173	99%	(18)
10	2,639	2,651	100%	(12)
11	3,204	3,181	101%	23
12	3,474	3,477	100%	(3)
13	3,658	3,656	100%	2
14	3,791	3,802	100%	(11)
15	3,893	3,972	98%	(79)
16	3,930	3,929	100%	1
17	3,810	3,840	99%	(30)
18	3,677	3,673	100%	4
19	3,271	3,286	100%	(15)
20	2,890	2,894	100%	(4)
21	2,670	2,660	100%	10
22	2,265	2,239	101%	26
23	1,757	1,731	101%	26
24	1,335	1,359	98%	(24)
25	1,008	1,037	97%	(29)
26	735	745	99%	(10)
27	435	415	105%	20
28	73	60	122%	13
Total	57,082	57,112	100%	(30)

SUMMARY BY ISSUE AGE				
Issue Age	Actual Deaths	Expected Deaths	A/E	Difference
<43	34	38	90%	(4)
43-47	209	228	92%	(19)
48-52	1,545	1,572	98%	(27)
53-57	4,768	4,661	102%	107
58-62	10,722	10,761	100%	(39)
63-67	15,081	15,065	100%	16
68-72	13,439	13,466	100%	(27)
73-77	8,027	8,015	100%	12
78-82	2,890	2,930	99%	(40)
83+	367	375	98%	(8)
Total	57,082	57,112	100%	(30)

SUMMARY BY ALL DURATION / ISSUE AGE CELLS			
Actual Deaths	Expected Deaths	A/E	Difference
57,082	57,112	100%	(30)

Exhibit 4
RiverSource Life Insurance Company
Long-Term Care Lapse Experience (Excludes Policy Terminations due to Expiration of Benefits)
For Policy Anniversaries in 2000 through Policy Anniversaries in 2017
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 Lapse Rate	Actual / Expected	Lapses	Actual Exposure	Rate	Expected Lapse Rate	Actual / Expected	Lapses	Actual Exposure	Rate	Expected Lapse Rate	Actual / Expected	Lapses	Actual Exposure	Rate	Expected Lapse Rate	Actual / Expected
1	1,358	19,350	7.0%	7.0%	100%	263	3,720	7.1%	7.0%	101%	37	516	7.2%	7.2%	100%	1,658	23,585	7.0%	7.0%	100%
2	1,669	25,282	6.6%	6.6%	100%	265	5,631	4.7%	4.8%	99%	30	833	3.6%	3.6%	100%	1,964	31,746	6.2%	6.2%	100%
3	1,552	31,726	4.9%	4.9%	100%	287	7,814	3.7%	3.7%	100%	42	1,169	3.6%	3.6%	100%	1,881	40,709	4.6%	4.6%	100%
4	1,416	38,350	3.7%	3.7%	100%	265	9,674	2.7%	2.8%	100%	29	1,440	2.0%	1.9%	106%	1,710	49,464	3.5%	3.5%	100%
5	1,271	47,402	2.7%	2.7%	100%	254	12,697	2.0%	2.0%	100%	27	1,959	1.4%	1.4%	98%	1,552	62,058	2.5%	2.5%	100%
6	972	51,229	1.9%	1.9%	100%	254	14,944	1.7%	1.7%	100%	31	2,421	1.3%	1.4%	91%	1,257	68,594	1.8%	1.8%	100%
7	787	51,757	1.5%	1.5%	100%	197	16,094	1.2%	1.2%	106%	47	2,693	1.7%	1.4%	125%	1,031	70,544	1.5%	1.4%	102%
8	554	49,966	1.1%	1.1%	100%	196	16,780	1.2%	1.2%	101%	38	2,793	1.4%	1.3%	105%	788	69,539	1.1%	1.1%	100%
9	498	46,551	1.1%	1.1%	100%	187	16,901	1.1%	1.2%	95%	31	2,821	1.1%	1.1%	100%	716	66,273	1.1%	1.1%	99%
10	375	42,022	0.9%	0.9%	100%	211	17,120	1.2%	1.2%	106%	32	2,882	1.1%	1.1%	101%	618	62,025	1.0%	1.0%	102%
11	360	40,973	0.9%	0.9%	100%	200	18,840	1.1%	1.2%	92%	34	3,255	1.0%	1.1%	95%	594	63,067	0.9%	1.0%	97%
12	245	36,470	0.7%	0.7%	103%	155	17,794	0.9%	0.9%	100%	43	2,981	1.4%	1.4%	103%	443	57,245	0.8%	0.8%	102%
13	234	34,465	0.7%	0.7%	104%	144	16,287	0.9%	0.9%	102%	32	2,531	1.3%	1.4%	90%	410	53,283	0.8%	0.8%	102%
14	212	32,699	0.6%	0.7%	100%	119	14,128	0.8%	0.9%	97%	31	1,985	1.6%	1.5%	108%	362	48,812	0.7%	0.7%	99%
15	179	29,749	0.6%	0.7%	93%	116	11,688	1.0%	1.0%	101%	20	1,500	1.3%	1.5%	92%	315	42,937	0.7%	0.8%	96%
16	159	26,526	0.6%	0.6%	100%	96	9,859	1.0%	1.0%	99%	25	1,140	2.2%	1.8%	125%	280	37,524	0.7%	0.7%	102%
17	147	25,596	0.6%	0.6%	96%	91	9,424	1.0%	1.0%	99%	23	975	2.4%	1.8%	135%	261	35,994	0.7%	0.7%	99%
18	134	22,805	0.6%	0.6%	105%	100	8,088	1.2%	1.2%	103%	19	708	2.7%	1.8%	149%	253	31,600	0.8%	0.8%	107%
19	95	19,446	0.5%	0.6%	87%	73	6,264	1.2%	1.2%	97%	6	469	1.3%	1.8%	71%	174	26,178	0.7%	0.7%	90%
20	91	15,558	0.6%	0.6%	104%	61	5,138	1.2%	1.2%	99%	5	327	1.5%	1.9%	80%	157	21,023	0.7%	0.7%	101%
21	79	13,278	0.6%	0.7%	92%	63	5,160	1.2%	1.2%	102%	9	292	3.1%	1.9%	162%	151	18,730	0.8%	0.8%	98%
22	75	9,334	0.8%	0.8%	107%	43	4,492	1.0%	1.2%	80%	9	263	3.4%	2.0%	171%	127	14,088	0.9%	0.9%	98%
23	40	6,007	0.7%	0.8%	83%	37	3,091	1.2%	1.2%	100%	5	145	3.5%	2.0%	173%	82	9,244	0.9%	1.0%	93%
24	38	3,777	1.0%	0.9%	118%	41	2,044	2.0%	1.3%	160%	3	75	4.0%	2.0%	200%	82	5,896	1.4%	1.0%	139%
25	25	2,334	1.1%	0.9%	119%	22	1,281	1.7%	1.3%	137%	2	39	5.1%	2.0%	257%	49	3,655	1.3%	1.0%	130%
26	10	1,767	0.6%	1.0%	60%	14	1,007	1.4%	1.3%	111%	0	30	0.0%	2.0%	0%	24	2,805	0.9%	1.1%	80%
27	10	593	1.7%	1.0%	169%	6	332	1.8%	1.3%	144%	0	7	0.0%	2.0%	0%	16	933	1.7%	1.1%	156%
28	0	99	0.0%	1.0%	0%	0	38	0.0%	1.3%	0%	0	1	0.0%	2.0%	0%	0	139	0.0%	1.1%	0%
All Durations	12,585	725,111	1.7%	1.7%	100%	3,760	256,330	1.5%	1.5%	100%	610	36,249	1.7%	1.6%	105%	16,955	1,017,690	1.7%	1.7%	100%
Durations 8 and later	3,560	460,014	0.8%	0.8%	100%	1,975	185,757	1.1%	1.1%	100%	367	25,218	1.5%	1.4%	107%	5,902	670,989	0.9%	0.9%	100%

NON-LIFETIME BENEFIT PERIODS																				
Duration	Issue Ages 35-62					Issue Ages 63-72					Issue Ages 73+					All Issue Ages				
	Lapses	Actual Exposure	Rate	Expected Lapse Rate	Actual / Expected	Lapses	Actual Exposure	Rate	Expected Lapse Rate	Actual / Expected	Lapses	Actual Exposure	Rate	Expected Lapse Rate	Actual / Expected	Lapses	Actual Exposure	Rate	Expected Lapse Rate	Actual / Expected
1	1,941	28,299	6.9%	6.9%	100%	683	9,710	7.0%	7.0%	100%	116	2,176	5.3%	5.3%	101%	2,740	40,185	6.8%	6.8%	100%
2	2,079	35,117	5.9%	5.9%	100%	644	13,479	4.8%	4.8%	100%	151	3,289	4.6%	4.6%	100%	2,874	51,884	5.5%	5.5%	100%
3	1,599	38,925	4.1%	4.1%	100%	542	16,450	3.3%	3.3%	100%	128	4,198	3.0%	3.1%	100%	2,269	59,572	3.8%	3.8%	100%
4	1,227	40,039	3.1%	3.1%	100%	503	17,692	2.8%	2.8%	100%	133	4,623	2.9%	2.9%	100%	1,863	62,354	3.0%	3.0%	100%
5	977	42,609	2.3%	2.3%	100%	390	20,343	1.9%	1.9%	100%	122	5,582	2.2%	2.1%	104%	1,489	68,535	2.2%	2.2%	100%
6	719	42,322	1.7%	1.7%	100%	406	22,124	1.8%	1.8%	100%	117	6,415	1.8%	1.9%	96%	1,242	70,860	1.8%	1.8%	99%
7	585	39,534	1.5%	1.5%	100%	315	22,297	1.4%	1.4%	100%	113	6,670	1.7%	1.7%	100%	1,013	68,500	1.5%	1.5%	100%
8	437	37,990	1.2%	1.2%	100%	305	22,368	1.4%	1.4%	100%	116	6,590	1.8%	1.7%	104%	858	66,947	1.3%	1.3%	101%
9	384	36,945	1.0%	1.1%	99%	272	21,999	1.2%	1.2%	100%	103	6,301	1.6%	1.7%	96%	759	65,245	1.2%	1.2%	99%
10	275	31,771	0.9%	0.9%	96%	207	20,515	1.0%	1.2%	84%	117	5,862	2.0%	2.0%	101%	599	58,147	1.0%	1.1%	92%
11	264	28,952	0.9%	0.9%	101%	271	20,426	1.3%	1.2%	111%	113	5,733	2.0%	2.0%	100%	648	55,110	1.2%	1.1%	105%
12	255	27,535	0.9%	0.9%	103%	220	19,259	1.1%	1.2%	99%	111	5,039	2.2%	2.1%	105%	586	51,833	1.1%	1.1%	102%
13	213	28,680	0.7%	0.7%	100%	217	18,422	1.2%	1.2%	102%	85	4,364	1.9%	2.1%	93%	515	51,466	1.0%	1.0%	100%
14	205	27,025	0.8%	0.7%	103%	182	16,526	1.1%	1.2%	96%	87	3,502	2.5%	2.2%	113%	474	47,053	1.0%	1.0%	101%
15	166	24,458	0.7%	0.7%	93%	168	14,283	1.2%	1.2%	102%	56	2,641	2.1%	2.2%	96%	390	41,382	0.9%	1.0%	97%
16	143	20,482	0.7%	0.7%	96%	136	11,910	1.1%	1.2%	99%	49	2,040	2.4%	2.5%	96%	328	34,433	1.0%	1.0%	97%
17	122	16,771	0.7%	0.7%	100%	137	10,402	1.3%	1.3%	105%	34	1,641	2.1%	2.5%	83%	293	28,814	1.0%	1.0%	100%
18	120	12,852	0.9%	0.9%	107%	99	8,358	1.2%	1.3%	95%	37	1,175	3.1%	2.5%	126%	256	22,385	1.1%	1.1%	104%
19	77	9,375	0.8%	0.9%	94%	102	6,179	1.7%	1.7%	100%	25	756	3.3%	2.5%	132%	204	16,310	1.3%	1.2%	101%
20	54	7,093	0.8%	0.9%	88%	89	4,855	1.8%	1.9%	99%	13	525	2.5%	2.5%	99%	156	12,473	1.3%	1.3%	95%
21	63	5,952	1.1%	0.9%	118%	81	4,400	1.8%	1.8%	105%	11	402	2.7%	2.5%	109%	155	10,754	1.4%	1.3%	110%
22	40	4,204	1.0%	1.0%	100%	59	3,422	1.7%	1.9%	91%	8	281	2.9%	2.5%	114%	107	7,907	1.4%	1.4%	96%
23	26	2,774	0.9%	1.0%	94%	46	2,324	2.0%	1.9%	104%	6	140	4.3%	2.5%	172%	78	5,238	1.5%	1.4%	103%
24	18	1,818	1.0%	1.1%	90%	25	1,488	1.7%	1.9%	88%	5	67	7.5%	2.5%	299%	48	3,373	1.4%	1.5%	96%
25	18	1,035	1.7%	1.1%	158%	19	938	2.0%	1.9%	107%	0	38	0.0%	2.5%	0%	37	2,010	1.8%	1.5%	123%
26	8	709	1.1%	1.2%	94%	18	653	2.8%	1.9%	145%	2	20	10.1%	2.5%	405%	28	1,383	2.0%	1.5%	131%
27	3	225	1.3%	1.3%	103%	5	200	2.5%	1.9%	132%	0	4	0.0%	2.5%	0%	8	429	1.9%	1.6%	117%
28	3	50	6.0%	1.4%	428%	2	22	9.0%	1.9%	476%	0	0	0.0%	0.0%	0%	5	72	6.9%	1.6%	446%
All Durations	12,021	593,541	2.0%	2.0%	100%	6,143	331,044	1.9%	1.9%	100%	1,858	80,071	2.3%	2.3%	101%	20,022	1,004,656	2.0%	2.0%	100%
Durations 8 and later	2,894	326,697	0.9%	0.9%	100%	2,660	208,948	1.3%	1.3%	100%	978	47,120	2.1%	2.0%	102%	6,532	582,765	1.1%	1.1%	100%

Exhibit 5
RiverSource Life Insurance Company
Lapses and Benefit Reductions¹
Nationwide Experience
Experience Includes All Long-Term Care Forms Combined

Total Lapses in Year of Premium Rate Increase															
Increase Percent	Average Increase	Year of Increase													Weighted Average
		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
< 10%	6.9%			0.9%	1.5%	1.3%	0.7%	1.2%	0.9%	0.7%	1.0%	0.3%	1.4%	0.3%	1.1%
10% - 14.9%	10.8%	0.7%	0.0%	1.4%	1.6%	2.0%	1.3%	1.3%	1.1%	1.0%	0.7%	0.7%	0.5%	0.5%	1.2%
15% - 19.9%	15.4%	0.7%	2.5%	1.4%	1.7%	1.8%	1.4%	1.2%	1.2%	1.2%	1.1%	1.1%	1.0%	1.0%	1.4%
20% - 29.9%	22.3%	1.8%	1.6%	1.2%	1.6%	2.5%		4.4%	2.2%	1.6%	1.9%	0.5%	0.6%	0.9%	1.4%
30%+	28.9%	2.9%	2.6%	2.2%	2.9%	2.2%	1.4%	1.1%	0.8%	1.0%		1.4%	0.6%	0.3%	2.5%
Total	16.4%	2.6%	2.4%	1.2%	1.8%	1.9%	1.4%	1.2%	1.2%	1.1%	1.0%	1.0%	0.9%	0.9%	1.5%

Overall Reduction in Benefits in Relation to Premium Rate Increase Percentage																
Increase Percent	Average Increase	Year of Increase														Weighted Average
		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017		
< 10%	6.9%			0.3%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.0%	0.0%	0.3%	
10% - 14.9%	10.8%	0.6%	1.2%	0.5%	0.4%	0.5%	0.5%	0.5%	0.5%	0.6%	0.4%	0.4%	0.2%	0.3%	0.5%	
15% - 19.9%	15.4%	1.1%	0.8%	0.5%	0.7%	0.8%	0.7%	0.8%	0.8%	0.9%	0.8%	0.9%	0.8%	0.8%	0.8%	
20% - 29.9%	22.3%	1.6%	1.7%	1.7%	1.3%	2.4%		1.7%	1.0%	1.0%	1.0%	1.3%	1.2%	1.2%	1.4%	
30%+	28.9%	2.6%	2.3%	2.1%	2.1%	2.0%	1.5%	1.4%	1.2%	1.0%		1.9%	1.9%	2.1%	2.3%	
Total	16.4%	1.4%	1.3%	0.8%	0.7%	0.8%	0.7%	0.8%	0.8%	0.9%	0.7%	0.9%	0.8%	0.8%	0.9%	

