Filing at a Glance

Company:	RiverSource Life Insurance Company
Product Name:	Long Term Care
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - M.U. (Medically underwritten)
Date Submitted:	04/22/2022
SERFF Tr Num:	AERS-133072641
SERFF Status:	Assigned
State Tr Num:	AERS-133072641
State Status:	Received Review in Progress
Co Tr Num:	30160A RB30 2022
Effective Date Requested:	On Approval
Author(s):	Cheryl Meyer, Krista Wall, Kathleen Felton, Elaine Zurovski, Anju Gupta-Lavey, Lori Fischer, Kathryn Morrison, Julia Eide, Adina Bynum
Reviewer(s):	Michael Hibbert (primary), Jim Laverty
Disposition Date:	
Disposition Status:	
Effective Date:	

State Filing Description:

Proposed 46.9% increase (75.0% (three annual increases of 20.5%) on lifetime and 28.0% (three annual increases of 8.6%) on non-lifetime policies) on 1,317 PA policyholders of RiverSource 30160A-PA without endorsement 32100-PA.

State:	*Pennsylvania*	**Filing Company:**	*RiverSource Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*30160A RB30 2022/30160A RB30 2022*		

General Information

Project Name: 30160A RB30 2022
Project Number: 30160A RB30 2022
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 46.9%

Deemer Date:
Submitted By: Cheryl Meyer

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 04/25/2022
State Status Changed: 04/25/2022
Created By: Cheryl Meyer
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

This is a long-term care rate increase filing. Please see the attached cover letter under Supporting Documentation tab.

Company and Contact

Filing Contact Information

Cheryl Meyer, Sr. Manager - Insurance Product Filing
9550 Ameriprise Financial Center
H25/9550
Minneapolis, MN 55474

Cheryl.D.Meyer@ampf.com

612-671-5583 [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:

State: *Pennsylvania* **Filing Company:** *RiverSource Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *30160A RB30 2022/30160A RB30 2022*

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

Per Company: Yes

Company	Amount	Date Processed	Transaction #
RiverSource Life Insurance Company	$125.00	04/22/2022 03:40 PM	228109095
EFT Total	**$125.00**		

State: Pennsylvania
Filing Company: RiverSource Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 30160A RB30 2022/30160A RB30 2022

Rate Information

Rate data applies to filing.

Filing Method: Review and Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 18.000%
Effective Date of Last Rate Revision: 08/01/2021
Filing Method of Last Filing: Review and Approval
SERFF Tracking Number of Last Filing: AERS-132354842

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	46.900%	46.900%	$1,898,132	1,317	$4,050,553	75.000%	28.000%

State: *Pennsylvania*
Filing Company: *RiverSource Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *30160A RB30 2022/30160A RB30 2022*

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_30160A	30160A-PA	Revised	Previous State Filing Number: AERS-132354842 Percent Rate Change Request: 46.9	PA PremiumRates_30160A.20220421.pdf,

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
41	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
42	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
43	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
44	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
45	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
46	151.98	174.20	196.36	126.66	145.64	164.66	253.30	288.20	322.96	224.86	254.94	285.00	341.96	383.16	424.28	307.18	343.62	379.98
47	155.18	178.96	202.66	129.84	150.40	171.00	262.86	299.30	335.62	234.34	265.96	297.62	357.84	400.54	443.30	316.62	354.68	392.64
48	155.18	178.96	202.66	136.18	156.76	177.32	272.24	310.30	348.28	240.68	272.24	303.96	373.64	417.96	462.26	326.14	365.74	405.28
49	164.66	189.96	215.32	139.30	161.52	183.66	278.62	316.62	354.68	243.88	277.02	310.30	389.48	435.42	481.30	338.80	378.42	417.96
50	164.66	189.96	215.32	145.64	167.90	189.96	288.20	327.70	367.32	250.18	283.46	316.62	411.68	459.16	506.58	348.28	389.48	430.66
51	167.90	194.76	221.68	148.86	172.64	196.36	297.62	338.80	379.98	259.64	294.54	329.30	424.28	471.84	519.28	357.84	400.54	443.30
52	174.20	201.08	228.02	148.86	172.64	196.36	303.96	345.14	386.32	259.64	294.54	329.30	440.16	489.26	538.30	370.48	413.26	455.92
53	177.32	205.82	234.34	158.32	183.66	208.98	313.48	356.26	398.92	269.16	305.58	341.96	455.92	506.58	557.32	379.98	424.28	468.60
54	177.32	205.82	234.34	158.32	183.66	208.98	322.96	367.32	411.68	275.52	311.92	348.28	471.84	524.04	576.26	389.48	435.42	481.30
55	186.82	216.98	247.02	167.90	194.76	221.68	332.46	378.42	424.28	285.00	322.96	361.00	493.96	547.80	601.62	405.28	452.84	500.28
56	202.66	234.34	265.96	174.20	201.08	228.02	354.68	402.16	449.64	307.18	346.74	386.32	522.44	577.86	633.26	433.84	482.96	531.94
57	218.52	251.78	285.00	189.96	218.52	247.02	376.82	425.94	474.94	329.30	370.48	411.68	550.96	607.96	664.96	462.26	512.98	563.62
58	234.34	269.16	303.96	205.82	235.92	265.96	398.92	449.64	500.28	351.52	394.22	436.98	579.48	638.04	696.60	490.78	543.06	595.28
59	250.18	286.62	322.96	215.32	247.02	278.62	427.52	479.70	531.94	373.64	417.96	462.26	607.96	668.14	728.24	519.28	573.16	626.96
60	265.96	303.96	341.96	231.18	264.44	297.62	449.64	503.44	557.32	405.28	452.84	500.28	636.52	698.20	759.92	547.80	603.24	658.58
61	281.86	321.36	361.00	243.88	277.02	310.30	471.84	527.20	582.58	427.52	476.62	525.62	664.96	728.24	791.64	576.26	633.26	690.28
62	297.62	338.80	379.98	253.30	288.20	322.96	500.28	557.32	614.30	449.64	500.28	550.96	693.44	758.38	823.24	604.82	663.40	721.90
63	313.48	356.26	398.92	269.16	305.58	341.96	522.44	581.06	639.60	471.84	524.04	576.26	721.90	788.52	854.94	633.26	693.44	753.60
64	329.30	373.64	417.96	285.00	322.96	361.00	544.64	604.82	664.96	493.96	547.80	601.62	750.48	818.58	886.54	661.88	723.58	785.24
65	348.28	395.80	443.30	300.84	340.36	379.98	576.26	639.60	702.94	525.62	582.58	639.60	785.24	854.94	924.60	693.44	758.38	823.24
66	411.68	462.26	512.98	351.52	394.22	436.98	668.14	736.22	804.26	601.62	661.88	721.90	889.76	964.20	999.98	778.94	848.58	918.26
67	478.22	533.60	588.96	411.68	459.16	506.58	759.92	832.76	905.58	680.76	745.72	810.62	999.98	999.98	999.98	864.42	938.88	999.98
68	544.64	604.82	664.96	465.48	517.72	569.92	851.76	929.36	999.98	759.92	829.60	899.20	999.98	999.98	999.98	949.94	999.98	999.98
69	617.50	682.36	747.28	525.62	582.58	639.60	943.58	999.98	999.98	845.40	919.86	994.28	999.98	999.98	999.98	999.98	999.98	999.98
70	683.96	753.60	823.24	579.48	641.26	702.94	999.98	999.98	999.98	924.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	747.28	820.12	892.88	636.52	701.36	766.26	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	820.12	897.70	975.22	690.28	759.92	829.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	886.54	968.90	999.98	750.48	824.90	899.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	953.14	999.98	999.98	804.26	883.42	962.56	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	999.98	999.98	999.98	864.42	948.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	937.26	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
41	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
42	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
43	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
44	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
45	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
46	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	202.60	226.86	251.02
47	116.98	135.50	154.08	96.98	111.30	125.52	174.00	198.32	222.56	142.64	162.62	182.60	245.30	276.76	308.10	211.14	236.82	262.48
48	116.98	135.50	154.08	99.90	115.56	131.22	182.60	208.30	233.94	151.26	172.66	194.00	251.02	282.46	313.80	216.84	242.52	268.16
49	119.80	139.82	159.76	99.90	115.56	131.22	188.30	213.98	239.62	156.96	178.34	199.74	259.68	292.44	325.26	225.40	252.54	279.58
50	125.52	145.54	165.48	108.42	125.52	142.64	196.90	224.02	251.02	165.48	188.30	211.14	265.38	298.16	330.96	239.62	268.16	296.70
51	128.40	149.82	171.16	108.42	125.52	142.64	205.44	233.94	262.48	165.48	188.30	211.14	273.88	308.10	342.36	245.30	273.88	302.38
52	128.40	149.82	171.16	108.42	125.52	142.64	211.14	239.62	268.16	171.16	194.00	216.84	279.58	313.80	348.08	253.96	283.86	313.80
53	131.22	154.08	176.92	111.30	129.82	148.36	219.74	249.60	279.58	179.76	204.02	228.22	288.16	323.84	359.44	259.68	289.56	319.56
54	131.22	154.08	176.92	111.30	129.82	148.36	228.22	259.68	290.98	185.44	209.72	233.94	293.86	329.54	365.16	268.16	299.54	330.96
55	139.82	164.04	188.30	119.80	139.82	159.76	236.82	269.66	302.38	194.00	219.74	245.30	302.38	339.52	376.58	282.46	315.30	348.08
56	145.54	169.78	194.00	125.52	145.54	165.48	251.02	285.28	319.56	208.30	235.38	262.48	322.40	360.88	399.42	296.70	330.96	365.16
57	159.76	185.44	211.14	134.12	155.54	176.92	265.38	300.98	336.66	222.56	251.02	279.58	342.36	382.28	422.22	316.72	352.36	388.04
58	174.00	201.20	228.22	142.64	165.48	188.30	285.28	322.40	359.44	242.52	272.46	302.38	368.08	409.42	450.74	336.66	373.78	410.78
59	182.60	211.14	239.62	156.96	181.18	205.44	299.54	338.12	376.58	256.78	288.16	319.56	388.04	430.88	473.58	356.60	395.18	433.66
60	196.90	226.86	256.78	165.48	191.16	216.84	319.56	359.44	399.42	276.76	309.60	342.36	413.70	457.94	502.14	376.58	416.50	456.44
61	208.30	238.26	268.16	171.16	196.90	222.56	333.80	375.20	416.50	290.98	325.26	359.44	433.66	479.28	524.90	396.58	437.94	479.28
62	216.84	248.24	279.58	185.44	212.58	239.62	348.08	390.90	433.66	305.26	340.96	376.58	453.60	500.70	547.76	416.50	459.34	502.14
63	231.14	263.92	296.70	194.00	222.56	251.02	368.08	412.28	456.44	325.26	362.34	399.42	479.28	527.82	576.28	436.52	480.78	524.90
64	245.30	279.58	313.80	202.60	232.54	262.48	382.28	427.92	473.58	339.52	378.04	416.50	499.26	549.24	599.12	456.44	502.14	547.76
65	259.68	295.26	330.96	216.84	248.24	279.58	405.12	453.60	502.14	362.34	403.70	445.06	527.82	580.56	633.34	476.44	523.54	570.58
66	299.54	338.12	376.58	251.02	285.28	319.56	459.34	512.12	564.88	413.70	457.94	502.14	599.12	656.16	713.26	530.66	581.98	633.34
67	342.36	385.18	427.92	290.98	328.10	365.16	519.22	576.28	633.34	473.58	522.10	570.58	673.30	736.06	798.78	587.68	644.72	701.82
68	382.28	427.92	473.58	325.26	365.16	405.12	579.20	640.48	701.82	527.82	580.56	633.34	744.64	811.68	878.66	647.62	708.98	770.30
69	425.12	475.00	524.90	368.08	412.28	456.44	633.34	699.00	764.58	584.82	640.48	696.10	818.80	891.58	964.26	704.68	771.72	838.76
70	467.88	522.10	576.28	408.00	455.02	502.14	693.28	763.12	833.06	639.02	699.00	758.86	890.14	967.16	999.98	767.44	840.20	912.94
71	507.82	564.88	621.94	442.18	492.14	542.06	753.16	827.36	901.56	699.00	763.12	827.36	964.26	999.98	999.98	821.62	898.68	975.70
72	550.66	611.98	673.30	485.02	539.24	593.38	807.36	885.90	964.26	750.30	817.36	884.44	999.98	999.98	999.98	878.66	961.44	999.98
73	590.52	654.78	718.96	519.22	576.28	633.34	867.26	950.04	999.98	810.18	881.62	952.84	999.98	999.98	999.98	938.64	999.98	999.98
74	633.34	701.82	770.30	559.20	619.08	679.00	927.20	999.98	999.98	864.44	940.04	999.98	999.98	999.98	999.98	995.74	999.98	999.98
75	681.86	754.58	827.36	602.00	666.20	730.38	989.96	999.98	999.98	924.30	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	767.44	845.92	924.30	687.58	757.44	827.36	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	853.08	937.22	999.98	773.16	848.74	924.30	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	938.64	999.98	999.98	858.78	940.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	952.84	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						5% Simple Benefit Increase Option						5% Compound Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
41	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
42	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
43	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
44	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
45	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
46	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
47	91.36	105.60	119.80	68.50	79.82	91.36	142.64	162.62	182.60	114.12	131.22	148.36	219.74	243.98	268.16	188.30	208.30	228.22
48	94.20	109.86	125.52	71.34	84.24	96.98	145.54	166.94	188.30	119.80	136.94	154.08	222.56	248.24	273.88	196.90	218.26	239.62
49	99.90	115.56	131.22	77.04	89.92	102.68	151.26	172.66	194.00	122.70	141.24	159.76	228.22	253.96	279.58	196.90	218.26	239.62
50	102.68	119.80	136.94	79.82	94.20	108.42	159.76	182.60	205.44	128.40	146.92	165.48	236.82	263.92	290.98	205.44	228.22	251.02
51	102.68	119.80	136.94	79.82	94.20	108.42	159.76	182.60	205.44	128.40	146.92	165.48	236.82	263.92	290.98	205.44	228.22	251.02
52	108.42	125.52	142.64	85.64	99.90	114.12	165.48	188.30	211.14	131.22	151.26	171.16	242.52	269.66	296.70	205.44	228.22	251.02
53	111.30	129.82	148.36	88.52	104.20	119.80	168.32	192.58	216.84	136.94	156.96	176.92	245.30	273.88	302.38	213.98	238.26	262.48
54	111.30	129.82	148.36	88.52	104.20	119.80	174.00	198.32	222.56	136.94	156.96	176.92	251.02	279.58	308.10	213.98	238.26	262.48
55	119.80	139.82	159.76	96.98	114.12	131.22	182.60	208.30	233.94	145.54	166.94	188.30	259.68	289.56	319.56	222.56	248.24	273.88
56	125.52	145.54	165.48	102.68	119.80	136.94	196.90	224.02	251.02	159.76	182.60	205.44	273.88	305.26	336.66	236.82	263.92	290.98
57	134.12	155.54	176.92	111.30	129.82	148.36	211.14	239.62	268.16	174.00	198.32	222.56	288.16	321.00	353.76	251.02	279.58	308.10
58	142.64	165.48	188.30	119.80	139.82	159.76	225.40	255.40	285.28	188.30	213.98	239.62	310.96	346.64	382.28	265.38	295.26	325.26
59	156.96	181.18	205.44	128.40	149.82	171.16	239.62	271.06	302.38	202.60	229.70	256.78	325.26	362.34	399.42	288.16	321.00	353.76
60	165.48	191.16	216.84	142.64	165.48	188.30	256.78	290.98	325.26	225.40	255.40	285.28	348.08	388.04	427.92	302.38	336.66	370.92
61	174.00	201.20	228.22	148.36	171.16	194.00	271.06	306.66	342.36	239.62	271.06	302.38	362.34	403.70	445.06	316.72	352.36	388.04
62	188.30	216.84	245.30	156.96	181.18	205.44	285.28	322.40	359.44	253.96	286.72	319.56	376.58	419.38	462.18	339.52	378.04	416.50
63	196.90	226.86	256.78	165.48	191.16	216.84	299.54	338.12	376.58	268.16	302.38	336.66	399.42	445.06	490.72	353.76	393.72	433.66
64	205.44	236.82	268.16	174.00	201.20	228.22	313.80	353.76	393.72	282.46	318.12	353.76	413.70	460.76	507.82	368.08	409.42	450.74
65	219.74	252.54	285.28	188.30	216.84	245.30	336.66	379.48	422.22	305.26	343.80	382.28	436.52	486.46	536.34	390.90	435.16	479.28
66	253.96	289.56	325.26	216.84	248.24	279.58	382.28	427.92	473.58	345.24	386.62	427.92	490.72	544.94	599.12	439.34	487.88	536.34
67	290.98	330.96	370.92	251.02	285.28	319.56	430.88	480.78	530.66	393.72	439.34	485.02	550.66	609.12	667.56	493.56	546.36	599.12
68	325.26	368.08	410.78	285.28	322.40	359.44	485.02	539.24	593.38	439.34	487.88	536.34	610.52	673.30	736.06	547.76	604.84	661.86
69	362.34	409.42	456.44	313.80	353.76	393.72	533.52	591.94	650.44	482.16	534.94	587.68	673.30	741.74	810.18	604.84	667.56	730.38
70	399.42	450.74	502.14	350.92	395.18	439.34	587.68	650.44	713.26	530.66	587.68	644.72	733.24	805.96	878.66	659.06	726.12	793.08
71	433.66	487.88	542.06	385.18	432.20	479.28	636.20	703.26	770.30	576.28	636.20	696.10	787.40	864.44	941.44	707.50	778.84	850.16
72	470.72	529.24	587.68	413.70	463.62	513.50	684.68	756.00	827.36	619.08	683.30	747.46	850.16	932.90	999.98	764.58	841.64	918.60
73	505.00	566.34	627.64	447.90	500.70	553.48	738.92	814.52	890.14	664.76	731.82	798.78	910.12	997.10	999.98	818.80	900.10	981.38
74	542.06	607.68	673.30	482.16	537.82	593.38	787.40	867.26	947.14	713.26	784.58	855.88	969.98	999.98	999.98	872.98	958.58	999.98
75	584.82	654.78	724.64	519.22	579.20	639.02	841.64	925.74	999.98	761.70	837.34	912.94	999.98	999.98	999.98	930.02	999.98	999.98
76	664.76	740.36	815.94	599.12	664.76	730.38	930.02	999.98	999.98	850.16	932.90	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	744.64	825.94	907.22	679.00	750.30	821.62	999.98	999.98	999.98	944.34	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	830.24	917.20	999.98	764.58	841.64	918.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	912.94	999.98	999.98	847.34	931.46	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				932.90	999.98					999.98	999.98					999.98	999.98	
81				999.98	999.98					999.98	999.98					999.98	999.98	
82				999.98	999.98					999.98	999.98					999.98	999.98	
83				999.98	999.98					999.98	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						5% Simple Benefit Increase Option						5% Compound Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
41	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
42	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
43	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
44	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
45	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
46	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
47	68.50	79.82	91.36	51.38	59.94	68.50	111.30	127.00	142.64	88.52	101.30	114.12	159.76	179.76	199.74	128.40	144.10	159.76
48	71.34	84.24	96.98	54.22	64.22	74.18	114.12	131.22	148.36	91.36	105.60	119.80	159.76	179.76	199.74	136.94	154.08	171.16
49	71.34	84.24	96.98	54.22	64.22	74.18	119.80	136.94	154.08	96.98	111.30	125.52	168.32	189.74	211.14	136.94	154.08	171.16
50	79.82	94.20	108.42	62.80	74.18	85.64	128.40	146.92	165.48	105.60	121.26	136.94	168.32	189.74	211.14	145.54	164.04	182.60
51	79.82	94.20	108.42	62.80	74.18	85.64	128.40	146.92	165.48	105.60	121.26	136.94	176.92	199.74	222.56	151.26	169.78	188.30
52	79.82	94.20	108.42	62.80	74.18	85.64	134.12	152.64	171.16	111.30	127.00	142.64	176.92	199.74	222.56	151.26	169.78	188.30
53	82.80	98.48	114.12	65.64	78.46	91.36	136.94	156.96	176.92	114.12	131.22	148.36	185.44	209.72	233.94	159.76	179.76	199.74
54	82.80	98.48	114.12	65.64	78.46	91.36	142.64	162.62	182.60	119.80	136.94	154.08	185.44	209.72	233.94	165.48	185.44	205.44
55	91.36	108.42	125.52	74.18	88.52	102.68	151.26	172.66	194.00	128.40	146.92	165.48	194.00	219.74	245.30	174.00	195.50	216.84
56	96.98	114.12	131.22	74.18	88.52	102.68	156.96	178.34	199.74	134.12	152.64	171.16	202.60	229.70	256.78	182.60	205.44	228.22
57	105.60	124.08	142.64	82.80	98.48	114.12	171.16	194.00	216.84	148.36	168.32	188.30	216.84	245.30	273.88	191.16	215.42	239.62
58	114.12	134.12	154.08	91.36	108.42	125.52	179.76	204.02	228.22	156.96	178.34	199.74	231.14	261.08	290.98	205.44	231.14	256.78
59	122.70	144.10	165.48	96.98	114.12	131.22	194.00	219.74	245.30	171.16	194.00	216.84	245.30	276.76	308.10	213.98	241.10	268.16
60	136.94	159.76	182.60	105.60	124.08	142.64	202.60	229.70	256.78	179.76	204.02	228.22	259.68	292.44	325.26	228.22	256.78	285.28
61	142.64	165.48	188.30	114.12	134.12	154.08	216.84	245.30	273.88	194.00	219.74	245.30	273.88	308.10	342.36	236.82	266.72	296.70
62	151.26	175.48	199.74	119.80	139.82	159.76	225.40	255.40	285.28	202.60	229.70	256.78	288.16	323.84	359.44	245.30	276.76	308.10
63	159.76	185.44	211.14	128.40	149.82	171.16	239.62	271.06	302.38	216.84	245.30	273.88	302.38	339.52	376.58	259.68	292.44	325.26
64	168.32	195.50	222.56	136.94	159.76	182.60	248.24	281.04	313.80	225.40	255.40	285.28	316.72	355.20	393.72	268.16	302.38	336.66
65	182.60	211.14	239.62	145.54	169.78	194.00	262.48	296.70	330.96	239.62	271.06	302.38	330.96	370.92	410.78	282.46	318.12	353.76
66	205.44	236.82	268.16	168.32	195.50	222.56	290.98	328.10	365.16	262.48	296.70	330.96	370.92	413.70	456.44	310.96	349.48	388.04
67	228.22	262.48	296.70	191.16	221.12	251.02	319.56	359.44	399.42	285.28	322.40	359.44	410.78	456.44	502.14	339.52	380.90	422.22
68	256.78	293.86	330.96	213.98	246.82	279.58	350.92	395.18	439.34	308.10	348.08	388.04	453.60	503.56	553.48	370.92	416.50	462.18
69	279.58	319.56	359.44	236.82	272.46	308.10	379.48	426.54	473.58	330.96	373.78	416.50	493.56	546.36	599.12	399.42	447.90	496.42
70	310.96	355.20	399.42	259.68	298.16	336.66	416.50	467.88	519.22	353.76	399.42	445.06	536.34	593.38	650.44	430.88	483.60	536.34
71	333.80	380.90	427.92	282.46	323.84	365.16	445.06	499.26	553.48	376.58	425.12	473.58	576.28	636.20	696.10	459.34	514.96	570.58
72	356.60	406.56	456.44	305.26	349.48	393.72	473.58	530.66	587.68	399.42	450.74	502.14	616.24	679.00	741.74	487.88	546.36	604.84
73	385.18	437.94	490.72	328.10	375.20	422.22	505.00	566.34	627.64	422.22	476.44	530.66	659.06	726.12	793.08	519.22	581.98	644.72
74	408.00	463.62	519.22	350.92	400.86	450.74	533.52	597.72	661.86	445.06	502.14	559.20	699.00	768.88	838.76	547.76	613.38	679.00
75	439.34	499.26	559.20	379.48	432.20	485.02	570.58	639.02	707.50	467.88	527.82	587.68	741.74	815.94	890.14	584.82	654.78	724.64
76	496.42	562.06	627.64	436.52	495.00	553.48	621.94	696.10	770.30	519.22	584.82	650.44	804.48	884.44	964.26	647.62	723.26	798.78
77	559.20	630.50	701.82	499.26	563.44	627.64	679.00	758.86	838.76	576.28	647.62	718.96	867.26	952.84	999.98	710.46	791.70	872.98
78	624.80	703.26	781.68	564.88	636.20	707.50	730.38	815.94	901.56	627.64	704.68	781.68	930.02	999.98	999.98	773.16	860.14	947.14
79	681.86	766.08	850.16	621.94	699.00	776.00	790.26	883.02	975.70	687.58	771.72	855.88	992.78	999.98	999.98	835.94	928.62	999.98
80				687.58	771.72					738.92	828.78					898.68	997.10	
81				750.30	840.20					795.96	891.58					961.44	999.98	
82				815.94	912.94					855.88	958.58					999.98	999.98	
83				881.62	985.66					915.78	999.98					999.98	999.98	
84				947.14	999.98					975.70	999.98					999.98	999.98	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	95.34	107.28	119.20	87.10	97.64	108.20	42.76	48.10	53.44	39.06	43.78	48.50	82.10	93.70	105.24	74.74	84.74	94.74
41	97.46	109.64	121.84	89.04	99.80	110.58	44.28	49.82	55.38	40.46	45.36	50.26	82.80	94.48	106.14	75.38	85.46	95.52
42	99.56	112.02	124.48	90.96	101.96	112.98	45.82	51.56	57.30	41.86	46.94	52.00	83.48	95.28	107.02	76.00	86.18	96.34
43	101.68	114.40	127.12	92.88	104.14	115.38	47.38	53.30	59.22	43.28	48.52	53.74	84.18	96.06	107.90	76.64	86.88	97.12
44	103.80	116.78	129.76	94.82	106.28	117.78	48.92	55.02	61.14	44.68	50.08	55.50	84.88	96.86	108.80	77.26	87.60	97.92
45	105.90	119.14	132.38	96.74	108.44	120.16	50.44	56.76	63.08	46.10	51.66	57.24	85.58	97.64	109.68	77.90	88.32	98.74
46	112.24	125.78	139.28	100.82	112.78	124.72	54.16	60.70	67.20	48.66	54.44	60.20	88.82	101.06	113.26	78.86	89.40	99.94
47	119.84	134.14	148.46	106.04	118.78	131.48	58.54	65.54	72.54	51.80	58.04	64.24	93.30	106.22	119.12	83.18	94.40	105.64
48	127.62	142.76	157.88	111.38	124.92	138.42	63.08	70.56	78.04	55.06	61.74	68.42	97.80	111.46	125.10	86.46	97.80	109.18
49	135.60	151.60	167.58	117.96	131.76	145.52	67.78	75.78	83.76	58.96	65.86	72.74	101.26	115.08	128.90	88.64	100.68	112.78
50	146.08	162.92	179.74	123.58	138.20	152.82	73.78	82.30	90.80	62.42	69.80	77.18	105.98	120.50	135.06	91.98	104.22	116.42
51	153.76	170.98	188.18	129.68	145.16	160.64	78.76	87.58	96.38	66.42	74.34	82.28	110.68	126.00	141.32	96.56	109.54	122.48
52	162.82	181.00	199.14	137.06	152.88	168.66	84.50	93.92	103.34	71.12	79.34	87.52	114.32	129.82	145.30	97.66	110.78	123.86
53	172.10	191.24	210.38	143.44	160.16	176.90	90.44	100.48	110.54	75.36	84.16	92.94	119.22	135.50	151.72	102.38	116.22	130.06
54	181.68	201.78	221.88	149.98	167.66	185.32	96.60	107.28	117.98	79.74	89.14	98.54	124.18	141.24	158.30	105.94	119.94	133.94
55	193.94	215.06	236.20	159.12	177.78	196.42	104.28	115.64	127.00	85.56	95.60	105.62	129.24	147.10	164.94	110.80	125.54	140.34
56	208.52	230.66	252.76	173.16	192.78	212.32	113.32	125.32	137.36	94.10	104.76	115.38	139.34	157.98	176.64	120.68	136.22	151.76
57	223.52	246.64	269.76	187.54	208.10	228.66	122.68	135.38	148.08	102.94	114.22	125.50	149.58	169.08	188.54	130.72	147.06	163.42
58	238.86	263.00	287.16	202.30	223.86	245.38	132.40	145.78	159.16	112.14	124.08	136.00	160.00	180.34	200.66	141.00	158.12	175.26
59	254.58	279.80	304.96	217.46	240.02	262.54	142.42	156.52	170.62	121.66	134.28	146.88	173.22	194.38	215.56	151.40	169.36	187.32
60	270.70	296.94	323.18	232.98	256.54	280.08	152.80	167.62	182.44	131.50	144.82	158.10	184.06	206.06	228.12	165.90	185.36	204.78
61	286.58	313.84	341.16	248.36	272.92	297.50	163.14	178.66	194.20	141.38	155.36	169.34	194.72	217.58	240.44	176.44	196.72	216.94
62	302.78	331.12	359.44	264.10	289.66	315.22	173.78	190.04	206.30	151.56	166.24	180.90	208.16	231.90	255.60	187.08	208.16	229.26
63	319.30	348.78	378.16	280.10	306.72	333.32	184.70	201.74	218.74	162.02	177.42	192.80	219.16	243.74	268.30	197.92	219.82	241.74
64	336.20	366.70	397.14	296.50	324.14	351.78	195.94	213.74	231.48	172.82	188.94	205.04	230.32	255.76	281.20	208.88	231.66	254.40
65	356.22	387.84	419.44	314.58	344.04	373.46	209.16	227.72	246.28	184.72	202.00	219.28	245.64	272.64	299.62	224.04	248.32	272.64
66	408.08	442.22	473.77	357.26	389.20	421.16	241.30	261.48	281.64	211.24	230.14	249.02	286.72	315.94	345.14	258.18	284.04	309.80
67	463.94	473.77	473.77	400.80	435.30	469.80	276.20	288.36	288.36	238.60	259.16	279.68	328.30	359.76	391.22	294.10	322.16	350.20
68	473.77	473.77	473.77	445.20	473.77	473.77	288.36	288.36	288.36	266.80	288.36	288.36	370.42	404.16	437.88	330.48	360.78	391.04
69	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	413.06	440.90	440.90	370.08	402.68	435.26
70	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	407.42	440.90	440.90
71	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
72	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
73	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
74	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						0% Compound Benefit Increase Option						0% Simple Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	69.10	77.82	86.56	57.44	64.52	71.56	30.54	34.40	38.26	25.40	28.52	31.64	54.76	62.32	69.86	45.32	51.94	58.54
41	70.70	79.64	88.58	58.78	66.02	73.22	31.70	35.72	39.72	26.36	29.60	32.84	55.30	62.94	70.56	45.76	52.46	59.14
42	72.30	81.44	90.58	60.10	67.52	74.88	32.86	37.02	41.18	27.32	30.70	34.04	55.84	63.54	71.26	46.22	52.98	59.70
43	73.90	83.24	92.58	61.44	69.00	76.54	34.04	38.32	42.64	28.30	31.78	35.26	56.38	64.16	71.96	46.66	53.48	60.28
44	75.50	85.04	94.60	62.78	70.50	78.20	35.20	39.64	44.10	29.26	32.86	36.46	56.92	64.78	72.64	47.12	54.00	60.86
45	77.12	86.86	96.60	64.10	72.00	79.86	36.36	40.96	45.56	30.22	33.96	37.66	57.46	65.40	73.34	47.56	54.52	61.44
46	78.54	88.46	98.40	67.20	75.24	83.26	37.48	42.20	46.94	32.06	35.90	39.72	58.14	66.14	74.16	48.10	55.14	62.14
47	82.84	93.46	104.04	71.30	79.98	88.64	39.96	45.10	50.20	34.40	38.58	42.76	61.82	70.46	79.06	50.68	57.78	64.86
48	86.30	97.10	107.88	74.54	83.36	92.18	42.08	47.36	52.62	36.36	40.66	44.96	65.60	74.82	84.02	54.34	62.02	69.68
49	90.84	102.30	113.78	78.84	88.34	97.80	44.76	50.40	56.06	38.84	43.52	48.18	68.38	77.70	87.02	57.00	64.76	72.52
50	94.44	106.10	117.78	85.28	95.44	105.60	47.00	52.78	58.60	42.44	47.48	52.52	72.28	82.24	92.14	60.74	69.12	77.52
51	99.82	112.30	124.78	89.40	99.82	110.22	50.48	56.78	63.10	45.22	50.48	55.74	76.44	87.06	97.68	61.58	70.06	78.56
52	104.30	117.08	129.86	94.76	105.90	117.08	53.56	60.10	66.66	48.64	54.36	60.10	79.64	90.36	101.14	64.54	73.16	81.78
53	109.98	123.60	137.20	99.12	110.52	121.98	57.28	64.36	71.44	51.62	57.56	63.52	83.98	95.38	106.86	68.70	77.96	87.22
54	114.68	128.60	142.52	104.66	116.90	129.18	60.54	67.88	75.22	55.24	61.70	68.18	88.38	100.54	112.66	71.80	81.20	90.58
55	120.62	135.44	150.22	112.68	125.78	138.84	64.48	72.40	80.30	60.22	67.24	74.22	92.88	105.76	118.60	76.10	86.18	96.20
56	130.64	146.24	161.84	120.22	134.10	147.96	70.54	78.94	87.38	64.90	72.40	79.90	99.46	113.02	126.62	82.52	93.26	104.00
57	140.88	157.30	173.72	130.32	144.98	159.66	76.80	85.76	94.72	71.04	79.04	87.04	106.20	120.44	134.72	89.06	100.46	111.88
58	153.76	171.04	188.30	140.64	156.16	171.60	84.60	94.12	103.60	77.38	85.92	94.42	115.30	130.32	145.28	98.02	110.12	122.22
59	164.54	182.72	200.82	151.22	167.56	183.88	91.34	101.44	111.48	83.96	93.02	102.08	122.26	138.02	153.72	104.80	117.62	130.44
60	178.02	197.06	216.08	162.06	179.22	196.42	99.68	110.34	121.00	90.74	100.36	109.98	131.72	148.14	164.62	114.08	127.62	141.10
61	189.12	209.02	228.92	172.96	190.98	209.02	106.80	118.04	129.28	97.68	107.86	118.04	138.72	155.92	173.10	120.94	135.16	149.36
62	200.44	221.26	242.06	184.04	202.98	221.90	114.14	125.98	137.82	104.80	115.58	126.36	145.84	163.78	181.70	127.90	142.86	157.78
63	214.56	236.30	258.00	195.42	215.24	235.00	123.14	135.62	148.08	112.18	123.54	134.88	155.48	174.16	192.80	137.40	153.04	168.72
64	226.40	249.08	271.70	206.98	227.72	248.40	130.96	144.06	157.14	119.72	131.70	143.66	162.78	182.22	201.66	144.56	160.98	177.34
65	242.40	266.64	290.88	218.82	240.44	262.04	141.26	155.38	169.50	127.50	140.10	152.70	173.88	194.68	215.54	155.52	173.28	191.02
66	277.40	303.80	330.24	245.70	269.46	293.24	162.46	177.94	193.42	143.90	157.82	171.74	198.18	220.94	243.72	178.48	197.58	216.64
67	314.26	343.56	372.84	274.30	300.94	327.58	184.98	202.22	219.44	161.46	177.12	192.82	225.16	249.92	274.66	205.38	226.42	247.44
68	350.34	381.88	413.40	304.70	333.56	362.42	207.22	225.88	244.52	180.22	197.30	214.36	252.46	279.16	305.90	230.06	253.04	276.06
69	387.94	422.42	456.86	333.88	365.64	397.40	230.76	251.28	271.76	198.60	217.48	236.38	277.46	306.22	334.94	256.20	280.58	304.96
70	421.74	458.22	473.77	363.60	398.08	432.54	252.84	274.70	284.03	217.98	238.66	259.32	305.26	336.00	366.80	281.36	307.78	334.14
71	456.86	473.77	473.77	389.26	425.78	462.26	273.90	284.03	284.03	233.38	255.26	277.14	332.08	364.80	397.52	308.20	336.46	364.80
72	473.77	473.77	473.77	416.30	455.52	473.77	284.03	284.03	284.03	249.58	273.10	284.03	355.96	390.60	425.16	330.82	360.38	389.96
73	473.77	473.77	473.77	444.72	473.77	473.77	284.03	284.03	284.03	266.62	284.03	284.03	382.38	418.88	440.90	357.22	388.72	420.12
74	473.77	473.77	473.77	471.76	473.77	473.77	284.03	284.03	284.03	282.84	284.03	284.03	408.82	440.90	440.90	381.14	414.46	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	436.48	440.90	440.90	407.54	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						0% Compound Benefit Increase Option						0% Simple Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	63.38	70.58	77.76	55.78	61.70	67.62	28.28	31.50	34.70	24.88	27.54	30.18	45.98	52.70	59.40	38.30	44.04	49.80
41	64.70	72.02	79.34	56.92	62.96	69.00	29.22	32.56	35.86	25.72	28.46	31.18	46.30	53.08	59.84	38.60	44.38	50.18
42	66.00	73.48	80.94	58.06	64.24	70.38	30.18	33.60	37.02	26.54	29.36	32.18	46.66	53.48	60.28	38.88	44.72	50.56
43	67.28	74.92	82.54	59.20	65.50	71.76	31.12	34.64	38.16	27.38	30.30	33.20	47.00	53.88	60.72	39.18	45.04	50.92
44	68.58	76.38	84.12	60.36	66.76	73.14	32.06	35.70	39.32	28.20	31.20	34.20	47.36	54.26	61.18	39.46	45.38	51.30
45	69.90	77.82	85.72	61.50	68.02	74.54	33.00	36.74	40.48	29.04	32.12	35.20	47.70	54.66	61.62	39.74	45.70	51.68
46	71.24	79.32	87.38	62.70	69.34	75.98	34.06	37.92	41.78	29.96	33.16	36.32	48.24	55.30	62.32	40.20	46.24	52.26
47	74.54	82.76	90.98	63.88	70.66	77.42	36.06	40.04	44.00	30.90	34.18	37.46	50.82	57.94	65.08	40.66	46.76	52.86
48	76.92	85.80	94.64	68.04	75.42	82.82	37.64	41.98	46.30	33.28	36.90	40.50	52.44	60.16	67.84	43.18	49.34	55.52
49	80.32	89.36	98.40	69.30	76.80	84.34	39.72	44.20	48.66	34.26	37.98	41.70	55.12	62.90	70.68	44.70	51.46	58.20
50	84.84	94.54	104.24	73.60	81.76	89.94	42.38	47.24	52.08	36.76	40.84	44.92	58.84	67.26	75.68	47.30	54.12	60.96
51	86.76	96.68	106.58	75.26	83.60	91.96	44.00	49.04	54.06	38.16	42.40	46.64	59.66	68.18	76.72	47.94	54.86	61.80
52	90.80	100.96	111.08	76.92	85.44	93.98	46.70	51.94	57.14	39.56	43.96	48.34	62.62	71.26	79.92	49.66	57.26	64.78
53	93.82	104.74	115.66	81.84	91.12	100.40	48.90	54.60	60.30	42.66	47.50	52.34	64.56	73.86	83.18	52.52	60.20	67.86
54	98.04	109.18	120.32	83.58	93.06	102.50	51.76	57.64	63.52	44.12	49.12	54.12	67.62	77.08	86.50	53.22	61.00	68.76
55	103.50	115.42	127.38	88.72	98.96	109.18	55.30	61.68	68.06	47.40	52.88	58.32	71.90	82.00	92.10	57.30	65.74	74.14
56	110.88	123.58	136.30	95.88	106.86	117.80	59.84	66.70	73.56	51.74	57.66	63.58	78.22	89.00	99.72	63.48	72.56	81.62
57	118.46	131.96	145.44	103.20	114.94	126.66	64.54	71.92	79.26	56.24	62.62	69.02	84.64	96.06	107.50	69.74	79.50	89.22
58	129.80	144.68	159.56	110.76	123.24	135.76	71.38	79.56	87.74	60.92	67.78	74.66	91.16	103.28	115.38	76.16	86.54	96.92
59	137.78	153.50	169.20	122.08	135.98	149.86	76.44	85.16	93.88	67.74	75.44	83.14	97.78	110.60	123.38	82.68	93.72	104.78
60	149.62	166.80	183.96	129.98	144.72	159.44	83.74	93.34	102.94	72.74	80.98	89.22	105.68	119.78	133.88	92.78	105.12	117.42
61	157.82	175.84	193.86	137.96	153.48	169.02	89.06	99.22	109.40	77.84	86.60	95.38	112.50	127.28	142.10	99.46	112.50	125.50
62	166.18	185.06	203.96	149.82	166.82	183.78	94.52	105.28	116.02	85.22	94.90	104.54	119.40	134.92	150.42	106.28	120.00	133.74
63	178.52	198.92	219.32	158.12	175.98	193.82	102.36	114.04	125.76	90.66	100.88	111.12	126.40	142.66	158.90	113.14	127.58	142.06
64	187.26	208.56	229.86	166.62	185.32	204.02	108.18	120.48	132.78	96.26	107.06	117.88	133.50	150.50	167.50	120.16	135.34	150.50
65	200.08	222.96	245.82	179.16	199.44	219.68	116.44	129.76	143.06	104.26	116.06	127.84	144.38	162.74	181.08	130.92	147.44	163.94
66	226.70	251.74	276.78	202.96	225.38	247.78	132.58	147.24	161.86	118.70	131.82	144.90	164.90	184.60	204.30	148.94	166.78	184.60
67	256.38	283.60	310.80	229.80	254.38	278.94	150.66	166.66	182.64	135.04	149.48	163.92	186.96	208.62	230.26	170.84	190.64	210.46
68	286.46	315.92	345.36	257.02	283.78	310.56	169.12	186.52	203.90	151.74	167.56	183.36	211.70	235.36	258.98	191.76	212.94	234.10
69	318.36	350.72	383.06	285.98	315.64	345.34	188.84	208.04	227.22	169.64	187.22	204.84	234.22	259.86	285.54	211.68	234.82	257.98
70	347.40	381.86	416.30	312.26	344.02	375.76	208.16	228.82	249.46	187.12	206.14	225.16	259.12	286.78	314.48	233.98	259.12	284.26
71	373.06	409.56	446.04	335.20	369.00	402.78	223.66	245.54	267.42	200.96	221.22	241.48	280.50	310.08	339.64	254.10	280.50	306.92
72	402.78	442.00	473.77	362.24	398.76	435.22	241.48	264.98	284.03	217.18	239.06	260.92	301.88	333.34	364.80	272.96	301.28	329.56
73	431.20	472.40	473.77	387.94	426.46	464.96	258.52	283.22	284.03	232.58	255.66	278.74	325.80	359.12	392.48	293.10	322.66	352.20
74	459.56	473.77	473.77	413.60	454.16	473.77	275.52	284.03	284.03	247.96	272.28	284.03	347.18	382.38	417.60	314.48	345.92	377.36
75	473.77	473.77	473.77	440.62	473.77	473.77	284.03	284.03	284.03	264.16	284.03	284.03	371.10	408.18	440.90	335.84	369.20	402.52
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	410.06	440.90	440.90	374.86	411.32	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	416.36	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
80				473.77	473.77					284.03	284.03					440.90	440.90	
81				473.77	473.77					284.03	284.03					440.90	440.90	
82				473.77	473.77					284.03	284.03					440.90	440.90	
83				473.77	473.77					284.03	284.03					440.90	440.90	
84				473.77	473.77					284.03	284.03					440.90	440.90	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						0% Compound Benefit Increase Option						0% Simple Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	44.14	49.54	54.94	35.80	40.40	44.96	19.50	21.88	24.28	15.82	17.86	19.86	33.62	38.60	43.60	26.36	30.44	34.52
41	44.84	50.32	55.80	36.36	41.02	45.66	20.00	22.44	24.90	16.22	18.30	20.36	33.88	38.92	43.94	26.56	30.68	34.78
42	45.52	51.10	56.66	36.92	41.66	46.36	20.50	23.00	25.52	16.62	18.76	20.88	34.14	39.22	44.28	26.78	30.92	35.06
43	46.22	51.86	57.54	37.48	42.30	47.06	20.98	23.56	26.14	17.02	19.20	21.38	34.42	39.52	44.62	26.98	31.18	35.34
44	46.90	52.64	58.40	38.04	42.92	47.78	21.48	24.12	26.74	17.42	19.66	21.88	34.68	39.82	44.98	27.20	31.42	35.62
45	47.60	53.42	59.26	38.60	43.56	48.48	21.98	24.66	27.36	17.82	20.12	22.38	34.96	40.12	45.32	27.40	31.66	35.88
46	48.90	54.86	60.86	39.66	44.74	49.80	22.98	25.78	28.60	18.64	21.02	23.40	35.82	41.14	46.44	28.08	32.44	36.78
47	52.98	59.62	66.24	42.58	47.80	52.98	25.30	28.46	31.64	20.34	22.82	25.30	38.68	44.12	49.56	30.76	35.20	39.66
48	54.34	61.16	67.94	46.58	52.40	58.22	26.36	29.64	32.94	22.58	25.40	28.22	40.60	46.68	52.78	32.50	37.56	42.62
49	58.68	66.16	73.62	47.74	53.72	59.68	28.86	32.52	36.20	23.48	26.42	29.34	43.62	49.84	56.10	35.30	40.50	45.68
50	60.10	67.76	75.40	51.98	58.58	65.22	29.96	33.76	37.58	25.90	29.20	32.50	47.80	54.70	61.60	39.32	45.14	50.98
51	64.64	72.98	81.32	55.26	62.02	68.80	32.72	36.94	41.16	27.96	31.38	34.82	48.42	55.40	62.38	39.82	45.72	51.62
52	66.10	74.62	83.14	56.50	63.42	70.34	33.94	38.32	42.70	29.02	32.58	36.12	51.20	58.28	65.34	42.48	48.48	54.46
53	70.80	80.06	89.32	60.98	68.64	76.26	36.86	41.68	46.50	31.76	35.74	39.70	52.92	60.66	68.38	44.10	50.72	57.34
54	72.32	81.80	91.24	64.52	72.32	80.12	38.14	43.14	48.12	34.04	38.14	42.26	55.80	63.62	71.44	46.88	53.58	60.28
55	77.26	87.50	97.68	69.28	77.84	86.36	41.24	46.72	52.16	37.00	41.56	46.12	59.90	68.36	76.80	50.84	58.18	65.52
56	82.00	92.96	103.92	73.90	83.14	92.36	44.24	50.16	56.08	39.88	44.86	49.84	62.60	71.14	79.66	53.50	60.88	68.28
57	89.18	100.88	112.62	78.60	88.58	98.54	48.60	54.98	61.38	42.84	48.28	53.72	68.78	77.94	87.14	59.60	67.64	75.66
58	96.56	109.06	121.56	85.82	96.56	107.28	53.14	60.02	66.90	47.24	53.14	59.04	72.76	82.58	92.36	63.52	72.18	80.84
59	104.08	117.42	130.72	90.80	102.30	113.78	57.80	65.22	72.60	50.42	56.82	63.20	79.08	89.58	100.00	69.78	79.08	88.40
60	111.86	125.98	140.12	98.32	110.62	122.90	62.68	70.60	78.52	55.10	61.98	68.86	83.20	94.32	105.44	73.82	83.76	93.72
61	119.46	134.38	149.32	103.30	116.34	129.42	67.46	75.90	84.34	58.34	65.70	73.08	89.84	101.64	113.48	80.40	91.06	101.64
62	127.24	142.98	158.70	108.30	122.20	136.04	72.40	81.36	90.32	61.62	69.54	77.42	94.24	106.78	119.28	84.72	96.04	107.36
63	135.14	151.72	168.30	116.04	130.70	145.36	77.46	86.98	96.48	66.52	74.92	83.32	101.10	114.34	127.56	91.48	103.48	115.54
64	143.24	160.64	178.06	121.28	136.76	152.26	82.70	92.74	102.82	70.02	78.96	87.90	105.66	119.62	133.56	95.94	108.70	121.42
65	151.46	169.74	187.98	129.26	145.58	161.88	88.06	98.68	109.30	75.14	84.64	94.12	112.70	127.40	142.10	102.88	116.38	129.84
66	171.00	190.72	210.44	143.36	161.12	178.90	99.90	111.42	122.90	83.74	94.12	104.50	125.56	141.58	157.58	113.26	128.04	142.82
67	190.78	211.98	233.22	157.68	176.90	196.08	111.96	124.40	136.86	92.52	103.82	115.06	138.58	155.88	173.22	123.72	139.82	155.88
68	212.20	235.58	258.94	173.52	194.86	216.24	125.08	138.86	152.62	102.30	114.86	127.46	152.96	172.24	191.48	134.28	151.72	169.12
69	232.60	257.46	282.34	188.22	211.08	233.92	137.70	152.44	167.16	111.44	124.96	138.50	166.20	186.82	207.44	144.96	163.72	182.44
70	254.12	281.12	308.18	204.14	229.12	254.12	151.38	167.46	183.58	121.60	136.50	151.38	183.34	205.94	228.54	155.70	175.80	195.90
71	273.04	301.42	329.80	217.64	243.98	270.32	163.70	180.70	197.72	130.48	146.26	162.06	196.24	220.12	244.04	166.04	187.44	208.82
72	291.96	321.70	351.42	231.14	258.86	286.56	175.04	192.86	210.68	138.58	155.18	171.80	208.82	233.98	259.12	176.10	198.74	221.40
73	312.26	344.02	375.76	246.00	275.74	305.46	187.20	206.24	225.26	147.48	165.30	183.12	222.66	249.70	276.72	186.16	210.06	233.98
74	331.16	364.28	397.40	259.52	290.60	321.70	198.54	218.40	238.24	155.60	174.22	192.86	235.24	263.54	291.82	196.24	221.40	246.56
75	351.42	386.58	421.74	277.08	310.22	343.32	210.68	231.76	252.84	166.12	185.98	205.82	251.58	281.76	311.96	206.30	232.72	259.12
76	381.16	419.04	456.86	306.82	342.66	378.44	228.52	251.22	273.90	183.96	205.42	226.88	274.22	306.92	339.64	228.92	257.84	286.78
77	410.90	451.44	473.77	336.60	375.08	413.60	246.34	270.64	284.03	201.80	224.88	247.96	299.38	334.58	369.82	254.10	285.54	317.00
78	440.62	473.77	473.77	366.30	407.52	448.74	264.16	284.03	284.03	219.60	244.32	269.02	322.02	359.76	397.52	276.72	310.70	344.66
79	470.36	473.77	473.77	396.06	439.96	473.77	281.98	284.03	284.03	237.44	263.76	284.03	348.44	389.34	430.20	303.16	340.26	377.36
80				425.78	472.40					255.26	283.22					325.80	365.42	
81				455.52	473.77					273.10	284.03					350.94	393.12	
82				473.77	473.77					284.03	284.03					377.36	422.64	
83				473.77	473.77					284.03	284.03					403.78	440.90	
84				473.77	473.77					284.03	284.03					430.20	440.90	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
41	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
42	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
43	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
44	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
45	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
46	183.14	209.92	236.62	152.64	175.50	198.42	305.24	347.30	389.18	270.98	307.22	343.44	412.08	461.74	511.28	370.18	414.08	457.90
47	187.00	215.66	244.22	156.46	181.24	206.06	316.76	360.68	404.44	282.40	320.50	358.66	431.22	482.68	534.20	381.54	427.42	473.16
48	187.00	215.66	244.22	164.10	188.90	213.68	328.06	373.94	419.70	290.04	328.06	366.30	450.26	503.68	557.06	393.02	440.74	488.40
49	198.42	228.92	259.48	167.86	194.64	221.32	335.76	381.54	427.42	293.90	333.82	373.94	469.36	524.72	580.00	408.28	456.02	503.68
50	198.42	228.92	259.48	175.50	202.34	228.92	347.30	394.90	442.64	301.48	341.58	381.54	496.10	553.32	610.46	419.70	469.36	518.98
51	202.34	234.70	267.14	179.38	208.04	236.62	358.66	408.28	457.90	312.88	354.94	396.82	511.28	568.60	625.76	431.22	482.68	534.20
52	209.92	242.32	274.78	179.38	208.04	236.62	366.30	415.92	465.54	312.88	354.94	396.82	530.42	589.60	648.68	446.46	498.00	549.42
53	213.68	248.02	282.40	190.78	221.32	251.84	377.76	429.32	480.72	324.36	368.24	412.08	549.42	610.46	671.62	457.90	511.28	564.70
54	213.68	248.02	282.40	190.78	221.32	251.84	389.18	442.64	496.10	332.02	375.88	419.70	568.60	631.50	694.44	469.36	524.72	580.00
55	225.14	261.48	297.68	202.34	234.70	267.14	400.64	456.02	511.28	343.44	389.18	435.04	595.26	660.14	725.00	488.40	545.70	602.88
56	244.22	282.40	320.50	209.92	242.32	274.78	427.42	484.64	541.84	370.18	417.84	465.54	629.58	696.36	763.12	522.80	582.00	641.02
57	263.34	303.42	343.44	228.92	263.34	297.68	454.10	513.28	572.34	396.82	446.46	496.10	663.94	732.64	801.32	557.06	618.18	679.20
58	282.40	324.36	366.30	248.02	284.30	320.50	480.72	541.84	602.88	423.60	475.06	526.60	698.32	768.88	839.46	591.42	654.42	717.36
59	301.48	345.40	389.18	259.48	297.68	335.76	515.20	578.08	641.02	450.26	503.68	557.06	732.64	805.16	877.58	625.76	690.70	755.54
60	320.50	366.30	412.08	278.58	318.66	358.66	541.84	606.68	671.62	488.40	545.70	602.88	767.06	841.38	915.76	660.14	726.94	793.64
61	339.66	387.26	435.04	293.90	333.82	373.94	568.60	635.32	702.06	515.20	574.36	633.40	801.32	877.58	953.98	694.44	763.12	831.84
62	358.66	408.28	457.90	305.24	347.30	389.18	602.88	671.62	740.28	541.84	602.88	663.94	835.64	913.90	992.06	728.86	799.44	869.94
63	377.76	429.32	480.72	324.36	368.24	412.08	629.58	700.22	770.76	568.60	631.50	694.44	869.94	950.22	999.98	763.12	835.64	908.14
64	396.82	450.26	503.68	343.44	389.18	435.04	656.32	728.86	801.32	595.26	660.14	725.00	904.38	986.44	999.98	797.62	871.96	946.28
65	419.70	476.96	534.20	362.54	410.16	457.90	694.44	770.76	847.10	633.40	702.06	770.76	946.28	999.98	999.98	835.64	913.90	992.06
66	496.10	557.06	618.18	423.60	475.06	526.60	805.16	887.20	969.20	725.00	797.62	869.94	999.98	999.98	999.98	938.68	999.98	999.98
67	576.28	643.02	709.74	496.10	553.32	610.46	915.76	999.98	999.98	820.36	898.64	976.86	999.98	999.98	999.98	999.98	999.98	999.98
68	656.32	728.86	801.32	560.94	623.88	686.80	999.98	999.98	999.98	915.76	999.72	999.98	999.98	999.98	999.98	999.98	999.98	999.98
69	744.14	822.30	900.52	633.40	702.06	770.76	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	824.22	908.14	992.06	698.32	772.76	847.10	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	900.52	988.30	999.98	767.06	845.18	923.40	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	988.30	999.98	999.98	831.84	915.76	999.72	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	999.98	999.98	999.98	904.38	994.06	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	999.98	999.98	999.98	969.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						5% Simple Benefit Increase Option						5% Compound Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
41	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
42	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
43	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
44	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
45	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
46	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	219.98	246.32	272.54
47	127.02	147.12	167.30	105.30	120.84	136.28	188.92	215.32	241.64	154.88	176.56	198.26	266.34	300.50	334.52	229.24	257.14	285.00
48	127.02	147.12	167.30	108.46	125.48	142.48	198.26	226.16	254.00	164.24	187.46	210.64	272.54	306.68	340.72	235.44	263.32	291.16
49	130.08	151.82	173.46	108.46	125.48	142.48	204.44	232.34	260.18	170.42	193.64	216.88	281.96	317.52	353.16	244.74	274.20	303.56
50	136.28	158.02	179.68	117.72	136.28	154.88	213.78	243.24	272.54	179.68	204.44	229.24	288.14	323.74	359.34	260.18	291.16	322.14
51	139.42	162.66	185.84	117.72	136.28	154.88	223.06	254.00	285.00	179.68	204.44	229.24	297.36	334.52	371.72	266.34	297.36	328.32
52	139.42	162.66	185.84	117.72	136.28	154.88	229.24	260.18	291.16	185.84	210.64	235.44	303.56	340.72	377.94	275.74	308.20	340.72
53	142.48	167.30	192.10	120.84	140.96	161.08	238.58	271.00	303.56	195.18	221.52	247.80	312.88	351.62	390.26	281.96	314.40	346.96
54	142.48	167.30	192.10	120.84	140.96	161.08	247.80	281.96	315.94	201.34	227.70	254.00	319.06	357.80	396.48	291.16	325.24	359.34
55	151.82	178.10	204.44	130.08	151.82	173.46	257.14	292.78	328.32	210.64	238.58	266.34	328.32	368.64	408.88	306.68	342.34	377.94
56	158.02	184.34	210.64	136.28	158.02	179.68	272.54	309.74	346.96	226.16	255.56	285.00	350.06	391.84	433.68	322.14	359.34	396.48
57	173.46	201.34	229.24	145.62	168.88	192.10	288.14	326.80	365.54	241.64	272.54	303.56	371.72	415.06	458.44	343.88	382.58	421.32
58	188.92	218.46	247.80	154.88	179.68	204.44	309.74	350.06	390.26	263.32	295.82	328.32	399.64	444.54	489.40	365.54	405.84	446.02
59	198.26	229.24	260.18	170.42	196.72	223.06	325.24	367.12	408.88	278.80	312.88	346.96	421.32	467.84	514.20	387.18	429.08	470.86
60	213.78	246.32	278.80	179.68	207.56	235.44	346.96	390.26	433.68	300.50	336.16	371.72	449.18	497.22	545.20	408.88	452.22	495.58
61	226.16	258.70	291.16	185.84	213.78	241.64	362.42	407.38	452.22	315.94	353.16	390.26	470.86	520.38	569.92	430.60	475.50	520.38
62	235.44	269.54	303.56	201.34	230.82	260.18	377.94	424.42	470.86	331.44	370.20	408.88	492.50	543.64	594.74	452.22	498.74	545.20
63	250.96	286.56	322.14	210.64	241.64	272.54	399.64	447.64	495.58	353.16	393.42	433.68	520.38	573.08	625.70	473.96	522.02	569.92
64	266.34	303.56	340.72	219.98	252.48	285.00	415.06	464.62	514.20	368.64	410.46	452.22	542.08	596.34	650.50	495.58	545.20	594.74
65	281.96	320.58	359.34	235.44	269.54	303.56	439.86	492.50	545.20	393.42	438.32	483.24	573.08	630.36	687.66	517.30	568.44	619.52
66	325.24	367.12	408.88	272.54	309.74	346.96	498.74	556.04	613.32	449.18	497.22	545.20	650.50	712.44	774.44	576.18	631.90	687.66
67	371.72	418.22	464.62	315.94	356.24	396.48	563.76	625.70	687.66	514.20	566.88	619.52	731.04	799.18	867.28	638.08	700.02	762.02
68	415.06	464.62	514.20	353.16	396.48	439.86	628.88	695.42	762.02	573.08	630.36	687.66	808.50	881.30	954.02	703.16	769.78	836.36
69	461.58	515.74	569.92	399.64	447.64	495.58	687.66	758.96	830.16	634.98	695.42	755.80	889.02	968.04	999.98	765.12	837.90	910.70
70	508.00	566.88	625.70	443.00	494.04	545.20	752.74	828.58	904.50	693.82	758.96	823.94	966.48	999.98	999.98	833.26	912.26	991.24
71	551.38	613.32	675.28	480.10	534.34	588.56	817.76	898.32	978.88	758.96	828.58	898.32	999.98	999.98	999.98	892.08	975.76	999.98
72	597.88	664.46	731.04	526.62	585.48	644.28	876.60	961.88	999.98	814.66	887.46	960.30	999.98	999.98	999.98	954.02	999.98	999.98
73	641.16	710.94	780.62	563.76	625.70	687.66	941.64	999.98	999.98	879.66	957.24	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	687.66	762.02	836.36	607.16	672.18	737.24	999.98	999.98	999.98	938.58	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	740.34	819.30	898.32	653.64	723.34	793.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	833.26	918.48	999.98	746.56	822.40	898.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	926.24	999.98	999.98	839.48	921.54	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	932.44	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
41	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
42	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
43	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
44	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
45	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
46	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
47	99.20	114.66	130.08	74.38	86.66	99.20	154.88	176.56	198.26	123.90	142.48	161.08	238.58	264.90	291.16	204.44	226.16	247.80
48	102.28	119.28	136.28	77.46	91.46	105.30	158.02	181.26	204.44	130.08	148.68	167.30	241.64	269.54	297.36	213.78	236.98	260.18
49	108.46	125.48	142.48	83.64	97.64	111.48	164.24	187.46	210.64	133.22	153.36	173.46	247.80	275.74	303.56	213.78	236.98	260.18
50	111.48	130.08	148.68	86.66	102.28	117.72	173.46	198.26	223.06	139.42	159.52	179.68	257.14	286.56	315.94	223.06	247.80	272.54
51	111.48	130.08	148.68	86.66	102.28	117.72	173.46	198.26	223.06	139.42	159.52	179.68	257.14	286.56	315.94	223.06	247.80	272.54
52	117.72	136.28	154.88	92.98	108.46	123.90	179.68	204.44	229.24	142.48	164.24	185.84	263.32	292.78	322.14	223.06	247.80	272.54
53	120.84	140.96	161.08	96.12	113.14	130.08	182.76	209.10	235.44	148.68	170.42	192.10	266.34	297.36	328.32	232.34	258.70	285.00
54	120.84	140.96	161.08	96.12	113.14	130.08	188.92	215.32	241.64	148.68	170.42	192.10	272.54	303.56	334.52	232.34	258.70	285.00
55	130.08	151.82	173.46	105.30	123.90	142.48	198.26	226.16	254.00	158.02	181.26	204.44	281.96	314.40	346.96	241.64	269.54	297.36
56	136.28	158.02	179.68	111.48	130.08	148.68	213.78	243.24	272.54	173.46	198.26	223.06	297.36	331.44	365.54	257.14	286.56	315.94
57	145.62	168.88	192.10	120.84	140.96	161.08	229.24	260.18	291.16	188.92	215.32	241.64	312.88	348.54	384.10	272.54	303.56	334.52
58	154.88	179.68	204.44	130.08	151.82	173.46	244.74	277.30	309.74	204.44	232.34	260.18	337.64	376.38	415.06	288.14	320.58	353.16
59	170.42	196.72	223.06	139.42	162.66	185.84	260.18	294.30	328.32	219.98	249.40	278.80	353.16	393.42	433.68	312.88	348.54	384.10
60	179.68	207.56	235.44	154.88	179.68	204.44	278.80	315.94	353.16	244.74	277.30	309.74	377.94	421.32	464.62	328.32	365.54	402.74
61	188.92	218.46	247.80	161.08	185.84	210.64	294.30	332.96	371.72	260.18	294.30	328.32	393.42	438.32	483.24	343.88	382.58	421.32
62	204.44	235.44	266.34	170.42	196.72	223.06	309.74	350.06	390.26	275.74	311.32	346.96	408.88	455.34	501.82	368.64	410.46	452.22
63	213.78	246.32	278.80	179.68	207.56	235.44	325.24	367.12	408.88	291.16	328.32	365.54	433.68	483.24	532.80	384.10	427.48	470.86
64	223.06	257.14	291.16	188.92	218.46	247.80	340.72	384.10	427.48	306.68	345.40	384.10	449.18	500.28	551.38	399.64	444.54	489.40
65	238.58	274.20	309.74	204.44	235.44	266.34	365.54	412.02	458.44	331.44	373.28	415.06	473.96	528.18	582.34	424.42	472.48	520.38
66	275.74	314.40	353.16	235.44	269.54	303.56	415.06	464.62	514.20	374.86	419.78	464.62	532.80	591.68	650.50	477.02	529.72	582.34
67	315.94	359.34	402.74	272.54	309.74	346.96	467.84	522.02	576.18	427.48	477.02	526.62	597.88	661.36	724.82	535.90	593.22	650.50
68	353.16	399.64	446.02	309.74	350.06	390.26	526.62	585.48	644.28	477.02	529.72	582.34	662.88	731.04	799.18	594.74	656.72	718.62
69	393.42	444.54	495.58	340.72	384.10	427.48	579.28	642.70	706.22	523.52	580.82	638.08	731.04	805.36	879.66	656.72	724.82	793.02
70	433.68	489.40	545.20	381.02	429.08	477.02	638.08	706.22	774.44	576.18	638.08	700.02	796.12	875.08	954.02	715.58	788.40	861.10
71	470.86	529.72	588.56	418.22	469.26	520.38	690.76	763.58	836.36	625.70	690.76	755.80	854.94	938.58	999.98	768.18	845.64	923.08
72	511.10	574.64	638.08	449.18	503.38	557.54	743.40	820.84	898.32	672.18	741.90	811.56	923.08	999.98	999.98	830.16	913.82	997.38
73	548.32	614.92	681.48	486.32	543.64	600.96	802.30	884.38	966.48	721.78	794.58	867.28	988.18	999.98	999.98	889.02	977.30	999.98
74	588.56	659.80	731.04	523.52	583.94	644.28	854.94	941.64	999.98	774.44	851.88	929.28	999.98	999.98	999.98	947.86	999.98	999.98
75	634.98	710.94	786.80	563.76	628.88	693.82	913.82	999.98	999.98	827.02	909.16	991.24	999.98	999.98	999.98	999.98	999.98	999.98
76	721.78	803.86	885.92	650.50	721.78	793.02	999.98	999.98	999.98	923.08	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	808.50	896.78	985.02	737.24	814.66	892.08	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	901.44	995.86	999.98	830.16	913.82	997.38	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	991.24	999.98	999.98	920.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				999.98	999.98					999.98	999.98					999.98	999.98	
81				999.98	999.98					999.98	999.98					999.98	999.98	
82				999.98	999.98					999.98	999.98					999.98	999.98	
83				999.98	999.98					999.98	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
41	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
42	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
43	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
44	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
45	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
46	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
47	74.38	86.66	99.20	55.78	65.08	74.38	120.84	137.90	154.88	96.12	109.98	123.90	173.46	195.18	216.88	139.42	156.46	173.46
48	77.46	91.46	105.30	58.88	69.72	80.54	123.90	142.48	161.08	99.20	114.66	130.08	173.46	195.18	216.88	148.68	167.30	185.84
49	77.46	91.46	105.30	58.88	69.72	80.54	130.08	148.68	167.30	105.30	120.84	136.28	182.76	206.02	229.24	148.68	167.30	185.84
50	86.66	102.28	117.72	68.18	80.54	92.98	139.42	159.52	179.68	114.66	131.66	148.68	182.76	206.02	229.24	158.02	178.10	198.26
51	86.66	102.28	117.72	68.18	80.54	92.98	139.42	159.52	179.68	114.66	131.66	148.68	192.10	216.88	241.64	164.24	184.34	204.44
52	86.66	102.28	117.72	68.18	80.54	92.98	145.62	165.74	185.84	120.84	137.90	154.88	192.10	216.88	241.64	164.24	184.34	204.44
53	89.90	106.92	123.90	71.26	85.18	99.20	148.68	170.42	192.10	123.90	142.48	161.08	201.34	227.70	254.00	173.46	195.18	216.88
54	89.90	106.92	123.90	71.26	85.18	99.20	154.88	176.56	198.26	130.08	148.68	167.30	201.34	227.70	254.00	179.68	201.34	223.06
55	99.20	117.72	136.28	80.54	96.12	111.48	164.24	187.46	210.64	139.42	159.52	179.68	210.64	238.58	266.34	188.92	212.26	235.44
56	105.30	123.90	142.48	80.54	96.12	111.48	170.42	193.64	216.88	145.62	165.74	185.84	219.98	249.40	278.80	198.26	223.06	247.80
57	114.66	134.72	154.88	89.90	106.92	123.90	185.84	210.64	235.44	161.08	182.76	204.44	235.44	266.34	297.36	207.56	233.90	260.18
58	123.90	145.62	167.30	99.20	117.72	136.28	195.18	221.52	247.80	170.42	193.64	216.88	250.96	283.48	315.94	223.06	250.96	278.80
59	133.22	156.46	179.68	105.30	123.90	142.48	210.64	238.58	266.34	185.84	210.64	235.44	266.34	300.50	334.52	232.34	261.78	291.16
60	148.68	173.46	198.26	114.66	134.72	154.88	219.98	249.40	278.80	195.18	221.52	247.80	281.96	317.52	353.16	247.80	278.80	309.74
61	154.88	179.68	204.44	123.90	145.62	167.30	235.44	266.34	297.36	210.64	238.58	266.34	297.36	334.52	371.72	257.14	289.60	322.14
62	164.24	190.54	216.88	130.08	151.82	173.46	244.74	277.30	309.74	219.98	249.40	278.80	312.88	351.62	390.26	266.34	300.50	334.52
63	173.46	201.34	229.24	139.42	162.66	185.84	260.18	294.30	328.32	235.44	266.34	297.36	328.32	368.64	408.88	281.96	317.52	353.16
64	182.76	212.26	241.64	148.68	173.46	198.26	269.54	305.14	340.72	244.74	277.30	309.74	343.88	385.66	427.48	291.16	328.32	365.54
65	198.26	229.24	260.18	158.02	184.34	210.64	285.00	322.14	359.34	260.18	294.30	328.32	359.34	402.74	446.02	306.68	345.40	384.10
66	223.06	257.14	291.16	182.76	212.26	241.64	315.94	356.24	396.48	285.00	322.14	359.34	402.74	449.18	495.58	337.64	379.46	421.32
67	247.80	285.00	322.14	207.56	240.08	272.54	346.96	390.26	433.68	309.74	350.06	390.26	446.02	495.58	545.20	368.64	413.56	458.44
68	278.80	319.06	359.34	232.34	267.98	303.56	381.02	429.08	477.02	334.52	377.94	421.32	492.50	546.74	600.96	402.74	452.22	501.82
69	303.56	346.96	390.26	257.14	295.82	334.52	412.02	463.12	514.20	359.34	405.84	452.22	535.90	593.22	650.50	433.68	486.32	539.00
70	337.64	385.66	433.68	281.96	323.74	365.54	452.22	508.00	563.76	384.10	433.68	483.24	582.34	644.28	706.22	467.84	525.08	582.34
71	362.42	413.56	464.62	306.68	351.62	396.48	483.24	542.08	600.96	408.88	461.58	514.20	625.70	690.76	755.80	498.74	559.12	619.52
72	387.18	441.42	495.58	331.44	379.46	427.48	514.20	576.18	638.08	433.68	489.40	545.20	669.10	737.24	805.36	529.72	593.22	656.72
73	418.22	475.50	532.80	356.24	407.38	458.44	548.32	614.92	681.48	458.44	517.30	576.18	715.58	788.40	861.10	563.76	631.90	700.02
74	443.00	503.38	563.76	381.02	435.24	489.40	579.28	648.98	718.62	483.24	545.20	607.16	758.96	834.82	910.70	594.74	665.98	737.24
75	477.02	542.08	607.16	412.02	469.26	526.62	619.52	693.82	768.18	508.00	573.08	638.08	805.36	885.92	966.48	634.98	710.94	786.80
76	539.00	610.26	681.48	473.96	537.46	600.96	675.28	755.80	836.36	563.76	634.98	706.22	873.48	960.30	999.98	703.16	785.30	867.28
77	607.16	684.58	762.02	542.08	611.76	681.48	737.24	823.94	910.70	625.70	703.16	780.62	941.64	999.98	999.98	771.40	859.60	947.86
78	678.38	763.58	848.72	613.32	690.76	768.18	793.02	885.92	978.88	681.48	765.12	848.72	999.98	999.98	999.98	839.48	933.92	999.98
79	740.34	831.78	923.08	675.28	758.96	842.56	858.04	958.76	999.98	746.56	837.90	929.28	999.98	999.98	999.98	907.64	999.98	999.98
80				746.56	837.90					802.30	899.86					975.76	999.98	
81				814.66	912.26					864.22	968.04					999.98	999.98	
82				885.92	991.24					929.28	999.98					999.98	999.98	
83				957.24	999.98					994.32	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	114.90	129.28	143.64	104.96	117.66	130.38	51.52	57.96	64.40	47.08	52.76	58.44	98.94	112.92	126.82	90.06	102.12	114.16
41	117.44	132.12	146.82	107.30	120.26	133.26	53.36	60.04	66.74	48.76	54.66	60.56	99.78	113.86	127.90	90.84	102.98	115.10
42	119.98	135.00	150.00	109.62	122.86	136.14	55.22	62.14	69.06	50.44	56.56	62.66	100.60	114.82	128.96	91.58	103.86	116.10
43	122.54	137.86	153.18	111.92	125.50	139.04	57.10	64.24	71.36	52.16	58.48	64.76	101.44	115.76	130.02	92.36	104.70	117.04
44	125.08	140.72	156.38	114.26	128.08	141.94	58.96	66.30	73.68	53.84	60.34	66.88	102.28	116.72	131.12	93.10	105.56	118.00
45	127.62	143.58	159.52	116.58	130.68	144.80	60.78	68.40	76.02	55.56	62.26	68.98	103.12	117.66	132.18	93.88	106.44	118.98
46	135.26	151.58	167.84	121.50	135.90	150.30	65.26	73.14	80.98	58.64	65.60	72.54	107.04	121.78	136.48	95.04	107.74	120.44
47	144.42	161.64	178.90	127.78	143.14	158.44	70.54	78.98	87.42	62.42	69.94	77.42	112.44	128.00	143.54	100.24	113.76	127.30
48	153.80	172.04	190.26	134.22	150.54	166.80	76.02	85.02	94.04	66.36	74.40	82.46	117.86	134.32	150.76	104.20	117.86	131.56
49	163.40	182.68	201.94	142.16	158.78	175.36	81.68	91.32	100.94	71.06	79.36	87.66	122.02	138.68	155.34	106.82	121.32	135.90
50	176.04	196.34	216.60	148.92	166.54	184.16	88.92	99.18	109.42	75.22	84.12	93.00	127.72	145.22	162.76	110.84	125.60	140.30
51	185.30	206.04	226.78	156.28	174.92	193.58	94.92	105.54	116.14	80.04	89.58	99.16	133.38	151.84	170.30	116.36	132.00	147.60
52	196.20	218.12	239.98	165.16	184.24	203.24	101.82	113.18	124.54	85.70	95.62	105.46	137.76	156.44	175.10	117.68	133.50	149.26
53	207.40	230.46	253.52	172.86	193.00	213.18	108.98	121.08	133.20	90.82	101.42	112.00	143.66	163.28	182.84	123.38	140.06	156.74
54	218.94	243.16	267.38	180.74	202.04	223.32	116.40	129.28	142.18	96.10	107.42	118.74	149.64	170.20	190.76	127.66	144.54	161.40
55	233.72	259.16	284.64	191.76	214.24	236.70	125.66	139.36	153.04	103.10	115.20	127.28	155.74	177.26	198.76	133.52	151.28	169.12
56	251.28	277.96	304.60	208.68	232.32	255.86	136.56	151.02	165.52	113.40	126.24	139.04	167.92	190.38	212.86	145.42	164.16	182.88
57	269.36	297.22	325.08	226.00	250.78	275.56	147.84	163.14	178.44	124.06	137.64	151.24	180.26	203.76	227.20	157.52	177.22	196.94
58	287.84	316.94	346.04	243.78	269.76	295.70	159.56	175.68	191.80	135.14	149.52	163.88	192.82	217.32	241.80	169.92	190.54	211.20
59	306.78	337.18	367.50	262.06	289.24	316.38	171.62	188.62	205.60	146.60	161.82	177.00	208.74	234.24	259.76	182.44	204.10	225.74
60	326.22	357.84	389.46	280.76	309.14	337.52	184.14	202.00	219.86	158.46	174.52	190.52	221.80	248.32	274.90	199.92	223.38	246.78
61	345.34	378.20	411.12	299.30	328.88	358.50	196.60	215.30	234.02	170.38	187.22	204.06	234.66	262.20	289.74	212.62	237.06	261.42
62	364.88	399.02	433.16	318.26	349.06	379.86	209.42	229.02	248.60	182.64	200.34	218.00	250.84	279.46	308.02	225.44	250.84	276.28
63	384.78	420.30	455.70	337.54	369.62	401.68	222.58	243.12	263.60	195.24	213.80	232.34	264.10	293.72	323.32	238.50	264.90	291.32
64	405.14	441.90	473.77	357.30	390.62	423.92	236.12	257.58	278.94	208.26	227.68	247.08	277.56	308.20	338.86	251.72	279.16	306.58
65	429.28	467.38	473.77	379.10	414.60	450.04	252.06	274.42	288.36	222.60	243.42	264.24	296.02	328.56	361.06	269.98	299.24	328.56
66	473.77	473.77	473.77	430.52	469.02	473.77	288.36	288.36	288.36	254.56	277.34	288.36	345.52	380.74	415.92	311.12	342.28	373.34
67	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	287.52	288.36	288.36	395.62	433.54	440.90	354.42	388.22	422.02
68	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	398.26	434.76	440.90
69	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
70	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
71	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
72	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
73	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
74	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						0% Compound Benefit Increase Option						0% Simple Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	75.02	84.50	93.98	62.36	70.06	77.70	33.16	37.36	41.54	27.58	30.96	34.36	59.46	67.66	75.86	49.20	56.40	63.56
41	76.76	86.48	96.18	63.82	71.68	79.50	34.42	38.78	43.12	28.62	32.14	35.66	60.04	68.34	76.62	49.68	56.96	64.22
42	78.50	88.42	98.34	65.26	73.32	81.30	35.68	40.20	44.72	29.66	33.34	36.96	60.62	68.98	77.38	50.18	57.52	64.82
43	80.24	90.38	100.52	66.70	74.92	83.10	36.96	41.60	46.30	30.72	34.50	38.28	61.22	69.66	78.14	50.66	58.06	65.46
44	81.98	92.34	102.72	68.16	76.54	84.90	38.22	43.04	47.88	31.76	35.68	39.58	61.80	70.34	78.88	51.16	58.64	66.08
45	83.74	94.30	104.88	69.60	78.18	86.70	39.48	44.48	49.46	32.82	36.88	40.88	62.38	71.00	79.64	51.64	59.20	66.70
46	85.28	96.04	106.84	72.96	81.70	90.40	40.70	45.82	50.96	34.80	38.98	43.12	63.12	71.82	80.52	52.22	59.86	67.46
47	89.94	101.48	112.96	77.42	86.84	96.24	43.38	48.96	54.50	37.36	41.88	46.42	67.12	76.50	85.84	55.02	62.74	70.42
48	93.70	105.42	117.14	80.94	90.50	100.08	45.68	51.42	57.14	39.48	44.14	48.82	71.22	81.24	91.22	59.00	67.34	75.66
49	98.64	111.08	123.54	85.60	95.92	106.18	48.60	54.72	60.86	42.18	47.26	52.32	74.24	84.36	94.48	61.88	70.32	78.74
50	102.54	115.20	127.88	92.60	103.62	114.66	51.04	57.30	63.62	46.08	51.56	57.02	78.48	89.30	100.04	65.94	75.04	84.16
51	108.38	121.94	135.48	97.06	108.38	119.68	54.80	61.64	68.52	49.10	54.80	60.52	83.00	94.52	106.06	66.86	76.06	85.30
52	113.24	127.12	141.00	102.88	114.98	127.12	58.16	65.26	72.38	52.82	59.02	65.26	86.48	98.10	109.82	70.08	79.44	88.80
53	119.42	134.20	148.96	107.62	120.00	132.44	62.20	69.88	77.56	56.04	62.50	68.96	91.18	103.56	116.02	74.60	84.64	94.70
54	124.52	139.62	154.74	113.64	126.92	140.26	65.74	73.70	81.68	59.98	67.00	74.02	95.96	109.16	122.32	77.96	88.16	98.34
55	130.96	147.06	163.10	122.34	136.56	150.74	70.02	78.60	87.18	65.38	73.00	80.58	100.84	114.84	128.78	82.62	93.58	104.46
56	141.84	158.78	175.72	130.54	145.60	160.66	76.60	85.72	94.88	70.46	78.60	86.76	108.00	122.72	137.48	89.60	101.26	112.92
57	152.96	170.80	188.62	141.50	157.42	173.36	83.38	93.12	102.84	77.14	85.82	94.50	115.30	130.76	146.28	96.70	109.08	121.48
58	166.94	185.70	204.44	152.70	169.56	186.32	91.86	102.20	112.48	84.02	93.28	102.52	125.18	141.50	157.74	106.42	119.56	132.70
59	178.66	198.40	218.04	164.18	181.94	199.66	99.18	110.14	121.04	91.16	101.00	110.84	132.74	149.86	166.90	113.78	127.70	141.62
60	193.28	213.96	234.62	175.96	194.60	213.26	108.22	119.80	131.38	98.52	108.96	119.42	143.02	160.84	178.74	123.86	138.56	153.20
61	205.34	226.94	248.56	187.80	207.36	226.94	115.96	128.16	140.36	106.06	117.12	128.16	150.62	169.30	187.94	131.32	146.76	162.18
62	217.64	240.24	262.82	199.82	220.38	240.94	123.92	136.78	149.64	113.78	125.50	137.20	158.34	177.82	197.28	138.86	155.12	171.32
63	232.96	256.56	280.12	212.18	233.70	255.16	133.70	147.26	160.78	121.80	134.14	146.44	168.82	189.10	209.34	149.18	166.16	183.20
64	245.82	270.44	295.00	224.74	247.26	269.70	142.20	156.42	170.62	129.98	143.00	155.98	176.74	197.84	218.96	156.96	174.78	192.54
65	263.18	289.50	315.82	237.58	261.06	284.52	153.38	168.70	184.04	138.44	152.12	165.80	188.80	211.38	234.02	168.86	188.14	207.40
66	301.20	329.86	358.56	266.78	292.58	318.40	176.40	193.20	210.00	156.24	171.36	186.46	215.18	239.88	264.62	193.78	214.52	235.22
67	341.22	373.02	404.82	297.82	326.76	355.68	200.84	219.56	238.26	175.30	192.32	209.36	244.48	271.36	298.22	223.00	245.84	268.66
68	380.38	414.64	448.86	330.84	362.16	393.50	225.00	245.26	265.50	195.68	214.22	232.74	274.12	303.10	332.14	249.80	274.74	299.74
69	421.22	458.64	473.77	362.52	397.00	431.48	250.56	272.84	284.03	215.64	236.14	256.66	301.26	332.48	363.66	278.18	304.64	331.12
70	457.92	473.77	473.77	394.78	432.22	469.64	274.52	284.03	284.03	236.68	259.12	281.56	331.44	364.82	398.26	305.50	334.18	362.80
71	473.77	473.77	473.77	422.64	462.30	473.77	284.03	284.03	284.03	253.40	277.16	284.03	360.56	396.08	431.62	334.64	365.32	396.08
72	473.77	473.77	473.77	452.00	473.77	473.77	284.03	284.03	284.03	270.98	284.03	284.03	386.48	424.10	440.90	359.20	391.28	423.40
73	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	415.18	440.90	440.90	387.86	422.06	440.90
74	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	413.82	440.90	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	68.82	76.64	84.42	60.56	67.00	73.42	30.70	34.20	37.68	27.02	29.90	32.76	49.92	57.22	64.50	41.58	47.82	54.08
41	70.24	78.20	86.14	61.80	68.36	74.92	31.72	35.36	38.94	27.92	30.90	33.86	50.28	57.64	64.98	41.92	48.18	54.48
42	71.66	79.78	87.88	63.04	69.74	76.42	32.76	36.48	40.20	28.82	31.88	34.94	50.66	58.06	65.46	42.22	48.56	54.90
43	73.06	81.34	89.62	64.28	71.12	77.92	33.78	37.62	41.44	29.72	32.90	36.04	51.04	58.50	65.92	42.54	48.90	55.28
44	74.46	82.94	91.34	65.54	72.48	79.42	34.80	38.76	42.70	30.62	33.88	37.14	51.42	58.92	66.42	42.84	49.28	55.70
45	75.90	84.50	93.08	66.78	73.86	80.94	35.84	39.90	43.96	31.54	34.88	38.22	51.80	59.34	66.90	43.14	49.62	56.12
46	77.36	86.12	94.88	68.08	75.28	82.50	36.98	41.18	45.36	32.52	36.00	39.44	52.38	60.04	67.66	43.64	50.20	56.74
47	80.94	89.86	98.78	69.36	76.72	84.06	39.16	43.48	47.78	33.56	37.12	40.68	55.18	62.90	70.66	44.14	50.78	57.40
48	83.52	93.16	102.76	73.88	81.88	89.92	40.86	45.58	50.28	36.14	40.06	43.98	56.94	65.32	73.66	46.88	53.58	60.28
49	87.20	97.02	106.84	75.24	83.38	91.58	43.12	48.00	52.84	37.20	41.24	45.28	59.84	68.30	76.74	48.54	55.88	63.20
50	92.12	102.64	113.18	79.92	88.78	97.66	46.02	51.30	56.54	39.92	44.34	48.78	63.88	73.02	82.18	51.36	58.76	66.18
51	94.20	104.98	115.72	81.72	90.78	99.84	47.78	53.24	58.70	41.44	46.04	50.64	64.78	74.02	83.30	52.06	59.56	67.10
52	98.58	109.62	120.60	83.52	92.76	102.04	50.70	56.40	62.04	42.96	47.74	52.48	68.00	77.38	86.78	53.92	62.18	70.34
53	101.86	113.72	125.58	88.86	98.94	109.02	53.10	59.28	65.48	46.32	51.58	56.82	70.10	80.20	90.32	57.02	65.36	73.68
54	106.44	118.54	130.64	90.74	101.04	111.30	56.20	62.58	68.96	47.90	53.34	58.76	73.42	83.70	93.92	57.78	66.24	74.66
55	112.38	125.32	138.30	96.32	107.44	118.54	60.04	66.98	73.90	51.46	57.42	63.32	78.06	89.04	100.00	62.22	71.38	80.50
56	120.38	134.18	148.00	104.10	116.02	127.90	64.98	72.42	79.86	56.18	62.60	69.04	84.92	96.64	108.28	68.92	78.78	88.62
57	128.62	143.28	157.92	112.06	124.80	137.52	70.08	78.08	86.06	61.06	68.00	74.94	91.90	104.30	116.72	75.72	86.32	96.88
58	140.94	157.08	173.24	120.26	133.80	147.40	77.50	86.38	95.26	66.14	73.60	81.06	98.98	112.14	125.28	82.70	93.96	105.24
59	149.60	166.66	183.72	132.56	147.64	162.72	83.00	92.46	101.94	73.54	81.92	90.28	106.16	120.08	133.96	89.78	101.76	113.76
60	162.46	181.10	199.74	141.12	157.14	173.12	90.92	101.34	111.76	78.98	87.92	96.88	114.74	130.06	145.36	100.74	114.14	127.50
61	171.36	190.92	210.48	149.80	166.64	183.52	96.70	107.72	118.78	84.52	94.02	103.56	122.14	138.20	154.28	108.00	122.14	136.26
62	180.44	200.94	221.46	162.66	181.12	199.54	102.62	114.30	125.98	92.52	103.04	113.50	129.64	146.50	163.32	115.40	130.30	145.22
63	193.84	215.98	238.14	171.68	191.08	210.44	111.14	123.82	136.54	98.44	109.54	120.66	137.24	154.90	172.52	122.84	138.52	154.24
64	203.32	226.44	249.58	180.92	201.22	221.52	117.46	130.82	144.16	104.52	116.24	128.00	144.94	163.40	181.86	130.46	146.94	163.40
65	217.24	242.08	266.90	194.52	216.54	238.52	126.42	140.88	155.32	113.20	126.02	138.80	156.76	176.70	196.62	142.14	160.08	178.00
66	246.14	273.34	300.52	220.36	244.72	269.04	143.96	159.86	175.74	128.88	143.12	157.32	179.04	200.44	221.82	161.72	181.08	200.44
67	278.36	307.92	337.46	249.50	276.20	302.86	163.58	180.96	198.30	146.62	162.30	177.98	203.00	226.52	250.00	185.50	207.00	228.52
68	311.02	343.02	374.98	279.06	308.12	337.20	183.62	202.52	221.38	164.76	181.94	199.08	229.86	255.54	281.20	208.20	231.20	254.18
69	345.66	380.80	415.92	310.50	342.72	374.96	205.04	225.88	246.70	184.18	203.28	222.40	254.30	282.14	310.02	229.84	254.96	280.10
70	377.20	414.62	452.00	339.04	373.52	407.98	226.02	248.44	270.86	203.16	223.82	244.48	281.34	311.38	341.46	254.04	281.34	308.64
71	405.06	444.68	473.77	363.94	400.64	437.32	242.84	266.60	284.03	218.20	240.20	262.20	304.56	336.68	368.76	275.90	304.56	333.24
72	437.32	473.77	473.77	393.30	432.96	472.54	262.20	284.03	284.03	235.80	259.56	283.30	327.78	361.92	396.08	296.38	327.12	357.82
73	468.18	473.77	473.77	421.22	463.04	473.77	280.70	284.03	284.03	252.52	277.58	284.03	353.74	389.92	426.14	318.24	350.34	382.40
74	473.77	473.77	473.77	449.08	473.77	473.77	284.03	284.03	284.03	269.22	284.03	284.03	376.96	415.18	440.90	341.46	375.58	409.72
75	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	402.92	440.90	440.90	364.64	400.86	437.04
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	407.02	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
80				473.77	473.77					284.03	284.03					440.90	440.90	
81				473.77	473.77					284.03	284.03					440.90	440.90	
82				473.77	473.77					284.03	284.03					440.90	440.90	
83				473.77	473.77					284.03	284.03					440.90	440.90	
84				473.77	473.77					284.03	284.03					440.90	440.90	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	47.92	53.78	59.66	38.88	43.86	48.82	21.18	23.76	26.36	17.18	19.40	21.56	36.50	41.92	47.34	28.62	33.06	37.48
41	48.68	54.64	60.58	39.48	44.54	49.58	21.72	24.36	27.04	17.62	19.86	22.10	36.78	42.26	47.70	28.84	33.32	37.76
42	49.42	55.48	61.52	40.08	45.24	50.34	22.26	24.98	27.70	18.04	20.36	22.68	37.06	42.58	48.08	29.08	33.58	38.06
43	50.18	56.30	62.48	40.70	45.92	51.10	22.78	25.58	28.38	18.48	20.84	23.22	37.38	42.90	48.44	29.30	33.86	38.38
44	50.92	57.16	63.40	41.30	46.60	51.88	23.32	26.18	29.04	18.92	21.34	23.76	37.66	43.24	48.84	29.54	34.12	38.68
45	51.68	58.00	64.34	41.92	47.30	52.64	23.86	26.78	29.70	19.34	21.84	24.30	37.96	43.56	49.20	29.76	34.38	38.96
46	53.10	59.56	66.08	43.06	48.58	54.08	24.96	28.00	31.06	20.24	22.82	25.40	38.90	44.66	50.42	30.48	35.22	39.94
47	57.52	64.74	71.92	46.24	51.90	57.52	27.46	30.90	34.36	22.08	24.78	27.46	42.00	47.90	53.82	33.40	38.22	43.06
48	59.00	66.40	73.76	50.58	56.90	63.22	28.62	32.18	35.76	24.52	27.58	30.64	44.08	50.68	57.30	35.28	40.78	46.28
49	63.72	71.84	79.94	51.84	58.32	64.80	31.34	35.30	39.30	25.50	28.68	31.86	47.36	54.12	60.92	38.32	43.98	49.60
50	65.26	73.58	81.86	56.44	63.60	70.82	32.52	36.66	40.80	28.12	31.70	35.28	51.90	59.40	66.88	42.70	49.02	55.36
51	70.18	79.24	88.30	60.00	67.34	74.70	35.52	40.10	44.70	30.36	34.08	37.80	52.58	60.16	67.74	43.24	49.64	56.04
52	71.76	81.02	90.28	61.34	68.86	76.38	36.86	41.60	46.36	31.50	35.38	39.22	55.60	63.28	70.94	46.12	52.64	59.14
53	76.88	86.92	96.98	66.22	74.52	82.80	40.02	45.26	50.48	34.48	38.80	43.10	57.46	65.86	74.24	47.88	55.08	62.26
54	78.52	88.82	99.06	70.06	78.52	87.00	41.42	46.84	52.24	36.96	41.42	45.88	60.58	69.08	77.56	50.90	58.18	65.46
55	83.88	95.00	106.06	75.22	84.52	93.76	44.78	50.72	56.64	40.18	45.12	50.08	65.04	74.22	83.38	55.20	63.16	71.14
56	89.04	100.94	112.84	80.24	90.28	100.28	48.04	54.46	60.88	43.30	48.70	54.12	67.96	77.24	86.50	58.08	66.10	74.14
57	96.82	109.54	122.28	85.34	96.18	107.00	52.76	59.70	66.64	46.52	52.42	58.32	74.68	84.62	94.62	64.72	73.44	82.14
58	104.84	118.42	131.98	93.18	104.84	116.48	57.70	65.16	72.64	51.30	57.70	64.10	79.00	89.66	100.28	68.96	78.38	87.78
59	113.00	127.50	141.94	98.58	111.08	123.54	62.76	70.82	78.82	54.74	61.70	68.62	85.86	97.26	108.58	75.76	85.86	95.98
60	121.46	136.78	152.14	106.76	120.10	133.44	68.06	76.66	85.26	59.82	67.30	74.76	90.34	102.40	114.48	80.16	90.94	101.76
61	129.70	145.90	162.12	112.16	126.32	140.52	73.24	82.40	91.58	63.34	71.34	79.34	97.54	110.36	123.22	87.30	98.86	110.36
62	138.16	155.24	172.32	117.58	132.68	147.70	78.60	88.34	98.06	66.90	75.50	84.06	102.32	115.94	129.52	91.98	104.28	116.56
63	146.74	164.74	182.74	126.00	141.90	157.82	84.10	94.44	104.76	72.22	81.34	90.46	109.78	124.14	138.50	99.32	112.36	125.44
64	155.52	174.42	193.34	131.68	148.48	165.32	89.80	100.70	111.64	76.02	85.74	95.44	114.72	129.88	145.02	104.16	118.02	131.84
65	164.46	184.30	204.10	140.34	158.06	175.76	95.62	107.14	118.68	81.58	91.90	102.20	122.36	138.32	154.28	111.70	126.36	140.98
66	185.66	207.08	228.48	155.66	174.94	194.24	108.46	120.98	133.44	90.92	102.20	113.46	136.32	153.72	171.10	122.98	139.02	155.06
67	207.14	230.16	253.22	171.20	192.08	212.90	121.56	135.06	148.60	100.46	112.72	124.92	150.46	169.24	188.08	134.34	151.82	169.24
68	230.40	255.78	281.14	188.40	211.58	234.78	135.80	150.76	165.70	111.08	124.72	138.40	166.08	187.02	207.90	145.80	164.74	183.62
69	252.54	279.54	306.56	204.36	229.18	253.98	149.52	165.52	181.50	121.00	135.68	150.38	180.46	202.84	225.24	157.40	177.76	198.08
70	275.92	305.24	334.62	221.64	248.78	275.92	164.36	181.82	199.32	132.02	148.20	164.36	199.06	223.60	248.14	169.06	190.88	212.70
71	296.46	327.28	358.08	236.30	264.90	293.50	177.74	196.20	214.68	141.68	158.80	175.96	213.08	239.00	264.98	180.28	203.52	226.72
72	317.00	349.30	381.56	250.96	281.06	311.14	190.06	209.40	228.74	150.46	168.48	186.54	226.72	254.04	281.34	191.20	215.78	240.38
73	339.04	373.52	407.98	267.10	299.38	331.66	203.26	223.92	244.58	160.12	179.48	198.82	241.76	271.12	300.46	202.12	228.08	254.04
74	359.56	395.52	431.48	281.78	315.52	349.30	215.56	237.14	258.68	168.94	189.16	209.40	255.42	286.14	316.84	213.08	240.38	267.70
75	381.56	419.74	457.92	300.84	336.82	372.76	228.74	251.64	274.52	180.36	201.94	223.48	273.16	305.92	338.72	224.00	252.68	281.34
76	413.86	454.98	473.77	333.14	372.04	410.90	248.12	272.76	284.03	199.74	223.04	246.34	297.74	333.24	368.76	248.56	279.96	311.38
77	446.14	473.77	473.77	365.46	407.24	449.08	267.46	284.03	284.03	219.10	244.16	269.22	325.06	363.28	401.54	275.90	310.02	344.18
78	473.77	473.77	473.77	397.72	442.48	473.77	284.03	284.03	284.03	238.44	265.28	284.03	349.64	390.62	431.62	300.46	337.34	374.22
79	473.77	473.77	473.77	430.02	473.77	473.77	284.03	284.03	284.03	257.80	284.03	284.03	378.32	422.74	440.90	329.16	369.44	409.72
80				462.30	473.77					277.16	284.03					353.74	396.76	
81				473.77	473.77					284.03	284.03					381.04	426.84	
82				473.77	473.77					284.03	284.03					409.72	440.90	
83				473.77	473.77					284.03	284.03					438.42	440.90	
84				473.77	473.77					284.03	284.03					440.90	440.90	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
41	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
42	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
43	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
44	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
45	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
46	220.70	252.96	285.14	183.94	211.48	239.12	367.84	418.52	468.98	326.56	370.22	413.86	496.58	556.42	616.12	446.10	499.00	551.80
47	225.34	259.88	294.30	188.54	218.40	248.32	381.72	434.64	487.38	340.32	386.22	432.22	519.66	581.66	643.74	459.78	515.08	570.20
48	225.34	259.88	294.30	197.76	227.64	257.50	395.34	450.62	505.76	349.52	395.34	441.42	542.60	606.98	671.30	473.62	531.12	588.56
49	239.12	275.86	312.70	202.28	234.56	266.70	404.62	459.78	515.08	354.18	402.28	450.62	565.62	632.32	698.94	492.00	549.54	606.98
50	239.12	275.86	312.70	211.48	243.84	275.86	418.52	475.88	533.42	363.30	411.62	459.78	597.84	666.78	735.64	505.76	565.62	625.40
51	243.84	282.84	321.92	216.16	250.70	285.14	432.22	492.00	551.80	377.04	427.72	478.20	616.12	685.20	754.08	519.66	581.66	643.74
52	252.96	292.02	331.12	216.16	250.70	285.14	441.42	501.22	561.00	377.04	427.72	478.20	639.20	710.50	781.70	538.02	600.12	662.10
53	257.50	298.88	340.32	229.90	266.70	303.48	455.22	517.36	579.30	390.88	443.76	496.58	662.10	735.64	809.34	551.80	616.12	680.50
54	257.50	298.88	340.32	229.90	266.70	303.48	468.98	533.42	597.84	400.10	452.96	505.76	685.20	761.00	836.84	565.62	632.32	698.94
55	271.30	315.10	358.72	243.84	282.84	321.92	482.80	549.54	616.12	413.86	468.98	524.26	717.34	795.52	873.68	588.56	657.60	726.52
56	294.30	340.32	386.22	252.96	292.02	331.12	515.08	584.02	652.96	446.10	503.52	561.00	758.68	839.16	919.62	630.02	701.36	772.48
57	317.34	365.64	413.86	275.86	317.34	358.72	547.22	618.54	689.72	478.20	538.02	597.84	800.10	882.88	965.64	671.30	744.96	818.48
58	340.32	390.88	441.42	298.88	342.60	386.22	579.30	652.96	726.52	510.46	572.48	634.60	841.52	926.56	999.98	712.70	788.62	864.46
59	363.30	416.24	468.98	312.70	358.72	404.62	620.86	696.62	772.48	542.60	606.98	671.30	882.88	970.28	999.98	754.08	832.34	910.48
60	386.22	441.42	496.58	335.70	384.00	432.22	652.96	731.10	809.34	588.56	657.60	726.52	924.36	999.98	999.98	795.52	876.02	956.40
61	409.32	466.68	524.26	354.18	402.28	450.62	685.20	765.60	846.04	620.86	692.14	763.30	965.64	999.98	999.98	836.84	919.62	999.98
62	432.22	492.00	551.80	367.84	418.52	468.98	726.52	809.34	892.10	652.96	726.52	800.10	999.98	999.98	999.98	878.32	963.38	999.98
63	455.22	517.36	579.30	390.88	443.76	496.58	758.68	843.82	928.82	685.20	761.00	836.84	999.98	999.98	999.98	919.62	999.98	999.98
64	478.20	542.60	606.98	413.86	468.98	524.26	790.92	878.32	965.64	717.34	795.52	873.68	999.98	999.98	999.98	961.18	999.98	999.98
65	505.76	574.78	643.74	436.88	494.28	551.80	836.84	928.82	999.98	763.30	846.04	928.82	999.98	999.98	999.98	999.98	999.98	999.98
66	597.84	671.30	744.96	510.46	572.48	634.60	970.28	999.98	999.98	873.68	961.18	999.98	999.98	999.98	999.98	999.98	999.98	999.98
67	694.46	774.88	855.28	597.84	666.78	735.64	999.98	999.98	999.98	988.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
68	790.92	878.32	965.64	675.98	751.82	827.64	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
69	896.74	990.92	999.98	763.30	846.04	928.82	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	993.24	999.98	999.98	841.52	931.24	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	999.98	999.98	999.98	924.36	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
41	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
42	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
43	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
44	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
45	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
46	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	238.84	267.44	295.92
47	137.92	159.74	181.64	114.34	131.20	147.96	205.12	233.78	262.36	168.16	191.70	215.26	289.18	326.28	363.22	248.90	279.20	309.44
48	137.92	159.74	181.64	117.76	136.24	154.70	215.26	245.56	275.78	178.32	203.54	228.70	295.92	332.98	369.94	255.64	285.90	316.14
49	141.24	164.84	188.34	117.76	136.24	154.70	221.98	252.26	282.50	185.04	210.24	235.48	306.14	344.76	383.44	265.74	297.72	329.60
50	147.96	171.58	195.10	127.82	147.96	168.16	232.12	264.10	295.92	195.10	221.98	248.90	312.86	351.50	390.16	282.50	316.14	349.76
51	151.38	176.62	201.78	127.82	147.96	168.16	242.20	275.78	309.44	195.10	221.98	248.90	322.86	363.22	403.60	289.18	322.86	356.48
52	151.38	176.62	201.78	127.82	147.96	168.16	248.90	282.50	316.14	201.78	228.70	255.64	329.60	369.94	410.36	299.38	334.64	369.94
53	154.70	181.64	208.58	131.20	153.04	174.90	259.04	294.24	329.60	211.92	240.52	269.06	339.72	381.78	423.74	306.14	341.36	376.72
54	154.70	181.64	208.58	131.20	153.04	174.90	269.06	306.14	343.04	218.60	247.22	275.78	346.42	388.48	430.48	316.14	353.14	390.16
55	164.84	193.38	221.98	141.24	164.84	188.34	279.20	317.90	356.48	228.70	259.04	289.18	356.48	400.26	443.94	332.98	371.70	410.36
56	171.58	200.16	228.70	147.96	171.58	195.10	295.92	336.30	376.72	245.56	277.48	309.44	380.08	425.44	470.88	349.76	390.16	430.48
57	188.34	218.60	248.90	158.10	183.36	208.58	312.86	354.82	396.90	262.36	295.92	329.60	403.60	450.66	497.76	373.38	415.40	457.46
58	205.12	237.20	269.06	168.16	195.10	221.98	336.30	380.08	423.74	285.90	321.20	356.48	433.92	482.66	531.38	396.90	440.64	484.28
59	215.26	248.90	282.50	185.04	213.60	242.20	353.14	398.60	443.94	302.72	339.72	376.72	457.46	507.96	558.30	420.38	465.88	511.24
60	232.12	267.44	302.72	195.10	225.36	255.64	376.72	423.74	470.88	326.28	365.00	403.60	487.70	539.86	591.96	443.94	491.00	538.08
61	245.56	280.88	316.14	201.78	232.12	262.36	393.50	442.32	491.00	343.04	383.44	423.74	511.24	565.02	618.80	467.54	516.28	565.02
62	255.64	292.66	329.60	218.60	250.62	282.50	410.36	460.82	511.24	359.86	401.96	443.94	534.74	590.26	645.74	491.00	541.52	591.96
63	272.48	311.14	349.76	228.70	262.36	295.92	433.92	486.04	538.08	383.44	427.16	470.88	565.02	622.24	679.36	514.62	566.80	618.80
64	289.18	329.60	369.94	238.84	274.14	309.44	450.66	504.46	558.30	400.26	445.66	491.00	588.58	647.48	706.30	538.08	591.96	645.74
65	306.14	348.08	390.16	255.64	292.66	329.60	477.58	534.74	591.96	427.16	475.92	524.68	622.24	684.42	746.64	561.66	617.20	672.66
66	353.14	398.60	443.94	295.92	336.30	376.72	541.52	603.72	665.92	487.70	539.86	591.96	706.30	773.54	840.86	625.60	686.10	746.64
67	403.60	454.08	504.46	343.04	386.80	430.48	612.12	679.36	746.64	558.30	615.50	672.66	793.74	867.72	941.66	692.80	760.06	827.38
68	450.66	504.46	558.30	383.44	430.48	477.58	682.82	755.06	827.38	622.24	684.42	746.64	877.84	956.88	999.98	763.46	835.80	908.10
69	501.16	559.98	618.80	433.92	486.04	538.08	746.64	824.06	901.36	689.44	755.06	820.62	965.26	999.98	999.98	830.74	909.76	988.80
70	551.56	615.50	679.36	481.00	536.42	591.96	817.30	899.64	982.08	753.32	824.06	894.60	999.98	999.98	999.98	904.72	990.50	999.98
71	598.68	665.92	733.20	521.28	580.16	639.04	887.90	975.36	999.98	824.06	899.64	975.36	999.98	999.98	999.98	968.60	999.98	999.98
72	649.16	721.44	793.74	571.78	635.70	699.54	951.78	999.98	999.98	884.54	963.58	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	696.16	771.92	847.58	612.12	679.36	746.64	999.98	999.98	999.98	955.10	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	746.64	827.38	908.10	659.24	729.84	800.48	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	803.84	889.56	975.36	709.70	785.38	861.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	904.72	997.26	999.98	810.60	892.94	975.36	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	911.48	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
41	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
42	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
43	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
44	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
45	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
46	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
47	107.70	124.50	141.24	80.76	94.10	107.70	168.16	191.70	215.26	134.52	154.70	174.90	259.04	287.62	316.14	221.98	245.56	269.06
48	111.06	129.52	147.96	84.10	99.30	114.34	171.58	196.80	221.98	141.24	161.44	181.64	262.36	292.66	322.86	232.12	257.30	282.50
49	117.76	136.24	154.70	90.82	106.02	121.04	178.32	203.54	228.70	144.64	166.52	188.34	269.06	299.38	329.60	232.12	257.30	282.50
50	121.04	141.24	161.44	94.10	111.06	127.82	188.34	215.26	242.20	151.38	173.20	195.10	279.20	311.14	343.04	242.20	269.06	295.92
51	121.04	141.24	161.44	94.10	111.06	127.82	188.34	215.26	242.20	151.38	173.20	195.10	279.20	311.14	343.04	242.20	269.06	295.92
52	127.82	147.96	168.16	100.96	117.76	134.52	195.10	221.98	248.90	154.70	178.32	201.78	285.90	317.90	349.76	242.20	269.06	295.92
53	131.20	153.04	174.90	104.36	122.84	141.24	198.44	227.04	255.64	161.44	185.04	208.58	289.18	322.86	356.48	252.26	280.88	309.44
54	131.20	153.04	174.90	104.36	122.84	141.24	205.12	233.78	262.36	161.44	185.04	208.58	295.92	329.60	363.22	252.26	280.88	309.44
55	141.24	164.84	188.34	114.34	134.52	154.70	215.26	245.56	275.78	171.58	196.80	221.98	306.14	341.36	376.72	262.36	292.66	322.86
56	147.96	171.58	195.10	121.04	141.24	161.44	232.12	264.10	295.92	188.34	215.26	242.20	322.86	359.86	396.90	279.20	311.14	343.04
57	158.10	183.36	208.58	131.20	153.04	174.90	248.90	282.50	316.14	205.12	233.78	262.36	339.72	378.44	417.04	295.92	329.60	363.22
58	168.16	195.10	221.98	141.24	164.84	188.34	265.74	301.08	336.30	221.98	252.26	282.50	366.60	408.66	450.66	312.86	348.08	383.44
59	185.04	213.60	242.20	151.38	176.62	201.78	282.50	319.54	356.48	238.84	270.80	302.72	383.44	427.16	470.88	339.72	378.44	417.04
60	195.10	225.36	255.64	168.16	195.10	221.98	302.72	343.04	383.44	265.74	301.08	336.30	410.36	457.46	504.46	356.48	396.90	437.28
61	205.12	237.20	269.06	174.90	201.78	228.70	319.54	361.52	403.60	282.50	319.54	356.48	427.16	475.92	524.68	373.38	415.40	457.46
62	221.98	255.64	289.18	185.04	213.60	242.20	336.30	380.08	423.74	299.38	338.02	376.72	443.94	494.40	544.86	400.26	445.66	491.00
63	232.12	267.44	302.72	195.10	225.36	255.64	353.14	398.60	443.94	316.14	356.48	396.90	470.88	524.68	578.50	417.04	464.14	511.24
64	242.20	279.20	316.14	205.12	237.20	269.06	369.94	417.04	464.14	332.98	375.02	417.04	487.70	543.18	598.68	433.92	482.66	531.38
65	259.04	297.72	336.30	221.98	255.64	289.18	396.90	447.36	497.76	359.86	405.30	450.66	514.62	573.48	632.28	460.82	513.00	565.02
66	299.38	341.36	383.44	255.64	292.66	329.60	450.66	504.46	558.30	407.02	455.78	504.46	578.50	642.42	706.30	517.94	575.16	632.28
67	343.04	390.16	437.28	295.92	336.30	376.72	507.96	566.80	625.60	464.14	517.94	571.78	649.16	718.08	786.98	581.86	644.10	706.30
68	383.44	433.92	484.28	336.30	380.08	423.74	571.78	635.70	699.54	517.94	575.16	632.28	719.74	793.74	867.72	645.74	713.04	780.26
69	427.16	482.66	538.08	369.94	417.04	464.14	628.96	697.82	766.80	568.42	630.64	692.80	793.74	874.44	955.10	713.04	786.98	861.04
70	470.88	531.38	591.96	413.70	465.88	517.94	692.80	766.80	840.86	625.60	692.80	760.06	864.40	950.14	999.98	776.96	856.02	934.96
71	511.24	575.16	639.04	454.08	509.50	565.02	750.00	829.08	908.10	679.36	750.00	820.62	928.26	999.98	999.98	834.06	918.16	999.98
72	554.94	623.92	692.80	487.70	546.56	605.36	807.16	891.24	975.36	729.84	805.54	881.16	999.98	999.98	999.98	901.36	992.20	999.98
73	595.34	667.66	739.92	528.04	590.26	652.50	871.12	960.24	999.98	783.68	862.72	941.66	999.98	999.98	999.98	965.26	999.98	999.98
74	639.04	716.38	793.74	568.42	634.02	699.54	928.26	999.98	999.98	840.86	924.94	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	689.44	771.92	854.28	612.12	682.82	753.32	992.20	999.98	999.98	897.96	987.14	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	783.68	872.80	961.90	706.30	783.68	861.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	877.84	973.70	999.98	800.48	884.54	968.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	978.76	999.98	999.98	901.36	992.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	998.92	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				999.98	999.98					999.98	999.98					999.98	999.98	
81				999.98	999.98					999.98	999.98					999.98	999.98	
82				999.98	999.98					999.98	999.98					999.98	999.98	
83				999.98	999.98					999.98	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
41	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
42	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
43	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
44	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
45	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
46	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
47	80.76	94.10	107.70	60.56	70.66	80.76	131.20	149.72	168.16	104.36	119.42	134.52	188.34	211.92	235.48	151.38	169.88	188.34
48	84.10	99.30	114.34	63.92	75.70	87.44	134.52	154.70	174.90	107.70	124.50	141.24	188.34	211.92	235.48	161.44	181.64	201.78
49	84.10	99.30	114.34	63.92	75.70	87.44	141.24	161.44	181.64	114.34	131.20	147.96	198.44	223.68	248.90	161.44	181.64	201.78
50	94.10	111.06	127.82	74.02	87.44	100.96	151.38	173.20	195.10	124.50	142.96	161.44	198.44	223.68	248.90	171.58	193.38	215.26
51	94.10	111.06	127.82	74.02	87.44	100.96	151.38	173.20	195.10	124.50	142.96	161.44	208.58	235.48	262.36	178.32	200.16	221.98
52	94.10	111.06	127.82	74.02	87.44	100.96	158.10	179.96	201.78	131.20	149.72	168.16	208.58	235.48	262.36	178.32	200.16	221.98
53	97.62	116.10	134.52	77.38	92.48	107.70	161.44	185.04	208.58	134.52	154.70	174.90	218.60	247.22	275.78	188.34	211.92	235.48
54	97.62	116.10	134.52	77.38	92.48	107.70	168.16	191.70	215.26	141.24	161.44	181.64	218.60	247.22	275.78	195.10	218.60	242.20
55	107.70	127.82	147.96	87.44	104.36	121.04	178.32	203.54	228.70	151.38	173.20	195.10	228.70	259.04	289.18	205.12	230.46	255.64
56	114.34	134.52	154.70	87.44	104.36	121.04	185.04	210.24	235.48	158.10	179.96	201.78	238.84	270.80	302.72	215.26	242.20	269.06
57	124.50	146.28	168.16	97.62	116.10	134.52	201.78	228.70	255.64	174.90	198.44	221.98	255.64	289.18	322.86	225.36	253.96	282.50
58	134.52	158.10	181.64	107.70	127.82	147.96	211.92	240.52	269.06	185.04	210.24	235.48	272.48	307.80	343.04	242.20	272.48	302.72
59	144.64	169.88	195.10	114.34	134.52	154.70	228.70	259.04	289.18	201.78	228.70	255.64	289.18	326.28	363.22	252.26	284.24	316.14
60	161.44	188.34	215.26	124.50	146.28	168.16	238.84	270.80	302.72	211.92	240.52	269.06	306.14	344.76	383.44	269.06	302.72	336.30
61	168.16	195.10	221.98	134.52	158.10	181.64	255.64	289.18	322.86	228.70	259.04	289.18	322.86	363.22	403.60	279.20	314.44	349.76
62	178.32	206.88	235.48	141.24	164.84	188.34	265.74	301.08	336.30	238.84	270.80	302.72	339.72	381.78	423.74	289.18	326.28	363.22
63	188.34	218.60	248.90	151.38	176.62	201.78	282.50	319.54	356.48	255.64	289.18	322.86	356.48	400.26	443.94	306.14	344.76	383.44
64	198.44	230.46	262.36	161.44	188.34	215.26	292.66	331.32	369.94	265.74	301.08	336.30	373.38	418.74	464.14	316.14	356.48	396.90
65	215.26	248.90	282.50	171.58	200.16	228.70	309.44	349.76	390.16	282.50	319.54	356.48	390.16	437.28	484.28	332.98	375.02	417.04
66	242.20	279.20	316.14	198.44	230.46	262.36	343.04	386.80	430.48	309.44	349.76	390.16	437.28	487.70	538.08	366.60	412.00	457.46
67	269.06	309.44	349.76	225.36	260.68	295.92	376.72	423.74	470.88	336.30	380.08	423.74	484.28	538.08	591.96	400.26	449.02	497.76
68	302.72	346.42	390.16	252.26	290.96	329.60	413.70	465.88	517.94	363.22	410.36	457.46	534.74	593.64	652.50	437.28	491.00	544.86
69	329.60	376.72	423.74	279.20	321.20	363.22	447.36	502.84	558.30	390.16	440.64	491.00	581.86	644.10	706.30	470.88	528.04	585.22
70	366.60	418.74	470.88	306.14	351.50	396.90	491.00	551.56	612.12	417.04	470.88	524.68	632.28	699.54	766.80	507.96	570.12	632.28
71	393.50	449.02	504.46	332.98	381.78	430.48	524.68	588.58	652.50	443.94	501.16	558.30	679.36	750.00	820.62	541.52	607.08	672.66
72	420.38	479.28	538.08	359.86	412.00	464.14	558.30	625.60	692.80	470.88	531.38	591.96	726.48	800.48	874.44	575.16	644.10	713.04
73	454.08	516.28	578.50	386.80	442.32	497.76	595.34	667.66	739.92	497.76	561.66	625.60	776.96	856.02	934.96	612.12	686.10	760.06
74	481.00	546.56	612.12	413.70	472.56	531.38	628.96	704.64	780.26	524.68	591.96	659.24	824.06	906.42	988.80	645.74	723.10	800.48
75	517.94	588.58	659.24	447.36	509.50	571.78	672.66	753.32	834.06	551.56	622.24	692.80	874.44	961.90	999.98	689.44	771.92	854.28
76	585.22	662.60	739.92	514.62	583.56	652.50	733.20	820.62	908.10	612.12	689.44	766.80	948.40	999.98	999.98	763.46	852.66	941.66
77	659.24	743.30	827.38	588.58	664.22	739.92	800.48	894.60	988.80	679.36	763.46	847.58	999.98	999.98	999.98	837.56	933.32	999.98
78	736.56	829.08	921.52	665.92	750.00	834.06	861.04	961.90	999.98	739.92	830.74	921.52	999.98	999.98	999.98	911.48	999.98	999.98
79	803.84	903.12	999.98	733.20	824.06	914.82	931.64	999.98	999.98	810.60	909.76	999.98	999.98	999.98	999.98	985.48	999.98	999.98
80				810.60	909.76					871.12	977.04					999.98	999.98	
81				884.54	990.50					938.34	999.98					999.98	999.98	
82				961.90	999.98					999.98	999.98					999.98	999.98	
83				999.98	999.98					999.98	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	138.46	155.80	173.10	126.48	141.78	157.12	62.08	69.84	77.60	56.74	63.58	70.42	119.22	136.08	152.82	108.52	123.06	137.58
41	141.52	159.22	176.92	129.30	144.92	160.58	64.30	72.36	80.42	58.76	65.86	72.98	120.24	137.20	154.12	109.46	124.10	138.70
42	144.58	162.68	180.76	132.10	148.06	164.06	66.54	74.88	83.22	60.78	68.16	75.50	121.24	138.36	155.40	110.36	125.16	139.90
43	147.66	166.14	184.60	134.88	151.24	167.56	68.80	77.42	86.00	62.86	70.48	78.04	122.24	139.50	156.68	111.30	126.18	141.04
44	150.74	169.58	188.44	137.70	154.34	171.04	71.06	79.90	88.78	64.88	72.72	80.60	123.26	140.66	158.00	112.20	127.20	142.20
45	153.80	173.02	192.24	140.48	157.48	174.50	73.24	82.42	91.60	66.96	75.02	83.12	124.26	141.78	159.28	113.14	128.26	143.38
46	163.00	182.66	202.26	146.42	163.76	181.12	78.64	88.14	97.58	70.66	79.06	87.42	129.00	146.76	164.46	114.52	129.84	145.14
47	174.04	194.78	215.58	153.98	172.50	190.94	85.00	95.18	105.34	75.22	84.28	93.30	135.50	154.24	172.98	120.80	137.08	153.40
48	185.34	207.32	229.28	161.74	181.42	201.00	91.60	102.46	113.32	79.96	89.66	99.38	142.02	161.86	181.68	125.56	142.02	158.54
49	196.90	220.14	243.36	171.32	191.34	211.32	98.44	110.04	121.64	85.64	95.64	105.64	147.04	167.12	187.20	128.72	146.20	163.76
50	212.14	236.60	261.02	179.46	200.70	221.92	107.16	119.52	131.86	90.64	101.38	112.08	153.92	175.00	196.14	133.58	151.36	169.08
51	223.30	248.30	273.28	188.32	210.80	233.28	114.38	127.18	139.96	96.46	107.96	119.50	160.74	182.98	205.22	140.22	159.06	177.86
52	236.44	262.86	289.20	199.02	222.02	244.92	122.70	136.38	150.08	103.28	115.22	127.08	166.02	188.52	211.00	141.82	160.88	179.86
53	249.94	277.72	305.50	208.30	232.58	256.90	131.32	145.92	160.52	109.44	122.22	134.96	173.12	196.76	220.34	148.68	168.78	188.88
54	263.84	293.02	322.22	217.80	243.48	269.12	140.28	155.80	171.34	115.80	129.44	143.10	180.32	205.10	229.88	153.84	174.18	194.50
55	281.64	312.30	343.02	231.08	258.18	285.24	151.42	167.94	184.42	124.24	138.82	153.38	187.68	213.62	239.52	160.90	182.30	203.80
56	302.82	334.96	367.06	251.48	279.96	308.32	164.56	181.98	199.46	136.66	152.12	167.56	202.36	229.42	256.52	175.24	197.82	220.38
57	324.60	358.18	391.74	272.34	302.20	332.06	178.16	196.60	215.04	149.50	165.86	182.26	217.22	245.54	273.80	189.82	213.56	237.32
58	346.86	381.94	417.00	293.78	325.08	356.34	192.28	211.70	231.14	162.86	180.18	197.48	232.36	261.88	291.38	204.76	229.62	254.52
59	369.70	406.32	442.86	315.80	348.56	381.26	206.82	227.30	247.76	176.66	195.00	213.30	251.54	282.28	313.02	219.86	245.96	272.04
60	393.12	431.22	469.32	338.34	372.54	406.74	221.90	243.42	264.94	190.96	210.30	229.60	267.28	299.24	331.28	240.92	269.18	297.38
61	416.16	455.76	473.77	360.68	396.32	432.02	236.92	259.46	282.02	205.32	225.62	245.90	282.78	315.96	349.16	256.22	285.68	315.02
62	439.70	473.77	473.77	383.52	420.64	457.76	252.36	275.98	288.36	220.10	241.42	262.70	302.28	336.76	371.18	271.68	302.28	332.94
63	463.68	473.77	473.77	406.76	445.42	473.77	268.22	288.36	288.36	235.28	257.64	279.98	318.26	353.96	389.62	287.40	319.22	351.06
64	473.77	473.77	473.77	430.58	470.72	473.77	284.54	288.36	288.36	250.96	274.38	288.36	334.48	371.40	408.36	303.34	336.40	369.46
65	473.77	473.77	473.77	456.84	473.77	473.77	288.36	288.36	288.36	268.24	288.36	288.36	356.72	395.94	435.10	325.34	360.60	395.94
66	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	416.38	440.90	440.90	374.92	412.48	440.90
67	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	427.10	440.90	440.90
68	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
69	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
70	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
71	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
72	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
73	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
74	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						0% Compound Benefit Increase Option						0% Simple Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	81.46	91.74	102.04	67.70	76.06	84.36	36.00	40.56	45.10	29.94	33.62	37.30	64.56	73.46	82.36	53.42	61.24	69.02
41	83.34	93.90	104.42	69.30	77.82	86.32	37.38	42.10	46.82	31.08	34.90	38.72	65.18	74.20	83.20	53.94	61.84	69.72
42	85.24	96.00	106.78	70.86	79.60	88.28	38.74	43.64	48.56	32.20	36.20	40.12	65.82	74.90	84.02	54.48	62.46	70.38
43	87.12	98.14	109.14	72.42	81.34	90.22	40.12	45.16	50.28	33.36	37.46	41.56	66.48	75.64	84.84	55.00	63.04	71.08
44	89.02	100.26	111.52	74.00	83.10	92.18	41.50	46.74	51.98	34.48	38.74	42.98	67.10	76.38	85.64	55.54	63.66	71.74
45	90.92	102.38	113.88	75.56	84.88	94.14	42.86	48.30	53.70	35.64	40.04	44.38	67.74	77.08	86.48	56.06	64.28	72.42
46	92.60	104.28	116.00	79.22	88.70	98.16	44.20	49.74	55.34	37.78	42.32	46.82	68.54	77.98	87.42	56.70	65.00	73.24
47	97.66	110.18	122.64	84.06	94.28	104.50	47.10	53.16	59.18	40.56	45.48	50.40	72.88	83.06	93.20	59.74	68.12	76.46
48	101.74	114.46	127.18	87.88	98.26	108.66	49.60	55.84	62.04	42.86	47.92	53.00	77.32	88.20	99.04	64.06	73.12	82.14
49	107.10	120.60	134.14	92.94	104.14	115.28	52.76	59.42	66.08	45.80	51.32	56.80	80.60	91.60	102.58	67.18	76.36	85.50
50	111.34	125.08	138.84	100.54	112.50	124.50	55.42	62.22	69.08	50.04	55.98	61.92	85.22	96.96	108.62	71.60	81.48	91.38
51	117.68	132.40	147.10	105.38	117.68	129.94	59.50	66.92	74.40	53.32	59.50	65.72	90.12	102.62	115.16	72.60	82.58	92.62
52	122.96	138.02	153.10	111.70	124.84	138.02	63.14	70.86	78.58	57.36	64.08	70.86	93.90	106.52	119.24	76.10	86.26	96.42
53	129.66	145.70	161.74	116.86	130.30	143.80	67.54	75.88	84.22	60.84	67.86	74.88	99.00	112.44	125.98	81.00	91.90	102.82
54	135.20	151.60	168.02	123.38	137.80	152.28	71.38	80.02	88.68	65.12	72.74	80.36	104.20	118.52	132.82	84.64	95.72	106.78
55	142.20	159.68	177.08	132.84	148.28	163.66	76.02	85.34	94.66	70.98	79.26	87.50	109.48	124.68	139.82	89.70	101.60	113.42
56	154.00	172.40	190.80	141.74	158.08	174.44	83.16	93.08	103.02	76.50	85.34	94.20	117.26	133.24	149.28	97.28	109.94	122.60
57	166.08	185.44	204.80	153.64	170.92	188.22	90.54	101.10	111.66	83.76	93.18	102.60	125.18	141.98	158.82	105.00	118.44	131.90
58	181.26	201.62	221.98	165.80	184.10	202.30	99.74	110.96	122.12	91.22	101.28	111.32	135.92	153.64	171.26	115.54	129.82	144.08
59	193.98	215.42	236.74	178.26	197.54	216.78	107.68	119.58	131.42	98.98	109.66	120.34	144.12	162.72	181.22	123.54	138.66	153.76
60	209.86	232.32	254.74	191.06	211.30	231.56	117.50	130.08	142.64	106.96	118.30	129.66	155.28	174.64	194.08	134.48	150.44	166.34
61	222.96	246.40	269.88	203.90	225.14	246.40	125.90	139.16	152.40	115.16	127.16	139.16	163.54	183.82	204.06	142.58	159.34	176.08
62	236.30	260.84	285.36	216.96	239.28	261.60	134.54	148.52	162.48	123.54	136.26	148.96	171.92	193.08	214.20	150.76	168.42	186.02
63	252.94	278.56	304.14	230.38	253.74	277.04	145.16	159.90	174.56	132.24	145.64	159.00	183.30	205.32	227.30	161.98	180.42	198.92
64	266.90	293.64	320.30	244.02	268.46	292.84	154.40	169.84	185.26	141.12	155.26	169.36	191.90	214.80	237.74	170.42	189.78	209.06
65	285.76	314.32	342.90	257.96	283.46	308.92	166.54	183.16	199.82	150.32	165.16	180.02	205.00	229.50	254.10	183.34	204.28	225.18
66	327.04	358.16	389.32	289.66	317.68	345.70	191.52	209.78	228.02	169.64	186.06	202.46	233.64	260.46	287.32	210.40	232.92	255.40
67	370.48	405.02	439.54	323.36	354.78	386.18	218.06	238.40	258.70	190.34	208.82	227.32	265.44	294.64	323.80	242.12	266.92	291.70
68	413.00	450.20	473.77	359.22	393.22	427.24	244.30	266.30	284.03	212.46	232.60	252.70	297.64	329.10	360.62	271.22	298.30	325.44
69	457.34	473.77	473.77	393.62	431.04	468.48	272.04	284.03	284.03	234.14	256.40	278.68	327.10	361.00	394.86	302.04	330.76	359.52
70	473.77	473.77	473.77	428.64	469.30	473.77	284.03	284.03	284.03	256.98	281.34	284.03	359.86	396.10	432.42	331.70	362.84	393.92
71	473.77	473.77	473.77	458.88	473.77	473.77	284.03	284.03	284.03	275.14	284.03	284.03	391.48	430.06	440.90	363.34	396.66	430.06
72	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	419.62	440.90	440.90	390.00	424.84	440.90
73	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	421.12	440.90	440.90
74	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						0% Compound Benefit Increase Option						0% Simple Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	74.72	83.22	91.66	65.76	72.74	79.72	33.34	37.14	40.92	29.34	32.46	35.56	54.20	62.12	70.04	45.14	51.92	58.72
41	76.26	84.90	93.52	67.10	74.22	81.34	34.44	38.40	42.28	30.32	33.56	36.76	54.60	62.58	70.56	45.52	52.32	59.16
42	77.80	86.62	95.42	68.44	75.72	82.98	35.56	39.60	43.64	31.30	34.62	37.94	55.00	63.04	71.08	45.84	52.72	59.60
43	79.32	88.32	97.30	69.80	77.22	84.60	36.68	40.84	45.00	32.26	35.72	39.14	55.42	63.52	71.58	46.18	53.10	60.02
44	80.84	90.06	99.18	71.16	78.70	86.24	37.78	42.08	46.36	33.24	36.78	40.32	55.84	63.98	72.12	46.52	53.50	60.48
45	82.40	91.74	101.06	72.50	80.20	87.88	38.92	43.32	47.74	34.24	37.88	41.50	56.24	64.42	72.64	46.84	53.88	60.94
46	84.00	93.50	103.02	73.92	81.74	89.58	40.16	44.72	49.26	35.30	39.08	42.82	56.88	65.18	73.46	47.38	54.50	61.60
47	87.88	97.56	107.26	75.30	83.30	91.26	42.52	47.20	51.88	36.44	40.30	44.16	59.92	68.30	76.72	47.92	55.14	62.32
48	90.68	101.16	111.58	80.22	88.90	97.64	44.36	49.48	54.60	39.24	43.50	47.76	61.82	70.92	79.98	50.90	58.18	65.46
49	94.68	105.34	116.00	81.70	90.54	99.44	46.82	52.12	57.38	40.40	44.78	49.16	64.98	74.16	83.32	52.70	60.68	68.62
50	100.02	111.44	122.88	86.78	96.40	106.04	49.96	55.70	61.38	43.34	48.14	52.96	69.36	79.28	89.22	55.76	63.80	71.86
51	102.28	113.98	125.64	88.72	98.56	108.40	51.88	57.80	63.74	45.00	49.98	54.98	70.34	80.36	90.44	56.52	64.66	72.86
52	107.04	119.02	130.94	90.68	100.72	110.80	55.04	61.24	67.36	46.64	51.84	56.98	73.84	84.02	94.22	58.54	67.52	76.38
53	110.60	123.48	136.36	96.48	107.42	118.38	57.66	64.36	71.10	50.30	56.00	61.70	76.12	87.08	98.06	61.92	70.96	80.00
54	115.56	128.70	141.84	98.52	109.70	120.84	61.02	67.94	74.88	52.00	57.92	63.80	79.72	90.88	101.98	62.74	71.92	81.06
55	122.02	136.06	150.16	104.58	116.66	128.70	65.18	72.72	80.24	55.88	62.34	68.76	84.76	96.68	108.58	67.56	77.50	87.40
56	130.70	145.68	160.70	113.02	125.98	138.86	70.56	78.64	86.70	61.00	67.96	74.96	92.20	104.92	117.56	74.84	85.54	96.22
57	139.66	155.56	171.46	121.68	135.50	149.32	76.10	84.78	93.44	66.30	73.84	81.36	99.78	113.24	126.74	82.22	93.72	105.18
58	153.02	170.56	188.10	130.58	145.28	160.04	84.14	93.78	103.44	71.82	79.92	88.02	107.46	121.76	136.02	89.80	102.02	114.26
59	162.44	180.96	199.48	143.92	160.30	176.68	90.12	100.40	110.68	79.84	88.94	98.02	115.26	130.38	145.44	97.48	110.48	123.52
60	176.40	196.64	216.88	153.22	170.62	187.96	98.72	110.04	121.34	85.76	95.46	105.18	124.58	141.22	157.82	109.38	123.92	138.44
61	186.06	207.30	228.54	162.64	180.94	199.26	105.00	116.96	128.96	91.76	102.08	112.44	132.62	150.06	167.52	117.26	132.62	147.94
62	195.92	218.18	240.46	176.62	196.66	216.66	111.42	124.10	136.78	100.46	111.88	123.24	140.76	159.06	177.32	125.30	141.48	157.68
63	210.46	234.50	258.56	186.40	207.46	228.48	120.68	134.44	148.26	106.88	118.94	131.00	149.02	168.18	187.32	133.38	150.40	167.46
64	220.76	245.86	270.98	196.44	218.48	240.52	127.54	142.04	156.52	113.48	126.20	138.98	157.38	177.42	197.46	141.64	159.54	177.42
65	235.88	262.84	289.80	211.20	235.12	258.98	137.26	152.96	168.64	122.90	136.82	150.70	170.20	191.86	213.48	154.34	173.80	193.26
66	267.26	296.78	326.30	239.26	265.70	292.12	156.30	173.58	190.82	139.94	155.40	170.82	194.40	217.64	240.84	175.60	196.62	217.64
67	302.24	334.32	366.40	270.90	299.88	328.84	177.60	196.48	215.30	159.20	176.22	193.24	220.42	245.94	271.44	201.40	224.76	248.12
68	337.70	372.44	407.14	303.00	334.54	366.12	199.36	219.88	240.36	178.90	197.54	216.16	249.58	277.46	305.32	226.06	251.02	275.98
69	375.30	413.46	451.60	337.14	372.12	407.12	222.62	245.26	267.86	199.98	220.72	241.48	276.12	306.34	336.60	249.56	276.82	304.12
70	409.56	450.18	473.77	368.12	405.56	442.98	245.40	269.74	284.03	220.58	243.02	265.44	305.46	338.08	370.74	275.82	305.46	335.12
71	439.80	473.77	473.77	395.16	435.00	473.77	263.66	284.03	284.03	236.92	260.80	284.03	330.68	365.56	400.38	299.56	330.68	361.82
72	473.77	473.77	473.77	427.04	470.10	473.77	284.03	284.03	284.03	256.02	281.82	284.03	355.90	392.96	430.06	321.80	355.18	388.50
73	473.77	473.77	473.77	457.34	473.77	473.77	284.03	284.03	284.03	274.18	284.03	284.03	384.08	423.36	440.90	345.54	380.38	415.20
74	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	409.30	440.90	440.90	370.74	407.80	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	437.48	440.90	440.90	395.92	435.24	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
80				473.77	473.77					284.03	284.03					440.90	440.90	
81				473.77	473.77					284.03	284.03					440.90	440.90	
82				473.77	473.77					284.03	284.03					440.90	440.90	
83				473.77	473.77					284.03	284.03					440.90	440.90	
84				473.77	473.77					284.03	284.03					440.90	440.90	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	52.02	58.40	64.78	42.22	47.62	53.00	23.00	25.80	28.62	18.66	21.06	23.40	39.64	45.52	51.40	31.08	35.90	40.70
41	52.86	59.32	65.78	42.86	48.36	53.84	23.58	26.44	29.36	19.14	21.56	24.00	39.94	45.88	51.80	31.32	36.18	41.00
42	53.66	60.24	66.80	43.52	49.12	54.66	24.16	27.12	30.08	19.58	22.10	24.62	40.24	46.24	52.20	31.58	36.46	41.32
43	54.48	61.12	67.84	44.20	49.86	55.48	24.74	27.78	30.82	20.06	22.62	25.22	40.58	46.58	52.60	31.82	36.76	41.68
44	55.28	62.06	68.84	44.84	50.60	56.32	25.32	28.42	31.54	20.54	23.18	25.80	40.88	46.94	53.02	32.08	37.04	42.00
45	56.12	62.98	69.86	45.52	51.36	57.16	25.90	29.08	32.24	21.00	23.72	26.38	41.22	47.30	53.42	32.32	37.32	42.30
46	57.66	64.66	71.74	46.76	52.74	58.72	27.10	30.40	33.72	21.98	24.78	27.58	42.24	48.50	54.74	33.10	38.24	43.36
47	62.46	70.30	78.08	50.20	56.36	62.46	29.82	33.56	37.30	23.98	26.90	29.82	45.60	52.00	58.44	36.26	41.50	46.76
48	64.06	72.10	80.08	54.92	61.78	68.64	31.08	34.94	38.82	26.62	29.94	33.26	47.86	55.02	62.22	38.30	44.28	50.24
49	69.18	78.00	86.80	56.28	63.32	70.36	34.02	38.32	42.68	27.68	31.14	34.60	51.42	58.76	66.14	41.60	47.76	53.86
50	70.86	79.90	88.88	61.28	69.06	76.90	35.30	39.80	44.30	30.54	34.42	38.30	56.36	64.50	72.62	46.36	53.22	60.10
51	76.20	86.04	95.88	65.14	73.12	81.10	38.56	43.54	48.54	32.96	37.00	41.04	57.08	65.32	73.54	46.94	53.90	60.84
52	77.92	87.96	98.02	66.60	74.76	82.94	40.02	45.16	50.34	34.20	38.42	42.58	60.36	68.70	77.02	50.08	57.16	64.22
53	83.48	94.38	105.30	71.90	80.92	89.90	43.46	49.14	54.80	37.44	42.12	46.80	62.38	71.50	80.60	51.98	59.80	67.60
54	85.26	96.44	107.56	76.06	85.26	94.46	44.98	50.86	56.72	40.12	44.98	49.82	65.78	75.00	84.22	55.26	63.16	71.08
55	91.08	103.14	115.16	81.68	91.76	101.80	48.62	55.08	61.50	43.62	48.98	54.38	70.62	80.58	90.54	59.94	68.58	77.24
56	96.68	109.60	122.52	87.12	98.02	108.88	52.16	59.14	66.10	47.02	52.88	58.76	73.78	83.86	93.92	63.06	71.76	80.50
57	105.12	118.94	132.76	92.66	104.42	116.18	57.28	64.82	72.36	50.50	56.92	63.32	81.08	91.88	102.74	70.28	79.74	89.18
58	113.84	128.58	143.30	101.18	113.84	126.48	62.64	70.74	78.88	55.70	62.64	69.60	85.78	97.34	108.88	74.88	85.10	95.30
59	122.70	138.44	154.12	107.04	120.60	134.14	68.14	76.90	85.58	59.44	67.00	74.50	93.22	105.60	117.90	82.26	93.22	104.22
60	131.88	148.52	165.18	115.92	130.40	144.88	73.90	83.24	92.58	64.96	73.08	81.18	98.08	111.18	124.30	87.04	98.74	110.48
61	140.82	158.42	176.02	121.78	137.16	152.58	79.52	89.46	99.44	68.78	77.46	86.14	105.90	119.82	133.78	94.78	107.34	119.82
62	150.00	168.56	187.10	127.66	144.06	160.36	85.34	95.92	106.48	72.64	81.98	91.26	111.10	125.88	140.62	99.86	113.22	126.56
63	159.32	178.86	198.42	136.80	154.08	171.36	91.32	102.54	113.74	78.42	88.32	98.22	119.20	134.78	150.38	107.84	122.00	136.20
64	168.86	189.38	209.92	142.98	161.22	179.50	97.50	109.34	121.22	82.54	93.10	103.62	124.56	141.02	157.46	113.10	128.14	143.14
65	178.56	200.10	221.60	152.38	171.62	190.84	103.82	116.32	128.86	88.58	99.78	110.96	132.86	150.18	167.52	121.28	137.20	153.08
66	201.58	224.84	248.08	169.02	189.94	210.90	117.76	131.36	144.88	98.72	110.96	123.20	148.02	166.90	185.78	133.52	150.94	168.36
67	224.90	249.90	274.94	185.88	208.56	231.16	131.98	146.64	161.34	109.08	122.38	135.64	163.36	183.76	204.22	145.86	164.84	183.76
68	250.16	277.72	305.26	204.56	229.72	254.92	147.44	163.70	179.92	120.60	135.42	150.28	180.32	203.06	225.74	158.30	178.86	199.36
69	274.20	303.52	332.86	221.88	248.84	275.76	162.34	179.72	197.06	131.38	147.32	163.28	195.94	220.24	244.56	170.90	193.00	215.06
70	299.58	331.42	363.32	240.64	270.12	299.58	178.46	197.42	216.42	143.34	160.92	178.46	216.14	242.78	269.42	183.56	207.26	230.94
71	321.88	355.34	388.80	256.56	287.62	318.68	192.98	213.02	233.10	153.84	172.42	191.06	231.36	259.50	287.70	195.74	220.98	246.16
72	344.18	379.26	414.28	272.48	305.16	337.82	206.36	227.36	248.36	163.36	182.94	202.54	246.16	275.82	305.46	207.60	234.28	261.00
73	368.12	405.56	442.98	290.00	325.06	360.10	220.70	243.12	265.56	173.86	194.88	215.88	262.50	294.38	326.22	219.46	247.64	275.82
74	390.40	429.44	468.48	305.94	342.58	379.26	234.04	257.48	280.86	183.42	205.38	227.36	277.32	310.68	344.02	231.36	261.00	290.66
75	414.28	455.74	473.77	326.64	365.70	404.74	248.36	273.22	284.03	195.82	219.26	242.64	296.58	332.16	367.78	243.22	274.36	305.46
76	449.36	473.77	473.77	361.72	403.94	446.14	269.40	284.03	284.03	216.88	242.16	267.46	323.28	361.82	400.38	269.88	303.98	338.08
77	473.77	473.77	473.77	396.80	442.16	473.77	284.03	284.03	284.03	237.90	265.10	284.03	352.94	394.44	435.98	299.56	336.60	373.70
78	473.77	473.77	473.77	431.84	473.77	473.77	284.03	284.03	284.03	258.90	284.03	284.03	379.62	424.12	440.90	326.22	366.28	406.32
79	473.77	473.77	473.77	466.90	473.77	473.77	284.03	284.03	284.03	279.92	284.03	284.03	410.76	440.90	440.90	357.40	401.12	440.90
80				473.77	473.77					284.03	284.03					384.08	430.78	
81				473.77	473.77					284.03	284.03					413.72	440.90	
82				473.77	473.77					284.03	284.03					440.90	440.90	
83				473.77	473.77					284.03	284.03					440.90	440.90	
84				473.77	473.77					284.03	284.03					440.90	440.90	