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

Exhibit 6(i)
RiverSource Life Insurance Company
Nationwide Experience for Policies with a Lifetime Benefit Period
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Before Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio			
Historical Experience	1989	282,722	0	0.0%	1,013,285	0	0.0%	1,999	4.50%	3.5840
	1990	7,182,954	1,155	0.0%	24,635,378	3,960	0.0%	12,264	4.50%	3.4297
	1991	14,942,078	2,354,766	15.8%	49,040,044	7,728,364	15.8%	19,806	4.50%	3.2820
	1992	21,569,455	3,829,402	17.8%	67,742,734	12,026,924	17.8%	26,547	4.50%	3.1407
	1993	25,396,600	5,909,286	23.3%	76,327,818	17,759,972	23.3%	27,034	4.50%	3.0054
	1994	24,433,879	6,068,319	24.8%	70,272,174	17,452,569	24.8%	25,912	4.50%	2.8760
	1995	23,443,781	7,610,265	32.5%	64,521,186	20,944,714	32.5%	25,007	4.50%	2.7522
	1996	22,615,704	10,487,360	46.4%	59,561,896	27,620,057	46.4%	24,168	4.50%	2.6337
	1997	21,769,950	11,896,033	54.6%	54,865,523	29,980,872	54.6%	23,436	4.50%	2.5202
	1998	20,940,504	12,153,261	58.0%	50,502,508	29,310,189	58.0%	22,393	4.50%	2.4117
	1999	19,852,903	16,004,697	80.6%	45,817,726	36,936,606	80.6%	21,458	4.50%	2.3079
	2000	19,031,987	16,652,873	87.5%	42,031,738	36,777,517	87.5%	20,687	4.50%	2.2085
	2001	18,209,656	16,864,862	92.6%	38,483,865	35,641,809	92.6%	19,947	4.50%	2.1134
	2002	17,336,162	19,632,406	113.2%	35,060,136	39,703,993	113.2%	19,149	4.50%	2.0224
	2003	16,463,823	24,468,434	148.6%	31,862,147	47,353,330	148.6%	18,412	4.50%	1.9353
	2004	15,645,426	27,292,209	174.4%	28,974,467	50,543,668	174.4%	17,669	4.50%	1.8519
	2005	15,532,841	29,019,009	186.8%	27,527,241	51,427,374	186.8%	16,583	4.50%	1.7722
	2006	15,784,851	28,335,293	179.5%	26,769,236	48,053,297	179.5%	15,684	4.50%	1.6959
	2007	15,060,956	35,072,406	232.9%	24,441,719	56,917,361	232.9%	14,857	4.50%	1.6229
	2008	15,556,376	38,223,225	245.7%	24,158,576	59,359,499	245.7%	13,982	4.50%	1.5530
	2009	16,264,308	40,600,629	249.6%	24,170,309	60,336,398	249.6%	13,034	4.50%	1.4861
	2010	16,834,401	40,877,949	242.8%	23,940,212	58,132,556	242.8%	12,171	4.50%	1.4221
	2011	15,604,612	40,886,927	262.0%	21,235,721	55,641,458	262.0%	11,300	4.50%	1.3609
	2012	14,211,853	36,761,062	258.7%	18,507,530	47,872,465	258.7%	10,472	4.50%	1.3023
	2013	13,039,156	40,938,444	314.0%	16,249,161	51,016,750	314.0%	9,620	4.50%	1.2462
	2014	12,994,032	40,352,211	310.5%	15,495,625	48,120,762	310.5%	8,720	4.50%	1.1925
	2015	11,764,508	36,756,400	312.4%	13,425,258	41,945,158	312.4%	7,919	4.50%	1.1412
	2016	11,548,887	37,584,698	325.4%	12,611,674	41,043,430	325.4%	7,146	4.50%	1.0920
	2017	10,500,963	32,345,499	308.0%	10,973,506	33,801,046	308.0%	6,385	4.50%	1.0450
	1/1/2018-6/30/2018	4,752,376	12,519,913	263.4%	4,804,961	12,658,446	263.4%	6,064	4.50%	1.0111
Projected Future Experience	7/1/2018-12/31/2018	4,596,761	18,878,933	410.7%	4,546,454	18,672,324	410.7%	5,632	4.50%	0.9891
	2019	8,362,000	36,619,120	437.9%	8,001,914	35,042,220	437.9%	4,979	4.50%	0.9569
	2020	7,243,373	34,617,014	477.9%	6,632,974	31,699,836	477.9%	4,367	4.50%	0.9157
	2021	6,225,359	32,330,017	519.3%	5,455,261	28,330,684	519.3%	3,800	4.50%	0.8763
	2022	5,306,871	29,801,920	561.6%	4,450,137	24,990,738	561.6%	3,279	4.50%	0.8386
	2023	4,486,377	27,141,845	605.0%	3,600,098	21,780,002	605.0%	2,805	4.50%	0.8025
	2024	3,759,972	24,402,599	649.0%	2,887,266	18,738,652	649.0%	2,378	4.50%	0.7679
	2025	3,122,882	21,663,898	693.7%	2,294,782	15,919,249	693.7%	1,996	4.50%	0.7348
	2026	2,569,481	18,979,857	738.7%	1,806,821	13,346,353	738.7%	1,659	4.50%	0.7032
	2027	2,092,992	16,399,662	783.6%	1,408,383	11,035,405	783.6%	1,364	4.50%	0.6729
	2028	1,687,804	13,969,192	827.7%	1,086,824	8,995,150	827.7%	1,110	4.50%	0.6439
	2029	1,347,322	11,723,343	870.1%	830,218	7,223,909	870.1%	893	4.50%	0.6162
	2030	1,064,203	9,690,039	910.5%	627,522	5,713,866	910.5%	711	4.50%	0.5897
	2031	831,333	7,883,354	948.3%	469,098	4,448,353	948.3%	559	4.50%	0.5643
	2032	641,955	6,304,103	982.0%	346,638	3,404,044	982.0%	434	4.50%	0.5400
	2033	489,766	4,952,255	1011.1%	253,072	2,558,931	1011.1%	333	4.50%	0.5167
	2034	368,967	3,821,247	1035.7%	182,443	1,889,489	1035.7%	252	4.50%	0.4945
	2035	274,312	2,896,437	1055.9%	129,798	1,370,525	1055.9%	188	4.50%	0.4732
	2036	201,130	2,156,575	1072.2%	91,072	976,498	1072.2%	138	4.50%	0.4528
	2037	145,337	1,580,084	1087.2%	62,975	684,653	1087.2%	100	4.50%	0.4333
	2038	103,415	1,138,923	1101.3%	42,880	472,246	1101.3%	71	4.50%	0.4146
	2039	72,391	806,807	1114.5%	28,724	320,131	1114.5%	49	4.50%	0.3968
	2040	49,792	561,004	1126.7%	18,906	213,014	1126.7%	34	4.50%	0.3797
	2041	33,604	382,316	1137.7%	12,210	138,915	1137.7%	23	4.50%	0.3634
	2042	22,212	254,874	1147.5%	7,723	88,621	1147.5%	15	4.50%	0.3477
	2043	14,348	165,840	1155.8%	4,774	55,180	1155.8%	10	4.50%	0.3327
	2044	9,032	105,030	1162.8%	2,876	33,442	1162.8%	6	4.50%	0.3184
	2045	5,523	64,528	1168.4%	1,683	19,661	1168.4%	4	4.50%	0.3047
	2046	3,266	38,301	1172.6%	952	11,168	1172.6%	2	4.50%	0.2916
	2047	1,859	21,853	1175.5%	519	6,097	1175.5%	1	4.50%	0.2790
	2048	1,012	11,911	1177.4%	270	3,180	1177.4%	1	4.50%	0.2670
	2049	522	6,152	1178.5%	133	1,572	1178.5%	0	4.50%	0.2555
	2050	253	2,982	1179.0%	62	729	1179.0%	0	4.50%	0.2445
	2051	114	1,339	1179.0%	27	313	1179.0%	0	4.50%	0.2340
	2052	46	547	1178.7%	10	123	1178.7%	0	4.50%	0.2239
	2053	17	199	1177.9%	4	43	1177.9%	0	4.50%	0.2143
	2054	5	62	1176.3%	1	13	1176.3%	0	4.50%	0.2050
	2055	1	16	1173.9%	0	3	1173.9%	0	4.50%	0.1962
	2056	0	3	1169.5%	0	1	1169.5%	0	4.50%	0.1878
	2057	0	0	1231.5%	0	0	1231.5%	0	4.50%	0.1797
	2058	0	0	9718.4%	0	0	9718.4%	0	4.50%	0.1719
Past Future Lifetime	Past	478,567,705	671,498,992	140.3%	1,005,023,353	1,076,110,543	107.1%			
	Future	55,135,611	329,374,182	597.4%	45,285,506	258,185,332	570.1%			
	Lifetime	533,703,316	1,000,873,173	187.5%	1,050,308,859	1,334,295,875	127.0%			

Exhibit 6(i)
RiverSource Life Insurance Company
Nationwide Experience for Policies with a Lifetime Benefit Period
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
With Requested Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio			
Historical Experience	1989	282,722	0	0.0%	1,013,285	0	0.0%	1,999	4.50%	3.5840
	1990	7,182,954	1,155	0.0%	24,635,378	3,960	0.0%	12,264	4.50%	3.4297
	1991	14,942,078	2,354,766	15.8%	49,040,044	7,728,364	15.8%	19,806	4.50%	3.2820
	1992	21,569,455	3,829,402	17.8%	67,742,734	12,026,924	17.8%	26,547	4.50%	3.1407
	1993	25,396,600	5,909,286	23.3%	76,327,818	17,759,972	23.3%	27,034	4.50%	3.0054
	1994	24,433,879	6,068,319	24.8%	70,272,174	17,452,569	24.8%	25,912	4.50%	2.8760
	1995	23,443,781	7,610,265	32.5%	64,521,186	20,944,714	32.5%	25,007	4.50%	2.7522
	1996	22,615,704	10,487,360	46.4%	59,561,896	27,620,057	46.4%	24,168	4.50%	2.6337
	1997	21,769,950	11,896,033	54.6%	54,865,523	29,980,872	54.6%	23,436	4.50%	2.5202
	1998	20,940,504	12,153,261	58.0%	50,502,508	29,310,189	58.0%	22,393	4.50%	2.4117
	1999	19,852,903	16,004,697	80.6%	45,817,726	36,936,606	80.6%	21,458	4.50%	2.3079
	2000	19,031,987	16,652,873	87.5%	42,031,738	36,777,517	87.5%	20,687	4.50%	2.2085
	2001	18,209,656	16,864,862	92.6%	38,483,865	35,641,809	92.6%	19,947	4.50%	2.1134
	2002	17,336,162	19,632,406	113.2%	35,060,136	39,703,993	113.2%	19,149	4.50%	2.0224
	2003	16,463,823	24,468,434	148.6%	31,862,147	47,353,330	148.6%	18,412	4.50%	1.9353
	2004	15,645,426	27,292,209	174.4%	28,974,467	50,543,668	174.4%	17,669	4.50%	1.8519
	2005	15,532,841	29,019,009	186.8%	27,527,241	51,427,374	186.8%	16,583	4.50%	1.7722
	2006	15,784,851	28,335,293	179.5%	26,769,236	48,053,297	179.5%	15,684	4.50%	1.6959
	2007	15,060,956	35,072,406	232.9%	24,441,719	56,917,361	232.9%	14,857	4.50%	1.6229
	2008	15,556,376	38,223,225	245.7%	24,158,576	59,359,499	245.7%	13,982	4.50%	1.5530
	2009	16,264,308	40,600,629	249.6%	24,170,309	60,336,398	249.6%	13,034	4.50%	1.4861
	2010	16,834,401	40,877,949	242.8%	23,940,212	58,132,556	242.8%	12,171	4.50%	1.4221
	2011	15,604,612	40,886,927	262.0%	21,235,721	55,641,458	262.0%	11,300	4.50%	1.3609
	2012	14,211,853	36,761,062	258.7%	18,507,530	47,872,465	258.7%	10,472	4.50%	1.3023
	2013	13,039,156	40,938,444	314.0%	16,249,161	51,016,750	314.0%	9,620	4.50%	1.2462
	2014	12,994,032	40,352,211	310.5%	15,495,625	48,120,762	310.5%	8,720	4.50%	1.1925
	2015	11,764,508	36,756,400	312.4%	13,425,258	41,945,158	312.4%	7,919	4.50%	1.1412
	2016	11,548,887	37,584,698	325.4%	12,611,674	41,043,430	325.4%	7,146	4.50%	1.0920
	2017	10,500,963	32,345,499	308.0%	10,973,506	33,801,046	308.0%	6,385	4.50%	1.0450
	1/1/2018-6/30/2018	4,752,376	12,519,913	263.4%	4,804,961	12,658,446	263.4%	6,064	4.50%	1.0111
Projected Future Experience	7/1/2018-12/31/2018	4,596,761	18,878,933	410.7%	4,546,454	18,672,324	410.7%	5,632	4.50%	0.9891
	2019	8,733,389	36,647,961	419.6%	8,357,310	35,069,819	419.6%	4,961	4.50%	0.9569
	2020	8,352,383	34,719,695	415.7%	7,648,527	31,793,864	415.7%	4,348	4.50%	0.9157
	2021	7,204,340	32,190,723	446.8%	6,313,139	28,208,621	446.8%	3,783	4.50%	0.8763
	2022	6,141,406	29,608,617	482.1%	5,149,945	24,828,642	482.1%	3,264	4.50%	0.8386
	2023	5,191,879	26,956,696	519.2%	4,166,229	21,631,429	519.2%	2,793	4.50%	0.8025
	2024	4,351,239	24,230,761	556.9%	3,341,298	18,606,698	556.9%	2,367	4.50%	0.7679
	2025	3,613,962	21,506,846	595.1%	2,655,642	15,803,843	595.1%	1,987	4.50%	0.7348
	2026	2,973,536	18,838,587	633.5%	2,090,946	13,247,014	633.5%	1,651	4.50%	0.7032
	2027	2,422,116	16,274,669	671.9%	1,629,853	10,951,297	671.9%	1,358	4.50%	0.6729
	2028	1,953,212	13,860,448	709.6%	1,257,727	8,925,126	709.6%	1,105	4.50%	0.6439
	2029	1,559,188	11,630,349	745.9%	960,770	7,166,607	745.9%	889	4.50%	0.6162
	2030	1,231,548	9,611,879	780.5%	726,199	5,667,778	780.5%	708	4.50%	0.5897
	2031	962,058	7,818,815	812.7%	542,862	4,411,936	812.7%	556	4.50%	0.5643
	2032	742,901	6,251,810	841.5%	401,146	3,375,808	841.5%	432	4.50%	0.5400
	2033	566,780	4,910,693	866.4%	292,867	2,537,456	866.4%	331	4.50%	0.5167
	2034	426,987	3,788,841	887.3%	211,132	1,873,465	887.3%	251	4.50%	0.4945
	2035	317,446	2,871,641	904.6%	150,208	1,358,793	904.6%	187	4.50%	0.4732
	2036	232,757	2,137,955	918.5%	105,392	968,067	918.5%	137	4.50%	0.4528
	2037	168,190	1,566,333	931.3%	72,877	678,695	931.3%	99	4.50%	0.4333
	2038	119,676	1,128,938	943.3%	49,623	468,106	943.3%	71	4.50%	0.4146
	2039	83,774	799,685	954.6%	33,240	317,305	954.6%	49	4.50%	0.3968
	2040	57,622	556,021	964.9%	21,879	211,122	964.9%	34	4.50%	0.3797
	2041	38,888	378,901	974.3%	14,130	137,674	974.3%	23	4.50%	0.3634
	2042	25,705	252,586	982.6%	8,938	87,825	982.6%	15	4.50%	0.3477
	2043	16,604	164,345	989.8%	5,525	54,682	989.8%	9	4.50%	0.3327
	2044	10,453	104,080	995.7%	3,328	33,139	995.7%	6	4.50%	0.3184
	2045	6,391	63,942	1000.5%	1,947	19,483	1000.5%	4	4.50%	0.3047
	2046	3,780	37,952	1004.0%	1,102	11,066	1004.0%	2	4.50%	0.2916
	2047	2,151	21,654	1006.5%	600	6,042	1006.5%	1	4.50%	0.2790
	2048	1,171	11,802	1008.1%	313	3,151	1008.1%	1	4.50%	0.2670
	2049	604	6,096	1009.0%	154	1,558	1009.0%	0	4.50%	0.2555
	2050	293	2,955	1009.4%	72	722	1009.4%	0	4.50%	0.2445
	2051	131	1,326	1009.4%	31	310	1009.4%	0	4.50%	0.2340
	2052	54	542	1009.2%	12	121	1009.2%	0	4.50%	0.2239
	2053	20	197	1008.4%	4	42	1008.4%	0	4.50%	0.2143
	2054	6	62	1007.1%	1	13	1007.1%	0	4.50%	0.2050
	2055	2	16	1005.0%	0	3	1005.0%	0	4.50%	0.1962
	2056	0	3	1001.2%	0	1	1001.2%	0	4.50%	0.1878
	2057	0	0	1054.3%	0	0	1054.3%	0	4.50%	0.1797
	2058	0	0	8320.5%	0	0	8320.5%	0	4.50%	0.1719
Past Future Lifetime	Past	478,567,705	671,498,992	140.3%	1,005,023,353	1,076,110,543	107.1%			
	Future	62,109,403	327,833,355	527.8%	50,761,424	257,129,644	506.5%			
	Lifetime	540,677,108	999,332,346	184.8%	1,055,784,777	1,333,240,188	126.3%			

Exhibit 6(ii)
RiverSource Life Insurance Company
Nationwide Experience for Policies with Non-Lifetime Benefit Periods
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Before Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio			
Historical Experience	1989	195,115	0	0.0%	699,300	0	0.0%	1,533	4.50%	3.5840
	1990	4,140,704	0	0.0%	14,201,373	0	0.0%	7,967	4.50%	3.4297
	1991	8,789,493	940,209	10.7%	28,847,199	3,085,774	10.7%	13,251	4.50%	3.2820
	1992	12,881,507	2,122,163	16.5%	40,456,680	6,665,033	16.5%	18,044	4.50%	3.1407
	1993	15,576,639	2,982,091	19.1%	46,814,567	8,962,480	19.1%	18,672	4.50%	3.0054
	1994	14,989,500	3,786,726	25.3%	43,110,009	10,890,677	25.3%	17,748	4.50%	2.8760
	1995	14,196,235	3,656,690	25.8%	39,070,401	10,063,820	25.8%	16,928	4.50%	2.7522
	1996	13,520,877	4,973,429	36.8%	35,609,285	13,098,281	36.8%	16,170	4.50%	2.6337
	1997	12,821,624	5,587,705	43.6%	32,313,584	14,082,365	43.6%	15,491	4.50%	2.5202
	1998	12,184,980	7,449,311	61.1%	29,386,688	17,965,608	61.1%	14,686	4.50%	2.4117
	1999	11,440,047	6,613,162	57.8%	26,402,031	15,262,253	57.8%	13,909	4.50%	2.3079
	2000	10,814,236	9,763,214	90.3%	23,883,011	21,561,850	90.3%	13,267	4.50%	2.2085
	2001	10,192,905	8,775,612	86.1%	21,541,449	18,546,174	86.1%	12,583	4.50%	2.1134
	2002	9,565,997	10,267,726	107.3%	19,345,988	20,765,143	107.3%	11,876	4.50%	2.0224
	2003	8,895,572	8,676,958	97.5%	17,215,445	16,792,365	97.5%	11,201	4.50%	1.9353
	2004	8,284,948	11,210,243	135.3%	15,343,267	20,760,753	135.3%	10,554	4.50%	1.8519
	2005	7,701,296	12,449,327	161.7%	13,648,207	22,062,649	161.7%	9,697	4.50%	1.7722
	2006	7,660,426	12,592,126	164.4%	12,991,175	21,354,752	164.4%	9,005	4.50%	1.6959
	2007	7,200,998	11,963,391	166.1%	11,686,162	19,414,826	166.1%	8,391	4.50%	1.6229
	2008	7,254,876	14,130,860	194.8%	11,266,601	21,944,794	194.8%	7,747	4.50%	1.5530
	2009	7,402,355	14,926,406	201.6%	11,000,603	22,182,060	201.6%	7,082	4.50%	1.4861
	2010	7,478,931	14,784,793	197.7%	10,635,792	21,025,463	197.7%	6,455	4.50%	1.4221
	2011	6,753,712	14,671,705	217.2%	9,190,868	19,966,164	217.2%	5,834	4.50%	1.3609
	2012	5,972,037	16,543,665	277.0%	7,777,145	21,544,155	277.0%	5,270	4.50%	1.3023
	2013	5,304,282	14,802,416	279.1%	6,610,100	18,446,503	279.1%	4,721	4.50%	1.2462
	2014	5,158,266	15,230,935	295.3%	6,151,328	18,163,173	295.3%	4,191	4.50%	1.1925
	2015	4,595,554	13,370,672	290.9%	5,244,291	15,258,158	290.9%	3,728	4.50%	1.1412
	2016	4,398,121	12,835,811	291.8%	4,802,858	14,017,027	291.8%	3,279	4.50%	1.0920
	2017	3,869,608	10,934,255	282.6%	4,043,740	11,426,297	282.6%	2,856	4.50%	1.0450
	1/1/2018-6/30/2018	1,714,586	3,747,874	218.6%	1,733,558	3,789,345	218.6%	2,687	4.50%	1.0111
Projected Future Experience	7/1/2018-12/31/2018	1,637,188	5,348,538	326.7%	1,619,270	5,290,004	326.7%	2,441	4.50%	0.9891
	2019	2,913,864	10,004,910	343.4%	2,788,387	9,574,076	343.4%	2,096	4.50%	0.9569
	2020	2,445,509	9,032,914	369.4%	2,239,426	8,271,710	369.4%	1,782	4.50%	0.9157
	2021	2,033,117	8,061,992	396.5%	1,781,614	7,064,696	396.5%	1,501	4.50%	0.8763
	2022	1,674,494	7,100,487	424.0%	1,404,166	5,954,194	424.0%	1,253	4.50%	0.8386
	2023	1,366,606	6,172,211	451.6%	1,096,635	4,952,897	451.6%	1,036	4.50%	0.8025
	2024	1,105,004	5,290,708	478.8%	848,527	4,062,712	478.8%	848	4.50%	0.7679
	2025	885,147	4,478,022	505.9%	650,431	3,290,578	505.9%	688	4.50%	0.7348
	2026	702,229	3,743,780	533.1%	493,797	2,632,570	533.1%	552	4.50%	0.7032
	2027	551,374	3,092,517	560.9%	371,022	2,080,968	560.9%	438	4.50%	0.6729
	2028	428,490	2,524,936	589.3%	275,917	1,625,876	589.3%	344	4.50%	0.6439
	2029	329,640	2,038,168	618.3%	203,123	1,255,917	618.3%	267	4.50%	0.6162
	2030	250,985	1,624,538	647.3%	147,997	957,931	647.3%	205	4.50%	0.5897
	2031	189,043	1,277,312	675.7%	106,672	720,751	675.7%	156	4.50%	0.5643
	2032	140,782	988,708	702.3%	76,018	533,875	702.3%	117	4.50%	0.5400
	2033	103,598	752,120	726.0%	53,531	388,636	726.0%	87	4.50%	0.5167
	2034	75,285	562,382	747.0%	37,226	278,081	747.0%	63	4.50%	0.4945
	2035	53,993	413,313	765.5%	25,548	195,570	765.5%	46	4.50%	0.4732
	2036	38,191	298,534	781.7%	17,293	135,176	781.7%	32	4.50%	0.4528
	2037	26,624	212,320	797.5%	11,536	91,999	797.5%	23	4.50%	0.4333
	2038	18,281	148,681	813.3%	7,580	61,650	813.3%	16	4.50%	0.4146
	2039	12,354	102,433	829.2%	4,902	40,644	829.2%	11	4.50%	0.3968
	2040	8,209	69,359	844.9%	3,117	26,336	844.9%	7	4.50%	0.3797
	2041	5,358	46,098	860.4%	1,947	16,750	860.4%	5	4.50%	0.3634
	2042	3,429	30,022	875.5%	1,192	10,439	875.5%	3	4.50%	0.3477
	2043	2,148	19,119	889.9%	715	6,361	889.9%	2	4.50%	0.3327
	2044	1,314	11,872	903.5%	418	3,780	903.5%	1	4.50%	0.3184
	2045	782	7,163	916.3%	238	2,182	916.3%	1	4.50%	0.3047
	2046	450	4,181	928.2%	131	1,219	928.2%	0	4.50%	0.2916
	2047	250	2,348	939.2%	70	655	939.2%	0	4.50%	0.2790
	2048	133	1,261	949.3%	35	337	949.3%	0	4.50%	0.2670
	2049	67	642	958.4%	17	164	958.4%	0	4.50%	0.2555
	2050	32	307	966.5%	8	75	966.5%	0	4.50%	0.2445
	2051	14	136	973.5%	3	32	973.5%	0	4.50%	0.2340
	2052	6	55	979.3%	1	12	979.3%	0	4.50%	0.2239
	2053	2	20	983.6%	0	4	983.6%	0	4.50%	0.2143
	2054	1	6	986.1%	0	1	986.1%	0	4.50%	0.2050
	2055	0	2	987.3%	0	0	987.3%	0	4.50%	0.1962
	2056	0	0	987.4%	0	0	987.4%	0	4.50%	0.1878
	2057	0	0	1004.9%	0	0	1004.9%	0	4.50%	0.1797
	2058	0	0	0.0%	0	0	0.0%	0	4.50%	0.1719
Past Future Lifetime	Past	250,955,427	269,789,477	107.5%	551,022,704	449,097,941	81.5%			
	Future	17,003,993	73,462,115	432.0%	14,268,513	59,528,861	417.2%			
	Lifetime	267,959,420	343,251,592	128.1%	565,291,218	508,626,802	90.0%			