State: Pennsylvania **Filing Company:** RiverSource Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 30160A RB30 2022/30160A RB30 2022

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA CoverLetter_30160A.20220421.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_30160A.20220421.pdf PA ActuarialMemorandum_Exhibit5_30160A.20220421.xlsx PA Supplement_30160A.20220421.pdf PA Supplement_Attachments3thru9_30160A.20220421.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: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 30160A RB30 2022/30160A RB30 2022

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:	Advertisement Compliance Certification
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:	Policy and Rider forms
Comments:	

State: Pennsylvania
Filing Company: RiverSource Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 30160A RB30 2022/30160A RB30 2022

Attachment(s):	30160A-PA.pdf 30165A-PA.pdf 30273A.pdf 30274A.pdf 116353-3031.pdf
Item Status:	
Status Date:	

State:	Pennsylvania	**Filing Company:**	RiverSource Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	30160A RB30 2022/30160A RB30 2022		

Attachment PA ActuarialMemorandum_Exhibit5_30160A.20220421.xlsx is not a PDF document and cannot be reproduced here.

Attachment PA Supplement_Attachments3thru9_30160A.20220421.xlsx is not a PDF document and cannot be reproduced here.

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

April 21, 2022

Honorable Michael Humphreys
Insurance Commissioner
Pennsylvania Insurance Department

Via SERFF

RE: RiverSource Life Insurance Company ("RiverSource Life")
Company NAIC # 65005
Company FEIN # 41-0823832
SERFF Tracking # AERS-133072641
Policy Form: Long Term Care Policy Form 30160A-PA

Dear Commissioner Humphreys:

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

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

For applications received May 19, 2000 and later, policies were issued with a different set of premium rates and endorsement form 32100-PA, which changed the benefit trigger from 3 of 6 activities of daily living to 2 of 6, provided for waiver of premium while receiving home care and allowed for a 20% spousal premium discount. This premium rate increase filing does not apply to policies issued with the endorsement.

RiverSource Life is requesting the approval of premium rate increases on policy form 30160A-PA and all associated riders. At this time, we are requesting the following premium rate increases for policies issued in Pennsylvania without endorsement:

- a 75.0% premium rate increase for policies with a lifetime benefit period, spread over three years with an implementation schedule of three consecutive annual premium rate increases of 20.5% each; and
- a 28.0% premium rate increase for policies with non-lifetime benefit periods, spread over three years with an implementation schedule of three consecutive annual premium rate increases of 8.6% each.