Exhibit 6(ii)
RiverSource Life Insurance Company
Nationwide Experience for Policies with Non-Lifetime Benefit Periods
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
With Requested Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio			
Historical Experience	1989	195,115	0	0.0%	699,300	0	0.0%	1,533	4.50%	3.5840
	1990	4,140,704	0	0.0%	14,201,373	0	0.0%	7,967	4.50%	3.4297
	1991	8,789,493	940,209	10.7%	28,847,199	3,085,774	10.7%	13,251	4.50%	3.2820
	1992	12,881,507	2,122,163	16.5%	40,456,680	6,665,033	16.5%	18,044	4.50%	3.1407
	1993	15,576,639	2,982,091	19.1%	46,814,567	8,962,480	19.1%	18,672	4.50%	3.0054
	1994	14,989,500	3,786,726	25.3%	43,110,009	10,890,677	25.3%	17,748	4.50%	2.8760
	1995	14,196,235	3,656,690	25.8%	39,070,401	10,063,820	25.8%	16,928	4.50%	2.7522
	1996	13,520,877	4,973,429	36.8%	35,609,285	13,098,281	36.8%	16,170	4.50%	2.6337
	1997	12,821,624	5,587,705	43.6%	32,313,584	14,082,365	43.6%	15,491	4.50%	2.5202
	1998	12,184,980	7,449,311	61.1%	29,386,688	17,965,608	61.1%	14,686	4.50%	2.4117
	1999	11,440,047	6,613,162	57.8%	26,402,031	15,262,253	57.8%	13,909	4.50%	2.3079
	2000	10,814,236	9,763,214	90.3%	23,883,011	21,561,850	90.3%	13,267	4.50%	2.2085
	2001	10,192,905	8,775,612	86.1%	21,541,449	18,546,174	86.1%	12,583	4.50%	2.1134
	2002	9,565,997	10,267,726	107.3%	19,345,988	20,765,143	107.3%	11,876	4.50%	2.0224
	2003	8,895,572	8,676,958	97.5%	17,215,445	16,792,365	97.5%	11,201	4.50%	1.9353
	2004	8,284,948	11,210,243	135.3%	15,343,267	20,760,753	135.3%	10,554	4.50%	1.8519
	2005	7,701,296	12,449,327	161.7%	13,648,207	22,062,649	161.7%	9,697	4.50%	1.7722
	2006	7,660,426	12,592,126	164.4%	12,991,175	21,354,752	164.4%	9,005	4.50%	1.6959
	2007	7,200,998	11,963,391	166.1%	11,686,162	19,414,826	166.1%	8,391	4.50%	1.6229
	2008	7,254,876	14,130,860	194.8%	11,266,601	21,944,794	194.8%	7,747	4.50%	1.5530
	2009	7,402,355	14,926,406	201.6%	11,000,603	22,182,060	201.6%	7,082	4.50%	1.4861
	2010	7,478,931	14,784,793	197.7%	10,635,792	21,025,463	197.7%	6,455	4.50%	1.4221
	2011	6,753,712	14,671,705	217.2%	9,190,868	19,966,164	217.2%	5,834	4.50%	1.3609
	2012	5,972,037	16,543,665	277.0%	7,777,145	21,544,155	277.0%	5,270	4.50%	1.3023
	2013	5,304,282	14,802,416	279.1%	6,610,100	18,446,503	279.1%	4,721	4.50%	1.2462
	2014	5,158,266	15,230,935	295.3%	6,151,328	18,163,173	295.3%	4,191	4.50%	1.1925
	2015	4,595,554	13,370,672	290.9%	5,244,291	15,258,158	290.9%	3,728	4.50%	1.1412
	2016	4,398,121	12,835,811	291.8%	4,802,858	14,017,027	291.8%	3,279	4.50%	1.0920
	2017	3,869,608	10,934,255	282.6%	4,043,740	11,426,297	282.6%	2,856	4.50%	1.0450
	1/1/2018-6/30/2018	1,714,586	3,747,874	218.6%	1,733,558	3,789,345	218.6%	2,687	4.50%	1.0111
Projected Future Experience	7/1/2018-12/31/2018	1,637,188	5,348,538	326.7%	1,619,270	5,290,004	326.7%	2,441	4.50%	0.9891
	2019	2,977,325	10,007,722	336.1%	2,849,115	9,576,768	336.1%	2,092	4.50%	0.9569
	2020	2,625,370	9,041,142	344.4%	2,404,130	8,279,244	344.4%	1,779	4.50%	0.9157
	2021	2,186,251	8,044,163	367.9%	1,915,805	7,049,073	367.9%	1,498	4.50%	0.8763
	2022	1,800,618	7,082,659	393.3%	1,509,928	5,939,244	393.3%	1,250	4.50%	0.8386
	2023	1,469,540	6,156,158	418.9%	1,179,234	4,940,015	418.9%	1,034	4.50%	0.8025
	2024	1,188,233	5,276,498	444.1%	912,439	4,051,800	444.1%	846	4.50%	0.7679
	2025	951,818	4,465,635	469.2%	699,423	3,281,475	469.2%	686	4.50%	0.7348
	2026	755,122	3,733,139	494.4%	530,991	2,625,088	494.4%	551	4.50%	0.7032
	2027	592,905	3,083,507	520.1%	398,969	2,074,905	520.1%	437	4.50%	0.6729
	2028	460,765	2,517,412	546.4%	296,699	1,621,031	546.4%	343	4.50%	0.6439
	2029	354,469	2,031,969	573.2%	218,423	1,252,097	573.2%	267	4.50%	0.6162
	2030	269,890	1,619,505	600.1%	159,145	954,963	600.1%	205	4.50%	0.5897
	2031	203,283	1,273,288	626.4%	114,707	718,480	626.4%	156	4.50%	0.5643
	2032	151,386	985,547	651.0%	81,745	532,169	651.0%	117	4.50%	0.5400
	2033	111,402	749,684	673.0%	57,564	387,377	673.0%	86	4.50%	0.5167
	2034	80,956	560,539	692.4%	40,030	277,169	692.4%	63	4.50%	0.4945
	2035	58,060	411,944	709.5%	27,473	194,922	709.5%	46	4.50%	0.4732
	2036	41,068	297,536	724.5%	18,595	134,725	724.5%	32	4.50%	0.4528
	2037	28,630	211,604	739.1%	12,405	91,688	739.1%	23	4.50%	0.4333
	2038	19,658	148,176	753.8%	8,151	61,440	753.8%	16	4.50%	0.4146
	2039	13,284	102,082	768.5%	5,271	40,505	768.5%	10	4.50%	0.3968
	2040	8,827	69,120	783.0%	3,352	26,245	783.0%	7	4.50%	0.3797
	2041	5,761	45,938	797.4%	2,093	16,691	797.4%	5	4.50%	0.3634
	2042	3,688	29,918	811.3%	1,282	10,402	811.3%	3	4.50%	0.3477
	2043	2,310	19,052	824.6%	769	6,339	824.6%	2	4.50%	0.3327
	2044	1,413	11,830	837.3%	450	3,767	837.3%	1	4.50%	0.3184
	2045	841	7,138	849.1%	256	2,175	849.1%	1	4.50%	0.3047
	2046	484	4,166	860.1%	141	1,215	860.1%	0	4.50%	0.2916
	2047	269	2,340	870.3%	75	653	870.3%	0	4.50%	0.2790
	2048	143	1,256	879.6%	38	335	879.6%	0	4.50%	0.2670
	2049	72	640	888.1%	18	163	888.1%	0	4.50%	0.2555
	2050	34	306	895.6%	8	75	895.6%	0	4.50%	0.2445
	2051	15	136	902.1%	4	32	902.1%	0	4.50%	0.2340
	2052	6	55	907.4%	1	12	907.4%	0	4.50%	0.2239
	2053	2	20	911.4%	0	4	911.4%	0	4.50%	0.2143
	2054	1	6	913.8%	0	1	913.8%	0	4.50%	0.2050
	2055	0	2	914.8%	0	0	914.8%	0	4.50%	0.1962
	2056	0	0	914.9%	0	0	914.9%	0	4.50%	0.1878
	2057	0	0	931.1%	0	0	931.1%	0	4.50%	0.1797
	2058	0	0	0.0%	0	0	0.0%	0	4.50%	0.1719
Past Future Lifetime	Past	250,955,427	269,789,477	107.5%	551,022,704	449,097,941	81.5%			
	Future	18,001,088	73,340,367	407.4%	15,068,001	59,442,294	394.5%			
	Lifetime	268,956,516	343,129,844	127.6%	566,090,705	508,540,236	89.8%			

Exhibit 6(iii)
RiverSource Life Insurance Company
Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Before Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio			
Historical Experience	1989	477,837	0	0.0%	1,712,585	0	0.0%	3,532	4.50%	3.5840
	1990	11,323,658	1,155	0.0%	38,836,751	3,960	0.0%	20,231	4.50%	3.4297
	1991	23,731,571	3,294,975	13.9%	77,887,242	10,814,138	13.9%	33,057	4.50%	3.2820
	1992	34,450,962	5,951,565	17.3%	108,199,414	18,691,956	17.3%	44,591	4.50%	3.1407
	1993	40,973,239	8,891,377	21.7%	123,142,385	26,722,451	21.7%	45,706	4.50%	3.0054
	1994	39,423,379	9,855,045	25.0%	113,382,183	28,343,246	25.0%	43,660	4.50%	2.8760
	1995	37,640,017	11,266,955	29.9%	103,591,588	31,008,534	29.9%	41,935	4.50%	2.7522
	1996	36,136,581	15,460,789	42.8%	95,171,180	40,718,338	42.8%	40,338	4.50%	2.6337
	1997	34,591,573	17,483,738	50.5%	87,179,107	44,063,237	50.5%	38,927	4.50%	2.5202
	1998	33,125,485	19,602,572	59.2%	79,889,196	47,275,797	59.2%	37,079	4.50%	2.4117
	1999	31,292,950	22,617,859	72.3%	72,219,757	52,198,859	72.3%	35,367	4.50%	2.3079
	2000	29,846,223	26,416,087	88.5%	65,914,749	58,339,368	88.5%	33,954	4.50%	2.2085
	2001	28,402,561	25,640,474	90.3%	60,025,314	54,187,983	90.3%	32,530	4.50%	2.1134
	2002	26,902,159	29,900,133	111.1%	54,406,123	60,469,136	111.1%	31,025	4.50%	2.0224
	2003	25,359,395	33,145,392	130.7%	49,077,592	64,145,694	130.7%	29,613	4.50%	1.9353
	2004	23,930,374	38,502,452	160.9%	44,317,734	71,304,421	160.9%	28,223	4.50%	1.8519
	2005	23,234,137	41,468,336	178.5%	41,175,448	73,490,022	178.5%	26,280	4.50%	1.7722
	2006	23,445,278	40,927,419	174.6%	39,760,411	69,408,050	174.6%	24,689	4.50%	1.6959
	2007	22,261,955	47,035,797	211.3%	36,127,881	76,332,187	211.3%	23,248	4.50%	1.6229
	2008	22,811,252	52,354,085	229.5%	35,425,177	81,304,293	229.5%	21,729	4.50%	1.5530
	2009	23,666,662	55,527,035	234.6%	35,170,912	82,518,457	234.6%	20,116	4.50%	1.4861
	2010	24,313,332	55,662,742	228.9%	34,576,004	79,158,020	228.9%	18,626	4.50%	1.4221
	2011	22,358,324	55,558,632	248.5%	30,426,589	75,607,622	248.5%	17,134	4.50%	1.3609
	2012	20,183,890	53,304,727	264.1%	26,284,675	69,416,621	264.1%	15,742	4.50%	1.3023
	2013	18,343,438	55,740,860	303.9%	22,859,261	69,463,253	303.9%	14,341	4.50%	1.2462
	2014	18,152,298	55,583,145	306.2%	21,646,953	66,283,935	306.2%	12,911	4.50%	1.1925
	2015	16,360,063	50,127,072	306.4%	18,669,549	57,203,316	306.4%	11,647	4.50%	1.1412
	2016	15,947,008	50,420,509	316.2%	17,414,531	55,060,456	316.2%	10,425	4.50%	1.0920
	2017	14,370,571	43,279,754	301.2%	15,017,246	45,227,343	301.2%	9,241	4.50%	1.0450
	1/1/2018-6/30/2018	6,466,962	16,267,787	251.6%	6,538,518	16,447,790	251.6%	8,751	4.50%	1.0111
Projected Future Experience	7/1/2018-12/31/2018	6,233,948	24,227,471	388.6%	6,165,725	23,962,328	388.6%	8,073	4.50%	0.9891
	2019	11,275,864	46,624,030	413.5%	10,790,301	44,616,296	413.5%	7,075	4.50%	0.9569
	2020	9,688,883	43,649,928	450.5%	8,872,400	39,971,546	450.5%	6,150	4.50%	0.9157
	2021	8,258,476	40,392,008	489.1%	7,236,874	35,395,380	489.1%	5,302	4.50%	0.8763
	2022	6,981,366	36,902,407	528.6%	5,854,303	30,944,932	528.6%	4,532	4.50%	0.8386
	2023	5,852,984	33,314,056	569.2%	4,696,733	26,732,899	569.2%	3,841	4.50%	0.8025
	2024	4,864,975	29,693,307	610.3%	3,735,794	22,801,364	610.3%	3,226	4.50%	0.7679
	2025	4,008,029	26,141,921	652.2%	2,945,214	19,209,827	652.2%	2,684	4.50%	0.7348
	2026	3,271,710	22,723,636	694.5%	2,300,618	15,978,923	694.5%	2,211	4.50%	0.7032
	2027	2,644,366	19,492,179	737.1%	1,779,406	13,116,373	737.1%	1,802	4.50%	0.6729
	2028	2,116,294	16,494,128	779.4%	1,362,740	10,621,026	779.4%	1,453	4.50%	0.6439
	2029	1,676,962	13,761,512	820.6%	1,033,342	8,479,826	820.6%	1,160	4.50%	0.6162
	2030	1,315,188	11,314,577	860.3%	775,519	6,671,797	860.3%	916	4.50%	0.5897
	2031	1,020,376	9,160,666	897.8%	575,769	5,169,104	897.8%	715	4.50%	0.5643
	2032	782,737	7,292,810	931.7%	422,657	3,937,920	931.7%	551	4.50%	0.5400
	2033	593,364	5,704,374	961.4%	306,603	2,947,567	961.4%	420	4.50%	0.5167
	2034	444,252	4,383,629	986.7%	219,669	2,167,570	986.7%	315	4.50%	0.4945
	2035	328,305	3,309,750	1008.1%	155,346	1,566,095	1008.1%	233	4.50%	0.4732
	2036	239,321	2,455,109	1025.9%	108,365	1,111,674	1025.9%	170	4.50%	0.4528
	2037	171,961	1,792,404	1042.3%	74,511	776,652	1042.3%	122	4.50%	0.4333
	2038	121,696	1,287,605	1058.1%	50,460	533,896	1058.1%	86	4.50%	0.4146
	2039	84,744	909,240	1072.9%	33,625	360,775	1072.9%	60	4.50%	0.3968
	2040	58,001	630,363	1086.8%	22,023	239,349	1086.8%	41	4.50%	0.3797
	2041	38,962	428,414	1099.6%	14,157	155,664	1099.6%	27	4.50%	0.3634
	2042	25,642	284,897	1111.1%	8,916	99,060	1111.1%	18	4.50%	0.3477
	2043	16,496	184,959	1121.2%	5,489	61,541	1121.2%	11	4.50%	0.3327
	2044	10,346	116,902	1129.9%	3,294	37,222	1129.9%	7	4.50%	0.3184
	2045	6,304	71,691	1137.1%	1,921	21,844	1137.1%	4	4.50%	0.3047
	2046	3,717	42,482	1143.0%	1,084	12,387	1143.0%	2	4.50%	0.2916
	2047	2,109	24,202	1147.5%	588	6,753	1147.5%	1	4.50%	0.2790
	2048	1,144	13,171	1150.9%	306	3,517	1150.9%	1	4.50%	0.2670
	2049	589	6,794	1153.4%	151	1,736	1153.4%	0	4.50%	0.2555
	2050	285	3,289	1155.3%	70	804	1155.3%	0	4.50%	0.2445
	2051	128	1,475	1156.5%	30	345	1156.5%	0	4.50%	0.2340
	2052	52	602	1157.2%	12	135	1157.2%	0	4.50%	0.2239
	2053	19	219	1157.2%	4	47	1157.2%	0	4.50%	0.2143
	2054	6	69	1156.3%	1	14	1156.3%	0	4.50%	0.2050
	2055	2	18	1154.3%	0	3	1154.3%	0	4.50%	0.1962
	2056	0	3	1150.3%	0	1	1150.3%	0	4.50%	0.1878
	2057	0	0	1205.4%	0	0	1205.4%	0	4.50%	0.1797
	2058	0	0	10976.5%	0	0	10976.5%	0	4.50%	0.1719
Past Future Lifetime	Past	729,523,132	941,288,469	129.0%	1,556,046,057	1,525,208,484	98.0%			
	Future	72,139,604	402,836,297	558.4%	59,554,019	317,714,193	533.5%			
	Lifetime	801,662,737	1,344,124,766	167.7%	1,615,600,076	1,842,922,677	114.1%			

Exhibit 6(iii)
RiverSource Life Insurance Company
Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
With Requested Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio			
Historical Experience	1989	477,837	0	0.0%	1,712,585	0	0.0%	3,532	4.50%	3.5840
	1990	11,323,658	1,155	0.0%	38,836,751	3,960	0.0%	20,231	4.50%	3.4297
	1991	23,731,571	3,294,975	13.9%	77,887,242	10,814,138	13.9%	33,057	4.50%	3.2820
	1992	34,450,962	5,951,565	17.3%	108,199,414	18,691,956	17.3%	44,591	4.50%	3.1407
	1993	40,973,239	8,891,377	21.7%	123,142,385	26,722,451	21.7%	45,706	4.50%	3.0054
	1994	39,423,379	9,855,045	25.0%	113,382,183	28,343,246	25.0%	43,660	4.50%	2.8760
	1995	37,640,017	11,266,955	29.9%	103,591,588	31,008,534	29.9%	41,935	4.50%	2.7522
	1996	36,136,581	15,460,789	42.8%	95,171,180	40,718,338	42.8%	40,338	4.50%	2.6337
	1997	34,591,573	17,483,738	50.5%	87,179,107	44,063,237	50.5%	38,927	4.50%	2.5202
	1998	33,125,485	19,602,572	59.2%	79,889,196	47,275,797	59.2%	37,079	4.50%	2.4117
	1999	31,292,950	22,617,859	72.3%	72,219,757	52,198,859	72.3%	35,367	4.50%	2.3079
	2000	29,846,223	26,416,087	88.5%	65,914,749	58,339,368	88.5%	33,954	4.50%	2.2085
	2001	28,402,561	25,640,474	90.3%	60,025,314	54,187,983	90.3%	32,530	4.50%	2.1134
	2002	26,902,159	29,900,133	111.1%	54,406,123	60,469,136	111.1%	31,025	4.50%	2.0224
	2003	25,359,395	33,145,392	130.7%	49,077,592	64,145,694	130.7%	29,613	4.50%	1.9353
	2004	23,930,374	38,502,452	160.9%	44,317,734	71,304,421	160.9%	28,223	4.50%	1.8519
	2005	23,234,137	41,468,336	178.5%	41,175,448	73,490,022	178.5%	26,280	4.50%	1.7722
	2006	23,445,278	40,927,419	174.6%	39,760,411	69,408,050	174.6%	24,689	4.50%	1.6959
	2007	22,261,955	47,035,797	211.3%	36,127,881	76,332,187	211.3%	23,248	4.50%	1.6229
	2008	22,811,252	52,354,085	229.5%	35,425,177	81,304,293	229.5%	21,729	4.50%	1.5530
	2009	23,666,662	55,527,035	234.6%	35,170,912	82,518,457	234.6%	20,116	4.50%	1.4861
	2010	24,313,332	55,662,742	228.9%	34,576,004	79,158,020	228.9%	18,626	4.50%	1.4221
	2011	22,358,324	55,558,632	248.5%	30,426,589	75,607,622	248.5%	17,134	4.50%	1.3609
	2012	20,183,890	53,304,727	264.1%	26,284,675	69,416,621	264.1%	15,742	4.50%	1.3023
	2013	18,343,438	55,740,860	303.9%	22,859,261	69,463,253	303.9%	14,341	4.50%	1.2462
	2014	18,152,298	55,583,145	306.2%	21,646,953	66,283,935	306.2%	12,911	4.50%	1.1925
	2015	16,360,063	50,127,072	306.4%	18,669,549	57,203,316	306.4%	11,647	4.50%	1.1412
	2016	15,947,008	50,420,509	316.2%	17,414,531	55,060,456	316.2%	10,425	4.50%	1.0920
	2017	14,370,571	43,279,754	301.2%	15,017,246	45,227,343	301.2%	9,241	4.50%	1.0450
	1/1/2018-6/30/2018	6,466,962	16,267,787	251.6%	6,538,518	16,447,790	251.6%	8,751	4.50%	1.0111
Projected Future Experience	7/1/2018-12/31/2018	6,233,948	24,227,471	388.6%	6,165,725	23,962,328	388.6%	8,073	4.50%	0.9891
	2019	11,710,714	46,655,683	398.4%	11,206,425	44,646,587	398.4%	7,053	4.50%	0.9569
	2020	10,977,753	43,760,837	398.6%	10,052,657	40,073,109	398.6%	6,126	4.50%	0.9157
	2021	9,390,591	40,234,886	428.5%	8,228,943	35,257,694	428.5%	5,281	4.50%	0.8763
	2022	7,942,023	36,691,276	462.0%	6,659,874	30,767,885	462.0%	4,515	4.50%	0.8386
	2023	6,661,419	33,112,854	497.1%	5,345,462	26,571,445	497.1%	3,826	4.50%	0.8025
	2024	5,539,473	29,507,259	532.7%	4,253,737	22,658,498	532.7%	3,213	4.50%	0.7679
	2025	4,565,780	25,972,481	568.9%	3,355,065	19,085,318	568.9%	2,673	4.50%	0.7348
	2026	3,728,658	22,571,725	605.4%	2,621,937	15,872,102	605.4%	2,202	4.50%	0.7032
	2027	3,015,022	19,358,176	642.1%	2,028,821	13,026,202	642.1%	1,795	4.50%	0.6729
	2028	2,413,977	16,377,859	678.5%	1,554,426	10,546,157	678.5%	1,448	4.50%	0.6439
	2029	1,913,657	13,662,318	713.9%	1,179,193	8,418,703	713.9%	1,156	4.50%	0.6162
	2030	1,501,438	11,231,383	748.0%	885,344	6,622,741	748.0%	912	4.50%	0.5897
	2031	1,165,342	9,092,103	780.2%	657,569	5,130,416	780.2%	712	4.50%	0.5643
	2032	894,288	7,237,357	809.3%	482,891	3,907,976	809.3%	549	4.50%	0.5400
	2033	678,182	5,660,377	834.6%	350,431	2,924,833	834.6%	418	4.50%	0.5167
	2034	507,942	4,349,380	856.3%	251,162	2,150,635	856.3%	314	4.50%	0.4945
	2035	375,506	3,283,585	874.4%	177,681	1,553,715	874.4%	232	4.50%	0.4732
	2036	273,824	2,435,491	889.4%	123,988	1,102,791	889.4%	170	4.50%	0.4528
	2037	196,820	1,777,937	903.3%	85,283	770,383	903.3%	122	4.50%	0.4333
	2038	139,335	1,277,114	916.6%	57,774	529,546	916.6%	86	4.50%	0.4146
	2039	97,058	901,768	929.1%	38,511	357,810	929.1%	60	4.50%	0.3968
	2040	66,449	625,141	940.8%	25,231	237,367	940.8%	41	4.50%	0.3797
	2041	44,649	424,839	951.5%	16,223	154,365	951.5%	27	4.50%	0.3634
	2042	29,393	282,504	961.1%	10,220	98,228	961.1%	18	4.50%	0.3477
	2043	18,914	183,396	969.6%	6,293	61,022	969.6%	11	4.50%	0.3327
	2044	11,866	115,910	976.9%	3,778	36,906	976.9%	7	4.50%	0.3184
	2045	7,232	71,080	982.9%	2,203	21,657	982.9%	4	4.50%	0.3047
	2046	4,264	42,119	987.7%	1,243	12,281	987.7%	2	4.50%	0.2916
	2047	2,420	23,994	991.4%	675	6,695	991.4%	1	4.50%	0.2790
	2048	1,313	13,058	994.2%	351	3,486	994.2%	1	4.50%	0.2670
	2049	676	6,736	996.1%	173	1,721	996.1%	0	4.50%	0.2555
	2050	327	3,260	997.5%	80	797	997.5%	0	4.50%	0.2445
	2051	146	1,462	998.4%	34	342	998.4%	0	4.50%	0.2340
	2052	60	597	998.9%	13	134	998.9%	0	4.50%	0.2239
	2053	22	217	998.8%	5	47	998.8%	0	4.50%	0.2143
	2054	7	68	997.9%	1	14	997.9%	0	4.50%	0.2050
	2055	2	17	996.2%	0	3	996.2%	0	4.50%	0.1962
	2056	0	3	992.7%	0	1	992.7%	0	4.50%	0.1878
	2057	0	0	1041.0%	0	0	1041.0%	0	4.50%	0.1797
	2058	0	0	9403.6%	0	0	9403.6%	0	4.50%	0.1719
Past Future Lifetime	Past	729,523,132	941,288,469	129.0%	1,556,046,057	1,525,208,484	98.0%			
	Future	80,110,491	401,173,721	500.8%	65,829,425	316,571,939	480.9%			
	Lifetime	809,633,624	1,342,462,190	165.8%	1,621,875,482	1,841,780,423	113.6%			

Exhibit 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 17% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	116.44	87.94	244.46	184.76
51	116.44	87.94	244.46	184.76
52	116.44	87.94	244.46	184.76
53	116.44	87.94	244.46	184.76
54	116.44	87.94	244.46	184.76
55	116.44	87.94	244.46	184.76
56	126.86	98.30	266.08	206.42
57	136.92	106.10	287.70	222.84
58	152.52	116.44	320.28	244.46
59	168.08	126.86	345.90	260.88
60	183.64	145.00	370.12	292.06
61	204.40	165.46	390.32	316.48
62	222.28	175.82	408.50	323.46
63	253.44	204.40	444.20	358.30
64	281.94	222.56	476.52	376.20
65	310.16	253.68	501.88	409.92
66	338.72	271.56	529.80	425.22
67	377.62	300.10	574.80	456.94
68	416.24	339.02	624.96	509.10
69	465.58	370.12	679.48	539.94
70	514.54	408.78	729.30	579.44
71	563.54	447.66	781.16	620.36
72	620.66	494.10	833.98	664.18
73	687.80	553.78	902.86	726.76
74	757.58	610.52	970.66	782.34
75	842.94	670.22	999.98	837.44
76	930.82	737.36	999.98	898.24
77	999.98	814.96	999.98	984.14
78	999.98	882.40	999.98	999.98
79	999.98	959.92	999.98	999.98

Exhibit 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	82.74	59.62	173.50	125.32
51	82.74	59.62	173.50	125.32
52	82.74	59.62	173.50	125.32
53	82.74	59.62	173.50	125.32
54	82.74	59.62	173.50	125.32
55	82.74	59.62	173.50	125.32
56	89.96	66.78	188.94	140.24
57	97.38	72.14	204.36	151.14
58	108.32	79.04	227.54	166.06
59	119.52	85.96	245.62	177.22
60	130.42	98.48	262.88	198.22
61	145.04	112.28	277.26	214.76
62	157.78	119.52	290.02	219.54
63	179.86	138.66	315.58	243.22
64	200.10	151.14	338.20	255.46
65	220.30	172.18	356.32	278.36
66	240.56	184.42	376.22	288.44
67	267.96	203.84	408.20	310.28
68	295.64	230.16	443.84	345.38
69	330.48	251.18	482.44	366.40
70	365.34	277.56	517.82	393.30
71	400.20	303.90	554.82	421.22
72	440.66	335.54	592.32	450.80
73	488.28	375.74	641.02	493.34
74	538.04	414.60	689.20	530.86
75	598.44	454.74	748.00	568.38
76	660.96	500.54	805.16	609.62
77	723.54	553.24	873.64	667.90
78	785.76	598.98	924.16	704.36
79	846.44	651.70	977.60	752.50

Exhibit 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

3 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	74.24	56.16	155.94	117.90
51	74.24	56.16	155.94	117.90
52	74.24	56.16	155.94	117.90
53	74.24	56.16	155.94	117.90
54	74.24	56.16	155.94	117.90
55	74.24	56.16	155.94	117.90
56	80.14	62.00	168.18	130.12
57	87.80	67.86	184.42	142.62
58	98.22	75.02	206.22	157.50
59	107.48	80.92	221.14	166.58
60	117.10	92.08	236.04	185.74
61	129.34	104.82	247.24	200.36
62	142.08	112.58	261.02	206.78
63	162.88	131.46	285.50	230.40
64	179.86	141.86	304.18	239.76
65	197.72	161.52	319.58	261.30
66	214.48	171.90	335.54	269.02
67	241.60	191.88	367.74	292.14
68	267.66	217.94	402.06	327.28
69	297.24	236.28	433.72	344.84
70	327.78	260.26	464.58	368.82
71	356.56	283.14	494.12	392.52
72	397.32	316.12	534.06	424.96
73	442.80	356.04	581.12	467.28
74	484.04	389.56	620.00	498.94
75	537.00	426.82	670.86	533.24
76	589.14	466.48	717.66	568.12
77	652.20	521.30	787.64	629.34
78	711.54	567.04	836.88	666.84
79	761.30	612.54	879.16	707.56

Exhibit 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	62.56	46.82	131.18	98.48
51	62.56	46.82	131.18	98.48
52	62.56	46.82	131.18	98.48
53	62.56	46.82	131.18	98.48
54	62.56	46.82	131.18	98.48
55	62.56	46.82	131.18	98.48
56	69.72	50.28	146.62	105.64
57	75.32	56.94	158.10	119.72
58	82.74	63.62	173.50	133.86
59	89.96	68.66	185.20	141.58
60	102.68	75.58	207.30	152.20
61	110.16	82.26	210.48	156.98
62	124.80	93.92	229.38	172.44
63	137.82	100.56	241.34	176.42
64	157.78	113.88	266.92	192.66
65	172.72	125.88	279.14	203.32
66	192.90	139.16	301.50	217.70
67	212.88	150.88	324.36	229.66
68	234.98	169.26	352.84	254.12
69	255.20	182.82	372.56	266.64
70	275.40	201.16	390.36	285.22
71	303.10	219.54	419.86	304.38
72	330.48	239.76	444.12	322.26
73	358.14	263.96	469.92	346.46
74	393.04	289.26	503.46	370.40
75	433.20	315.08	541.52	393.82
76	475.54	345.38	579.30	420.72
77	515.98	377.34	622.94	455.52
78	558.28	409.00	656.46	481.10
79	605.90	440.92	699.80	509.28
80		477.88		
81		516.22		
82		559.86		
83		603.48		
84		660.44		

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis, MN 55474

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

January 2019

Product
Nursing Home Indemnity Policy

Form Number
30240-PA

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of this premium rate increase filing with Chapter 18 Section 3801.303(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 3801.303(c)

We believe that we comply with this subsection of the regulation by submitting these premium 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 premium rate increase filing complies with the minimum loss ratio requirement of 60%, as specified in Regulation 89a.117.

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

(2)(i): The reason for the premium 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 premium rate increase is considered an effective way to reduce projected losses.

The company is requesting the following premium rate increases:

- a 17% premium rate increase for policies with a lifetime benefit period; and
- an 8% premium rate increase for policies with non-lifetime benefit periods.

Tables with current premium rates are provided in Attachment 1, and premium rate tables with the requested rate increases are provided in Attachment 2. The Pennsylvania average annual nursing home premium based on June 30, 2018

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis, MN 55474

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

January 2019

inforce before and after the requested premium rate increases are as follows:

	Policies with a Lifetime Benefit Period	Policies with Non-Lifetime Benefit Periods
Before rate increase	\$1,677	\$1,279
After rate increase	\$1,962	\$1,382

These values assume all previously approved premium rate increases have been fully implemented on all policies.

Attachment 3 provides nationwide experience for earned premiums and incurred claims, both before and after the requested premium rate increases. Attachment 4 provides nationwide experience for written premiums and paid claims, both before and after the requested premium rate increases. The actual and projected premiums in these attachments reflect the accumulated premium rate increases as approved in Pennsylvania and implemented from 2005 through 2018 on a nationwide basis.

Attachments 5 and 6 provide corresponding Pennsylvania-specific experience.

(2)(ii)(A): Seven prior premium rate increases have been approved and implemented on this policy form in Pennsylvania. A 35% increase was approved in January 2005 and implemented on each policyholder's next policy anniversary beginning in April 2005. A 15% increase was approved in April 2008 and implemented on each policyholder's next policy anniversary beginning in July 2008. A 10% increase was approved in June 2009 and implemented on each policyholder's next policy anniversary beginning in September 2009. A 4.5% increase was approved in March 2011 and implemented on each policyholder's next policy anniversary beginning in June 2011. A 15% increase was approved in May 2013 and implemented on each policyholder's next policy anniversary beginning in August 2013. A 15% increase was approved in September 2015 and implemented on each policyholder's next policy anniversary beginning in December 2015. A 4.4% increase was approved in August 2017 and implemented on each policyholder's next policy anniversary beginning in December 2017.

(2)(ii)(B): A commission of 2.7% of premium is currently paid. Commission rates were reduced in 2005, 2008, 2009, 2013 and 2016 so that total commissions paid before and after past sought nationwide increases in premium are similar. In addition, as part of this premium rate increase process, the company anticipates adjusting commission rates so that the total commissions paid before and after the requested increase in premium are similar.

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience are provided in Attachments 3 and 4, respectively. The actual and projected premiums in these attachments reflect the accumulated premium rate increases as approved in Pennsylvania and implemented from 2005 through 2018 on a nationwide basis.

RIVERSOURCE LIFE INSURANCE COMPANY

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January 2019

Premiums earned and written since inception for Pennsylvania-specific experience are provided in Attachments 5 and 6, respectively.

Details of reserve balances and calculation basis for both nationwide and Pennsylvania-specific experience are provided in Attachment 7.

(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience are provided in Attachments 3 and 4, respectively.

Claims incurred and paid since inception for Pennsylvania-specific experience are provided in Attachments 5 and 6, respectively.

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 premium rate increases as approved in Pennsylvania and implemented from 2005 through 2018 on a nationwide basis.

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

(2)(iii): We believe that data used in this premium 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 premium rate increase filing complies with this subsection.