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 75.0% for policies with a lifetime benefit period and 28.0% for policies with non-lifetime benefit periods in order to minimize the impact on policyholders to the extent we can,

RiverSource Life Insurance Company
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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, nine prior premium rate increases have been approved and implemented on all policies issued under this policy form in Pennsylvania:

- a 10% increase was approved in September 2007 and implemented on each policyholder's next policy anniversary beginning in December 2007;
- a 10% increase was approved in September 2008 and implemented on each policyholder's next policy anniversary beginning in December 2008;
- a 10% increase was approved in April 2010 and implemented on each policyholder's next policy anniversary beginning in July 2010;
- a 10% increase was approved in March 2012 and implemented on each policyholder's next policy anniversary beginning in June 2012;
- a 4.6% 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 April 2015 and implemented on each policyholder's next policy anniversary beginning in August 2015;
- a 15% increase was approved in March 2017 and implemented on each policyholder's next policy anniversary beginning in August 2017;
- a 10% increase was approved in June 2019 and implemented on each policyholder's next policy anniversary beginning in September 2019; and
- an 18% increase was approved in March 2021 and implemented on each policyholder's next policy anniversary beginning in August 2021.

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, 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;
- an Actuarial Memorandum and Premium Rate Schedules;
- a Supplement to the Actuarial Memorandum;
- copies of policy form 30160A-PA, rider forms 30273A, 30274A and 30165A-PA, and endorsement form 116353-3031;
- a Microsoft Excel workbook containing Exhibit 5 of the Actuarial Memorandum; and
- a Microsoft Excel workbook containing Attachments 3 through 9 of the Supplement.

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

Thank you for your assistance in reviewing this filing.

Respectfully,

Anju Gupta-Lavey

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

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for Policy Form 30160A

April 2022

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

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

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

The lifetime maximum benefit amount was also elected at the time of issue. This established the maximum amount that will be paid under the policy for the combined total of all benefit payments. The choices were: 730 x FCMDB, 1,460 x FCMDB, 2,190 x FCMDB and unlimited (also referred to as "2-year benefit period", "4-year benefit period", "6-year benefit period" and "lifetime benefit period", respectively).

BENEFIT INCREASE OPTIONS
At the time the policy was originally issued, the insured had the choice to elect No Benefit Increase Option, the 5% Simple Benefit Increase Option or the 5% Compound Benefit Increase Option. The 5% Simple Benefit Increase Option increases the maximum daily benefit amounts for both facility and home and community care by 5% of the maximum original daily benefit amount each year starting with the first policy anniversary. The 5% Compound Benefit Increase Option increases the previous year's

maximum daily benefit amounts for both facility and home and community care by 5% each year starting with the first policy anniversary.

Beginning in 2021, new benefit increase options first became available for Pennsylvania policyholders who had an existing 5% Simple or 5% Compound Benefit Increase Option. When the policyholder elects one of these new options, they retain all prior increases to the current daily benefit amounts through the policy anniversary when the new option became effective. The 2% Compound Benefit Increase Option increases the previous year's maximum daily benefit amounts for both facility and home and community care by 2% per year starting with the next policy anniversary after the new option is elected. The maximum daily benefit amounts do not increase in the future under the 0% Compound and 0% Simple Benefit Increase Options.

The 5% Simple, 5% Compound and 2% Compound Benefit Increase Options increase the maximum daily benefit amounts for both facility and home and community care each year for the life of the policy and will apply even when the policy is in claim status. The remaining lifetime maximum benefit amount, before the increase, also increases each policy year by the same percentage that the FCMDB amount increases. When the total amount paid under a policy is equal to the current lifetime maximum benefit amount, the policy is terminated.

ELIMINATION PERIOD

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

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

BENEFIT ELIGIBILITY AND CONDITIONS

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

In most other states, benefit eligibility is based on the following: (a) the insured being unable to perform at least 2 or more of the following 5 ADLs: (1) eating, (2) toileting, (3) transferring, (4) dressing and (5) continence, without substantial assistance for a period

of at least 90 days due to a loss of functional capacity; (b) severe cognitive impairment requiring substantial supervision; or (c) having a level of disability similar to that described in (a) above, based on standards established by the Secretary of the Treasury. A licensed health care practitioner must certify the eligibility conditions at least annually.

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

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

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

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

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

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

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

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

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

Caregiver training expenses will be reimbursed up to a lifetime maximum of 5 times the HCCMDB amount.

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

NONFORFEITURE BENEFIT RIDER
The insured had the option to select a nonforfeiture benefit rider at the time of issue. The nonforfeiture benefit rider provides a reduced lifetime maximum benefit amount upon lapse. The FCMDB and HCCMDB amounts will continue at the same level as of the date of lapse, regardless of whether a benefit increase option was selected by the insured at issue.

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

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

3. Renewability

This policy form is guaranteed renewable for life.

4. Applicability

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

5. Actuarial Assumptions

Exhibit 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 4 provide experience analysis summaries for morbidity, mortality and lapse 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

RiverSource Life began marketing nursing home policies with a zero-day prior hospitalization requirement in 1989. Using the emerging experience on this business, statistics from the "1985 National Nursing Home Survey" published by the National Center for Health Statistics and input provided from RiverSource Life's reinsurer, the expected frequencies and severities of claims were developed for nursing home benefits for policies with No Benefit Increase Option. Incidence rates by issue age and duration were developed to reflect the effects of underwriting on nursing home claims incidence. It was understood that the underwriting process would include an assessment of functional and cognitive abilities if considered appropriate.

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

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

Claim costs for the 5% Simple and 5% Compound Benefit Increase Options were based on these claim costs with the benefit loaded to reflect the scheduled increases in benefits. The nonforfeiture benefit claim costs were determined by assumptions consistent with those used in establishing premium rates.

It should be recognized that considerable judgment was made with respect to expected claim costs, especially for non-institutional benefits. After using all available data, total

expected claim costs were developed that represented reasonable estimates of aggregate long-term care ("LTC") experience under the applicable underwriting criteria.

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 2019 and is based on 7,345 actual claims (2,562 with a lifetime benefit period and 4,783 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 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 30160A, 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 100.1%. Actual claim counts are also provided in Exhibit 2.

<u>Mortality</u>
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 LTC policies combined. The current study includes 66,053 deaths incurred on policies from policy anniversaries in 2000 through policy anniversaries in 2019.

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 38,087 lapses on policies from policy anniversaries in 2000 through policy anniversaries in 2019, including 13,544 lapses in durations 8 and later. The exposures and actual lapses close to the implementation of premium rate increases are excluded 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 1.10% to 2.50% 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 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.

Policyholder Behavior Related to Premium Rate Increases

A premium increase notification letter is sent to the policyholder approximately 60 days prior to the effective date of the increase that explains the premium increase and provides alternative options to lessen or eliminate the additional financial outlay that would otherwise result. Depending on the policyholder's current coverage, these options could include:

- shorten the benefit period;
- lower the daily benefit amount; or

- exercise the contingent nonforfeiture benefit option to convert to a paid-up policy with reduced benefits.

A reduction in benefits of 2.00% for policies with a lifetime benefit period and 1.35% for policies with non-lifetime benefit periods in the first year of premium increase notification is assumed, and it is assumed that there will be an additional reduction in benefits of 1.75% for policies with a lifetime benefit period and 1.35% for policies with non-lifetime benefit periods in the second and third years of the multi-year premium rate increase. It is also assumed that an additional 0.7% of all inforce policyholders will lapse each year due to exercising the contingent nonforfeiture benefit option.

Adverse selection of 2.70% for policies with a lifetime benefit period and 2.05% for policies with non-lifetime benefit periods in the first year of premium increase notification is assumed, grading down to 0% in the fifth year after the initial premium increase notification.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commission rates were reduced in 2008, 2012, 2016, 2018 and 2020 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 full amount of the requested increase in premium are similar.

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, home care coverage percentage, benefit period, elimination period and Benefit Increase Option. The premium for a policy is determined by applying the premium rate to the facility care original daily benefit amount.

9. Issue Age Range

The issue ages were from 40 to 79, except for the benefit structures with a 90-day elimination period, 2-year or 4-year benefit periods and 50% or 75% home care coverage percentages which were 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 December 31, 2020) are applied to the annual premium ("AP"):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.0000*AP + 0.0	43.9%
Semi-Annual	0.5020*AP + 0.4	7.1%
Quarterly	0.2580*AP + 0.5	7.1%
Monthly	0.0868*AP + 0.6	41.9%

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.

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 30160A is provided in Exhibit 5, including any previously implemented premium rate increases as described below in section 15. The experience in Exhibit 5 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 <u>illustration</u> 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 December 31, 2020 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2020 attributable to claims incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2020

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 5 are calculated based on the issue and, if appropriate, termination date for each policy. Historical incurred claims in Exhibit 5 are determined by discounting claim payments and open claim reserves to the actual original loss date for each claim and by discounting IBNR to the time it is assumed to occur. These items are then summed to produce a total for each calendar year. For purposes of accumulating historical experience for a historical or for a lifetime loss ratio calculation, these calendar year totals are assumed to represent a mid-year value.

A future annual loss ratio is calculated, 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 December 31, 2020 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

Eight prior premium rate increases have been approved and implemented on all policies issued under this policy form without endorsement in Pennsylvania:

- a 10% increase was approved in September 2007 and implemented on each policyholder's next policy anniversary beginning in December 2007;
- a 10% increase was approved in September 2008 and implemented on each policyholder's next policy anniversary beginning in December 2008;
- a 10% increase was approved in April 2010 and implemented on each policyholder's next policy anniversary beginning in July 2010;
- a 10% increase was approved in March 2012 and implemented on each policyholder's next policy anniversary beginning in June 2012;
- a 4.6% 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 April 2015 and implemented on each policyholder's next policy anniversary beginning in August 2015;
- a 15% increase was approved in March 2017 and implemented on each policyholder's next policy anniversary beginning in August 2017;
- a 10% increase was approved in June 2019 and implemented on each policyholder's next policy anniversary beginning in September 2019; and
- an 18% increase was approved in March 2021 and implemented on each policyholder's next policy anniversary beginning in August 2021.

The actual and projected premiums in Exhibit 5 reflect the accumulated premium rate increases as approved in Pennsylvania and implemented from 2007 through 2022 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 75.0% premium rate increase for policies with a lifetime benefit period, spread over three years with an implementation schedule of three consecutive annual premium rate increases of 20.5% each; and
- a 28.0% premium rate increase for policies with non-lifetime benefit periods, spread over three years with an implementation schedule of three consecutive annual premium rate increases of 8.6% each.

Projected experience assuming the requested premium rate increases are implemented from 2022 through 2025 is provided in Exhibit 5. 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%.

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 80.9% for policies with a lifetime benefit period and 73.9% for policies with non-lifetime benefit periods.

Note that Table 1 has been developed using nationwide historical experience through December 31, 2020, where actual and projected premiums reflect the accumulated rate increases as approved in Pennsylvania and implemented from 2007 through 2022 on a nationwide basis, and the loss ratios with all current assumptions correspond to Exhibit 5(i) for policies with a lifetime benefit period and Exhibit 5(ii) for policies with non-lifetime benefit periods before the requested premium rate increases.

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 Approved Premium Rate Increases on a Nationwide Basis
Policy Form 30160A

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 80.9%
Historical Experience through 12/31/2020 & Projections with Original Pricing Assumptions	80.9%	N/A	N/A
Historical Experience through 12/31/2020 & Projections with Original Pricing Assumptions except for Current:			
Morbidity	94.6%	13.7%	111.3%
Mortality	81.9%	1.0%	7.3%
Lapse	90.2%	9.3%	62.2%
Interest	83.9%	3.0%	22.3%
Historical Experience through 12/31/2020 & Projections with All Current Assumptions	115.2%	34.3%	206.5%

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 73.9%
Historical Experience through 12/31/2020 & Projections with Original Pricing Assumptions	73.9%	N/A	N/A
Historical Experience through 12/31/2020 & Projections with Original Pricing Assumptions except for Current:			
Morbidity	83.5%	9.6%	98.3%
Mortality	74.6%	0.7%	7.6%
Lapse	78.4%	4.5%	40.3%
Interest	76.6%	2.7%	26.1%
Historical Experience through 12/31/2020 & Projections with All Current Assumptions	95.3%	21.4%	171.1%

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. 34.3%) is greater than the sum of the impact of each changed assumption (i.e. 27.0% = 13.7% + 1.0% + 9.3% + 3.0%) and the total impact of all current assumptions on the lifetime loss ratio for policies with non-lifetime benefit periods (i.e. 21.4%) is greater than the sum of the impact of each changed assumption (i.e. 17.5% = 9.6% + 0.7% + 4.5% + 2.7%).

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 75.0% for policies with a lifetime benefit period and 28.0% 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 first, second and third consecutive requested rate increases are provided in Exhibit 6.

17. Pennsylvania Average Annual Premium (Based on December 31, 2020 Inforce)

	Policies with a Lifetime Benefit Period	Policies with Non-Lifetime Benefit Periods
Before rate increase	$3,842	$2,712
After 1st rate increase	$4,629	$2,944
After 2nd rate increase	$5,578	$3,196
After 3rd rate increase	$6,721	$3,470

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 three consecutive policy anniversary dates following a 60-day notification period.

19. Nationwide Distribution of Business (Based on December 31, 2020 Inforce Count)

By Issue Age:

Issue Ages	Percent Distribution
<55	35.4%
55-59	29.1%
60-64	22.6%
65-69	9.9%
70-74	2.6%
75-79	0.4%
>79	<0.1%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	18.1%
90-day	81.9%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	4.2%
4-Year	31.4%
6-Year	25.9%
Unlimited	38.5%

By Benefit Increase Option:

Benefit Increase Option	Percent Distribution
None	6.8%
5% Simple	39.3%
5% Compound	53.9%

By Gender:

Gender	Percent Distribution
Female	64.1%
Male	35.9%

20. Number of Policyholders

As of December 31, 2020, 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	424	$1,628,848
Policies with Non-Lifetime Benefit Periods	893	2,421,705
Total	1,317	$4,050,553
Nationwide	22,858	$76,349,223

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 ASOPs No. 8, 18, 23 and 41.

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
Senior Director - Actuary
RiverSource Life Insurance Company
Date: April 21, 2022

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
Policy Form 30160A

Morbidity Assumptions

Original Pricing Assumptions:

RiverSource Life began marketing nursing home policies with a zero-day prior hospitalization requirement in 1989. Using the emerging experience on this business, statistics from the "1985 National Nursing Home Survey" published by the National Center for Health Statistics and input provided from RiverSource Life's reinsurer, the expected frequencies and severities of claims were developed for nursing home benefits for policies with No Benefit Increase Option. Incidence rates by issue age and duration were developed to reflect the effects of underwriting on nursing home claims incidence. It was understood that the underwriting process would include an assessment of functional and cognitive abilities if considered appropriate.

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

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

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

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

The following selection factors were used:

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

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
Policy Form 30160A

Morbidity Assumptions

Current Assumptions:

Currently assumed claim costs are the product of original pricing expected claim costs and actual-to-expected morbidity adjustment factor. 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 through anniversaries ending December 2019.

Lifetime Benefit Period Actual-to-Expected Adjustment Factors

	Issue Age Band						
Duration	<53	53–57	58–62	63–67	68–72	73–77	78+
1	0.110	0.370	0.810	1.600	2.060	2.810	2.200
2	0.110	0.370	0.810	1.600	2.060	2.810	2.200
3	0.110	0.370	0.810	1.600	2.060	2.810	2.200
4	0.132	0.450	0.856	1.534	2.134	2.690	2.256
5	0.154	0.530	0.902	1.468	2.208	2.570	2.312
6	0.176	0.610	0.948	1.402	2.282	2.450	2.368
7	0.198	0.690	0.994	1.336	2.356	2.330	2.424
8	0.220	0.770	1.040	1.270	2.430	2.210	2.480
9	0.240	0.790	1.130	1.456	2.400	2.262	2.498
10	0.260	0.810	1.220	1.642	2.370	2.314	2.516
11	0.280	0.830	1.310	1.828	2.340	2.366	2.534
12	0.300	0.850	1.400	2.014	2.310	2.418	2.552
13	0.320	0.870	1.490	2.200	2.280	2.470	2.570
14	0.434	0.982	1.584	2.190	2.270	2.464	2.558
15	0.548	1.094	1.678	2.180	2.260	2.458	2.546
16	0.662	1.206	1.772	2.170	2.250	2.452	2.534
17	0.776	1.318	1.866	2.160	2.240	2.446	2.522
18	0.890	1.430	1.960	2.150	2.230	2.440	2.510
19	0.912	1.428	1.962	2.152	2.238	2.446	2.524
20	0.934	1.426	1.964	2.154	2.246	2.452	2.538
21	0.956	1.424	1.966	2.156	2.254	2.458	2.552
22	0.978	1.422	1.968	2.158	2.262	2.464	2.566
23	1.000	1.420	1.970	2.160	2.270	2.470	2.580
24	1.014	1.416	1.974	2.158	2.268	2.470	2.580
25	1.028	1.412	1.978	2.156	2.266	2.470	2.580
26	1.042	1.408	1.982	2.154	2.264	2.470	2.580
27	1.056	1.404	1.986	2.152	2.262	2.470	2.580
28	1.070	1.400	1.990	2.150	2.260	2.470	2.580
29	1.073	1.402	1.991	2.150	2.258	2.467	2.575
30	1.075	1.403	1.992	2.150	2.255	2.463	2.570
31	1.078	1.405	1.993	2.150	2.253	2.460	2.565
32	1.080	1.407	1.993	2.150	2.250	2.457	2.560
33	1.083	1.408	1.994	2.150	2.248	2.453	2.555
34	1.085	1.410	1.995	2.150	2.245	2.450	2.550
35	1.088	1.412	1.996	2.150	2.243	2.447	2.545
36	1.090	1.413	1.997	2.150	2.240	2.443	2.540
37	1.093	1.415	1.998	2.150	2.238	2.440	2.535
38	1.095	1.417	1.998	2.150	2.235	2.437	2.530
39	1.098	1.418	1.999	2.150	2.233	2.433	2.525
40+	1.100	1.420	2.000	2.150	2.230	2.430	2.520

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
Policy Form 30160A

Morbidity Assumptions

Current Assumptions:

Non-Lifetime Benefit Periods Actual-to-Expected Adjustment Factors

	Issue Age Band							
Duration	<53	53–57	58–62	63–67	68–72	73–77	78-82	83+
1	0.150	0.160	0.190	0.440	0.980	1.400	2.550	2.880
2	0.150	0.160	0.190	0.440	0.980	1.400	2.550	2.880
3	0.150	0.160	0.190	0.440	0.980	1.400	2.550	2.880
4	0.208	0.180	0.228	0.564	1.126	1.492	2.550	2.878
5	0.266	0.200	0.266	0.688	1.272	1.584	2.550	2.876
6	0.324	0.220	0.304	0.812	1.418	1.676	2.550	2.874
7	0.382	0.240	0.342	0.936	1.564	1.768	2.550	2.872
8	0.440	0.260	0.380	1.060	1.710	1.860	2.550	2.870
9	0.426	0.344	0.564	1.212	1.824	2.046	2.556	2.874
10	0.412	0.428	0.748	1.364	1.938	2.232	2.562	2.878
11	0.398	0.512	0.932	1.516	2.052	2.418	2.568	2.882
12	0.384	0.596	1.116	1.668	2.166	2.604	2.574	2.886
13	0.370	0.680	1.300	1.820	2.280	2.790	2.580	2.890
14	0.418	0.846	1.352	1.834	2.276	2.814	2.576	2.892
15	0.466	1.012	1.404	1.848	2.272	2.838	2.572	2.894
16	0.514	1.178	1.456	1.862	2.268	2.862	2.568	2.896
17	0.562	1.344	1.508	1.876	2.264	2.886	2.564	2.898
18	0.610	1.510	1.560	1.890	2.260	2.910	2.560	2.900
19	0.626	1.508	1.556	1.890	2.264	2.916	2.550	2.904
20	0.642	1.506	1.552	1.890	2.268	2.922	2.540	2.908
21	0.658	1.504	1.548	1.890	2.272	2.928	2.530	2.912
22	0.674	1.502	1.544	1.890	2.276	2.934	2.520	2.916
23	0.690	1.500	1.540	1.890	2.280	2.940	2.510	2.920
24	0.718	1.496	1.534	1.888	2.276	2.936	2.530	2.920
25	0.746	1.492	1.528	1.886	2.272	2.932	2.550	2.920
26	0.774	1.488	1.522	1.884	2.268	2.928	2.570	2.920
27	0.802	1.484	1.516	1.882	2.264	2.924	2.590	2.920
28	0.830	1.480	1.510	1.880	2.260	2.920	2.610	2.920
29	0.850	1.482	1.511	1.880	2.259	2.918	2.608	2.917
30	0.870	1.483	1.512	1.880	2.258	2.917	2.605	2.913
31	0.890	1.485	1.513	1.880	2.258	2.915	2.603	2.910
32	0.910	1.487	1.513	1.880	2.257	2.913	2.600	2.907
33	0.930	1.488	1.514	1.880	2.256	2.912	2.598	2.903
34	0.950	1.490	1.515	1.880	2.255	2.910	2.595	2.900
35	0.970	1.492	1.516	1.880	2.254	2.908	2.593	2.897
36	0.990	1.493	1.517	1.880	2.253	2.907	2.590	2.893
37	1.010	1.495	1.518	1.880	2.253	2.905	2.588	2.890
38	1.030	1.497	1.518	1.880	2.252	2.903	2.585	2.887
39	1.050	1.498	1.519	1.880	2.251	2.902	2.583	2.883
40+	1.070	1.500	1.520	1.880	2.250	2.900	2.580	2.880

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
Policy Form 30160A

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

	Issue Age Band					
Duration	<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%	65%	66%	74%	73%	88%
11	54%	65%	70%	78%	74%	88%
12	54%	65%	70%	78%	86%	89%
13	54%	65%	70%	82%	86%	92%
14	54%	65%	70%	85%	86%	92%
15	54%	65%	72%	85%	93%	94%
16	54%	65%	76%	85%	93%	98%
17	57%	65%	76%	87%	97%	98%
18	57%	65%	78%	93%	101%	99%
19	59%	68%	78%	93%	101%	99%
20	59%	69%	82%	95%	101%	99%
21	64%	74%	82%	96%	110%	108%
22	64%	78%	90%	107%	110%	110%
23	64%	78%	90%	108%	110%	110%
24	71%	82%	90%	108%	110%	110%
25	77%	84%	94%	108%	110%	110%
26	77%	88%	102%	108%	110%	110%
27	78%	94%	102%	108%	110%	110%
28	85%	94%	102%	108%	110%	110%
29	85%	94%	102%	108%	110%	110%
30	90%	98%	102%	108%	110%	110%
31	90%	100%	102%	108%	110%	110%
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
Policy Form 30160A

Lapse Assumptions

Original Pricing Assumptions:

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

Current Assumptions:

Lifetime Benefit Period

	Issue Age Band		
Duration	<63	63-72	73+
1	7.15%	7.20%	7.20%
2	6.75%	4.85%	3.60%
3	5.00%	3.75%	3.60%
4	3.75%	2.80%	1.95%
5	2.70%	2.05%	1.40%
6	1.92%	1.73%	1.40%
7	1.55%	1.20%	1.40%
8	1.11%	1.16%	1.30%
9	1.07%	1.16%	1.10%
10	0.89%	1.16%	1.10%
11	0.88%	1.16%	1.10%
12	0.67%	0.88%	1.40%
13	0.67%	0.88%	1.40%
14	0.67%	0.88%	1.45%
15	0.67%	0.99%	1.45%
16	0.60%	0.99%	1.75%
17	0.60%	0.99%	1.75%
18	0.55%	1.20%	1.80%
19	0.55%	1.20%	1.80%
20	0.55%	1.20%	1.90%
21	0.60%	1.20%	1.90%
22	0.65%	1.20%	2.00%
23	0.70%	1.20%	2.00%
24	0.75%	1.25%	2.00%
25	0.85%	1.25%	2.00%
26	0.90%	1.25%	2.00%
27	0.95%	1.25%	2.00%
28	0.95%	1.25%	2.00%
29	0.95%	1.25%	2.00%
30	0.95%	1.30%	2.00%
31	1.00%	1.30%	2.00%
32	1.05%	1.30%	2.00%
33	1.10%	1.30%	2.00%
34	1.10%	1.30%	2.00%
35	1.10%	1.35%	2.00%
36	1.10%	1.35%	2.00%
37	1.10%	1.35%	2.00%
38	1.10%	1.35%	2.00%
39	1.10%	1.35%	2.00%
40+	1.10%	1.40%	2.00%

Non-Lifetime Benefit Periods

	Issue Age Band		
Duration	<63	63-72	73+
1	6.80%	7.03%	5.30%
2	5.86%	4.77%	4.60%
3	4.06%	3.28%	3.05%
4	3.03%	2.84%	2.88%
5	2.26%	1.91%	2.10%
6	1.67%	1.83%	1.90%
7	1.46%	1.41%	1.70%
8	1.13%	1.36%	1.70%
9	1.03%	1.24%	1.70%
10	0.86%	1.20%	1.98%
11	0.90%	1.20%	1.98%
12	0.90%	1.15%	2.10%
13	0.73%	1.15%	2.10%
14	0.73%	1.15%	2.20%
15	0.72%	1.13%	2.20%
16	0.73%	1.13%	2.50%
17	0.73%	1.25%	2.50%
18	0.75%	1.25%	2.50%
19	0.77%	1.58%	2.50%
20	0.80%	1.68%	2.50%
21	0.85%	1.75%	2.50%
22	0.90%	1.75%	2.50%
23	0.95%	1.80%	2.50%
24	1.00%	1.80%	2.50%
25	1.05%	1.85%	2.50%
26	1.15%	1.85%	2.50%
27	1.25%	1.90%	2.50%
28	1.30%	1.90%	2.50%
29	1.30%	1.90%	2.50%
30	1.35%	1.90%	2.50%
31	1.35%	1.90%	2.50%
32	1.40%	1.90%	2.50%
33	1.40%	1.90%	2.50%
34	1.40%	1.90%	2.50%
35	1.40%	1.90%	2.50%
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%

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
Policy Form 30160A

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%

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
Policy Form 30160A

Policyholder Behavior Related to Premium Rate Increases

A reduction in benefits of 2.00% for policies with a lifetime benefit period and 1.35% for policies with non-lifetime benefit periods in the first year of premium increase notification is assumed, and it is assumed that there will be an additional reduction in benefits of 1.75% for policies with a lifetime benefit period and 1.35% for policies with non-lifetime benefit periods in the second and third years of the multi-year premium rate increase. It is also assumed that an additional 0.7% of all inforce policyholders will lapse each year due to exercising the contingent nonforfeiture benefit option. The following adverse selection factors from the total impact of reducing the daily benefit amount and exercising the contingent nonforfeiture benefit are used:

Year of Premium Increase Notification	Lifetime Benefit Period	Non-Lifetime Benefit Periods
1	2.70%	2.05%
2	2.70%	2.05%
3	2.70%	2.05%
4	0.70%	0.05%
5	0.00%	0.00%

Interest Rate Assumptions	
Original Pricing Assumption:	5.00%
Current Assumption:	4.50%

Exhibit 2
RiverSource Life Insurance Company
Nationwide Long-Term Care Claim Experience
For Policy Anniversaries through 2019
Policy Form 30160A
Expected Claims Based on Current Assumptions

SPLIT BY BENEFIT PERIOD AND DURATION												
	Lifetime Benefit Period				Non-Lifetime Benefit Periods				All			
Duration	Actual	Expected	A/E	# Claims	Actual	Expected	A/E	# Claims	Actual	Expected	A/E	# Claims
1	2,358,364	2,473,301	95.4%	18	751,395	2,045,610	36.7%	25	3,109,760	4,518,911	68.8%	43
2	1,976,169	3,205,253	61.7%	25	2,895,869	2,619,134	110.6%	46	4,872,038	5,824,387	83.6%	71
3	5,935,076	4,177,259	142.1%	44	4,399,977	3,447,964	127.6%	71	10,335,052	7,625,223	135.5%	115
4	4,503,422	5,359,712	84.0%	39	3,635,097	4,809,733	75.6%	78	8,138,520	10,169,445	80.0%	117
5	7,497,337	6,752,468	111.0%	49	7,595,307	6,480,430	117.2%	102	15,092,645	13,232,898	114.1%	151
6	5,721,327	8,287,068	69.0%	56	7,605,248	8,498,206	89.5%	121	13,326,575	16,785,274	79.4%	177
7	10,857,191	10,088,991	107.6%	83	10,328,764	10,967,960	94.2%	135	21,185,956	21,056,951	100.6%	218
8	10,513,221	11,200,647	93.9%	74	13,365,055	12,856,546	104.0%	163	23,878,276	24,057,193	99.3%	237
9	14,924,121	12,882,901	115.8%	107	15,002,108	15,585,258	96.3%	188	29,926,229	28,468,159	105.1%	295
10	15,041,152	14,719,452	102.2%	119	19,520,094	18,565,633	105.1%	216	34,561,246	33,285,085	103.8%	335
11	16,842,925	16,827,436	100.1%	126	21,544,774	21,835,899	98.7%	240	38,387,699	38,663,335	99.3%	366
12	22,561,622	19,124,749	118.0%	155	21,541,949	25,456,951	84.6%	258	44,103,571	44,581,700	98.9%	413
13	24,915,500	21,796,690	114.3%	169	29,937,027	29,587,917	101.2%	337	54,852,527	51,384,607	106.7%	506
14	23,185,134	24,489,529	94.7%	171	36,245,049	32,494,771	111.5%	354	59,430,183	56,984,300	104.3%	525
15	27,221,228	27,483,294	99.0%	167	34,584,131	35,471,804	97.5%	372	61,805,359	62,955,098	98.2%	539
16	35,540,475	30,638,375	116.0%	205	39,520,653	38,682,962	102.2%	398	75,061,128	69,321,337	108.3%	603
17	34,869,533	33,934,054	102.8%	231	42,678,209	41,694,891	102.4%	395	77,547,742	75,628,945	102.5%	626
18	32,563,588	36,839,636	88.4%	225	41,717,899	44,148,050	94.5%	399	74,281,487	80,987,686	91.7%	624
19	35,951,718	38,799,650	92.7%	224	47,821,160	45,383,843	105.4%	418	83,772,878	84,183,494	99.5%	642
20	29,423,495	32,556,432	90.4%	187	36,399,057	36,448,497	99.9%	326	65,822,553	69,004,929	95.4%	513
21	13,490,586	14,319,724	94.2%	84	14,623,103	14,295,255	102.3%	135	28,113,689	28,614,979	98.2%	219
22	702,513	444,525	158.0%	4	890,768	449,610	198.1%	6	1,593,281	894,135	178.2%	10
Total	**376,595,696**	**376,401,148**	**100.1%**	**2,562**	**452,602,697**	**451,826,923**	**100.2%**	**4,783**	**829,198,393**	**828,228,071**	**100.1%**	**7,345**

SPLIT BY BENEFIT PERIOD AND ISSUE AGE												
Issue	Lifetime Benefit Period				Non-Lifetime Benefit Periods				All			
Age	Actual	Expected	A/E	# Claims	Actual	Expected	A/E	# Claims	Actual	Expected	A/E	# Claims
<43	484,668	478,067	101.4%	2	1,249	136,376	0.9%	1	485,918	614,443	79.1%	3
43-47	3,180,518	3,083,954	103.1%	15	1,076,715	1,123,714	95.8%	9	4,257,233	4,207,668	101.2%	24
48-52	14,792,155	11,117,296	133.1%	78	7,540,614	6,418,933	117.5%	62	22,332,769	17,536,229	127.4%	140
53-57	40,827,265	42,790,330	95.4%	254	35,564,326	34,230,826	103.9%	261	76,391,591	77,021,155	99.2%	515
58-62	86,814,940	88,470,234	98.1%	514	77,345,060	79,583,737	97.2%	737	164,160,000	168,053,971	97.7%	1,251
63-67	112,967,939	112,351,631	100.5%	745	121,310,123	121,562,998	99.8%	1,199	234,278,062	233,914,629	100.2%	1,944
68-72	68,805,009	68,545,631	100.4%	528	106,940,837	106,436,293	100.5%	1,167	175,745,846	174,981,924	100.4%	1,695
73-77	39,314,461	39,541,900	99.4%	330	72,353,901	71,950,601	100.6%	901	111,668,362	111,492,501	100.2%	1,231
78-82	9,408,741	10,022,106	93.9%	96	26,451,515	26,510,570	99.8%	379	35,860,255	36,532,675	98.2%	475
83+	0	0	0.0%	0	4,018,356	3,872,876	103.8%	67	4,018,356	3,872,876	103.8%	67
Total	**376,595,696**	**376,401,148**	**100.1%**	**2,562**	**452,602,697**	**451,826,923**	**100.2%**	**4,783**	**829,198,393**	**828,228,071**	**100.1%**	**7,345**

Exhibit 3
RiverSource Life Insurance Company
Long-Term Care Mortality Experience
For Policy Anniversaries in 2000 through Policy Anniversaries in 2019
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	2,159	2,174	99%	(15)
10	2,643	2,646	100%	(3)
11	3,209	3,177	101%	32
12	3,486	3,474	100%	12
13	3,670	3,652	100%	18
14	3,798	3,796	100%	2
15	3,917	3,990	98%	(73)
16	4,148	4,143	100%	5
17	4,246	4,274	99%	(28)
18	4,240	4,233	100%	7
19	3,988	4,022	99%	(34)
20	3,756	3,741	100%	15
21	3,427	3,405	101%	22
22	3,105	3,109	100%	(4)
23	2,710	2,692	101%	18
24	2,116	2,112	100%	4
25	1,648	1,655	100%	(7)
26	1,308	1,308	100%	(0)
27	1,000	977	102%	23
28	648	653	99%	(5)
29	369	342	108%	27
30	50	48	103%	2
Total	**66,053**	**65,953**	**100%**	**100**

SUMMARY BY ISSUE AGE				
Issue Age	Actual Deaths	Expected Deaths	A/E	Difference
<43	43	47	91%	(4)
43-47	258	285	91%	(27)
48-52	1,916	1,979	97%	(63)
53-57	5,999	5,840	103%	159
58-62	13,076	13,076	100%	(0)
63-67	17,761	17,730	100%	31
68-72	14,971	14,956	100%	15
73-77	8,576	8,563	100%	13
78-82	3,050	3,079	99%	(29)
83+	403	399	101%	4
Total	**66,053**	**65,953**	**100%**	**100**

SUMMARY BY ALL DURATION / ISSUE AGE CELLS			
Actual Deaths	Expected Deaths	A/E	Difference
66,053	**65,953**	**100%**	**100**

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 2019
Experience Includes All Long-Term Care Forms Combined
Expressing Lapses in Terms of Policy Count
Expected Lapses Based on Current Assumptions

LIFETIME BENEFIT PERIOD

	Issue Ages 35-62					Issue Ages 63-72					Issue Ages 73+					All Issue Ages				
Duration	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	18,951	7.17%	7.15%	100%	263	3,623	7.26%	7.20%	101%	37	514	7.20%	7.20%	100%	1,658	23,087	7.18%	7.16%	100%
2	1,669	24,744	6.75%	6.75%	100%	265	5,490	4.83%	4.85%	100%	30	830	3.61%	3.60%	100%	1,964	31,064	6.32%	6.33%	100%
3	1,552	31,053	5.00%	5.00%	100%	287	7,628	3.76%	3.75%	100%	42	1,166	3.60%	3.60%	100%	1,881	39,847	4.72%	4.72%	100%
4	1,416	37,576	3.77%	3.75%	100%	265	9,470	2.80%	2.80%	100%	29	1,433	2.02%	1.95%	104%	1,710	48,479	3.53%	3.51%	100%
5	1,271	46,475	2.73%	2.70%	101%	254	12,463	2.04%	2.05%	99%	27	1,951	1.38%	1.40%	99%	1,552	60,889	2.55%	2.53%	101%
6	972	50,253	1.93%	1.92%	101%	254	14,697	1.73%	1.73%	100%	31	2,413	1.28%	1.40%	92%	1,257	67,363	1.87%	1.86%	100%
7	787	50,781	1.55%	1.55%	100%	197	15,849	1.24%	1.20%	104%	47	2,684	1.75%	1.40%	125%	1,031	69,314	1.49%	1.46%	102%
8	554	49,037	1.13%	1.11%	102%	196	16,540	1.19%	1.16%	102%	38	2,784	1.36%	1.30%	105%	788	68,361	1.15%	1.13%	102%
9	498	45,664	1.09%	1.07%	102%	187	16,671	1.12%	1.16%	97%	31	2,814	1.10%	1.10%	100%	716	65,150	1.10%	1.09%	100%
10	375	41,274	0.91%	0.89%	102%	211	16,907	1.25%	1.16%	108%	32	2,875	1.11%	1.10%	101%	618	61,056	1.01%	0.97%	104%
11	360	40,324	0.89%	0.88%	101%	200	18,630	1.07%	1.16%	93%	34	3,247	1.05%	1.10%	95%	594	62,200	0.95%	0.98%	98%
12	245	35,890	0.68%	0.67%	102%	155	17,609	0.88%	0.88%	100%	43	2,976	1.45%	1.40%	103%	443	56,475	0.78%	0.77%	101%
13	234	33,838	0.69%	0.67%	103%	144	16,086	0.90%	0.88%	102%	32	2,525	1.27%	1.40%	91%	410	52,449	0.78%	0.77%	102%
14	212	32,061	0.66%	0.67%	99%	119	13,923	0.85%	0.88%	97%	31	1,980	1.57%	1.45%	108%	362	47,964	0.75%	0.76%	99%
15	181	29,329	0.62%	0.67%	92%	116	11,536	1.01%	0.99%	102%	20	1,500	1.33%	1.45%	92%	317	42,365	0.75%	0.78%	95%
16	172	28,166	0.61%	0.60%	102%	98	9,959	0.98%	0.99%	99%	25	1,154	2.17%	1.75%	124%	295	39,280	0.75%	0.73%	103%
17	174	28,993	0.60%	0.60%	100%	95	9,829	0.97%	0.99%	98%	23	1,012	2.27%	1.75%	130%	292	39,834	0.73%	0.73%	101%
18	154	26,886	0.57%	0.55%	104%	102	8,704	1.17%	1.20%	98%	19	755	2.52%	1.80%	140%	275	36,345	0.76%	0.73%	103%
19	118	23,587	0.50%	0.55%	91%	83	7,041	1.18%	1.20%	98%	6	540	1.11%	1.80%	62%	207	31,168	0.66%	0.72%	92%
20	117	21,126	0.55%	0.55%	101%	73	6,152	1.19%	1.20%	99%	6	394	1.52%	1.90%	80%	196	27,672	0.71%	0.71%	99%
21	122	19,967	0.61%	0.60%	102%	75	6,266	1.20%	1.20%	100%	10	344	2.91%	1.90%	153%	207	26,577	0.78%	0.76%	103%
22	111	16,656	0.67%	0.65%	103%	49	5,652	0.87%	1.20%	72%	10	310	3.23%	2.00%	161%	170	22,618	0.75%	0.81%	93%
23	80	13,069	0.61%	0.70%	87%	50	4,234	1.18%	1.20%	98%	6	190	3.16%	2.00%	158%	136	17,492	0.78%	0.84%	93%
24	63	8,088	0.78%	0.75%	104%	55	2,800	1.96%	1.25%	157%	3	95	3.14%	2.00%	157%	121	10,984	1.10%	0.89%	124%
25	50	5,274	0.95%	0.85%	112%	29	1,844	1.57%	1.25%	126%	3	52	5.80%	2.00%	290%	82	7,169	1.14%	0.96%	119%
26	27	3,973	0.68%	0.90%	76%	21	1,651	1.27%	1.25%	102%	0	43	0.00%	2.00%	0%	48	5,667	0.85%	1.01%	84%
27	27	2,561	1.05%	0.95%	111%	21	1,085	1.93%	1.25%	155%	0	25	0.00%	2.00%	0%	48	3,671	1.31%	1.05%	125%
28	17	2,015	0.84%	0.95%	89%	17	826	2.06%	1.25%	165%	0	11	0.00%	2.00%	0%	34	2,852	1.19%	1.04%	115%
29	17	1,128	1.51%	0.95%	159%	5	441	1.13%	1.25%	91%	0	6	0.00%	2.00%	0%	22	1,576	1.40%	1.04%	135%
30	4	137	2.92%	0.95%	308%	1	45	2.20%	1.30%	170%	0	0	0.00%	0.00%	0%	5	182	2.74%	1.04%	265%
All Durations	**12,937**	**768,878**	**1.68%**	**1.68%**	**100%**	**3,887**	**263,651**	**1.47%**	**1.47%**	**100%**	**615**	**36,622**	**1.68%**	**1.60%**	**105%**	**17,439**	**1,069,150**	**1.63%**	**1.62%**	**101%**
Durations 8 and later	**3,912**	**509,044**	**0.77%**	**0.76%**	**101%**	**2,102**	**194,432**	**1.08%**	**1.08%**	**100%**	**372**	**25,631**	**1.45%**	**1.37%**	**106%**	**6,386**	**729,107**	**0.88%**	**0.87%**	**101%**

NON-LIFETIME BENEFIT PERIODS

	Issue Ages 35-62					Issue Ages 63-72					Issue Ages 73+					All Issue Ages				
Duration	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	28,555	6.80%	6.80%	100%	683	9,728	7.02%	7.03%	100%	116	2,171	5.34%	5.30%	101%	2,740	40,455	6.77%	6.77%	100%
2	2,079	35,458	5.86%	5.86%	100%	644	13,520	4.76%	4.77%	100%	151	3,279	4.61%	4.60%	100%	2,874	52,256	5.50%	5.50%	100%
3	1,599	39,357	4.06%	4.06%	100%	542	16,507	3.28%	3.28%	100%	128	4,186	3.06%	3.05%	100%	2,269	60,049	3.78%	3.78%	100%
4	1,227	40,552	3.03%	3.03%	100%	503	17,758	2.83%	2.84%	100%	133	4,614	2.88%	2.88%	100%	1,863	62,924	2.96%	2.97%	100%
5	977	43,249	2.26%	2.26%	100%	390	20,421	1.91%	1.91%	100%	122	5,575	2.19%	2.10%	104%	1,489	69,244	2.15%	2.14%	100%
6	719	43,008	1.67%	1.67%	100%	406	22,204	1.83%	1.83%	100%	117	6,407	1.83%	1.90%	96%	1,242	71,619	1.73%	1.74%	100%
7	585	40,226	1.45%	1.46%	100%	315	22,375	1.41%	1.41%	100%	113	6,660	1.70%	1.70%	100%	1,013	69,261	1.46%	1.47%	100%
8	437	38,637	1.13%	1.13%	100%	305	22,451	1.36%	1.36%	100%	116	6,582	1.76%	1.70%	104%	858	67,670	1.27%	1.26%	100%
9	384	37,558	1.02%	1.03%	99%	272	22,073	1.23%	1.24%	99%	103	6,295	1.64%	1.70%	96%	759	65,926	1.15%	1.16%	99%
10	275	32,273	0.85%	0.86%	99%	207	20,575	1.01%	1.20%	84%	117	5,858	2.00%	1.98%	101%	599	58,707	1.02%	1.09%	94%
11	264	29,373	0.90%	0.90%	100%	271	20,494	1.32%	1.20%	110%	113	5,730	1.97%	1.98%	100%	648	55,596	1.17%	1.12%	104%
12	255	27,909	0.91%	0.90%	102%	220	19,306	1.14%	1.15%	99%	111	5,033	2.21%	2.10%	105%	586	52,248	1.12%	1.11%	101%
13	213	29,076	0.73%	0.73%	100%	217	18,483	1.17%	1.15%	102%	85	4,354	1.95%	2.10%	93%	515	51,912	0.99%	0.99%	100%
14	205	27,430	0.75%	0.73%	102%	182	16,587	1.10%	1.15%	95%	87	3,494	2.49%	2.20%	113%	474	47,511	1.00%	0.98%	101%
15	169	25,226	0.67%	0.72%	93%	168	14,433	1.16%	1.13%	103%	56	2,646	2.12%	2.20%	96%	393	42,305	0.93%	0.95%	98%
16	164	24,228	0.68%	0.73%	93%	143	12,758	1.12%	1.13%	99%	51	2,102	2.43%	2.50%	97%	358	39,088	0.92%	0.96%	96%
17	166	23,502	0.71%	0.73%	97%	153	11,925	1.28%	1.25%	103%	38	1,783	2.13%	2.50%	85%	357	37,210	0.96%	0.98%	98%
18	153	19,692	0.78%	0.75%	104%	123	10,216	1.20%	1.25%	96%	43	1,378	3.12%	2.50%	125%	319	31,285	1.02%	0.99%	103%
19	125	15,855	0.79%	0.77%	102%	126	8,231	1.53%	1.58%	97%	28	946	2.96%	2.50%	118%	279	25,032	1.11%	1.10%	101%
20	92	12,829	0.72%	0.80%	90%	117	6,848	1.71%	1.68%	102%	18	700	2.57%	2.50%	103%	227	20,378	1.11%	1.15%	97%
21	85	9,813	0.87%	0.85%	102%	99	5,870	1.69%	1.75%	96%	13	497	2.62%	2.50%	105%	197	16,181	1.22%	1.23%	99%
22	69	7,116	0.97%	0.90%	108%	89	4,510	1.97%	1.75%	113%	14	347	4.03%	2.50%	161%	172	11,974	1.44%	1.27%	113%
23	54	5,789	0.93%	0.95%	98%	65	3,499	1.86%	1.80%	103%	11	211	5.22%	2.50%	209%	130	9,499	1.37%	1.30%	105%
24	33	3,792	0.87%	1.00%	87%	36	2,288	1.57%	1.80%	87%	7	111	6.32%	2.50%	253%	76	6,191	1.23%	1.32%	93%
25	44	2,511	1.75%	1.05%	167%	33	1,502	2.20%	1.85%	119%	1	62	1.62%	2.50%	65%	78	4,074	1.91%	1.37%	140%
26	14	1,890	0.74%	1.15%	64%	34	1,207	2.82%	1.85%	152%	3	36	8.31%	2.50%	332%	51	3,133	1.63%	1.44%	113%
27	13	1,147	1.13%	1.25%	91%	19	753	2.52%	1.90%	133%	1	19	5.30%	2.50%	212%	33	1,919	1.72%	1.52%	113%
28	16	773	2.07%	1.30%	159%	15	479	3.13%	1.90%	165%	0	14	0.00%	2.50%	0%	31	1,266	2.45%	1.54%	159%
29	7	401	1.75%	1.30%	134%	9	212	4.24%	1.90%	223%	1	4	26.67%	2.50%	1067%	17	617	2.76%	1.51%	182%
30	0	67	0.00%	1.35%	0%	1	23	4.26%	1.90%	224%	0	0	0.00%	0.00%	0%	1	91	1.10%	1.49%	74%
All Durations	**12,364**	**647,292**	**1.91%**	**1.91%**	**100%**	**6,387**	**347,236**	**1.84%**	**1.84%**	**100%**	**1,897**	**81,092**	**2.34%**	**2.30%**	**102%**	**20,648**	**1,075,620**	**1.92%**	**1.92%**	**100%**
Durations 8 and later	**3,237**	**376,888**	**0.86%**	**0.86%**	**100%**	**2,904**	**224,723**	**1.29%**	**1.29%**	**100%**	**1,017**	**48,201**	**2.11%**	**2.05%**	**103%**	**7,158**	**649,812**	**1.10%**	**1.10%**	**100%**

Exhibit 5(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 30160A

		Loss Ratios Without Interest			Loss Ratios With Interest			Ending		
	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
Historical Experience	1997	21,722	0	0.0%	61,113	0	0.0%	169	4.50%	2.8134
	1998	3,885,605	135,050	3.5%	10,461,049	363,590	3.5%	5,694	4.50%	2.6923
	1999	16,212,913	1,549,018	9.6%	41,769,693	3,990,771	9.6%	13,661	4.50%	2.5763
	2000	27,861,541	2,509,278	9.0%	68,689,300	6,186,326	9.0%	17,167	4.50%	2.4654
	2001	29,023,808	3,686,629	12.7%	68,473,426	8,697,554	12.7%	16,793	4.50%	2.3592
	2002	28,638,952	6,945,609	24.3%	64,655,950	15,680,565	24.3%	16,548	4.50%	2.2576
	2003	27,742,532	6,652,753	24.0%	59,935,092	14,372,638	24.0%	15,688	4.50%	2.1604
	2004	26,601,441	7,710,669	29.0%	54,995,094	15,940,827	29.0%	15,243	4.50%	2.0674
	2005	25,816,376	6,547,429	25.4%	51,073,753	12,953,088	25.4%	14,873	4.50%	1.9783
	2006	25,214,693	12,217,733	48.5%	47,735,326	23,130,065	48.5%	14,572	4.50%	1.8932
	2007	24,584,813	12,338,454	50.2%	44,538,628	22,352,736	50.2%	14,274	4.50%	1.8116
	2008	24,445,963	13,412,160	54.9%	42,379,984	23,251,574	54.9%	13,773	4.50%	1.7336
	2009	25,717,245	18,687,537	72.7%	42,664,021	31,001,979	72.7%	13,289	4.50%	1.6590
	2010	26,084,406	28,544,468	109.4%	41,409,693	45,315,107	109.4%	12,938	4.50%	1.5875
	2011	27,103,317	21,238,833	78.4%	41,174,393	32,265,278	78.4%	12,628	4.50%	1.5192
	2012	27,144,216	26,855,687	98.9%	39,460,789	39,041,342	98.9%	12,302	4.50%	1.4537
	2013	28,190,734	23,743,937	84.2%	39,217,379	33,031,243	84.2%	11,962	4.50%	1.3911
	2014	28,334,389	32,193,867	113.6%	37,719,832	42,857,717	113.6%	11,631	4.50%	1.3312
	2015	27,845,535	34,215,731	122.9%	35,472,775	43,587,847	122.9%	11,291	4.50%	1.2739
	2016	29,774,365	37,876,524	127.2%	36,296,589	46,173,566	127.2%	10,962	4.50%	1.2191
	2017	29,610,530	34,765,177	117.4%	34,542,455	40,555,659	117.4%	10,615	4.50%	1.1666
	2018	31,543,995	34,887,173	110.6%	35,213,357	38,945,431	110.6%	10,278	4.50%	1.1163
	2019	30,063,999	53,588,212	178.2%	32,115,981	57,245,809	178.2%	9,565	4.50%	1.0683
	2020	29,600,103	40,839,288	138.0%	30,258,776	41,748,061	138.0%	8,811	4.50%	1.0223
Projected Future Experience	2021	29,313,485	53,389,363	182.1%	28,675,389	52,227,182	182.1%	8,389	4.50%	0.9782
	2022	30,861,032	55,431,063	179.6%	28,889,233	51,889,414	179.6%	7,962	4.50%	0.9361
	2023	29,506,898	57,199,924	193.9%	26,432,171	51,239,481	193.9%	7,543	4.50%	0.8958
	2024	27,632,964	58,692,567	212.4%	23,687,567	50,312,522	212.4%	7,107	4.50%	0.8572
	2025	25,739,573	60,057,005	233.3%	21,114,365	49,265,212	233.3%	6,661	4.50%	0.8203
	2026	23,851,268	61,260,018	256.8%	18,722,846	48,088,089	256.8%	6,210	4.50%	0.7850
	2027	21,989,414	62,102,981	282.4%	16,518,012	46,650,527	282.4%	5,760	4.50%	0.7512
	2028	20,167,297	62,481,341	309.8%	14,496,912	44,913,631	309.8%	5,313	4.50%	0.7188
	2029	18,388,618	62,344,977	339.0%	12,649,129	42,885,749	339.0%	4,870	4.50%	0.6879
	2030	16,661,603	61,705,597	370.3%	10,967,611	40,618,118	370.3%	4,435	4.50%	0.6583
	2031	14,999,100	60,587,904	403.9%	9,448,093	38,164,966	403.9%	4,011	4.50%	0.6299
	2032	13,416,298	59,003,004	439.8%	8,087,148	35,566,144	439.8%	3,605	4.50%	0.6028
	2033	11,919,957	56,964,940	477.9%	6,875,765	32,858,975	477.9%	3,215	4.50%	0.5768
	2034	10,510,557	54,485,217	518.4%	5,801,707	30,075,216	518.4%	2,846	4.50%	0.5520
	2035	9,200,295	51,666,588	561.6%	4,859,768	27,291,259	561.6%	2,501	4.50%	0.5282
	2036	7,997,648	48,598,558	607.7%	4,042,591	24,565,233	607.7%	2,182	4.50%	0.5055
	2037	6,902,102	45,318,048	656.6%	3,338,586	21,920,598	656.6%	1,889	4.50%	0.4837
	2038	5,912,881	41,891,771	708.5%	2,736,932	19,390,707	708.5%	1,624	4.50%	0.4629
	2039	5,027,158	38,374,533	763.3%	2,226,748	16,997,762	763.3%	1,384	4.50%	0.4429
	2040	4,240,698	34,823,095	821.2%	1,797,503	14,760,454	821.2%	1,170	4.50%	0.4239
	2041	3,548,389	31,311,017	882.4%	1,439,287	12,700,278	882.4%	981	4.50%	0.4056
	2042	2,944,361	27,890,980	947.3%	1,142,854	10,825,888	947.3%	816	4.50%	0.3882
	2043	2,422,155	24,614,145	1016.2%	899,675	9,142,568	1016.2%	672	4.50%	0.3714
	2044	1,974,913	21,510,979	1089.2%	701,965	7,645,878	1089.2%	548	4.50%	0.3554
	2045	1,595,552	18,615,965	1166.7%	542,702	6,331,935	1166.7%	443	4.50%	0.3401
	2046	1,276,922	15,955,999	1249.6%	415,622	5,193,482	1249.6%	355	4.50%	0.3255
	2047	1,011,972	13,534,617	1337.4%	315,200	4,215,647	1337.4%	281	4.50%	0.3115
	2048	793,904	11,357,323	1430.6%	236,630	3,385,150	1430.6%	220	4.50%	0.2981
	2049	616,300	9,422,949	1529.0%	175,783	2,687,649	1529.0%	171	4.50%	0.2852
	2050	473,206	7,725,016	1632.5%	129,157	2,108,477	1632.5%	131	4.50%	0.2729
	2051	359,196	6,256,619	1741.8%	93,818	1,634,154	1741.8%	99	4.50%	0.2612
	2052	269,406	5,000,933	1856.3%	67,335	1,249,936	1856.3%	74	4.50%	0.2499
	2053	199,538	3,942,747	1975.9%	47,725	943,017	1975.9%	54	4.50%	0.2392
	2054	145,856	3,064,820	2101.3%	33,383	701,470	2101.3%	40	4.50%	0.2289
	2055	105,150	2,347,597	2232.6%	23,030	514,176	2232.6%	28	4.50%	0.2190
	2056	74,709	1,770,160	2369.4%	15,658	371,009	2369.4%	20	4.50%	0.2096
	2057	52,269	1,312,719	2511.5%	10,483	263,286	2511.5%	14	4.50%	0.2006
	2058	35,973	955,903	2657.3%	6,904	183,465	2657.3%	9	4.50%	0.1919
	2059	24,321	682,343	2805.6%	4,467	125,322	2805.6%	6	4.50%	0.1837
	2060	16,125	476,261	2953.5%	2,834	83,705	2953.5%	4	4.50%	0.1758
	2061	10,461	324,173	3098.8%	1,759	54,521	3098.8%	3	4.50%	0.1682
	2062	6,622	215,022	3247.3%	1,066	34,606	3247.3%	2	4.50%	0.1609
	2063	4,075	138,377	3396.0%	628	21,312	3396.0%	1	4.50%	0.1540
	2064	2,427	86,105	3548.2%	358	12,690	3548.2%	1	4.50%	0.1474
	2065	1,391	51,559	3705.9%	196	7,272	3705.9%	0	4.50%	0.1410
	2066	763	29,526	3870.8%	103	3,985	3870.8%	0	4.50%	0.1350
	2067	397	16,053	4044.7%	51	2,073	4044.7%	0	4.50%	0.1291
	2068	194	8,217	4230.8%	24	1,016	4230.8%	0	4.50%	0.1236
	Past	601,063,195	461,141,220	76.7%	1,000,314,449	638,688,773	63.8%			
	Future	352,205,394	1,294,996,616	367.7%	257,676,776	810,125,206	314.4%			
	Lifetime	953,268,590	1,756,137,836	184.2%	1,257,991,225	1,448,813,979	115.2%			

Exhibit 5(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, Spread Over Three Years
Policy Form 30160A

		Loss Ratios Without Interest			Loss Ratios With Interest			Ending		
	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
Historical Experience	1997	21,722	0	0.0%	61,113	0	0.0%	169	4.50%	2.8134
	1998	3,885,605	135,050	3.5%	10,461,049	363,590	3.5%	5,694	4.50%	2.6923
	1999	16,212,913	1,549,018	9.6%	41,769,693	3,990,771	9.6%	13,661	4.50%	2.5763
	2000	27,861,541	2,509,278	9.0%	68,689,300	6,186,326	9.0%	17,167	4.50%	2.4654
	2001	29,023,808	3,686,629	12.7%	68,473,426	8,697,554	12.7%	16,793	4.50%	2.3592
	2002	28,638,952	6,945,609	24.3%	64,655,950	15,680,565	24.3%	16,548	4.50%	2.2576
	2003	27,742,532	6,652,753	24.0%	59,935,092	14,372,638	24.0%	15,688	4.50%	2.1604
	2004	26,601,441	7,710,669	29.0%	54,995,094	15,940,827	29.0%	15,243	4.50%	2.0674
	2005	25,816,376	6,547,429	25.4%	51,073,753	12,953,088	25.4%	14,873	4.50%	1.9783
	2006	25,214,693	12,217,733	48.5%	47,735,326	23,130,065	48.5%	14,572	4.50%	1.8932
	2007	24,584,813	12,338,454	50.2%	44,538,628	22,352,736	50.2%	14,274	4.50%	1.8116
	2008	24,445,963	13,412,160	54.9%	42,379,984	23,251,574	54.9%	13,773	4.50%	1.7336
	2009	25,717,245	18,687,537	72.7%	42,664,021	31,001,979	72.7%	13,289	4.50%	1.6590
	2010	26,084,406	28,544,468	109.4%	41,409,693	45,315,107	109.4%	12,938	4.50%	1.5875
	2011	27,103,317	21,238,833	78.4%	41,174,393	32,265,278	78.4%	12,628	4.50%	1.5192
	2012	27,144,216	26,855,687	98.9%	39,460,789	39,041,342	98.9%	12,302	4.50%	1.4537
	2013	28,190,734	23,743,937	84.2%	39,217,379	33,031,243	84.2%	11,962	4.50%	1.3911
	2014	28,334,389	32,193,867	113.6%	37,719,832	42,857,717	113.6%	11,631	4.50%	1.3312
	2015	27,845,535	34,215,731	122.9%	35,472,775	43,587,847	122.9%	11,291	4.50%	1.2739
	2016	29,774,365	37,876,524	127.2%	36,296,589	46,173,566	127.2%	10,962	4.50%	1.2191
	2017	29,610,530	34,765,177	117.4%	34,542,455	40,555,659	117.4%	10,615	4.50%	1.1666
	2018	31,543,995	34,887,173	110.6%	35,213,357	38,945,431	110.6%	10,278	4.50%	1.1163
	2019	30,063,999	53,588,212	178.2%	32,115,981	57,245,809	178.2%	9,565	4.50%	1.0683
	2020	29,600,103	40,839,288	138.0%	30,258,776	41,748,061	138.0%	8,811	4.50%	1.0223
Projected Future Experience	2021	29,313,485	53,389,363	182.1%	28,675,389	52,227,182	182.1%	8,389	4.50%	0.9782
	2022	31,606,246	55,353,185	175.1%	29,586,833	51,816,513	175.1%	7,931	4.50%	0.9361
	2023	34,955,510	56,865,268	162.7%	31,313,018	50,939,697	162.7%	7,460	4.50%	0.8958
	2024	38,590,057	58,120,162	150.6%	33,080,221	49,821,845	150.6%	6,980	4.50%	0.8572
	2025	41,374,011	59,052,260	142.7%	33,939,413	48,441,013	142.7%	6,521	4.50%	0.8203
	2026	39,022,738	59,605,257	152.7%	30,632,197	46,789,130	152.7%	6,080	4.50%	0.7850
	2027	35,976,643	59,736,911	166.0%	27,024,940	44,873,183	166.0%	5,640	4.50%	0.7512
	2028	32,995,550	59,592,379	180.6%	23,718,280	42,836,950	180.6%	5,202	4.50%	0.7188
	2029	30,085,519	59,298,828	197.1%	20,695,172	40,790,370	197.1%	4,768	4.50%	0.6879
	2030	27,259,997	58,598,456	215.0%	17,944,074	38,572,822	215.0%	4,342	4.50%	0.6583
	2031	24,540,007	57,451,754	234.1%	15,458,012	36,189,472	234.1%	3,927	4.50%	0.6299
	2032	21,950,406	55,870,704	254.5%	13,231,382	33,678,040	254.5%	3,529	4.50%	0.6028
	2033	19,502,262	53,869,885	276.2%	11,249,452	31,073,660	276.2%	3,148	4.50%	0.5768
	2034	17,196,353	51,461,177	299.3%	9,492,190	28,405,981	299.3%	2,786	4.50%	0.5520
	2035	15,052,633	48,742,066	323.8%	7,951,082	25,746,472	323.8%	2,448	4.50%	0.5282
	2036	13,084,978	45,797,194	350.0%	6,614,096	23,149,220	350.0%	2,136	4.50%	0.5055
	2037	11,292,551	42,661,486	377.8%	5,462,271	20,635,604	377.8%	1,850	4.50%	0.4837
	2038	9,674,081	39,397,564	407.2%	4,477,902	18,236,197	407.2%	1,590	4.50%	0.4629
	2039	8,224,943	36,056,589	438.4%	3,643,188	15,971,042	438.4%	1,355	4.50%	0.4429
	2040	6,938,212	32,691,420	471.2%	2,940,898	13,856,901	471.2%	1,146	4.50%	0.4239
	2041	5,805,521	29,370,462	505.9%	2,354,818	11,913,156	505.9%	961	4.50%	0.4056
	2042	4,817,267	26,142,438	542.7%	1,869,823	10,147,191	542.7%	799	4.50%	0.3882
	2043	3,962,885	23,054,552	581.8%	1,471,956	8,563,280	581.8%	658	4.50%	0.3714
	2044	3,231,151	20,134,543	623.1%	1,148,483	7,156,636	623.1%	537	4.50%	0.3554
	2045	2,610,477	17,413,888	667.1%	887,914	5,923,067	667.1%	434	4.50%	0.3401
	2046	2,089,166	14,916,963	714.0%	679,998	4,855,288	714.0%	347	4.50%	0.3255
	2047	1,655,682	12,646,378	763.8%	515,698	3,938,986	763.8%	275	4.50%	0.3115
	2048	1,298,902	10,606,605	816.6%	387,149	3,161,393	816.6%	215	4.50%	0.2981
	2049	1,008,324	8,795,951	872.3%	287,598	2,508,814	872.3%	167	4.50%	0.2852
	2050	774,208	7,207,848	931.0%	211,313	1,967,320	931.0%	128	4.50%	0.2729
	2051	587,677	5,835,378	993.0%	153,494	1,524,130	993.0%	97	4.50%	0.2612
	2052	440,772	4,662,467	1057.8%	110,167	1,165,340	1057.8%	72	4.50%	0.2499
	2053	326,462	3,674,606	1125.6%	78,082	878,884	1125.6%	53	4.50%	0.2392
	2054	238,632	2,855,451	1196.6%	54,618	653,550	1196.6%	39	4.50%	0.2289
	2055	172,035	2,186,559	1271.0%	37,679	478,905	1271.0%	28	4.50%	0.2190
	2056	122,230	1,648,267	1348.5%	25,618	345,461	1348.5%	20	4.50%	0.2096
	2057	85,517	1,222,005	1429.0%	17,152	245,092	1429.0%	14	4.50%	0.2006
	2058	58,855	889,630	1511.6%	11,296	170,745	1511.6%	9	4.50%	0.1919
	2059	39,791	634,893	1595.6%	7,308	116,607	1595.6%	6	4.50%	0.1837
	2060	26,382	443,048	1679.3%	4,637	77,868	1679.3%	4	4.50%	0.1758
	2061	17,116	301,507	1761.6%	2,879	50,709	1761.6%	3	4.50%	0.1682
	2062	10,834	199,951	1845.7%	1,744	32,181	1845.7%	2	4.50%	0.1609
	2063	6,666	128,655	1929.9%	1,027	19,815	1929.9%	1	4.50%	0.1540
	2064	3,970	80,043	2016.0%	585	11,797	2016.0%	1	4.50%	0.1474
	2065	2,276	47,921	2105.3%	321	6,759	2105.3%	0	4.50%	0.1410
	2066	1,248	27,438	2198.6%	168	3,703	2198.6%	0	4.50%	0.1350
	2067	649	14,916	2297.1%	84	1,926	2297.1%	0	4.50%	0.1291
	2068	318	7,634	2402.4%	39	943	2402.4%	0	4.50%	0.1236
	Past	601,063,195	461,141,220	76.7%	1,000,314,449	638,688,773	63.8%			
	Future	518,031,195	1,238,761,904	239.1%	367,451,656	779,970,840	212.3%			
	Lifetime	1,119,094,390	1,699,903,124	151.9%	1,367,766,105	1,418,659,613	103.7%			

Exhibit 5(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 30160A

		Loss Ratios Without Interest			Loss Ratios With Interest			Ending		
	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
Historical Experience	1997	27,217	0	0.0%	76,574	0	0.0%	251	4.50%	2.8134
	1998	4,599,547	92,587	2.0%	12,383,163	249,269	2.0%	8,188	4.50%	2.6923
	1999	20,626,327	583,405	2.8%	53,140,073	1,503,041	2.8%	21,454	4.50%	2.5763
	2000	36,589,025	2,529,863	6.9%	90,205,869	6,237,074	6.9%	27,281	4.50%	2.4654
	2001	38,414,751	3,275,008	8.5%	90,628,686	7,726,451	8.5%	26,791	4.50%	2.3592
	2002	37,894,435	4,291,823	11.3%	85,551,338	9,689,317	11.3%	26,358	4.50%	2.2576
	2003	36,895,313	5,924,894	16.1%	79,708,802	12,800,168	16.1%	25,408	4.50%	2.1604
	2004	35,788,262	8,458,948	23.6%	73,987,678	17,487,800	23.6%	24,759	4.50%	2.0674
	2005	34,773,438	8,496,869	24.4%	68,793,933	16,809,757	24.4%	24,141	4.50%	1.9783
	2006	33,820,380	15,964,053	47.2%	64,027,227	30,222,430	47.2%	23,597	4.50%	1.8932
	2007	32,923,094	15,421,272	46.8%	59,644,522	27,937,667	46.8%	23,099	4.50%	1.8116
	2008	31,819,118	15,137,363	47.6%	55,162,223	26,242,419	47.6%	22,297	4.50%	1.7336
	2009	33,247,393	22,474,432	67.6%	55,156,276	37,284,306	67.6%	21,453	4.50%	1.6590
	2010	33,440,484	22,719,387	67.9%	53,087,663	36,067,634	67.9%	20,726	4.50%	1.5875
	2011	34,306,364	25,822,068	75.3%	52,117,006	39,227,965	75.3%	20,084	4.50%	1.5192
	2012	33,931,604	35,763,583	105.4%	49,327,926	51,991,159	105.4%	19,434	4.50%	1.4537
	2013	34,839,518	37,493,345	107.6%	48,466,796	52,158,652	107.6%	18,762	4.50%	1.3911
	2014	34,622,196	37,422,406	108.1%	46,090,403	49,818,150	108.1%	18,085	4.50%	1.3312
	2015	33,529,429	41,566,229	124.0%	42,713,559	52,951,738	124.0%	17,382	4.50%	1.2739
	2016	35,402,119	45,990,142	129.9%	43,157,130	56,064,514	129.9%	16,663	4.50%	1.2191
	2017	34,517,326	45,902,774	133.0%	40,266,526	53,548,332	133.0%	15,924	4.50%	1.1666
	2018	36,129,155	53,549,795	148.2%	40,331,885	59,778,985	148.2%	15,260	4.50%	1.1163
	2019	35,019,009	54,997,050	157.0%	37,409,188	58,750,806	157.0%	14,605	4.50%	1.0683
	2020	35,259,619	58,827,512	166.8%	36,044,231	60,136,566	166.8%	14,047	4.50%	1.0223
Projected Future Experience	2021	34,408,702	58,022,462	168.6%	33,659,692	56,759,427	168.6%	13,124	4.50%	0.9782
	2022	35,398,156	58,408,977	165.0%	33,136,467	54,677,061	165.0%	12,222	4.50%	0.9361
	2023	33,041,660	58,624,322	177.4%	29,598,597	52,515,452	177.4%	11,356	4.50%	0.8958
	2024	30,217,055	58,583,609	193.9%	25,902,705	50,219,121	193.9%	10,490	4.50%	0.8572
	2025	27,474,414	58,456,686	212.8%	22,537,469	47,952,459	212.8%	9,633	4.50%	0.8203
	2026	24,834,462	58,212,065	234.4%	19,494,637	45,695,497	234.4%	8,788	4.50%	0.7850
	2027	22,309,931	57,685,608	258.6%	16,758,777	43,332,285	258.6%	7,963	4.50%	0.7512
	2028	19,910,858	56,790,570	285.2%	14,312,576	40,822,918	285.2%	7,163	4.50%	0.7188
	2029	17,639,651	55,446,643	314.3%	12,133,931	38,140,536	314.3%	6,390	4.50%	0.6879
	2030	15,502,895	53,657,626	346.1%	10,204,884	35,320,488	346.1%	5,653	4.50%	0.6583
	2031	13,513,991	51,453,015	380.7%	8,512,607	32,410,802	380.7%	4,957	4.50%	0.6299
	2032	11,683,892	48,868,038	418.3%	7,042,878	29,456,935	418.3%	4,310	4.50%	0.6028
	2033	10,014,503	45,937,886	458.7%	5,776,646	26,498,261	458.7%	3,711	4.50%	0.5768
	2034	8,499,586	42,696,513	502.3%	4,691,674	23,567,987	502.3%	3,162	4.50%	0.5520
	2035	7,144,768	39,242,034	549.2%	3,774,000	20,728,377	549.2%	2,670	4.50%	0.5282
	2036	5,953,293	35,697,556	599.6%	3,009,226	18,044,131	599.6%	2,235	4.50%	0.5055
	2037	4,918,743	32,156,050	653.7%	2,379,224	15,554,065	653.7%	1,855	4.50%	0.4837
	2038	4,030,598	28,671,825	711.4%	1,865,668	13,271,508	711.4%	1,526	4.50%	0.4629
	2039	3,275,344	25,250,235	770.9%	1,450,793	11,184,435	770.9%	1,245	4.50%	0.4429
	2040	2,638,984	21,934,677	831.2%	1,118,585	9,297,444	831.2%	1,007	4.50%	0.4239
	2041	2,107,718	18,839,975	893.9%	854,926	7,641,812	893.9%	807	4.50%	0.4056
	2042	1,668,323	16,001,406	959.1%	647,560	6,210,948	959.1%	641	4.50%	0.3882
	2043	1,308,395	13,439,249	1027.2%	485,984	4,991,815	1027.2%	504	4.50%	0.3714
	2044	1,016,463	11,162,764	1098.2%	361,292	3,967,701	1098.2%	392	4.50%	0.3554
	2045	782,068	9,170,037	1172.5%	266,009	3,119,047	1172.5%	302	4.50%	0.3401
	2046	595,799	7,450,575	1250.5%	193,925	2,425,071	1250.5%	231	4.50%	0.3255
	2047	449,312	5,985,872	1332.2%	139,948	1,864,428	1332.2%	174	4.50%	0.3115
	2048	335,323	4,753,700	1417.6%	99,946	1,416,882	1417.6%	130	4.50%	0.2981
	2049	247,570	3,730,864	1507.0%	70,613	1,064,131	1507.0%	96	4.50%	0.2852
	2050	180,753	2,893,081	1600.6%	49,335	789,642	1600.6%	70	4.50%	0.2729
	2051	130,446	2,215,786	1698.6%	34,071	578,737	1698.6%	51	4.50%	0.2612
	2052	93,008	1,675,568	1801.5%	23,247	418,792	1801.5%	36	4.50%	0.2499
	2053	65,483	1,250,746	1910.0%	15,662	299,150	1910.0%	25	4.50%	0.2392
	2054	45,499	921,319	2024.9%	10,414	210,870	2024.9%	17	4.50%	0.2289
	2055	31,181	669,363	2146.7%	6,829	146,605	2146.7%	12	4.50%	0.2190
	2056	21,063	479,330	2275.7%	4,415	100,463	2275.7%	8	4.50%	0.2096
	2057	14,014	337,964	2411.7%	2,811	67,784	2411.7%	5	4.50%	0.2006
	2058	9,174	234,222	2553.0%	1,761	44,954	2553.0%	3	4.50%	0.1919
	2059	5,902	159,160	2696.6%	1,084	29,232	2696.6%	2	4.50%	0.1837
	2060	3,725	105,883	2842.5%	655	18,609	2842.5%	1	4.50%	0.1758
	2061	2,301	68,797	2990.3%	387	11,571	2990.3%	1	4.50%	0.1682
	2062	1,386	43,553	3141.9%	223	7,010	3141.9%	0	4.50%	0.1609
	2063	812	26,764	3297.5%	125	4,122	3297.5%	0	4.50%	0.1540
	2064	460	15,891	3457.8%	68	2,342	3457.8%	0	4.50%	0.1474
	2065	250	9,065	3623.1%	35	1,278	3623.1%	0	4.50%	0.1410
	2066	130	4,933	3793.3%	18	666	3793.3%	0	4.50%	0.1350
	2067	64	2,542	3968.6%	8	328	3968.6%	0	4.50%	0.1291
	2068	30	1,228	4150.0%	4	152	4150.0%	0	4.50%	0.1236
	Past	758,415,123	562,704,809	74.2%	1,277,478,677	764,684,198	59.9%			
	Future	341,528,137	1,047,446,033	306.7%	260,632,390	700,883,333	268.9%			
	Lifetime	1,099,943,260	1,610,150,842	146.4%	1,538,111,067	1,465,567,531	95.3%			