Attachment 1
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Current Premium Rates
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

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

Attachment 1
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Current Premium Rates
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

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

Attachment 1
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Current Premium Rates
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

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

Attachment 1
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Minneapolis, MN 55474

Current Premium Rates
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

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

Attachment 2
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 17% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	116.44	87.94	244.46	184.76
51	116.44	87.94	244.46	184.76
52	116.44	87.94	244.46	184.76
53	116.44	87.94	244.46	184.76
54	116.44	87.94	244.46	184.76
55	116.44	87.94	244.46	184.76
56	126.86	98.30	266.08	206.42
57	136.92	106.10	287.70	222.84
58	152.52	116.44	320.28	244.46
59	168.08	126.86	345.90	260.88
60	183.64	145.00	370.12	292.06
61	204.40	165.46	390.32	316.48
62	222.28	175.82	408.50	323.46
63	253.44	204.40	444.20	358.30
64	281.94	222.56	476.52	376.20
65	310.16	253.68	501.88	409.92
66	338.72	271.56	529.80	425.22
67	377.62	300.10	574.80	456.94
68	416.24	339.02	624.96	509.10
69	465.58	370.12	679.48	539.94
70	514.54	408.78	729.30	579.44
71	563.54	447.66	781.16	620.36
72	620.66	494.10	833.98	664.18
73	687.80	553.78	902.86	726.76
74	757.58	610.52	970.66	782.34
75	842.94	670.22	999.98	837.44
76	930.82	737.36	999.98	898.24
77	999.98	814.96	999.98	984.14
78	999.98	882.40	999.98	999.98
79	999.98	959.92	999.98	999.98

Attachment 2
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	82.74	59.62	173.50	125.32
51	82.74	59.62	173.50	125.32
52	82.74	59.62	173.50	125.32
53	82.74	59.62	173.50	125.32
54	82.74	59.62	173.50	125.32
55	82.74	59.62	173.50	125.32
56	89.96	66.78	188.94	140.24
57	97.38	72.14	204.36	151.14
58	108.32	79.04	227.54	166.06
59	119.52	85.96	245.62	177.22
60	130.42	98.48	262.88	198.22
61	145.04	112.28	277.26	214.76
62	157.78	119.52	290.02	219.54
63	179.86	138.66	315.58	243.22
64	200.10	151.14	338.20	255.46
65	220.30	172.18	356.32	278.36
66	240.56	184.42	376.22	288.44
67	267.96	203.84	408.20	310.28
68	295.64	230.16	443.84	345.38
69	330.48	251.18	482.44	366.40
70	365.34	277.56	517.82	393.30
71	400.20	303.90	554.82	421.22
72	440.66	335.54	592.32	450.80
73	488.28	375.74	641.02	493.34
74	538.04	414.60	689.20	530.86
75	598.44	454.74	748.00	568.38
76	660.96	500.54	805.16	609.62
77	723.54	553.24	873.64	667.90
78	785.76	598.98	924.16	704.36
79	846.44	651.70	977.60	752.50

Attachment 2
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

3 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	74.24	56.16	155.94	117.90
51	74.24	56.16	155.94	117.90
52	74.24	56.16	155.94	117.90
53	74.24	56.16	155.94	117.90
54	74.24	56.16	155.94	117.90
55	74.24	56.16	155.94	117.90
56	80.14	62.00	168.18	130.12
57	87.80	67.86	184.42	142.62
58	98.22	75.02	206.22	157.50
59	107.48	80.92	221.14	166.58
60	117.10	92.08	236.04	185.74
61	129.34	104.82	247.24	200.36
62	142.08	112.58	261.02	206.78
63	162.88	131.46	285.50	230.40
64	179.86	141.86	304.18	239.76
65	197.72	161.52	319.58	261.30
66	214.48	171.90	335.54	269.02
67	241.60	191.88	367.74	292.14
68	267.66	217.94	402.06	327.28
69	297.24	236.28	433.72	344.84
70	327.78	260.26	464.58	368.82
71	356.56	283.14	494.12	392.52
72	397.32	316.12	534.06	424.96
73	442.80	356.04	581.12	467.28
74	484.04	389.56	620.00	498.94
75	537.00	426.82	670.86	533.24
76	589.14	466.48	717.66	568.12
77	652.20	521.30	787.64	629.34
78	711.54	567.04	836.88	666.84
79	761.30	612.54	879.16	707.56

Attachment 2
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	62.56	46.82	131.18	98.48
51	62.56	46.82	131.18	98.48
52	62.56	46.82	131.18	98.48
53	62.56	46.82	131.18	98.48
54	62.56	46.82	131.18	98.48
55	62.56	46.82	131.18	98.48
56	69.72	50.28	146.62	105.64
57	75.32	56.94	158.10	119.72
58	82.74	63.62	173.50	133.86
59	89.96	68.66	185.20	141.58
60	102.68	75.58	207.30	152.20
61	110.16	82.26	210.48	156.98
62	124.80	93.92	229.38	172.44
63	137.82	100.56	241.34	176.42
64	157.78	113.88	266.92	192.66
65	172.72	125.88	279.14	203.32
66	192.90	139.16	301.50	217.70
67	212.88	150.88	324.36	229.66
68	234.98	169.26	352.84	254.12
69	255.20	182.82	372.56	266.64
70	275.40	201.16	390.36	285.22
71	303.10	219.54	419.86	304.38
72	330.48	239.76	444.12	322.26
73	358.14	263.96	469.92	346.46
74	393.04	289.26	503.46	370.40
75	433.20	315.08	541.52	393.82
76	475.54	345.38	579.30	420.72
77	515.98	377.34	622.94	455.52
78	558.28	409.00	656.46	481.10
79	605.90	440.92	699.80	509.28
80		477.88		
81		516.22		
82		559.86		
83		603.48		
84		660.44		

Attachment 3
RiverSource Life Insurance Company
Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Before Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio		
Historical Experience	1989	477,837	0	0.0%	1,712,585	0	0.0%	4.50%	3.5840
	1990	11,323,658	1,155	0.0%	38,836,751	3,960	0.0%	4.50%	3.4297
	1991	23,731,571	3,294,975	13.9%	77,887,242	10,814,138	13.9%	4.50%	3.2820
	1992	34,450,962	5,951,565	17.3%	108,199,414	18,691,956	17.3%	4.50%	3.1407
	1993	40,973,239	8,891,377	21.7%	123,142,385	26,722,451	21.7%	4.50%	3.0054
	1994	39,423,379	9,855,045	25.0%	113,382,183	28,343,246	25.0%	4.50%	2.8760
	1995	37,640,017	11,266,955	29.9%	103,591,588	31,008,534	29.9%	4.50%	2.7522
	1996	36,136,581	15,460,789	42.8%	95,171,180	40,718,338	42.8%	4.50%	2.6337
	1997	34,591,573	17,483,738	50.5%	87,179,107	44,063,237	50.5%	4.50%	2.5202
	1998	33,125,485	19,602,572	59.2%	79,889,196	47,275,797	59.2%	4.50%	2.4117
	1999	31,292,950	22,617,859	72.3%	72,219,757	52,198,859	72.3%	4.50%	2.3079
	2000	29,846,223	26,416,087	88.5%	65,914,749	58,339,368	88.5%	4.50%	2.2085
	2001	28,402,561	25,640,474	90.3%	60,025,314	54,187,983	90.3%	4.50%	2.1134
	2002	26,902,159	29,900,133	111.1%	54,406,123	60,469,136	111.1%	4.50%	2.0224
	2003	25,359,395	33,145,392	130.7%	49,077,592	64,145,694	130.7%	4.50%	1.9353
	2004	23,930,374	38,502,452	160.9%	44,317,734	71,304,421	160.9%	4.50%	1.8519
	2005	23,234,137	41,468,336	178.5%	41,175,448	73,490,022	178.5%	4.50%	1.7722
	2006	23,445,278	40,927,419	174.6%	39,760,411	69,408,050	174.6%	4.50%	1.6959
	2007	22,261,955	47,035,797	211.3%	36,127,881	76,332,187	211.3%	4.50%	1.6229
	2008	22,811,252	52,354,085	229.5%	35,425,177	81,304,293	229.5%	4.50%	1.5530
	2009	23,666,662	55,527,035	234.6%	35,170,912	82,518,457	234.6%	4.50%	1.4861
	2010	24,313,332	55,662,742	228.9%	34,576,004	79,158,020	228.9%	4.50%	1.4221
	2011	22,358,324	55,558,632	248.5%	30,426,589	75,607,622	248.5%	4.50%	1.3609
	2012	20,183,890	53,304,727	264.1%	26,284,675	69,416,621	264.1%	4.50%	1.3023
	2013	18,343,438	55,740,860	303.9%	22,859,261	69,463,253	303.9%	4.50%	1.2462
	2014	18,152,298	55,583,145	306.2%	21,646,953	66,283,935	306.2%	4.50%	1.1925
	2015	16,360,063	50,127,072	306.4%	18,669,549	57,203,316	306.4%	4.50%	1.1412
	2016	15,947,008	50,420,509	316.2%	17,414,531	55,060,456	316.2%	4.50%	1.0920
	2017	14,370,571	43,279,754	301.2%	15,017,246	45,227,343	301.2%	4.50%	1.0450
	1/1/2018-6/30/2018	6,466,962	16,267,787	251.6%	6,538,518	16,447,790	251.6%	4.50%	1.0111
Projected Future Experience	7/1/2018-12/31/2018	6,233,948	24,227,471	388.6%	6,165,725	23,962,328	388.6%	4.50%	0.9891
	2019	11,275,864	46,624,030	413.5%	10,790,301	44,616,296	413.5%	4.50%	0.9569
	2020	9,688,883	43,649,928	450.5%	8,872,400	39,971,546	450.5%	4.50%	0.9157
	2021	8,258,476	40,392,008	489.1%	7,236,874	35,395,380	489.1%	4.50%	0.8763
	2022	6,981,366	36,902,407	528.6%	5,854,303	30,944,932	528.6%	4.50%	0.8386
	2023	5,852,984	33,314,056	569.2%	4,696,733	26,732,899	569.2%	4.50%	0.8025
	2024	4,864,975	29,693,307	610.3%	3,735,794	22,801,364	610.3%	4.50%	0.7679
	2025	4,008,029	26,141,921	652.2%	2,945,214	19,209,827	652.2%	4.50%	0.7348
	2026	3,271,710	22,723,636	694.5%	2,300,618	15,978,923	694.5%	4.50%	0.7032
	2027	2,644,366	19,492,179	737.1%	1,779,406	13,116,373	737.1%	4.50%	0.6729
	2028	2,116,294	16,494,128	779.4%	1,362,740	10,621,026	779.4%	4.50%	0.6439
	2029	1,676,962	13,761,512	820.6%	1,033,342	8,479,826	820.6%	4.50%	0.6162
	2030	1,315,188	11,314,577	860.3%	775,519	6,671,797	860.3%	4.50%	0.5897
	2031	1,020,376	9,160,666	897.8%	575,769	5,169,104	897.8%	4.50%	0.5643
	2032	782,737	7,292,810	931.7%	422,657	3,937,920	931.7%	4.50%	0.5400
	2033	593,364	5,704,374	961.4%	306,603	2,947,567	961.4%	4.50%	0.5167
	2034	444,252	4,383,629	986.7%	219,669	2,167,570	986.7%	4.50%	0.4945
	2035	328,305	3,309,750	1008.1%	155,346	1,566,095	1008.1%	4.50%	0.4732
	2036	239,321	2,455,109	1025.9%	108,365	1,111,674	1025.9%	4.50%	0.4528
	2037	171,961	1,792,404	1042.3%	74,511	776,652	1042.3%	4.50%	0.4333
	2038	121,696	1,287,605	1058.1%	50,460	533,896	1058.1%	4.50%	0.4146
	2039	84,744	909,240	1072.9%	33,625	360,775	1072.9%	4.50%	0.3968
	2040	58,001	630,363	1086.8%	22,023	239,349	1086.8%	4.50%	0.3797
	2041	38,962	428,414	1099.6%	14,157	155,664	1099.6%	4.50%	0.3634
	2042	25,642	284,897	1111.1%	8,916	99,060	1111.1%	4.50%	0.3477
	2043	16,496	184,959	1121.2%	5,489	61,541	1121.2%	4.50%	0.3327
	2044	10,346	116,902	1129.9%	3,294	37,222	1129.9%	4.50%	0.3184
	2045	6,304	71,691	1137.1%	1,921	21,844	1137.1%	4.50%	0.3047
	2046	3,717	42,482	1143.0%	1,084	12,387	1143.0%	4.50%	0.2916
	2047	2,109	24,202	1147.5%	588	6,753	1147.5%	4.50%	0.2790
	2048	1,144	13,171	1150.9%	306	3,517	1150.9%	4.50%	0.2670
	2049	589	6,794	1153.4%	151	1,736	1153.4%	4.50%	0.2555
	2050	285	3,289	1155.3%	70	804	1155.3%	4.50%	0.2445
	2051	128	1,475	1156.5%	30	345	1156.5%	4.50%	0.2340
	2052	52	602	1157.2%	12	135	1157.2%	4.50%	0.2239
	2053	19	219	1157.2%	4	47	1157.2%	4.50%	0.2143
	2054	6	69	1156.3%	1	14	1156.3%	4.50%	0.2050
	2055	2	18	1154.3%	0	3	1154.3%	4.50%	0.1962
	2056	0	3	1150.3%	0	1	1150.3%	4.50%	0.1878
	2057	0	0	1205.4%	0	0	1205.4%	4.50%	0.1797
	2058	0	0	10976.5%	0	0	10976.5%	4.50%	0.1719
	Past	729,523,132	941,288,469	129.0%	1,556,046,057	1,525,208,484	98.0%		
	Future	72,139,604	402,836,297	558.4%	59,554,019	317,714,193	533.5%		
	Lifetime	801,662,737	1,344,124,766	167.7%	1,615,600,076	1,842,922,677	114.1%		

Attachment 3
RiverSource Life Insurance Company
Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
With Requested Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio		
Historical Experience	1989	477,837	0	0.0%	1,712,585	0	0.0%	4.50%	3.5840
	1990	11,323,658	1,155	0.0%	38,836,751	3,960	0.0%	4.50%	3.4297
	1991	23,731,571	3,294,975	13.9%	77,887,242	10,814,138	13.9%	4.50%	3.2820
	1992	34,450,962	5,951,565	17.3%	108,199,414	18,691,956	17.3%	4.50%	3.1407
	1993	40,973,239	8,891,377	21.7%	123,142,385	26,722,451	21.7%	4.50%	3.0054
	1994	39,423,379	9,855,045	25.0%	113,382,183	28,343,246	25.0%	4.50%	2.8760
	1995	37,640,017	11,266,955	29.9%	103,591,588	31,008,534	29.9%	4.50%	2.7522
	1996	36,136,581	15,460,789	42.8%	95,171,180	40,718,338	42.8%	4.50%	2.6337
	1997	34,591,573	17,483,738	50.5%	87,179,107	44,063,237	50.5%	4.50%	2.5202
	1998	33,125,485	19,602,572	59.2%	79,889,196	47,275,797	59.2%	4.50%	2.4117
	1999	31,292,950	22,617,859	72.3%	72,219,757	52,198,859	72.3%	4.50%	2.3079
	2000	29,846,223	26,416,087	88.5%	65,914,749	58,339,368	88.5%	4.50%	2.2085
	2001	28,402,561	25,640,474	90.3%	60,025,314	54,187,983	90.3%	4.50%	2.1134
	2002	26,902,159	29,900,133	111.1%	54,406,123	60,469,136	111.1%	4.50%	2.0224
	2003	25,359,395	33,145,392	130.7%	49,077,592	64,145,694	130.7%	4.50%	1.9353
	2004	23,930,374	38,502,452	160.9%	44,317,734	71,304,421	160.9%	4.50%	1.8519
	2005	23,234,137	41,468,336	178.5%	41,175,448	73,490,022	178.5%	4.50%	1.7722
	2006	23,445,278	40,927,419	174.6%	39,760,411	69,408,050	174.6%	4.50%	1.6959
	2007	22,261,955	47,035,797	211.3%	36,127,881	76,332,187	211.3%	4.50%	1.6229
	2008	22,811,252	52,354,085	229.5%	35,425,177	81,304,293	229.5%	4.50%	1.5530
	2009	23,666,662	55,527,035	234.6%	35,170,912	82,518,457	234.6%	4.50%	1.4861
	2010	24,313,332	55,662,742	228.9%	34,576,004	79,158,020	228.9%	4.50%	1.4221
	2011	22,358,324	55,558,632	248.5%	30,426,589	75,607,622	248.5%	4.50%	1.3609
	2012	20,183,890	53,304,727	264.1%	26,284,675	69,416,621	264.1%	4.50%	1.3023
	2013	18,343,438	55,740,860	303.9%	22,859,261	69,463,253	303.9%	4.50%	1.2462
	2014	18,152,298	55,583,145	306.2%	21,646,953	66,283,935	306.2%	4.50%	1.1925
	2015	16,360,063	50,127,072	306.4%	18,669,549	57,203,316	306.4%	4.50%	1.1412
	2016	15,947,008	50,420,509	316.2%	17,414,531	55,060,456	316.2%	4.50%	1.0920
	2017	14,370,571	43,279,754	301.2%	15,017,246	45,227,343	301.2%	4.50%	1.0450
	1/1/2018-6/30/2018	6,466,962	16,267,787	251.6%	6,538,518	16,447,790	251.6%	4.50%	1.0111
Projected Future Experience	7/1/2018-12/31/2018	6,233,948	24,227,471	388.6%	6,165,725	23,962,328	388.6%	4.50%	0.9891
	2019	11,710,714	46,655,683	398.4%	11,206,425	44,646,587	398.4%	4.50%	0.9569
	2020	10,977,753	43,760,837	398.6%	10,052,657	40,073,109	398.6%	4.50%	0.9157
	2021	9,390,591	40,234,886	428.5%	8,228,943	35,257,694	428.5%	4.50%	0.8763
	2022	7,942,023	36,691,276	462.0%	6,659,874	30,767,885	462.0%	4.50%	0.8386
	2023	6,661,419	33,112,854	497.1%	5,345,462	26,571,445	497.1%	4.50%	0.8025
	2024	5,539,473	29,507,259	532.7%	4,253,737	22,658,498	532.7%	4.50%	0.7679
	2025	4,565,780	25,972,481	568.9%	3,355,065	19,085,318	568.9%	4.50%	0.7348
	2026	3,728,658	22,571,725	605.4%	2,621,937	15,872,102	605.4%	4.50%	0.7032
	2027	3,015,022	19,358,176	642.1%	2,028,821	13,026,202	642.1%	4.50%	0.6729
	2028	2,413,977	16,377,859	678.5%	1,554,426	10,546,157	678.5%	4.50%	0.6439
	2029	1,913,657	13,662,318	713.9%	1,179,193	8,418,703	713.9%	4.50%	0.6162
	2030	1,501,438	11,231,383	748.0%	885,344	6,622,741	748.0%	4.50%	0.5897
	2031	1,165,342	9,092,103	780.2%	657,569	5,130,416	780.2%	4.50%	0.5643
	2032	894,288	7,237,357	809.3%	482,891	3,907,976	809.3%	4.50%	0.5400
	2033	678,182	5,660,377	834.6%	350,431	2,924,833	834.6%	4.50%	0.5167
	2034	507,942	4,349,380	856.3%	251,162	2,150,635	856.3%	4.50%	0.4945
	2035	375,506	3,283,585	874.4%	177,681	1,553,715	874.4%	4.50%	0.4732
	2036	273,824	2,435,491	889.4%	123,988	1,102,791	889.4%	4.50%	0.4528
	2037	196,820	1,777,937	903.3%	85,283	770,383	903.3%	4.50%	0.4333
	2038	139,335	1,277,114	916.6%	57,774	529,546	916.6%	4.50%	0.4146
	2039	97,058	901,768	929.1%	38,511	357,810	929.1%	4.50%	0.3968
	2040	66,449	625,141	940.8%	25,231	237,367	940.8%	4.50%	0.3797
	2041	44,649	424,839	951.5%	16,223	154,365	951.5%	4.50%	0.3634
	2042	29,393	282,504	961.1%	10,220	98,228	961.1%	4.50%	0.3477
	2043	18,914	183,396	969.6%	6,293	61,022	969.6%	4.50%	0.3327
	2044	11,866	115,910	976.9%	3,778	36,906	976.9%	4.50%	0.3184
	2045	7,232	71,080	982.9%	2,203	21,657	982.9%	4.50%	0.3047
	2046	4,264	42,119	987.7%	1,243	12,281	987.7%	4.50%	0.2916
	2047	2,420	23,994	991.4%	675	6,695	991.4%	4.50%	0.2790
	2048	1,313	13,058	994.2%	351	3,486	994.2%	4.50%	0.2670
	2049	676	6,736	996.1%	173	1,721	996.1%	4.50%	0.2555
	2050	327	3,260	997.5%	80	797	997.5%	4.50%	0.2445
	2051	146	1,462	998.4%	34	342	998.4%	4.50%	0.2340
	2052	60	597	998.9%	13	134	998.9%	4.50%	0.2239
	2053	22	217	998.8%	5	47	998.8%	4.50%	0.2143
	2054	7	68	997.9%	1	14	997.9%	4.50%	0.2050
	2055	2	17	996.2%	0	3	996.2%	4.50%	0.1962
	2056	0	3	992.7%	0	1	992.7%	4.50%	0.1878
	2057	0	0	1041.0%	0	0	1041.0%	4.50%	0.1797
	2058	0	0	9403.6%	0	0	9403.6%	4.50%	0.1719
	Past	729,523,132	941,288,469	129.0%	1,556,046,057	1,525,208,484	98.0%		
	Future	80,110,491	401,173,721	500.8%	65,829,425	316,571,939	480.9%		
	Lifetime	809,633,624	1,342,462,190	165.8%	1,621,875,482	1,841,780,423	113.6%		

Attachment 4
RiverSource Life Insurance Company
Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Before Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Interest Rate	Mid-Year Disc / Accum Factor
		Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio		
Historical Experience	1989	1,980,866	0	0.0%	7,099,495	0	0.0%	4.50%	3.5840
	1990	15,201,266	1,158	0.0%	52,135,781	3,970	0.0%	4.50%	3.4297
	1991	26,912,286	1,827	0.0%	88,326,380	5,996	0.0%	4.50%	3.2820
	1992	37,111,773	1,588,458	4.3%	116,556,166	4,988,837	4.3%	4.50%	3.1407
	1993	40,770,976	3,028,784	7.4%	122,534,496	9,102,811	7.4%	4.50%	3.0054
	1994	38,901,484	5,537,661	14.2%	111,881,206	15,926,389	14.2%	4.50%	2.8760
	1995	37,213,893	7,366,150	19.8%	102,418,823	20,272,870	19.8%	4.50%	2.7522
	1996	35,677,397	9,633,117	27.0%	93,961,848	25,370,278	27.0%	4.50%	2.6337
	1997	34,218,837	12,279,738	35.9%	86,239,721	30,947,902	35.9%	4.50%	2.5202
	1998	32,637,622	14,959,206	45.8%	78,712,612	36,077,327	45.8%	4.50%	2.4117
	1999	30,877,487	17,278,338	56.0%	71,260,928	39,875,991	56.0%	4.50%	2.3079
	2000	29,412,826	20,140,410	68.5%	64,957,601	44,479,667	68.5%	4.50%	2.2085
	2001	27,986,783	23,869,974	85.3%	59,146,619	50,446,250	85.3%	4.50%	2.1134
	2002	26,482,223	25,953,419	98.0%	53,556,857	52,487,419	98.0%	4.50%	2.0224
	2003	24,951,250	28,473,272	114.1%	48,287,716	55,103,823	114.1%	4.50%	1.9353
	2004	23,482,997	32,018,424	136.3%	43,489,218	59,296,357	136.3%	4.50%	1.8519
	2005	23,765,027	35,688,561	150.2%	42,116,289	63,247,129	150.2%	4.50%	1.7722
	2006	22,957,204	37,260,332	162.3%	38,932,696	63,189,104	162.3%	4.50%	1.6959
	2007	22,379,875	40,212,209	179.7%	36,319,248	65,258,506	179.7%	4.50%	1.6229
	2008	22,922,798	43,977,802	191.9%	35,598,404	68,296,182	191.9%	4.50%	1.5530
	2009	23,918,583	50,530,938	211.3%	35,545,290	75,093,782	211.3%	4.50%	1.4861
	2010	23,927,970	56,150,858	234.7%	34,027,981	79,852,169	234.7%	4.50%	1.4221
	2011	21,756,728	58,317,752	268.0%	29,607,900	79,362,402	268.0%	4.50%	1.3609
	2012	19,556,565	59,933,283	306.5%	25,467,734	78,048,725	306.5%	4.50%	1.3023
	2013	18,249,084	61,221,169	335.5%	22,741,679	76,292,715	335.5%	4.50%	1.2462
	2014	17,757,527	63,219,204	356.0%	21,176,182	75,390,077	356.0%	4.50%	1.1925
	2015	16,109,237	61,375,418	381.0%	18,383,316	70,039,548	381.0%	4.50%	1.1412
	2016	15,692,933	60,961,562	388.5%	17,137,075	66,571,549	388.5%	4.50%	1.0920
	2017	13,865,836	59,936,018	432.3%	14,489,798	62,633,139	432.3%	4.50%	1.0450
	1/1/2018-6/30/2018	6,749,102	27,420,213	406.3%	6,823,781	27,723,617	406.3%	4.50%	1.0111
Projected Future Experience	7/1/2018-12/31/2018	6,039,668	22,447,505	371.7%	5,973,571	22,201,841	371.7%	4.50%	0.9891
	2019	11,312,409	42,938,180	379.6%	10,825,272	41,089,168	379.6%	4.50%	0.9569
	2020	9,715,547	46,972,594	483.5%	8,896,817	43,014,211	483.5%	4.50%	0.9157
	2021	8,277,960	48,560,943	586.6%	7,253,949	42,553,789	586.6%	4.50%	0.8763
	2022	6,995,508	47,782,004	683.0%	5,866,162	40,068,141	683.0%	4.50%	0.8386
	2023	5,863,268	45,178,811	770.5%	4,704,985	36,253,784	770.5%	4.50%	0.8025
	2024	4,872,712	42,044,357	862.9%	3,741,735	32,285,683	862.9%	4.50%	0.7679
	2025	4,013,819	38,679,790	963.7%	2,949,468	28,423,010	963.7%	4.50%	0.7348
	2026	3,276,060	35,126,110	1072.2%	2,303,676	24,700,158	1072.2%	4.50%	0.7032
	2027	2,647,565	31,528,562	1190.9%	1,781,558	21,215,709	1190.9%	4.50%	0.6729
	2028	2,118,645	28,009,986	1322.1%	1,364,254	18,036,405	1322.1%	4.50%	0.6439
	2029	1,678,702	24,632,737	1467.4%	1,034,414	15,178,662	1467.4%	4.50%	0.6162
	2030	1,316,464	21,439,302	1628.6%	776,271	12,641,982	1628.6%	4.50%	0.5897
	2031	1,021,303	18,466,579	1808.1%	576,292	10,420,167	1808.1%	4.50%	0.5643
	2032	783,405	15,737,632	2008.9%	423,017	8,497,894	2008.9%	4.50%	0.5400
	2033	593,844	13,266,317	2234.0%	306,852	6,854,977	2234.0%	4.50%	0.5167
	2034	444,598	11,060,086	2487.7%	219,840	5,468,873	2487.7%	4.50%	0.4945
	2035	328,554	9,118,263	2775.3%	155,464	4,314,547	2775.3%	4.50%	0.4732
	2036	239,503	7,434,469	3104.1%	108,447	3,366,330	3104.1%	4.50%	0.4528
	2037	172,096	5,996,847	3484.6%	74,570	2,598,444	3484.6%	4.50%	0.4333
	2038	121,798	4,787,245	3930.5%	50,503	1,984,997	3930.5%	4.50%	0.4146
	2039	84,823	3,782,640	4459.5%	33,657	1,500,904	4459.5%	4.50%	0.3968
	2040	58,063	2,959,822	5097.6%	22,046	1,123,847	5097.6%	4.50%	0.3797
	2041	39,010	2,294,419	5881.6%	14,174	833,678	5881.6%	4.50%	0.3634
	2042	25,680	1,762,465	6863.1%	8,929	612,815	6863.1%	4.50%	0.3477
	2043	16,528	1,341,617	8117.4%	5,499	446,397	8117.4%	4.50%	0.3327
	2044	10,371	1,012,220	9759.8%	3,302	322,293	9759.8%	4.50%	0.3184
	2045	6,324	757,022	11969.9%	1,927	230,658	11969.9%	4.50%	0.3047
	2046	3,732	561,208	15036.8%	1,088	163,632	15036.8%	4.50%	0.2916
	2047	2,121	412,475	19451.1%	592	115,087	19451.1%	4.50%	0.2790
	2048	1,153	300,487	26068.9%	308	80,230	26068.9%	4.50%	0.2670
	2049	595	216,970	36487.2%	152	55,436	36487.2%	4.50%	0.2555
	2050	288	155,289	53876.4%	70	37,968	53876.4%	4.50%	0.2445
	2051	130	110,115	84960.3%	30	25,764	84960.3%	4.50%	0.2340
	2052	53	77,335	145445.4%	12	17,315	145445.4%	4.50%	0.2239
	2053	19	53,781	276358.5%	4	11,523	276358.5%	4.50%	0.2143
	2054	6	37,027	601705.7%	1	7,592	601705.7%	4.50%	0.2050
	2055	2	25,231	1576161.7%	0	4,950	1576161.7%	4.50%	0.1962
	2056	0	17,008	5395240.5%	0	3,193	5395240.5%	4.50%	0.1878
	2057	0	11,333	31415540.8%	0	2,036	31415540.8%	4.50%	0.1797
	2058	0	7,454	2553179649.4%	0	1,281	2553179649.4%	4.50%	0.1719
Past Future Lifetime	Past	733,428,434	918,335,255	125.2%	1,578,932,838	1,395,384,534	88.4%		
	Future	72,082,327	577,104,236	800.6%	59,478,911	426,765,373	717.5%		
	Lifetime	805,510,761	1,495,439,490	185.7%	1,638,411,750	1,822,149,907	111.2%		

Attachment 4
RiverSource Life Insurance Company
Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
With Requested Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Interest Rate	Mid-Year Disc / Accum Factor
		Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio		
Historical Experience	1989	1,980,866	0	0.0%	7,099,495	0	0.0%	4.50%	3.5840
	1990	15,201,266	1,158	0.0%	52,135,781	3,970	0.0%	4.50%	3.4297
	1991	26,912,286	1,827	0.0%	88,326,380	5,996	0.0%	4.50%	3.2820
	1992	37,111,773	1,588,458	4.3%	116,556,166	4,988,837	4.3%	4.50%	3.1407
	1993	40,770,976	3,028,784	7.4%	122,534,496	9,102,811	7.4%	4.50%	3.0054
	1994	38,901,484	5,537,661	14.2%	111,881,206	15,926,389	14.2%	4.50%	2.8760
	1995	37,213,893	7,366,150	19.8%	102,418,823	20,272,870	19.8%	4.50%	2.7522
	1996	35,677,397	9,633,117	27.0%	93,961,848	25,370,278	27.0%	4.50%	2.6337
	1997	34,218,837	12,279,738	35.9%	86,239,721	30,947,902	35.9%	4.50%	2.5202
	1998	32,637,622	14,959,206	45.8%	78,712,612	36,077,327	45.8%	4.50%	2.4117
	1999	30,877,487	17,278,338	56.0%	71,260,928	39,875,991	56.0%	4.50%	2.3079
	2000	29,412,826	20,140,410	68.5%	64,957,601	44,479,667	68.5%	4.50%	2.2085
	2001	27,986,783	23,869,974	85.3%	59,146,619	50,446,250	85.3%	4.50%	2.1134
	2002	26,482,223	25,953,419	98.0%	53,556,857	52,487,419	98.0%	4.50%	2.0224
	2003	24,951,250	28,473,272	114.1%	48,287,716	55,103,823	114.1%	4.50%	1.9353
	2004	23,482,997	32,018,424	136.3%	43,489,218	59,296,357	136.3%	4.50%	1.8519
	2005	23,765,027	35,688,561	150.2%	42,116,289	63,247,129	150.2%	4.50%	1.7722
	2006	22,957,204	37,260,332	162.3%	38,932,696	63,189,104	162.3%	4.50%	1.6959
	2007	22,379,875	40,212,209	179.7%	36,319,248	65,258,506	179.7%	4.50%	1.6229
	2008	22,922,798	43,977,802	191.9%	35,598,404	68,296,182	191.9%	4.50%	1.5530
	2009	23,918,583	50,530,938	211.3%	35,545,290	75,093,782	211.3%	4.50%	1.4861
	2010	23,927,970	56,150,858	234.7%	34,027,981	79,852,169	234.7%	4.50%	1.4221
	2011	21,756,728	58,317,752	268.0%	29,607,900	79,362,402	268.0%	4.50%	1.3609
	2012	19,556,565	59,933,283	306.5%	25,467,734	78,048,725	306.5%	4.50%	1.3023
	2013	18,249,084	61,221,169	335.5%	22,741,679	76,292,715	335.5%	4.50%	1.2462
	2014	17,757,527	63,219,204	356.0%	21,176,182	75,390,077	356.0%	4.50%	1.1925
	2015	16,109,237	61,375,418	381.0%	18,383,316	70,039,548	381.0%	4.50%	1.1412
	2016	15,692,933	60,961,562	388.5%	17,137,075	66,571,549	388.5%	4.50%	1.0920
	2017	13,865,836	59,936,018	432.3%	14,489,798	62,633,139	432.3%	4.50%	1.0450
	1/1/2018-6/30/2018	6,749,102	27,420,213	406.3%	6,823,781	27,723,617	406.3%	4.50%	1.0111
Projected Future Experience	7/1/2018-12/31/2018	6,039,668	22,447,505	371.7%	5,973,571	22,201,841	371.7%	4.50%	0.9891
	2019	12,065,144	42,937,291	355.9%	11,545,593	41,088,317	355.9%	4.50%	0.9569
	2020	11,030,967	46,997,679	426.1%	10,101,387	43,037,182	426.1%	4.50%	0.9157
	2021	9,413,270	48,581,923	516.1%	8,248,816	42,572,174	516.1%	4.50%	0.8763
	2022	7,958,595	47,743,122	599.9%	6,673,770	40,035,536	599.9%	4.50%	0.8386
	2023	6,673,557	45,085,521	675.6%	5,355,203	36,178,923	675.6%	4.50%	0.8025
	2024	5,548,661	41,912,505	755.4%	4,260,793	32,184,434	755.4%	4.50%	0.7679
	2025	4,572,698	38,525,739	842.5%	3,360,148	28,309,809	842.5%	4.50%	0.7348
	2026	3,733,885	34,962,765	936.4%	2,625,612	24,585,296	936.4%	4.50%	0.7032
	2027	3,018,889	31,364,322	1038.9%	2,031,424	21,105,191	1038.9%	4.50%	0.6729
	2028	2,416,836	27,850,871	1152.4%	1,556,267	17,933,947	1152.4%	4.50%	0.6439
	2029	1,915,782	24,482,996	1278.0%	1,180,503	15,086,391	1278.0%	4.50%	0.6162
	2030	1,503,003	21,301,740	1417.3%	886,267	12,560,866	1417.3%	4.50%	0.5897
	2031	1,166,483	18,342,757	1572.5%	658,213	10,350,298	1572.5%	4.50%	0.5643
	2032	895,113	15,628,161	1745.9%	483,337	8,438,783	1745.9%	4.50%	0.5400
	2033	678,778	13,171,126	1940.4%	350,738	6,805,790	1940.4%	4.50%	0.5167
	2034	508,371	10,978,588	2159.6%	251,374	5,428,575	2159.6%	4.50%	0.4945
	2035	375,817	9,049,499	2408.0%	177,828	4,282,009	2408.0%	4.50%	0.4732
	2036	274,051	7,377,245	2691.9%	124,090	3,340,419	2691.9%	4.50%	0.4528
	2037	196,987	5,949,842	3020.4%	85,355	2,578,077	3020.4%	4.50%	0.4333
	2038	139,460	4,749,103	3405.3%	57,826	1,969,182	3405.3%	4.50%	0.4146
	2039	97,154	3,752,044	3862.0%	38,549	1,488,764	3862.0%	4.50%	0.3968
	2040	66,523	2,935,543	4412.8%	25,259	1,114,628	4412.8%	4.50%	0.3797
	2041	44,708	2,275,369	5089.4%	16,245	826,756	5089.4%	4.50%	0.3634
	2042	29,439	1,747,679	5936.7%	10,236	607,674	5936.7%	4.50%	0.3477
	2043	18,951	1,330,256	7019.4%	6,306	442,617	7019.4%	4.50%	0.3327
	2044	11,895	1,003,575	8437.1%	3,787	319,541	8437.1%	4.50%	0.3184
	2045	7,255	750,506	10344.8%	2,211	228,673	10344.8%	4.50%	0.3047
	2046	4,282	556,343	12992.1%	1,249	162,213	12992.1%	4.50%	0.2916
	2047	2,433	408,876	16802.2%	679	114,082	16802.2%	4.50%	0.2790
	2048	1,323	297,850	22514.0%	353	79,526	22514.0%	4.50%	0.2670
	2049	683	215,055	31505.6%	174	54,947	31505.6%	4.50%	0.2555
	2050	331	153,913	46512.9%	81	37,632	46512.9%	4.50%	0.2445
	2051	149	109,135	73338.1%	35	25,534	73338.1%	4.50%	0.2340
	2052	61	76,644	125535.2%	14	17,160	125535.2%	4.50%	0.2239
	2053	22	53,299	238510.8%	5	11,420	238510.8%	4.50%	0.2143
	2054	7	36,695	519295.1%	1	7,523	519295.1%	4.50%	0.2050
	2055	2	25,004	1360400.7%	0	4,906	1360400.7%	4.50%	0.1962
	2056	0	16,855	4657780.1%	0	3,165	4657780.1%	4.50%	0.1878
	2057	0	11,230	27155933.1%	0	2,018	27155933.1%	4.50%	0.1797
	2058	0	7,386	2217821376.7%	0	1,270	2217821376.7%	4.50%	0.1719
Past Future Lifetime	Past	733,428,434	918,335,255	125.2%	1,578,932,838	1,395,384,534	88.4%		
	Future	80,411,232	575,203,553	715.3%	66,093,298	425,623,089	644.0%		
	Lifetime	813,839,666	1,493,538,808	183.5%	1,645,026,137	1,821,007,623	110.7%		

Attachment 5
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
Before Premium Rate Increase
Policy Form 30240-PA