Exhibit 5(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, Spread Over Three Years
Policy Form 30160A

		Loss Ratios Without Interest			Loss Ratios With Interest			Ending		Mid-Year
	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Policies Inforce	Interest Rate	Disc / Accum Factor
Historical Experience	1997	27,217	0	0.0%	76,574	0	0.0%	251	4.50%	2.8134
	1998	4,599,547	92,587	2.0%	12,383,163	249,269	2.0%	8,188	4.50%	2.6923
	1999	20,626,327	583,405	2.8%	53,140,073	1,503,041	2.8%	21,454	4.50%	2.5763
	2000	36,589,025	2,529,863	6.9%	90,205,869	6,237,074	6.9%	27,281	4.50%	2.4654
	2001	38,414,751	3,275,008	8.5%	90,628,686	7,726,451	8.5%	26,791	4.50%	2.3592
	2002	37,894,435	4,291,823	11.3%	85,551,338	9,689,317	11.3%	26,358	4.50%	2.2576
	2003	36,895,313	5,924,894	16.1%	79,708,802	12,800,168	16.1%	25,408	4.50%	2.1604
	2004	35,788,262	8,458,948	23.6%	73,987,678	17,487,800	23.6%	24,759	4.50%	2.0674
	2005	34,773,438	8,496,869	24.4%	68,793,933	16,809,757	24.4%	24,141	4.50%	1.9783
	2006	33,820,380	15,964,053	47.2%	64,027,227	30,222,430	47.2%	23,597	4.50%	1.8932
	2007	32,923,094	15,421,272	46.8%	59,644,522	27,937,667	46.8%	23,099	4.50%	1.8116
	2008	31,819,118	15,137,363	47.6%	55,162,223	26,242,419	47.6%	22,297	4.50%	1.7336
	2009	33,247,393	22,474,432	67.6%	55,156,276	37,284,306	67.6%	21,453	4.50%	1.6590
	2010	33,440,484	22,719,387	67.9%	53,087,663	36,067,634	67.9%	20,726	4.50%	1.5875
	2011	34,306,364	25,822,068	75.3%	52,117,006	39,227,965	75.3%	20,084	4.50%	1.5192
	2012	33,931,604	35,763,583	105.4%	49,327,926	51,991,159	105.4%	19,434	4.50%	1.4537
	2013	34,839,518	37,493,345	107.6%	48,466,796	52,158,652	107.6%	18,762	4.50%	1.3911
	2014	34,622,196	37,422,406	108.1%	46,090,403	49,818,150	108.1%	18,085	4.50%	1.3312
	2015	33,529,429	41,566,229	124.0%	42,713,559	52,951,738	124.0%	17,382	4.50%	1.2739
	2016	35,402,119	45,990,142	129.9%	43,157,130	56,064,514	129.9%	16,663	4.50%	1.2191
	2017	34,517,326	45,902,774	133.0%	40,266,526	53,548,332	133.0%	15,924	4.50%	1.1666
	2018	36,129,155	53,549,795	148.2%	40,331,885	59,778,985	148.2%	15,260	4.50%	1.1163
	2019	35,019,009	54,997,050	157.0%	37,409,188	58,750,806	157.0%	14,605	4.50%	1.0683
	2020	35,259,619	58,827,512	166.8%	36,044,231	60,136,566	166.8%	14,047	4.50%	1.0223
Projected Future Experience	2021	34,408,702	58,022,462	168.6%	33,659,692	56,759,427	168.6%	13,124	4.50%	0.9782
	2022	35,711,973	58,280,047	163.2%	33,430,234	54,556,369	163.2%	12,172	4.50%	0.9361
	2023	35,252,172	57,890,136	164.2%	31,578,766	51,857,771	164.2%	11,230	4.50%	0.8958
	2024	34,330,286	57,340,817	167.0%	29,428,655	49,153,773	167.0%	10,301	4.50%	0.8572
	2025	32,952,791	56,582,285	171.7%	27,031,422	46,414,874	171.7%	9,430	4.50%	0.8203
	2026	29,993,551	55,790,779	186.0%	23,544,436	43,794,829	186.0%	8,603	4.50%	0.7850
	2027	26,944,798	54,760,526	203.2%	20,240,398	41,135,021	203.2%	7,796	4.50%	0.7512
	2028	24,047,507	53,781,274	223.6%	17,286,135	38,659,738	223.6%	7,013	4.50%	0.7188
	2029	21,304,591	52,479,112	246.3%	14,654,964	36,099,236	246.3%	6,256	4.50%	0.6879
	2030	18,724,005	50,763,193	271.1%	12,325,200	33,415,208	271.1%	5,534	4.50%	0.6583
	2031	16,321,943	48,657,505	298.1%	10,281,366	30,649,881	298.1%	4,853	4.50%	0.6299
	2032	14,111,647	46,195,443	327.4%	8,506,293	27,845,935	327.4%	4,219	4.50%	0.6028
	2033	12,095,430	43,410,302	358.9%	6,976,983	25,040,280	358.9%	3,633	4.50%	0.5768
	2034	10,265,760	40,334,151	392.9%	5,666,582	22,263,990	392.9%	3,096	4.50%	0.5520
	2035	8,629,438	37,059,584	429.5%	4,558,230	19,575,566	429.5%	2,614	4.50%	0.5282
	2036	7,190,390	33,702,701	468.7%	3,634,544	17,035,787	468.7%	2,188	4.50%	0.5055
	2037	5,940,870	30,351,063	510.9%	2,873,633	14,680,982	510.9%	1,816	4.50%	0.4837
	2038	4,868,172	27,055,718	555.8%	2,253,361	12,523,450	555.8%	1,494	4.50%	0.4629
	2039	3,955,977	23,821,511	602.2%	1,752,276	10,551,591	602.2%	1,219	4.50%	0.4429
	2040	3,187,382	20,689,124	649.1%	1,351,034	8,769,492	649.1%	986	4.50%	0.4239
	2041	2,545,717	17,766,580	697.9%	1,032,586	7,206,425	697.9%	790	4.50%	0.4056
	2042	2,015,013	15,086,884	748.7%	782,128	5,855,976	748.7%	627	4.50%	0.3882
	2043	1,580,290	12,668,908	801.7%	586,976	4,705,683	801.7%	493	4.50%	0.3714
	2044	1,227,693	10,521,152	857.0%	436,372	3,739,646	857.0%	384	4.50%	0.3554
	2045	944,589	8,641,603	914.9%	321,287	2,939,309	914.9%	296	4.50%	0.3401
	2046	719,612	7,020,190	975.6%	234,225	2,284,986	975.6%	226	4.50%	0.3255
	2047	542,683	5,639,313	1039.2%	169,030	1,756,485	1039.2%	171	4.50%	0.3115
	2048	405,006	4,477,897	1105.6%	120,715	1,334,677	1105.6%	127	4.50%	0.2981
	2049	299,018	3,513,976	1175.2%	85,287	1,002,270	1175.2%	94	4.50%	0.2852
	2050	218,315	2,724,585	1248.0%	59,587	743,652	1248.0%	69	4.50%	0.2729
	2051	157,554	2,086,514	1324.3%	41,151	544,972	1324.3%	49	4.50%	0.2612
	2052	112,336	1,577,656	1404.4%	28,077	394,320	1404.4%	35	4.50%	0.2499
	2053	79,090	1,177,548	1488.9%	18,917	281,643	1488.9%	25	4.50%	0.2392
	2054	54,954	867,325	1578.3%	12,578	198,512	1578.3%	17	4.50%	0.2289
	2055	37,661	630,084	1673.0%	8,249	138,002	1673.0%	12	4.50%	0.2190
	2056	25,440	451,168	1773.5%	5,332	94,560	1773.5%	8	4.50%	0.2096
	2057	16,926	318,085	1879.3%	3,395	63,797	1879.3%	5	4.50%	0.2006
	2058	11,081	220,430	1989.3%	2,127	42,307	1989.3%	3	4.50%	0.1919
	2059	7,129	149,779	2101.0%	1,309	27,509	2101.0%	2	4.50%	0.1837
	2060	4,499	99,636	2214.6%	791	17,511	2214.6%	1	4.50%	0.1758
	2061	2,779	64,734	2329.7%	467	10,887	2329.7%	1	4.50%	0.1682
	2062	1,674	40,979	2447.6%	269	6,595	2447.6%	0	4.50%	0.1609
	2063	980	25,181	2568.7%	151	3,878	2568.7%	0	4.50%	0.1540
	2064	555	14,950	2693.4%	82	2,203	2693.4%	0	4.50%	0.1474
	2065	302	8,528	2822.1%	43	1,203	2822.1%	0	4.50%	0.1410
	2066	157	4,641	2954.5%	21	626	2954.5%	0	4.50%	0.1350
	2067	77	2,391	3091.0%	10	309	3091.0%	0	4.50%	0.1291
	2068	36	1,155	3232.1%	4	143	3232.1%	0	4.50%	0.1236
	Past	758,415,123	562,704,809	74.2%	1,277,478,677	764,684,198	59.9%			
	Future	391,248,551	1,002,769,604	256.3%	294,985,370	674,181,285	228.5%			
	Lifetime	1,149,663,673	1,565,474,413	136.2%	1,572,464,047	1,438,865,483	91.5%			

Exhibit 5(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 30160A

		Loss Ratios Without Interest			Loss Ratios With Interest			Ending		
	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
Historical Experience	1997	48,939	0	0.0%	137,686	0	0.0%	420	4.50%	2.8134
	1998	8,485,152	227,638	2.7%	22,844,212	612,859	2.7%	13,882	4.50%	2.6923
	1999	36,839,240	2,132,424	5.8%	94,909,767	5,493,811	5.8%	35,115	4.50%	2.5763
	2000	64,450,567	5,039,141	7.8%	158,895,170	12,423,400	7.8%	44,448	4.50%	2.4654
	2001	67,438,559	6,961,637	10.3%	159,102,112	16,424,005	10.3%	43,584	4.50%	2.3592
	2002	66,533,387	11,237,432	16.9%	150,207,288	25,369,882	16.9%	42,906	4.50%	2.2576
	2003	64,637,845	12,577,647	19.5%	139,643,894	27,172,806	19.5%	41,096	4.50%	2.1604
	2004	62,389,703	16,169,617	25.9%	128,982,772	33,428,627	25.9%	40,002	4.50%	2.0674
	2005	60,589,814	15,044,298	24.8%	119,867,686	29,762,845	24.8%	39,014	4.50%	1.9783
	2006	59,035,072	28,181,787	47.7%	111,762,553	53,352,495	47.7%	38,169	4.50%	1.8932
	2007	57,507,907	27,759,727	48.3%	104,183,150	50,290,402	48.3%	37,373	4.50%	1.8116
	2008	56,265,081	28,549,524	50.7%	97,542,207	49,493,994	50.7%	36,070	4.50%	1.7336
	2009	58,964,638	41,161,969	69.8%	97,820,297	68,286,285	69.8%	34,742	4.50%	1.6590
	2010	59,524,890	51,263,855	86.1%	94,497,355	81,382,740	86.1%	33,664	4.50%	1.5875
	2011	61,409,682	47,060,901	76.6%	93,291,399	71,493,242	76.6%	32,712	4.50%	1.5192
	2012	61,075,820	62,619,271	102.5%	88,788,716	91,032,501	102.5%	31,736	4.50%	1.4537
	2013	63,030,252	61,237,282	97.2%	87,684,175	85,189,895	97.2%	30,724	4.50%	1.3911
	2014	62,956,586	69,616,274	110.6%	83,810,235	92,675,868	110.6%	29,716	4.50%	1.3312
	2015	61,374,964	75,781,959	123.5%	78,186,334	96,539,585	123.5%	28,673	4.50%	1.2739
	2016	65,176,484	83,866,666	128.7%	79,453,719	102,238,080	128.7%	27,625	4.50%	1.2191
	2017	64,127,856	80,667,951	125.8%	74,808,981	94,103,991	125.8%	26,539	4.50%	1.1666
	2018	67,673,150	88,436,968	130.7%	75,545,242	98,724,416	130.7%	25,538	4.50%	1.1163
	2019	65,083,008	108,585,262	166.8%	69,525,169	115,996,616	166.8%	24,170	4.50%	1.0683
	2020	64,859,722	99,666,800	153.7%	66,303,007	101,884,627	153.7%	22,858	4.50%	1.0223
Projected Future Experience	2021	63,722,187	111,411,824	174.8%	62,335,081	108,986,609	174.8%	21,513	4.50%	0.9782
	2022	66,259,188	113,840,039	171.8%	62,025,700	106,566,475	171.8%	20,184	4.50%	0.9361
	2023	62,548,558	115,824,246	185.2%	56,030,768	103,754,934	185.2%	18,899	4.50%	0.8958
	2024	57,850,019	117,276,176	202.7%	49,590,272	100,531,643	202.7%	17,597	4.50%	0.8572
	2025	53,213,987	118,513,690	222.7%	43,651,834	97,217,671	222.7%	16,293	4.50%	0.8203
	2026	48,685,730	119,472,083	245.4%	38,217,484	93,783,587	245.4%	14,999	4.50%	0.7850
	2027	44,299,345	119,788,589	270.4%	33,276,789	89,982,812	270.4%	13,723	4.50%	0.7512
	2028	40,078,154	119,271,911	297.6%	28,809,488	85,736,549	297.6%	12,477	4.50%	0.7188
	2029	36,028,269	117,791,620	326.9%	24,783,060	81,026,285	326.9%	11,260	4.50%	0.6879
	2030	32,164,498	115,363,223	358.7%	21,172,494	75,938,606	358.7%	10,087	4.50%	0.6583
	2031	28,513,090	112,040,919	392.9%	17,960,699	70,575,768	392.9%	8,968	4.50%	0.6299
	2032	25,100,190	107,871,042	429.8%	15,130,026	65,023,080	429.8%	7,915	4.50%	0.6028
	2033	21,934,460	102,902,827	469.1%	12,652,412	59,357,237	469.1%	6,926	4.50%	0.5768
	2034	19,010,143	97,181,729	511.2%	10,493,381	53,643,203	511.2%	6,008	4.50%	0.5520
	2035	16,345,063	90,908,622	556.2%	8,633,768	48,019,636	556.2%	5,170	4.50%	0.5282
	2036	13,950,941	84,296,114	604.2%	7,051,816	42,609,364	604.2%	4,416	4.50%	0.5055
	2037	11,820,846	77,474,099	655.4%	5,717,810	37,474,663	655.4%	3,744	4.50%	0.4837
	2038	9,943,479	70,563,596	709.6%	4,602,600	32,662,214	709.6%	3,150	4.50%	0.4629
	2039	8,302,501	63,624,769	766.3%	3,677,542	28,182,197	766.3%	2,629	4.50%	0.4429
	2040	6,879,682	56,757,772	825.0%	2,916,089	24,057,898	825.0%	2,178	4.50%	0.4239
	2041	5,656,107	50,150,992	886.7%	2,294,213	20,342,090	886.7%	1,788	4.50%	0.4056
	2042	4,612,683	43,892,385	951.6%	1,790,414	17,036,836	951.6%	1,456	4.50%	0.3882
	2043	3,730,550	38,053,394	1020.0%	1,385,659	14,134,383	1020.0%	1,176	4.50%	0.3714
	2044	2,991,377	32,673,743	1092.3%	1,063,257	11,613,579	1092.3%	941	4.50%	0.3554
	2045	2,377,620	27,786,002	1168.6%	808,711	9,450,982	1168.6%	746	4.50%	0.3401
	2046	1,872,721	23,406,574	1249.9%	609,548	7,618,552	1249.9%	585	4.50%	0.3255
	2047	1,461,284	19,520,489	1335.8%	455,148	6,080,076	1335.8%	455	4.50%	0.3115
	2048	1,129,227	16,111,022	1426.7%	336,576	4,802,033	1426.7%	350	4.50%	0.2981
	2049	863,870	13,153,813	1522.7%	246,396	3,751,780	1522.7%	267	4.50%	0.2852
	2050	653,959	10,618,097	1623.7%	178,492	2,898,118	1623.7%	201	4.50%	0.2729
	2051	489,642	8,472,405	1730.3%	127,889	2,212,890	1730.3%	149	4.50%	0.2612
	2052	362,414	6,676,501	1842.2%	90,582	1,668,729	1842.2%	110	4.50%	0.2499
	2053	265,021	5,193,493	1959.7%	63,387	1,242,167	1959.7%	80	4.50%	0.2392
	2054	191,355	3,986,138	2083.1%	43,797	912,340	2083.1%	57	4.50%	0.2289
	2055	136,332	3,016,960	2213.0%	29,860	660,781	2213.0%	40	4.50%	0.2190
	2056	95,772	2,249,490	2348.8%	20,073	471,472	2348.8%	28	4.50%	0.2096
	2057	66,283	1,650,683	2490.4%	13,294	331,069	2490.4%	19	4.50%	0.2006
	2058	45,147	1,190,125	2636.1%	8,665	228,419	2636.1%	13	4.50%	0.1919
	2059	30,223	841,504	2784.3%	5,551	154,554	2784.3%	9	4.50%	0.1837
	2060	19,850	582,143	2932.7%	3,489	102,314	2932.7%	6	4.50%	0.1758
	2061	12,762	392,969	3079.2%	2,146	66,092	3079.2%	3	4.50%	0.1682
	2062	8,008	258,575	3229.0%	1,289	41,616	3229.0%	2	4.50%	0.1609
	2063	4,886	165,141	3379.7%	753	25,434	3379.7%	1	4.50%	0.1540
	2064	2,886	101,996	3533.8%	425	15,032	3533.8%	1	4.50%	0.1474
	2065	1,641	60,624	3693.3%	232	8,550	3693.3%	0	4.50%	0.1410
	2066	893	34,459	3859.5%	121	4,651	3859.5%	0	4.50%	0.1350
	2067	461	18,595	4034.1%	60	2,401	4034.1%	0	4.50%	0.1291
	2068	224	9,445	4220.1%	28	1,167	4220.1%	0	4.50%	0.1236
	Past	1,359,478,318	1,023,846,029	75.3%	2,277,793,127	1,403,372,972	61.6%			
	Future	693,733,531	2,342,442,649	337.7%	518,309,166	1,511,008,539	291.5%			
	Lifetime	2,053,211,849	3,366,288,678	164.0%	2,796,102,293	2,914,381,510	104.2%			

Exhibit 5(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, Spread Over Three Years
Policy Form 30160A

		Loss Ratios Without Interest			Loss Ratios With Interest			Ending		
	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
Historical Experience	1997	48,939	0	0.0%	137,686	0	0.0%	420	4.50%	2.8134
	1998	8,485,152	227,638	2.7%	22,844,212	612,859	2.7%	13,882	4.50%	2.6923
	1999	36,839,240	2,132,424	5.8%	94,909,767	5,493,811	5.8%	35,115	4.50%	2.5763
	2000	64,450,567	5,039,141	7.8%	158,895,170	12,423,400	7.8%	44,448	4.50%	2.4654
	2001	67,438,559	6,961,637	10.3%	159,102,112	16,424,005	10.3%	43,584	4.50%	2.3592
	2002	66,533,387	11,237,432	16.9%	150,207,288	25,369,882	16.9%	42,906	4.50%	2.2576
	2003	64,637,845	12,577,647	19.5%	139,643,894	27,172,806	19.5%	41,096	4.50%	2.1604
	2004	62,389,703	16,169,617	25.9%	128,982,772	33,428,627	25.9%	40,002	4.50%	2.0674
	2005	60,589,814	15,044,298	24.8%	119,867,686	29,762,845	24.8%	39,014	4.50%	1.9783
	2006	59,035,072	28,181,787	47.7%	111,762,553	53,352,495	47.7%	38,169	4.50%	1.8932
	2007	57,507,907	27,759,727	48.3%	104,183,150	50,290,402	48.3%	37,373	4.50%	1.8116
	2008	56,265,081	28,549,524	50.7%	97,542,207	49,493,994	50.7%	36,070	4.50%	1.7336
	2009	58,964,638	41,161,969	69.8%	97,820,297	68,286,285	69.8%	34,742	4.50%	1.6590
	2010	59,524,890	51,263,855	86.1%	94,497,355	81,382,740	86.1%	33,664	4.50%	1.5875
	2011	61,409,682	47,060,901	76.6%	93,291,399	71,493,242	76.6%	32,712	4.50%	1.5192
	2012	61,075,820	62,619,271	102.5%	88,788,716	91,032,501	102.5%	31,736	4.50%	1.4537
	2013	63,030,252	61,237,282	97.2%	87,684,175	85,189,895	97.2%	30,724	4.50%	1.3911
	2014	62,956,586	69,616,274	110.6%	83,810,235	92,675,868	110.6%	29,716	4.50%	1.3312
	2015	61,374,964	75,781,959	123.5%	78,186,334	96,539,585	123.5%	28,673	4.50%	1.2739
	2016	65,176,484	83,866,666	128.7%	79,453,719	102,238,080	128.7%	27,625	4.50%	1.2191
	2017	64,127,856	80,667,951	125.8%	74,808,981	94,103,991	125.8%	26,539	4.50%	1.1666
	2018	67,673,150	88,436,968	130.7%	75,545,242	98,724,416	130.7%	25,538	4.50%	1.1163
	2019	65,083,008	108,585,262	166.8%	69,525,169	115,996,616	166.8%	24,170	4.50%	1.0683
	2020	64,859,722	99,666,800	153.7%	66,303,007	101,884,627	153.7%	22,858	4.50%	1.0223
Projected Future Experience	2021	63,722,187	111,411,824	174.8%	62,335,081	108,986,609	174.8%	21,513	4.50%	0.9782
	2022	67,318,219	113,633,232	168.8%	63,017,066	106,372,882	168.8%	20,103	4.50%	0.9361
	2023	70,207,683	114,755,404	163.5%	62,891,784	102,797,468	163.5%	18,691	4.50%	0.8958
	2024	72,920,343	115,460,979	158.3%	62,508,876	98,975,617	158.3%	17,280	4.50%	0.8572
	2025	74,326,802	115,634,545	155.6%	60,970,835	94,855,887	155.6%	15,951	4.50%	0.8203
	2026	69,016,289	115,396,036	167.2%	54,176,633	90,583,958	167.2%	14,684	4.50%	0.7850
	2027	62,921,440	114,497,437	182.0%	47,265,338	86,008,204	182.0%	13,435	4.50%	0.7512
	2028	57,043,057	113,373,653	198.8%	41,004,415	81,496,689	198.8%	12,215	4.50%	0.7188
	2029	51,390,110	111,777,940	217.5%	35,350,135	76,889,605	217.5%	11,024	4.50%	0.6879
	2030	45,984,001	109,361,649	237.8%	30,269,274	71,988,030	237.8%	9,876	4.50%	0.6583
	2031	40,861,950	106,109,259	259.7%	25,739,378	66,839,352	259.7%	8,780	4.50%	0.6299
	2032	36,062,053	102,066,147	283.0%	21,737,676	61,523,974	283.0%	7,749	4.50%	0.6028
	2033	31,597,692	97,280,187	307.9%	18,226,435	56,113,940	307.9%	6,781	4.50%	0.5768
	2034	27,462,113	91,795,327	334.3%	15,158,772	50,669,971	334.3%	5,882	4.50%	0.5520
	2035	23,682,070	85,801,650	362.3%	12,509,313	45,322,038	362.3%	5,062	4.50%	0.5282
	2036	20,275,369	79,499,895	392.1%	10,248,641	40,185,008	392.1%	4,324	4.50%	0.5055
	2037	17,233,421	73,012,549	423.7%	8,335,904	35,316,586	423.7%	3,665	4.50%	0.4837
	2038	14,542,253	66,453,282	457.0%	6,731,264	30,759,647	457.0%	3,084	4.50%	0.4629
	2039	12,180,921	59,878,100	491.6%	5,395,463	26,522,633	491.6%	2,574	4.50%	0.4429
	2040	10,125,594	53,380,544	527.2%	4,291,932	22,626,393	527.2%	2,132	4.50%	0.4239
	2041	8,351,238	47,137,042	564.4%	3,387,403	19,119,581	564.4%	1,751	4.50%	0.4056
	2042	6,832,280	41,229,322	603.4%	2,651,951	16,003,167	603.4%	1,426	4.50%	0.3882
	2043	5,543,175	35,723,460	644.5%	2,058,932	13,268,963	644.5%	1,151	4.50%	0.3714
	2044	4,458,844	30,655,695	687.5%	1,584,855	10,896,282	687.5%	921	4.50%	0.3554
	2045	3,555,066	26,055,491	732.9%	1,209,201	8,862,375	732.9%	730	4.50%	0.3401
	2046	2,808,778	21,937,152	781.0%	914,223	7,140,273	781.0%	573	4.50%	0.3255
	2047	2,198,364	18,285,692	831.8%	684,728	5,695,472	831.8%	446	4.50%	0.3115
	2048	1,703,907	15,084,502	885.3%	507,865	4,496,069	885.3%	343	4.50%	0.2981
	2049	1,307,341	12,309,927	941.6%	372,885	3,511,084	941.6%	261	4.50%	0.2852
	2050	992,523	9,932,433	1000.7%	270,901	2,710,972	1000.7%	197	4.50%	0.2729
	2051	745,231	7,921,892	1063.0%	194,645	2,069,103	1063.0%	146	4.50%	0.2612
	2052	553,108	6,240,123	1128.2%	138,244	1,559,660	1128.2%	107	4.50%	0.2499
	2053	405,553	4,852,154	1196.4%	96,999	1,160,527	1196.4%	78	4.50%	0.2392
	2054	293,586	3,722,776	1268.0%	67,196	852,062	1268.0%	56	4.50%	0.2289
	2055	209,696	2,816,643	1343.2%	45,928	616,907	1343.2%	39	4.50%	0.2190
	2056	147,670	2,099,435	1421.7%	30,950	440,022	1421.7%	27	4.50%	0.2096
	2057	102,443	1,540,090	1503.4%	20,546	308,888	1503.4%	19	4.50%	0.2006
	2058	69,936	1,110,060	1587.3%	13,423	213,052	1587.3%	13	4.50%	0.1919
	2059	46,920	784,672	1672.4%	8,617	144,116	1672.4%	8	4.50%	0.1837
	2060	30,881	542,684	1757.3%	5,428	95,379	1757.3%	5	4.50%	0.1758
	2061	19,894	366,241	1840.9%	3,346	61,597	1840.9%	3	4.50%	0.1682
	2062	12,508	240,930	1926.2%	2,013	38,776	1926.2%	2	4.50%	0.1609
	2063	7,647	153,836	2011.8%	1,178	23,693	2011.8%	1	4.50%	0.1540
	2064	4,525	94,993	2099.1%	667	14,000	2099.1%	1	4.50%	0.1474
	2065	2,578	56,449	2189.3%	364	7,961	2189.3%	0	4.50%	0.1410
	2066	1,405	32,080	2283.1%	190	4,329	2283.1%	0	4.50%	0.1350
	2067	727	17,307	2381.6%	94	2,235	2381.6%	0	4.50%	0.1291
	2068	353	8,789	2486.3%	44	1,086	2486.3%	0	4.50%	0.1236
	Past	1,359,478,318	1,023,846,029	75.3%	2,277,793,127	1,403,372,972	61.6%			
	Future	909,279,746	2,241,531,508	246.5%	662,437,026	1,454,152,124	219.5%			
	Lifetime	2,268,758,064	3,265,377,537	143.9%	2,940,230,153	2,857,525,096	97.2%			