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio		
Historical Experience	1989	0	0	0.0%	0	0	0.0%	4.50%	3.5840
	1990	333,316	0	0.0%	1,143,173	0	0.0%	4.50%	3.4297
	1991	1,298,266	63,336	4.9%	4,260,920	207,869	4.9%	4.50%	3.2820
	1992	2,132,553	6,592	0.3%	6,697,664	20,704	0.3%	4.50%	3.1407
	1993	2,594,118	193,614	7.5%	7,796,450	581,894	7.5%	4.50%	3.0054
	1994	2,515,844	509,235	20.2%	7,235,602	1,464,568	20.2%	4.50%	2.8760
	1995	2,429,803	651,307	26.8%	6,687,221	1,792,504	26.8%	4.50%	2.7522
	1996	2,355,620	1,278,067	54.3%	6,203,884	3,365,985	54.3%	4.50%	2.6337
	1997	2,269,408	1,054,465	46.5%	5,719,457	2,657,506	46.5%	4.50%	2.5202
	1998	2,190,423	823,096	37.6%	5,282,673	1,985,073	37.6%	4.50%	2.4117
	1999	2,079,706	936,464	45.0%	4,799,670	2,161,227	45.0%	4.50%	2.3079
	2000	1,982,614	964,993	48.7%	4,378,561	2,131,167	48.7%	4.50%	2.2085
	2001	1,878,739	592,625	31.5%	3,970,483	1,252,439	31.5%	4.50%	2.1134
	2002	1,773,861	1,709,102	96.3%	3,587,403	3,456,438	96.3%	4.50%	2.0224
	2003	1,683,150	1,886,869	112.1%	3,257,371	3,651,625	112.1%	4.50%	1.9353
	2004	1,607,651	2,916,459	181.4%	2,977,280	5,401,121	181.4%	4.50%	1.8519
	2005	1,629,853	2,715,356	166.6%	2,888,420	4,812,143	166.6%	4.50%	1.7722
	2006	1,766,020	2,460,928	139.3%	2,994,960	4,173,442	139.3%	4.50%	1.6959
	2007	1,655,032	3,840,991	232.1%	2,685,873	6,233,363	232.1%	4.50%	1.6229
	2008	1,558,850	3,342,528	214.4%	2,420,846	5,190,844	214.4%	4.50%	1.5530
	2009	1,584,221	3,139,777	198.2%	2,354,304	4,666,007	198.2%	4.50%	1.4861
	2010	1,579,894	4,441,917	281.2%	2,246,768	6,316,852	281.2%	4.50%	1.4221
	2011	1,494,890	4,388,977	293.6%	2,034,339	5,972,791	293.6%	4.50%	1.3609
	2012	1,399,340	3,247,669	232.1%	1,822,304	4,229,310	232.1%	4.50%	1.3023
	2013	1,277,334	1,952,534	152.9%	1,591,791	2,433,213	152.9%	4.50%	1.2462
	2014	1,276,950	3,351,986	262.5%	1,522,787	3,997,306	262.5%	4.50%	1.1925
	2015	1,127,874	2,670,502	236.8%	1,287,092	3,047,486	236.8%	4.50%	1.1412
	2016	1,046,193	2,163,695	206.8%	1,142,469	2,362,809	206.8%	4.50%	1.0920
	2017	956,690	2,392,920	250.1%	999,741	2,500,601	250.1%	4.50%	1.0450
	1/1/2018-6/30/2018	428,809	995,080	232.1%	433,554	1,006,090	232.1%	4.50%	1.0111
Projected Future Experience	7/1/2018-12/31/2018	411,556	1,578,810	383.6%	407,052	1,561,532	383.6%	4.50%	0.9891
	2019	743,260	3,047,147	410.0%	711,254	2,915,930	410.0%	4.50%	0.9569
	2020	637,281	2,867,162	449.9%	583,577	2,625,546	449.9%	4.50%	0.9157
	2021	541,504	2,660,057	491.2%	474,518	2,330,999	491.2%	4.50%	0.8763
	2022	455,861	2,428,120	532.6%	382,267	2,036,127	532.6%	4.50%	0.8386
	2023	380,180	2,180,133	573.4%	305,076	1,749,450	573.4%	4.50%	0.8025
	2024	314,068	1,925,837	613.2%	241,171	1,478,842	613.2%	4.50%	0.7679
	2025	256,917	1,674,528	651.8%	188,790	1,230,491	651.8%	4.50%	0.7348
	2026	208,006	1,433,402	689.1%	146,267	1,007,947	689.1%	4.50%	0.7032
	2027	166,580	1,208,555	725.5%	112,092	813,242	725.5%	4.50%	0.6729
	2028	131,954	1,004,827	761.5%	84,969	647,036	761.5%	4.50%	0.6439
	2029	103,376	822,141	795.3%	63,700	506,602	795.3%	4.50%	0.6162
	2030	80,061	662,558	827.6%	47,209	390,687	827.6%	4.50%	0.5897
	2031	61,264	525,055	857.0%	34,570	296,274	857.0%	4.50%	0.5643
	2032	46,296	409,175	883.8%	24,998	220,944	883.8%	4.50%	0.5400
	2033	34,528	313,304	907.4%	17,841	161,890	907.4%	4.50%	0.5167
	2034	25,401	235,873	928.6%	12,560	116,632	928.6%	4.50%	0.4945
	2035	18,422	174,531	947.4%	8,717	82,584	947.4%	4.50%	0.4732
	2036	13,162	126,955	964.6%	5,960	57,485	964.6%	4.50%	0.4528
	2037	9,259	90,796	980.7%	4,012	39,342	980.7%	4.50%	0.4333
	2038	6,408	63,821	996.0%	2,657	26,463	996.0%	4.50%	0.4146
	2039	4,360	44,051	1010.3%	1,730	17,479	1010.3%	4.50%	0.3968
	2040	2,914	29,822	1023.4%	1,106	11,324	1023.4%	4.50%	0.3797
	2041	1,911	19,776	1034.8%	694	7,186	1034.8%	4.50%	0.3634
	2042	1,228	12,824	1044.3%	427	4,459	1044.3%	4.50%	0.3477
	2043	772	8,116	1051.6%	257	2,700	1051.6%	4.50%	0.3327
	2044	473	4,999	1056.4%	151	1,592	1056.4%	4.50%	0.3184
	2045	282	2,988	1058.9%	86	910	1058.9%	4.50%	0.3047
	2046	163	1,727	1059.1%	48	503	1059.1%	4.50%	0.2916
	2047	91	960	1057.3%	25	268	1057.3%	4.50%	0.2790
	2048	48	510	1053.6%	13	136	1053.6%	4.50%	0.2670
	2049	25	258	1048.4%	6	66	1048.4%	4.50%	0.2555
	2050	12	123	1042.1%	3	30	1042.1%	4.50%	0.2445
	2051	5	55	1035.1%	1	13	1035.1%	4.50%	0.2340
	2052	2	22	1027.1%	0	5	1027.1%	4.50%	0.2239
	2053	1	8	1018.1%	0	2	1018.1%	4.50%	0.2143
	2054	0	3	1007.7%	0	1	1007.7%	4.50%	0.2050
	2055	0	1	994.4%	0	0	994.4%	4.50%	0.1962
	2056	0	0	975.8%	0	0	975.8%	4.50%	0.1878
	2057	0	0	955.6%	0	0	955.6%	4.50%	0.1797
	2058	0	0	8610.0%	0	0	8610.0%	4.50%	0.1719
	Past	47,907,021	54,691,082	114.2%	100,423,061	87,072,377	86.7%		
	Future	4,657,631	25,559,030	548.8%	3,863,806	20,342,718	526.5%		
	Lifetime	52,564,652	80,250,112	152.7%	104,286,867	107,415,095	103.0%		

Attachment 5
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
With Requested Premium Rate Increase
Policy Form 30240-PA

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio		
Historical Experience	1989	0	0	0.0%	0	0	0.0%	4.50%	3.5840
	1990	333,316	0	0.0%	1,143,173	0	0.0%	4.50%	3.4297
	1991	1,298,266	63,336	4.9%	4,260,920	207,869	4.9%	4.50%	3.2820
	1992	2,132,553	6,592	0.3%	6,697,664	20,704	0.3%	4.50%	3.1407
	1993	2,594,118	193,614	7.5%	7,796,450	581,894	7.5%	4.50%	3.0054
	1994	2,515,844	509,235	20.2%	7,235,602	1,464,568	20.2%	4.50%	2.8760
	1995	2,429,803	651,307	26.8%	6,687,221	1,792,504	26.8%	4.50%	2.7522
	1996	2,355,620	1,278,067	54.3%	6,203,884	3,365,985	54.3%	4.50%	2.6337
	1997	2,269,408	1,054,465	46.5%	5,719,457	2,657,506	46.5%	4.50%	2.5202
	1998	2,190,423	823,096	37.6%	5,282,673	1,985,073	37.6%	4.50%	2.4117
	1999	2,079,706	936,464	45.0%	4,799,670	2,161,227	45.0%	4.50%	2.3079
	2000	1,982,614	964,993	48.7%	4,378,561	2,131,167	48.7%	4.50%	2.2085
	2001	1,878,739	592,625	31.5%	3,970,483	1,252,439	31.5%	4.50%	2.1134
	2002	1,773,861	1,709,102	96.3%	3,587,403	3,456,438	96.3%	4.50%	2.0224
	2003	1,683,150	1,886,869	112.1%	3,257,371	3,651,625	112.1%	4.50%	1.9353
	2004	1,607,651	2,916,459	181.4%	2,977,280	5,401,121	181.4%	4.50%	1.8519
	2005	1,629,853	2,715,356	166.6%	2,888,420	4,812,143	166.6%	4.50%	1.7722
	2006	1,766,020	2,460,928	139.3%	2,994,960	4,173,442	139.3%	4.50%	1.6959
	2007	1,655,032	3,840,991	232.1%	2,685,873	6,233,363	232.1%	4.50%	1.6229
	2008	1,558,850	3,342,528	214.4%	2,420,846	5,190,844	214.4%	4.50%	1.5530
	2009	1,584,221	3,139,777	198.2%	2,354,304	4,666,007	198.2%	4.50%	1.4861
	2010	1,579,894	4,441,917	281.2%	2,246,768	6,316,852	281.2%	4.50%	1.4221
	2011	1,494,890	4,388,977	293.6%	2,034,339	5,972,791	293.6%	4.50%	1.3609
	2012	1,399,340	3,247,669	232.1%	1,822,304	4,229,310	232.1%	4.50%	1.3023
	2013	1,277,334	1,952,534	152.9%	1,591,791	2,433,213	152.9%	4.50%	1.2462
	2014	1,276,950	3,351,986	262.5%	1,522,787	3,997,306	262.5%	4.50%	1.1925
	2015	1,127,874	2,670,502	236.8%	1,287,092	3,047,486	236.8%	4.50%	1.1412
	2016	1,046,193	2,163,695	206.8%	1,142,469	2,362,809	206.8%	4.50%	1.0920
	2017	956,690	2,392,920	250.1%	999,741	2,500,601	250.1%	4.50%	1.0450
	1/1/2018-6/30/2018	428,809	995,080	232.1%	433,554	1,006,090	232.1%	4.50%	1.0111
Projected Future Experience	7/1/2018-12/31/2018	411,556	1,578,810	383.6%	407,052	1,561,532	383.6%	4.50%	0.9891
	2019	775,513	3,049,633	393.2%	742,117	2,918,309	393.2%	4.50%	0.9569
	2020	720,582	2,873,570	398.8%	659,859	2,631,414	398.8%	4.50%	0.9157
	2021	614,342	2,649,785	431.3%	538,346	2,321,998	431.3%	4.50%	0.8763
	2022	517,468	2,414,735	466.6%	433,929	2,024,904	466.6%	4.50%	0.8386
	2023	431,803	2,167,501	502.0%	346,501	1,739,313	502.0%	4.50%	0.8025
	2024	356,915	1,914,283	536.3%	274,074	1,469,969	536.3%	4.50%	0.7679
	2025	292,132	1,664,153	569.7%	214,667	1,222,867	569.7%	4.50%	0.7348
	2026	236,649	1,424,259	601.8%	166,408	1,001,518	601.8%	4.50%	0.7032
	2027	189,622	1,200,639	633.2%	127,597	807,915	633.2%	4.50%	0.6729
	2028	150,288	998,086	664.1%	96,774	642,695	664.1%	4.50%	0.6439
	2029	117,801	816,505	693.1%	72,589	503,129	693.1%	4.50%	0.6162
	2030	91,280	657,926	720.8%	53,825	387,955	720.8%	4.50%	0.5897
	2031	69,885	521,317	746.0%	39,434	294,164	746.0%	4.50%	0.5643
	2032	52,836	406,213	768.8%	28,530	219,344	768.8%	4.50%	0.5400
	2033	39,425	311,000	788.8%	20,372	160,700	788.8%	4.50%	0.5167
	2034	29,017	234,113	806.8%	14,348	115,762	806.8%	4.50%	0.4945
	2035	21,054	173,211	822.7%	9,962	81,960	822.7%	4.50%	0.4732
	2036	15,050	125,982	837.1%	6,814	57,045	837.1%	4.50%	0.4528
	2037	10,591	90,092	850.6%	4,589	39,037	850.6%	4.50%	0.4333
	2038	7,333	63,321	863.5%	3,041	26,256	863.5%	4.50%	0.4146
	2039	4,992	43,702	875.4%	1,981	17,340	875.4%	4.50%	0.3968
	2040	3,338	29,584	886.3%	1,267	11,233	886.3%	4.50%	0.3797
	2041	2,190	19,616	895.7%	796	7,128	895.7%	4.50%	0.3634
	2042	1,408	12,720	903.5%	490	4,423	903.5%	4.50%	0.3477
	2043	885	8,049	909.4%	295	2,678	909.4%	4.50%	0.3327
	2044	543	4,958	913.2%	173	1,579	913.2%	4.50%	0.3184
	2045	324	2,963	914.9%	99	903	914.9%	4.50%	0.3047
	2046	187	1,712	914.7%	55	499	914.7%	4.50%	0.2916
	2047	104	952	912.6%	29	266	912.6%	4.50%	0.2790
	2048	56	506	908.9%	15	135	908.9%	4.50%	0.2670
	2049	28	256	903.9%	7	65	903.9%	4.50%	0.2555
	2050	14	122	898.0%	3	30	898.0%	4.50%	0.2445
	2051	6	54	891.3%	1	13	891.3%	4.50%	0.2340
	2052	2	22	883.8%	1	5	883.8%	4.50%	0.2239
	2053	1	8	875.4%	0	2	875.4%	4.50%	0.2143
	2054	0	3	865.8%	0	1	865.8%	4.50%	0.2050
	2055	0	1	853.5%	0	0	853.5%	4.50%	0.1962
	2056	0	0	836.9%	0	0	836.9%	4.50%	0.1878
	2057	0	0	818.6%	0	0	818.6%	4.50%	0.1797
	2058	0	0	7376.8%	0	0	7376.8%	4.50%	0.1719
	Past	47,907,021	54,691,082	114.2%	100,423,061	87,072,377	86.7%		
	Future	5,165,222	25,460,363	492.9%	4,266,039	20,274,085	475.2%		
	Lifetime	53,072,242	80,151,445	151.0%	104,689,100	107,346,462	102.5%		

Attachment 6
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
Before Premium Rate Increase
Policy Form 30240-PA

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Interest Rate	Mid-Year Disc / Accum Factor
		Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio		
Historical Experience	1989	0	0	0.0%	0	0	0.0%	4.50%	3.5840
	1990	609,488	0	0.0%	2,090,361	0	0.0%	4.50%	3.4297
	1991	1,587,798	0	0.0%	5,211,169	0	0.0%	4.50%	3.2820
	1992	2,332,900	28,960	1.2%	7,326,890	90,954	1.2%	4.50%	3.1407
	1993	2,577,898	42,061	1.6%	7,747,704	126,412	1.6%	4.50%	3.0054
	1994	2,486,110	158,577	6.4%	7,150,086	456,070	6.4%	4.50%	2.8760
	1995	2,409,268	368,186	15.3%	6,630,705	1,013,309	15.3%	4.50%	2.7522
	1996	2,329,429	472,341	20.3%	6,134,906	1,243,981	20.3%	4.50%	2.6337
	1997	2,244,271	612,573	27.3%	5,656,103	1,543,831	27.3%	4.50%	2.5202
	1998	2,166,780	828,395	38.2%	5,225,653	1,997,852	38.2%	4.50%	2.4117
	1999	2,053,999	1,009,811	49.2%	4,740,344	2,330,502	49.2%	4.50%	2.3079
	2000	1,949,588	999,088	51.2%	4,305,625	2,206,465	51.2%	4.50%	2.2085
	2001	1,845,578	910,975	49.4%	3,900,402	1,925,234	49.4%	4.50%	2.1134
	2002	1,748,262	773,589	44.2%	3,535,633	1,564,484	44.2%	4.50%	2.0224
	2003	1,658,470	955,775	57.6%	3,209,608	1,849,694	57.6%	4.50%	1.9353
	2004	1,577,330	1,592,516	101.0%	2,921,129	2,949,252	101.0%	4.50%	1.8519
	2005	1,698,628	2,142,513	126.1%	3,010,302	3,796,952	126.1%	4.50%	1.7722
	2006	1,742,429	2,107,182	120.9%	2,954,953	3,573,531	120.9%	4.50%	1.6959
	2007	1,624,877	2,352,294	144.8%	2,636,937	3,817,427	144.8%	4.50%	1.6229
	2008	1,562,987	2,706,735	173.2%	2,427,272	4,203,476	173.2%	4.50%	1.5530
	2009	1,583,215	3,138,903	198.3%	2,352,808	4,664,709	198.3%	4.50%	1.4861
	2010	1,559,383	3,377,063	216.6%	2,217,600	4,802,524	216.6%	4.50%	1.4221
	2011	1,467,518	3,540,826	241.3%	1,997,089	4,818,576	241.3%	4.50%	1.3609
	2012	1,352,724	4,324,320	319.7%	1,761,598	5,631,389	319.7%	4.50%	1.3023
	2013	1,270,938	4,166,029	327.8%	1,583,820	5,191,630	327.8%	4.50%	1.2462
	2014	1,250,204	3,833,131	306.6%	1,490,891	4,571,080	306.6%	4.50%	1.1925
	2015	1,075,164	3,466,167	322.4%	1,226,941	3,955,472	322.4%	4.50%	1.1412
	2016	1,040,956	3,179,795	305.5%	1,136,750	3,472,416	305.5%	4.50%	1.0920
	2017	926,072	2,669,422	288.3%	967,745	2,789,546	288.3%	4.50%	1.0450
	1/1/2018-6/30/2018	433,675	1,237,929	285.5%	438,474	1,251,627	285.5%	4.50%	1.0111
Projected Future Experience	7/1/2018-12/31/2018	409,755	1,715,201	418.6%	405,271	1,696,430	418.6%	4.50%	0.9891
	2019	744,917	2,927,773	393.0%	712,839	2,801,696	393.0%	4.50%	0.9569
	2020	638,309	3,141,443	492.2%	584,519	2,876,713	492.2%	4.50%	0.9157
	2021	542,106	3,242,284	598.1%	475,046	2,841,202	598.1%	4.50%	0.8763
	2022	456,174	3,185,066	698.2%	382,530	2,670,874	698.2%	4.50%	0.8386
	2023	380,320	2,990,254	786.2%	305,188	2,399,532	786.2%	4.50%	0.8025
	2024	314,122	2,762,634	879.5%	241,213	2,121,415	879.5%	4.50%	0.7679
	2025	256,926	2,526,230	983.3%	188,796	1,856,346	983.3%	4.50%	0.7348
	2026	207,999	2,277,356	1094.9%	146,262	1,601,403	1094.9%	4.50%	0.7032
	2027	166,570	2,025,556	1216.0%	112,086	1,363,006	1216.0%	4.50%	0.6729
	2028	131,953	1,780,297	1349.2%	84,968	1,146,382	1349.2%	4.50%	0.6439
	2029	103,389	1,546,810	1496.1%	63,708	953,142	1496.1%	4.50%	0.6162
	2030	80,089	1,328,283	1658.5%	47,225	783,241	1658.5%	4.50%	0.5897
	2031	61,303	1,127,377	1839.0%	34,592	636,147	1839.0%	4.50%	0.5643
	2032	46,342	945,591	2040.5%	25,024	510,594	2040.5%	4.50%	0.5400
	2033	34,579	783,752	2266.6%	17,868	404,981	2266.6%	4.50%	0.5167
	2034	25,453	642,051	2522.5%	12,586	317,475	2522.5%	4.50%	0.4945
	2035	18,471	519,975	2815.1%	8,740	246,040	2815.1%	4.50%	0.4732
	2036	13,207	416,444	3153.2%	5,980	188,566	3153.2%	4.50%	0.4528
	2037	9,298	329,950	3548.6%	4,029	142,968	3548.6%	4.50%	0.4333
	2038	6,441	258,698	4016.1%	2,671	107,267	4016.1%	4.50%	0.4146
	2039	4,388	200,785	4575.9%	1,741	79,669	4575.9%	4.50%	0.3968
	2040	2,937	154,295	5254.0%	1,115	58,586	5254.0%	4.50%	0.3797
	2041	1,929	117,450	6088.2%	701	42,676	6088.2%	4.50%	0.3634
	2042	1,242	88,589	7131.2%	432	30,803	7131.2%	4.50%	0.3477
	2043	783	66,227	8460.5%	260	22,036	8460.5%	4.50%	0.3327
	2044	482	49,081	10192.7%	153	15,627	10192.7%	4.50%	0.3184
	2045	288	36,064	12510.7%	88	10,988	12510.7%	4.50%	0.3047
	2046	167	26,278	15710.2%	49	7,662	15710.2%	4.50%	0.2916
	2047	94	18,994	20289.5%	26	5,300	20289.5%	4.50%	0.2790
	2048	50	13,613	27102.5%	13	3,635	27102.5%	4.50%	0.2670
	2049	26	9,673	37708.4%	7	2,471	37708.4%	4.50%	0.2555
	2050	12	6,821	55198.2%	3	1,668	55198.2%	4.50%	0.2445
	2051	6	4,769	85885.6%	1	1,116	85885.6%	4.50%	0.2340
	2052	2	3,305	144016.5%	1	740	144016.5%	4.50%	0.2239
	2053	1	2,270	265373.7%	0	486	265373.7%	4.50%	0.2143
	2054	0	1,544	552267.5%	0	317	552267.5%	4.50%	0.2050
	2055	0	1,040	1349408.8%	0	204	1349408.8%	4.50%	0.1962
	2056	0	693	4157062.0%	0	130	4157062.0%	4.50%	0.1878
	2057	0	457	18621921.5%	0	82	18621921.5%	4.50%	0.1797
	2058	0	297	0.0%	0	51	0.0%	4.50%	0.1719
Past Future Lifetime	Past	48,165,940	50,995,155	105.9%	101,989,497	75,838,393	74.4%		
	Future	4,660,131	37,275,273	799.9%	3,865,731	27,949,666	723.0%		
	Lifetime	52,826,071	88,270,428	167.1%	105,855,228	103,788,059	98.0%		