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
41	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
42	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
43	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
44	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
45	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
46	151.98	174.20	196.36	126.66	145.64	164.66	253.30	288.20	322.96	224.86	254.94	285.00	341.96	383.16	424.28	307.18	343.62	379.98
47	155.18	178.96	202.66	129.84	150.40	171.00	262.86	299.30	335.62	234.34	265.96	297.62	357.84	400.54	443.30	316.62	354.68	392.64
48	155.18	178.96	202.66	136.18	156.76	177.32	272.24	310.30	348.28	240.68	272.24	303.96	373.64	417.96	462.26	326.14	365.74	405.28
49	164.66	189.96	215.32	139.30	161.52	183.66	278.62	316.62	354.68	243.88	277.02	310.30	389.48	435.42	481.30	338.80	378.42	417.96
50	164.66	189.96	215.32	145.64	167.90	189.96	288.20	327.70	367.32	250.18	283.46	316.62	411.68	459.16	506.58	348.28	389.48	430.66
51	167.90	194.76	221.68	148.86	172.64	196.36	297.62	338.80	379.98	259.64	294.54	329.30	424.28	471.84	519.28	357.84	400.54	443.30
52	174.20	201.08	228.02	148.86	172.64	196.36	303.96	345.14	386.32	259.64	294.54	329.30	440.16	489.26	538.30	370.48	413.26	455.92
53	177.32	205.82	234.34	158.32	183.66	208.98	313.48	356.26	398.92	269.16	305.58	341.96	455.92	506.58	557.32	379.98	424.28	468.60
54	177.32	205.82	234.34	158.32	183.66	208.98	322.96	367.32	411.68	275.52	311.92	348.28	471.84	524.04	576.26	389.48	435.42	481.30
55	186.82	216.98	247.02	167.90	194.76	221.68	332.46	378.42	424.28	285.00	322.96	361.00	493.96	547.80	601.62	405.28	452.84	500.28
56	202.66	234.34	265.96	174.20	201.08	228.02	354.68	402.16	449.64	307.18	346.74	386.32	522.44	577.86	633.26	433.84	482.96	531.94
57	218.52	251.78	285.00	189.96	218.52	247.02	376.82	425.94	474.94	329.30	370.48	411.68	550.96	607.96	664.96	462.26	512.98	563.62
58	234.34	269.16	303.96	205.82	235.92	265.96	398.92	449.64	500.28	351.52	394.22	436.98	579.48	638.04	696.60	490.78	543.06	595.28
59	250.18	286.62	322.96	215.32	247.02	278.62	427.52	479.70	531.94	373.64	417.96	462.26	607.96	668.14	728.24	519.28	573.16	626.96
60	265.96	303.96	341.96	231.18	264.44	297.62	449.64	503.44	557.32	405.28	452.84	500.28	636.52	698.20	759.92	547.80	603.24	658.58
61	281.86	321.36	361.00	243.88	277.02	310.30	471.84	527.20	582.58	427.52	476.62	525.62	664.96	728.24	791.64	576.26	633.26	690.28
62	297.62	338.80	379.98	253.30	288.20	322.96	500.28	557.32	614.30	449.64	500.28	550.96	693.44	758.38	823.24	604.82	663.40	721.90
63	313.48	356.26	398.92	269.16	305.58	341.96	522.44	581.06	639.60	471.84	524.04	576.26	721.90	788.52	854.94	633.26	693.44	753.60
64	329.30	373.64	417.96	285.00	322.96	361.00	544.64	604.82	664.96	493.96	547.80	601.62	750.48	818.58	886.54	661.88	723.58	785.24
65	348.28	395.80	443.30	300.84	340.36	379.98	576.26	639.60	702.94	525.62	582.58	639.60	785.24	854.94	924.60	693.44	758.38	823.24
66	411.68	462.26	512.98	351.52	394.22	436.98	668.14	736.22	804.26	601.62	661.88	721.90	889.76	964.20	999.98	778.94	848.58	918.26
67	478.22	533.60	588.96	411.68	459.16	506.58	759.92	832.76	905.58	680.76	745.72	810.62	999.98	999.98	999.98	864.42	938.88	999.98
68	544.64	604.82	664.96	465.48	517.72	569.92	851.76	929.36	999.98	759.92	829.60	899.20	999.98	999.98	999.98	949.94	999.98	999.98
69	617.50	682.36	747.28	525.62	582.58	639.60	943.58	999.98	999.98	845.40	919.86	994.28	999.98	999.98	999.98	999.98	999.98	999.98
70	683.96	753.60	823.24	579.48	641.26	702.94	999.98	999.98	999.98	924.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	747.28	820.12	892.88	636.52	701.36	766.26	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	820.12	897.70	975.22	690.28	759.92	829.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	886.54	968.90	999.98	750.48	824.90	899.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	953.14	999.98	999.98	804.26	883.42	962.56	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	999.98	999.98	999.98	864.42	948.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	937.26	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
41	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
42	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
43	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
44	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
45	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
46	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	202.60	226.86	251.02
47	116.98	135.50	154.08	96.98	111.30	125.52	174.00	198.32	222.56	142.64	162.62	182.60	245.30	276.76	308.10	211.14	236.82	262.48
48	116.98	135.50	154.08	99.90	115.56	131.22	182.60	208.30	233.94	151.26	172.66	194.00	251.02	282.46	313.80	216.84	242.52	268.16
49	119.80	139.82	159.76	99.90	115.56	131.22	188.30	213.98	239.62	156.96	178.34	199.74	259.68	292.44	325.26	225.40	252.54	279.58
50	125.52	145.54	165.48	108.42	125.52	142.64	196.90	224.02	251.02	165.48	188.30	211.14	265.38	298.16	330.96	239.62	268.16	296.70
51	128.40	149.82	171.16	108.42	125.52	142.64	205.44	233.94	262.48	165.48	188.30	211.14	273.88	308.10	342.36	245.30	273.88	302.38
52	128.40	149.82	171.16	108.42	125.52	142.64	211.14	239.62	268.16	171.16	194.00	216.84	279.58	313.80	348.08	253.96	283.86	313.80
53	131.22	154.08	176.92	111.30	129.82	148.36	219.74	249.60	279.58	179.76	204.02	228.22	288.16	323.84	359.44	259.68	289.56	319.56
54	131.22	154.08	176.92	111.30	129.82	148.36	228.22	259.68	290.98	185.44	209.72	233.94	293.86	329.54	365.16	268.16	299.54	330.96
55	139.82	164.04	188.30	119.80	139.82	159.76	236.82	269.66	302.38	194.00	219.74	245.30	302.38	339.52	376.58	282.46	315.30	348.08
56	145.54	169.78	194.00	125.52	145.54	165.48	251.02	285.28	319.56	208.30	235.38	262.48	322.40	360.88	399.42	296.70	330.96	365.16
57	159.76	185.44	211.14	134.12	155.54	176.92	265.38	300.98	336.66	222.56	251.02	279.58	342.36	382.28	422.22	316.72	352.36	388.04
58	174.00	201.20	228.22	142.64	165.48	188.30	285.28	322.40	359.44	242.52	272.46	302.38	368.08	409.42	450.74	336.66	373.78	410.78
59	182.60	211.14	239.62	156.96	181.18	205.44	299.54	338.12	376.58	256.78	288.16	319.56	388.04	430.88	473.58	356.60	395.18	433.66
60	196.90	226.86	256.78	165.48	191.16	216.84	319.56	359.44	399.42	276.76	309.60	342.36	413.70	457.94	502.14	376.58	416.50	456.44
61	208.30	238.26	268.16	171.16	196.90	222.56	333.80	375.20	416.50	290.98	325.26	359.44	433.66	479.28	524.90	396.58	437.94	479.28
62	216.84	248.24	279.58	185.44	212.58	239.62	348.08	390.90	433.66	305.26	340.96	376.58	453.60	500.70	547.76	416.50	459.34	502.14
63	231.14	263.92	296.70	194.00	222.56	251.02	368.08	412.28	456.44	325.26	362.34	399.42	479.28	527.82	576.28	436.52	480.78	524.90
64	245.30	279.58	313.80	202.60	232.54	262.48	382.28	427.92	473.58	339.52	378.04	416.50	499.26	549.24	599.12	456.44	502.14	547.76
65	259.68	295.26	330.96	216.84	248.24	279.58	405.12	453.60	502.14	362.34	403.70	445.06	527.82	580.56	633.34	476.44	523.54	570.58
66	299.54	338.12	376.58	251.02	285.28	319.56	459.34	512.12	564.88	413.70	457.94	502.14	599.12	656.16	713.26	530.66	581.98	633.34
67	342.36	385.18	427.92	290.98	328.10	365.16	519.22	576.28	633.34	473.58	522.10	570.58	673.30	736.06	798.78	587.68	644.72	701.82
68	382.28	427.92	473.58	325.26	365.16	405.12	579.20	640.48	701.82	527.82	580.56	633.34	744.64	811.68	878.66	647.62	708.98	770.30
69	425.12	475.00	524.90	368.08	412.28	456.44	633.34	699.00	764.58	584.82	640.48	696.10	818.80	891.58	964.26	704.68	771.72	838.76
70	467.88	522.10	576.28	408.00	455.02	502.14	693.28	763.12	833.06	639.02	699.00	758.86	890.14	967.16	999.98	767.44	840.20	912.94
71	507.82	564.88	621.94	442.18	492.14	542.06	753.16	827.36	901.56	699.00	763.12	827.36	964.26	999.98	999.98	821.62	898.68	975.70
72	550.66	611.98	673.30	485.02	539.24	593.38	807.36	885.90	964.26	750.30	817.36	884.44	999.98	999.98	999.98	878.66	961.44	999.98
73	590.52	654.78	718.96	519.22	576.28	633.34	867.26	950.04	999.98	810.18	881.62	952.84	999.98	999.98	999.98	938.64	999.98	999.98
74	633.34	701.82	770.30	559.20	619.08	679.00	927.20	999.98	999.98	864.44	940.04	999.98	999.98	999.98	999.98	995.74	999.98	999.98
75	681.86	754.58	827.36	602.00	666.20	730.38	989.96	999.98	999.98	924.30	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	767.44	845.92	924.30	687.58	757.44	827.36	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	853.08	937.22	999.98	773.16	848.74	924.30	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	938.64	999.98	999.98	858.78	940.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	952.84	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						5% Simple Benefit Increase Option						5% Compound Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
41	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
42	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
43	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
44	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
45	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
46	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
47	91.36	105.60	119.80	68.50	79.82	91.36	142.64	162.62	182.60	114.12	131.22	148.36	219.74	243.98	268.16	188.30	208.30	228.22
48	94.20	109.86	125.52	71.34	84.24	96.98	145.54	166.94	188.30	119.80	136.94	154.08	222.56	248.24	273.88	196.90	218.26	239.62
49	99.90	115.56	131.22	77.04	89.92	102.68	151.26	172.66	194.00	122.70	141.24	159.76	228.22	253.96	279.58	196.90	218.26	239.62
50	102.68	119.80	136.94	79.82	94.20	108.42	159.76	182.60	205.44	128.40	146.92	165.48	236.82	263.92	290.98	205.44	228.22	251.02
51	102.68	119.80	136.94	79.82	94.20	108.42	159.76	182.60	205.44	128.40	146.92	165.48	236.82	263.92	290.98	205.44	228.22	251.02
52	108.42	125.52	142.64	85.64	99.90	114.12	165.48	188.30	211.14	131.22	151.26	171.16	242.52	269.66	296.70	205.44	228.22	251.02
53	111.30	129.82	148.36	88.52	104.20	119.80	168.32	192.58	216.84	136.94	156.96	176.92	245.30	273.88	302.38	213.98	238.26	262.48
54	111.30	129.82	148.36	88.52	104.20	119.80	174.00	198.32	222.56	136.94	156.96	176.92	251.02	279.58	308.10	213.98	238.26	262.48
55	119.80	139.82	159.76	96.98	114.12	131.22	182.60	208.30	233.94	145.54	166.94	188.30	259.68	289.56	319.56	222.56	248.24	273.88
56	125.52	145.54	165.48	102.68	119.80	136.94	196.90	224.02	251.02	159.76	182.60	205.44	273.88	305.26	336.66	236.82	263.92	290.98
57	134.12	155.54	176.92	111.30	129.82	148.36	211.14	239.62	268.16	174.00	198.32	222.56	288.16	321.00	353.76	251.02	279.58	308.10
58	142.64	165.48	188.30	119.80	139.82	159.76	225.40	255.40	285.28	188.30	213.98	239.62	310.96	346.64	382.28	265.38	295.26	325.26
59	156.96	181.18	205.44	128.40	149.82	171.16	239.62	271.06	302.38	202.60	229.70	256.78	325.26	362.34	399.42	288.16	321.00	353.76
60	165.48	191.16	216.84	142.64	165.48	188.30	256.78	290.98	325.26	225.40	255.40	285.28	348.08	388.04	427.92	302.38	336.66	370.92
61	174.00	201.20	228.22	148.36	171.16	194.00	271.06	306.66	342.36	239.62	271.06	302.38	362.34	403.70	445.06	316.72	352.36	388.04
62	188.30	216.84	245.30	156.96	181.18	205.44	285.28	322.40	359.44	253.96	286.72	319.56	376.58	419.38	462.18	339.52	378.04	416.50
63	196.90	226.86	256.78	165.48	191.16	216.84	299.54	338.12	376.58	268.16	302.38	336.66	399.42	445.06	490.72	353.76	393.72	433.66
64	205.44	236.82	268.16	174.00	201.20	228.22	313.80	353.76	393.72	282.46	318.12	353.76	413.70	460.76	507.82	368.08	409.42	450.74
65	219.74	252.54	285.28	188.30	216.84	245.30	336.66	379.48	422.22	305.26	343.80	382.28	436.52	486.46	536.34	390.90	435.16	479.28
66	253.96	289.56	325.26	216.84	248.24	279.58	382.28	427.92	473.58	345.24	386.62	427.92	490.72	544.94	599.12	439.34	487.88	536.34
67	290.98	330.96	370.92	251.02	285.28	319.56	430.88	480.78	530.66	393.72	439.34	485.02	550.66	609.12	667.56	493.56	546.36	599.12
68	325.26	368.08	410.78	285.28	322.40	359.44	485.02	539.24	593.38	439.34	487.88	536.34	610.52	673.30	736.06	547.76	604.84	661.86
69	362.34	409.42	456.44	313.80	353.76	393.72	533.52	591.94	650.44	482.16	534.94	587.68	673.30	741.74	810.18	604.84	667.56	730.38
70	399.42	450.74	502.14	350.92	395.18	439.34	587.68	650.44	713.26	530.66	587.68	644.72	733.24	805.96	878.66	659.06	726.12	793.08
71	433.66	487.88	542.06	385.18	432.20	479.28	636.20	703.26	770.30	576.28	636.20	696.10	787.40	864.44	941.44	707.50	778.84	850.16
72	470.72	529.24	587.68	413.70	463.62	513.50	684.68	756.00	827.36	619.08	683.30	747.46	850.16	932.90	999.98	764.58	841.64	918.60
73	505.00	566.34	627.64	447.90	500.70	553.48	738.92	814.52	890.14	664.76	731.82	798.78	910.12	997.10	999.98	818.80	900.10	981.38
74	542.06	607.68	673.30	482.16	537.82	593.38	787.40	867.26	947.14	713.26	784.58	855.88	969.98	999.98	999.98	872.98	958.58	999.98
75	584.82	654.78	724.64	519.22	579.20	639.02	841.64	925.74	999.98	761.70	837.34	912.94	999.98	999.98	999.98	930.02	999.98	999.98
76	664.76	740.36	815.94	599.12	664.76	730.38	930.02	999.98	999.98	850.16	932.90	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	744.64	825.94	907.22	679.00	750.30	821.62	999.98	999.98	999.98	944.34	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	830.24	917.20	999.98	764.58	841.64	918.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	912.94	999.98	999.98	847.34	931.46	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				932.90	999.98					999.98	999.98					999.98	999.98	
81				999.98	999.98					999.98	999.98					999.98	999.98	
82				999.98	999.98					999.98	999.98					999.98	999.98	
83				999.98	999.98					999.98	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						5% Simple Benefit Increase Option						5% Compound Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
41	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
42	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
43	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
44	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
45	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
46	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
47	68.50	79.82	91.36	51.38	59.94	68.50	111.30	127.00	142.64	88.52	101.30	114.12	159.76	179.76	199.74	128.40	144.10	159.76
48	71.34	84.24	96.98	54.22	64.22	74.18	114.12	131.22	148.36	91.36	105.60	119.80	159.76	179.76	199.74	136.94	154.08	171.16
49	71.34	84.24	96.98	54.22	64.22	74.18	119.80	136.94	154.08	96.98	111.30	125.52	168.32	189.74	211.14	136.94	154.08	171.16
50	79.82	94.20	108.42	62.80	74.18	85.64	128.40	146.92	165.48	105.60	121.26	136.94	168.32	189.74	211.14	145.54	164.04	182.60
51	79.82	94.20	108.42	62.80	74.18	85.64	128.40	146.92	165.48	105.60	121.26	136.94	176.92	199.74	222.56	151.26	169.78	188.30
52	79.82	94.20	108.42	62.80	74.18	85.64	134.12	152.64	171.16	111.30	127.00	142.64	176.92	199.74	222.56	151.26	169.78	188.30
53	82.80	98.48	114.12	65.64	78.46	91.36	136.94	156.96	176.92	114.12	131.22	148.36	185.44	209.72	233.94	159.76	179.76	199.74
54	82.80	98.48	114.12	65.64	78.46	91.36	142.64	162.62	182.60	119.80	136.94	154.08	185.44	209.72	233.94	165.48	185.44	205.44
55	91.36	108.42	125.52	74.18	88.52	102.68	151.26	172.66	194.00	128.40	146.92	165.48	194.00	219.74	245.30	174.00	195.50	216.84
56	96.98	114.12	131.22	74.18	88.52	102.68	156.96	178.34	199.74	134.12	152.64	171.16	202.60	229.70	256.78	182.60	205.44	228.22
57	105.60	124.08	142.64	82.80	98.48	114.12	171.16	194.00	216.84	148.36	168.32	188.30	216.84	245.30	273.88	191.16	215.42	239.62
58	114.12	134.12	154.08	91.36	108.42	125.52	179.76	204.02	228.22	156.96	178.34	199.74	231.14	261.08	290.98	205.44	231.14	256.78
59	122.70	144.10	165.48	96.98	114.12	131.22	194.00	219.74	245.30	171.16	194.00	216.84	245.30	276.76	308.10	213.98	241.10	268.16
60	136.94	159.76	182.60	105.60	124.08	142.64	202.60	229.70	256.78	179.76	204.02	228.22	259.68	292.44	325.26	228.22	256.78	285.28
61	142.64	165.48	188.30	114.12	134.12	154.08	216.84	245.30	273.88	194.00	219.74	245.30	273.88	308.10	342.36	236.82	266.72	296.70
62	151.26	175.48	199.74	119.80	139.82	159.76	225.40	255.40	285.28	202.60	229.70	256.78	288.16	323.84	359.44	245.30	276.76	308.10
63	159.76	185.44	211.14	128.40	149.82	171.16	239.62	271.06	302.38	216.84	245.30	273.88	302.38	339.52	376.58	259.68	292.44	325.26
64	168.32	195.50	222.56	136.94	159.76	182.60	248.24	281.04	313.80	225.40	255.40	285.28	316.72	355.20	393.72	268.16	302.38	336.66
65	182.60	211.14	239.62	145.54	169.78	194.00	262.48	296.70	330.96	239.62	271.06	302.38	330.96	370.92	410.78	282.46	318.12	353.76
66	205.44	236.82	268.16	168.32	195.50	222.56	290.98	328.10	365.16	262.48	296.70	330.96	370.92	413.70	456.44	310.96	349.48	388.04
67	228.22	262.48	296.70	191.16	221.12	251.02	319.56	359.44	399.42	285.28	322.40	359.44	410.78	456.44	502.14	339.52	380.90	422.22
68	256.78	293.86	330.96	213.98	246.82	279.58	350.92	395.18	439.34	308.10	348.08	388.04	453.60	503.56	553.48	370.92	416.50	462.18
69	279.58	319.56	359.44	236.82	272.46	308.10	379.48	426.54	473.58	330.96	373.78	416.50	493.56	546.36	599.12	399.42	447.90	496.42
70	310.96	355.20	399.42	259.68	298.16	336.66	416.50	467.88	519.22	353.76	399.42	445.06	536.34	593.38	650.44	430.88	483.60	536.34
71	333.80	380.90	427.92	282.46	323.84	365.16	445.06	499.26	553.48	376.58	425.12	473.58	576.28	636.20	696.10	459.34	514.96	570.58
72	356.60	406.56	456.44	305.26	349.48	393.72	473.58	530.66	587.68	399.42	450.74	502.14	616.24	679.00	741.74	487.88	546.36	604.84
73	385.18	437.94	490.72	328.10	375.20	422.22	505.00	566.34	627.64	422.22	476.44	530.66	659.06	726.12	793.08	519.22	581.98	644.72
74	408.00	463.62	519.22	350.92	400.86	450.74	533.52	597.72	661.86	445.06	502.14	559.20	699.00	768.88	838.76	547.76	613.38	679.00
75	439.34	499.26	559.20	379.48	432.20	485.02	570.58	639.02	707.50	467.88	527.82	587.68	741.74	815.94	890.14	584.82	654.78	724.64
76	496.42	562.06	627.64	436.52	495.00	553.48	621.94	696.10	770.30	519.22	584.82	650.44	804.48	884.44	964.26	647.62	723.26	798.78
77	559.20	630.50	701.82	499.26	563.44	627.64	679.00	758.86	838.76	576.28	647.62	718.96	867.26	952.84	999.98	710.46	791.70	872.98
78	624.80	703.26	781.68	564.88	636.20	707.50	730.38	815.94	901.56	627.64	704.68	781.68	930.02	999.98	999.98	773.16	860.14	947.14
79	681.86	766.08	850.16	621.94	699.00	776.00	790.26	883.02	975.70	687.58	771.72	855.88	992.78	999.98	999.98	835.94	928.62	999.98
80				687.58	771.72					738.92	828.78					898.68	997.10	
81				750.30	840.20					795.96	891.58					961.44	999.98	
82				815.94	912.94					855.88	958.58					999.98	999.98	
83				881.62	985.66					915.78	999.98					999.98	999.98	
84				947.14	999.98					975.70	999.98					999.98	999.98	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	95.34	107.28	119.20	87.10	97.64	108.20	42.76	48.10	53.44	39.06	43.78	48.50	82.10	93.70	105.24	74.74	84.74	94.74
41	97.46	109.64	121.84	89.04	99.80	110.58	44.28	49.82	55.38	40.46	45.36	50.26	82.80	94.48	106.14	75.38	85.46	95.52
42	99.56	112.02	124.48	90.96	101.96	112.98	45.82	51.56	57.30	41.86	46.94	52.00	83.48	95.28	107.02	76.00	86.18	96.34
43	101.68	114.40	127.12	92.88	104.14	115.38	47.38	53.30	59.22	43.28	48.52	53.74	84.18	96.06	107.90	76.64	86.88	97.12
44	103.80	116.78	129.76	94.82	106.28	117.78	48.92	55.02	61.14	44.68	50.08	55.50	84.88	96.86	108.80	77.26	87.60	97.92
45	105.90	119.14	132.38	96.74	108.44	120.16	50.44	56.76	63.08	46.10	51.66	57.24	85.58	97.64	109.68	77.90	88.32	98.74
46	112.24	125.78	139.28	100.82	112.78	124.72	54.16	60.70	67.20	48.66	54.44	60.20	88.82	101.06	113.26	78.86	89.40	99.94
47	119.84	134.14	148.46	106.04	118.78	131.48	58.54	65.54	72.54	51.80	58.04	64.24	93.30	106.22	119.12	83.18	94.40	105.64
48	127.62	142.76	157.88	111.38	124.92	138.42	63.08	70.56	78.04	55.06	61.74	68.42	97.80	111.46	125.10	86.46	97.80	109.18
49	135.60	151.60	167.58	117.96	131.76	145.52	67.78	75.78	83.76	58.96	65.86	72.74	101.26	115.08	128.90	88.64	100.68	112.78
50	146.08	162.92	179.74	123.58	138.20	152.82	73.78	82.30	90.80	62.42	69.80	77.18	105.98	120.50	135.06	91.98	104.22	116.42
51	153.76	170.98	188.18	129.68	145.16	160.64	78.76	87.58	96.38	66.42	74.34	82.28	110.68	126.00	141.32	96.56	109.54	122.48
52	162.82	181.00	199.14	137.06	152.88	168.66	84.50	93.92	103.34	71.12	79.34	87.52	114.32	129.82	145.30	97.66	110.78	123.86
53	172.10	191.24	210.38	143.44	160.16	176.90	90.44	100.48	110.54	75.36	84.16	92.94	119.22	135.50	151.72	102.38	116.22	130.06
54	181.68	201.78	221.88	149.98	167.66	185.32	96.60	107.28	117.98	79.74	89.14	98.54	124.18	141.24	158.30	105.94	119.94	133.94
55	193.94	215.06	236.20	159.12	177.78	196.42	104.28	115.64	127.00	85.56	95.60	105.62	129.24	147.10	164.94	110.80	125.54	140.34
56	208.52	230.66	252.76	173.16	192.78	212.32	113.32	125.32	137.36	94.10	104.76	115.38	139.34	157.98	176.64	120.68	136.22	151.76
57	223.52	246.64	269.76	187.54	208.10	228.66	122.68	135.38	148.08	102.94	114.22	125.50	149.58	169.08	188.54	130.72	147.06	163.42
58	238.86	263.00	287.16	202.30	223.86	245.38	132.40	145.78	159.16	112.14	124.08	136.00	160.00	180.34	200.66	141.00	158.12	175.26
59	254.58	279.80	304.96	217.46	240.02	262.54	142.42	156.52	170.62	121.66	134.28	146.88	173.22	194.38	215.56	151.40	169.36	187.32
60	270.70	296.94	323.18	232.98	256.54	280.08	152.80	167.62	182.44	131.50	144.82	158.10	184.06	206.06	228.12	165.90	185.36	204.78
61	286.58	313.84	341.16	248.36	272.92	297.50	163.14	178.66	194.20	141.38	155.36	169.34	194.72	217.58	240.44	176.44	196.72	216.94
62	302.78	331.12	359.44	264.10	289.66	315.22	173.78	190.04	206.30	151.56	166.24	180.90	208.16	231.90	255.60	187.08	208.16	229.26
63	319.30	348.78	378.16	280.10	306.72	333.32	184.70	201.74	218.74	162.02	177.42	192.80	219.16	243.74	268.30	197.92	219.82	241.74
64	336.20	366.70	397.14	296.50	324.14	351.78	195.94	213.74	231.48	172.82	188.94	205.04	230.32	255.76	281.20	208.88	231.66	254.40
65	356.22	387.84	419.44	314.58	344.04	373.46	209.16	227.72	246.28	184.72	202.00	219.28	245.64	272.64	299.62	224.04	248.32	272.64
66	408.08	442.22	473.77	357.26	389.20	421.16	241.30	261.48	281.64	211.24	230.14	249.02	286.72	315.94	345.14	258.18	284.04	309.80
67	463.94	473.77	473.77	400.80	435.30	469.80	276.20	288.36	288.36	238.60	259.16	279.68	328.30	359.76	391.22	294.10	322.16	350.20
68	473.77	473.77	473.77	445.20	473.77	473.77	288.36	288.36	288.36	266.80	288.36	288.36	370.42	404.16	437.88	330.48	360.78	391.04
69	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	413.06	440.90	440.90	370.08	402.68	435.26
70	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	407.42	440.90	440.90
71	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
72	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
73	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
74	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						0% Compound Benefit Increase Option						0% Simple Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	69.10	77.82	86.56	57.44	64.52	71.56	30.54	34.40	38.26	25.40	28.52	31.64	54.76	62.32	69.86	45.32	51.94	58.54
41	70.70	79.64	88.58	58.78	66.02	73.22	31.70	35.72	39.72	26.36	29.60	32.84	55.30	62.94	70.56	45.76	52.46	59.14
42	72.30	81.44	90.58	60.10	67.52	74.88	32.86	37.02	41.18	27.32	30.70	34.04	55.84	63.54	71.26	46.22	52.98	59.70
43	73.90	83.24	92.58	61.44	69.00	76.54	34.04	38.32	42.64	28.30	31.78	35.26	56.38	64.16	71.96	46.66	53.48	60.28
44	75.50	85.04	94.60	62.78	70.50	78.20	35.20	39.64	44.10	29.26	32.86	36.46	56.92	64.78	72.64	47.12	54.00	60.86
45	77.12	86.86	96.60	64.10	72.00	79.86	36.36	40.96	45.56	30.22	33.96	37.66	57.46	65.40	73.34	47.56	54.52	61.44
46	78.54	88.46	98.40	67.20	75.24	83.26	37.48	42.20	46.94	32.06	35.90	39.72	58.14	66.14	74.16	48.10	55.14	62.14
47	82.84	93.46	104.04	71.30	79.98	88.64	39.96	45.10	50.20	34.40	38.58	42.76	61.82	70.46	79.06	50.68	57.78	64.86
48	86.30	97.10	107.88	74.54	83.36	92.18	42.08	47.36	52.62	36.36	40.66	44.96	65.60	74.82	84.02	54.34	62.02	69.68
49	90.84	102.30	113.78	78.84	88.34	97.80	44.76	50.40	56.06	38.84	43.52	48.18	68.38	77.70	87.02	57.00	64.76	72.52
50	94.44	106.10	117.78	85.28	95.44	105.60	47.00	52.78	58.60	42.44	47.48	52.52	72.28	82.24	92.14	60.74	69.12	77.52
51	99.82	112.30	124.78	89.40	99.82	110.22	50.48	56.78	63.10	45.22	50.48	55.74	76.44	87.06	97.68	61.58	70.06	78.56
52	104.30	117.08	129.86	94.76	105.90	117.08	53.56	60.10	66.66	48.64	54.36	60.10	79.64	90.36	101.14	64.54	73.16	81.78
53	109.98	123.60	137.20	99.12	110.52	121.98	57.28	64.36	71.44	51.62	57.56	63.52	83.98	95.38	106.86	68.70	77.96	87.22
54	114.68	128.60	142.52	104.66	116.90	129.18	60.54	67.88	75.22	55.24	61.70	68.18	88.38	100.54	112.66	71.80	81.20	90.58
55	120.62	135.44	150.22	112.68	125.78	138.84	64.48	72.40	80.30	60.22	67.24	74.22	92.88	105.76	118.60	76.10	86.18	96.20
56	130.64	146.24	161.84	120.22	134.10	147.96	70.54	78.94	87.38	64.90	72.40	79.90	99.46	113.02	126.62	82.52	93.26	104.00
57	140.88	157.30	173.72	130.32	144.98	159.66	76.80	85.76	94.72	71.04	79.04	87.04	106.20	120.44	134.72	89.06	100.46	111.88
58	153.76	171.04	188.30	140.64	156.16	171.60	84.60	94.12	103.60	77.38	85.92	94.42	115.30	130.32	145.28	98.02	110.12	122.22
59	164.54	182.72	200.82	151.22	167.56	183.88	91.34	101.44	111.48	83.96	93.02	102.08	122.26	138.02	153.72	104.80	117.62	130.44
60	178.02	197.06	216.08	162.06	179.22	196.42	99.68	110.34	121.00	90.74	100.36	109.98	131.72	148.14	164.62	114.08	127.62	141.10
61	189.12	209.02	228.92	172.96	190.98	209.02	106.80	118.04	129.28	97.68	107.86	118.04	138.72	155.92	173.10	120.94	135.16	149.36
62	200.44	221.26	242.06	184.04	202.98	221.90	114.14	125.98	137.82	104.80	115.58	126.36	145.84	163.78	181.70	127.90	142.86	157.78
63	214.56	236.30	258.00	195.42	215.24	235.00	123.14	135.62	148.08	112.18	123.54	134.88	155.48	174.16	192.80	137.40	153.04	168.72
64	226.40	249.08	271.70	206.98	227.72	248.40	130.96	144.06	157.14	119.72	131.70	143.66	162.78	182.22	201.66	144.56	160.98	177.34
65	242.40	266.64	290.88	218.82	240.44	262.04	141.26	155.38	169.50	127.50	140.10	152.70	173.88	194.68	215.54	155.52	173.28	191.02
66	277.40	303.80	330.24	245.70	269.46	293.24	162.46	177.94	193.42	143.90	157.82	171.74	198.18	220.94	243.72	178.48	197.58	216.64
67	314.26	343.56	372.84	274.30	300.94	327.58	184.98	202.22	219.44	161.46	177.12	192.82	225.16	249.92	274.66	205.38	226.42	247.44
68	350.34	381.88	413.40	304.70	333.56	362.42	207.22	225.88	244.52	180.22	197.30	214.36	252.46	279.16	305.90	230.06	253.04	276.06
69	387.94	422.42	456.86	333.88	365.64	397.40	230.76	251.28	271.76	198.60	217.48	236.38	277.46	306.22	334.94	256.20	280.58	304.96
70	421.74	458.22	473.77	363.60	398.08	432.54	252.84	274.70	284.03	217.98	238.66	259.32	305.26	336.00	366.80	281.36	307.78	334.14
71	456.86	473.77	473.77	389.26	425.78	462.26	273.90	284.03	284.03	233.38	255.26	277.14	332.08	364.80	397.52	308.20	336.46	364.80
72	473.77	473.77	473.77	416.30	455.52	473.77	284.03	284.03	284.03	249.58	273.10	284.03	355.96	390.60	425.16	330.82	360.38	389.96
73	473.77	473.77	473.77	444.72	473.77	473.77	284.03	284.03	284.03	266.62	284.03	284.03	382.38	418.88	440.90	357.22	388.72	420.12
74	473.77	473.77	473.77	471.76	473.77	473.77	284.03	284.03	284.03	282.84	284.03	284.03	408.82	440.90	440.90	381.14	414.46	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	436.48	440.90	440.90	407.54	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						0% Compound Benefit Increase Option						0% Simple Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	63.38	70.58	77.76	55.78	61.70	67.62	28.28	31.50	34.70	24.88	27.54	30.18	45.98	52.70	59.40	38.30	44.04	49.80
41	64.70	72.02	79.34	56.92	62.96	69.00	29.22	32.56	35.86	25.72	28.46	31.18	46.30	53.08	59.84	38.60	44.38	50.18
42	66.00	73.48	80.94	58.06	64.24	70.38	30.18	33.60	37.02	26.54	29.36	32.18	46.66	53.48	60.28	38.88	44.72	50.56
43	67.28	74.92	82.54	59.20	65.50	71.76	31.12	34.64	38.16	27.38	30.30	33.20	47.00	53.88	60.72	39.18	45.04	50.92
44	68.58	76.38	84.12	60.36	66.76	73.14	32.06	35.70	39.32	28.20	31.20	34.20	47.36	54.26	61.18	39.46	45.38	51.30
45	69.90	77.82	85.72	61.50	68.02	74.54	33.00	36.74	40.48	29.04	32.12	35.20	47.70	54.66	61.62	39.74	45.70	51.68
46	71.24	79.32	87.38	62.70	69.34	75.98	34.06	37.92	41.78	29.96	33.16	36.32	48.24	55.30	62.32	40.20	46.24	52.26
47	74.54	82.76	90.98	63.88	70.66	77.42	36.06	40.04	44.00	30.90	34.18	37.46	50.82	57.94	65.08	40.66	46.76	52.86
48	76.92	85.80	94.64	68.04	75.42	82.82	37.64	41.98	46.30	33.28	36.90	40.50	52.44	60.16	67.84	43.18	49.34	55.52
49	80.32	89.36	98.40	69.30	76.80	84.34	39.72	44.20	48.66	34.26	37.98	41.70	55.12	62.90	70.68	44.70	51.46	58.20
50	84.84	94.54	104.24	73.60	81.76	89.94	42.38	47.24	52.08	36.76	40.84	44.92	58.84	67.26	75.68	47.30	54.12	60.96
51	86.76	96.68	106.58	75.26	83.60	91.96	44.00	49.04	54.06	38.16	42.40	46.64	59.66	68.18	76.72	47.94	54.86	61.80
52	90.80	100.96	111.08	76.92	85.44	93.98	46.70	51.94	57.14	39.56	43.96	48.34	62.62	71.26	79.92	49.66	57.26	64.78
53	93.82	104.74	115.66	81.84	91.12	100.40	48.90	54.60	60.30	42.66	47.50	52.34	64.56	73.86	83.18	52.52	60.20	67.86
54	98.04	109.18	120.32	83.58	93.06	102.50	51.76	57.64	63.52	44.12	49.12	54.12	67.62	77.08	86.50	53.22	61.00	68.76
55	103.50	115.42	127.38	88.72	98.96	109.18	55.30	61.68	68.06	47.40	52.88	58.32	71.90	82.00	92.10	57.30	65.74	74.14
56	110.88	123.58	136.30	95.88	106.86	117.80	59.84	66.70	73.56	51.74	57.66	63.58	78.22	89.00	99.72	63.48	72.56	81.62
57	118.46	131.96	145.44	103.20	114.94	126.66	64.54	71.92	79.26	56.24	62.62	69.02	84.64	96.06	107.50	69.74	79.50	89.22
58	129.80	144.68	159.56	110.76	123.24	135.76	71.38	79.56	87.74	60.92	67.78	74.66	91.16	103.28	115.38	76.16	86.54	96.92
59	137.78	153.50	169.20	122.08	135.98	149.86	76.44	85.16	93.88	67.74	75.44	83.14	97.78	110.60	123.38	82.68	93.72	104.78
60	149.62	166.80	183.96	129.98	144.72	159.44	83.74	93.34	102.94	72.74	80.98	89.22	105.68	119.78	133.88	92.78	105.12	117.42
61	157.82	175.84	193.86	137.96	153.48	169.02	89.06	99.22	109.40	77.84	86.60	95.38	112.50	127.28	142.10	99.46	112.50	125.50
62	166.18	185.06	203.96	149.82	166.82	183.78	94.52	105.28	116.02	85.22	94.90	104.54	119.40	134.92	150.42	106.28	120.00	133.74
63	178.52	198.92	219.32	158.12	175.98	193.82	102.36	114.04	125.76	90.66	100.88	111.12	126.40	142.66	158.90	113.14	127.58	142.06
64	187.26	208.56	229.86	166.62	185.32	204.02	108.18	120.48	132.78	96.26	107.06	117.88	133.50	150.50	167.50	120.16	135.34	150.50
65	200.08	222.96	245.82	179.16	199.44	219.68	116.44	129.76	143.06	104.26	116.06	127.84	144.38	162.74	181.08	130.92	147.44	163.94
66	226.70	251.74	276.78	202.96	225.38	247.78	132.58	147.24	161.86	118.70	131.82	144.90	164.90	184.60	204.30	148.94	166.78	184.60
67	256.38	283.60	310.80	229.80	254.38	278.94	150.66	166.66	182.64	135.04	149.48	163.92	186.96	208.62	230.26	170.84	190.64	210.46
68	286.46	315.92	345.36	257.02	283.78	310.56	169.12	186.52	203.90	151.74	167.56	183.36	211.70	235.36	258.98	191.76	212.94	234.10
69	318.36	350.72	383.06	285.98	315.64	345.34	188.84	208.04	227.22	169.64	187.22	204.84	234.22	259.86	285.54	211.68	234.82	257.98
70	347.40	381.86	416.30	312.26	344.02	375.76	208.16	228.82	249.46	187.12	206.14	225.16	259.12	286.78	314.48	233.98	259.12	284.26
71	373.06	409.56	446.04	335.20	369.00	402.78	223.66	245.54	267.42	200.96	221.22	241.48	280.50	310.08	339.64	254.10	280.50	306.92
72	402.78	442.00	473.77	362.24	398.76	435.22	241.48	264.98	284.03	217.18	239.06	260.92	301.88	333.34	364.80	272.96	301.28	329.56
73	431.20	472.40	473.77	387.94	426.46	464.96	258.52	283.22	284.03	232.58	255.66	278.74	325.80	359.12	392.48	293.10	322.66	352.20
74	459.56	473.77	473.77	413.60	454.16	473.77	275.52	284.03	284.03	247.96	272.28	284.03	347.18	382.38	417.60	314.48	345.92	377.36
75	473.77	473.77	473.77	440.62	473.77	473.77	284.03	284.03	284.03	264.16	284.03	284.03	371.10	408.18	440.90	335.84	369.20	402.52
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	410.06	440.90	440.90	374.86	411.32	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	416.36	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
80				473.77	473.77					284.03	284.03					440.90	440.90	
81				473.77	473.77					284.03	284.03					440.90	440.90	
82				473.77	473.77					284.03	284.03					440.90	440.90	
83				473.77	473.77					284.03	284.03					440.90	440.90	
84				473.77	473.77					284.03	284.03					440.90	440.90	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						0% Compound Benefit Increase Option						0% Simple Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	44.14	49.54	54.94	35.80	40.40	44.96	19.50	21.88	24.28	15.82	17.86	19.86	33.62	38.60	43.60	26.36	30.44	34.52
41	44.84	50.32	55.80	36.36	41.02	45.66	20.00	22.44	24.90	16.22	18.30	20.36	33.88	38.92	43.94	26.56	30.68	34.78
42	45.52	51.10	56.66	36.92	41.66	46.36	20.50	23.00	25.52	16.62	18.76	20.88	34.14	39.22	44.28	26.78	30.92	35.06
43	46.22	51.86	57.54	37.48	42.30	47.06	20.98	23.56	26.14	17.02	19.20	21.38	34.42	39.52	44.62	26.98	31.18	35.34
44	46.90	52.64	58.40	38.04	42.92	47.78	21.48	24.12	26.74	17.42	19.66	21.88	34.68	39.82	44.98	27.20	31.42	35.62
45	47.60	53.42	59.26	38.60	43.56	48.48	21.98	24.66	27.36	17.82	20.12	22.38	34.96	40.12	45.32	27.40	31.66	35.88
46	48.90	54.86	60.86	39.66	44.74	49.80	22.98	25.78	28.60	18.64	21.02	23.40	35.82	41.14	46.44	28.08	32.44	36.78
47	52.98	59.62	66.24	42.58	47.80	52.98	25.30	28.46	31.64	20.34	22.82	25.30	38.68	44.12	49.56	30.76	35.20	39.66
48	54.34	61.16	67.94	46.58	52.40	58.22	26.36	29.64	32.94	22.58	25.40	28.22	40.60	46.68	52.78	32.50	37.56	42.62
49	58.68	66.16	73.62	47.74	53.72	59.68	28.86	32.52	36.20	23.48	26.42	29.34	43.62	49.84	56.10	35.30	40.50	45.68
50	60.10	67.76	75.40	51.98	58.58	65.22	29.96	33.76	37.58	25.90	29.20	32.50	47.80	54.70	61.60	39.32	45.14	50.98
51	64.64	72.98	81.32	55.26	62.02	68.80	32.72	36.94	41.16	27.96	31.38	34.82	48.42	55.40	62.38	39.82	45.72	51.62
52	66.10	74.62	83.14	56.50	63.42	70.34	33.94	38.32	42.70	29.02	32.58	36.12	51.20	58.28	65.34	42.48	48.48	54.46
53	70.80	80.06	89.32	60.98	68.64	76.26	36.86	41.68	46.50	31.76	35.74	39.70	52.92	60.66	68.38	44.10	50.72	57.34
54	72.32	81.80	91.24	64.52	72.32	80.12	38.14	43.14	48.12	34.04	38.14	42.26	55.80	63.62	71.44	46.88	53.58	60.28
55	77.26	87.50	97.68	69.28	77.84	86.36	41.24	46.72	52.16	37.00	41.56	46.12	59.90	68.36	76.80	50.84	58.18	65.52
56	82.00	92.96	103.92	73.90	83.14	92.36	44.24	50.16	56.08	39.88	44.86	49.84	62.60	71.14	79.66	53.50	60.88	68.28
57	89.18	100.88	112.62	78.60	88.58	98.54	48.60	54.98	61.38	42.84	48.28	53.72	68.78	77.94	87.14	59.60	67.64	75.66
58	96.56	109.06	121.56	85.82	96.56	107.28	53.14	60.02	66.90	47.24	53.14	59.04	72.76	82.58	92.36	63.52	72.18	80.84
59	104.08	117.42	130.72	90.80	102.30	113.78	57.80	65.22	72.60	50.42	56.82	63.20	79.08	89.58	100.00	69.78	79.08	88.40
60	111.86	125.98	140.12	98.32	110.62	122.90	62.68	70.60	78.52	55.10	61.98	68.86	83.20	94.32	105.44	73.82	83.76	93.72
61	119.46	134.38	149.32	103.30	116.34	129.42	67.46	75.90	84.34	58.34	65.70	73.08	89.84	101.64	113.48	80.40	91.06	101.64
62	127.24	142.98	158.70	108.30	122.20	136.04	72.40	81.36	90.32	61.62	69.54	77.42	94.24	106.78	119.28	84.72	96.04	107.36
63	135.14	151.72	168.30	116.04	130.70	145.36	77.46	86.98	96.48	66.52	74.92	83.32	101.10	114.34	127.56	91.48	103.48	115.54
64	143.24	160.64	178.06	121.28	136.76	152.26	82.70	92.74	102.82	70.02	78.96	87.90	105.66	119.62	133.56	95.94	108.70	121.42
65	151.46	169.74	187.98	129.26	145.58	161.88	88.06	98.68	109.30	75.14	84.64	94.12	112.70	127.40	142.10	102.88	116.38	129.84
66	171.00	190.72	210.44	143.36	161.12	178.90	99.90	111.42	122.90	83.74	94.12	104.50	125.56	141.58	157.58	113.26	128.04	142.82
67	190.78	211.98	233.22	157.68	176.90	196.08	111.96	124.40	136.86	92.52	103.82	115.06	138.58	155.88	173.22	123.72	139.82	155.88
68	212.20	235.58	258.94	173.52	194.86	216.24	125.08	138.86	152.62	102.30	114.86	127.46	152.96	172.24	191.48	134.28	151.72	169.12
69	232.60	257.46	282.34	188.22	211.08	233.92	137.70	152.44	167.16	111.44	124.96	138.50	166.20	186.82	207.44	144.96	163.72	182.44
70	254.12	281.12	308.18	204.14	229.12	254.12	151.38	167.46	183.58	121.60	136.50	151.38	183.34	205.94	228.54	155.70	175.80	195.90
71	273.04	301.42	329.80	217.64	243.98	270.32	163.70	180.70	197.72	130.48	146.26	162.06	196.24	220.12	244.04	166.04	187.44	208.82
72	291.96	321.70	351.42	231.14	258.86	286.56	175.04	192.86	210.68	138.58	155.18	171.80	208.82	233.98	259.12	176.10	198.74	221.40
73	312.26	344.02	375.76	246.00	275.74	305.46	187.20	206.24	225.26	147.48	165.30	183.12	222.66	249.70	276.72	186.16	210.06	233.98
74	331.16	364.28	397.40	259.52	290.60	321.70	198.54	218.40	238.24	155.60	174.22	192.86	235.24	263.54	291.82	196.24	221.40	246.56
75	351.42	386.58	421.74	277.08	310.22	343.32	210.68	231.76	252.84	166.12	185.98	205.82	251.58	281.76	311.96	206.30	232.72	259.12
76	381.16	419.04	456.86	306.82	342.66	378.44	228.52	251.22	273.90	183.96	205.42	226.88	274.22	306.92	339.64	228.92	257.84	286.78
77	410.90	451.44	473.77	336.60	375.08	413.60	246.34	270.64	284.03	201.80	224.88	247.96	299.38	334.58	369.82	254.10	285.54	317.00
78	440.62	473.77	473.77	366.30	407.52	448.74	264.16	284.03	284.03	219.60	244.32	269.02	322.02	359.76	397.52	276.72	310.70	344.66
79	470.36	473.77	473.77	396.06	439.96	473.77	281.98	284.03	284.03	237.44	263.76	284.03	348.44	389.34	430.20	303.16	340.26	377.36
80				425.78	472.40					255.26	283.22					325.80	365.42	
81				455.52	473.77					273.10	284.03					350.94	393.12	
82				473.77	473.77					284.03	284.03					377.36	422.64	
83				473.77	473.77					284.03	284.03					403.78	440.90	
84				473.77	473.77					284.03	284.03					430.20	440.90	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
41	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
42	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
43	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
44	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
45	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
46	183.14	209.92	236.62	152.64	175.50	198.42	305.24	347.30	389.18	270.98	307.22	343.44	412.08	461.74	511.28	370.18	414.08	457.90
47	187.00	215.66	244.22	156.46	181.24	206.06	316.76	360.68	404.44	282.40	320.50	358.66	431.22	482.68	534.20	381.54	427.42	473.16
48	187.00	215.66	244.22	164.10	188.90	213.68	328.06	373.94	419.70	290.04	328.06	366.30	450.26	503.68	557.06	393.02	440.74	488.40
49	198.42	228.92	259.48	167.86	194.64	221.32	335.76	381.54	427.42	293.90	333.82	373.94	469.36	524.72	580.00	408.28	456.02	503.68
50	198.42	228.92	259.48	175.50	202.34	228.92	347.30	394.90	442.64	301.48	341.58	381.54	496.10	553.32	610.46	419.70	469.36	518.98
51	202.34	234.70	267.14	179.38	208.04	236.62	358.66	408.28	457.90	312.88	354.94	396.82	511.28	568.60	625.76	431.22	482.68	534.20
52	209.92	242.32	274.78	179.38	208.04	236.62	366.30	415.92	465.54	312.88	354.94	396.82	530.42	589.60	648.68	446.46	498.00	549.42
53	213.68	248.02	282.40	190.78	221.32	251.84	377.76	429.32	480.72	324.36	368.24	412.08	549.42	610.46	671.62	457.90	511.28	564.70
54	213.68	248.02	282.40	190.78	221.32	251.84	389.18	442.64	496.10	332.02	375.88	419.70	568.60	631.50	694.44	469.36	524.72	580.00
55	225.14	261.48	297.68	202.34	234.70	267.14	400.64	456.02	511.28	343.44	389.18	435.04	595.26	660.14	725.00	488.40	545.70	602.88
56	244.22	282.40	320.50	209.92	242.32	274.78	427.42	484.64	541.84	370.18	417.84	465.54	629.58	696.36	763.12	522.80	582.00	641.02
57	263.34	303.42	343.44	228.92	263.34	297.68	454.10	513.28	572.34	396.82	446.46	496.10	663.94	732.64	801.32	557.06	618.18	679.20
58	282.40	324.36	366.30	248.02	284.30	320.50	480.72	541.84	602.88	423.60	475.06	526.60	698.32	768.88	839.46	591.42	654.42	717.36
59	301.48	345.40	389.18	259.48	297.68	335.76	515.20	578.08	641.02	450.26	503.68	557.06	732.64	805.16	877.58	625.76	690.70	755.54
60	320.50	366.30	412.08	278.58	318.66	358.66	541.84	606.68	671.62	488.40	545.70	602.88	767.06	841.38	915.76	660.14	726.94	793.64
61	339.66	387.26	435.04	293.90	333.82	373.94	568.60	635.32	702.06	515.20	574.36	633.40	801.32	877.58	953.98	694.44	763.12	831.84
62	358.66	408.28	457.90	305.24	347.30	389.18	602.88	671.62	740.28	541.84	602.88	663.94	835.64	913.90	992.06	728.86	799.44	869.94
63	377.76	429.32	480.72	324.36	368.24	412.08	629.58	700.22	770.76	568.60	631.50	694.44	869.94	950.22	999.98	763.12	835.64	908.14
64	396.82	450.26	503.68	343.44	389.18	435.04	656.32	728.86	801.32	595.26	660.14	725.00	904.38	986.44	999.98	797.62	871.96	946.28
65	419.70	476.96	534.20	362.54	410.16	457.90	694.44	770.76	847.10	633.40	702.06	770.76	946.28	999.98	999.98	835.64	913.90	992.06
66	496.10	557.06	618.18	423.60	475.06	526.60	805.16	887.20	969.20	725.00	797.62	869.94	999.98	999.98	999.98	938.68	999.98	999.98
67	576.28	643.02	709.74	496.10	553.32	610.46	915.76	999.98	999.98	820.36	898.64	976.86	999.98	999.98	999.98	999.98	999.98	999.98
68	656.32	728.86	801.32	560.94	623.88	686.80	999.98	999.98	999.98	915.76	999.72	999.98	999.98	999.98	999.98	999.98	999.98	999.98
69	744.14	822.30	900.52	633.40	702.06	770.76	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	824.22	908.14	992.06	698.32	772.76	847.10	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	900.52	988.30	999.98	767.06	845.18	923.40	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	988.30	999.98	999.98	831.84	915.76	999.72	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	999.98	999.98	999.98	904.38	994.06	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	999.98	999.98	999.98	969.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						5% Simple Benefit Increase Option						5% Compound Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
41	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
42	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
43	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
44	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
45	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
46	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	219.98	246.32	272.54
47	127.02	147.12	167.30	105.30	120.84	136.28	188.92	215.32	241.64	154.88	176.56	198.26	266.34	300.50	334.52	229.24	257.14	285.00
48	127.02	147.12	167.30	108.46	125.48	142.48	198.26	226.16	254.00	164.24	187.46	210.64	272.54	306.68	340.72	235.44	263.32	291.16
49	130.08	151.82	173.46	108.46	125.48	142.48	204.44	232.34	260.18	170.42	193.64	216.88	281.96	317.52	353.16	244.74	274.20	303.56
50	136.28	158.02	179.68	117.72	136.28	154.88	213.78	243.24	272.54	179.68	204.44	229.24	288.14	323.74	359.34	260.18	291.16	322.14
51	139.42	162.66	185.84	117.72	136.28	154.88	223.06	254.00	285.00	179.68	204.44	229.24	297.36	334.52	371.72	266.34	297.36	328.32
52	139.42	162.66	185.84	117.72	136.28	154.88	229.24	260.18	291.16	185.84	210.64	235.44	303.56	340.72	377.94	275.74	308.20	340.72
53	142.48	167.30	192.10	120.84	140.96	161.08	238.58	271.00	303.56	195.18	221.52	247.80	312.88	351.62	390.26	281.96	314.40	346.96
54	142.48	167.30	192.10	120.84	140.96	161.08	247.80	281.96	315.94	201.34	227.70	254.00	319.06	357.80	396.48	291.16	325.24	359.34
55	151.82	178.10	204.44	130.08	151.82	173.46	257.14	292.78	328.32	210.64	238.58	266.34	328.32	368.64	408.88	306.68	342.34	377.94
56	158.02	184.34	210.64	136.28	158.02	179.68	272.54	309.74	346.96	226.16	255.56	285.00	350.06	391.84	433.68	322.14	359.34	396.48
57	173.46	201.34	229.24	145.62	168.88	192.10	288.14	326.80	365.54	241.64	272.54	303.56	371.72	415.06	458.44	343.88	382.58	421.32
58	188.92	218.46	247.80	154.88	179.68	204.44	309.74	350.06	390.26	263.32	295.82	328.32	399.64	444.54	489.40	365.54	405.84	446.02
59	198.26	229.24	260.18	170.42	196.72	223.06	325.24	367.12	408.88	278.80	312.88	346.96	421.32	467.84	514.20	387.18	429.08	470.86
60	213.78	246.32	278.80	179.68	207.56	235.44	346.96	390.26	433.68	300.50	336.16	371.72	449.18	497.22	545.20	408.88	452.22	495.58
61	226.16	258.70	291.16	185.84	213.78	241.64	362.42	407.38	452.22	315.94	353.16	390.26	470.86	520.38	569.92	430.60	475.50	520.38
62	235.44	269.54	303.56	201.34	230.82	260.18	377.94	424.42	470.86	331.44	370.20	408.88	492.50	543.64	594.74	452.22	498.74	545.20
63	250.96	286.56	322.14	210.64	241.64	272.54	399.64	447.64	495.58	353.16	393.42	433.68	520.38	573.08	625.70	473.96	522.02	569.92
64	266.34	303.56	340.72	219.98	252.48	285.00	415.06	464.62	514.20	368.64	410.46	452.22	542.08	596.34	650.50	495.58	545.20	594.74
65	281.96	320.58	359.34	235.44	269.54	303.56	439.86	492.50	545.20	393.42	438.32	483.24	573.08	630.36	687.66	517.30	568.44	619.52
66	325.24	367.12	408.88	272.54	309.74	346.96	498.74	556.04	613.32	449.18	497.22	545.20	650.50	712.44	774.44	576.18	631.90	687.66
67	371.72	418.22	464.62	315.94	356.24	396.48	563.76	625.70	687.66	514.20	566.88	619.52	731.04	799.18	867.28	638.08	700.02	762.02
68	415.06	464.62	514.20	353.16	396.48	439.86	628.88	695.42	762.02	573.08	630.36	687.66	808.50	881.30	954.02	703.16	769.78	836.36
69	461.58	515.74	569.92	399.64	447.64	495.58	687.66	758.96	830.16	634.98	695.42	755.80	889.02	968.04	999.98	765.12	837.90	910.70
70	508.00	566.88	625.70	443.00	494.04	545.20	752.74	828.58	904.50	693.82	758.96	823.94	966.48	999.98	999.98	833.26	912.26	991.24
71	551.38	613.32	675.28	480.10	534.34	588.56	817.76	898.32	978.88	758.96	828.58	898.32	999.98	999.98	999.98	892.08	975.76	999.98
72	597.88	664.46	731.04	526.62	585.48	644.28	876.60	961.88	999.98	814.66	887.46	960.30	999.98	999.98	999.98	954.02	999.98	999.98
73	641.16	710.94	780.62	563.76	625.70	687.66	941.64	999.98	999.98	879.66	957.24	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	687.66	762.02	836.36	607.16	672.18	737.24	999.98	999.98	999.98	938.58	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	740.34	819.30	898.32	653.64	723.34	793.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	833.26	918.48	999.98	746.56	822.40	898.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	926.24	999.98	999.98	839.48	921.54	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	932.44	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
41	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
42	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
43	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
44	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
45	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
46	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
47	99.20	114.66	130.08	74.38	86.66	99.20	154.88	176.56	198.26	123.90	142.48	161.08	238.58	264.90	291.16	204.44	226.16	247.80
48	102.28	119.28	136.28	77.46	91.46	105.30	158.02	181.26	204.44	130.08	148.68	167.30	241.64	269.54	297.36	213.78	236.98	260.18
49	108.46	125.48	142.48	83.64	97.64	111.48	164.24	187.46	210.64	133.22	153.36	173.46	247.80	275.74	303.56	213.78	236.98	260.18
50	111.48	130.08	148.68	86.66	102.28	117.72	173.46	198.26	223.06	139.42	159.52	179.68	257.14	286.56	315.94	223.06	247.80	272.54
51	111.48	130.08	148.68	86.66	102.28	117.72	173.46	198.26	223.06	139.42	159.52	179.68	257.14	286.56	315.94	223.06	247.80	272.54
52	117.72	136.28	154.88	92.98	108.46	123.90	179.68	204.44	229.24	142.48	164.24	185.84	263.32	292.78	322.14	223.06	247.80	272.54
53	120.84	140.96	161.08	96.12	113.14	130.08	182.76	209.10	235.44	148.68	170.42	192.10	266.34	297.36	328.32	232.34	258.70	285.00
54	120.84	140.96	161.08	96.12	113.14	130.08	188.92	215.32	241.64	148.68	170.42	192.10	272.54	303.56	334.52	232.34	258.70	285.00
55	130.08	151.82	173.46	105.30	123.90	142.48	198.26	226.16	254.00	158.02	181.26	204.44	281.96	314.40	346.96	241.64	269.54	297.36
56	136.28	158.02	179.68	111.48	130.08	148.68	213.78	243.24	272.54	173.46	198.26	223.06	297.36	331.44	365.54	257.14	286.56	315.94
57	145.62	168.88	192.10	120.84	140.96	161.08	229.24	260.18	291.16	188.92	215.32	241.64	312.88	348.54	384.10	272.54	303.56	334.52
58	154.88	179.68	204.44	130.08	151.82	173.46	244.74	277.30	309.74	204.44	232.34	260.18	337.64	376.38	415.06	288.14	320.58	353.16
59	170.42	196.72	223.06	139.42	162.66	185.84	260.18	294.30	328.32	219.98	249.40	278.80	353.16	393.42	433.68	312.88	348.54	384.10
60	179.68	207.56	235.44	154.88	179.68	204.44	278.80	315.94	353.16	244.74	277.30	309.74	377.94	421.32	464.62	328.32	365.54	402.74
61	188.92	218.46	247.80	161.08	185.84	210.64	294.30	332.96	371.72	260.18	294.30	328.32	393.42	438.32	483.24	343.88	382.58	421.32
62	204.44	235.44	266.34	170.42	196.72	223.06	309.74	350.06	390.26	275.74	311.32	346.96	408.88	455.34	501.82	368.64	410.46	452.22
63	213.78	246.32	278.80	179.68	207.56	235.44	325.24	367.12	408.88	291.16	328.32	365.54	433.68	483.24	532.80	384.10	427.48	470.86
64	223.06	257.14	291.16	188.92	218.46	247.80	340.72	384.10	427.48	306.68	345.40	384.10	449.18	500.28	551.38	399.64	444.54	489.40
65	238.58	274.20	309.74	204.44	235.44	266.34	365.54	412.02	458.44	331.44	373.28	415.06	473.96	528.18	582.34	424.42	472.48	520.38
66	275.74	314.40	353.16	235.44	269.54	303.56	415.06	464.62	514.20	374.86	419.78	464.62	532.80	591.68	650.50	477.02	529.72	582.34
67	315.94	359.34	402.74	272.54	309.74	346.96	467.84	522.02	576.18	427.48	477.02	526.62	597.88	661.36	724.82	535.90	593.22	650.50
68	353.16	399.64	446.02	309.74	350.06	390.26	526.62	585.48	644.28	477.02	529.72	582.34	662.88	731.04	799.18	594.74	656.72	718.62
69	393.42	444.54	495.58	340.72	384.10	427.48	579.28	642.70	706.22	523.52	580.82	638.08	731.04	805.36	879.66	656.72	724.82	793.02
70	433.68	489.40	545.20	381.02	429.08	477.02	638.08	706.22	774.44	576.18	638.08	700.02	796.12	875.08	954.02	715.58	788.40	861.10
71	470.86	529.72	588.56	418.22	469.26	520.38	690.76	763.58	836.36	625.70	690.76	755.80	854.94	938.58	999.98	768.18	845.64	923.08
72	511.10	574.64	638.08	449.18	503.38	557.54	743.40	820.84	898.32	672.18	741.90	811.56	923.08	999.98	999.98	830.16	913.82	997.38
73	548.32	614.92	681.48	486.32	543.64	600.96	802.30	884.38	966.48	721.78	794.58	867.28	988.18	999.98	999.98	889.02	977.30	999.98
74	588.56	659.80	731.04	523.52	583.94	644.28	854.94	941.64	999.98	774.44	851.88	929.28	999.98	999.98	999.98	947.86	999.98	999.98
75	634.98	710.94	786.80	563.76	628.88	693.82	913.82	999.98	999.98	827.02	909.16	991.24	999.98	999.98	999.98	999.98	999.98	999.98
76	721.78	803.86	885.92	650.50	721.78	793.02	999.98	999.98	999.98	923.08	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	808.50	896.78	985.02	737.24	814.66	892.08	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	901.44	995.86	999.98	830.16	913.82	997.38	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	991.24	999.98	999.98	920.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				999.98	999.98					999.98	999.98					999.98	999.98	
81				999.98	999.98					999.98	999.98					999.98	999.98	
82				999.98	999.98					999.98	999.98					999.98	999.98	
83				999.98	999.98					999.98	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
41	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
42	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
43	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
44	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
45	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
46	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
47	74.38	86.66	99.20	55.78	65.08	74.38	120.84	137.90	154.88	96.12	109.98	123.90	173.46	195.18	216.88	139.42	156.46	173.46
48	77.46	91.46	105.30	58.88	69.72	80.54	123.90	142.48	161.08	99.20	114.66	130.08	173.46	195.18	216.88	148.68	167.30	185.84
49	77.46	91.46	105.30	58.88	69.72	80.54	130.08	148.68	167.30	105.30	120.84	136.28	182.76	206.02	229.24	148.68	167.30	185.84
50	86.66	102.28	117.72	68.18	80.54	92.98	139.42	159.52	179.68	114.66	131.66	148.68	182.76	206.02	229.24	158.02	178.10	198.26
51	86.66	102.28	117.72	68.18	80.54	92.98	139.42	159.52	179.68	114.66	131.66	148.68	192.10	216.88	241.64	164.24	184.34	204.44
52	86.66	102.28	117.72	68.18	80.54	92.98	145.62	165.74	185.84	120.84	137.90	154.88	192.10	216.88	241.64	164.24	184.34	204.44
53	89.90	106.92	123.90	71.26	85.18	99.20	148.68	170.42	192.10	123.90	142.48	161.08	201.34	227.70	254.00	173.46	195.18	216.88
54	89.90	106.92	123.90	71.26	85.18	99.20	154.88	176.56	198.26	130.08	148.68	167.30	201.34	227.70	254.00	179.68	201.34	223.06
55	99.20	117.72	136.28	80.54	96.12	111.48	164.24	187.46	210.64	139.42	159.52	179.68	210.64	238.58	266.34	188.92	212.26	235.44
56	105.30	123.90	142.48	80.54	96.12	111.48	170.42	193.64	216.88	145.62	165.74	185.84	219.98	249.40	278.80	198.26	223.06	247.80
57	114.66	134.72	154.88	89.90	106.92	123.90	185.84	210.64	235.44	161.08	182.76	204.44	235.44	266.34	297.36	207.56	233.90	260.18
58	123.90	145.62	167.30	99.20	117.72	136.28	195.18	221.52	247.80	170.42	193.64	216.88	250.96	283.48	315.94	223.06	250.96	278.80
59	133.22	156.46	179.68	105.30	123.90	142.48	210.64	238.58	266.34	185.84	210.64	235.44	266.34	300.50	334.52	232.34	261.78	291.16
60	148.68	173.46	198.26	114.66	134.72	154.88	219.98	249.40	278.80	195.18	221.52	247.80	281.96	317.52	353.16	247.80	278.80	309.74
61	154.88	179.68	204.44	123.90	145.62	167.30	235.44	266.34	297.36	210.64	238.58	266.34	297.36	334.52	371.72	257.14	289.60	322.14
62	164.24	190.54	216.88	130.08	151.82	173.46	244.74	277.30	309.74	219.98	249.40	278.80	312.88	351.62	390.26	266.34	300.50	334.52
63	173.46	201.34	229.24	139.42	162.66	185.84	260.18	294.30	328.32	235.44	266.34	297.36	328.32	368.64	408.88	281.96	317.52	353.16
64	182.76	212.26	241.64	148.68	173.46	198.26	269.54	305.14	340.72	244.74	277.30	309.74	343.88	385.66	427.48	291.16	328.32	365.54
65	198.26	229.24	260.18	158.02	184.34	210.64	285.00	322.14	359.34	260.18	294.30	328.32	359.34	402.74	446.02	306.68	345.40	384.10
66	223.06	257.14	291.16	182.76	212.26	241.64	315.94	356.24	396.48	285.00	322.14	359.34	402.74	449.18	495.58	337.64	379.46	421.32
67	247.80	285.00	322.14	207.56	240.08	272.54	346.96	390.26	433.68	309.74	350.06	390.26	446.02	495.58	545.20	368.64	413.56	458.44
68	278.80	319.06	359.34	232.34	267.98	303.56	381.02	429.08	477.02	334.52	377.94	421.32	492.50	546.74	600.96	402.74	452.22	501.82
69	303.56	346.96	390.26	257.14	295.82	334.52	412.02	463.12	514.20	359.34	405.84	452.22	535.90	593.22	650.50	433.68	486.32	539.00
70	337.64	385.66	433.68	281.96	323.74	365.54	452.22	508.00	563.76	384.10	433.68	483.24	582.34	644.28	706.22	467.84	525.08	582.34
71	362.42	413.56	464.62	306.68	351.62	396.48	483.24	542.08	600.96	408.88	461.58	514.20	625.70	690.76	755.80	498.74	559.12	619.52
72	387.18	441.42	495.58	331.44	379.46	427.48	514.20	576.18	638.08	433.68	489.40	545.20	669.10	737.24	805.36	529.72	593.22	656.72
73	418.22	475.50	532.80	356.24	407.38	458.44	548.32	614.92	681.48	458.44	517.30	576.18	715.58	788.40	861.10	563.76	631.90	700.02
74	443.00	503.38	563.76	381.02	435.24	489.40	579.28	648.98	718.62	483.24	545.20	607.16	758.96	834.82	910.70	594.74	665.98	737.24
75	477.02	542.08	607.16	412.02	469.26	526.62	619.52	693.82	768.18	508.00	573.08	638.08	805.36	885.92	966.48	634.98	710.94	786.80
76	539.00	610.26	681.48	473.96	537.46	600.96	675.28	755.80	836.36	563.76	634.98	706.22	873.48	960.30	999.98	703.16	785.30	867.28
77	607.16	684.58	762.02	542.08	611.76	681.48	737.24	823.94	910.70	625.70	703.16	780.62	941.64	999.98	999.98	771.40	859.60	947.86
78	678.38	763.58	848.72	613.32	690.76	768.18	793.02	885.92	978.88	681.48	765.12	848.72	999.98	999.98	999.98	839.48	933.92	999.98
79	740.34	831.78	923.08	675.28	758.96	842.56	858.04	958.76	999.98	746.56	837.90	929.28	999.98	999.98	999.98	907.64	999.98	999.98
80				746.56	837.90					802.30	899.86					975.76	999.98	
81				814.66	912.26					864.22	968.04					999.98	999.98	
82				885.92	991.24					929.28	999.98					999.98	999.98	
83				957.24	999.98					994.32	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	114.90	129.28	143.64	104.96	117.66	130.38	51.52	57.96	64.40	47.08	52.76	58.44	98.94	112.92	126.82	90.06	102.12	114.16
41	117.44	132.12	146.82	107.30	120.26	133.26	53.36	60.04	66.74	48.76	54.66	60.56	99.78	113.86	127.90	90.84	102.98	115.10
42	119.98	135.00	150.00	109.62	122.86	136.14	55.22	62.14	69.06	50.44	56.56	62.66	100.60	114.82	128.96	91.58	103.86	116.10
43	122.54	137.86	153.18	111.92	125.50	139.04	57.10	64.24	71.36	52.16	58.48	64.76	101.44	115.76	130.02	92.36	104.70	117.04
44	125.08	140.72	156.38	114.26	128.08	141.94	58.96	66.30	73.68	53.84	60.34	66.88	102.28	116.72	131.12	93.10	105.56	118.00
45	127.62	143.58	159.52	116.58	130.68	144.80	60.78	68.40	76.02	55.56	62.26	68.98	103.12	117.66	132.18	93.88	106.44	118.98
46	135.26	151.58	167.84	121.50	135.90	150.30	65.26	73.14	80.98	58.64	65.60	72.54	107.04	121.78	136.48	95.04	107.74	120.44
47	144.42	161.64	178.90	127.78	143.14	158.44	70.54	78.98	87.42	62.42	69.94	77.42	112.44	128.00	143.54	100.24	113.76	127.30
48	153.80	172.04	190.26	134.22	150.54	166.80	76.02	85.02	94.04	66.36	74.40	82.46	117.86	134.32	150.76	104.20	117.86	131.56
49	163.40	182.68	201.94	142.16	158.78	175.36	81.68	91.32	100.94	71.06	79.36	87.66	122.02	138.68	155.34	106.82	121.32	135.90
50	176.04	196.34	216.60	148.92	166.54	184.16	88.92	99.18	109.42	75.22	84.12	93.00	127.72	145.22	162.76	110.84	125.60	140.30
51	185.30	206.04	226.78	156.28	174.92	193.58	94.92	105.54	116.14	80.04	89.58	99.16	133.38	151.84	170.30	116.36	132.00	147.60
52	196.20	218.12	239.98	165.16	184.24	203.24	101.82	113.18	124.54	85.70	95.62	105.46	137.76	156.44	175.10	117.68	133.50	149.26
53	207.40	230.46	253.52	172.86	193.00	213.18	108.98	121.08	133.20	90.82	101.42	112.00	143.66	163.28	182.84	123.38	140.06	156.74
54	218.94	243.16	267.38	180.74	202.04	223.32	116.40	129.28	142.18	96.10	107.42	118.74	149.64	170.20	190.76	127.66	144.54	161.40
55	233.72	259.16	284.64	191.76	214.24	236.70	125.66	139.36	153.04	103.10	115.20	127.28	155.74	177.26	198.76	133.52	151.28	169.12
56	251.28	277.96	304.60	208.68	232.32	255.86	136.56	151.02	165.52	113.40	126.24	139.04	167.92	190.38	212.86	145.42	164.16	182.88
57	269.36	297.22	325.08	226.00	250.78	275.56	147.84	163.14	178.44	124.06	137.64	151.24	180.26	203.76	227.20	157.52	177.22	196.94
58	287.84	316.94	346.04	243.78	269.76	295.70	159.56	175.68	191.80	135.14	149.52	163.88	192.82	217.32	241.80	169.92	190.54	211.20
59	306.78	337.18	367.50	262.06	289.24	316.38	171.62	188.62	205.60	146.60	161.82	177.00	208.74	234.24	259.76	182.44	204.10	225.74
60	326.22	357.84	389.46	280.76	309.14	337.52	184.14	202.00	219.86	158.46	174.52	190.52	221.80	248.32	274.90	199.92	223.38	246.78
61	345.34	378.20	411.12	299.30	328.88	358.50	196.60	215.30	234.02	170.38	187.22	204.06	234.66	262.20	289.74	212.62	237.06	261.42
62	364.88	399.02	433.16	318.26	349.06	379.86	209.42	229.02	248.60	182.64	200.34	218.00	250.84	279.46	308.02	225.44	250.84	276.28
63	384.78	420.30	455.70	337.54	369.62	401.68	222.58	243.12	263.60	195.24	213.80	232.34	264.10	293.72	323.32	238.50	264.90	291.32
64	405.14	441.90	473.77	357.30	390.62	423.92	236.12	257.58	278.94	208.26	227.68	247.08	277.56	308.20	338.86	251.72	279.16	306.58
65	429.28	467.38	473.77	379.10	414.60	450.04	252.06	274.42	288.36	222.60	243.42	264.24	296.02	328.56	361.06	269.98	299.24	328.56
66	473.77	473.77	473.77	430.52	469.02	473.77	288.36	288.36	288.36	254.56	277.34	288.36	345.52	380.74	415.92	311.12	342.28	373.34
67	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	287.52	288.36	288.36	395.62	433.54	440.90	354.42	388.22	422.02
68	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	398.26	434.76	440.90
69	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
70	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
71	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
72	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
73	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
74	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						0% Compound Benefit Increase Option						0% Simple Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	75.02	84.50	93.98	62.36	70.06	77.70	33.16	37.36	41.54	27.58	30.96	34.36	59.46	67.66	75.86	49.20	56.40	63.56
41	76.76	86.48	96.18	63.82	71.68	79.50	34.42	38.78	43.12	28.62	32.14	35.66	60.04	68.34	76.62	49.68	56.96	64.22
42	78.50	88.42	98.34	65.26	73.32	81.30	35.68	40.20	44.72	29.66	33.34	36.96	60.62	68.98	77.38	50.18	57.52	64.82
43	80.24	90.38	100.52	66.70	74.92	83.10	36.96	41.60	46.30	30.72	34.50	38.28	61.22	69.66	78.14	50.66	58.06	65.46
44	81.98	92.34	102.72	68.16	76.54	84.90	38.22	43.04	47.88	31.76	35.68	39.58	61.80	70.34	78.88	51.16	58.64	66.08
45	83.74	94.30	104.88	69.60	78.18	86.70	39.48	44.48	49.46	32.82	36.88	40.88	62.38	71.00	79.64	51.64	59.20	66.70
46	85.28	96.04	106.84	72.96	81.70	90.40	40.70	45.82	50.96	34.80	38.98	43.12	63.12	71.82	80.52	52.22	59.86	67.46
47	89.94	101.48	112.96	77.42	86.84	96.24	43.38	48.96	54.50	37.36	41.88	46.42	67.12	76.50	85.84	55.02	62.74	70.42
48	93.70	105.42	117.14	80.94	90.50	100.08	45.68	51.42	57.14	39.48	44.14	48.82	71.22	81.24	91.22	59.00	67.34	75.66
49	98.64	111.08	123.54	85.60	95.92	106.18	48.60	54.72	60.86	42.18	47.26	52.32	74.24	84.36	94.48	61.88	70.32	78.74
50	102.54	115.20	127.88	92.60	103.62	114.66	51.04	57.30	63.62	46.08	51.56	57.02	78.48	89.30	100.04	65.94	75.04	84.16
51	108.38	121.94	135.48	97.06	108.38	119.68	54.80	61.64	68.52	49.10	54.80	60.52	83.00	94.52	106.06	66.86	76.06	85.30
52	113.24	127.12	141.00	102.88	114.98	127.12	58.16	65.26	72.38	52.82	59.02	65.26	86.48	98.10	109.82	70.08	79.44	88.80
53	119.42	134.20	148.96	107.62	120.00	132.44	62.20	69.88	77.56	56.04	62.50	68.96	91.18	103.56	116.02	74.60	84.64	94.70
54	124.52	139.62	154.74	113.64	126.92	140.26	65.74	73.70	81.68	59.98	67.00	74.02	95.96	109.16	122.32	77.96	88.16	98.34
55	130.96	147.06	163.10	122.34	136.56	150.74	70.02	78.60	87.18	65.38	73.00	80.58	100.84	114.84	128.78	82.62	93.58	104.46
56	141.84	158.78	175.72	130.54	145.60	160.66	76.60	85.72	94.88	70.46	78.60	86.76	108.00	122.72	137.48	89.60	101.26	112.92
57	152.96	170.80	188.62	141.50	157.42	173.36	83.38	93.12	102.84	77.14	85.82	94.50	115.30	130.76	146.28	96.70	109.08	121.48
58	166.94	185.70	204.44	152.70	169.56	186.32	91.86	102.20	112.48	84.02	93.28	102.52	125.18	141.50	157.74	106.42	119.56	132.70
59	178.66	198.40	218.04	164.18	181.94	199.66	99.18	110.14	121.04	91.16	101.00	110.84	132.74	149.86	166.90	113.78	127.70	141.62
60	193.28	213.96	234.62	175.96	194.60	213.26	108.22	119.80	131.38	98.52	108.96	119.42	143.02	160.84	178.74	123.86	138.56	153.20
61	205.34	226.94	248.56	187.80	207.36	226.94	115.96	128.16	140.36	106.06	117.12	128.16	150.62	169.30	187.94	131.32	146.76	162.18
62	217.64	240.24	262.82	199.82	220.38	240.94	123.92	136.78	149.64	113.78	125.50	137.20	158.34	177.82	197.28	138.86	155.12	171.32
63	232.96	256.56	280.12	212.18	233.70	255.16	133.70	147.26	160.78	121.80	134.14	146.44	168.82	189.10	209.34	149.18	166.16	183.20
64	245.82	270.44	295.00	224.74	247.26	269.70	142.20	156.42	170.62	129.98	143.00	155.98	176.74	197.84	218.96	156.96	174.78	192.54
65	263.18	289.50	315.82	237.58	261.06	284.52	153.38	168.70	184.04	138.44	152.12	165.80	188.80	211.38	234.02	168.86	188.14	207.40
66	301.20	329.86	358.56	266.78	292.58	318.40	176.40	193.20	210.00	156.24	171.36	186.46	215.18	239.88	264.62	193.78	214.52	235.22
67	341.22	373.02	404.82	297.82	326.76	355.68	200.84	219.56	238.26	175.30	192.32	209.36	244.48	271.36	298.22	223.00	245.84	268.66
68	380.38	414.64	448.86	330.84	362.16	393.50	225.00	245.26	265.50	195.68	214.22	232.74	274.12	303.10	332.14	249.80	274.74	299.74
69	421.22	458.64	473.77	362.52	397.00	431.48	250.56	272.84	284.03	215.64	236.14	256.66	301.26	332.48	363.66	278.18	304.64	331.12
70	457.92	473.77	473.77	394.78	432.22	469.64	274.52	284.03	284.03	236.68	259.12	281.56	331.44	364.82	398.26	305.50	334.18	362.80
71	473.77	473.77	473.77	422.64	462.30	473.77	284.03	284.03	284.03	253.40	277.16	284.03	360.56	396.08	431.62	334.64	365.32	396.08
72	473.77	473.77	473.77	452.00	473.77	473.77	284.03	284.03	284.03	270.98	284.03	284.03	386.48	424.10	440.90	359.20	391.28	423.40
73	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	415.18	440.90	440.90	387.86	422.06	440.90
74	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	413.82	440.90	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	68.82	76.64	84.42	60.56	67.00	73.42	30.70	34.20	37.68	27.02	29.90	32.76	49.92	57.22	64.50	41.58	47.82	54.08
41	70.24	78.20	86.14	61.80	68.36	74.92	31.72	35.36	38.94	27.92	30.90	33.86	50.28	57.64	64.98	41.92	48.18	54.48
42	71.66	79.78	87.88	63.04	69.74	76.42	32.76	36.48	40.20	28.82	31.88	34.94	50.66	58.06	65.46	42.22	48.56	54.90
43	73.06	81.34	89.62	64.28	71.12	77.92	33.78	37.62	41.44	29.72	32.90	36.04	51.04	58.50	65.92	42.54	48.90	55.28
44	74.46	82.94	91.34	65.54	72.48	79.42	34.80	38.76	42.70	30.62	33.88	37.14	51.42	58.92	66.42	42.84	49.28	55.70
45	75.90	84.50	93.08	66.78	73.86	80.94	35.84	39.90	43.96	31.54	34.88	38.22	51.80	59.34	66.90	43.14	49.62	56.12
46	77.36	86.12	94.88	68.08	75.28	82.50	36.98	41.18	45.36	32.52	36.00	39.44	52.38	60.04	67.66	43.64	50.20	56.74
47	80.94	89.86	98.78	69.36	76.72	84.06	39.16	43.48	47.78	33.56	37.12	40.68	55.18	62.90	70.66	44.14	50.78	57.40
48	83.52	93.16	102.76	73.88	81.88	89.92	40.86	45.58	50.28	36.14	40.06	43.98	56.94	65.32	73.66	46.88	53.58	60.28
49	87.20	97.02	106.84	75.24	83.38	91.58	43.12	48.00	52.84	37.20	41.24	45.28	59.84	68.30	76.74	48.54	55.88	63.20
50	92.12	102.64	113.18	79.92	88.78	97.66	46.02	51.30	56.54	39.92	44.34	48.78	63.88	73.02	82.18	51.36	58.76	66.18
51	94.20	104.98	115.72	81.72	90.78	99.84	47.78	53.24	58.70	41.44	46.04	50.64	64.78	74.02	83.30	52.06	59.56	67.10
52	98.58	109.62	120.60	83.52	92.76	102.04	50.70	56.40	62.04	42.96	47.74	52.48	68.00	77.38	86.78	53.92	62.18	70.34
53	101.86	113.72	125.58	88.86	98.94	109.02	53.10	59.28	65.48	46.32	51.58	56.82	70.10	80.20	90.32	57.02	65.36	73.68
54	106.44	118.54	130.64	90.74	101.04	111.30	56.20	62.58	68.96	47.90	53.34	58.76	73.42	83.70	93.92	57.78	66.24	74.66
55	112.38	125.32	138.30	96.32	107.44	118.54	60.04	66.98	73.90	51.46	57.42	63.32	78.06	89.04	100.00	62.22	71.38	80.50
56	120.38	134.18	148.00	104.10	116.02	127.90	64.98	72.42	79.86	56.18	62.60	69.04	84.92	96.64	108.28	68.92	78.78	88.62
57	128.62	143.28	157.92	112.06	124.80	137.52	70.08	78.08	86.06	61.06	68.00	74.94	91.90	104.30	116.72	75.72	86.32	96.88
58	140.94	157.08	173.24	120.26	133.80	147.40	77.50	86.38	95.26	66.14	73.60	81.06	98.98	112.14	125.28	82.70	93.96	105.24
59	149.60	166.66	183.72	132.56	147.64	162.72	83.00	92.46	101.94	73.54	81.92	90.28	106.16	120.08	133.96	89.78	101.76	113.76
60	162.46	181.10	199.74	141.12	157.14	173.12	90.92	101.34	111.76	78.98	87.92	96.88	114.74	130.06	145.36	100.74	114.14	127.50
61	171.36	190.92	210.48	149.80	166.64	183.52	96.70	107.72	118.78	84.52	94.02	103.56	122.14	138.20	154.28	108.00	122.14	136.26
62	180.44	200.94	221.46	162.66	181.12	199.54	102.62	114.30	125.98	92.52	103.04	113.50	129.64	146.50	163.32	115.40	130.30	145.22
63	193.84	215.98	238.14	171.68	191.08	210.44	111.14	123.82	136.54	98.44	109.54	120.66	137.24	154.90	172.52	122.84	138.52	154.24
64	203.32	226.44	249.58	180.92	201.22	221.52	117.46	130.82	144.16	104.52	116.24	128.00	144.94	163.40	181.86	130.46	146.94	163.40
65	217.24	242.08	266.90	194.52	216.54	238.52	126.42	140.88	155.32	113.20	126.02	138.80	156.76	176.70	196.62	142.14	160.08	178.00
66	246.14	273.34	300.52	220.36	244.72	269.04	143.96	159.86	175.74	128.88	143.12	157.32	179.04	200.44	221.82	161.72	181.08	200.44
67	278.36	307.92	337.46	249.50	276.20	302.86	163.58	180.96	198.30	146.62	162.30	177.98	203.00	226.52	250.00	185.50	207.00	228.52
68	311.02	343.02	374.98	279.06	308.12	337.20	183.62	202.52	221.38	164.76	181.94	199.08	229.86	255.54	281.20	208.20	231.20	254.18
69	345.66	380.80	415.92	310.50	342.72	374.96	205.04	225.88	246.70	184.18	203.28	222.40	254.30	282.14	310.02	229.84	254.96	280.10
70	377.20	414.62	452.00	339.04	373.52	407.98	226.02	248.44	270.86	203.16	223.82	244.48	281.34	311.38	341.46	254.04	281.34	308.64
71	405.06	444.68	473.77	363.94	400.64	437.32	242.84	266.60	284.03	218.20	240.20	262.20	304.56	336.68	368.76	275.90	304.56	333.24
72	437.32	473.77	473.77	393.30	432.96	472.54	262.20	284.03	284.03	235.80	259.56	283.30	327.78	361.92	396.08	296.38	327.12	357.82
73	468.18	473.77	473.77	421.22	463.04	473.77	280.70	284.03	284.03	252.52	277.58	284.03	353.74	389.92	426.14	318.24	350.34	382.40
74	473.77	473.77	473.77	449.08	473.77	473.77	284.03	284.03	284.03	269.22	284.03	284.03	376.96	415.18	440.90	341.46	375.58	409.72
75	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	402.92	440.90	440.90	364.64	400.86	437.04
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	407.02	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
80				473.77	473.77					284.03	284.03					440.90	440.90	
81				473.77	473.77					284.03	284.03					440.90	440.90	
82				473.77	473.77					284.03	284.03					440.90	440.90	
83				473.77	473.77					284.03	284.03					440.90	440.90	
84				473.77	473.77					284.03	284.03					440.90	440.90	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	47.92	53.78	59.66	38.88	43.86	48.82	21.18	23.76	26.36	17.18	19.40	21.56	36.50	41.92	47.34	28.62	33.06	37.48
41	48.68	54.64	60.58	39.48	44.54	49.58	21.72	24.36	27.04	17.62	19.86	22.10	36.78	42.26	47.70	28.84	33.32	37.76
42	49.42	55.48	61.52	40.08	45.24	50.34	22.26	24.98	27.70	18.04	20.36	22.68	37.06	42.58	48.08	29.08	33.58	38.06
43	50.18	56.30	62.48	40.70	45.92	51.10	22.78	25.58	28.38	18.48	20.84	23.22	37.38	42.90	48.44	29.30	33.86	38.38
44	50.92	57.16	63.40	41.30	46.60	51.88	23.32	26.18	29.04	18.92	21.34	23.76	37.66	43.24	48.84	29.54	34.12	38.68
45	51.68	58.00	64.34	41.92	47.30	52.64	23.86	26.78	29.70	19.34	21.84	24.30	37.96	43.56	49.20	29.76	34.38	38.96
46	53.10	59.56	66.08	43.06	48.58	54.08	24.96	28.00	31.06	20.24	22.82	25.40	38.90	44.66	50.42	30.48	35.22	39.94
47	57.52	64.74	71.92	46.24	51.90	57.52	27.46	30.90	34.36	22.08	24.78	27.46	42.00	47.90	53.82	33.40	38.22	43.06
48	59.00	66.40	73.76	50.58	56.90	63.22	28.62	32.18	35.76	24.52	27.58	30.64	44.08	50.68	57.30	35.28	40.78	46.28
49	63.72	71.84	79.94	51.84	58.32	64.80	31.34	35.30	39.30	25.50	28.68	31.86	47.36	54.12	60.92	38.32	43.98	49.60
50	65.26	73.58	81.86	56.44	63.60	70.82	32.52	36.66	40.80	28.12	31.70	35.28	51.90	59.40	66.88	42.70	49.02	55.36
51	70.18	79.24	88.30	60.00	67.34	74.70	35.52	40.10	44.70	30.36	34.08	37.80	52.58	60.16	67.74	43.24	49.64	56.04
52	71.76	81.02	90.28	61.34	68.86	76.38	36.86	41.60	46.36	31.50	35.38	39.22	55.60	63.28	70.94	46.12	52.64	59.14
53	76.88	86.92	96.98	66.22	74.52	82.80	40.02	45.26	50.48	34.48	38.80	43.10	57.46	65.86	74.24	47.88	55.08	62.26
54	78.52	88.82	99.06	70.06	78.52	87.00	41.42	46.84	52.24	36.96	41.42	45.88	60.58	69.08	77.56	50.90	58.18	65.46
55	83.88	95.00	106.06	75.22	84.52	93.76	44.78	50.72	56.64	40.18	45.12	50.08	65.04	74.22	83.38	55.20	63.16	71.14
56	89.04	100.94	112.84	80.24	90.28	100.28	48.04	54.46	60.88	43.30	48.70	54.12	67.96	77.24	86.50	58.08	66.10	74.14
57	96.82	109.54	122.28	85.34	96.18	107.00	52.76	59.70	66.64	46.52	52.42	58.32	74.68	84.62	94.62	64.72	73.44	82.14
58	104.84	118.42	131.98	93.18	104.84	116.48	57.70	65.16	72.64	51.30	57.70	64.10	79.00	89.66	100.28	68.96	78.38	87.78
59	113.00	127.50	141.94	98.58	111.08	123.54	62.76	70.82	78.82	54.74	61.70	68.62	85.86	97.26	108.58	75.76	85.86	95.98
60	121.46	136.78	152.14	106.76	120.10	133.44	68.06	76.66	85.26	59.82	67.30	74.76	90.34	102.40	114.48	80.16	90.94	101.76
61	129.70	145.90	162.12	112.16	126.32	140.52	73.24	82.40	91.58	63.34	71.34	79.34	97.54	110.36	123.22	87.30	98.86	110.36
62	138.16	155.24	172.32	117.58	132.68	147.70	78.60	88.34	98.06	66.90	75.50	84.06	102.32	115.94	129.52	91.98	104.28	116.56
63	146.74	164.74	182.74	126.00	141.90	157.82	84.10	94.44	104.76	72.22	81.34	90.46	109.78	124.14	138.50	99.32	112.36	125.44
64	155.52	174.42	193.34	131.68	148.48	165.32	89.80	100.70	111.64	76.02	85.74	95.44	114.72	129.88	145.02	104.16	118.02	131.84
65	164.46	184.30	204.10	140.34	158.06	175.76	95.62	107.14	118.68	81.58	91.90	102.20	122.36	138.32	154.28	111.70	126.36	140.98
66	185.66	207.08	228.48	155.66	174.94	194.24	108.46	120.98	133.44	90.92	102.20	113.46	136.32	153.72	171.10	122.98	139.02	155.06
67	207.14	230.16	253.22	171.20	192.08	212.90	121.56	135.06	148.60	100.46	112.72	124.92	150.46	169.24	188.08	134.34	151.82	169.24
68	230.40	255.78	281.14	188.40	211.58	234.78	135.80	150.76	165.70	111.08	124.72	138.40	166.08	187.02	207.90	145.80	164.74	183.62
69	252.54	279.54	306.56	204.36	229.18	253.98	149.52	165.52	181.50	121.00	135.68	150.38	180.46	202.84	225.24	157.40	177.76	198.08
70	275.92	305.24	334.62	221.64	248.78	275.92	164.36	181.82	199.32	132.02	148.20	164.36	199.06	223.60	248.14	169.06	190.88	212.70
71	296.46	327.28	358.08	236.30	264.90	293.50	177.74	196.20	214.68	141.68	158.80	175.96	213.08	239.00	264.98	180.28	203.52	226.72
72	317.00	349.30	381.56	250.96	281.06	311.14	190.06	209.40	228.74	150.46	168.48	186.54	226.72	254.04	281.34	191.20	215.78	240.38
73	339.04	373.52	407.98	267.10	299.38	331.66	203.26	223.92	244.58	160.12	179.48	198.82	241.76	271.12	300.46	202.12	228.08	254.04
74	359.56	395.52	431.48	281.78	315.52	349.30	215.56	237.14	258.68	168.94	189.16	209.40	255.42	286.14	316.84	213.08	240.38	267.70
75	381.56	419.74	457.92	300.84	336.82	372.76	228.74	251.64	274.52	180.36	201.94	223.48	273.16	305.92	338.72	224.00	252.68	281.34
76	413.86	454.98	473.77	333.14	372.04	410.90	248.12	272.76	284.03	199.74	223.04	246.34	297.74	333.24	368.76	248.56	279.96	311.38
77	446.14	473.77	473.77	365.46	407.24	449.08	267.46	284.03	284.03	219.10	244.16	269.22	325.06	363.28	401.54	275.90	310.02	344.18
78	473.77	473.77	473.77	397.72	442.48	473.77	284.03	284.03	284.03	238.44	265.28	284.03	349.64	390.62	431.62	300.46	337.34	374.22
79	473.77	473.77	473.77	430.02	473.77	473.77	284.03	284.03	284.03	257.80	284.03	284.03	378.32	422.74	440.90	329.16	369.44	409.72
80				462.30	473.77					277.16	284.03					353.74	396.76	
81				473.77	473.77					284.03	284.03					381.04	426.84	
82				473.77	473.77					284.03	284.03					409.72	440.90	
83				473.77	473.77					284.03	284.03					438.42	440.90	
84				473.77	473.77					284.03	284.03					440.90	440.90	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
41	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
42	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
43	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
44	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
45	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
46	220.70	252.96	285.14	183.94	211.48	239.12	367.84	418.52	468.98	326.56	370.22	413.86	496.58	556.42	616.12	446.10	499.00	551.80
47	225.34	259.88	294.30	188.54	218.40	248.32	381.72	434.64	487.38	340.32	386.22	432.22	519.66	581.66	643.74	459.78	515.08	570.20
48	225.34	259.88	294.30	197.76	227.64	257.50	395.34	450.62	505.76	349.52	395.34	441.42	542.60	606.98	671.30	473.62	531.12	588.56
49	239.12	275.86	312.70	202.28	234.56	266.70	404.62	459.78	515.08	354.18	402.28	450.62	565.62	632.32	698.94	492.00	549.54	606.98
50	239.12	275.86	312.70	211.48	243.84	275.86	418.52	475.88	533.42	363.30	411.62	459.78	597.84	666.78	735.64	505.76	565.62	625.40
51	243.84	282.84	321.92	216.16	250.70	285.14	432.22	492.00	551.80	377.04	427.72	478.20	616.12	685.20	754.08	519.66	581.66	643.74
52	252.96	292.02	331.12	216.16	250.70	285.14	441.42	501.22	561.00	377.04	427.72	478.20	639.20	710.50	781.70	538.02	600.12	662.10
53	257.50	298.88	340.32	229.90	266.70	303.48	455.22	517.36	579.30	390.88	443.76	496.58	662.10	735.64	809.34	551.80	616.12	680.50
54	257.50	298.88	340.32	229.90	266.70	303.48	468.98	533.42	597.84	400.10	452.96	505.76	685.20	761.00	836.84	565.62	632.32	698.94
55	271.30	315.10	358.72	243.84	282.84	321.92	482.80	549.54	616.12	413.86	468.98	524.26	717.34	795.52	873.68	588.56	657.60	726.52
56	294.30	340.32	386.22	252.96	292.02	331.12	515.08	584.02	652.96	446.10	503.52	561.00	758.68	839.16	919.62	630.02	701.36	772.48
57	317.34	365.64	413.86	275.86	317.34	358.72	547.22	618.54	689.72	478.20	538.02	597.84	800.10	882.88	965.64	671.30	744.96	818.48
58	340.32	390.88	441.42	298.88	342.60	386.22	579.30	652.96	726.52	510.46	572.48	634.60	841.52	926.56	999.98	712.70	788.62	864.46
59	363.30	416.24	468.98	312.70	358.72	404.62	620.86	696.62	772.48	542.60	606.98	671.30	882.88	970.28	999.98	754.08	832.34	910.48
60	386.22	441.42	496.58	335.70	384.00	432.22	652.96	731.10	809.34	588.56	657.60	726.52	924.36	999.98	999.98	795.52	876.02	956.40
61	409.32	466.68	524.26	354.18	402.28	450.62	685.20	765.60	846.04	620.86	692.14	763.30	965.64	999.98	999.98	836.84	919.62	999.98
62	432.22	492.00	551.80	367.84	418.52	468.98	726.52	809.34	892.10	652.96	726.52	800.10	999.98	999.98	999.98	878.32	963.38	999.98
63	455.22	517.36	579.30	390.88	443.76	496.58	758.68	843.82	928.82	685.20	761.00	836.84	999.98	999.98	999.98	919.62	999.98	999.98
64	478.20	542.60	606.98	413.86	468.98	524.26	790.92	878.32	965.64	717.34	795.52	873.68	999.98	999.98	999.98	961.18	999.98	999.98
65	505.76	574.78	643.74	436.88	494.28	551.80	836.84	928.82	999.98	763.30	846.04	928.82	999.98	999.98	999.98	999.98	999.98	999.98
66	597.84	671.30	744.96	510.46	572.48	634.60	970.28	999.98	999.98	873.68	961.18	999.98	999.98	999.98	999.98	999.98	999.98	999.98
67	694.46	774.88	855.28	597.84	666.78	735.64	999.98	999.98	999.98	988.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
68	790.92	878.32	965.64	675.98	751.82	827.64	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
69	896.74	990.92	999.98	763.30	846.04	928.82	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	993.24	999.98	999.98	841.52	931.24	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	999.98	999.98	999.98	924.36	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
41	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
42	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
43	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
44	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
45	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
46	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	238.84	267.44	295.92
47	137.92	159.74	181.64	114.34	131.20	147.96	205.12	233.78	262.36	168.16	191.70	215.26	289.18	326.28	363.22	248.90	279.20	309.44
48	137.92	159.74	181.64	117.76	136.24	154.70	215.26	245.56	275.78	178.32	203.54	228.70	295.92	332.98	369.94	255.64	285.90	316.14
49	141.24	164.84	188.34	117.76	136.24	154.70	221.98	252.26	282.50	185.04	210.24	235.48	306.14	344.76	383.44	265.74	297.72	329.60
50	147.96	171.58	195.10	127.82	147.96	168.16	232.12	264.10	295.92	195.10	221.98	248.90	312.86	351.50	390.16	282.50	316.14	349.76
51	151.38	176.62	201.78	127.82	147.96	168.16	242.20	275.78	309.44	195.10	221.98	248.90	322.86	363.22	403.60	289.18	322.86	356.48
52	151.38	176.62	201.78	127.82	147.96	168.16	248.90	282.50	316.14	201.78	228.70	255.64	329.60	369.94	410.36	299.38	334.64	369.94
53	154.70	181.64	208.58	131.20	153.04	174.90	259.04	294.24	329.60	211.92	240.52	269.06	339.72	381.78	423.74	306.14	341.36	376.72
54	154.70	181.64	208.58	131.20	153.04	174.90	269.06	306.14	343.04	218.60	247.22	275.78	346.42	388.48	430.48	316.14	353.14	390.16
55	164.84	193.38	221.98	141.24	164.84	188.34	279.20	317.90	356.48	228.70	259.04	289.18	356.48	400.26	443.94	332.98	371.70	410.36
56	171.58	200.16	228.70	147.96	171.58	195.10	295.92	336.30	376.72	245.56	277.48	309.44	380.08	425.44	470.88	349.76	390.16	430.48
57	188.34	218.60	248.90	158.10	183.36	208.58	312.86	354.82	396.90	262.36	295.92	329.60	403.60	450.66	497.76	373.38	415.40	457.46
58	205.12	237.20	269.06	168.16	195.10	221.98	336.30	380.08	423.74	285.90	321.20	356.48	433.92	482.66	531.38	396.90	440.64	484.28
59	215.26	248.90	282.50	185.04	213.60	242.20	353.14	398.60	443.94	302.72	339.72	376.72	457.46	507.96	558.30	420.38	465.88	511.24
60	232.12	267.44	302.72	195.10	225.36	255.64	376.72	423.74	470.88	326.28	365.00	403.60	487.70	539.86	591.96	443.94	491.00	538.08
61	245.56	280.88	316.14	201.78	232.12	262.36	393.50	442.32	491.00	343.04	383.44	423.74	511.24	565.02	618.80	467.54	516.28	565.02
62	255.64	292.66	329.60	218.60	250.62	282.50	410.36	460.82	511.24	359.86	401.96	443.94	534.74	590.26	645.74	491.00	541.52	591.96
63	272.48	311.14	349.76	228.70	262.36	295.92	433.92	486.04	538.08	383.44	427.16	470.88	565.02	622.24	679.36	514.62	566.80	618.80
64	289.18	329.60	369.94	238.84	274.14	309.44	450.66	504.46	558.30	400.26	445.66	491.00	588.58	647.48	706.30	538.08	591.96	645.74
65	306.14	348.08	390.16	255.64	292.66	329.60	477.58	534.74	591.96	427.16	475.92	524.68	622.24	684.42	746.64	561.66	617.20	672.66
66	353.14	398.60	443.94	295.92	336.30	376.72	541.52	603.72	665.92	487.70	539.86	591.96	706.30	773.54	840.86	625.60	686.10	746.64
67	403.60	454.08	504.46	343.04	386.80	430.48	612.12	679.36	746.64	558.30	615.50	672.66	793.74	867.72	941.66	692.80	760.06	827.38
68	450.66	504.46	558.30	383.44	430.48	477.58	682.82	755.06	827.38	622.24	684.42	746.64	877.84	956.88	999.98	763.46	835.80	908.10
69	501.16	559.98	618.80	433.92	486.04	538.08	746.64	824.06	901.36	689.44	755.06	820.62	965.26	999.98	999.98	830.74	909.76	988.80
70	551.56	615.50	679.36	481.00	536.42	591.96	817.30	899.64	982.08	753.32	824.06	894.60	999.98	999.98	999.98	904.72	990.50	999.98
71	598.68	665.92	733.20	521.28	580.16	639.04	887.90	975.36	999.98	824.06	899.64	975.36	999.98	999.98	999.98	968.60	999.98	999.98
72	649.16	721.44	793.74	571.78	635.70	699.54	951.78	999.98	999.98	884.54	963.58	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	696.16	771.92	847.58	612.12	679.36	746.64	999.98	999.98	999.98	955.10	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	746.64	827.38	908.10	659.24	729.84	800.48	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	803.84	889.56	975.36	709.70	785.38	861.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	904.72	997.26	999.98	810.60	892.94	975.36	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	911.48	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
41	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
42	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
43	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
44	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
45	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
46	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
47	107.70	124.50	141.24	80.76	94.10	107.70	168.16	191.70	215.26	134.52	154.70	174.90	259.04	287.62	316.14	221.98	245.56	269.06
48	111.06	129.52	147.96	84.10	99.30	114.34	171.58	196.80	221.98	141.24	161.44	181.64	262.36	292.66	322.86	232.12	257.30	282.50
49	117.76	136.24	154.70	90.82	106.02	121.04	178.32	203.54	228.70	144.64	166.52	188.34	269.06	299.38	329.60	232.12	257.30	282.50
50	121.04	141.24	161.44	94.10	111.06	127.82	188.34	215.26	242.20	151.38	173.20	195.10	279.20	311.14	343.04	242.20	269.06	295.92
51	121.04	141.24	161.44	94.10	111.06	127.82	188.34	215.26	242.20	151.38	173.20	195.10	279.20	311.14	343.04	242.20	269.06	295.92
52	127.82	147.96	168.16	100.96	117.76	134.52	195.10	221.98	248.90	154.70	178.32	201.78	285.90	317.90	349.76	242.20	269.06	295.92
53	131.20	153.04	174.90	104.36	122.84	141.24	198.44	227.04	255.64	161.44	185.04	208.58	289.18	322.86	356.48	252.26	280.88	309.44
54	131.20	153.04	174.90	104.36	122.84	141.24	205.12	233.78	262.36	161.44	185.04	208.58	295.92	329.60	363.22	252.26	280.88	309.44
55	141.24	164.84	188.34	114.34	134.52	154.70	215.26	245.56	275.78	171.58	196.80	221.98	306.14	341.36	376.72	262.36	292.66	322.86
56	147.96	171.58	195.10	121.04	141.24	161.44	232.12	264.10	295.92	188.34	215.26	242.20	322.86	359.86	396.90	279.20	311.14	343.04
57	158.10	183.36	208.58	131.20	153.04	174.90	248.90	282.50	316.14	205.12	233.78	262.36	339.72	378.44	417.04	295.92	329.60	363.22
58	168.16	195.10	221.98	141.24	164.84	188.34	265.74	301.08	336.30	221.98	252.26	282.50	366.60	408.66	450.66	312.86	348.08	383.44
59	185.04	213.60	242.20	151.38	176.62	201.78	282.50	319.54	356.48	238.84	270.80	302.72	383.44	427.16	470.88	339.72	378.44	417.04
60	195.10	225.36	255.64	168.16	195.10	221.98	302.72	343.04	383.44	265.74	301.08	336.30	410.36	457.46	504.46	356.48	396.90	437.28
61	205.12	237.20	269.06	174.90	201.78	228.70	319.54	361.52	403.60	282.50	319.54	356.48	427.16	475.92	524.68	373.38	415.40	457.46
62	221.98	255.64	289.18	185.04	213.60	242.20	336.30	380.08	423.74	299.38	338.02	376.72	443.94	494.40	544.86	400.26	445.66	491.00
63	232.12	267.44	302.72	195.10	225.36	255.64	353.14	398.60	443.94	316.14	356.48	396.90	470.88	524.68	578.50	417.04	464.14	511.24
64	242.20	279.20	316.14	205.12	237.20	269.06	369.94	417.04	464.14	332.98	375.02	417.04	487.70	543.18	598.68	433.92	482.66	531.38
65	259.04	297.72	336.30	221.98	255.64	289.18	396.90	447.36	497.76	359.86	405.30	450.66	514.62	573.48	632.28	460.82	513.00	565.02
66	299.38	341.36	383.44	255.64	292.66	329.60	450.66	504.46	558.30	407.02	455.78	504.46	578.50	642.42	706.30	517.94	575.16	632.28
67	343.04	390.16	437.28	295.92	336.30	376.72	507.96	566.80	625.60	464.14	517.94	571.78	649.16	718.08	786.98	581.86	644.10	706.30
68	383.44	433.92	484.28	336.30	380.08	423.74	571.78	635.70	699.54	517.94	575.16	632.28	719.74	793.74	867.72	645.74	713.04	780.26
69	427.16	482.66	538.08	369.94	417.04	464.14	628.96	697.82	766.80	568.42	630.64	692.80	793.74	874.44	955.10	713.04	786.98	861.04
70	470.88	531.38	591.96	413.70	465.88	517.94	692.80	766.80	840.86	625.60	692.80	760.06	864.40	950.14	999.98	776.96	856.02	934.96
71	511.24	575.16	639.04	454.08	509.50	565.02	750.00	829.08	908.10	679.36	750.00	820.62	928.26	999.98	999.98	834.06	918.16	999.98
72	554.94	623.92	692.80	487.70	546.56	605.36	807.16	891.24	975.36	729.84	805.54	881.16	999.98	999.98	999.98	901.36	992.20	999.98
73	595.34	667.66	739.92	528.04	590.26	652.50	871.12	960.24	999.98	783.68	862.72	941.66	999.98	999.98	999.98	965.26	999.98	999.98
74	639.04	716.38	793.74	568.42	634.02	699.54	928.26	999.98	999.98	840.86	924.94	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	689.44	771.92	854.28	612.12	682.82	753.32	992.20	999.98	999.98	897.96	987.14	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	783.68	872.80	961.90	706.30	783.68	861.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	877.84	973.70	999.98	800.48	884.54	968.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	978.76	999.98	999.98	901.36	992.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	998.92	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				999.98	999.98					999.98	999.98					999.98	999.98	
81				999.98	999.98					999.98	999.98					999.98	999.98	
82				999.98	999.98					999.98	999.98					999.98	999.98	
83				999.98	999.98					999.98	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
41	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
42	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
43	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
44	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
45	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
46	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
47	80.76	94.10	107.70	60.56	70.66	80.76	131.20	149.72	168.16	104.36	119.42	134.52	188.34	211.92	235.48	151.38	169.88	188.34
48	84.10	99.30	114.34	63.92	75.70	87.44	134.52	154.70	174.90	107.70	124.50	141.24	188.34	211.92	235.48	161.44	181.64	201.78
49	84.10	99.30	114.34	63.92	75.70	87.44	141.24	161.44	181.64	114.34	131.20	147.96	198.44	223.68	248.90	161.44	181.64	201.78
50	94.10	111.06	127.82	74.02	87.44	100.96	151.38	173.20	195.10	124.50	142.96	161.44	198.44	223.68	248.90	171.58	193.38	215.26
51	94.10	111.06	127.82	74.02	87.44	100.96	151.38	173.20	195.10	124.50	142.96	161.44	208.58	235.48	262.36	178.32	200.16	221.98
52	94.10	111.06	127.82	74.02	87.44	100.96	158.10	179.96	201.78	131.20	149.72	168.16	208.58	235.48	262.36	178.32	200.16	221.98
53	97.62	116.10	134.52	77.38	92.48	107.70	161.44	185.04	208.58	134.52	154.70	174.90	218.60	247.22	275.78	188.34	211.92	235.48
54	97.62	116.10	134.52	77.38	92.48	107.70	168.16	191.70	215.26	141.24	161.44	181.64	218.60	247.22	275.78	195.10	218.60	242.20
55	107.70	127.82	147.96	87.44	104.36	121.04	178.32	203.54	228.70	151.38	173.20	195.10	228.70	259.04	289.18	205.12	230.46	255.64
56	114.34	134.52	154.70	87.44	104.36	121.04	185.04	210.24	235.48	158.10	179.96	201.78	238.84	270.80	302.72	215.26	242.20	269.06
57	124.50	146.28	168.16	97.62	116.10	134.52	201.78	228.70	255.64	174.90	198.44	221.98	255.64	289.18	322.86	225.36	253.96	282.50
58	134.52	158.10	181.64	107.70	127.82	147.96	211.92	240.52	269.06	185.04	210.24	235.48	272.48	307.80	343.04	242.20	272.48	302.72
59	144.64	169.88	195.10	114.34	134.52	154.70	228.70	259.04	289.18	201.78	228.70	255.64	289.18	326.28	363.22	252.26	284.24	316.14
60	161.44	188.34	215.26	124.50	146.28	168.16	238.84	270.80	302.72	211.92	240.52	269.06	306.14	344.76	383.44	269.06	302.72	336.30
61	168.16	195.10	221.98	134.52	158.10	181.64	255.64	289.18	322.86	228.70	259.04	289.18	322.86	363.22	403.60	279.20	314.44	349.76
62	178.32	206.88	235.48	141.24	164.84	188.34	265.74	301.08	336.30	238.84	270.80	302.72	339.72	381.78	423.74	289.18	326.28	363.22
63	188.34	218.60	248.90	151.38	176.62	201.78	282.50	319.54	356.48	255.64	289.18	322.86	356.48	400.26	443.94	306.14	344.76	383.44
64	198.44	230.46	262.36	161.44	188.34	215.26	292.66	331.32	369.94	265.74	301.08	336.30	373.38	418.74	464.14	316.14	356.48	396.90
65	215.26	248.90	282.50	171.58	200.16	228.70	309.44	349.76	390.16	282.50	319.54	356.48	390.16	437.28	484.28	332.98	375.02	417.04
66	242.20	279.20	316.14	198.44	230.46	262.36	343.04	386.80	430.48	309.44	349.76	390.16	437.28	487.70	538.08	366.60	412.00	457.46
67	269.06	309.44	349.76	225.36	260.68	295.92	376.72	423.74	470.88	336.30	380.08	423.74	484.28	538.08	591.96	400.26	449.02	497.76
68	302.72	346.42	390.16	252.26	290.96	329.60	413.70	465.88	517.94	363.22	410.36	457.46	534.74	593.64	652.50	437.28	491.00	544.86
69	329.60	376.72	423.74	279.20	321.20	363.22	447.36	502.84	558.30	390.16	440.64	491.00	581.86	644.10	706.30	470.88	528.04	585.22
70	366.60	418.74	470.88	306.14	351.50	396.90	491.00	551.56	612.12	417.04	470.88	524.68	632.28	699.54	766.80	507.96	570.12	632.28
71	393.50	449.02	504.46	332.98	381.78	430.48	524.68	588.58	652.50	443.94	501.16	558.30	679.36	750.00	820.62	541.52	607.08	672.66
72	420.38	479.28	538.08	359.86	412.00	464.14	558.30	625.60	692.80	470.88	531.38	591.96	726.48	800.48	874.44	575.16	644.10	713.04
73	454.08	516.28	578.50	386.80	442.32	497.76	595.34	667.66	739.92	497.76	561.66	625.60	776.96	856.02	934.96	612.12	686.10	760.06
74	481.00	546.56	612.12	413.70	472.56	531.38	628.96	704.64	780.26	524.68	591.96	659.24	824.06	906.42	988.80	645.74	723.10	800.48
75	517.94	588.58	659.24	447.36	509.50	571.78	672.66	753.32	834.06	551.56	622.24	692.80	874.44	961.90	999.98	689.44	771.92	854.28
76	585.22	662.60	739.92	514.62	583.56	652.50	733.20	820.62	908.10	612.12	689.44	766.80	948.40	999.98	999.98	763.46	852.66	941.66
77	659.24	743.30	827.38	588.58	664.22	739.92	800.48	894.60	988.80	679.36	763.46	847.58	999.98	999.98	999.98	837.56	933.32	999.98
78	736.56	829.08	921.52	665.92	750.00	834.06	861.04	961.90	999.98	739.92	830.74	921.52	999.98	999.98	999.98	911.48	999.98	999.98
79	803.84	903.12	999.98	733.20	824.06	914.82	931.64	999.98	999.98	810.60	909.76	999.98	999.98	999.98	999.98	985.48	999.98	999.98
80				810.60	909.76					871.12	977.04					999.98	999.98	
81				884.54	990.50					938.34	999.98					999.98	999.98	
82				961.90	999.98					999.98	999.98					999.98	999.98	
83				999.98	999.98					999.98	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	138.46	155.80	173.10	126.48	141.78	157.12	62.08	69.84	77.60	56.74	63.58	70.42	119.22	136.08	152.82	108.52	123.06	137.58
41	141.52	159.22	176.92	129.30	144.92	160.58	64.30	72.36	80.42	58.76	65.86	72.98	120.24	137.20	154.12	109.46	124.10	138.70
42	144.58	162.68	180.76	132.10	148.06	164.06	66.54	74.88	83.22	60.78	68.16	75.50	121.24	138.36	155.40	110.36	125.16	139.90
43	147.66	166.14	184.60	134.88	151.24	167.56	68.80	77.42	86.00	62.86	70.48	78.04	122.24	139.50	156.68	111.30	126.18	141.04
44	150.74	169.58	188.44	137.70	154.34	171.04	71.06	79.90	88.78	64.88	72.72	80.60	123.26	140.66	158.00	112.20	127.20	142.20
45	153.80	173.02	192.24	140.48	157.48	174.50	73.24	82.42	91.60	66.96	75.02	83.12	124.26	141.78	159.28	113.14	128.26	143.38
46	163.00	182.66	202.26	146.42	163.76	181.12	78.64	88.14	97.58	70.66	79.06	87.42	129.00	146.76	164.46	114.52	129.84	145.14
47	174.04	194.78	215.58	153.98	172.50	190.94	85.00	95.18	105.34	75.22	84.28	93.30	135.50	154.24	172.98	120.80	137.08	153.40
48	185.34	207.32	229.28	161.74	181.42	201.00	91.60	102.46	113.32	79.96	89.66	99.38	142.02	161.86	181.68	125.56	142.02	158.54
49	196.90	220.14	243.36	171.32	191.34	211.32	98.44	110.04	121.64	85.64	95.64	105.64	147.04	167.12	187.20	128.72	146.20	163.76
50	212.14	236.60	261.02	179.46	200.70	221.92	107.16	119.52	131.86	90.64	101.38	112.08	153.92	175.00	196.14	133.58	151.36	169.08
51	223.30	248.30	273.28	188.32	210.80	233.28	114.38	127.18	139.96	96.46	107.96	119.50	160.74	182.98	205.22	140.22	159.06	177.86
52	236.44	262.86	289.20	199.02	222.02	244.92	122.70	136.38	150.08	103.28	115.22	127.08	166.02	188.52	211.00	141.82	160.88	179.86
53	249.94	277.72	305.50	208.30	232.58	256.90	131.32	145.92	160.52	109.44	122.22	134.96	173.12	196.76	220.34	148.68	168.78	188.88
54	263.84	293.02	322.22	217.80	243.48	269.12	140.28	155.80	171.34	115.80	129.44	143.10	180.32	205.10	229.88	153.84	174.18	194.50
55	281.64	312.30	343.02	231.08	258.18	285.24	151.42	167.94	184.42	124.24	138.82	153.38	187.68	213.62	239.52	160.90	182.30	203.80
56	302.82	334.96	367.06	251.48	279.96	308.32	164.56	181.98	199.46	136.66	152.12	167.56	202.36	229.42	256.52	175.24	197.82	220.38
57	324.60	358.18	391.74	272.34	302.20	332.06	178.16	196.60	215.04	149.50	165.86	182.26	217.22	245.54	273.80	189.82	213.56	237.32
58	346.86	381.94	417.00	293.78	325.08	356.34	192.28	211.70	231.14	162.86	180.18	197.48	232.36	261.88	291.38	204.76	229.62	254.52
59	369.70	406.32	442.86	315.80	348.56	381.26	206.82	227.30	247.76	176.66	195.00	213.30	251.54	282.28	313.02	219.86	245.96	272.04
60	393.12	431.22	469.32	338.34	372.54	406.74	221.90	243.42	264.94	190.96	210.30	229.60	267.28	299.24	331.28	240.92	269.18	297.38
61	416.16	455.76	473.77	360.68	396.32	432.02	236.92	259.46	282.02	205.32	225.62	245.90	282.78	315.96	349.16	256.22	285.68	315.02
62	439.70	473.77	473.77	383.52	420.64	457.76	252.36	275.98	288.36	220.10	241.42	262.70	302.28	336.76	371.18	271.68	302.28	332.94
63	463.68	473.77	473.77	406.76	445.42	473.77	268.22	288.36	288.36	235.28	257.64	279.98	318.26	353.96	389.62	287.40	319.22	351.06
64	473.77	473.77	473.77	430.58	470.72	473.77	284.54	288.36	288.36	250.96	274.38	288.36	334.48	371.40	408.36	303.34	336.40	369.46
65	473.77	473.77	473.77	456.84	473.77	473.77	288.36	288.36	288.36	268.24	288.36	288.36	356.72	395.94	435.10	325.34	360.60	395.94
66	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	416.38	440.90	440.90	374.92	412.48	440.90
67	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	427.10	440.90	440.90
68	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
69	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
70	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
71	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
72	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
73	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
74	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						0% Compound Benefit Increase Option						0% Simple Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	81.46	91.74	102.04	67.70	76.06	84.36	36.00	40.56	45.10	29.94	33.62	37.30	64.56	73.46	82.36	53.42	61.24	69.02
41	83.34	93.90	104.42	69.30	77.82	86.32	37.38	42.10	46.82	31.08	34.90	38.72	65.18	74.20	83.20	53.94	61.84	69.72
42	85.24	96.00	106.78	70.86	79.60	88.28	38.74	43.64	48.56	32.20	36.20	40.12	65.82	74.90	84.02	54.48	62.46	70.38
43	87.12	98.14	109.14	72.42	81.34	90.22	40.12	45.16	50.28	33.36	37.46	41.56	66.48	75.64	84.84	55.00	63.04	71.08
44	89.02	100.26	111.52	74.00	83.10	92.18	41.50	46.74	51.98	34.48	38.74	42.98	67.10	76.38	85.64	55.54	63.66	71.74
45	90.92	102.38	113.88	75.56	84.88	94.14	42.86	48.30	53.70	35.64	40.04	44.38	67.74	77.08	86.48	56.06	64.28	72.42
46	92.60	104.28	116.00	79.22	88.70	98.16	44.20	49.74	55.34	37.78	42.32	46.82	68.54	77.98	87.42	56.70	65.00	73.24
47	97.66	110.18	122.64	84.06	94.28	104.50	47.10	53.16	59.18	40.56	45.48	50.40	72.88	83.06	93.20	59.74	68.12	76.46
48	101.74	114.46	127.18	87.88	98.26	108.66	49.60	55.84	62.04	42.86	47.92	53.00	77.32	88.20	99.04	64.06	73.12	82.14
49	107.10	120.60	134.14	92.94	104.14	115.28	52.76	59.42	66.08	45.80	51.32	56.80	80.60	91.60	102.58	67.18	76.36	85.50
50	111.34	125.08	138.84	100.54	112.50	124.50	55.42	62.22	69.08	50.04	55.98	61.92	85.22	96.96	108.62	71.60	81.48	91.38
51	117.68	132.40	147.10	105.38	117.68	129.94	59.50	66.92	74.40	53.32	59.50	65.72	90.12	102.62	115.16	72.60	82.58	92.62
52	122.96	138.02	153.10	111.70	124.84	138.02	63.14	70.86	78.58	57.36	64.08	70.86	93.90	106.52	119.24	76.10	86.26	96.42
53	129.66	145.70	161.74	116.86	130.30	143.80	67.54	75.88	84.22	60.84	67.86	74.88	99.00	112.44	125.98	81.00	91.90	102.82
54	135.20	151.60	168.02	123.38	137.80	152.28	71.38	80.02	88.68	65.12	72.74	80.36	104.20	118.52	132.82	84.64	95.72	106.78
55	142.20	159.68	177.08	132.84	148.28	163.66	76.02	85.34	94.66	70.98	79.26	87.50	109.48	124.68	139.82	89.70	101.60	113.42
56	154.00	172.40	190.80	141.74	158.08	174.44	83.16	93.08	103.02	76.50	85.34	94.20	117.26	133.24	149.28	97.28	109.94	122.60
57	166.08	185.44	204.80	153.64	170.92	188.22	90.54	101.10	111.66	83.76	93.18	102.60	125.18	141.98	158.82	105.00	118.44	131.90
58	181.26	201.62	221.98	165.80	184.10	202.30	99.74	110.96	122.12	91.22	101.28	111.32	135.92	153.64	171.26	115.54	129.82	144.08
59	193.98	215.42	236.74	178.26	197.54	216.78	107.68	119.58	131.42	98.98	109.66	120.34	144.12	162.72	181.22	123.54	138.66	153.76
60	209.86	232.32	254.74	191.06	211.30	231.56	117.50	130.08	142.64	106.96	118.30	129.66	155.28	174.64	194.08	134.48	150.44	166.34
61	222.96	246.40	269.88	203.90	225.14	246.40	125.90	139.16	152.40	115.16	127.16	139.16	163.54	183.82	204.06	142.58	159.34	176.08
62	236.30	260.84	285.36	216.96	239.28	261.60	134.54	148.52	162.48	123.54	136.26	148.96	171.92	193.08	214.20	150.76	168.42	186.02
63	252.94	278.56	304.14	230.38	253.74	277.04	145.16	159.90	174.56	132.24	145.64	159.00	183.30	205.32	227.30	161.98	180.42	198.92
64	266.90	293.64	320.30	244.02	268.46	292.84	154.40	169.84	185.26	141.12	155.26	169.36	191.90	214.80	237.74	170.42	189.78	209.06
65	285.76	314.32	342.90	257.96	283.46	308.92	166.54	183.16	199.82	150.32	165.16	180.02	205.00	229.50	254.10	183.34	204.28	225.18
66	327.04	358.16	389.32	289.66	317.68	345.70	191.52	209.78	228.02	169.64	186.06	202.46	233.64	260.46	287.32	210.40	232.92	255.40
67	370.48	405.02	439.54	323.36	354.78	386.18	218.06	238.40	258.70	190.34	208.82	227.32	265.44	294.64	323.80	242.12	266.92	291.70
68	413.00	450.20	473.77	359.22	393.22	427.24	244.30	266.30	284.03	212.46	232.60	252.70	297.64	329.10	360.62	271.22	298.30	325.44
69	457.34	473.77	473.77	393.62	431.04	468.48	272.04	284.03	284.03	234.14	256.40	278.68	327.10	361.00	394.86	302.04	330.76	359.52
70	473.77	473.77	473.77	428.64	469.30	473.77	284.03	284.03	284.03	256.98	281.34	284.03	359.86	396.10	432.42	331.70	362.84	393.92
71	473.77	473.77	473.77	458.88	473.77	473.77	284.03	284.03	284.03	275.14	284.03	284.03	391.48	430.06	440.90	363.34	396.66	430.06
72	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	419.62	440.90	440.90	390.00	424.84	440.90
73	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	421.12	440.90	440.90
74	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						0% Compound Benefit Increase Option						0% Simple Benefit Increase Option					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	74.72	83.22	91.66	65.76	72.74	79.72	33.34	37.14	40.92	29.34	32.46	35.56	54.20	62.12	70.04	45.14	51.92	58.72
41	76.26	84.90	93.52	67.10	74.22	81.34	34.44	38.40	42.28	30.32	33.56	36.76	54.60	62.58	70.56	45.52	52.32	59.16
42	77.80	86.62	95.42	68.44	75.72	82.98	35.56	39.60	43.64	31.30	34.62	37.94	55.00	63.04	71.08	45.84	52.72	59.60
43	79.32	88.32	97.30	69.80	77.22	84.60	36.68	40.84	45.00	32.26	35.72	39.14	55.42	63.52	71.58	46.18	53.10	60.02
44	80.84	90.06	99.18	71.16	78.70	86.24	37.78	42.08	46.36	33.24	36.78	40.32	55.84	63.98	72.12	46.52	53.50	60.48
45	82.40	91.74	101.06	72.50	80.20	87.88	38.92	43.32	47.74	34.24	37.88	41.50	56.24	64.42	72.64	46.84	53.88	60.94
46	84.00	93.50	103.02	73.92	81.74	89.58	40.16	44.72	49.26	35.30	39.08	42.82	56.88	65.18	73.46	47.38	54.50	61.60
47	87.88	97.56	107.26	75.30	83.30	91.26	42.52	47.20	51.88	36.44	40.30	44.16	59.92	68.30	76.72	47.92	55.14	62.32
48	90.68	101.16	111.58	80.22	88.90	97.64	44.36	49.48	54.60	39.24	43.50	47.76	61.82	70.92	79.98	50.90	58.18	65.46
49	94.68	105.34	116.00	81.70	90.54	99.44	46.82	52.12	57.38	40.40	44.78	49.16	64.98	74.16	83.32	52.70	60.68	68.62
50	100.02	111.44	122.88	86.78	96.40	106.04	49.96	55.70	61.38	43.34	48.14	52.96	69.36	79.28	89.22	55.76	63.80	71.86
51	102.28	113.98	125.64	88.72	98.56	108.40	51.88	57.80	63.74	45.00	49.98	54.98	70.34	80.36	90.44	56.52	64.66	72.86
52	107.04	119.02	130.94	90.68	100.72	110.80	55.04	61.24	67.36	46.64	51.84	56.98	73.84	84.02	94.22	58.54	67.52	76.38
53	110.60	123.48	136.36	96.48	107.42	118.38	57.66	64.36	71.10	50.30	56.00	61.70	76.12	87.08	98.06	61.92	70.96	80.00
54	115.56	128.70	141.84	98.52	109.70	120.84	61.02	67.94	74.88	52.00	57.92	63.80	79.72	90.88	101.98	62.74	71.92	81.06
55	122.02	136.06	150.16	104.58	116.66	128.70	65.18	72.72	80.24	55.88	62.34	68.76	84.76	96.68	108.58	67.56	77.50	87.40
56	130.70	145.68	160.70	113.02	125.98	138.86	70.56	78.64	86.70	61.00	67.96	74.96	92.20	104.92	117.56	74.84	85.54	96.22
57	139.66	155.56	171.46	121.68	135.50	149.32	76.10	84.78	93.44	66.30	73.84	81.36	99.78	113.24	126.74	82.22	93.72	105.18
58	153.02	170.56	188.10	130.58	145.28	160.04	84.14	93.78	103.44	71.82	79.92	88.02	107.46	121.76	136.02	89.80	102.02	114.26
59	162.44	180.96	199.48	143.92	160.30	176.68	90.12	100.40	110.68	79.84	88.94	98.02	115.26	130.38	145.44	97.48	110.48	123.52
60	176.40	196.64	216.88	153.22	170.62	187.96	98.72	110.04	121.34	85.76	95.46	105.18	124.58	141.22	157.82	109.38	123.92	138.44
61	186.06	207.30	228.54	162.64	180.94	199.26	105.00	116.96	128.96	91.76	102.08	112.44	132.62	150.06	167.52	117.26	132.62	147.94
62	195.92	218.18	240.46	176.62	196.66	216.66	111.42	124.10	136.78	100.46	111.88	123.24	140.76	159.06	177.32	125.30	141.48	157.68
63	210.46	234.50	258.56	186.40	207.46	228.48	120.68	134.44	148.26	106.88	118.94	131.00	149.02	168.18	187.32	133.38	150.40	167.46
64	220.76	245.86	270.98	196.44	218.48	240.52	127.54	142.04	156.52	113.48	126.20	138.98	157.38	177.42	197.46	141.64	159.54	177.42
65	235.88	262.84	289.80	211.20	235.12	258.98	137.26	152.96	168.64	122.90	136.82	150.70	170.20	191.86	213.48	154.34	173.80	193.26
66	267.26	296.78	326.30	239.26	265.70	292.12	156.30	173.58	190.82	139.94	155.40	170.82	194.40	217.64	240.84	175.60	196.62	217.64
67	302.24	334.32	366.40	270.90	299.88	328.84	177.60	196.48	215.30	159.20	176.22	193.24	220.42	245.94	271.44	201.40	224.76	248.12
68	337.70	372.44	407.14	303.00	334.54	366.12	199.36	219.88	240.36	178.90	197.54	216.16	249.58	277.46	305.32	226.06	251.02	275.98
69	375.30	413.46	451.60	337.14	372.12	407.12	222.62	245.26	267.86	199.98	220.72	241.48	276.12	306.34	336.60	249.56	276.82	304.12
70	409.56	450.18	473.77	368.12	405.56	442.98	245.40	269.74	284.03	220.58	243.02	265.44	305.46	338.08	370.74	275.82	305.46	335.12
71	439.80	473.77	473.77	395.16	435.00	473.77	263.66	284.03	284.03	236.92	260.80	284.03	330.68	365.56	400.38	299.56	330.68	361.82
72	473.77	473.77	473.77	427.04	470.10	473.77	284.03	284.03	284.03	256.02	281.82	284.03	355.90	392.96	430.06	321.80	355.18	388.50
73	473.77	473.77	473.77	457.34	473.77	473.77	284.03	284.03	284.03	274.18	284.03	284.03	384.08	423.36	440.90	345.54	380.38	415.20
74	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	409.30	440.90	440.90	370.74	407.80	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	437.48	440.90	440.90	395.92	435.24	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
80				473.77	473.77					284.03	284.03					440.90	440.90	
81				473.77	473.77					284.03	284.03					440.90	440.90	
82				473.77	473.77					284.03	284.03					440.90	440.90	
83				473.77	473.77					284.03	284.03					440.90	440.90	
84				473.77	473.77					284.03	284.03					440.90	440.90	

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	52.02	58.40	64.78	42.22	47.62	53.00	23.00	25.80	28.62	18.66	21.06	23.40	39.64	45.52	51.40	31.08	35.90	40.70
41	52.86	59.32	65.78	42.86	48.36	53.84	23.58	26.44	29.36	19.14	21.56	24.00	39.94	45.88	51.80	31.32	36.18	41.00
42	53.66	60.24	66.80	43.52	49.12	54.66	24.16	27.12	30.08	19.58	22.10	24.62	40.24	46.24	52.20	31.58	36.46	41.32
43	54.48	61.12	67.84	44.20	49.86	55.48	24.74	27.78	30.82	20.06	22.62	25.22	40.58	46.58	52.60	31.82	36.76	41.68
44	55.28	62.06	68.84	44.84	50.60	56.32	25.32	28.42	31.54	20.54	23.18	25.80	40.88	46.94	53.02	32.08	37.04	42.00
45	56.12	62.98	69.86	45.52	51.36	57.16	25.90	29.08	32.24	21.00	23.72	26.38	41.22	47.30	53.42	32.32	37.32	42.30
46	57.66	64.66	71.74	46.76	52.74	58.72	27.10	30.40	33.72	21.98	24.78	27.58	42.24	48.50	54.74	33.10	38.24	43.36
47	62.46	70.30	78.08	50.20	56.36	62.46	29.82	33.56	37.30	23.98	26.90	29.82	45.60	52.00	58.44	36.26	41.50	46.76
48	64.06	72.10	80.08	54.92	61.78	68.64	31.08	34.94	38.82	26.62	29.94	33.26	47.86	55.02	62.22	38.30	44.28	50.24
49	69.18	78.00	86.80	56.28	63.32	70.36	34.02	38.32	42.68	27.68	31.14	34.60	51.42	58.76	66.14	41.60	47.76	53.86
50	70.86	79.90	88.88	61.28	69.06	76.90	35.30	39.80	44.30	30.54	34.42	38.30	56.36	64.50	72.62	46.36	53.22	60.10
51	76.20	86.04	95.88	65.14	73.12	81.10	38.56	43.54	48.54	32.96	37.00	41.04	57.08	65.32	73.54	46.94	53.90	60.84
52	77.92	87.96	98.02	66.60	74.76	82.94	40.02	45.16	50.34	34.20	38.42	42.58	60.36	68.70	77.02	50.08	57.16	64.22
53	83.48	94.38	105.30	71.90	80.92	89.90	43.46	49.14	54.80	37.44	42.12	46.80	62.38	71.50	80.60	51.98	59.80	67.60
54	85.26	96.44	107.56	76.06	85.26	94.46	44.98	50.86	56.72	40.12	44.98	49.82	65.78	75.00	84.22	55.26	63.16	71.08
55	91.08	103.14	115.16	81.68	91.76	101.80	48.62	55.08	61.50	43.62	48.98	54.38	70.62	80.58	90.54	59.94	68.58	77.24
56	96.68	109.60	122.52	87.12	98.02	108.88	52.16	59.14	66.10	47.02	52.88	58.76	73.78	83.86	93.92	63.06	71.76	80.50
57	105.12	118.94	132.76	92.66	104.42	116.18	57.28	64.82	72.36	50.50	56.92	63.32	81.08	91.88	102.74	70.28	79.74	89.18
58	113.84	128.58	143.30	101.18	113.84	126.48	62.64	70.74	78.88	55.70	62.64	69.60	85.78	97.34	108.88	74.88	85.10	95.30
59	122.70	138.44	154.12	107.04	120.60	134.14	68.14	76.90	85.58	59.44	67.00	74.50	93.22	105.60	117.90	82.26	93.22	104.22
60	131.88	148.52	165.18	115.92	130.40	144.88	73.90	83.24	92.58	64.96	73.08	81.18	98.08	111.18	124.30	87.04	98.74	110.48
61	140.82	158.42	176.02	121.78	137.16	152.58	79.52	89.46	99.44	68.78	77.46	86.14	105.90	119.82	133.78	94.78	107.34	119.82
62	150.00	168.56	187.10	127.66	144.06	160.36	85.34	95.92	106.48	72.64	81.98	91.26	111.10	125.88	140.62	99.86	113.22	126.56
63	159.32	178.86	198.42	136.80	154.08	171.36	91.32	102.54	113.74	78.42	88.32	98.22	119.20	134.78	150.38	107.84	122.00	136.20
64	168.86	189.38	209.92	142.98	161.22	179.50	97.50	109.34	121.22	82.54	93.10	103.62	124.56	141.02	157.46	113.10	128.14	143.14
65	178.56	200.10	221.60	152.38	171.62	190.84	103.82	116.32	128.86	88.58	99.78	110.96	132.86	150.18	167.52	121.28	137.20	153.08
66	201.58	224.84	248.08	169.02	189.94	210.90	117.76	131.36	144.88	98.72	110.96	123.20	148.02	166.90	185.78	133.52	150.94	168.36
67	224.90	249.90	274.94	185.88	208.56	231.16	131.98	146.64	161.34	109.08	122.38	135.64	163.36	183.76	204.22	145.86	164.84	183.76
68	250.16	277.72	305.26	204.56	229.72	254.92	147.44	163.70	179.92	120.60	135.42	150.28	180.32	203.06	225.74	158.30	178.86	199.36
69	274.20	303.52	332.86	221.88	248.84	275.76	162.34	179.72	197.06	131.38	147.32	163.28	195.94	220.24	244.56	170.90	193.00	215.06
70	299.58	331.42	363.32	240.64	270.12	299.58	178.46	197.42	216.42	143.34	160.92	178.46	216.14	242.78	269.42	183.56	207.26	230.94
71	321.88	355.34	388.80	256.56	287.62	318.68	192.98	213.02	233.10	153.84	172.42	191.06	231.36	259.50	287.70	195.74	220.98	246.16
72	344.18	379.26	414.28	272.48	305.16	337.82	206.36	227.36	248.36	163.36	182.94	202.54	246.16	275.82	305.46	207.60	234.28	261.00
73	368.12	405.56	442.98	290.00	325.06	360.10	220.70	243.12	265.56	173.86	194.88	215.88	262.50	294.38	326.22	219.46	247.64	275.82
74	390.40	429.44	468.48	305.94	342.58	379.26	234.04	257.48	280.86	183.42	205.38	227.36	277.32	310.68	344.02	231.36	261.00	290.66
75	414.28	455.74	473.77	326.64	365.70	404.74	248.36	273.22	284.03	195.82	219.26	242.64	296.58	332.16	367.78	243.22	274.36	305.46
76	449.36	473.77	473.77	361.72	403.94	446.14	269.40	284.03	284.03	216.88	242.16	267.46	323.28	361.82	400.38	269.88	303.98	338.08
77	473.77	473.77	473.77	396.80	442.16	473.77	284.03	284.03	284.03	237.90	265.10	284.03	352.94	394.44	435.98	299.56	336.60	373.70
78	473.77	473.77	473.77	431.84	473.77	473.77	284.03	284.03	284.03	258.90	284.03	284.03	379.62	424.12	440.90	326.22	366.28	406.32
79	473.77	473.77	473.77	466.90	473.77	473.77	284.03	284.03	284.03	279.92	284.03	284.03	410.76	440.90	440.90	357.40	401.12	440.90
80				473.77	473.77					284.03	284.03					384.08	430.78	
81				473.77	473.77					284.03	284.03					413.72	440.90	
82				473.77	473.77					284.03	284.03					440.90	440.90	
83				473.77	473.77					284.03	284.03					440.90	440.90	
84				473.77	473.77					284.03	284.03					440.90	440.90	

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis, MN 55474

Pennsylvania Supplement to the
Actuarial Memorandum for Policy Form 30160A

April 2022

Product	Form Number
Long Term Care Policy Form	30160A-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 on the above-referenced policy form and all associated riders, except for those issued with endorsement form 32100-PA (applications received on or after May 19, 2000):

- a 75.0% premium rate increase for policies with a lifetime benefit period, spread over three years with an implementation schedule of three consecutive annual premium rate increases of 20.5% each; and
- a 28.0% premium rate increase for policies with non-lifetime benefit periods, spread over three years with an implementation schedule of three consecutive annual premium rate increases of 8.6% each.

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

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis, MN 55474

Pennsylvania Supplement to the
Actuarial Memorandum for Policy Form 30160A

April 2022

Pennsylvania average annual premium based on December 31, 2020 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	$3,842	$2,712
After 1st rate increase	$4,629	$2,944
After 2nd rate increase	$5,578	$3,196
After 3rd rate increase	$6,721	$3,470

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 2007 through 2022 on a nationwide basis.

Attachments 5 and 6 provide corresponding Pennsylvania-specific experience.

(2)(ii)(A): Nine prior premium rate increases have been approved and implemented on all policies issued under this policy form without endorsement in Pennsylvania:

- a 10% increase was approved in September 2007 and implemented on each policyholder's next policy anniversary beginning in December 2007;
- a 10% increase was approved in September 2008 and implemented on each policyholder's next policy anniversary beginning in December 2008;
- a 10% increase was approved in April 2010 and implemented on each policyholder's next policy anniversary beginning in July 2010;
- a 10% increase was approved in March 2012 and implemented on each policyholder's next policy anniversary beginning in June 2012;
- a 4.6% 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 April 2015 and implemented on each policyholder's next policy anniversary beginning in August 2015;
- a 15% increase was approved in March 2017 and implemented on each policyholder's next policy anniversary beginning in August 2017;
- a 10% increase was approved in June 2019 and implemented on each policyholder's next policy anniversary beginning in September 2019; and
- an 18% increase was approved in March 2021 and implemented on each policyholder's next policy anniversary beginning in August 2021.

(2)(ii)(B): A commission of 1.95% of premium is currently paid in most states.

Commission rates were reduced in 2008, 2012, 2016, 2018 and 2020 so that total commissions paid before and after the prior 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 full amount of 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 2007 through 2022 on a nationwide basis.

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 2007 through 2022 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
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
Issue	126.12	144.56	162.94	105.10	120.86	136.64	204.98	233.90	262.74	186.60	211.56	236.50	273.26	307.44	341.62	249.64	279.84	310.06
Age	126.12	144.56	162.94	105.10	120.86	136.64	204.98	233.90	262.74	186.60	211.56	236.50	273.26	307.44	341.62	249.64	279.84	310.06
40	126.12	144.56	162.94	105.10	120.86	136.64	204.98	233.90	262.74	186.60	211.56	236.50	273.26	307.44	341.62	249.64	279.84	310.06
41	126.12	144.56	162.94	105.10	120.86	136.64	204.98	233.90	262.74	186.60	211.56	236.50	273.26	307.44	341.62	249.64	279.84	310.06
42	126.12	144.56	162.94	105.10	120.86	136.64	204.98	233.90	262.74	186.60	211.56	236.50	273.26	307.44	341.62	249.64	279.84	310.06
43	126.12	144.56	162.94	105.10	120.86	136.64	204.98	233.90	262.74	186.60	211.56	236.50	273.26	307.44	341.62	249.64	279.84	310.06
44	126.12	144.56	162.94	105.10	120.86	136.64	210.20	239.16	268.00	186.60	211.56	236.50	283.76	317.96	352.08	254.90	285.14	315.32
45	128.78	148.50	168.18	107.74	124.80	141.90	218.12	248.36	278.50	194.46	220.70	246.98	296.94	332.38	367.86	262.74	294.32	325.82
46	128.78	148.50	168.18	113.00	130.08	147.14	225.92	257.50	289.02	199.72	225.92	252.24	310.06	346.84	383.60	270.64	303.50	336.32
47	136.64	157.64	178.68	115.60	134.04	152.40	231.20	262.74	294.32	202.38	229.88	257.50	323.20	361.32	399.40	281.14	314.02	346.84
48	136.64	157.64	178.68	120.86	139.32	157.64	239.16	271.94	304.82	207.60	235.22	262.74	341.62	381.02	420.38	289.02	323.20	357.38
49	139.32	161.62	183.96	123.52	143.26	162.94	246.98	281.14	315.32	215.46	244.42	273.26	352.08	391.54	430.92	296.94	332.38	367.86
50	144.56	166.86	189.22	123.52	143.26	162.94	252.24	286.40	320.58	215.46	244.42	273.26	365.26	406.00	446.70	307.44	342.94	378.34
51	147.14	170.80	194.46	131.38	152.40	173.42	260.14	295.64	331.04	223.36	253.58	283.76	378.34	420.38	462.48	315.32	352.08	388.86
52	147.14	170.80	194.46	131.38	152.40	173.42	268.00	304.82	341.62	228.64	258.84	289.02	391.54	434.86	478.20	323.20	361.32	399.40
53	155.02	180.06	204.98	139.32	161.62	183.96	275.88	314.02	352.08	236.50	268.00	299.56	409.90	454.58	499.24	336.32	375.78	415.14
54	168.18	194.46	220.70	144.56	166.86	189.22	294.32	333.72	373.12	254.90	287.74	320.58	433.54	479.52	525.50	360.02	400.78	441.42
55	181.34	208.94	236.50	157.64	181.34	204.98	312.70	353.46	394.12	273.26	307.44	341.62	457.20	504.50	551.80	383.60	425.68	467.70
56	194.46	223.36	252.24	170.80	195.78	220.70	331.04	373.12	415.14	291.70	327.14	362.62	480.86	529.46	578.06	407.26	450.64	493.98
57	207.60	237.84	268.00	178.68	204.98	231.20	354.76	398.06	441.42	310.06	346.84	383.60	504.50	554.44	604.32	430.92	475.62	520.26
58	220.70	252.24	283.76	191.84	219.44	246.98	373.12	417.76	462.48	336.32	375.78	415.14	528.20	579.38	630.60	454.58	500.58	546.50
59	233.90	266.68	299.56	202.38	229.88	257.50	391.54	437.48	483.44	354.76	395.52	436.18	551.80	604.32	656.92	478.20	525.50	572.82
60	246.98	281.14	315.32	210.20	239.16	268.00	415.14	462.48	509.76	373.12	415.14	457.20	575.44	629.32	683.14	501.90	550.50	599.06
61	260.14	295.64	331.04	223.36	253.58	283.76	433.54	482.18	530.76	391.54	434.86	478.20	599.06	654.34	709.46	525.50	575.44	625.36
62	273.26	310.06	346.84	236.50	268.00	299.56	451.96	501.90	551.80	409.90	454.58	499.24	622.76	679.28	735.68	549.24	600.44	651.62
63	289.02	328.44	367.86	249.64	282.44	315.32	478.20	530.76	583.32	436.18	483.44	530.76	651.62	709.46	767.26	575.44	629.32	683.14
64	341.62	383.60	425.68	291.70	327.14	362.62	554.44	610.94	667.40	499.24	549.24	599.06	738.34	800.12	861.80	646.38	704.18	762.00
65	396.84	442.80	488.74	341.62	381.02	420.38	630.60	691.04	751.48	564.92	618.82	672.68	830.34	896.02	961.70	717.32	779.10	840.82
66	451.96	501.90	551.80	386.26	429.62	472.94	706.82	771.20	835.56	630.60	688.42	746.18	917.08	986.70	999.98	788.28	853.96	919.66
67	512.42	566.24	620.12	436.18	483.44	530.76	783.00	851.28	919.66	701.54	763.32	825.08	999.98	999.98	999.98	859.20	928.84	998.44
68	567.56	625.36	683.14	480.86	532.14	583.32	861.80	935.40	999.98	767.26	832.96	898.62	999.98	999.98	999.98	930.18	999.98	999.98
69	620.12	680.56	740.94	528.20	582.00	635.86	938.02	999.98	999.98	830.34	898.62	966.94	999.98	999.98	999.98	999.98	999.98	999.98
70	680.56	744.94	809.26	572.82	630.60	688.42	999.98	999.98	999.98	901.26	973.58	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	735.68	804.02	872.32	622.76	684.52	746.18	999.98	999.98	999.98	966.94	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	790.94	863.18	935.40	667.40	733.08	798.76	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	851.28	927.58	999.98	717.32	786.94	856.56	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	922.32	999.98	999.98	777.76	856.56	935.40	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	993.18	999.98	999.98	838.22	926.26	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	898.62	995.84	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	959.06	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

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

Current Premium Rates
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
Issue	105.10	120.86	136.64	89.32	102.50	115.60	152.40	173.42	194.46	126.12	144.56	162.94	218.12	245.66	273.26	181.34	203.66	225.92
Age	105.10	120.86	136.64	89.32	102.50	115.60	152.40	173.42	194.46	126.12	144.56	162.94	218.12	245.66	273.26	181.34	203.66	225.92
40	105.10	120.86	136.64	89.32	102.50	115.60	152.40	173.42	194.46	126.12	144.56	162.94	218.12	245.66	273.26	181.34	203.66	225.92
41	105.10	120.86	136.64	89.32	102.50	115.60	152.40	173.42	194.46	126.12	144.56	162.94	218.12	245.66	273.26	181.34	203.66	225.92
42	105.10	120.86	136.64	89.32	102.50	115.60	152.40	173.42	194.46	126.12	144.56	162.94	218.12	245.66	273.26	181.34	203.66	225.92
43	105.10	120.86	136.64	89.32	102.50	115.60	152.40	173.42	194.46	126.12	144.56	162.94	218.12	245.66	273.26	181.34	203.66	225.92
44	105.10	120.86	136.64	89.32	102.50	115.60	152.40	173.42	194.46	126.12	144.56	162.94	218.12	245.66	273.26	186.60	208.94	231.20
45	107.74	124.80	141.90	89.32	102.50	115.60	160.26	182.66	204.98	131.38	149.78	168.18	225.92	254.90	283.76	194.46	218.12	241.74
46	107.74	124.80	141.90	92.00	106.44	120.86	168.18	191.84	215.46	139.32	159.02	178.68	231.20	260.14	289.02	199.72	223.36	246.98
47	110.34	128.78	147.14	92.00	106.44	120.86	173.42	197.08	220.70	144.56	164.26	183.96	239.16	269.34	299.56	207.60	232.60	257.50
48	115.60	134.04	152.40	99.86	115.60	131.38	181.34	206.32	231.20	152.40	173.42	194.46	244.42	274.60	304.82	220.70	246.98	273.26
49	118.26	137.98	157.64	99.86	115.60	131.38	189.22	215.46	241.74	152.40	173.42	194.46	252.24	283.76	315.32	225.92	252.24	278.50
50	118.26	137.98	157.64	99.86	115.60	131.38	194.46	220.70	246.98	157.64	178.68	199.72	257.50	289.02	320.58	233.90	261.44	289.02
51	120.86	141.90	162.94	102.50	119.56	136.64	202.38	229.88	257.50	165.56	187.90	210.20	265.40	298.26	331.04	239.16	266.68	294.32
52	120.86	141.90	162.94	102.50	119.56	136.64	210.20	239.16	268.00	170.80	193.16	215.46	270.64	303.50	336.32	246.98	275.88	304.82
53	128.78	151.08	173.42	110.34	128.78	147.14	218.12	248.36	278.50	178.68	202.38	225.92	278.50	312.70	346.84	260.14	290.40	320.58
54	134.04	156.36	178.68	115.60	134.04	152.40	231.20	262.74	294.32	191.84	216.78	241.74	296.94	332.38	367.86	273.26	304.82	336.32
55	147.14	170.80	194.46	123.52	143.26	162.94	244.42	277.20	310.06	204.98	231.20	257.50	315.32	352.08	388.86	291.70	324.52	357.38
56	160.26	185.30	210.20	131.38	152.40	173.42	262.74	296.94	331.04	223.36	250.94	278.50	339.00	377.08	415.14	310.06	344.26	378.34
57	168.18	194.46	220.70	144.56	166.86	189.22	275.88	311.42	346.84	236.50	265.40	294.32	357.38	396.84	436.18	328.44	363.96	399.40
58	181.34	208.94	236.50	152.40	176.06	199.72	294.32	331.04	367.86	254.90	285.14	315.32	381.02	421.76	462.48	346.84	383.60	420.38
59	191.84	219.44	246.98	157.64	181.34	204.98	307.44	345.56	383.60	268.00	299.56	331.04	399.40	441.42	483.44	365.26	403.34	441.42
60	199.72	228.64	257.50	170.80	195.78	220.70	320.58	360.02	399.40	281.14	314.02	346.84	417.76	461.14	504.50	383.60	423.06	462.48
61	212.88	243.08	273.26	178.68	204.98	231.20	339.00	379.72	420.38	299.56	333.72	367.86	441.42	486.12	530.76	402.04	442.80	483.44
62	225.92	257.50	289.02	186.60	214.18	241.74	352.08	394.12	436.18	312.70	348.18	383.60	459.82	505.86	551.80	420.38	462.48	504.50
63	239.16	271.94	304.82	199.72	228.64	257.50	373.12	417.76	462.48	333.72	371.82	409.90	486.12	534.70	583.32	438.80	482.18	525.50
64	275.88	311.42	346.84	231.20	262.74	294.32	423.06	471.66	520.26	381.02	421.76	462.48	551.80	604.32	656.92	488.74	536.00	583.32
65	315.32	354.76	394.12	268.00	302.18	336.32	478.20	530.76	583.32	436.18	480.86	525.50	620.12	677.92	735.68	541.26	593.80	646.38
66	352.08	394.12	436.18	299.56	336.32	373.12	533.44	589.88	646.38	486.12	534.70	583.32	685.82	747.56	809.26	596.46	652.98	709.46
67	391.54	437.48	483.44	339.00	379.72	420.38	583.32	643.78	704.18	538.62	589.88	641.12	754.12	821.16	888.10	649.02	710.76	772.50
68	430.92	480.86	530.76	375.78	419.08	462.48	638.52	702.84	767.26	588.54	643.78	698.92	819.82	890.76	961.70	706.82	773.84	840.82
69	467.70	520.26	572.82	407.26	453.26	499.24	693.66	762.00	830.34	643.78	702.84	762.00	888.10	964.32	999.98	756.72	827.70	898.62
70	507.16	563.64	620.12	446.70	496.64	546.50	743.58	815.92	888.10	691.04	752.80	814.58	953.80	999.98	999.98	809.26	885.50	961.70
71	543.88	603.06	662.16	478.20	530.76	583.32	798.76	875.00	951.18	746.18	811.98	877.58	999.98	999.98	999.98	864.50	944.62	999.98
72	583.32	646.38	709.46	515.02	570.18	625.36	853.96	934.08	999.98	796.16	865.78	935.40	999.98	999.98	999.98	917.08	999.98	999.98
73	628.00	694.98	762.00	554.44	613.58	672.68	911.76	997.14	999.98	851.28	924.90	998.44	999.98	999.98	999.98	974.84	999.98	999.98
74	706.82	779.10	851.28	633.26	697.60	762.00	999.98	999.98	999.98	953.80	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	785.70	863.18	940.68	712.08	781.70	851.28	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	864.50	947.28	999.98	790.94	865.78	940.68	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	951.18	999.98	999.98	877.58	959.06	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

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

Current Premium Rates
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
Issue	84.14	97.26	110.34	63.08	73.52	84.14	126.12	144.56	162.94	105.10	120.86	136.64	197.08	219.44	241.74	173.42	191.84	210.20
Age	84.14	97.26	110.34	63.08	73.52	84.14	126.12	144.56	162.94	105.10	120.86	136.64	197.08	219.44	241.74	173.42	191.84	210.20
40	84.14	97.26	110.34	63.08	73.52	84.14	126.12	144.56	162.94	105.10	120.86	136.64	197.08	219.44	241.74	173.42	191.84	210.20
41	84.14	97.26	110.34	63.08	73.52	84.14	126.12	144.56	162.94	105.10	120.86	136.64	197.08	219.44	241.74	173.42	191.84	210.20
42	84.14	97.26	110.34	63.08	73.52	84.14	126.12	144.56	162.94	105.10	120.86	136.64	197.08	219.44	241.74	173.42	191.84	210.20
43	84.14	97.26	110.34	63.08	73.52	84.14	126.12	144.56	162.94	105.10	120.86	136.64	197.08	219.44	241.74	173.42	191.84	210.20
44	84.14	97.26	110.34	63.08	73.52	84.14	126.12	144.56	162.94	105.10	120.86	136.64	197.08	219.44	241.74	173.42	191.84	210.20
45	84.14	97.26	110.34	63.08	73.52	84.14	131.38	149.78	168.18	105.10	120.86	136.64	202.38	224.70	246.98	173.42	191.84	210.20
46	86.76	101.18	115.60	65.70	77.58	89.32	134.04	153.76	173.42	110.34	126.12	141.90	204.98	228.64	252.24	181.34	201.02	220.70
47	92.00	106.44	120.86	70.96	82.82	94.56	139.32	159.02	178.68	113.00	130.08	147.14	210.20	233.90	257.50	181.34	201.02	220.70
48	94.56	110.34	126.12	73.52	86.76	99.86	147.14	168.18	189.22	118.26	135.32	152.40	218.12	243.08	268.00	189.22	210.20	231.20
49	94.56	110.34	126.12	73.52	86.76	99.86	147.14	168.18	189.22	118.26	135.32	152.40	218.12	243.08	268.00	189.22	210.20	231.20
50	99.86	115.60	131.38	78.88	92.00	105.10	152.40	173.42	194.46	120.86	139.32	157.64	223.36	248.36	273.26	189.22	210.20	231.20
51	102.50	119.56	136.64	81.52	95.96	110.34	155.02	177.36	199.72	126.12	144.56	162.94	225.92	252.24	278.50	197.08	219.44	241.74
52	102.50	119.56	136.64	81.52	95.96	110.34	160.26	182.66	204.98	126.12	144.56	162.94	231.20	257.50	283.76	197.08	219.44	241.74
53	110.34	128.78	147.14	89.32	105.10	120.86	168.18	191.84	215.46	134.04	153.76	173.42	239.16	266.68	294.32	204.98	228.64	252.24
54	115.60	134.04	152.40	94.56	110.34	126.12	181.34	206.32	231.20	147.14	168.18	189.22	252.24	281.14	310.06	218.12	243.08	268.00
55	123.52	143.26	162.94	102.50	119.56	136.64	194.46	220.70	246.98	160.26	182.66	204.98	265.40	295.64	325.82	231.20	257.50	283.76
56	131.38	152.40	173.42	110.34	128.78	147.14	207.60	235.22	262.74	173.42	197.08	220.70	286.40	319.26	352.08	244.42	271.94	299.56
57	144.56	166.86	189.22	118.26	137.98	157.64	220.70	249.64	278.50	186.60	211.56	236.50	299.56	333.72	367.86	265.40	295.64	325.82
58	152.40	176.06	199.72	131.38	152.40	173.42	236.50	268.00	299.56	207.60	235.22	262.74	320.58	357.38	394.12	278.50	310.06	341.62
59	160.26	185.30	210.20	136.64	157.64	178.68	249.64	282.44	315.32	220.70	249.64	278.50	333.72	371.82	409.90	291.70	324.52	357.38
60	173.42	199.72	225.92	144.56	166.86	189.22	262.74	296.94	331.04	233.90	264.08	294.32	346.84	386.26	425.68	312.70	348.18	383.60
61	181.34	208.94	236.50	152.40	176.06	199.72	275.88	311.42	346.84	246.98	278.50	310.06	367.86	409.90	451.96	325.82	362.62	399.40
62	189.22	218.12	246.98	160.26	185.30	210.20	289.02	325.82	362.62	260.14	293.00	325.82	381.02	424.36	467.70	339.00	377.08	415.14
63	202.38	232.60	262.74	173.42	199.72	225.92	310.06	349.50	388.86	281.14	316.64	352.08	402.04	448.04	493.98	360.02	400.78	441.42
64	233.90	266.68	299.56	199.72	228.64	257.50	352.08	394.12	436.18	317.96	356.08	394.12	451.96	501.90	551.80	404.64	449.34	493.98
65	268.00	304.82	341.62	231.20	262.74	294.32	396.84	442.80	488.74	362.62	404.64	446.70	507.16	561.00	614.82	454.58	503.20	551.80
66	299.56	339.00	378.34	262.74	296.94	331.04	446.70	496.64	546.50	404.64	449.34	493.98	562.30	620.12	677.92	504.50	557.06	609.58
67	333.72	377.08	420.38	289.02	325.82	362.62	491.38	545.18	599.06	444.08	492.68	541.26	620.12	683.14	746.18	557.06	614.82	672.68
68	367.86	415.14	462.48	323.20	363.96	404.64	541.26	599.06	656.92	488.74	541.26	593.80	675.32	742.30	809.26	607.00	668.76	730.44
69	399.40	449.34	499.24	354.76	398.06	441.42	585.94	647.70	709.46	530.76	585.94	641.12	725.20	796.16	867.08	651.62	717.32	783.00
70	433.54	487.44	541.26	381.02	427.00	472.94	630.60	696.28	762.00	570.18	629.32	688.42	783.00	859.20	935.40	704.18	775.16	846.04
71	465.10	521.60	578.06	412.52	461.14	509.76	680.56	750.18	819.82	612.24	674.02	735.68	838.22	918.34	998.44	754.12	829.00	903.86
72	499.24	559.68	620.12	444.08	495.34	546.50	725.20	798.76	872.32	656.92	722.60	788.28	893.36	977.46	999.98	804.02	882.86	961.70
73	538.62	603.06	667.40	478.20	533.44	588.54	775.16	852.62	930.18	701.54	771.20	840.82	951.18	999.98	999.98	856.56	940.68	999.98
74	612.24	681.88	751.48	551.80	612.24	672.68	856.56	940.68	999.98	783.00	859.20	935.40	999.98	999.98	999.98	940.68	999.98	999.98
75	685.82	760.70	835.56	625.36	691.04	756.72	943.32	999.98	999.98	869.74	952.52	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	764.66	844.74	924.90	704.18	775.16	846.04	999.98	999.98	999.98	959.06	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	840.82	927.58	999.98	780.40	857.88	935.40	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78				859.20	942.02					999.98	999.98					999.98	999.98	
79				932.82	999.98					999.98	999.98					999.98	999.98	
80				999.98	999.98					999.98	999.98					999.98	999.98	
81				999.98	999.98					999.98	999.98					999.98	999.98	
82				999.98	999.98					999.98	999.98					999.98	999.98	

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

Current Premium Rates
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
Issue	63.08	73.52	84.14	47.32	55.20	63.08	97.26	111.68	126.12	76.26	88.08	99.86	139.32	156.36	173.42	113.00	127.48	141.90
Age	63.08	73.52	84.14	47.32	55.20	63.08	97.26	111.68	126.12	76.26	88.08	99.86	139.32	156.36	173.42	113.00	127.48	141.90
40	63.08	73.52	84.14	47.32	55.20	63.08	97.26	111.68	126.12	76.26	88.08	99.86	139.32	156.36	173.42	113.00	127.48	141.90
41	63.08	73.52	84.14	47.32	55.20	63.08	97.26	111.68	126.12	76.26	88.08	99.86	139.32	156.36	173.42	113.00	127.48	141.90
42	63.08	73.52	84.14	47.32	55.20	63.08	97.26	111.68	126.12	76.26	88.08	99.86	139.32	156.36	173.42	113.00	127.48	141.90
43	63.08	73.52	84.14	47.32	55.20	63.08	97.26	111.68	126.12	76.26	88.08	99.86	139.32	156.36	173.42	113.00	127.48	141.90
44	63.08	73.52	84.14	47.32	55.20	63.08	97.26	111.68	126.12	76.26	88.08	99.86	139.32	156.36	173.42	113.00	127.48	141.90
45	63.08	73.52	84.14	47.32	55.20	63.08	102.50	116.96	131.38	81.52	93.30	105.10	147.14	165.56	183.96	118.26	132.72	147.14
46	65.70	77.58	89.32	49.94	59.14	68.32	105.10	120.86	136.64	84.14	97.26	110.34	147.14	165.56	183.96	126.12	141.90	157.64
47	65.70	77.58	89.32	49.94	59.14	68.32	110.34	126.12	141.90	89.32	102.50	115.60	155.02	174.76	194.46	126.12	141.90	157.64
48	73.52	86.76	99.86	57.84	68.32	78.88	118.26	135.32	152.40	97.26	111.68	126.12	155.02	174.76	194.46	134.04	151.08	168.18
49	73.52	86.76	99.86	57.84	68.32	78.88	118.26	135.32	152.40	97.26	111.68	126.12	162.94	183.96	204.98	139.32	156.36	173.42
50	73.52	86.76	99.86	57.84	68.32	78.88	123.52	140.58	157.64	102.50	116.96	131.38	162.94	183.96	204.98	139.32	156.36	173.42
51	76.26	90.70	105.10	60.46	72.26	84.14	126.12	144.56	162.94	105.10	120.86	136.64	170.80	193.16	215.46	147.14	165.56	183.96
52	76.26	90.70	105.10	60.46	72.26	84.14	131.38	149.78	168.18	110.34	126.12	141.90	170.80	193.16	215.46	152.40	170.80	189.22
53	84.14	99.86	115.60	68.32	81.52	94.56	139.32	159.02	178.68	118.26	135.32	152.40	178.68	202.38	225.92	160.26	180.06	199.72
54	89.32	105.10	120.86	68.32	81.52	94.56	144.56	164.26	183.96	123.52	140.58	157.64	186.60	211.56	236.50	168.18	189.22	210.20
55	97.26	114.28	131.38	76.26	90.70	105.10	157.64	178.68	199.72	136.64	155.02	173.42	199.72	225.92	252.24	176.06	198.40	220.70
56	105.10	123.52	141.90	84.14	99.86	115.60	165.56	187.90	210.20	144.56	164.26	183.96	212.88	240.46	268.00	189.22	212.88	236.50
57	113.00	132.72	152.40	89.32	105.10	120.86	178.68	202.38	225.92	157.64	178.68	199.72	225.92	254.90	283.76	197.08	222.06	246.98
58	126.12	147.14	168.18	97.26	114.28	131.38	186.60	211.56	236.50	165.56	187.90	210.20	239.16	269.34	299.56	210.20	236.50	262.74
59	131.38	152.40	173.42	105.10	123.52	141.90	199.72	225.92	252.24	178.68	202.38	225.92	252.24	283.76	315.32	218.12	245.66	273.26
60	139.32	161.62	183.96	110.34	128.78	147.14	207.60	235.22	262.74	186.60	211.56	236.50	265.40	298.26	331.04	225.92	254.90	283.76
61	147.14	170.80	194.46	118.26	137.98	157.64	220.70	249.64	278.50	199.72	225.92	252.24	278.50	312.70	346.84	239.16	269.34	299.56
62	155.02	180.06	204.98	126.12	147.14	168.18	228.64	258.84	289.02	207.60	235.22	262.74	291.70	327.14	362.62	246.98	278.50	310.06
63	168.18	194.46	220.70	134.04	156.36	178.68	241.74	273.26	304.82	220.70	249.64	278.50	304.82	341.62	378.34	260.14	293.00	325.82
64	189.22	218.12	246.98	155.02	180.06	204.98	268.00	302.18	336.32	241.74	273.26	304.82	341.62	381.02	420.38	286.40	321.88	357.38
65	210.20	241.74	273.26	176.06	203.66	231.20	294.32	331.04	367.86	262.74	296.94	331.04	378.34	420.38	462.48	312.70	350.82	388.86
66	236.50	270.64	304.82	197.08	227.32	257.50	323.20	363.96	404.64	283.76	320.58	357.38	417.76	463.78	509.76	341.62	383.60	425.68
67	257.50	294.32	331.04	218.12	250.94	283.76	349.50	392.84	436.18	304.82	344.26	383.60	454.58	503.20	551.80	367.86	412.52	457.20
68	286.40	327.14	367.86	239.16	274.60	310.06	383.60	430.92	478.20	325.82	367.86	409.90	493.98	546.50	599.06	396.84	445.40	493.98
69	307.44	350.82	394.12	260.14	298.26	336.32	409.90	459.82	509.76	346.84	391.54	436.18	530.76	585.94	641.12	423.06	474.28	525.50
70	328.44	374.44	420.38	281.14	321.88	362.62	436.18	488.74	541.26	367.86	415.14	462.48	567.56	625.36	683.14	449.34	503.20	557.06
71	354.76	403.34	451.96	302.18	345.56	388.86	465.10	521.60	578.06	388.86	438.80	488.74	607.00	668.76	730.44	478.20	536.00	593.80
72	375.78	427.00	478.20	323.20	369.20	415.14	491.38	550.50	609.58	409.90	462.48	515.02	643.78	708.14	772.50	504.50	564.92	625.36
73	404.64	459.82	515.02	349.50	398.06	446.70	525.50	588.54	651.62	430.92	486.12	541.26	683.14	751.48	819.82	538.62	603.06	667.40
74	457.20	517.66	578.06	402.04	455.90	509.76	572.82	641.12	709.46	478.20	538.62	599.06	740.94	814.58	888.10	596.46	666.12	735.68
75	515.02	580.70	646.38	459.82	518.94	578.06	625.36	698.92	772.50	530.76	596.46	662.16	798.76	877.58	956.44	654.34	729.16	804.02
76	575.44	647.70	719.94	520.26	585.94	651.62	672.68	751.48	830.34	578.06	649.02	719.94	856.56	940.68	999.98	712.08	792.20	872.32
77	628.00	705.56	783.00	572.82	643.78	714.70	727.84	813.26	898.62	633.26	710.76	788.28	914.36	999.98	999.98	769.90	855.26	940.68
78				633.26	710.76					680.56	763.32					827.70	918.34	
79				691.04	773.84					733.08	821.16					885.50	981.42	
80				751.48	840.82					788.28	882.86					943.32	999.98	
81				811.98	907.80					843.44	944.62					999.98	999.98	
82				872.32	974.84					898.62	999.98					999.98	999.98	

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

Current Premium Rates
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
Issue	79.12	89.02	98.91	72.28	81.03	89.78	35.48	39.91	44.35	32.41	36.33	40.25	68.13	77.75	87.33	62.02	70.32	78.61
Age	80.87	90.99	101.10	73.88	82.82	91.76	36.75	41.35	45.95	33.58	37.64	41.70	68.71	78.40	88.07	62.55	70.91	79.27
40	82.62	92.96	103.29	75.48	84.61	93.75	38.03	42.79	47.55	34.74	38.95	43.15	69.28	79.06	88.81	63.07	71.51	79.94
41	84.38	94.93	105.48	77.08	86.41	95.74	39.31	44.23	49.14	35.91	40.26	44.60	69.86	79.72	89.54	63.59	72.10	80.60
42	86.13	96.90	107.67	78.68	88.20	97.73	40.59	45.66	50.74	37.08	41.56	46.05	70.43	80.37	90.28	64.12	72.70	81.26
43	87.88	98.87	109.86	80.28	89.99	99.71	41.86	47.10	52.34	38.25	42.87	47.50	71.01	81.03	91.02	64.64	73.29	81.93
44	93.14	104.37	115.57	83.67	93.59	103.50	44.95	50.37	55.77	40.38	45.17	49.95	73.71	83.87	93.98	65.44	74.19	82.93
45	99.44	111.31	123.19	87.99	98.56	109.11	48.58	54.38	60.19	42.99	48.16	53.31	77.42	88.15	98.85	69.02	78.33	87.66
46	105.90	118.46	131.01	92.43	103.66	114.86	52.35	58.55	64.76	45.69	51.24	56.78	81.15	92.49	103.81	71.74	81.15	90.60
47	112.53	125.80	139.06	97.89	109.34	120.76	56.25	62.88	69.51	48.93	54.65	60.36	84.03	95.49	106.97	73.55	83.55	93.59
48	121.22	135.20	149.16	102.55	114.68	126.81	61.23	68.29	75.35	51.80	57.93	64.05	87.94	99.99	112.08	76.33	86.49	96.61
49	127.59	141.89	156.16	107.61	120.45	133.31	65.35	72.67	79.98	55.11	61.69	68.28	91.85	104.56	117.27	80.13	90.90	101.63
50	135.12	150.20	165.25	113.73	126.87	139.96	70.12	77.94	85.76	59.02	65.84	72.63	94.87	107.72	120.57	81.04	91.93	102.78
51	142.82	158.69	174.58	119.03	132.91	146.79	75.05	83.38	91.73	62.54	69.84	77.13	98.94	112.44	125.90	84.95	96.44	107.92
52	150.76	167.44	184.13	124.45	139.13	153.79	80.16	89.03	97.90	66.17	73.97	81.77	103.05	117.21	131.36	87.92	99.53	111.14
53	160.93	178.47	196.00	132.04	147.53	162.99	86.53	95.96	105.39	71.00	79.33	87.64	107.24	122.07	136.87	91.94	104.18	116.45
54	173.04	191.40	209.75	143.70	159.97	176.19	94.03	104.00	113.98	78.09	86.93	95.74	115.62	131.10	146.58	100.14	113.04	125.94
55	185.48	204.67	223.86	155.62	172.69	189.74	101.81	112.35	122.88	85.42	94.79	104.15	124.13	140.31	156.45	108.48	122.04	135.61
56	198.22	218.25	238.29	167.88	185.76	203.63	109.87	120.97	132.08	93.05	102.96	112.86	132.78	149.65	166.51	117.00	131.21	145.44
57	211.26	232.18	253.06	180.45	199.17	217.86	118.19	129.89	141.58	100.95	111.43	121.88	143.75	161.30	178.87	125.64	140.54	155.44
58	224.64	246.41	268.19	193.33	212.89	232.42	126.80	139.09	151.39	109.13	120.17	131.20	152.73	171.00	189.30	137.66	153.82	169.93
59	237.81	260.44	283.11	206.09	226.47	246.87	135.37	148.26	161.16	117.32	128.92	140.53	161.59	180.55	199.52	146.41	163.24	180.02
60	251.26	274.78	298.28	219.15	240.37	261.57	144.20	157.70	171.19	125.77	137.95	150.12	172.74	192.44	212.11	155.25	172.74	190.24
61	264.97	289.42	313.80	232.43	254.52	276.60	153.27	167.41	181.51	134.45	147.22	159.99	181.86	202.27	222.65	164.24	182.42	200.60
62	278.98	304.30	329.56	246.04	268.98	291.91	162.60	177.36	192.09	143.41	156.78	170.14	191.12	212.24	233.34	173.33	192.23	211.11
63	295.60	321.84	348.06	261.04	285.49	309.90	173.57	188.97	204.37	153.28	167.63	181.96	203.84	226.24	248.64	185.92	206.07	226.24
64	338.64	366.97	395.26	296.46	322.97	349.49	200.23	216.99	233.72	175.30	190.97	206.65	237.93	262.18	286.40	214.24	235.70	257.08
65	384.99	415.44	445.90	332.59	361.23	389.85	229.20	247.33	265.46	198.00	215.05	232.09	272.43	298.54	324.65	244.05	267.34	290.61
66	429.80	462.43	468.65	369.44	400.22	431.01	257.57	277.13	280.86	221.40	239.85	258.30	307.39	335.39	363.37	274.24	299.39	324.50
67	473.66	473.66	473.66	406.97	439.96	472.93	285.69	285.69	285.69	245.47	265.37	285.25	342.77	372.66	402.59	307.11	334.15	361.19
68	473.77	473.77	473.77	440.70	473.77	473.77	288.36	288.36	288.36	268.23	288.36	288.36	379.75	412.18	440.63	338.09	367.04	395.97
69	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	413.59	440.90	440.90	366.11	396.21	426.34
70	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	397.38	429.26	440.90
71	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	426.34	440.90	440.90
72	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
73	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
74	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90

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

Current Premium Rates
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
Issue	63.64	71.67	79.73	52.91	59.42	65.91	28.13	31.68	35.24	23.39	26.27	29.14	50.43	57.39	64.35	41.74	47.84	53.92
Age	65.11	73.34	81.58	54.13	60.80	67.44	29.20	32.89	36.59	24.28	27.27	30.25	50.93	57.96	64.99	42.15	48.31	54.46
40	66.59	75.00	83.42	55.36	62.18	68.97	30.27	34.10	37.93	25.17	28.27	31.36	51.43	58.53	65.63	42.56	48.79	54.99
41	68.07	76.66	85.27	56.59	63.55	70.50	31.35	35.30	39.27	26.06	29.27	32.47	51.93	59.10	66.27	42.98	49.26	55.52
42	69.54	78.32	87.12	57.82	64.93	72.03	32.42	36.51	40.61	26.95	30.27	33.58	52.43	59.67	66.90	43.39	49.74	56.06
43	71.02	79.99	88.97	59.04	66.31	73.56	33.49	37.72	41.96	27.84	31.27	34.69	52.93	60.23	67.54	43.81	50.21	56.59
44	72.34	81.47	90.63	61.89	69.30	76.68	34.52	38.87	43.24	29.53	33.06	36.59	53.54	60.92	68.31	44.30	50.78	57.24
45	76.30	86.08	95.83	65.67	73.66	81.64	36.81	41.54	46.24	31.69	35.54	39.39	56.93	64.89	72.82	46.67	53.21	59.74
46	79.48	89.43	99.36	68.66	76.78	84.90	38.76	43.61	48.46	33.48	37.45	41.41	60.41	68.91	77.39	50.04	57.12	64.18
47	83.66	94.22	104.79	72.62	81.37	90.08	41.22	46.42	51.63	35.78	40.09	44.38	62.98	71.57	80.15	52.50	59.65	66.80
48	86.98	97.72	108.48	78.54	87.90	97.25	43.28	48.62	53.97	39.08	43.73	48.38	66.57	75.74	84.87	55.95	63.66	71.39
49	91.94	103.43	114.93	82.34	91.94	101.51	46.49	52.30	58.11	41.64	46.49	51.33	70.41	80.18	89.96	56.71	64.53	72.36
50	96.07	107.83	119.60	87.27	97.54	107.83	49.32	55.36	61.40	44.80	50.07	55.36	73.34	83.23	93.15	59.45	67.39	75.32
51	101.30	113.84	126.36	91.29	101.79	112.34	52.75	59.28	65.80	47.54	53.01	58.50	77.34	87.85	98.41	63.27	71.81	80.33
52	105.63	118.45	131.26	96.40	107.67	118.97	55.75	62.52	69.28	50.88	56.83	62.79	81.39	92.60	103.76	66.13	74.79	83.42
53	111.09	124.74	138.35	103.77	115.84	127.88	59.38	66.68	73.95	55.47	61.92	68.36	85.55	97.41	109.23	70.08	79.37	88.61
54	120.32	134.68	149.05	110.72	123.51	136.27	64.96	72.71	80.48	59.78	66.69	73.58	91.60	104.10	116.61	76.01	85.89	95.78
55	129.75	144.87	160.00	120.03	133.53	147.05	70.73	78.98	87.23	65.43	72.79	80.17	97.81	110.93	124.08	82.03	92.52	103.05
56	141.62	157.53	173.43	129.53	143.82	158.05	77.92	86.68	95.42	71.27	79.13	86.97	106.19	120.02	133.80	90.28	101.43	112.56
57	151.54	168.28	184.96	139.27	154.33	169.36	84.13	93.42	102.68	77.32	85.68	94.02	112.61	127.11	141.57	96.53	108.33	120.13
58	163.96	181.50	199.02	149.26	165.07	180.90	91.81	101.62	111.44	83.57	92.43	101.29	121.31	136.44	151.62	105.06	117.53	129.96
59	174.19	192.51	210.84	159.30	175.90	192.51	98.37	108.72	119.06	89.96	99.34	108.72	127.77	143.61	159.42	111.38	124.49	137.57
60	184.61	203.78	222.94	169.51	186.95	204.37	105.12	116.03	126.94	96.52	106.45	116.37	134.32	150.85	167.35	117.80	131.57	145.32
61	197.62	217.63	237.62	179.99	198.24	216.43	113.42	124.91	136.38	103.31	113.78	124.22	143.19	160.40	177.57	126.54	140.96	155.39
62	208.52	229.40	250.23	190.63	209.73	228.78	120.61	132.68	144.73	110.26	121.30	132.32	149.92	167.82	185.73	133.15	148.26	163.34
63	223.26	245.57	267.90	201.53	221.45	241.35	130.10	143.10	156.11	117.43	129.04	140.64	160.15	179.31	198.51	143.24	159.60	175.94
64	255.49	279.81	304.16	226.29	248.17	270.08	149.63	163.88	178.14	132.53	145.35	158.18	182.53	203.49	224.46	164.39	181.97	199.53
65	289.44	316.42	343.38	252.63	277.16	301.70	170.36	186.24	202.11	148.70	163.13	177.58	207.38	230.17	252.96	189.15	208.53	227.89
66	322.67	351.72	380.75	280.63	307.22	333.79	190.85	208.03	225.20	165.98	181.71	197.43	232.51	257.11	281.74	211.89	233.06	254.25
67	357.29	389.05	420.77	307.50	336.75	366.00	212.53	231.43	250.29	182.91	200.31	217.71	255.55	282.03	308.49	235.96	258.42	280.87
68	388.42	422.03	455.64	334.88	366.63	398.37	232.86	253.01	273.16	200.76	219.80	238.83	281.14	309.46	337.83	259.14	283.46	307.74
69	420.77	456.88	473.77	358.52	392.15	425.75	252.26	273.91	284.03	214.94	235.10	255.24	305.84	335.98	366.11	283.85	309.89	335.98
70	451.90	473.77	473.77	383.41	419.54	455.64	270.92	284.03	284.03	229.86	251.52	273.16	327.85	359.75	391.58	304.69	331.92	359.16
71	473.77	473.77	473.77	409.59	447.55	473.77	284.03	284.03	284.03	245.55	268.31	284.03	352.18	385.80	419.39	329.00	358.01	386.94
72	473.77	473.77	473.77	434.50	473.77	473.77	284.03	284.03	284.03	260.49	284.03	284.03	376.52	411.85	440.90	351.04	381.73	412.43
73	473.77	473.77	473.77	461.86	473.77	473.77	284.03	284.03	284.03	276.89	284.03	284.03	402.01	439.65	440.90	375.34	407.80	440.23
74	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	420.54	440.90	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90

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

Current Premium Rates
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
Issue	58.38	65.01	71.61	51.37	56.83	62.27	26.05	29.01	31.96	22.92	25.36	27.79	42.34	48.53	54.70	35.28	40.57	45.87
Age	59.58	66.34	73.08	52.43	57.99	63.55	26.92	29.98	33.02	23.69	26.21	28.71	42.65	48.89	55.11	35.55	40.88	46.21
40	60.78	67.67	74.55	53.48	59.16	64.82	27.79	30.94	34.09	24.45	27.05	29.64	42.97	49.26	55.52	35.81	41.18	46.56
41	61.97	69.00	76.02	54.53	60.32	66.10	28.66	31.91	35.15	25.22	27.90	30.57	43.29	49.62	55.93	36.08	41.49	46.90
42	63.17	70.34	77.48	55.59	61.49	67.37	29.53	32.88	36.22	25.98	28.74	31.49	43.61	49.98	56.34	36.34	41.79	47.25
43	64.37	71.67	78.95	56.64	62.65	68.65	30.39	33.84	37.28	26.75	29.59	32.42	43.93	50.35	56.75	36.61	42.09	47.59
44	65.61	73.06	80.48	57.74	63.87	69.98	31.37	34.93	38.48	27.60	30.54	33.46	44.43	50.93	57.40	37.03	42.58	48.14
45	68.66	76.23	83.79	58.83	65.08	71.31	33.21	36.88	40.53	28.46	31.48	34.50	46.81	53.37	59.93	37.45	43.06	48.69
46	70.84	79.02	87.17	62.67	69.47	76.27	34.66	38.66	42.65	30.66	33.99	37.31	48.30	55.40	62.49	39.76	45.44	51.13
47	73.97	82.31	90.62	63.82	70.74	77.67	36.58	40.70	44.81	31.56	34.98	38.41	50.76	57.94	65.10	41.17	47.39	53.61
48	78.14	87.08	96.01	67.79	75.30	82.83	39.04	43.50	47.96	33.86	37.62	41.38	54.20	61.95	69.70	43.56	49.84	56.14
49	79.90	89.05	98.17	69.32	77.00	84.69	40.52	45.16	49.79	35.15	39.05	42.95	54.95	62.80	70.66	44.16	50.53	56.91
50	83.63	92.99	102.31	70.84	78.70	86.56	43.01	47.83	52.62	36.44	40.48	44.52	57.68	65.64	73.60	45.74	52.73	59.67
51	86.41	96.47	106.52	75.38	83.93	92.46	45.04	50.29	55.53	39.29	43.75	48.20	59.46	68.03	76.61	48.38	55.45	62.50
52	90.29	100.56	110.82	76.97	85.70	94.41	47.67	53.09	58.51	40.63	45.24	49.84	62.28	70.99	79.66	49.02	56.18	63.33
53	95.33	106.30	117.32	81.71	91.14	100.55	50.94	56.80	62.69	43.66	48.70	53.72	66.22	75.53	84.83	52.77	60.54	68.28
54	102.12	113.82	125.53	88.31	98.42	108.50	55.11	61.43	67.75	47.66	53.11	58.56	72.05	81.97	91.85	58.46	66.82	75.18
55	109.11	121.54	133.95	95.05	105.86	116.66	59.45	66.23	72.99	51.79	57.68	63.57	77.95	88.47	99.01	64.24	73.22	82.17
56	119.54	133.25	146.95	102.01	113.50	125.03	65.74	73.28	80.81	56.10	62.42	68.76	83.96	95.13	106.26	70.14	79.71	89.26
57	126.90	141.37	155.83	112.43	125.24	138.03	70.41	78.44	86.46	62.38	69.49	76.58	90.05	101.86	113.63	76.14	86.32	96.50
58	137.81	153.63	169.42	119.72	133.29	146.85	77.12	85.97	94.81	66.99	74.58	82.18	97.34	110.31	123.30	85.45	96.82	108.14
59	145.36	161.95	178.54	127.06	141.35	155.66	82.02	91.39	100.75	71.70	79.76	87.84	103.61	117.23	130.87	91.60	103.61	115.59
60	153.05	170.44	187.84	137.98	153.64	169.27	87.06	96.96	106.86	78.49	87.40	96.29	109.96	124.27	138.54	97.89	110.52	123.17
61	164.42	183.21	202.00	145.63	162.07	178.51	94.27	105.04	115.82	83.49	92.92	102.35	116.41	131.40	146.35	104.21	117.51	130.83
62	172.47	192.08	211.70	153.45	170.68	187.91	99.64	110.97	122.30	88.65	98.60	108.56	122.95	138.61	154.26	110.67	124.64	138.61
63	184.27	205.35	226.41	165.01	183.69	202.32	107.24	119.51	131.76	96.03	106.90	117.74	132.97	149.89	166.77	120.57	135.79	150.99
64	208.79	231.86	254.91	186.93	207.58	228.20	122.10	135.60	149.08	109.32	121.40	133.46	151.88	170.02	188.16	137.17	153.61	170.02
65	236.12	261.19	286.25	211.64	234.28	256.91	138.76	153.49	168.21	124.37	137.67	150.97	172.20	192.14	212.08	157.35	175.58	193.83
66	263.83	290.96	318.08	236.71	261.37	286.02	155.77	171.79	187.80	139.76	154.32	168.87	194.97	216.76	238.52	176.61	196.12	215.60
67	293.21	323.01	352.81	263.39	290.70	318.06	173.92	191.60	209.28	156.24	172.43	188.66	215.71	239.33	262.98	194.95	216.28	237.61
68	319.96	351.69	383.41	287.59	316.85	346.07	191.72	210.74	229.75	172.33	189.86	207.37	238.65	264.13	289.64	215.49	238.65	261.81
69	343.59	377.21	410.81	308.73	339.85	370.97	205.99	226.14	246.29	185.09	203.75	222.40	258.35	285.58	312.81	234.02	258.35	282.68
70	370.97	407.08	443.18	333.63	367.26	400.84	222.40	244.05	265.69	200.02	220.18	240.31	278.04	307.00	335.98	251.40	277.48	303.53
71	397.14	435.09	473.04	357.29	392.77	428.23	238.09	260.84	283.60	214.20	235.47	256.73	300.07	330.76	361.47	269.94	297.18	324.37
72	423.26	463.10	473.77	380.93	418.28	455.64	253.75	277.64	284.03	228.37	250.77	273.16	319.75	352.18	384.62	289.64	318.60	347.56
73	450.65	473.77	473.77	405.82	445.68	473.77	270.17	284.03	284.03	243.30	267.19	284.03	341.78	375.93	410.13	309.32	340.03	370.73
74	473.77	473.77	473.77	445.68	473.77	473.77	284.03	284.03	284.03	267.19	284.03	284.03	377.67	414.76	440.90	345.24	378.83	412.43
75	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	415.92	440.90	440.90	383.48	419.98	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	422.86	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
78				473.77	473.77					284.03	284.03					440.90	440.90	
79				473.77	473.77					284.03	284.03					440.90	440.90	
80				473.77	473.77					284.03	284.03					440.90	440.90	
81				473.77	473.77					284.03	284.03					440.90	440.90	
82				473.77	473.77					284.03	284.03					440.90	440.90	