Attachment 6
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
With Requested Premium Rate Increase
Policy Form 30240-PA

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Interest Rate	Mid-Year Disc / Accum Factor
		Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio		
Historical Experience	1989	0	0	0.0%	0	0	0.0%	4.50%	3.5840
	1990	609,488	0	0.0%	2,090,361	0	0.0%	4.50%	3.4297
	1991	1,587,798	0	0.0%	5,211,169	0	0.0%	4.50%	3.2820
	1992	2,332,900	28,960	1.2%	7,326,890	90,954	1.2%	4.50%	3.1407
	1993	2,577,898	42,061	1.6%	7,747,704	126,412	1.6%	4.50%	3.0054
	1994	2,486,110	158,577	6.4%	7,150,086	456,070	6.4%	4.50%	2.8760
	1995	2,409,268	368,186	15.3%	6,630,705	1,013,309	15.3%	4.50%	2.7522
	1996	2,329,429	472,341	20.3%	6,134,906	1,243,981	20.3%	4.50%	2.6337
	1997	2,244,271	612,573	27.3%	5,656,103	1,543,831	27.3%	4.50%	2.5202
	1998	2,166,780	828,395	38.2%	5,225,653	1,997,852	38.2%	4.50%	2.4117
	1999	2,053,999	1,009,811	49.2%	4,740,344	2,330,502	49.2%	4.50%	2.3079
	2000	1,949,588	999,088	51.2%	4,305,625	2,206,465	51.2%	4.50%	2.2085
	2001	1,845,578	910,975	49.4%	3,900,402	1,925,234	49.4%	4.50%	2.1134
	2002	1,748,262	773,589	44.2%	3,535,633	1,564,484	44.2%	4.50%	2.0224
	2003	1,658,470	955,775	57.6%	3,209,608	1,849,694	57.6%	4.50%	1.9353
	2004	1,577,330	1,592,516	101.0%	2,921,129	2,949,252	101.0%	4.50%	1.8519
	2005	1,698,628	2,142,513	126.1%	3,010,302	3,796,952	126.1%	4.50%	1.7722
	2006	1,742,429	2,107,182	120.9%	2,954,953	3,573,531	120.9%	4.50%	1.6959
	2007	1,624,877	2,352,294	144.8%	2,636,937	3,817,427	144.8%	4.50%	1.6229
	2008	1,562,987	2,706,735	173.2%	2,427,272	4,203,476	173.2%	4.50%	1.5530
	2009	1,583,215	3,138,903	198.3%	2,352,808	4,664,709	198.3%	4.50%	1.4861
	2010	1,559,383	3,377,063	216.6%	2,217,600	4,802,524	216.6%	4.50%	1.4221
	2011	1,467,518	3,540,826	241.3%	1,997,089	4,818,576	241.3%	4.50%	1.3609
	2012	1,352,724	4,324,320	319.7%	1,761,598	5,631,389	319.7%	4.50%	1.3023
	2013	1,270,938	4,166,029	327.8%	1,583,820	5,191,630	327.8%	4.50%	1.2462
	2014	1,250,204	3,833,131	306.6%	1,490,891	4,571,080	306.6%	4.50%	1.1925
	2015	1,075,164	3,466,167	322.4%	1,226,941	3,955,472	322.4%	4.50%	1.1412
	2016	1,040,956	3,179,795	305.5%	1,136,750	3,472,416	305.5%	4.50%	1.0920
	2017	926,072	2,669,422	288.3%	967,745	2,789,546	288.3%	4.50%	1.0450
	1/1/2018-6/30/2018	433,675	1,237,929	285.5%	438,474	1,251,627	285.5%	4.50%	1.0111
Projected Future Experience	7/1/2018-12/31/2018	409,755	1,715,201	418.6%	405,271	1,696,430	418.6%	4.50%	0.9891
	2019	800,171	2,927,710	365.9%	765,714	2,801,636	365.9%	4.50%	0.9569
	2020	723,423	3,143,213	434.5%	662,460	2,878,335	434.5%	4.50%	0.9157
	2021	615,121	3,243,495	527.3%	539,029	2,842,264	527.3%	4.50%	0.8763
	2022	517,908	3,182,380	614.5%	434,298	2,668,621	614.5%	4.50%	0.8386
	2023	432,035	2,984,134	690.7%	346,687	2,394,621	690.7%	4.50%	0.8025
	2024	357,040	2,754,132	771.4%	274,170	2,114,886	771.4%	4.50%	0.7679
	2025	292,194	2,516,441	861.2%	214,713	1,849,153	861.2%	4.50%	0.7348
	2026	236,685	2,267,120	957.9%	166,433	1,594,205	957.9%	4.50%	0.7032
	2027	189,647	2,015,406	1062.7%	127,615	1,356,176	1062.7%	4.50%	0.6729
	2028	150,316	1,770,601	1177.9%	96,793	1,140,139	1177.9%	4.50%	0.6439
	2029	117,840	1,537,818	1305.0%	72,613	947,602	1305.0%	4.50%	0.6162
	2030	91,330	1,320,148	1445.5%	53,854	778,443	1445.5%	4.50%	0.5897
	2031	69,943	1,120,169	1601.5%	39,467	632,080	1601.5%	4.50%	0.5643
	2032	52,900	939,322	1775.7%	28,565	507,209	1775.7%	4.50%	0.5400
	2033	39,491	778,392	1971.0%	20,406	402,211	1971.0%	4.50%	0.5167
	2034	29,083	637,541	2192.2%	14,380	315,244	2192.2%	4.50%	0.4945
	2035	21,115	516,235	2444.9%	9,991	244,270	2444.9%	4.50%	0.4732
	2036	15,104	413,385	2736.9%	6,839	187,181	2736.9%	4.50%	0.4528
	2037	10,639	327,479	3078.1%	4,610	141,897	3078.1%	4.50%	0.4333
	2038	7,374	256,727	3481.7%	3,057	106,450	3481.7%	4.50%	0.4146
	2039	5,025	199,230	3964.7%	1,994	79,052	3964.7%	4.50%	0.3968
	2040	3,365	153,082	4549.7%	1,278	58,125	4549.7%	4.50%	0.3797
	2041	2,211	116,515	5269.3%	803	42,336	5269.3%	4.50%	0.3634
	2042	1,424	87,876	6168.9%	495	30,555	6168.9%	4.50%	0.3477
	2043	898	65,689	7315.2%	299	21,857	7315.2%	4.50%	0.3327
	2044	553	48,678	8808.6%	176	15,499	8808.6%	4.50%	0.3184
	2045	331	35,765	10806.7%	101	10,897	10806.7%	4.50%	0.3047
	2046	192	26,059	13563.7%	56	7,598	13563.7%	4.50%	0.2916
	2047	108	18,834	17508.4%	30	5,255	17508.4%	4.50%	0.2790
	2048	58	13,498	23374.8%	15	3,604	23374.8%	4.50%	0.2670
	2049	30	9,591	32503.4%	8	2,450	32503.4%	4.50%	0.2555
	2050	14	6,763	47550.2%	3	1,654	47550.2%	4.50%	0.2445
	2051	6	4,728	73937.5%	1	1,106	73937.5%	4.50%	0.2340
	2052	3	3,277	123892.6%	1	734	123892.6%	4.50%	0.2239
	2053	1	2,251	228118.6%	0	482	228118.6%	4.50%	0.2143
	2054	0	1,531	474339.7%	0	314	474339.7%	4.50%	0.2050
	2055	0	1,031	1157894.7%	0	202	1157894.7%	4.50%	0.1962
	2056	0	687	3564360.3%	0	129	3564360.3%	4.50%	0.1878
	2057	0	453	15952417.2%	0	81	15952417.2%	4.50%	0.1797
	2058	0	295	0.0%	0	51	0.0%	4.50%	0.1719
Future Lifetime	Past	48,165,940	50,995,155	105.9%	101,989,497	75,838,393	74.4%		
	Future	5,193,335	37,162,884	715.6%	4,292,224	27,881,035	649.6%		
	Lifetime	53,359,275	88,158,039	165.2%	106,281,722	103,719,427	97.6%		

Attachment 7
RiverSource Life Insurance Company
Reserve Balances as of June 30, 2018

Incurred Year	Nationwide Policy Form 30240		Pennsylvania Policy Form 30240-PA	
	Claim Reserve ¹	Active Life Reserve ²	Claim Reserve ¹	Active Life Reserve ²
1989	0		0	
1990	0		0	
1991	0		0	
1992	0		0	
1993	0		0	
1994	0		0	
1995	0		0	
1996	0		0	
1997	0		0	
1998	34,324		0	
1999	0		0	
2000	0		0	
2001	0		0	
2002	0		0	
2003	146,470		0	
2004	81,696		0	
2005	0		0	
2006	338,753		25,267	
2007	454,925		0	
2008	528,417		0	
2009	1,008,568		0	
2010	1,852,225		136,258	
2011	2,145,380		167,575	
2012	3,557,863		145,786	
2013	6,130,754		64,345	
2014	9,552,361		432,528	
2015	13,546,148		793,355	
2016	22,743,540		881,255	
2017	31,209,377		1,653,366	
2018	15,682,126	229,649,700	955,498	14,471,697

¹ Claim reserve is the sum of disabled life reserve and incurred but not reported reserve (IBNR).

Disabled life reserve is discounted to the original loss date using 4.50%, and IBNR is allocated to calendar years 2015 through 2018 then discounted to the time it is assumed to incur at 4.50%.

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

Attachment 8
RiverSource Life Insurance Company
Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Before Premium Rate Increase
Policy Form 30240

Policy Duration	Earned Premiums	Incurred Claims	Loss Ratio
1	45,891,778	888,017	1.9%
2	42,748,668	6,132,009	14.3%
3	40,410,700	8,152,903	20.2%
4	38,466,012	10,900,602	28.3%
5	36,881,576	11,204,961	30.4%
6	35,393,696	14,476,800	40.9%
7	33,807,517	17,843,406	52.8%
8	32,273,960	18,316,663	56.8%
9	30,754,387	23,560,550	76.6%
10	29,237,450	23,220,066	79.4%
11	27,782,736	27,401,030	98.6%
12	26,254,406	32,905,340	125.3%
13	24,792,763	33,372,909	134.6%
14	23,980,237	35,133,652	146.5%
15	23,254,451	39,172,079	168.4%
16	23,316,887	45,237,858	194.0%
17	23,153,536	42,690,005	184.4%
18	23,520,661	52,515,221	223.3%
19	23,593,972	55,404,476	234.8%
20	23,032,751	57,035,496	247.6%
21	21,536,244	54,950,970	255.2%
22	19,839,611	57,973,644	292.2%
23	18,324,107	55,015,689	300.2%
24	17,357,904	56,892,622	327.8%
25	16,400,135	49,882,009	304.2%
26	14,870,660	55,459,442	372.9%
27	13,547,114	51,240,556	378.2%
28	11,868,956	48,270,653	406.7%
29	10,352,402	47,448,772	458.3%
30	8,955,667	43,076,852	481.0%
31	7,589,755	39,335,906	518.3%
32	6,374,976	35,659,188	559.4%
33	5,307,890	31,949,064	601.9%
34	4,382,983	28,288,266	645.4%
35	3,583,403	24,704,245	689.4%
36	2,898,677	21,265,657	733.6%
37	2,321,821	18,050,988	777.4%
38	1,840,942	15,095,582	820.0%
39	1,444,177	12,427,595	860.5%
40	1,120,308	10,059,314	897.9%
41	858,898	7,999,473	931.4%
42	650,421	6,246,970	960.5%
43	486,216	4,789,981	985.2%
44	358,561	3,600,430	1004.1%
45	260,671	2,663,672	1021.9%
46	186,674	1,939,672	1039.1%
47	131,571	1,388,946	1055.7%
48	91,177	976,936	1071.5%
49	62,047	674,022	1086.3%
50	41,399	455,367	1099.9%
51	27,029	300,614	1112.2%
52	17,225	193,415	1122.8%
53	10,683	120,904	1131.7%
54	6,423	73,144	1138.8%
55	3,726	42,624	1144.0%
56	2,073	23,785	1147.5%
57	1,098	12,615	1149.3%
58	548	6,299	1149.9%
59	254	2,925	1149.4%
60	108	1,241	1148.2%
Total	801,662,677	1,344,124,089	167.7%

Attachment 9
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
Before Premium Rate Increase
Policy Form 30240-PA

Policy Duration	Earned Premiums	Incurred Claims	Loss Ratio
1	2,842,913	0	0.0%
2	2,662,261	69,928	2.6%
3	2,545,683	242,582	9.5%
4	2,451,276	209,051	8.5%
5	2,379,798	1,371,496	57.6%
6	2,291,034	723,317	31.6%
7	2,209,818	1,074,421	48.6%
8	2,119,496	944,955	44.6%
9	2,022,407	855,727	42.3%
10	1,908,174	754,060	39.5%
11	1,804,791	1,224,619	67.9%
12	1,709,144	1,567,471	91.7%
13	1,633,228	2,583,654	158.2%
14	1,650,059	2,279,412	138.1%
15	1,685,643	2,468,381	146.4%
16	1,717,221	3,498,733	203.7%
17	1,634,334	2,755,757	168.6%
18	1,582,854	3,453,239	218.2%
19	1,570,752	3,460,573	220.3%
20	1,525,374	4,237,842	277.8%
21	1,422,205	2,569,325	180.7%
22	1,327,945	4,287,018	322.8%
23	1,268,426	2,668,747	210.4%
24	1,192,576	3,448,071	289.1%
25	1,085,513	1,900,265	175.1%
26	982,875	3,066,525	312.0%
27	880,448	3,495,302	397.0%
28	762,442	3,070,401	402.7%
29	665,530	3,011,484	452.5%
30	568,682	2,731,323	480.3%
31	479,647	2,507,510	522.8%
32	400,697	2,261,926	564.5%
33	331,597	2,009,155	605.9%
34	271,923	1,758,682	646.8%
35	220,640	1,515,168	686.7%
36	177,021	1,283,676	725.2%
37	140,511	1,072,181	763.1%
38	110,307	881,015	798.7%
39	85,601	711,715	831.4%
40	65,630	564,915	860.8%
41	49,683	440,444	886.5%
42	37,114	337,810	910.2%
43	27,342	254,740	931.7%
44	19,850	188,416	949.2%
45	14,192	137,074	965.9%
46	9,984	98,056	982.1%
47	6,905	68,899	997.8%
48	4,691	47,496	1012.6%
49	3,126	32,079	1026.2%
50	2,041	21,194	1038.3%
51	1,304	13,671	1048.5%
52	813	8,590	1056.3%
53	494	5,244	1061.7%
54	291	3,099	1064.3%
55	166	1,767	1064.0%
56	91	967	1061.1%
57	48	505	1055.8%
58	24	249	1048.7%
59	11	115	1040.3%
60	5	49	1031.6%
Total	52,564,649	80,250,085	152.7%



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Fax +1 952 897 5301

milliman.com

January 21, 2019

To: Pennsylvania Insurance Department

RE: RiverSource Life Insurance Company
Company NAIC # 65005
SERFF Tracking # AERS-131727191
Policy Form: Nursing Home Indemnity Policy Form 30240-PA

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

RiverSource Life prepared and submitted the above referenced rate filing in January 2019. Milliman has conducted a high-level review of the cover letter, actuarial memorandum, and supplement to the actuarial memorandum items of this filing and believes them to be in compliance with the applicable laws of this state as indicated in the filing. However, Milliman has not performed any technical checking of the filing for accuracy.

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

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

Respectfully,

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

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary

AP/mag



IDS Life Insurance Company
IDS Tower 10
Minneapolis, Minnesota 55440



APPROVED, EFFECTIVE 12/1/89

PENNSYLVANIA INSURANCE DEPARTMENT

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

Ed. Bowers

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

Insured: John Q. Doe

Policy Number: 9100-XXXXX

Nursing Home

Benefit: \$50.00 per day

Policy Date:

January 15, 1989

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

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

30 DAY RIGHT TO EXAMINE YOUR POLICY

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

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

President:

Secretary:

James A. Mitchell

Richard J. O'Brien

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

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

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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:	XXXXXX
First Premium:	\$XXX.XX	Renewal Premium:	\$XXX.XX
Premium Mode:	Monthly	Policy Date:	January 15, 1989

Benefits Provided and Limits

NURSING HOME BENEFIT

Elimination Period:	20 days
Daily Benefit:	\$50.00

BENEFIT INCREASE OPTION RIDER - THRU AGE 85

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

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

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

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

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

Basic Contract Provisions

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

The Contract

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

Contesting Coverage

Time Limit on Certain Defenses:

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

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

Other Provisions

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

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

Glossary Of Important Terms

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

You, Your

The Insured named in the **Schedule**.

We, Us, Our

IDS Life Insurance Company, A Stock Company.

Day of a Nursing Home Stay

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

Doctor

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

Nurse

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

Immediate Family

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

Appropriate and Reasonable

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

Nursing Home

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

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

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

Benefit Provisions

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

Nursing Home Benefit

Benefit Conditions

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

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

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

Determining When Your Nursing Home Stay is Necessary

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

No Specific Care Level Required

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

How Long Benefits Will Be Paid

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

How the Elimination Period Works

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

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

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

How the Benefit Limit Works

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

Daily Benefit

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

Post Confinement Indemnity Benefit

Benefit Conditions

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

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

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

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

How Long Payable

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

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

Waiver Of Premium

Benefit Conditions

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

General Exclusions And Limitations

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

What's Not Covered

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

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

Claims Information

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

Telling Us About a Claim

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

How to File a Claim

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

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

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

When to File a Claim

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

How and When Claims are Paid

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

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

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

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

How to Appeal A Claim

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

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

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

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

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

Effective Date And Premium Payment Provisions

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

The Policy Taking Effect

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

Paying Premiums

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

What Happens When Premiums are Not Paid

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

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

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

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

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

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

Refund of Premium Paid Beyond Your Death:

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

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

Benefit Increase Option Rider

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

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

What Benefit does This Rider Provide?

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

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

IDS Life Insurance Company



Secretary

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

Long-Term Care Insurance Nursing Home Indemnity Policy

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

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

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

Benefit Increase Option Rider

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

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

What Benefit does This Rider Provide?

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

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

IDS Life Insurance Company



Secretary