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

Current Premium Rates
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
Issue	40.65	45.62	50.60	32.97	37.20	41.41	17.96	20.16	22.36	14.57	16.44	18.30	30.96	35.55	40.15	24.28	28.04	31.79
Age	41.29	46.34	51.40	33.49	37.78	42.06	18.42	20.67	22.93	14.94	16.85	18.76	31.21	35.84	40.47	24.47	28.26	32.04
40	41.93	47.06	52.19	34.01	38.37	42.70	18.88	21.19	23.50	15.31	17.27	19.23	31.45	36.12	40.79	24.66	28.48	32.29
41	42.57	47.77	52.99	34.52	38.95	43.35	19.33	21.70	24.07	15.68	17.69	19.69	31.70	36.40	41.10	24.85	28.71	32.55
42	43.20	48.49	53.78	35.04	39.53	44.00	19.79	22.21	24.63	16.05	18.11	20.16	31.94	36.68	41.42	25.05	28.93	32.80
43	43.84	49.20	54.57	35.56	40.12	44.65	20.25	22.72	25.20	16.42	18.53	20.62	32.19	36.96	41.74	25.24	29.15	33.05
44	45.03	50.53	56.05	36.52	41.20	45.86	21.16	23.75	26.34	17.16	19.36	21.55	32.99	37.89	42.78	25.87	29.88	33.88
45	48.80	54.91	61.01	39.22	44.02	48.80	23.31	26.22	29.14	18.73	21.02	23.31	35.62	40.64	45.65	28.33	32.42	36.52
46	50.05	56.32	62.58	42.90	48.27	53.62	24.27	27.30	30.34	20.80	23.40	26.00	37.39	43.00	48.61	29.93	34.60	39.26
47	54.05	60.93	67.80	43.97	49.47	54.96	26.58	29.96	33.34	21.62	24.33	27.03	40.17	45.91	51.66	32.52	37.31	42.08
48	55.36	62.41	69.45	47.87	53.96	60.06	27.59	31.10	34.61	23.86	26.89	29.93	44.03	50.38	56.74	36.21	41.58	46.95
49	59.53	67.21	74.89	50.90	57.13	63.36	30.13	34.02	37.90	25.76	28.91	32.07	44.59	51.02	57.46	36.67	42.11	47.55
50	60.87	68.72	76.57	52.04	58.41	64.78	31.26	35.29	39.32	26.73	30.00	33.27	47.15	53.67	60.18	39.13	44.65	50.15
51	65.21	73.74	82.26	56.17	63.21	70.23	33.95	38.39	42.83	29.25	32.91	36.57	48.74	55.87	62.97	40.62	46.71	52.81
52	66.61	75.33	84.03	59.43	66.61	73.79	35.13	39.73	44.32	31.35	35.13	38.92	51.40	58.59	65.79	43.17	49.34	55.51
53	71.15	80.59	89.96	63.81	71.70	79.53	37.99	43.03	48.04	34.07	38.28	42.47	55.16	62.96	70.74	46.82	53.58	60.34
54	75.52	85.62	95.71	68.06	76.58	85.07	40.75	46.20	51.65	36.73	41.32	45.90	57.66	65.52	73.37	49.27	56.07	62.88
55	82.13	92.91	103.73	72.40	81.59	90.76	44.76	50.64	56.53	39.46	44.47	49.47	63.34	71.79	80.25	54.90	62.29	69.68
56	88.93	100.45	111.96	79.05	88.93	98.80	48.94	55.28	61.61	43.50	48.94	54.37	67.01	76.05	85.07	58.51	66.48	74.45
57	95.85	108.15	120.39	83.62	94.22	104.79	53.24	60.06	66.86	46.44	52.33	58.20	72.84	82.50	92.10	64.26	72.84	81.42
58	103.03	116.03	129.05	90.55	101.89	113.19	57.73	65.02	72.31	50.74	57.09	63.42	76.62	86.87	97.11	67.98	77.15	86.31
59	110.02	123.77	137.53	95.14	107.15	119.19	62.13	69.90	77.67	53.73	60.51	67.31	82.75	93.61	104.52	74.04	83.86	93.61
60	117.18	131.69	146.16	99.75	112.55	125.29	66.68	74.94	83.18	56.76	64.05	71.30	86.80	98.35	109.85	78.02	88.46	98.88
61	124.46	139.74	155.00	106.88	120.37	133.87	71.35	80.11	88.86	61.27	69.00	76.74	93.11	105.31	117.49	84.26	95.31	106.41
62	131.92	147.95	164.00	111.70	125.95	140.23	76.17	85.42	94.69	64.49	72.72	80.96	97.31	110.17	123.01	88.36	100.12	111.83
63	139.49	156.33	173.14	119.05	134.08	149.10	81.10	90.89	100.66	69.21	77.95	86.69	103.80	117.33	130.88	94.76	107.19	119.58
64	157.50	175.66	193.81	132.04	148.40	164.76	92.00	102.61	113.20	77.13	86.68	96.24	115.65	130.40	145.13	104.32	117.92	131.54
65	175.71	195.24	214.79	145.23	162.93	180.60	103.11	114.57	126.04	85.22	95.61	105.97	127.64	143.57	159.54	113.95	128.78	143.57
66	195.44	216.97	238.48	159.82	179.46	199.15	115.20	127.89	140.57	94.21	105.78	117.39	140.87	158.63	176.36	123.68	139.73	155.76
67	214.22	237.13	260.03	173.35	194.40	215.45	126.83	140.39	153.95	102.63	115.09	127.56	153.08	172.07	191.05	133.51	150.79	168.02
68	234.04	258.92	283.83	188.02	211.02	234.04	139.42	154.24	169.07	112.00	125.71	139.42	168.85	189.68	210.49	143.41	161.92	180.42
69	251.47	277.61	303.75	200.44	224.71	248.97	150.76	166.43	182.10	120.17	134.71	149.26	180.73	202.74	224.76	152.93	172.64	192.32
70	268.90	296.29	323.66	212.89	238.41	263.93	161.21	177.63	194.04	127.63	142.93	158.23	192.32	215.49	238.65	162.19	183.04	203.91
71	287.59	316.85	346.07	226.56	253.95	281.33	172.41	189.95	207.47	135.83	152.25	168.66	205.07	229.98	254.87	171.45	193.47	215.49
72	305.01	335.51	366.00	239.02	267.65	296.29	182.86	201.14	219.42	143.30	160.46	177.63	216.66	242.72	268.77	180.73	203.91	227.08
73	323.66	356.04	388.42	255.19	285.72	316.20	194.04	213.45	232.86	152.99	171.29	189.57	231.70	259.50	287.31	190.00	214.34	238.65
74	351.05	385.93	420.77	282.59	315.60	348.55	210.46	231.37	252.26	169.42	189.20	208.96	252.56	282.68	312.81	210.84	237.48	264.13
75	378.44	415.78	453.15	310.02	345.46	380.93	226.88	249.27	271.67	185.86	207.11	228.37	275.73	308.16	340.61	234.02	262.99	291.96
76	405.82	445.68	473.77	337.37	375.33	413.29	243.30	267.19	284.03	202.26	225.02	247.77	296.59	331.34	366.11	254.87	286.16	317.43
77	433.21	473.77	473.77	364.77	405.21	445.68	259.71	284.03	284.03	218.68	242.93	267.19	320.91	358.58	396.21	279.21	313.38	347.56
78				392.15	435.09					235.10	260.84					300.07	336.56	
79				419.54	464.98					251.52	278.76					323.22	362.06	
80				446.93	473.77					267.94	284.03					347.56	389.26	
81				473.77	473.77					284.03	284.03					371.88	416.50	
82				473.77	473.77					284.03	284.03					396.21	440.90	

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

Premium Rates with First 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
41	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
42	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
43	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
44	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
45	151.98	174.20	196.36	126.66	145.64	164.66	247.02	281.86	316.62	224.86	254.94	285.00	329.30	370.48	411.68	300.84	337.22	373.64
46	151.98	174.20	196.36	126.66	145.64	164.66	253.30	288.20	322.96	224.86	254.94	285.00	341.96	383.16	424.28	307.18	343.62	379.98
47	155.18	178.96	202.66	129.84	150.40	171.00	262.86	299.30	335.62	234.34	265.96	297.62	357.84	400.54	443.30	316.62	354.68	392.64
48	155.18	178.96	202.66	136.18	156.76	177.32	272.24	310.30	348.28	240.68	272.24	303.96	373.64	417.96	462.26	326.14	365.74	405.28
49	164.66	189.96	215.32	139.30	161.52	183.66	278.62	316.62	354.68	243.88	277.02	310.30	389.48	435.42	481.30	338.80	378.42	417.96
50	164.66	189.96	215.32	145.64	167.90	189.96	288.20	327.70	367.32	250.18	283.46	316.62	411.68	459.16	506.58	348.28	389.48	430.66
51	167.90	194.76	221.68	148.86	172.64	196.36	297.62	338.80	379.98	259.64	294.54	329.30	424.28	471.84	519.28	357.84	400.54	443.30
52	174.20	201.08	228.02	148.86	172.64	196.36	303.96	345.14	386.32	259.64	294.54	329.30	440.16	489.26	538.30	370.48	413.26	455.92
53	177.32	205.82	234.34	158.32	183.66	208.98	313.48	356.26	398.92	269.16	305.58	341.96	455.92	506.58	557.32	379.98	424.28	468.60
54	177.32	205.82	234.34	158.32	183.66	208.98	322.96	367.32	411.68	275.52	311.92	348.28	471.84	524.04	576.26	389.48	435.42	481.30
55	186.82	216.98	247.02	167.90	194.76	221.68	332.46	378.42	424.28	285.00	322.96	361.00	493.96	547.80	601.62	405.28	452.84	500.28
56	202.66	234.34	265.96	174.20	201.08	228.02	354.68	402.16	449.64	307.18	346.74	386.32	522.44	577.86	633.26	433.84	482.96	531.94
57	218.52	251.78	285.00	189.96	218.52	247.02	376.82	425.94	474.94	329.30	370.48	411.68	550.96	607.96	664.96	462.26	512.98	563.62
58	234.34	269.16	303.96	205.82	235.92	265.96	398.92	449.64	500.28	351.52	394.22	436.98	579.48	638.04	696.60	490.78	543.06	595.28
59	250.18	286.62	322.96	215.32	247.02	278.62	427.52	479.70	531.94	373.64	417.96	462.26	607.96	668.14	728.24	519.28	573.16	626.96
60	265.96	303.96	341.96	231.18	264.44	297.62	449.64	503.44	557.32	405.28	452.84	500.28	636.52	698.20	759.92	547.80	603.24	658.58
61	281.86	321.36	361.00	243.88	277.02	310.30	471.84	527.20	582.58	427.52	476.62	525.62	664.96	728.24	791.64	576.26	633.26	690.28
62	297.62	338.80	379.98	253.30	288.20	322.96	500.28	557.32	614.30	449.64	500.28	550.96	693.44	758.38	823.24	604.82	663.40	721.90
63	313.48	356.26	398.92	269.16	305.58	341.96	522.44	581.06	639.60	471.84	524.04	576.26	721.90	788.52	854.94	633.26	693.44	753.60
64	329.30	373.64	417.96	285.00	322.96	361.00	544.64	604.82	664.96	493.96	547.80	601.62	750.48	818.58	886.54	661.88	723.58	785.24
65	348.28	395.80	443.30	300.84	340.36	379.98	576.26	639.60	702.94	525.62	582.58	639.60	785.24	854.94	924.60	693.44	758.38	823.24
66	411.68	462.26	512.98	351.52	394.22	436.98	668.14	736.22	804.26	601.62	661.88	721.90	889.76	964.20	999.98	778.94	848.58	918.26
67	478.22	533.60	588.96	411.68	459.16	506.58	759.92	832.76	905.58	680.76	745.72	810.62	999.98	999.98	999.98	864.42	938.88	999.98
68	544.64	604.82	664.96	465.48	517.72	569.92	851.76	929.36	999.98	759.92	829.60	899.20	999.98	999.98	999.98	949.94	999.98	999.98
69	617.50	682.36	747.28	525.62	582.58	639.60	943.58	999.98	999.98	845.40	919.86	994.28	999.98	999.98	999.98	999.98	999.98	999.98
70	683.96	753.60	823.24	579.48	641.26	702.94	999.98	999.98	999.98	924.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	747.28	820.12	892.88	636.52	701.36	766.26	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	820.12	897.70	975.22	690.28	759.92	829.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	886.54	968.90	999.98	750.48	824.90	899.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	953.14	999.98	999.98	804.26	883.42	962.56	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	999.98	999.98	999.98	864.42	948.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	937.26	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

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

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
41	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
42	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
43	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
44	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
45	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	196.90	221.12	245.30
46	114.12	131.22	148.36	96.98	111.30	125.52	165.48	188.30	211.14	136.94	156.96	176.92	236.82	266.72	296.70	202.60	226.86	251.02
47	116.98	135.50	154.08	96.98	111.30	125.52	174.00	198.32	222.56	142.64	162.62	182.60	245.30	276.76	308.10	211.14	236.82	262.48
48	116.98	135.50	154.08	99.90	115.56	131.22	182.60	208.30	233.94	151.26	172.66	194.00	251.02	282.46	313.80	216.84	242.52	268.16
49	119.80	139.82	159.76	99.90	115.56	131.22	188.30	213.98	239.62	156.96	178.34	199.74	259.68	292.44	325.26	225.40	252.54	279.58
50	125.52	145.54	165.48	108.42	125.52	142.64	196.90	224.02	251.02	165.48	188.30	211.14	265.38	298.16	330.96	239.62	268.16	296.70
51	128.40	149.82	171.16	108.42	125.52	142.64	205.44	233.94	262.48	165.48	188.30	211.14	273.88	308.10	342.36	245.30	273.88	302.38
52	128.40	149.82	171.16	108.42	125.52	142.64	211.14	239.62	268.16	171.16	194.00	216.84	279.58	313.80	348.08	253.96	283.86	313.80
53	131.22	154.08	176.92	111.30	129.82	148.36	219.74	249.60	279.58	179.76	204.02	228.22	288.16	323.84	359.44	259.68	289.56	319.56
54	131.22	154.08	176.92	111.30	129.82	148.36	228.22	259.68	290.98	185.44	209.72	233.94	293.86	329.54	365.16	268.16	299.54	330.96
55	139.82	164.04	188.30	119.80	139.82	159.76	236.82	269.66	302.38	194.00	219.74	245.30	302.38	339.52	376.58	282.46	315.30	348.08
56	145.54	169.78	194.00	125.52	145.54	165.48	251.02	285.28	319.56	208.30	235.38	262.48	322.40	360.88	399.42	296.70	330.96	365.16
57	159.76	185.44	211.14	134.12	155.54	176.92	265.38	300.98	336.66	222.56	251.02	279.58	342.36	382.28	422.22	316.72	352.36	388.04
58	174.00	201.20	228.22	142.64	165.48	188.30	285.28	322.40	359.44	242.52	272.46	302.38	368.08	409.42	450.74	336.66	373.78	410.78
59	182.60	211.14	239.62	156.96	181.18	205.44	299.54	338.12	376.58	256.78	288.16	319.56	388.04	430.88	473.58	356.60	395.18	433.66
60	196.90	226.86	256.78	165.48	191.16	216.84	319.56	359.44	399.42	276.76	309.60	342.36	413.70	457.94	502.14	376.58	416.50	456.44
61	208.30	238.26	268.16	171.16	196.90	222.56	333.80	375.20	416.50	290.98	325.26	359.44	433.66	479.28	524.90	396.58	437.94	479.28
62	216.84	248.24	279.58	185.44	212.58	239.62	348.08	390.90	433.66	305.26	340.96	376.58	453.60	500.70	547.76	416.50	459.34	502.14
63	231.14	263.92	296.70	194.00	222.56	251.02	368.08	412.28	456.44	325.26	362.34	399.42	479.28	527.82	576.28	436.52	480.78	524.90
64	245.30	279.58	313.80	202.60	232.54	262.48	382.28	427.92	473.58	339.52	378.04	416.50	499.26	549.24	599.12	456.44	502.14	547.76
65	259.68	295.26	330.96	216.84	248.24	279.58	405.12	453.60	502.14	362.34	403.70	445.06	527.82	580.56	633.34	476.44	523.54	570.58
66	299.54	338.12	376.58	251.02	285.28	319.56	459.34	512.12	564.88	413.70	457.94	502.14	599.12	656.16	713.26	530.66	581.98	633.34
67	342.36	385.18	427.92	290.98	328.10	365.16	519.22	576.28	633.34	473.58	522.10	570.58	673.30	736.06	798.78	587.68	644.72	701.82
68	382.28	427.92	473.58	325.26	365.16	405.12	579.20	640.48	701.82	527.82	580.56	633.34	744.64	811.68	878.66	647.62	708.98	770.30
69	425.12	475.00	524.90	368.08	412.28	456.44	633.34	699.00	764.58	584.82	640.48	696.10	818.80	891.58	964.26	704.68	771.72	838.76
70	467.88	522.10	576.28	408.00	455.02	502.14	693.28	763.12	833.06	639.02	699.00	758.86	890.14	967.16	999.98	767.44	840.20	912.94
71	507.82	564.88	621.94	442.18	492.14	542.06	753.16	827.36	901.56	699.00	763.12	827.36	964.26	999.98	999.98	821.62	898.68	975.70
72	550.66	611.98	673.30	485.02	539.24	593.38	807.36	885.90	964.26	750.30	817.36	884.44	999.98	999.98	999.98	878.66	961.44	999.98
73	590.52	654.78	718.96	519.22	576.28	633.34	867.26	950.04	999.98	810.18	881.62	952.84	999.98	999.98	999.98	938.64	999.98	999.98
74	633.34	701.82	770.30	559.20	619.08	679.00	927.20	999.98	999.98	864.44	940.04	999.98	999.98	999.98	999.98	995.74	999.98	999.98
75	681.86	754.58	827.36	602.00	666.20	730.38	989.96	999.98	999.98	924.30	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	767.44	845.92	924.30	687.58	757.44	827.36	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	853.08	937.22	999.98	773.16	848.74	924.30	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	938.64	999.98	999.98	858.78	940.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	952.84	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

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

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
41	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
42	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
43	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
44	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
45	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
46	91.36	105.60	119.80	68.50	79.82	91.36	136.94	156.96	176.92	114.12	131.22	148.36	213.98	238.26	262.48	188.30	208.30	228.22
47	91.36	105.60	119.80	68.50	79.82	91.36	142.64	162.62	182.60	114.12	131.22	148.36	219.74	243.98	268.16	188.30	208.30	228.22
48	94.20	109.86	125.52	71.34	84.24	96.98	145.54	166.94	188.30	119.80	136.94	154.08	222.56	248.24	273.88	196.90	218.26	239.62
49	99.90	115.56	131.22	77.04	89.92	102.68	151.26	172.66	194.00	122.70	141.24	159.76	228.22	253.96	279.58	196.90	218.26	239.62
50	102.68	119.80	136.94	79.82	94.20	108.42	159.76	182.60	205.44	128.40	146.92	165.48	236.82	263.92	290.98	205.44	228.22	251.02
51	102.68	119.80	136.94	79.82	94.20	108.42	159.76	182.60	205.44	128.40	146.92	165.48	236.82	263.92	290.98	205.44	228.22	251.02
52	108.42	125.52	142.64	85.64	99.90	114.12	165.48	188.30	211.14	131.22	151.26	171.16	242.52	269.66	296.70	205.44	228.22	251.02
53	111.30	129.82	148.36	88.52	104.20	119.80	168.32	192.58	216.84	136.94	156.96	176.92	245.30	273.88	302.38	213.98	238.26	262.48
54	111.30	129.82	148.36	88.52	104.20	119.80	174.00	198.32	222.56	136.94	156.96	176.92	251.02	279.58	308.10	213.98	238.26	262.48
55	119.80	139.82	159.76	96.98	114.12	131.22	182.60	208.30	233.94	145.54	166.94	188.30	259.68	289.56	319.56	222.56	248.24	273.88
56	125.52	145.54	165.48	102.68	119.80	136.94	196.90	224.02	251.02	159.76	182.60	205.44	273.88	305.26	336.66	236.82	263.92	290.98
57	134.12	155.54	176.92	111.30	129.82	148.36	211.14	239.62	268.16	174.00	198.32	222.56	288.16	321.00	353.76	251.02	279.58	308.10
58	142.64	165.48	188.30	119.80	139.82	159.76	225.40	255.40	285.28	188.30	213.98	239.62	310.96	346.64	382.28	265.38	295.26	325.26
59	156.96	181.18	205.44	128.40	149.82	171.16	239.62	271.06	302.38	202.60	229.70	256.78	325.26	362.34	399.42	288.16	321.00	353.76
60	165.48	191.16	216.84	142.64	165.48	188.30	256.78	290.98	325.26	225.40	255.40	285.28	348.08	388.04	427.92	302.38	336.66	370.92
61	174.00	201.20	228.22	148.36	171.16	194.00	271.06	306.66	342.36	239.62	271.06	302.38	362.34	403.70	445.06	316.72	352.36	388.04
62	188.30	216.84	245.30	156.96	181.18	205.44	285.28	322.40	359.44	253.96	286.72	319.56	376.58	419.38	462.18	339.52	378.04	416.50
63	196.90	226.86	256.78	165.48	191.16	216.84	299.54	338.12	376.58	268.16	302.38	336.66	399.42	445.06	490.72	353.76	393.72	433.66
64	205.44	236.82	268.16	174.00	201.20	228.22	313.80	353.76	393.72	282.46	318.12	353.76	413.70	460.76	507.82	368.08	409.42	450.74
65	219.74	252.54	285.28	188.30	216.84	245.30	336.66	379.48	422.22	305.26	343.80	382.28	436.52	486.46	536.34	390.90	435.16	479.28
66	253.96	289.56	325.26	216.84	248.24	279.58	382.28	427.92	473.58	345.24	386.62	427.92	490.72	544.94	599.12	439.34	487.88	536.34
67	290.98	330.96	370.92	251.02	285.28	319.56	430.88	480.78	530.66	393.72	439.34	485.02	550.66	609.12	667.56	493.56	546.36	599.12
68	325.26	368.08	410.78	285.28	322.40	359.44	485.02	539.24	593.38	439.34	487.88	536.34	610.52	673.30	736.06	547.76	604.84	661.86
69	362.34	409.42	456.44	313.80	353.76	393.72	533.52	591.94	650.44	482.16	534.94	587.68	673.30	741.74	810.18	604.84	667.56	730.38
70	399.42	450.74	502.14	350.92	395.18	439.34	587.68	650.44	713.26	530.66	587.68	644.72	733.24	805.96	878.66	659.06	726.12	793.08
71	433.66	487.88	542.06	385.18	432.20	479.28	636.20	703.26	770.30	576.28	636.20	696.10	787.40	864.44	941.44	707.50	778.84	850.16
72	470.72	529.24	587.68	413.70	463.62	513.50	684.68	756.00	827.36	619.08	683.30	747.46	850.16	932.90	999.98	764.58	841.64	918.60
73	505.00	566.34	627.64	447.90	500.70	553.48	738.92	814.52	890.14	664.76	731.82	798.78	910.12	997.10	999.98	818.80	900.10	981.38
74	542.06	607.68	673.30	482.16	537.82	593.38	787.40	867.26	947.14	713.26	784.58	855.88	969.98	999.98	999.98	872.98	958.58	999.98
75	584.82	654.78	724.64	519.22	579.20	639.02	841.64	925.74	999.98	761.70	837.34	912.94	999.98	999.98	999.98	930.02	999.98	999.98
76	664.76	740.36	815.94	599.12	664.76	730.38	930.02	999.98	999.98	850.16	932.90	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	744.64	825.94	907.22	679.00	750.30	821.62	999.98	999.98	999.98	944.34	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	830.24	917.20	999.98	764.58	841.64	918.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	912.94	999.98	999.98	847.34	931.46	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				932.90	999.98					999.98	999.98					999.98	999.98	
81				999.98	999.98					999.98	999.98					999.98	999.98	
82				999.98	999.98					999.98	999.98					999.98	999.98	
83				999.98	999.98					999.98	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

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

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
41	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
42	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
43	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
44	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
45	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
46	68.50	79.82	91.36	51.38	59.94	68.50	105.60	121.26	136.94	82.80	95.64	108.42	151.26	169.78	188.30	122.70	138.42	154.08
47	68.50	79.82	91.36	51.38	59.94	68.50	111.30	127.00	142.64	88.52	101.30	114.12	159.76	179.76	199.74	128.40	144.10	159.76
48	71.34	84.24	96.98	54.22	64.22	74.18	114.12	131.22	148.36	91.36	105.60	119.80	159.76	179.76	199.74	136.94	154.08	171.16
49	71.34	84.24	96.98	54.22	64.22	74.18	119.80	136.94	154.08	96.98	111.30	125.52	168.32	189.74	211.14	136.94	154.08	171.16
50	79.82	94.20	108.42	62.80	74.18	85.64	128.40	146.92	165.48	105.60	121.26	136.94	168.32	189.74	211.14	145.54	164.04	182.60
51	79.82	94.20	108.42	62.80	74.18	85.64	128.40	146.92	165.48	105.60	121.26	136.94	176.92	199.74	222.56	151.26	169.78	188.30
52	79.82	94.20	108.42	62.80	74.18	85.64	134.12	152.64	171.16	111.30	127.00	142.64	176.92	199.74	222.56	151.26	169.78	188.30
53	82.80	98.48	114.12	65.64	78.46	91.36	136.94	156.96	176.92	114.12	131.22	148.36	185.44	209.72	233.94	159.76	179.76	199.74
54	82.80	98.48	114.12	65.64	78.46	91.36	142.64	162.62	182.60	119.80	136.94	154.08	185.44	209.72	233.94	165.48	185.44	205.44
55	91.36	108.42	125.52	74.18	88.52	102.68	151.26	172.66	194.00	128.40	146.92	165.48	194.00	219.74	245.30	174.00	195.50	216.84
56	96.98	114.12	131.22	74.18	88.52	102.68	156.96	178.34	199.74	134.12	152.64	171.16	202.60	229.70	256.78	182.60	205.44	228.22
57	105.60	124.08	142.64	82.80	98.48	114.12	171.16	194.00	216.84	148.36	168.32	188.30	216.84	245.30	273.88	191.16	215.42	239.62
58	114.12	134.12	154.08	91.36	108.42	125.52	179.76	204.02	228.22	156.96	178.34	199.74	231.14	261.08	290.98	205.44	231.14	256.78
59	122.70	144.10	165.48	96.98	114.12	131.22	194.00	219.74	245.30	171.16	194.00	216.84	245.30	276.76	308.10	213.98	241.10	268.16
60	136.94	159.76	182.60	105.60	124.08	142.64	202.60	229.70	256.78	179.76	204.02	228.22	259.68	292.44	325.26	228.22	256.78	285.28
61	142.64	165.48	188.30	114.12	134.12	154.08	216.84	245.30	273.88	194.00	219.74	245.30	273.88	308.10	342.36	236.82	266.72	296.70
62	151.26	175.48	199.74	119.80	139.82	159.76	225.40	255.40	285.28	202.60	229.70	256.78	288.16	323.84	359.44	245.30	276.76	308.10
63	159.76	185.44	211.14	128.40	149.82	171.16	239.62	271.06	302.38	216.84	245.30	273.88	302.38	339.52	376.58	259.68	292.44	325.26
64	168.32	195.50	222.56	136.94	159.76	182.60	248.24	281.04	313.80	225.40	255.40	285.28	316.72	355.20	393.72	268.16	302.38	336.66
65	182.60	211.14	239.62	145.54	169.78	194.00	262.48	296.70	330.96	239.62	271.06	302.38	330.96	370.92	410.78	282.46	318.12	353.76
66	205.44	236.82	268.16	168.32	195.50	222.56	290.98	328.10	365.16	262.48	296.70	330.96	370.92	413.70	456.44	310.96	349.48	388.04
67	228.22	262.48	296.70	191.16	221.12	251.02	319.56	359.44	399.42	285.28	322.40	359.44	410.78	456.44	502.14	339.52	380.90	422.22
68	256.78	293.86	330.96	213.98	246.82	279.58	350.92	395.18	439.34	308.10	348.08	388.04	453.60	503.56	553.48	370.92	416.50	462.18
69	279.58	319.56	359.44	236.82	272.46	308.10	379.48	426.54	473.58	330.96	373.78	416.50	493.56	546.36	599.12	399.42	447.90	496.42
70	310.96	355.20	399.42	259.68	298.16	336.66	416.50	467.88	519.22	353.76	399.42	445.06	536.34	593.38	650.44	430.88	483.60	536.34
71	333.80	380.90	427.92	282.46	323.84	365.16	445.06	499.26	553.48	376.58	425.12	473.58	576.28	636.20	696.10	459.34	514.96	570.58
72	356.60	406.56	456.44	305.26	349.48	393.72	473.58	530.66	587.68	399.42	450.74	502.14	616.24	679.00	741.74	487.88	546.36	604.84
73	385.18	437.94	490.72	328.10	375.20	422.22	505.00	566.34	627.64	422.22	476.44	530.66	659.06	726.12	793.08	519.22	581.98	644.72
74	408.00	463.62	519.22	350.92	400.86	450.74	533.52	597.72	661.86	445.06	502.14	559.20	699.00	768.88	838.76	547.76	613.38	679.00
75	439.34	499.26	559.20	379.48	432.20	485.02	570.58	639.02	707.50	467.88	527.82	587.68	741.74	815.94	890.14	584.82	654.78	724.64
76	496.42	562.06	627.64	436.52	495.00	553.48	621.94	696.10	770.30	519.22	584.82	650.44	804.48	884.44	964.26	647.62	723.26	798.78
77	559.20	630.50	701.82	499.26	563.44	627.64	679.00	758.86	838.76	576.28	647.62	718.96	867.26	952.84	999.98	710.46	791.70	872.98
78	624.80	703.26	781.68	564.88	636.20	707.50	730.38	815.94	901.56	627.64	704.68	781.68	930.02	999.98	999.98	773.16	860.14	947.14
79	681.86	766.08	850.16	621.94	699.00	776.00	790.26	883.02	975.70	687.58	771.72	855.88	992.78	999.98	999.98	835.94	928.62	999.98
80				687.58	771.72					738.92	828.78					898.68	997.10	
81				750.30	840.20					795.96	891.58					961.44	999.98	
82				815.94	912.94					855.88	958.58					999.98	999.98	
83				881.62	985.66					915.78	999.98					999.98	999.98	
84				947.14	999.98					975.70	999.98					999.98	999.98	

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

Premium Rates with First 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	95.34	107.28	119.20	87.10	97.64	108.20	42.76	48.10	53.44	39.06	43.78	48.50	82.10	93.70	105.24	74.74	84.74	94.74
41	97.46	109.64	121.84	89.04	99.80	110.58	44.28	49.82	55.38	40.46	45.36	50.26	82.80	94.48	106.14	75.38	85.46	95.52
42	99.56	112.02	124.48	90.96	101.96	112.98	45.82	51.56	57.30	41.86	46.94	52.00	83.48	95.28	107.02	76.00	86.18	96.34
43	101.68	114.40	127.12	92.88	104.14	115.38	47.38	53.30	59.22	43.28	48.52	53.74	84.18	96.06	107.90	76.64	86.88	97.12
44	103.80	116.78	129.76	94.82	106.28	117.78	48.92	55.02	61.14	44.68	50.08	55.50	84.88	96.86	108.80	77.26	87.60	97.92
45	105.90	119.14	132.38	96.74	108.44	120.16	50.44	56.76	63.08	46.10	51.66	57.24	85.58	97.64	109.68	77.90	88.32	98.74
46	112.24	125.78	139.28	100.82	112.78	124.72	54.16	60.70	67.20	48.66	54.44	60.20	88.82	101.06	113.26	78.86	89.40	99.94
47	119.84	134.14	148.46	106.04	118.78	131.48	58.54	65.54	72.54	51.80	58.04	64.24	93.30	106.22	119.12	83.18	94.40	105.64
48	127.62	142.76	157.88	111.38	124.92	138.42	63.08	70.56	78.04	55.06	61.74	68.42	97.80	111.46	125.10	86.46	97.80	109.18
49	135.60	151.60	167.58	117.96	131.76	145.52	67.78	75.78	83.76	58.96	65.86	72.74	101.26	115.08	128.90	88.64	100.68	112.78
50	146.08	162.92	179.74	123.58	138.20	152.82	73.78	82.30	90.80	62.42	69.80	77.18	105.98	120.50	135.06	91.98	104.22	116.42
51	153.76	170.98	188.18	129.68	145.16	160.64	78.76	87.58	96.38	66.42	74.34	82.28	110.68	126.00	141.32	96.56	109.54	122.48
52	162.82	181.00	199.14	137.06	152.88	168.66	84.50	93.92	103.34	71.12	79.34	87.52	114.32	129.82	145.30	97.66	110.78	123.86
53	172.10	191.24	210.38	143.44	160.16	176.90	90.44	100.48	110.54	75.36	84.16	92.94	119.22	135.50	151.72	102.38	116.22	130.06
54	181.68	201.78	221.88	149.98	167.66	185.32	96.60	107.28	117.98	79.74	89.14	98.54	124.18	141.24	158.30	105.94	119.94	133.94
55	193.94	215.06	236.20	159.12	177.78	196.42	104.28	115.64	127.00	85.56	95.60	105.62	129.24	147.10	164.94	110.80	125.54	140.34
56	208.52	230.66	252.76	173.16	192.78	212.32	113.32	125.32	137.36	94.10	104.76	115.38	139.34	157.98	176.64	120.68	136.22	151.76
57	223.52	246.64	269.76	187.54	208.10	228.66	122.68	135.38	148.08	102.94	114.22	125.50	149.58	169.08	188.54	130.72	147.06	163.42
58	238.86	263.00	287.16	202.30	223.86	245.38	132.40	145.78	159.16	112.14	124.08	136.00	160.00	180.34	200.66	141.00	158.12	175.26
59	254.58	279.80	304.96	217.46	240.02	262.54	142.42	156.52	170.62	121.66	134.28	146.88	173.22	194.38	215.56	151.40	169.36	187.32
60	270.70	296.94	323.18	232.98	256.54	280.08	152.80	167.62	182.44	131.50	144.82	158.10	184.06	206.06	228.12	165.90	185.36	204.78
61	286.58	313.84	341.16	248.36	272.92	297.50	163.14	178.66	194.20	141.38	155.36	169.34	194.72	217.58	240.44	176.44	196.72	216.94
62	302.78	331.12	359.44	264.10	289.66	315.22	173.78	190.04	206.30	151.56	166.24	180.90	208.16	231.90	255.60	187.08	208.16	229.26
63	319.30	348.78	378.16	280.10	306.72	333.32	184.70	201.74	218.74	162.02	177.42	192.80	219.16	243.74	268.30	197.92	219.82	241.74
64	336.20	366.70	397.14	296.50	324.14	351.78	195.94	213.74	231.48	172.82	188.94	205.04	230.32	255.76	281.20	208.88	231.66	254.40
65	356.22	387.84	419.44	314.58	344.04	373.46	209.16	227.72	246.28	184.72	202.00	219.28	245.64	272.64	299.62	224.04	248.32	272.64
66	408.08	442.22	473.77	357.26	389.20	421.16	241.30	261.48	281.64	211.24	230.14	249.02	286.72	315.94	345.14	258.18	284.04	309.80
67	463.94	473.77	473.77	400.80	435.30	469.80	276.20	288.36	288.36	238.60	259.16	279.68	328.30	359.76	391.22	294.10	322.16	350.20
68	473.77	473.77	473.77	445.20	473.77	473.77	288.36	288.36	288.36	266.80	288.36	288.36	370.42	404.16	437.88	330.48	360.78	391.04
69	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	413.06	440.90	440.90	370.08	402.68	435.26
70	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	407.42	440.90	440.90
71	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
72	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
73	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
74	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90

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

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	69.10	77.82	86.56	57.44	64.52	71.56	30.54	34.40	38.26	25.40	28.52	31.64	54.76	62.32	69.86	45.32	51.94	58.54
41	70.70	79.64	88.58	58.78	66.02	73.22	31.70	35.72	39.72	26.36	29.60	32.84	55.30	62.94	70.56	45.76	52.46	59.14
42	72.30	81.44	90.58	60.10	67.52	74.88	32.86	37.02	41.18	27.32	30.70	34.04	55.84	63.54	71.26	46.22	52.98	59.70
43	73.90	83.24	92.58	61.44	69.00	76.54	34.04	38.32	42.64	28.30	31.78	35.26	56.38	64.16	71.96	46.66	53.48	60.28
44	75.50	85.04	94.60	62.78	70.50	78.20	35.20	39.64	44.10	29.26	32.86	36.46	56.92	64.78	72.64	47.12	54.00	60.86
45	77.12	86.86	96.60	64.10	72.00	79.86	36.36	40.96	45.56	30.22	33.96	37.66	57.46	65.40	73.34	47.56	54.52	61.44
46	78.54	88.46	98.40	67.20	75.24	83.26	37.48	42.20	46.94	32.06	35.90	39.72	58.14	66.14	74.16	48.10	55.14	62.14
47	82.84	93.46	104.04	71.30	79.98	88.64	39.96	45.10	50.20	34.40	38.58	42.76	61.82	70.46	79.06	50.68	57.78	64.86
48	86.30	97.10	107.88	74.54	83.36	92.18	42.08	47.36	52.62	36.36	40.66	44.96	65.60	74.82	84.02	54.34	62.02	69.68
49	90.84	102.30	113.78	78.84	88.34	97.80	44.76	50.40	56.06	38.84	43.52	48.18	68.38	77.70	87.02	57.00	64.76	72.52
50	94.44	106.10	117.78	85.28	95.44	105.60	47.00	52.78	58.60	42.44	47.48	52.52	72.28	82.24	92.14	60.74	69.12	77.52
51	99.82	112.30	124.78	89.40	99.82	110.22	50.48	56.78	63.10	45.22	50.48	55.74	76.44	87.06	97.68	61.58	70.06	78.56
52	104.30	117.08	129.86	94.76	105.90	117.08	53.56	60.10	66.66	48.64	54.36	60.10	79.64	90.36	101.14	64.54	73.16	81.78
53	109.98	123.60	137.20	99.12	110.52	121.98	57.28	64.36	71.44	51.62	57.56	63.52	83.98	95.38	106.86	68.70	77.96	87.22
54	114.68	128.60	142.52	104.66	116.90	129.18	60.54	67.88	75.22	55.24	61.70	68.18	88.38	100.54	112.66	71.80	81.20	90.58
55	120.62	135.44	150.22	112.68	125.78	138.84	64.48	72.40	80.30	60.22	67.24	74.22	92.88	105.76	118.60	76.10	86.18	96.20
56	130.64	146.24	161.84	120.22	134.10	147.96	70.54	78.94	87.38	64.90	72.40	79.90	99.46	113.02	126.62	82.52	93.26	104.00
57	140.88	157.30	173.72	130.32	144.98	159.66	76.80	85.76	94.72	71.04	79.04	87.04	106.20	120.44	134.72	89.06	100.46	111.88
58	153.76	171.04	188.30	140.64	156.16	171.60	84.60	94.12	103.60	77.38	85.92	94.42	115.30	130.32	145.28	98.02	110.12	122.22
59	164.54	182.72	200.82	151.22	167.56	183.88	91.34	101.44	111.48	83.96	93.02	102.08	122.26	138.02	153.72	104.80	117.62	130.44
60	178.02	197.06	216.08	162.06	179.22	196.42	99.68	110.34	121.00	90.74	100.36	109.98	131.72	148.14	164.62	114.08	127.62	141.10
61	189.12	209.02	228.92	172.96	190.98	209.02	106.80	118.04	129.28	97.68	107.86	118.04	138.72	155.92	173.10	120.94	135.16	149.36
62	200.44	221.26	242.06	184.04	202.98	221.90	114.14	125.98	137.82	104.80	115.58	126.36	145.84	163.78	181.70	127.90	142.86	157.78
63	214.56	236.30	258.00	195.42	215.24	235.00	123.14	135.62	148.08	112.18	123.54	134.88	155.48	174.16	192.80	137.40	153.04	168.72
64	226.40	249.08	271.70	206.98	227.72	248.40	130.96	144.06	157.14	119.72	131.70	143.66	162.78	182.22	201.66	144.56	160.98	177.34
65	242.40	266.64	290.88	218.82	240.44	262.04	141.26	155.38	169.50	127.50	140.10	152.70	173.88	194.68	215.54	155.52	173.28	191.02
66	277.40	303.80	330.24	245.70	269.46	293.24	162.46	177.94	193.42	143.90	157.82	171.74	198.18	220.94	243.72	178.48	197.58	216.64
67	314.26	343.56	372.84	274.30	300.94	327.58	184.98	202.22	219.44	161.46	177.12	192.82	225.16	249.92	274.66	205.38	226.42	247.44
68	350.34	381.88	413.40	304.70	333.56	362.42	207.22	225.88	244.52	180.22	197.30	214.36	252.46	279.16	305.90	230.06	253.04	276.06
69	387.94	422.42	456.86	333.88	365.64	397.40	230.76	251.28	271.76	198.60	217.48	236.38	277.46	306.22	334.94	256.20	280.58	304.96
70	421.74	458.22	473.77	363.60	398.08	432.54	252.84	274.70	284.03	217.98	238.66	259.32	305.26	336.00	366.80	281.36	307.78	334.14
71	456.86	473.77	473.77	389.26	425.78	462.26	273.90	284.03	284.03	233.38	255.26	277.14	332.08	364.80	397.52	308.20	336.46	364.80
72	473.77	473.77	473.77	416.30	455.52	473.77	284.03	284.03	284.03	249.58	273.10	284.03	355.96	390.60	425.16	330.82	360.38	389.96
73	473.77	473.77	473.77	444.72	473.77	473.77	284.03	284.03	284.03	266.62	284.03	284.03	382.38	418.88	440.90	357.22	388.72	420.12
74	473.77	473.77	473.77	471.76	473.77	473.77	284.03	284.03	284.03	282.84	284.03	284.03	408.82	440.90	440.90	381.14	414.46	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	436.48	440.90	440.90	407.54	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90

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

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	63.38	70.58	77.76	55.78	61.70	67.62	28.28	31.50	34.70	24.88	27.54	30.18	45.98	52.70	59.40	38.30	44.04	49.80
41	64.70	72.02	79.34	56.92	62.96	69.00	29.22	32.56	35.86	25.72	28.46	31.18	46.30	53.08	59.84	38.60	44.38	50.18
42	66.00	73.48	80.94	58.06	64.24	70.38	30.18	33.60	37.02	26.54	29.36	32.18	46.66	53.48	60.28	38.88	44.72	50.56
43	67.28	74.92	82.54	59.20	65.50	71.76	31.12	34.64	38.16	27.38	30.30	33.20	47.00	53.88	60.72	39.18	45.04	50.92
44	68.58	76.38	84.12	60.36	66.76	73.14	32.06	35.70	39.32	28.20	31.20	34.20	47.36	54.26	61.18	39.46	45.38	51.30
45	69.90	77.82	85.72	61.50	68.02	74.54	33.00	36.74	40.48	29.04	32.12	35.20	47.70	54.66	61.62	39.74	45.70	51.68
46	71.24	79.32	87.38	62.70	69.34	75.98	34.06	37.92	41.78	29.96	33.16	36.32	48.24	55.30	62.32	40.20	46.24	52.26
47	74.54	82.76	90.98	63.88	70.66	77.42	36.06	40.04	44.00	30.90	34.18	37.46	50.82	57.94	65.08	40.66	46.76	52.86
48	76.92	85.80	94.64	68.04	75.42	82.82	37.64	41.98	46.30	33.28	36.90	40.50	52.44	60.16	67.84	43.18	49.34	55.52
49	80.32	89.36	98.40	69.30	76.80	84.34	39.72	44.20	48.66	34.26	37.98	41.70	55.12	62.90	70.68	44.70	51.46	58.20
50	84.84	94.54	104.24	73.60	81.76	89.94	42.38	47.24	52.08	36.76	40.84	44.92	58.84	67.26	75.68	47.30	54.12	60.96
51	86.76	96.68	106.58	75.26	83.60	91.96	44.00	49.04	54.06	38.16	42.40	46.64	59.66	68.18	76.72	47.94	54.86	61.80
52	90.80	100.96	111.08	76.92	85.44	93.98	46.70	51.94	57.14	39.56	43.96	48.34	62.62	71.26	79.92	49.66	57.26	64.78
53	93.82	104.74	115.66	81.84	91.12	100.40	48.90	54.60	60.30	42.66	47.50	52.34	64.56	73.86	83.18	52.52	60.20	67.86
54	98.04	109.18	120.32	83.58	93.06	102.50	51.76	57.64	63.52	44.12	49.12	54.12	67.62	77.08	86.50	53.22	61.00	68.76
55	103.50	115.42	127.38	88.72	98.96	109.18	55.30	61.68	68.06	47.40	52.88	58.32	71.90	82.00	92.10	57.30	65.74	74.14
56	110.88	123.58	136.30	95.88	106.86	117.80	59.84	66.70	73.56	51.74	57.66	63.58	78.22	89.00	99.72	63.48	72.56	81.62
57	118.46	131.96	145.44	103.20	114.94	126.66	64.54	71.92	79.26	56.24	62.62	69.02	84.64	96.06	107.50	69.74	79.50	89.22
58	129.80	144.68	159.56	110.76	123.24	135.76	71.38	79.56	87.74	60.92	67.78	74.66	91.16	103.28	115.38	76.16	86.54	96.92
59	137.78	153.50	169.20	122.08	135.98	149.86	76.44	85.16	93.88	67.74	75.44	83.14	97.78	110.60	123.38	82.68	93.72	104.78
60	149.62	166.80	183.96	129.98	144.72	159.44	83.74	93.34	102.94	72.74	80.98	89.22	105.68	119.78	133.88	92.78	105.12	117.42
61	157.82	175.84	193.86	137.96	153.48	169.02	89.06	99.22	109.40	77.84	86.60	95.38	112.50	127.28	142.10	99.46	112.50	125.50
62	166.18	185.06	203.96	149.82	166.82	183.78	94.52	105.28	116.02	85.22	94.90	104.54	119.40	134.92	150.42	106.28	120.00	133.74
63	178.52	198.92	219.32	158.12	175.98	193.82	102.36	114.04	125.76	90.66	100.88	111.12	126.40	142.66	158.90	113.14	127.58	142.06
64	187.26	208.56	229.86	166.62	185.32	204.02	108.18	120.48	132.78	96.26	107.06	117.88	133.50	150.50	167.50	120.16	135.34	150.50
65	200.08	222.96	245.82	179.16	199.44	219.68	116.44	129.76	143.06	104.26	116.06	127.84	144.38	162.74	181.08	130.92	147.44	163.94
66	226.70	251.74	276.78	202.96	225.38	247.78	132.58	147.24	161.86	118.70	131.82	144.90	164.90	184.60	204.30	148.94	166.78	184.60
67	256.38	283.60	310.80	229.80	254.38	278.94	150.66	166.66	182.64	135.04	149.48	163.92	186.96	208.62	230.26	170.84	190.64	210.46
68	286.46	315.92	345.36	257.02	283.78	310.56	169.12	186.52	203.90	151.74	167.56	183.36	211.70	235.36	258.98	191.76	212.94	234.10
69	318.36	350.72	383.06	285.98	315.64	345.34	188.84	208.04	227.22	169.64	187.22	204.84	234.22	259.86	285.54	211.68	234.82	257.98
70	347.40	381.86	416.30	312.26	344.02	375.76	208.16	228.82	249.46	187.12	206.14	225.16	259.12	286.78	314.48	233.98	259.12	284.26
71	373.06	409.56	446.04	335.20	369.00	402.78	223.66	245.54	267.42	200.96	221.22	241.48	280.50	310.08	339.64	254.10	280.50	306.92
72	402.78	442.00	473.77	362.24	398.76	435.22	241.48	264.98	284.03	217.18	239.06	260.92	301.88	333.34	364.80	272.96	301.28	329.56
73	431.20	472.40	473.77	387.94	426.46	464.96	258.52	283.22	284.03	232.58	255.66	278.74	325.80	359.12	392.48	293.10	322.66	352.20
74	459.56	473.77	473.77	413.60	454.16	473.77	275.52	284.03	284.03	247.96	272.28	284.03	347.18	382.38	417.60	314.48	345.92	377.36
75	473.77	473.77	473.77	440.62	473.77	473.77	284.03	284.03	284.03	264.16	284.03	284.03	371.10	408.18	440.90	335.84	369.20	402.52
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	410.06	440.90	440.90	374.86	411.32	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	416.36	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
80				473.77	473.77					284.03	284.03					440.90	440.90	
81				473.77	473.77					284.03	284.03					440.90	440.90	
82				473.77	473.77					284.03	284.03					440.90	440.90	
83				473.77	473.77					284.03	284.03					440.90	440.90	
84				473.77	473.77					284.03	284.03					440.90	440.90	

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

Premium Rates with First 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	44.14	49.54	54.94	35.80	40.40	44.96	19.50	21.88	24.28	15.82	17.86	19.86	33.62	38.60	43.60	26.36	30.44	34.52
41	44.84	50.32	55.80	36.36	41.02	45.66	20.00	22.44	24.90	16.22	18.30	20.36	33.88	38.92	43.94	26.56	30.68	34.78
42	45.52	51.10	56.66	36.92	41.66	46.36	20.50	23.00	25.52	16.62	18.76	20.88	34.14	39.22	44.28	26.78	30.92	35.06
43	46.22	51.86	57.54	37.48	42.30	47.06	20.98	23.56	26.14	17.02	19.20	21.38	34.42	39.52	44.62	26.98	31.18	35.34
44	46.90	52.64	58.40	38.04	42.92	47.78	21.48	24.12	26.74	17.42	19.66	21.88	34.68	39.82	44.98	27.20	31.42	35.62
45	47.60	53.42	59.26	38.60	43.56	48.48	21.98	24.66	27.36	17.82	20.12	22.38	34.96	40.12	45.32	27.40	31.66	35.88
46	48.90	54.86	60.86	39.66	44.74	49.80	22.98	25.78	28.60	18.64	21.02	23.40	35.82	41.14	46.44	28.08	32.44	36.78
47	52.98	59.62	66.24	42.58	47.80	52.98	25.30	28.46	31.64	20.34	22.82	25.30	38.68	44.12	49.56	30.76	35.20	39.66
48	54.34	61.16	67.94	46.58	52.40	58.22	26.36	29.64	32.94	22.58	25.40	28.22	40.60	46.68	52.78	32.50	37.56	42.62
49	58.68	66.16	73.62	47.74	53.72	59.68	28.86	32.52	36.20	23.48	26.42	29.34	43.62	49.84	56.10	35.30	40.50	45.68
50	60.10	67.76	75.40	51.98	58.58	65.22	29.96	33.76	37.58	25.90	29.20	32.50	47.80	54.70	61.60	39.32	45.14	50.98
51	64.64	72.98	81.32	55.26	62.02	68.80	32.72	36.94	41.16	27.96	31.38	34.82	48.42	55.40	62.38	39.82	45.72	51.62
52	66.10	74.62	83.14	56.50	63.42	70.34	33.94	38.32	42.70	29.02	32.58	36.12	51.20	58.28	65.34	42.48	48.48	54.46
53	70.80	80.06	89.32	60.98	68.64	76.26	36.86	41.68	46.50	31.76	35.74	39.70	52.92	60.66	68.38	44.10	50.72	57.34
54	72.32	81.80	91.24	64.52	72.32	80.12	38.14	43.14	48.12	34.04	38.14	42.26	55.80	63.62	71.44	46.88	53.58	60.28
55	77.26	87.50	97.68	69.28	77.84	86.36	41.24	46.72	52.16	37.00	41.56	46.12	59.90	68.36	76.80	50.84	58.18	65.52
56	82.00	92.96	103.92	73.90	83.14	92.36	44.24	50.16	56.08	39.88	44.86	49.84	62.60	71.14	79.66	53.50	60.88	68.28
57	89.18	100.88	112.62	78.60	88.58	98.54	48.60	54.98	61.38	42.84	48.28	53.72	68.78	77.94	87.14	59.60	67.64	75.66
58	96.56	109.06	121.56	85.82	96.56	107.28	53.14	60.02	66.90	47.24	53.14	59.04	72.76	82.58	92.36	63.52	72.18	80.84
59	104.08	117.42	130.72	90.80	102.30	113.78	57.80	65.22	72.60	50.42	56.82	63.20	79.08	89.58	100.00	69.78	79.08	88.40
60	111.86	125.98	140.12	98.32	110.62	122.90	62.68	70.60	78.52	55.10	61.98	68.86	83.20	94.32	105.44	73.82	83.76	93.72
61	119.46	134.38	149.32	103.30	116.34	129.42	67.46	75.90	84.34	58.34	65.70	73.08	89.84	101.64	113.48	80.40	91.06	101.64
62	127.24	142.98	158.70	108.30	122.20	136.04	72.40	81.36	90.32	61.62	69.54	77.42	94.24	106.78	119.28	84.72	96.04	107.36
63	135.14	151.72	168.30	116.04	130.70	145.36	77.46	86.98	96.48	66.52	74.92	83.32	101.10	114.34	127.56	91.48	103.48	115.54
64	143.24	160.64	178.06	121.28	136.76	152.26	82.70	92.74	102.82	70.02	78.96	87.90	105.66	119.62	133.56	95.94	108.70	121.42
65	151.46	169.74	187.98	129.26	145.58	161.88	88.06	98.68	109.30	75.14	84.64	94.12	112.70	127.40	142.10	102.88	116.38	129.84
66	171.00	190.72	210.44	143.36	161.12	178.90	99.90	111.42	122.90	83.74	94.12	104.50	125.56	141.58	157.58	113.26	128.04	142.82
67	190.78	211.98	233.22	157.68	176.90	196.08	111.96	124.40	136.86	92.52	103.82	115.06	138.58	155.88	173.22	123.72	139.82	155.88
68	212.20	235.58	258.94	173.52	194.86	216.24	125.08	138.86	152.62	102.30	114.86	127.46	152.96	172.24	191.48	134.28	151.72	169.12
69	232.60	257.46	282.34	188.22	211.08	233.92	137.70	152.44	167.16	111.44	124.96	138.50	166.20	186.82	207.44	144.96	163.72	182.44
70	254.12	281.12	308.18	204.14	229.12	254.12	151.38	167.46	183.58	121.60	136.50	151.38	183.34	205.94	228.54	155.70	175.80	195.90
71	273.04	301.42	329.80	217.64	243.98	270.32	163.70	180.70	197.72	130.48	146.26	162.06	196.24	220.12	244.04	166.04	187.44	208.82
72	291.96	321.70	351.42	231.14	258.86	286.56	175.04	192.86	210.68	138.58	155.18	171.80	208.82	233.98	259.12	176.10	198.74	221.40
73	312.26	344.02	375.76	246.00	275.74	305.46	187.20	206.24	225.26	147.48	165.30	183.12	222.66	249.70	276.72	186.16	210.06	233.98
74	331.16	364.28	397.40	259.52	290.60	321.70	198.54	218.40	238.24	155.60	174.22	192.86	235.24	263.54	291.82	196.24	221.40	246.56
75	351.42	386.58	421.74	277.08	310.22	343.32	210.68	231.76	252.84	166.12	185.98	205.82	251.58	281.76	311.96	206.30	232.72	259.12
76	381.16	419.04	456.86	306.82	342.66	378.44	228.52	251.22	273.90	183.96	205.42	226.88	274.22	306.92	339.64	228.92	257.84	286.78
77	410.90	451.44	473.77	336.60	375.08	413.60	246.34	270.64	284.03	201.80	224.88	247.96	299.38	334.58	369.82	254.10	285.54	317.00
78	440.62	473.77	473.77	366.30	407.52	448.74	264.16	284.03	284.03	219.60	244.32	269.02	322.02	359.76	397.52	276.72	310.70	344.66
79	470.36	473.77	473.77	396.06	439.96	473.77	281.98	284.03	284.03	237.44	263.76	284.03	348.44	389.34	430.20	303.16	340.26	377.36
80				425.78	472.40					255.26	283.22					325.80	365.42	
81				455.52	473.77					273.10	284.03					350.94	393.12	
82				473.77	473.77					284.03	284.03					377.36	422.64	
83				473.77	473.77					284.03	284.03					403.78	440.90	
84				473.77	473.77					284.03	284.03					430.20	440.90	

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

Premium Rates with Second 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
41	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
42	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
43	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
44	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
45	183.14	209.92	236.62	152.64	175.50	198.42	297.68	339.66	381.54	270.98	307.22	343.44	396.82	446.46	496.10	362.54	406.38	450.26
46	183.14	209.92	236.62	152.64	175.50	198.42	305.24	347.30	389.18	270.98	307.22	343.44	412.08	461.74	511.28	370.18	414.08	457.90
47	187.00	215.66	244.22	156.46	181.24	206.06	316.76	360.68	404.44	282.40	320.50	358.66	431.22	482.68	534.20	381.54	427.42	473.16
48	187.00	215.66	244.22	164.10	188.90	213.68	328.06	373.94	419.70	290.04	328.06	366.30	450.26	503.68	557.06	393.02	440.74	488.40
49	198.42	228.92	259.48	167.86	194.64	221.32	335.76	381.54	427.42	293.90	333.82	373.94	469.36	524.72	580.00	408.28	456.02	503.68
50	198.42	228.92	259.48	175.50	202.34	228.92	347.30	394.90	442.64	301.48	341.58	381.54	496.10	553.32	610.46	419.70	469.36	518.98
51	202.34	234.70	267.14	179.38	208.04	236.62	358.66	408.28	457.90	312.88	354.94	396.82	511.28	568.60	625.76	431.22	482.68	534.20
52	209.92	242.32	274.78	179.38	208.04	236.62	366.30	415.92	465.54	312.88	354.94	396.82	530.42	589.60	648.68	446.46	498.00	549.42
53	213.68	248.02	282.40	190.78	221.32	251.84	377.76	429.32	480.72	324.36	368.24	412.08	549.42	610.46	671.62	457.90	511.28	564.70
54	213.68	248.02	282.40	190.78	221.32	251.84	389.18	442.64	496.10	332.02	375.88	419.70	568.60	631.50	694.44	469.36	524.72	580.00
55	225.14	261.48	297.68	202.34	234.70	267.14	400.64	456.02	511.28	343.44	389.18	435.04	595.26	660.14	725.00	488.40	545.70	602.88
56	244.22	282.40	320.50	209.92	242.32	274.78	427.42	484.64	541.84	370.18	417.84	465.54	629.58	696.36	763.12	522.80	582.00	641.02
57	263.34	303.42	343.44	228.92	263.34	297.68	454.10	513.28	572.34	396.82	446.46	496.10	663.94	732.64	801.32	557.06	618.18	679.20
58	282.40	324.36	366.30	248.02	284.30	320.50	480.72	541.84	602.88	423.60	475.06	526.60	698.32	768.88	839.46	591.42	654.42	717.36
59	301.48	345.40	389.18	259.48	297.68	335.76	515.20	578.08	641.02	450.26	503.68	557.06	732.64	805.16	877.58	625.76	690.70	755.54
60	320.50	366.30	412.08	278.58	318.66	358.66	541.84	606.68	671.62	488.40	545.70	602.88	767.06	841.38	915.76	660.14	726.94	793.64
61	339.66	387.26	435.04	293.90	333.82	373.94	568.60	635.32	702.06	515.20	574.36	633.40	801.32	877.58	953.98	694.44	763.12	831.84
62	358.66	408.28	457.90	305.24	347.30	389.18	602.88	671.62	740.28	541.84	602.88	663.94	835.64	913.90	992.06	728.86	799.44	869.94
63	377.76	429.32	480.72	324.36	368.24	412.08	629.58	700.22	770.76	568.60	631.50	694.44	869.94	950.22	999.98	763.12	835.64	908.14
64	396.82	450.26	503.68	343.44	389.18	435.04	656.32	728.86	801.32	595.26	660.14	725.00	904.38	986.44	999.98	797.62	871.96	946.28
65	419.70	476.96	534.20	362.54	410.16	457.90	694.44	770.76	847.10	633.40	702.06	770.76	946.28	999.98	999.98	835.64	913.90	992.06
66	496.10	557.06	618.18	423.60	475.06	526.60	805.16	887.20	969.20	725.00	797.62	869.94	999.98	999.98	999.98	938.68	999.98	999.98
67	576.28	643.02	709.74	496.10	553.32	610.46	915.76	999.98	999.98	820.36	898.64	976.86	999.98	999.98	999.98	999.98	999.98	999.98
68	656.32	728.86	801.32	560.94	623.88	686.80	999.98	999.98	999.98	915.76	999.72	999.98	999.98	999.98	999.98	999.98	999.98	999.98
69	744.14	822.30	900.52	633.40	702.06	770.76	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	824.22	908.14	992.06	698.32	772.76	847.10	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	900.52	988.30	999.98	767.06	845.18	923.40	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	988.30	999.98	999.98	831.84	915.76	999.72	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	999.98	999.98	999.98	904.38	994.06	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	999.98	999.98	999.98	969.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

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

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
41	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
42	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
43	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
44	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
45	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	213.78	240.08	266.34
46	123.90	142.48	161.08	105.30	120.84	136.28	179.68	204.44	229.24	148.68	170.42	192.10	257.14	289.60	322.14	219.98	246.32	272.54
47	127.02	147.12	167.30	105.30	120.84	136.28	188.92	215.32	241.64	154.88	176.56	198.26	266.34	300.50	334.52	229.24	257.14	285.00
48	127.02	147.12	167.30	108.46	125.48	142.48	198.26	226.16	254.00	164.24	187.46	210.64	272.54	306.68	340.72	235.44	263.32	291.16
49	130.08	151.82	173.46	108.46	125.48	142.48	204.44	232.34	260.18	170.42	193.64	216.88	281.96	317.52	353.16	244.74	274.20	303.56
50	136.28	158.02	179.68	117.72	136.28	154.88	213.78	243.24	272.54	179.68	204.44	229.24	288.14	323.74	359.34	260.18	291.16	322.14
51	139.42	162.66	185.84	117.72	136.28	154.88	223.06	254.00	285.00	179.68	204.44	229.24	297.36	334.52	371.72	266.34	297.36	328.32
52	139.42	162.66	185.84	117.72	136.28	154.88	229.24	260.18	291.16	185.84	210.64	235.44	303.56	340.72	377.94	275.74	308.20	340.72
53	142.48	167.30	192.10	120.84	140.96	161.08	238.58	271.00	303.56	195.18	221.52	247.80	312.88	351.62	390.26	281.96	314.40	346.96
54	142.48	167.30	192.10	120.84	140.96	161.08	247.80	281.96	315.94	201.34	227.70	254.00	319.06	357.80	396.48	291.16	325.24	359.34
55	151.82	178.10	204.44	130.08	151.82	173.46	257.14	292.78	328.32	210.64	238.58	266.34	328.32	368.64	408.88	306.68	342.34	377.94
56	158.02	184.34	210.64	136.28	158.02	179.68	272.54	309.74	346.96	226.16	255.56	285.00	350.06	391.84	433.68	322.14	359.34	396.48
57	173.46	201.34	229.24	145.62	168.88	192.10	288.14	326.80	365.54	241.64	272.54	303.56	371.72	415.06	458.44	343.88	382.58	421.32
58	188.92	218.46	247.80	154.88	179.68	204.44	309.74	350.06	390.26	263.32	295.82	328.32	399.64	444.54	489.40	365.54	405.84	446.02
59	198.26	229.24	260.18	170.42	196.72	223.06	325.24	367.12	408.88	278.80	312.88	346.96	421.32	467.84	514.20	387.18	429.08	470.86
60	213.78	246.32	278.80	179.68	207.56	235.44	346.96	390.26	433.68	300.50	336.16	371.72	449.18	497.22	545.20	408.88	452.22	495.58
61	226.16	258.70	291.16	185.84	213.78	241.64	362.42	407.38	452.22	315.94	353.16	390.26	470.86	520.38	569.92	430.60	475.50	520.38
62	235.44	269.54	303.56	201.34	230.82	260.18	377.94	424.42	470.86	331.44	370.20	408.88	492.50	543.64	594.74	452.22	498.74	545.20
63	250.96	286.56	322.14	210.64	241.64	272.54	399.64	447.64	495.58	353.16	393.42	433.68	520.38	573.08	625.70	473.96	522.02	569.92
64	266.34	303.56	340.72	219.98	252.48	285.00	415.06	464.62	514.20	368.64	410.46	452.22	542.08	596.34	650.50	495.58	545.20	594.74
65	281.96	320.58	359.34	235.44	269.54	303.56	439.86	492.50	545.20	393.42	438.32	483.24	573.08	630.36	687.66	517.30	568.44	619.52
66	325.24	367.12	408.88	272.54	309.74	346.96	498.74	556.04	613.32	449.18	497.22	545.20	650.50	712.44	774.44	576.18	631.90	687.66
67	371.72	418.22	464.62	315.94	356.24	396.48	563.76	625.70	687.66	514.20	566.88	619.52	731.04	799.18	867.28	638.08	700.02	762.02
68	415.06	464.62	514.20	353.16	396.48	439.86	628.88	695.42	762.02	573.08	630.36	687.66	808.50	881.30	954.02	703.16	769.78	836.36
69	461.58	515.74	569.92	399.64	447.64	495.58	687.66	758.96	830.16	634.98	695.42	755.80	889.02	968.04	999.98	765.12	837.90	910.70
70	508.00	566.88	625.70	443.00	494.04	545.20	752.74	828.58	904.50	693.82	758.96	823.94	966.48	999.98	999.98	833.26	912.26	991.24
71	551.38	613.32	675.28	480.10	534.34	588.56	817.76	898.32	978.88	758.96	828.58	898.32	999.98	999.98	999.98	892.08	975.76	999.98
72	597.88	664.46	731.04	526.62	585.48	644.28	876.60	961.88	999.98	814.66	887.46	960.30	999.98	999.98	999.98	954.02	999.98	999.98
73	641.16	710.94	780.62	563.76	625.70	687.66	941.64	999.98	999.98	879.66	957.24	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	687.66	762.02	836.36	607.16	672.18	737.24	999.98	999.98	999.98	938.58	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	740.34	819.30	898.32	653.64	723.34	793.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	833.26	918.48	999.98	746.56	822.40	898.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	926.24	999.98	999.98	839.48	921.54	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	932.44	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

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

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
41	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
42	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
43	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
44	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
45	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
46	99.20	114.66	130.08	74.38	86.66	99.20	148.68	170.42	192.10	123.90	142.48	161.08	232.34	258.70	285.00	204.44	226.16	247.80
47	99.20	114.66	130.08	74.38	86.66	99.20	154.88	176.56	198.26	123.90	142.48	161.08	238.58	264.90	291.16	204.44	226.16	247.80
48	102.28	119.28	136.28	77.46	91.46	105.30	158.02	181.26	204.44	130.08	148.68	167.30	241.64	269.54	297.36	213.78	236.98	260.18
49	108.46	125.48	142.48	83.64	97.64	111.48	164.24	187.46	210.64	133.22	153.36	173.46	247.80	275.74	303.56	213.78	236.98	260.18
50	111.48	130.08	148.68	86.66	102.28	117.72	173.46	198.26	223.06	139.42	159.52	179.68	257.14	286.56	315.94	223.06	247.80	272.54
51	111.48	130.08	148.68	86.66	102.28	117.72	173.46	198.26	223.06	139.42	159.52	179.68	257.14	286.56	315.94	223.06	247.80	272.54
52	117.72	136.28	154.88	92.98	108.46	123.90	179.68	204.44	229.24	142.48	164.24	185.84	263.32	292.78	322.14	223.06	247.80	272.54
53	120.84	140.96	161.08	96.12	113.14	130.08	182.76	209.10	235.44	148.68	170.42	192.10	266.34	297.36	328.32	232.34	258.70	285.00
54	120.84	140.96	161.08	96.12	113.14	130.08	188.92	215.32	241.64	148.68	170.42	192.10	272.54	303.56	334.52	232.34	258.70	285.00
55	130.08	151.82	173.46	105.30	123.90	142.48	198.26	226.16	254.00	158.02	181.26	204.44	281.96	314.40	346.96	241.64	269.54	297.36
56	136.28	158.02	179.68	111.48	130.08	148.68	213.78	243.24	272.54	173.46	198.26	223.06	297.36	331.44	365.54	257.14	286.56	315.94
57	145.62	168.88	192.10	120.84	140.96	161.08	229.24	260.18	291.16	188.92	215.32	241.64	312.88	348.54	384.10	272.54	303.56	334.52
58	154.88	179.68	204.44	130.08	151.82	173.46	244.74	277.30	309.74	204.44	232.34	260.18	337.64	376.38	415.06	288.14	320.58	353.16
59	170.42	196.72	223.06	139.42	162.66	185.84	260.18	294.30	328.32	219.98	249.40	278.80	353.16	393.42	433.68	312.88	348.54	384.10
60	179.68	207.56	235.44	154.88	179.68	204.44	278.80	315.94	353.16	244.74	277.30	309.74	377.94	421.32	464.62	328.32	365.54	402.74
61	188.92	218.46	247.80	161.08	185.84	210.64	294.30	332.96	371.72	260.18	294.30	328.32	393.42	438.32	483.24	343.88	382.58	421.32
62	204.44	235.44	266.34	170.42	196.72	223.06	309.74	350.06	390.26	275.74	311.32	346.96	408.88	455.34	501.82	368.64	410.46	452.22
63	213.78	246.32	278.80	179.68	207.56	235.44	325.24	367.12	408.88	291.16	328.32	365.54	433.68	483.24	532.80	384.10	427.48	470.86
64	223.06	257.14	291.16	188.92	218.46	247.80	340.72	384.10	427.48	306.68	345.40	384.10	449.18	500.28	551.38	399.64	444.54	489.40
65	238.58	274.20	309.74	204.44	235.44	266.34	365.54	412.02	458.44	331.44	373.28	415.06	473.96	528.18	582.34	424.42	472.48	520.38
66	275.74	314.40	353.16	235.44	269.54	303.56	415.06	464.62	514.20	374.86	419.78	464.62	532.80	591.68	650.50	477.02	529.72	582.34
67	315.94	359.34	402.74	272.54	309.74	346.96	467.84	522.02	576.18	427.48	477.02	526.62	597.88	661.36	724.82	535.90	593.22	650.50
68	353.16	399.64	446.02	309.74	350.06	390.26	526.62	585.48	644.28	477.02	529.72	582.34	662.88	731.04	799.18	594.74	656.72	718.62
69	393.42	444.54	495.58	340.72	384.10	427.48	579.28	642.70	706.22	523.52	580.82	638.08	731.04	805.36	879.66	656.72	724.82	793.02
70	433.68	489.40	545.20	381.02	429.08	477.02	638.08	706.22	774.44	576.18	638.08	700.02	796.12	875.08	954.02	715.58	788.40	861.10
71	470.86	529.72	588.56	418.22	469.26	520.38	690.76	763.58	836.36	625.70	690.76	755.80	854.94	938.58	999.98	768.18	845.64	923.08
72	511.10	574.64	638.08	449.18	503.38	557.54	743.40	820.84	898.32	672.18	741.90	811.56	923.08	999.98	999.98	830.16	913.82	997.38
73	548.32	614.92	681.48	486.32	543.64	600.96	802.30	884.38	966.48	721.78	794.58	867.28	988.18	999.98	999.98	889.02	977.30	999.98
74	588.56	659.80	731.04	523.52	583.94	644.28	854.94	941.64	999.98	774.44	851.88	929.28	999.98	999.98	999.98	947.86	999.98	999.98
75	634.98	710.94	786.80	563.76	628.88	693.82	913.82	999.98	999.98	827.02	909.16	991.24	999.98	999.98	999.98	999.98	999.98	999.98
76	721.78	803.86	885.92	650.50	721.78	793.02	999.98	999.98	999.98	923.08	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	808.50	896.78	985.02	737.24	814.66	892.08	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	901.44	995.86	999.98	830.16	913.82	997.38	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	991.24	999.98	999.98	920.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				999.98	999.98					999.98	999.98					999.98	999.98	
81				999.98	999.98					999.98	999.98					999.98	999.98	
82				999.98	999.98					999.98	999.98					999.98	999.98	
83				999.98	999.98					999.98	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

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

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
41	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
42	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
43	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
44	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
45	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
46	74.38	86.66	99.20	55.78	65.08	74.38	114.66	131.66	148.68	89.90	103.84	117.72	164.24	184.34	204.44	133.22	150.30	167.30
47	74.38	86.66	99.20	55.78	65.08	74.38	120.84	137.90	154.88	96.12	109.98	123.90	173.46	195.18	216.88	139.42	156.46	173.46
48	77.46	91.46	105.30	58.88	69.72	80.54	123.90	142.48	161.08	99.20	114.66	130.08	173.46	195.18	216.88	148.68	167.30	185.84
49	77.46	91.46	105.30	58.88	69.72	80.54	130.08	148.68	167.30	105.30	120.84	136.28	182.76	206.02	229.24	148.68	167.30	185.84
50	86.66	102.28	117.72	68.18	80.54	92.98	139.42	159.52	179.68	114.66	131.66	148.68	182.76	206.02	229.24	158.02	178.10	198.26
51	86.66	102.28	117.72	68.18	80.54	92.98	139.42	159.52	179.68	114.66	131.66	148.68	192.10	216.88	241.64	164.24	184.34	204.44
52	86.66	102.28	117.72	68.18	80.54	92.98	145.62	165.74	185.84	120.84	137.90	154.88	192.10	216.88	241.64	164.24	184.34	204.44
53	89.90	106.92	123.90	71.26	85.18	99.20	148.68	170.42	192.10	123.90	142.48	161.08	201.34	227.70	254.00	173.46	195.18	216.88
54	89.90	106.92	123.90	71.26	85.18	99.20	154.88	176.56	198.26	130.08	148.68	167.30	201.34	227.70	254.00	179.68	201.34	223.06
55	99.20	117.72	136.28	80.54	96.12	111.48	164.24	187.46	210.64	139.42	159.52	179.68	210.64	238.58	266.34	188.92	212.26	235.44
56	105.30	123.90	142.48	80.54	96.12	111.48	170.42	193.64	216.88	145.62	165.74	185.84	219.98	249.40	278.80	198.26	223.06	247.80
57	114.66	134.72	154.88	89.90	106.92	123.90	185.84	210.64	235.44	161.08	182.76	204.44	235.44	266.34	297.36	207.56	233.90	260.18
58	123.90	145.62	167.30	99.20	117.72	136.28	195.18	221.52	247.80	170.42	193.64	216.88	250.96	283.48	315.94	223.06	250.96	278.80
59	133.22	156.46	179.68	105.30	123.90	142.48	210.64	238.58	266.34	185.84	210.64	235.44	266.34	300.50	334.52	232.34	261.78	291.16
60	148.68	173.46	198.26	114.66	134.72	154.88	219.98	249.40	278.80	195.18	221.52	247.80	281.96	317.52	353.16	247.80	278.80	309.74
61	154.88	179.68	204.44	123.90	145.62	167.30	235.44	266.34	297.36	210.64	238.58	266.34	297.36	334.52	371.72	257.14	289.60	322.14
62	164.24	190.54	216.88	130.08	151.82	173.46	244.74	277.30	309.74	219.98	249.40	278.80	312.88	351.62	390.26	266.34	300.50	334.52
63	173.46	201.34	229.24	139.42	162.66	185.84	260.18	294.30	328.32	235.44	266.34	297.36	328.32	368.64	408.88	281.96	317.52	353.16
64	182.76	212.26	241.64	148.68	173.46	198.26	269.54	305.14	340.72	244.74	277.30	309.74	343.88	385.66	427.48	291.16	328.32	365.54
65	198.26	229.24	260.18	158.02	184.34	210.64	285.00	322.14	359.34	260.18	294.30	328.32	359.34	402.74	446.02	306.68	345.40	384.10
66	223.06	257.14	291.16	182.76	212.26	241.64	315.94	356.24	396.48	285.00	322.14	359.34	402.74	449.18	495.58	337.64	379.46	421.32
67	247.80	285.00	322.14	207.56	240.08	272.54	346.96	390.26	433.68	309.74	350.06	390.26	446.02	495.58	545.20	368.64	413.56	458.44
68	278.80	319.06	359.34	232.34	267.98	303.56	381.02	429.08	477.02	334.52	377.94	421.32	492.50	546.74	600.96	402.74	452.22	501.82
69	303.56	346.96	390.26	257.14	295.82	334.52	412.02	463.12	514.20	359.34	405.84	452.22	535.90	593.22	650.50	433.68	486.32	539.00
70	337.64	385.66	433.68	281.96	323.74	365.54	452.22	508.00	563.76	384.10	433.68	483.24	582.34	644.28	706.22	467.84	525.08	582.34
71	362.42	413.56	464.62	306.68	351.62	396.48	483.24	542.08	600.96	408.88	461.58	514.20	625.70	690.76	755.80	498.74	559.12	619.52
72	387.18	441.42	495.58	331.44	379.46	427.48	514.20	576.18	638.08	433.68	489.40	545.20	669.10	737.24	805.36	529.72	593.22	656.72
73	418.22	475.50	532.80	356.24	407.38	458.44	548.32	614.92	681.48	458.44	517.30	576.18	715.58	788.40	861.10	563.76	631.90	700.02
74	443.00	503.38	563.76	381.02	435.24	489.40	579.28	648.98	718.62	483.24	545.20	607.16	758.96	834.82	910.70	594.74	665.98	737.24
75	477.02	542.08	607.16	412.02	469.26	526.62	619.52	693.82	768.18	508.00	573.08	638.08	805.36	885.92	966.48	634.98	710.94	786.80
76	539.00	610.26	681.48	473.96	537.46	600.96	675.28	755.80	836.36	563.76	634.98	706.22	873.48	960.30	999.98	703.16	785.30	867.28
77	607.16	684.58	762.02	542.08	611.76	681.48	737.24	823.94	910.70	625.70	703.16	780.62	941.64	999.98	999.98	771.40	859.60	947.86
78	678.38	763.58	848.72	613.32	690.76	768.18	793.02	885.92	978.88	681.48	765.12	848.72	999.98	999.98	999.98	839.48	933.92	999.98
79	740.34	831.78	923.08	675.28	758.96	842.56	858.04	958.76	999.98	746.56	837.90	929.28	999.98	999.98	999.98	907.64	999.98	999.98
80				746.56	837.90					802.30	899.86					975.76	999.98	
81				814.66	912.26					864.22	968.04					999.98	999.98	
82				885.92	991.24					929.28	999.98					999.98	999.98	
83				957.24	999.98					994.32	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

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

Premium Rates with Second 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	114.90	129.28	143.64	104.96	117.66	130.38	51.52	57.96	64.40	47.08	52.76	58.44	98.94	112.92	126.82	90.06	102.12	114.16
41	117.44	132.12	146.82	107.30	120.26	133.26	53.36	60.04	66.74	48.76	54.66	60.56	99.78	113.86	127.90	90.84	102.98	115.10
42	119.98	135.00	150.00	109.62	122.86	136.14	55.22	62.14	69.06	50.44	56.56	62.66	100.60	114.82	128.96	91.58	103.86	116.10
43	122.54	137.86	153.18	111.92	125.50	139.04	57.10	64.24	71.36	52.16	58.48	64.76	101.44	115.76	130.02	92.36	104.70	117.04
44	125.08	140.72	156.38	114.26	128.08	141.94	58.96	66.30	73.68	53.84	60.34	66.88	102.28	116.72	131.12	93.10	105.56	118.00
45	127.62	143.58	159.52	116.58	130.68	144.80	60.78	68.40	76.02	55.56	62.26	68.98	103.12	117.66	132.18	93.88	106.44	118.98
46	135.26	151.58	167.84	121.50	135.90	150.30	65.26	73.14	80.98	58.64	65.60	72.54	107.04	121.78	136.48	95.04	107.74	120.44
47	144.42	161.64	178.90	127.78	143.14	158.44	70.54	78.98	87.42	62.42	69.94	77.42	112.44	128.00	143.54	100.24	113.76	127.30
48	153.80	172.04	190.26	134.22	150.54	166.80	76.02	85.02	94.04	66.36	74.40	82.46	117.86	134.32	150.76	104.20	117.86	131.56
49	163.40	182.68	201.94	142.16	158.78	175.36	81.68	91.32	100.94	71.06	79.36	87.66	122.02	138.68	155.34	106.82	121.32	135.90
50	176.04	196.34	216.60	148.92	166.54	184.16	88.92	99.18	109.42	75.22	84.12	93.00	127.72	145.22	162.76	110.84	125.60	140.30
51	185.30	206.04	226.78	156.28	174.92	193.58	94.92	105.54	116.14	80.04	89.58	99.16	133.38	151.84	170.30	116.36	132.00	147.60
52	196.20	218.12	239.98	165.16	184.24	203.24	101.82	113.18	124.54	85.70	95.62	105.46	137.76	156.44	175.10	117.68	133.50	149.26
53	207.40	230.46	253.52	172.86	193.00	213.18	108.98	121.08	133.20	90.82	101.42	112.00	143.66	163.28	182.84	123.38	140.06	156.74
54	218.94	243.16	267.38	180.74	202.04	223.32	116.40	129.28	142.18	96.10	107.42	118.74	149.64	170.20	190.76	127.66	144.54	161.40
55	233.72	259.16	284.64	191.76	214.24	236.70	125.66	139.36	153.04	103.10	115.20	127.28	155.74	177.26	198.76	133.52	151.28	169.12
56	251.28	277.96	304.60	208.68	232.32	255.86	136.56	151.02	165.52	113.40	126.24	139.04	167.92	190.38	212.86	145.42	164.16	182.88
57	269.36	297.22	325.08	226.00	250.78	275.56	147.84	163.14	178.44	124.06	137.64	151.24	180.26	203.76	227.20	157.52	177.22	196.94
58	287.84	316.94	346.04	243.78	269.76	295.70	159.56	175.68	191.80	135.14	149.52	163.88	192.82	217.32	241.80	169.92	190.54	211.20
59	306.78	337.18	367.50	262.06	289.24	316.38	171.62	188.62	205.60	146.60	161.82	177.00	208.74	234.24	259.76	182.44	204.10	225.74
60	326.22	357.84	389.46	280.76	309.14	337.52	184.14	202.00	219.86	158.46	174.52	190.52	221.80	248.32	274.90	199.92	223.38	246.78
61	345.34	378.20	411.12	299.30	328.88	358.50	196.60	215.30	234.02	170.38	187.22	204.06	234.66	262.20	289.74	212.62	237.06	261.42
62	364.88	399.02	433.16	318.26	349.06	379.86	209.42	229.02	248.60	182.64	200.34	218.00	250.84	279.46	308.02	225.44	250.84	276.28
63	384.78	420.30	455.70	337.54	369.62	401.68	222.58	243.12	263.60	195.24	213.80	232.34	264.10	293.72	323.32	238.50	264.90	291.32
64	405.14	441.90	473.77	357.30	390.62	423.92	236.12	257.58	278.94	208.26	227.68	247.08	277.56	308.20	338.86	251.72	279.16	306.58
65	429.28	467.38	473.77	379.10	414.60	450.04	252.06	274.42	288.36	222.60	243.42	264.24	296.02	328.56	361.06	269.98	299.24	328.56
66	473.77	473.77	473.77	430.52	469.02	473.77	288.36	288.36	288.36	254.56	277.34	288.36	345.52	380.74	415.92	311.12	342.28	373.34
67	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	287.52	288.36	288.36	395.62	433.54	440.90	354.42	388.22	422.02
68	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	398.26	434.76	440.90
69	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
70	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
71	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
72	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
73	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
74	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90

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

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	75.02	84.50	93.98	62.36	70.06	77.70	33.16	37.36	41.54	27.58	30.96	34.36	59.46	67.66	75.86	49.20	56.40	63.56
41	76.76	86.48	96.18	63.82	71.68	79.50	34.42	38.78	43.12	28.62	32.14	35.66	60.04	68.34	76.62	49.68	56.96	64.22
42	78.50	88.42	98.34	65.26	73.32	81.30	35.68	40.20	44.72	29.66	33.34	36.96	60.62	68.98	77.38	50.18	57.52	64.82
43	80.24	90.38	100.52	66.70	74.92	83.10	36.96	41.60	46.30	30.72	34.50	38.28	61.22	69.66	78.14	50.66	58.06	65.46
44	81.98	92.34	102.72	68.16	76.54	84.90	38.22	43.04	47.88	31.76	35.68	39.58	61.80	70.34	78.88	51.16	58.64	66.08
45	83.74	94.30	104.88	69.60	78.18	86.70	39.48	44.48	49.46	32.82	36.88	40.88	62.38	71.00	79.64	51.64	59.20	66.70
46	85.28	96.04	106.84	72.96	81.70	90.40	40.70	45.82	50.96	34.80	38.98	43.12	63.12	71.82	80.52	52.22	59.86	67.46
47	89.94	101.48	112.96	77.42	86.84	96.24	43.38	48.96	54.50	37.36	41.88	46.42	67.12	76.50	85.84	55.02	62.74	70.42
48	93.70	105.42	117.14	80.94	90.50	100.08	45.68	51.42	57.14	39.48	44.14	48.82	71.22	81.24	91.22	59.00	67.34	75.66
49	98.64	111.08	123.54	85.60	95.92	106.18	48.60	54.72	60.86	42.18	47.26	52.32	74.24	84.36	94.48	61.88	70.32	78.74
50	102.54	115.20	127.88	92.60	103.62	114.66	51.04	57.30	63.62	46.08	51.56	57.02	78.48	89.30	100.04	65.94	75.04	84.16
51	108.38	121.94	135.48	97.06	108.38	119.68	54.80	61.64	68.52	49.10	54.80	60.52	83.00	94.52	106.06	66.86	76.06	85.30
52	113.24	127.12	141.00	102.88	114.98	127.12	58.16	65.26	72.38	52.82	59.02	65.26	86.48	98.10	109.82	70.08	79.44	88.80
53	119.42	134.20	148.96	107.62	120.00	132.44	62.20	69.88	77.56	56.04	62.50	68.96	91.18	103.56	116.02	74.60	84.64	94.70
54	124.52	139.62	154.74	113.64	126.92	140.26	65.74	73.70	81.68	59.98	67.00	74.02	95.96	109.16	122.32	77.96	88.16	98.34
55	130.96	147.06	163.10	122.34	136.56	150.74	70.02	78.60	87.18	65.38	73.00	80.58	100.84	114.84	128.78	82.62	93.58	104.46
56	141.84	158.78	175.72	130.54	145.60	160.66	76.60	85.72	94.88	70.46	78.60	86.76	108.00	122.72	137.48	89.60	101.26	112.92
57	152.96	170.80	188.62	141.50	157.42	173.36	83.38	93.12	102.84	77.14	85.82	94.50	115.30	130.76	146.28	96.70	109.08	121.48
58	166.94	185.70	204.44	152.70	169.56	186.32	91.86	102.20	112.48	84.02	93.28	102.52	125.18	141.50	157.74	106.42	119.56	132.70
59	178.66	198.40	218.04	164.18	181.94	199.66	99.18	110.14	121.04	91.16	101.00	110.84	132.74	149.86	166.90	113.78	127.70	141.62
60	193.28	213.96	234.62	175.96	194.60	213.26	108.22	119.80	131.38	98.52	108.96	119.42	143.02	160.84	178.74	123.86	138.56	153.20
61	205.34	226.94	248.56	187.80	207.36	226.94	115.96	128.16	140.36	106.06	117.12	128.16	150.62	169.30	187.94	131.32	146.76	162.18
62	217.64	240.24	262.82	199.82	220.38	240.94	123.92	136.78	149.64	113.78	125.50	137.20	158.34	177.82	197.28	138.86	155.12	171.32
63	232.96	256.56	280.12	212.18	233.70	255.16	133.70	147.26	160.78	121.80	134.14	146.44	168.82	189.10	209.34	149.18	166.16	183.20
64	245.82	270.44	295.00	224.74	247.26	269.70	142.20	156.42	170.62	129.98	143.00	155.98	176.74	197.84	218.96	156.96	174.78	192.54
65	263.18	289.50	315.82	237.58	261.06	284.52	153.38	168.70	184.04	138.44	152.12	165.80	188.80	211.38	234.02	168.86	188.14	207.40
66	301.20	329.86	358.56	266.78	292.58	318.40	176.40	193.20	210.00	156.24	171.36	186.46	215.18	239.88	264.62	193.78	214.52	235.22
67	341.22	373.02	404.82	297.82	326.76	355.68	200.84	219.56	238.26	175.30	192.32	209.36	244.48	271.36	298.22	223.00	245.84	268.66
68	380.38	414.64	448.86	330.84	362.16	393.50	225.00	245.26	265.50	195.68	214.22	232.74	274.12	303.10	332.14	249.80	274.74	299.74
69	421.22	458.64	473.77	362.52	397.00	431.48	250.56	272.84	284.03	215.64	236.14	256.66	301.26	332.48	363.66	278.18	304.64	331.12
70	457.92	473.77	473.77	394.78	432.22	469.64	274.52	284.03	284.03	236.68	259.12	281.56	331.44	364.82	398.26	305.50	334.18	362.80
71	473.77	473.77	473.77	422.64	462.30	473.77	284.03	284.03	284.03	253.40	277.16	284.03	360.56	396.08	431.62	334.64	365.32	396.08
72	473.77	473.77	473.77	452.00	473.77	473.77	284.03	284.03	284.03	270.98	284.03	284.03	386.48	424.10	440.90	359.20	391.28	423.40
73	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	415.18	440.90	440.90	387.86	422.06	440.90
74	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	413.82	440.90	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90

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

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	68.82	76.64	84.42	60.56	67.00	73.42	30.70	34.20	37.68	27.02	29.90	32.76	49.92	57.22	64.50	41.58	47.82	54.08
41	70.24	78.20	86.14	61.80	68.36	74.92	31.72	35.36	38.94	27.92	30.90	33.86	50.28	57.64	64.98	41.92	48.18	54.48
42	71.66	79.78	87.88	63.04	69.74	76.42	32.76	36.48	40.20	28.82	31.88	34.94	50.66	58.06	65.46	42.22	48.56	54.90
43	73.06	81.34	89.62	64.28	71.12	77.92	33.78	37.62	41.44	29.72	32.90	36.04	51.04	58.50	65.92	42.54	48.90	55.28
44	74.46	82.94	91.34	65.54	72.48	79.42	34.80	38.76	42.70	30.62	33.88	37.14	51.42	58.92	66.42	42.84	49.28	55.70
45	75.90	84.50	93.08	66.78	73.86	80.94	35.84	39.90	43.96	31.54	34.88	38.22	51.80	59.34	66.90	43.14	49.62	56.12
46	77.36	86.12	94.88	68.08	75.28	82.50	36.98	41.18	45.36	32.52	36.00	39.44	52.38	60.04	67.66	43.64	50.20	56.74
47	80.94	89.86	98.78	69.36	76.72	84.06	39.16	43.48	47.78	33.56	37.12	40.68	55.18	62.90	70.66	44.14	50.78	57.40
48	83.52	93.16	102.76	73.88	81.88	89.92	40.86	45.58	50.28	36.14	40.06	43.98	56.94	65.32	73.66	46.88	53.58	60.28
49	87.20	97.02	106.84	75.24	83.38	91.58	43.12	48.00	52.84	37.20	41.24	45.28	59.84	68.30	76.74	48.54	55.88	63.20
50	92.12	102.64	113.18	79.92	88.78	97.66	46.02	51.30	56.54	39.92	44.34	48.78	63.88	73.02	82.18	51.36	58.76	66.18
51	94.20	104.98	115.72	81.72	90.78	99.84	47.78	53.24	58.70	41.44	46.04	50.64	64.78	74.02	83.30	52.06	59.56	67.10
52	98.58	109.62	120.60	83.52	92.76	102.04	50.70	56.40	62.04	42.96	47.74	52.48	68.00	77.38	86.78	53.92	62.18	70.34
53	101.86	113.72	125.58	88.86	98.94	109.02	53.10	59.28	65.48	46.32	51.58	56.82	70.10	80.20	90.32	57.02	65.36	73.68
54	106.44	118.54	130.64	90.74	101.04	111.30	56.20	62.58	68.96	47.90	53.34	58.76	73.42	83.70	93.92	57.78	66.24	74.66
55	112.38	125.32	138.30	96.32	107.44	118.54	60.04	66.98	73.90	51.46	57.42	63.32	78.06	89.04	100.00	62.22	71.38	80.50
56	120.38	134.18	148.00	104.10	116.02	127.90	64.98	72.42	79.86	56.18	62.60	69.04	84.92	96.64	108.28	68.92	78.78	88.62
57	128.62	143.28	157.92	112.06	124.80	137.52	70.08	78.08	86.06	61.06	68.00	74.94	91.90	104.30	116.72	75.72	86.32	96.88
58	140.94	157.08	173.24	120.26	133.80	147.40	77.50	86.38	95.26	66.14	73.60	81.06	98.98	112.14	125.28	82.70	93.96	105.24
59	149.60	166.66	183.72	132.56	147.64	162.72	83.00	92.46	101.94	73.54	81.92	90.28	106.16	120.08	133.96	89.78	101.76	113.76
60	162.46	181.10	199.74	141.12	157.14	173.12	90.92	101.34	111.76	78.98	87.92	96.88	114.74	130.06	145.36	100.74	114.14	127.50
61	171.36	190.92	210.48	149.80	166.64	183.52	96.70	107.72	118.78	84.52	94.02	103.56	122.14	138.20	154.28	108.00	122.14	136.26
62	180.44	200.94	221.46	162.66	181.12	199.54	102.62	114.30	125.98	92.52	103.04	113.50	129.64	146.50	163.32	115.40	130.30	145.22
63	193.84	215.98	238.14	171.68	191.08	210.44	111.14	123.82	136.54	98.44	109.54	120.66	137.24	154.90	172.52	122.84	138.52	154.24
64	203.32	226.44	249.58	180.92	201.22	221.52	117.46	130.82	144.16	104.52	116.24	128.00	144.94	163.40	181.86	130.46	146.94	163.40
65	217.24	242.08	266.90	194.52	216.54	238.52	126.42	140.88	155.32	113.20	126.02	138.80	156.76	176.70	196.62	142.14	160.08	178.00
66	246.14	273.34	300.52	220.36	244.72	269.04	143.96	159.86	175.74	128.88	143.12	157.32	179.04	200.44	221.82	161.72	181.08	200.44
67	278.36	307.92	337.46	249.50	276.20	302.86	163.58	180.96	198.30	146.62	162.30	177.98	203.00	226.52	250.00	185.50	207.00	228.52
68	311.02	343.02	374.98	279.06	308.12	337.20	183.62	202.52	221.38	164.76	181.94	199.08	229.86	255.54	281.20	208.20	231.20	254.18
69	345.66	380.80	415.92	310.50	342.72	374.96	205.04	225.88	246.70	184.18	203.28	222.40	254.30	282.14	310.02	229.84	254.96	280.10
70	377.20	414.62	452.00	339.04	373.52	407.98	226.02	248.44	270.86	203.16	223.82	244.48	281.34	311.38	341.46	254.04	281.34	308.64
71	405.06	444.68	473.77	363.94	400.64	437.32	242.84	266.60	284.03	218.20	240.20	262.20	304.56	336.68	368.76	275.90	304.56	333.24
72	437.32	473.77	473.77	393.30	432.96	472.54	262.20	284.03	284.03	235.80	259.56	283.30	327.78	361.92	396.08	296.38	327.12	357.82
73	468.18	473.77	473.77	421.22	463.04	473.77	280.70	284.03	284.03	252.52	277.58	284.03	353.74	389.92	426.14	318.24	350.34	382.40
74	473.77	473.77	473.77	449.08	473.77	473.77	284.03	284.03	284.03	269.22	284.03	284.03	376.96	415.18	440.90	341.46	375.58	409.72
75	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	402.92	440.90	440.90	364.64	400.86	437.04
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	407.02	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
80				473.77	473.77					284.03	284.03					440.90	440.90	
81				473.77	473.77					284.03	284.03					440.90	440.90	
82				473.77	473.77					284.03	284.03					440.90	440.90	
83				473.77	473.77					284.03	284.03					440.90	440.90	
84				473.77	473.77					284.03	284.03					440.90	440.90	

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

Premium Rates with Second 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	47.92	53.78	59.66	38.88	43.86	48.82	21.18	23.76	26.36	17.18	19.40	21.56	36.50	41.92	47.34	28.62	33.06	37.48
41	48.68	54.64	60.58	39.48	44.54	49.58	21.72	24.36	27.04	17.62	19.86	22.10	36.78	42.26	47.70	28.84	33.32	37.76
42	49.42	55.48	61.52	40.08	45.24	50.34	22.26	24.98	27.70	18.04	20.36	22.68	37.06	42.58	48.08	29.08	33.58	38.06
43	50.18	56.30	62.48	40.70	45.92	51.10	22.78	25.58	28.38	18.48	20.84	23.22	37.38	42.90	48.44	29.30	33.86	38.38
44	50.92	57.16	63.40	41.30	46.60	51.88	23.32	26.18	29.04	18.92	21.34	23.76	37.66	43.24	48.84	29.54	34.12	38.68
45	51.68	58.00	64.34	41.92	47.30	52.64	23.86	26.78	29.70	19.34	21.84	24.30	37.96	43.56	49.20	29.76	34.38	38.96
46	53.10	59.56	66.08	43.06	48.58	54.08	24.96	28.00	31.06	20.24	22.82	25.40	38.90	44.66	50.42	30.48	35.22	39.94
47	57.52	64.74	71.92	46.24	51.90	57.52	27.46	30.90	34.36	22.08	24.78	27.46	42.00	47.90	53.82	33.40	38.22	43.06
48	59.00	66.40	73.76	50.58	56.90	63.22	28.62	32.18	35.76	24.52	27.58	30.64	44.08	50.68	57.30	35.28	40.78	46.28
49	63.72	71.84	79.94	51.84	58.32	64.80	31.34	35.30	39.30	25.50	28.68	31.86	47.36	54.12	60.92	38.32	43.98	49.60
50	65.26	73.58	81.86	56.44	63.60	70.82	32.52	36.66	40.80	28.12	31.70	35.28	51.90	59.40	66.88	42.70	49.02	55.36
51	70.18	79.24	88.30	60.00	67.34	74.70	35.52	40.10	44.70	30.36	34.08	37.80	52.58	60.16	67.74	43.24	49.64	56.04
52	71.76	81.02	90.28	61.34	68.86	76.38	36.86	41.60	46.36	31.50	35.38	39.22	55.60	63.28	70.94	46.12	52.64	59.14
53	76.88	86.92	96.98	66.22	74.52	82.80	40.02	45.26	50.48	34.48	38.80	43.10	57.46	65.86	74.24	47.88	55.08	62.26
54	78.52	88.82	99.06	70.06	78.52	87.00	41.42	46.84	52.24	36.96	41.42	45.88	60.58	69.08	77.56	50.90	58.18	65.46
55	83.88	95.00	106.06	75.22	84.52	93.76	44.78	50.72	56.64	40.18	45.12	50.08	65.04	74.22	83.38	55.20	63.16	71.14
56	89.04	100.94	112.84	80.24	90.28	100.28	48.04	54.46	60.88	43.30	48.70	54.12	67.96	77.24	86.50	58.08	66.10	74.14
57	96.82	109.54	122.28	85.34	96.18	107.00	52.76	59.70	66.64	46.52	52.42	58.32	74.68	84.62	94.62	64.72	73.44	82.14
58	104.84	118.42	131.98	93.18	104.84	116.48	57.70	65.16	72.64	51.30	57.70	64.10	79.00	89.66	100.28	68.96	78.38	87.78
59	113.00	127.50	141.94	98.58	111.08	123.54	62.76	70.82	78.82	54.74	61.70	68.62	85.86	97.26	108.58	75.76	85.86	95.98
60	121.46	136.78	152.14	106.76	120.10	133.44	68.06	76.66	85.26	59.82	67.30	74.76	90.34	102.40	114.48	80.16	90.94	101.76
61	129.70	145.90	162.12	112.16	126.32	140.52	73.24	82.40	91.58	63.34	71.34	79.34	97.54	110.36	123.22	87.30	98.86	110.36
62	138.16	155.24	172.32	117.58	132.68	147.70	78.60	88.34	98.06	66.90	75.50	84.06	102.32	115.94	129.52	91.98	104.28	116.56
63	146.74	164.74	182.74	126.00	141.90	157.82	84.10	94.44	104.76	72.22	81.34	90.46	109.78	124.14	138.50	99.32	112.36	125.44
64	155.52	174.42	193.34	131.68	148.48	165.32	89.80	100.70	111.64	76.02	85.74	95.44	114.72	129.88	145.02	104.16	118.02	131.84
65	164.46	184.30	204.10	140.34	158.06	175.76	95.62	107.14	118.68	81.58	91.90	102.20	122.36	138.32	154.28	111.70	126.36	140.98
66	185.66	207.08	228.48	155.66	174.94	194.24	108.46	120.98	133.44	90.92	102.20	113.46	136.32	153.72	171.10	122.98	139.02	155.06
67	207.14	230.16	253.22	171.20	192.08	212.90	121.56	135.06	148.60	100.46	112.72	124.92	150.46	169.24	188.08	134.34	151.82	169.24
68	230.40	255.78	281.14	188.40	211.58	234.78	135.80	150.76	165.70	111.08	124.72	138.40	166.08	187.02	207.90	145.80	164.74	183.62
69	252.54	279.54	306.56	204.36	229.18	253.98	149.52	165.52	181.50	121.00	135.68	150.38	180.46	202.84	225.24	157.40	177.76	198.08
70	275.92	305.24	334.62	221.64	248.78	275.92	164.36	181.82	199.32	132.02	148.20	164.36	199.06	223.60	248.14	169.06	190.88	212.70
71	296.46	327.28	358.08	236.30	264.90	293.50	177.74	196.20	214.68	141.68	158.80	175.96	213.08	239.00	264.98	180.28	203.52	226.72
72	317.00	349.30	381.56	250.96	281.06	311.14	190.06	209.40	228.74	150.46	168.48	186.54	226.72	254.04	281.34	191.20	215.78	240.38
73	339.04	373.52	407.98	267.10	299.38	331.66	203.26	223.92	244.58	160.12	179.48	198.82	241.76	271.12	300.46	202.12	228.08	254.04
74	359.56	395.52	431.48	281.78	315.52	349.30	215.56	237.14	258.68	168.94	189.16	209.40	255.42	286.14	316.84	213.08	240.38	267.70
75	381.56	419.74	457.92	300.84	336.82	372.76	228.74	251.64	274.52	180.36	201.94	223.48	273.16	305.92	338.72	224.00	252.68	281.34
76	413.86	454.98	473.77	333.14	372.04	410.90	248.12	272.76	284.03	199.74	223.04	246.34	297.74	333.24	368.76	248.56	279.96	311.38
77	446.14	473.77	473.77	365.46	407.24	449.08	267.46	284.03	284.03	219.10	244.16	269.22	325.06	363.28	401.54	275.90	310.02	344.18
78	473.77	473.77	473.77	397.72	442.48	473.77	284.03	284.03	284.03	238.44	265.28	284.03	349.64	390.62	431.62	300.46	337.34	374.22
79	473.77	473.77	473.77	430.02	473.77	473.77	284.03	284.03	284.03	257.80	284.03	284.03	378.32	422.74	440.90	329.16	369.44	409.72
80				462.30	473.77					277.16	284.03					353.74	396.76	
81				473.77	473.77					284.03	284.03					381.04	426.84	
82				473.77	473.77					284.03	284.03					409.72	440.90	
83				473.77	473.77					284.03	284.03					438.42	440.90	
84				473.77	473.77					284.03	284.03					440.90	440.90	

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

Premium Rates with Third 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
41	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
42	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
43	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
44	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
45	220.70	252.96	285.14	183.94	211.48	239.12	358.72	409.32	459.78	326.56	370.22	413.86	478.20	538.02	597.84	436.88	489.72	542.60
46	220.70	252.96	285.14	183.94	211.48	239.12	367.84	418.52	468.98	326.56	370.22	413.86	496.58	556.42	616.12	446.10	499.00	551.80
47	225.34	259.88	294.30	188.54	218.40	248.32	381.72	434.64	487.38	340.32	386.22	432.22	519.66	581.66	643.74	459.78	515.08	570.20
48	225.34	259.88	294.30	197.76	227.64	257.50	395.34	450.62	505.76	349.52	395.34	441.42	542.60	606.98	671.30	473.62	531.12	588.56
49	239.12	275.86	312.70	202.28	234.56	266.70	404.62	459.78	515.08	354.18	402.28	450.62	565.62	632.32	698.94	492.00	549.54	606.98
50	239.12	275.86	312.70	211.48	243.84	275.86	418.52	475.88	533.42	363.30	411.62	459.78	597.84	666.78	735.64	505.76	565.62	625.40
51	243.84	282.84	321.92	216.16	250.70	285.14	432.22	492.00	551.80	377.04	427.72	478.20	616.12	685.20	754.08	519.66	581.66	643.74
52	252.96	292.02	331.12	216.16	250.70	285.14	441.42	501.22	561.00	377.04	427.72	478.20	639.20	710.50	781.70	538.02	600.12	662.10
53	257.50	298.88	340.32	229.90	266.70	303.48	455.22	517.36	579.30	390.88	443.76	496.58	662.10	735.64	809.34	551.80	616.12	680.50
54	257.50	298.88	340.32	229.90	266.70	303.48	468.98	533.42	597.84	400.10	452.96	505.76	685.20	761.00	836.84	565.62	632.32	698.94
55	271.30	315.10	358.72	243.84	282.84	321.92	482.80	549.54	616.12	413.86	468.98	524.26	717.34	795.52	873.68	588.56	657.60	726.52
56	294.30	340.32	386.22	252.96	292.02	331.12	515.08	584.02	652.96	446.10	503.52	561.00	758.68	839.16	919.62	630.02	701.36	772.48
57	317.34	365.64	413.86	275.86	317.34	358.72	547.22	618.54	689.72	478.20	538.02	597.84	800.10	882.88	965.64	671.30	744.96	818.48
58	340.32	390.88	441.42	298.88	342.60	386.22	579.30	652.96	726.52	510.46	572.48	634.60	841.52	926.56	999.98	712.70	788.62	864.46
59	363.30	416.24	468.98	312.70	358.72	404.62	620.86	696.62	772.48	542.60	606.98	671.30	882.88	970.28	999.98	754.08	832.34	910.48
60	386.22	441.42	496.58	335.70	384.00	432.22	652.96	731.10	809.34	588.56	657.60	726.52	924.36	999.98	999.98	795.52	876.02	956.40
61	409.32	466.68	524.26	354.18	402.28	450.62	685.20	765.60	846.04	620.86	692.14	763.30	965.64	999.98	999.98	836.84	919.62	999.98
62	432.22	492.00	551.80	367.84	418.52	468.98	726.52	809.34	892.10	652.96	726.52	800.10	999.98	999.98	999.98	878.32	963.38	999.98
63	455.22	517.36	579.30	390.88	443.76	496.58	758.68	843.82	928.82	685.20	761.00	836.84	999.98	999.98	999.98	919.62	999.98	999.98
64	478.20	542.60	606.98	413.86	468.98	524.26	790.92	878.32	965.64	717.34	795.52	873.68	999.98	999.98	999.98	961.18	999.98	999.98
65	505.76	574.78	643.74	436.88	494.28	551.80	836.84	928.82	999.98	763.30	846.04	928.82	999.98	999.98	999.98	999.98	999.98	999.98
66	597.84	671.30	744.96	510.46	572.48	634.60	970.28	999.98	999.98	873.68	961.18	999.98	999.98	999.98	999.98	999.98	999.98	999.98
67	694.46	774.88	855.28	597.84	666.78	735.64	999.98	999.98	999.98	988.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
68	790.92	878.32	965.64	675.98	751.82	827.64	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
69	896.74	990.92	999.98	763.30	846.04	928.82	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	993.24	999.98	999.98	841.52	931.24	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	999.98	999.98	999.98	924.36	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

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

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
41	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
42	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
43	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
44	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
45	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	232.12	260.68	289.18
46	134.52	154.70	174.90	114.34	131.20	147.96	195.10	221.98	248.90	161.44	185.04	208.58	279.20	314.44	349.76	238.84	267.44	295.92
47	137.92	159.74	181.64	114.34	131.20	147.96	205.12	233.78	262.36	168.16	191.70	215.26	289.18	326.28	363.22	248.90	279.20	309.44
48	137.92	159.74	181.64	117.76	136.24	154.70	215.26	245.56	275.78	178.32	203.54	228.70	295.92	332.98	369.94	255.64	285.90	316.14
49	141.24	164.84	188.34	117.76	136.24	154.70	221.98	252.26	282.50	185.04	210.24	235.48	306.14	344.76	383.44	265.74	297.72	329.60
50	147.96	171.58	195.10	127.82	147.96	168.16	232.12	264.10	295.92	195.10	221.98	248.90	312.86	351.50	390.16	282.50	316.14	349.76
51	151.38	176.62	201.78	127.82	147.96	168.16	242.20	275.78	309.44	195.10	221.98	248.90	322.86	363.22	403.60	289.18	322.86	356.48
52	151.38	176.62	201.78	127.82	147.96	168.16	248.90	282.50	316.14	201.78	228.70	255.64	329.60	369.94	410.36	299.38	334.64	369.94
53	154.70	181.64	208.58	131.20	153.04	174.90	259.04	294.24	329.60	211.92	240.52	269.06	339.72	381.78	423.74	306.14	341.36	376.72
54	154.70	181.64	208.58	131.20	153.04	174.90	269.06	306.14	343.04	218.60	247.22	275.78	346.42	388.48	430.48	316.14	353.14	390.16
55	164.84	193.38	221.98	141.24	164.84	188.34	279.20	317.90	356.48	228.70	259.04	289.18	356.48	400.26	443.94	332.98	371.70	410.36
56	171.58	200.16	228.70	147.96	171.58	195.10	295.92	336.30	376.72	245.56	277.48	309.44	380.08	425.44	470.88	349.76	390.16	430.48
57	188.34	218.60	248.90	158.10	183.36	208.58	312.86	354.82	396.90	262.36	295.92	329.60	403.60	450.66	497.76	373.38	415.40	457.46
58	205.12	237.20	269.06	168.16	195.10	221.98	336.30	380.08	423.74	285.90	321.20	356.48	433.92	482.66	531.38	396.90	440.64	484.28
59	215.26	248.90	282.50	185.04	213.60	242.20	353.14	398.60	443.94	302.72	339.72	376.72	457.46	507.96	558.30	420.38	465.88	511.24
60	232.12	267.44	302.72	195.10	225.36	255.64	376.72	423.74	470.88	326.28	365.00	403.60	487.70	539.86	591.96	443.94	491.00	538.08
61	245.56	280.88	316.14	201.78	232.12	262.36	393.50	442.32	491.00	343.04	383.44	423.74	511.24	565.02	618.80	467.54	516.28	565.02
62	255.64	292.66	329.60	218.60	250.62	282.50	410.36	460.82	511.24	359.86	401.96	443.94	534.74	590.26	645.74	491.00	541.52	591.96
63	272.48	311.14	349.76	228.70	262.36	295.92	433.92	486.04	538.08	383.44	427.16	470.88	565.02	622.24	679.36	514.62	566.80	618.80
64	289.18	329.60	369.94	238.84	274.14	309.44	450.66	504.46	558.30	400.26	445.66	491.00	588.58	647.48	706.30	538.08	591.96	645.74
65	306.14	348.08	390.16	255.64	292.66	329.60	477.58	534.74	591.96	427.16	475.92	524.68	622.24	684.42	746.64	561.66	617.20	672.66
66	353.14	398.60	443.94	295.92	336.30	376.72	541.52	603.72	665.92	487.70	539.86	591.96	706.30	773.54	840.86	625.60	686.10	746.64
67	403.60	454.08	504.46	343.04	386.80	430.48	612.12	679.36	746.64	558.30	615.50	672.66	793.74	867.72	941.66	692.80	760.06	827.38
68	450.66	504.46	558.30	383.44	430.48	477.58	682.82	755.06	827.38	622.24	684.42	746.64	877.84	956.88	999.98	763.46	835.80	908.10
69	501.16	559.98	618.80	433.92	486.04	538.08	746.64	824.06	901.36	689.44	755.06	820.62	965.26	999.98	999.98	830.74	909.76	988.80
70	551.56	615.50	679.36	481.00	536.42	591.96	817.30	899.64	982.08	753.32	824.06	894.60	999.98	999.98	999.98	904.72	990.50	999.98
71	598.68	665.92	733.20	521.28	580.16	639.04	887.90	975.36	999.98	824.06	899.64	975.36	999.98	999.98	999.98	968.60	999.98	999.98
72	649.16	721.44	793.74	571.78	635.70	699.54	951.78	999.98	999.98	884.54	963.58	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	696.16	771.92	847.58	612.12	679.36	746.64	999.98	999.98	999.98	955.10	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	746.64	827.38	908.10	659.24	729.84	800.48	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	803.84	889.56	975.36	709.70	785.38	861.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	904.72	997.26	999.98	810.60	892.94	975.36	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	911.48	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

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

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
41	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
42	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
43	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
44	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
45	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
46	107.70	124.50	141.24	80.76	94.10	107.70	161.44	185.04	208.58	134.52	154.70	174.90	252.26	280.88	309.44	221.98	245.56	269.06
47	107.70	124.50	141.24	80.76	94.10	107.70	168.16	191.70	215.26	134.52	154.70	174.90	259.04	287.62	316.14	221.98	245.56	269.06
48	111.06	129.52	147.96	84.10	99.30	114.34	171.58	196.80	221.98	141.24	161.44	181.64	262.36	292.66	322.86	232.12	257.30	282.50
49	117.76	136.24	154.70	90.82	106.02	121.04	178.32	203.54	228.70	144.64	166.52	188.34	269.06	299.38	329.60	232.12	257.30	282.50
50	121.04	141.24	161.44	94.10	111.06	127.82	188.34	215.26	242.20	151.38	173.20	195.10	279.20	311.14	343.04	242.20	269.06	295.92
51	121.04	141.24	161.44	94.10	111.06	127.82	188.34	215.26	242.20	151.38	173.20	195.10	279.20	311.14	343.04	242.20	269.06	295.92
52	127.82	147.96	168.16	100.96	117.76	134.52	195.10	221.98	248.90	154.70	178.32	201.78	285.90	317.90	349.76	242.20	269.06	295.92
53	131.20	153.04	174.90	104.36	122.84	141.24	198.44	227.04	255.64	161.44	185.04	208.58	289.18	322.86	356.48	252.26	280.88	309.44
54	131.20	153.04	174.90	104.36	122.84	141.24	205.12	233.78	262.36	161.44	185.04	208.58	295.92	329.60	363.22	252.26	280.88	309.44
55	141.24	164.84	188.34	114.34	134.52	154.70	215.26	245.56	275.78	171.58	196.80	221.98	306.14	341.36	376.72	262.36	292.66	322.86
56	147.96	171.58	195.10	121.04	141.24	161.44	232.12	264.10	295.92	188.34	215.26	242.20	322.86	359.86	396.90	279.20	311.14	343.04
57	158.10	183.36	208.58	131.20	153.04	174.90	248.90	282.50	316.14	205.12	233.78	262.36	339.72	378.44	417.04	295.92	329.60	363.22
58	168.16	195.10	221.98	141.24	164.84	188.34	265.74	301.08	336.30	221.98	252.26	282.50	366.60	408.66	450.66	312.86	348.08	383.44
59	185.04	213.60	242.20	151.38	176.62	201.78	282.50	319.54	356.48	238.84	270.80	302.72	383.44	427.16	470.88	339.72	378.44	417.04
60	195.10	225.36	255.64	168.16	195.10	221.98	302.72	343.04	383.44	265.74	301.08	336.30	410.36	457.46	504.46	356.48	396.90	437.28
61	205.12	237.20	269.06	174.90	201.78	228.70	319.54	361.52	403.60	282.50	319.54	356.48	427.16	475.92	524.68	373.38	415.40	457.46
62	221.98	255.64	289.18	185.04	213.60	242.20	336.30	380.08	423.74	299.38	338.02	376.72	443.94	494.40	544.86	400.26	445.66	491.00
63	232.12	267.44	302.72	195.10	225.36	255.64	353.14	398.60	443.94	316.14	356.48	396.90	470.88	524.68	578.50	417.04	464.14	511.24
64	242.20	279.20	316.14	205.12	237.20	269.06	369.94	417.04	464.14	332.98	375.02	417.04	487.70	543.18	598.68	433.92	482.66	531.38
65	259.04	297.72	336.30	221.98	255.64	289.18	396.90	447.36	497.76	359.86	405.30	450.66	514.62	573.48	632.28	460.82	513.00	565.02
66	299.38	341.36	383.44	255.64	292.66	329.60	450.66	504.46	558.30	407.02	455.78	504.46	578.50	642.42	706.30	517.94	575.16	632.28
67	343.04	390.16	437.28	295.92	336.30	376.72	507.96	566.80	625.60	464.14	517.94	571.78	649.16	718.08	786.98	581.86	644.10	706.30
68	383.44	433.92	484.28	336.30	380.08	423.74	571.78	635.70	699.54	517.94	575.16	632.28	719.74	793.74	867.72	645.74	713.04	780.26
69	427.16	482.66	538.08	369.94	417.04	464.14	628.96	697.82	766.80	568.42	630.64	692.80	793.74	874.44	955.10	713.04	786.98	861.04
70	470.88	531.38	591.96	413.70	465.88	517.94	692.80	766.80	840.86	625.60	692.80	760.06	864.40	950.14	999.98	776.96	856.02	934.96
71	511.24	575.16	639.04	454.08	509.50	565.02	750.00	829.08	908.10	679.36	750.00	820.62	928.26	999.98	999.98	834.06	918.16	999.98
72	554.94	623.92	692.80	487.70	546.56	605.36	807.16	891.24	975.36	729.84	805.54	881.16	999.98	999.98	999.98	901.36	992.20	999.98
73	595.34	667.66	739.92	528.04	590.26	652.50	871.12	960.24	999.98	783.68	862.72	941.66	999.98	999.98	999.98	965.26	999.98	999.98
74	639.04	716.38	793.74	568.42	634.02	699.54	928.26	999.98	999.98	840.86	924.94	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	689.44	771.92	854.28	612.12	682.82	753.32	992.20	999.98	999.98	897.96	987.14	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	783.68	872.80	961.90	706.30	783.68	861.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	877.84	973.70	999.98	800.48	884.54	968.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	978.76	999.98	999.98	901.36	992.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	998.92	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				999.98	999.98					999.98	999.98					999.98	999.98	
81				999.98	999.98					999.98	999.98					999.98	999.98	
82				999.98	999.98					999.98	999.98					999.98	999.98	
83				999.98	999.98					999.98	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

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

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	No Benefit Increase Option						**5% Simple Benefit Increase Option**						**5% Compound Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
41	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
42	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
43	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
44	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
45	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
46	80.76	94.10	107.70	60.56	70.66	80.76	124.50	142.96	161.44	97.62	112.74	127.82	178.32	200.16	221.98	144.64	163.20	181.64
47	80.76	94.10	107.70	60.56	70.66	80.76	131.20	149.72	168.16	104.36	119.42	134.52	188.34	211.92	235.48	151.38	169.88	188.34
48	84.10	99.30	114.34	63.92	75.70	87.44	134.52	154.70	174.90	107.70	124.50	141.24	188.34	211.92	235.48	161.44	181.64	201.78
49	84.10	99.30	114.34	63.92	75.70	87.44	141.24	161.44	181.64	114.34	131.20	147.96	198.44	223.68	248.90	161.44	181.64	201.78
50	94.10	111.06	127.82	74.02	87.44	100.96	151.38	173.20	195.10	124.50	142.96	161.44	198.44	223.68	248.90	171.58	193.38	215.26
51	94.10	111.06	127.82	74.02	87.44	100.96	151.38	173.20	195.10	124.50	142.96	161.44	208.58	235.48	262.36	178.32	200.16	221.98
52	94.10	111.06	127.82	74.02	87.44	100.96	158.10	179.96	201.78	131.20	149.72	168.16	208.58	235.48	262.36	178.32	200.16	221.98
53	97.62	116.10	134.52	77.38	92.48	107.70	161.44	185.04	208.58	134.52	154.70	174.90	218.60	247.22	275.78	188.34	211.92	235.48
54	97.62	116.10	134.52	77.38	92.48	107.70	168.16	191.70	215.26	141.24	161.44	181.64	218.60	247.22	275.78	195.10	218.60	242.20
55	107.70	127.82	147.96	87.44	104.36	121.04	178.32	203.54	228.70	151.38	173.20	195.10	228.70	259.04	289.18	205.12	230.46	255.64
56	114.34	134.52	154.70	87.44	104.36	121.04	185.04	210.24	235.48	158.10	179.96	201.78	238.84	270.80	302.72	215.26	242.20	269.06
57	124.50	146.28	168.16	97.62	116.10	134.52	201.78	228.70	255.64	174.90	198.44	221.98	255.64	289.18	322.86	225.36	253.96	282.50
58	134.52	158.10	181.64	107.70	127.82	147.96	211.92	240.52	269.06	185.04	210.24	235.48	272.48	307.80	343.04	242.20	272.48	302.72
59	144.64	169.88	195.10	114.34	134.52	154.70	228.70	259.04	289.18	201.78	228.70	255.64	289.18	326.28	363.22	252.26	284.24	316.14
60	161.44	188.34	215.26	124.50	146.28	168.16	238.84	270.80	302.72	211.92	240.52	269.06	306.14	344.76	383.44	269.06	302.72	336.30
61	168.16	195.10	221.98	134.52	158.10	181.64	255.64	289.18	322.86	228.70	259.04	289.18	322.86	363.22	403.60	279.20	314.44	349.76
62	178.32	206.88	235.48	141.24	164.84	188.34	265.74	301.08	336.30	238.84	270.80	302.72	339.72	381.78	423.74	289.18	326.28	363.22
63	188.34	218.60	248.90	151.38	176.62	201.78	282.50	319.54	356.48	255.64	289.18	322.86	356.48	400.26	443.94	306.14	344.76	383.44
64	198.44	230.46	262.36	161.44	188.34	215.26	292.66	331.32	369.94	265.74	301.08	336.30	373.38	418.74	464.14	316.14	356.48	396.90
65	215.26	248.90	282.50	171.58	200.16	228.70	309.44	349.76	390.16	282.50	319.54	356.48	390.16	437.28	484.28	332.98	375.02	417.04
66	242.20	279.20	316.14	198.44	230.46	262.36	343.04	386.80	430.48	309.44	349.76	390.16	437.28	487.70	538.08	366.60	412.00	457.46
67	269.06	309.44	349.76	225.36	260.68	295.92	376.72	423.74	470.88	336.30	380.08	423.74	484.28	538.08	591.96	400.26	449.02	497.76
68	302.72	346.42	390.16	252.26	290.96	329.60	413.70	465.88	517.94	363.22	410.36	457.46	534.74	593.64	652.50	437.28	491.00	544.86
69	329.60	376.72	423.74	279.20	321.20	363.22	447.36	502.84	558.30	390.16	440.64	491.00	581.86	644.10	706.30	470.88	528.04	585.22
70	366.60	418.74	470.88	306.14	351.50	396.90	491.00	551.56	612.12	417.04	470.88	524.68	632.28	699.54	766.80	507.96	570.12	632.28
71	393.50	449.02	504.46	332.98	381.78	430.48	524.68	588.58	652.50	443.94	501.16	558.30	679.36	750.00	820.62	541.52	607.08	672.66
72	420.38	479.28	538.08	359.86	412.00	464.14	558.30	625.60	692.80	470.88	531.38	591.96	726.48	800.48	874.44	575.16	644.10	713.04
73	454.08	516.28	578.50	386.80	442.32	497.76	595.34	667.66	739.92	497.76	561.66	625.60	776.96	856.02	934.96	612.12	686.10	760.06
74	481.00	546.56	612.12	413.70	472.56	531.38	628.96	704.64	780.26	524.68	591.96	659.24	824.06	906.42	988.80	645.74	723.10	800.48
75	517.94	588.58	659.24	447.36	509.50	571.78	672.66	753.32	834.06	551.56	622.24	692.80	874.44	961.90	999.98	689.44	771.92	854.28
76	585.22	662.60	739.92	514.62	583.56	652.50	733.20	820.62	908.10	612.12	689.44	766.80	948.40	999.98	999.98	763.46	852.66	941.66
77	659.24	743.30	827.38	588.58	664.22	739.92	800.48	894.60	988.80	679.36	763.46	847.58	999.98	999.98	999.98	837.56	933.32	999.98
78	736.56	829.08	921.52	665.92	750.00	834.06	861.04	961.90	999.98	739.92	830.74	921.52	999.98	999.98	999.98	911.48	999.98	999.98
79	803.84	903.12	999.98	733.20	824.06	914.82	931.64	999.98	999.98	810.60	909.76	999.98	999.98	999.98	999.98	985.48	999.98	999.98
80				810.60	909.76					871.12	977.04					999.98	999.98	
81				884.54	990.50					938.34	999.98					999.98	999.98	
82				961.90	999.98					999.98	999.98					999.98	999.98	
83				999.98	999.98					999.98	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

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

Premium Rates with Third 20.5% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

LIFETIME BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	138.46	155.80	173.10	126.48	141.78	157.12	62.08	69.84	77.60	56.74	63.58	70.42	119.22	136.08	152.82	108.52	123.06	137.58
41	141.52	159.22	176.92	129.30	144.92	160.58	64.30	72.36	80.42	58.76	65.86	72.98	120.24	137.20	154.12	109.46	124.10	138.70
42	144.58	162.68	180.76	132.10	148.06	164.06	66.54	74.88	83.22	60.78	68.16	75.50	121.24	138.36	155.40	110.36	125.16	139.90
43	147.66	166.14	184.60	134.88	151.24	167.56	68.80	77.42	86.00	62.86	70.48	78.04	122.24	139.50	156.68	111.30	126.18	141.04
44	150.74	169.58	188.44	137.70	154.34	171.04	71.06	79.90	88.78	64.88	72.72	80.60	123.26	140.66	158.00	112.20	127.20	142.20
45	153.80	173.02	192.24	140.48	157.48	174.50	73.24	82.42	91.60	66.96	75.02	83.12	124.26	141.78	159.28	113.14	128.26	143.38
46	163.00	182.66	202.26	146.42	163.76	181.12	78.64	88.14	97.58	70.66	79.06	87.42	129.00	146.76	164.46	114.52	129.84	145.14
47	174.04	194.78	215.58	153.98	172.50	190.94	85.00	95.18	105.34	75.22	84.28	93.30	135.50	154.24	172.98	120.80	137.08	153.40
48	185.34	207.32	229.28	161.74	181.42	201.00	91.60	102.46	113.32	79.96	89.66	99.38	142.02	161.86	181.68	125.56	142.02	158.54
49	196.90	220.14	243.36	171.32	191.34	211.32	98.44	110.04	121.64	85.64	95.64	105.64	147.04	167.12	187.20	128.72	146.20	163.76
50	212.14	236.60	261.02	179.46	200.70	221.92	107.16	119.52	131.86	90.64	101.38	112.08	153.92	175.00	196.14	133.58	151.36	169.08
51	223.30	248.30	273.28	188.32	210.80	233.28	114.38	127.18	139.96	96.46	107.96	119.50	160.74	182.98	205.22	140.22	159.06	177.86
52	236.44	262.86	289.20	199.02	222.02	244.92	122.70	136.38	150.08	103.28	115.22	127.08	166.02	188.52	211.00	141.82	160.88	179.86
53	249.94	277.72	305.50	208.30	232.58	256.90	131.32	145.92	160.52	109.44	122.22	134.96	173.12	196.76	220.34	148.68	168.78	188.88
54	263.84	293.02	322.22	217.80	243.48	269.12	140.28	155.80	171.34	115.80	129.44	143.10	180.32	205.10	229.88	153.84	174.18	194.50
55	281.64	312.30	343.02	231.08	258.18	285.24	151.42	167.94	184.42	124.24	138.82	153.38	187.68	213.62	239.52	160.90	182.30	203.80
56	302.82	334.96	367.06	251.48	279.96	308.32	164.56	181.98	199.46	136.66	152.12	167.56	202.36	229.42	256.52	175.24	197.82	220.38
57	324.60	358.18	391.74	272.34	302.20	332.06	178.16	196.60	215.04	149.50	165.86	182.26	217.22	245.54	273.80	189.82	213.56	237.32
58	346.86	381.94	417.00	293.78	325.08	356.34	192.28	211.70	231.14	162.86	180.18	197.48	232.36	261.88	291.38	204.76	229.62	254.52
59	369.70	406.32	442.86	315.80	348.56	381.26	206.82	227.30	247.76	176.66	195.00	213.30	251.54	282.28	313.02	219.86	245.96	272.04
60	393.12	431.22	469.32	338.34	372.54	406.74	221.90	243.42	264.94	190.96	210.30	229.60	267.28	299.24	331.28	240.92	269.18	297.38
61	416.16	455.76	473.77	360.68	396.32	432.02	236.92	259.46	282.02	205.32	225.62	245.90	282.78	315.96	349.16	256.22	285.68	315.02
62	439.70	473.77	473.77	383.52	420.64	457.76	252.36	275.98	288.36	220.10	241.42	262.70	302.28	336.76	371.18	271.68	302.28	332.94
63	463.68	473.77	473.77	406.76	445.42	473.77	268.22	288.36	288.36	235.28	257.64	279.98	318.26	353.96	389.62	287.40	319.22	351.06
64	473.77	473.77	473.77	430.58	470.72	473.77	284.54	288.36	288.36	250.96	274.38	288.36	334.48	371.40	408.36	303.34	336.40	369.46
65	473.77	473.77	473.77	456.84	473.77	473.77	288.36	288.36	288.36	268.24	288.36	288.36	356.72	395.94	435.10	325.34	360.60	395.94
66	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	416.38	440.90	440.90	374.92	412.48	440.90
67	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	427.10	440.90	440.90
68	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
69	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
70	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
71	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
72	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
73	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
74	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	288.36	288.36	288.36	288.36	288.36	288.36	440.90	440.90	440.90	440.90	440.90	440.90

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

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

6 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	81.46	91.74	102.04	67.70	76.06	84.36	36.00	40.56	45.10	29.94	33.62	37.30	64.56	73.46	82.36	53.42	61.24	69.02
41	83.34	93.90	104.42	69.30	77.82	86.32	37.38	42.10	46.82	31.08	34.90	38.72	65.18	74.20	83.20	53.94	61.84	69.72
42	85.24	96.00	106.78	70.86	79.60	88.28	38.74	43.64	48.56	32.20	36.20	40.12	65.82	74.90	84.02	54.48	62.46	70.38
43	87.12	98.14	109.14	72.42	81.34	90.22	40.12	45.16	50.28	33.36	37.46	41.56	66.48	75.64	84.84	55.00	63.04	71.08
44	89.02	100.26	111.52	74.00	83.10	92.18	41.50	46.74	51.98	34.48	38.74	42.98	67.10	76.38	85.64	55.54	63.66	71.74
45	90.92	102.38	113.88	75.56	84.88	94.14	42.86	48.30	53.70	35.64	40.04	44.38	67.74	77.08	86.48	56.06	64.28	72.42
46	92.60	104.28	116.00	79.22	88.70	98.16	44.20	49.74	55.34	37.78	42.32	46.82	68.54	77.98	87.42	56.70	65.00	73.24
47	97.66	110.18	122.64	84.06	94.28	104.50	47.10	53.16	59.18	40.56	45.48	50.40	72.88	83.06	93.20	59.74	68.12	76.46
48	101.74	114.46	127.18	87.88	98.26	108.66	49.60	55.84	62.04	42.86	47.92	53.00	77.32	88.20	99.04	64.06	73.12	82.14
49	107.10	120.60	134.14	92.94	104.14	115.28	52.76	59.42	66.08	45.80	51.32	56.80	80.60	91.60	102.58	67.18	76.36	85.50
50	111.34	125.08	138.84	100.54	112.50	124.50	55.42	62.22	69.08	50.04	55.98	61.92	85.22	96.96	108.62	71.60	81.48	91.38
51	117.68	132.40	147.10	105.38	117.68	129.94	59.50	66.92	74.40	53.32	59.50	65.72	90.12	102.62	115.16	72.60	82.58	92.62
52	122.96	138.02	153.10	111.70	124.84	138.02	63.14	70.86	78.58	57.36	64.08	70.86	93.90	106.52	119.24	76.10	86.26	96.42
53	129.66	145.70	161.74	116.86	130.30	143.80	67.54	75.88	84.22	60.84	67.86	74.88	99.00	112.44	125.98	81.00	91.90	102.82
54	135.20	151.60	168.02	123.38	137.80	152.28	71.38	80.02	88.68	65.12	72.74	80.36	104.20	118.52	132.82	84.64	95.72	106.78
55	142.20	159.68	177.08	132.84	148.28	163.66	76.02	85.34	94.66	70.98	79.26	87.50	109.48	124.68	139.82	89.70	101.60	113.42
56	154.00	172.40	190.80	141.74	158.08	174.44	83.16	93.08	103.02	76.50	85.34	94.20	117.26	133.24	149.28	97.28	109.94	122.60
57	166.08	185.44	204.80	153.64	170.92	188.22	90.54	101.10	111.66	83.76	93.18	102.60	125.18	141.98	158.82	105.00	118.44	131.90
58	181.26	201.62	221.98	165.80	184.10	202.30	99.74	110.96	122.12	91.22	101.28	111.32	135.92	153.64	171.26	115.54	129.82	144.08
59	193.98	215.42	236.74	178.26	197.54	216.78	107.68	119.58	131.42	98.98	109.66	120.34	144.12	162.72	181.22	123.54	138.66	153.76
60	209.86	232.32	254.74	191.06	211.30	231.56	117.50	130.08	142.64	106.96	118.30	129.66	155.28	174.64	194.08	134.48	150.44	166.34
61	222.96	246.40	269.88	203.90	225.14	246.40	125.90	139.16	152.40	115.16	127.16	139.16	163.54	183.82	204.06	142.58	159.34	176.08
62	236.30	260.84	285.36	216.96	239.28	261.60	134.54	148.52	162.48	123.54	136.26	148.96	171.92	193.08	214.20	150.76	168.42	186.02
63	252.94	278.56	304.14	230.38	253.74	277.04	145.16	159.90	174.56	132.24	145.64	159.00	183.30	205.32	227.30	161.98	180.42	198.92
64	266.90	293.64	320.30	244.02	268.46	292.84	154.40	169.84	185.26	141.12	155.26	169.36	191.90	214.80	237.74	170.42	189.78	209.06
65	285.76	314.32	342.90	257.96	283.46	308.92	166.54	183.16	199.82	150.32	165.16	180.02	205.00	229.50	254.10	183.34	204.28	225.18
66	327.04	358.16	389.32	289.66	317.68	345.70	191.52	209.78	228.02	169.64	186.06	202.46	233.64	260.46	287.32	210.40	232.92	255.40
67	370.48	405.02	439.54	323.36	354.78	386.18	218.06	238.40	258.70	190.34	208.82	227.32	265.44	294.64	323.80	242.12	266.92	291.70
68	413.00	450.20	473.77	359.22	393.22	427.24	244.30	266.30	284.03	212.46	232.60	252.70	297.64	329.10	360.62	271.22	298.30	325.44
69	457.34	473.77	473.77	393.62	431.04	468.48	272.04	284.03	284.03	234.14	256.40	278.68	327.10	361.00	394.86	302.04	330.76	359.52
70	473.77	473.77	473.77	428.64	469.30	473.77	284.03	284.03	284.03	256.98	281.34	284.03	359.86	396.10	432.42	331.70	362.84	393.92
71	473.77	473.77	473.77	458.88	473.77	473.77	284.03	284.03	284.03	275.14	284.03	284.03	391.48	430.06	440.90	363.34	396.66	430.06
72	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	419.62	440.90	440.90	390.00	424.84	440.90
73	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	421.12	440.90	440.90
74	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90

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

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

4 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	74.72	83.22	91.66	65.76	72.74	79.72	33.34	37.14	40.92	29.34	32.46	35.56	54.20	62.12	70.04	45.14	51.92	58.72
41	76.26	84.90	93.52	67.10	74.22	81.34	34.44	38.40	42.28	30.32	33.56	36.76	54.60	62.58	70.56	45.52	52.32	59.16
42	77.80	86.62	95.42	68.44	75.72	82.98	35.56	39.60	43.64	31.30	34.62	37.94	55.00	63.04	71.08	45.84	52.72	59.60
43	79.32	88.32	97.30	69.80	77.22	84.60	36.68	40.84	45.00	32.26	35.72	39.14	55.42	63.52	71.58	46.18	53.10	60.02
44	80.84	90.06	99.18	71.16	78.70	86.24	37.78	42.08	46.36	33.24	36.78	40.32	55.84	63.98	72.12	46.52	53.50	60.48
45	82.40	91.74	101.06	72.50	80.20	87.88	38.92	43.32	47.74	34.24	37.88	41.50	56.24	64.42	72.64	46.84	53.88	60.94
46	84.00	93.50	103.02	73.92	81.74	89.58	40.16	44.72	49.26	35.30	39.08	42.82	56.88	65.18	73.46	47.38	54.50	61.60
47	87.88	97.56	107.26	75.30	83.30	91.26	42.52	47.20	51.88	36.44	40.30	44.16	59.92	68.30	76.72	47.92	55.14	62.32
48	90.68	101.16	111.58	80.22	88.90	97.64	44.36	49.48	54.60	39.24	43.50	47.76	61.82	70.92	79.98	50.90	58.18	65.46
49	94.68	105.34	116.00	81.70	90.54	99.44	46.82	52.12	57.38	40.40	44.78	49.16	64.98	74.16	83.32	52.70	60.68	68.62
50	100.02	111.44	122.88	86.78	96.40	106.04	49.96	55.70	61.38	43.34	48.14	52.96	69.36	79.28	89.22	55.76	63.80	71.86
51	102.28	113.98	125.64	88.72	98.56	108.40	51.88	57.80	63.74	45.00	49.98	54.98	70.34	80.36	90.44	56.52	64.66	72.86
52	107.04	119.02	130.94	90.68	100.72	110.80	55.04	61.24	67.36	46.64	51.84	56.98	73.84	84.02	94.22	58.54	67.52	76.38
53	110.60	123.48	136.36	96.48	107.42	118.38	57.66	64.36	71.10	50.30	56.00	61.70	76.12	87.08	98.06	61.92	70.96	80.00
54	115.56	128.70	141.84	98.52	109.70	120.84	61.02	67.94	74.88	52.00	57.92	63.80	79.72	90.88	101.98	62.74	71.92	81.06
55	122.02	136.06	150.16	104.58	116.66	128.70	65.18	72.72	80.24	55.88	62.34	68.76	84.76	96.68	108.58	67.56	77.50	87.40
56	130.70	145.68	160.70	113.02	125.98	138.86	70.56	78.64	86.70	61.00	67.96	74.96	92.20	104.92	117.56	74.84	85.54	96.22
57	139.66	155.56	171.46	121.68	135.50	149.32	76.10	84.78	93.44	66.30	73.84	81.36	99.78	113.24	126.74	82.22	93.72	105.18
58	153.02	170.56	188.10	130.58	145.28	160.04	84.14	93.78	103.44	71.82	79.92	88.02	107.46	121.76	136.02	89.80	102.02	114.26
59	162.44	180.96	199.48	143.92	160.30	176.68	90.12	100.40	110.68	79.84	88.94	98.02	115.26	130.38	145.44	97.48	110.48	123.52
60	176.40	196.64	216.88	153.22	170.62	187.96	98.72	110.04	121.34	85.76	95.46	105.18	124.58	141.22	157.82	109.38	123.92	138.44
61	186.06	207.30	228.54	162.64	180.94	199.26	105.00	116.96	128.96	91.76	102.08	112.44	132.62	150.06	167.52	117.26	132.62	147.94
62	195.92	218.18	240.46	176.62	196.66	216.66	111.42	124.10	136.78	100.46	111.88	123.24	140.76	159.06	177.32	125.30	141.48	157.68
63	210.46	234.50	258.56	186.40	207.46	228.48	120.68	134.44	148.26	106.88	118.94	131.00	149.02	168.18	187.32	133.38	150.40	167.46
64	220.76	245.86	270.98	196.44	218.48	240.52	127.54	142.04	156.52	113.48	126.20	138.98	157.38	177.42	197.46	141.64	159.54	177.42
65	235.88	262.84	289.80	211.20	235.12	258.98	137.26	152.96	168.64	122.90	136.82	150.70	170.20	191.86	213.48	154.34	173.80	193.26
66	267.26	296.78	326.30	239.26	265.70	292.12	156.30	173.58	190.82	139.94	155.40	170.82	194.40	217.64	240.84	175.60	196.62	217.64
67	302.24	334.32	366.40	270.90	299.88	328.84	177.60	196.48	215.30	159.20	176.22	193.24	220.42	245.94	271.44	201.40	224.76	248.12
68	337.70	372.44	407.14	303.00	334.54	366.12	199.36	219.88	240.36	178.90	197.54	216.16	249.58	277.46	305.32	226.06	251.02	275.98
69	375.30	413.46	451.60	337.14	372.12	407.12	222.62	245.26	267.86	199.98	220.72	241.48	276.12	306.34	336.60	249.56	276.82	304.12
70	409.56	450.18	473.77	368.12	405.56	442.98	245.40	269.74	284.03	220.58	243.02	265.44	305.46	338.08	370.74	275.82	305.46	335.12
71	439.80	473.77	473.77	395.16	435.00	473.77	263.66	284.03	284.03	236.92	260.80	284.03	330.68	365.56	400.38	299.56	330.68	361.82
72	473.77	473.77	473.77	427.04	470.10	473.77	284.03	284.03	284.03	256.02	281.82	284.03	355.90	392.96	430.06	321.80	355.18	388.50
73	473.77	473.77	473.77	457.34	473.77	473.77	284.03	284.03	284.03	274.18	284.03	284.03	384.08	423.36	440.90	345.54	380.38	415.20
74	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	409.30	440.90	440.90	370.74	407.80	440.90
75	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	437.48	440.90	440.90	395.92	435.24	440.90
76	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
77	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
78	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
79	473.77	473.77	473.77	473.77	473.77	473.77	284.03	284.03	284.03	284.03	284.03	284.03	440.90	440.90	440.90	440.90	440.90	440.90
80				473.77	473.77					284.03	284.03					440.90	440.90	
81				473.77	473.77					284.03	284.03					440.90	440.90	
82				473.77	473.77					284.03	284.03					440.90	440.90	
83				473.77	473.77					284.03	284.03					440.90	440.90	
84				473.77	473.77					284.03	284.03					440.90	440.90	

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

Premium Rates with Third 8.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA
Premium Rates Per $10 Original Daily Benefit Amount

2 YEAR BENEFIT PERIOD																		
	2% Compound Benefit Increase Option						**0% Compound Benefit Increase Option**						**0% Simple Benefit Increase Option**					
	20 Day Deductible Period			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*			*20 Day Deductible Period*			*90 Day Deductible Period*		
Issue	*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*			*Home Care Percentage*		
Age	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*	*50%*	*75%*	*100%*
40	52.02	58.40	64.78	42.22	47.62	53.00	23.00	25.80	28.62	18.66	21.06	23.40	39.64	45.52	51.40	31.08	35.90	40.70
41	52.86	59.32	65.78	42.86	48.36	53.84	23.58	26.44	29.36	19.14	21.56	24.00	39.94	45.88	51.80	31.32	36.18	41.00
42	53.66	60.24	66.80	43.52	49.12	54.66	24.16	27.12	30.08	19.58	22.10	24.62	40.24	46.24	52.20	31.58	36.46	41.32
43	54.48	61.12	67.84	44.20	49.86	55.48	24.74	27.78	30.82	20.06	22.62	25.22	40.58	46.58	52.60	31.82	36.76	41.68
44	55.28	62.06	68.84	44.84	50.60	56.32	25.32	28.42	31.54	20.54	23.18	25.80	40.88	46.94	53.02	32.08	37.04	42.00
45	56.12	62.98	69.86	45.52	51.36	57.16	25.90	29.08	32.24	21.00	23.72	26.38	41.22	47.30	53.42	32.32	37.32	42.30
46	57.66	64.66	71.74	46.76	52.74	58.72	27.10	30.40	33.72	21.98	24.78	27.58	42.24	48.50	54.74	33.10	38.24	43.36
47	62.46	70.30	78.08	50.20	56.36	62.46	29.82	33.56	37.30	23.98	26.90	29.82	45.60	52.00	58.44	36.26	41.50	46.76
48	64.06	72.10	80.08	54.92	61.78	68.64	31.08	34.94	38.82	26.62	29.94	33.26	47.86	55.02	62.22	38.30	44.28	50.24
49	69.18	78.00	86.80	56.28	63.32	70.36	34.02	38.32	42.68	27.68	31.14	34.60	51.42	58.76	66.14	41.60	47.76	53.86
50	70.86	79.90	88.88	61.28	69.06	76.90	35.30	39.80	44.30	30.54	34.42	38.30	56.36	64.50	72.62	46.36	53.22	60.10
51	76.20	86.04	95.88	65.14	73.12	81.10	38.56	43.54	48.54	32.96	37.00	41.04	57.08	65.32	73.54	46.94	53.90	60.84
52	77.92	87.96	98.02	66.60	74.76	82.94	40.02	45.16	50.34	34.20	38.42	42.58	60.36	68.70	77.02	50.08	57.16	64.22
53	83.48	94.38	105.30	71.90	80.92	89.90	43.46	49.14	54.80	37.44	42.12	46.80	62.38	71.50	80.60	51.98	59.80	67.60
54	85.26	96.44	107.56	76.06	85.26	94.46	44.98	50.86	56.72	40.12	44.98	49.82	65.78	75.00	84.22	55.26	63.16	71.08
55	91.08	103.14	115.16	81.68	91.76	101.80	48.62	55.08	61.50	43.62	48.98	54.38	70.62	80.58	90.54	59.94	68.58	77.24
56	96.68	109.60	122.52	87.12	98.02	108.88	52.16	59.14	66.10	47.02	52.88	58.76	73.78	83.86	93.92	63.06	71.76	80.50
57	105.12	118.94	132.76	92.66	104.42	116.18	57.28	64.82	72.36	50.50	56.92	63.32	81.08	91.88	102.74	70.28	79.74	89.18
58	113.84	128.58	143.30	101.18	113.84	126.48	62.64	70.74	78.88	55.70	62.64	69.60	85.78	97.34	108.88	74.88	85.10	95.30
59	122.70	138.44	154.12	107.04	120.60	134.14	68.14	76.90	85.58	59.44	67.00	74.50	93.22	105.60	117.90	82.26	93.22	104.22
60	131.88	148.52	165.18	115.92	130.40	144.88	73.90	83.24	92.58	64.96	73.08	81.18	98.08	111.18	124.30	87.04	98.74	110.48
61	140.82	158.42	176.02	121.78	137.16	152.58	79.52	89.46	99.44	68.78	77.46	86.14	105.90	119.82	133.78	94.78	107.34	119.82
62	150.00	168.56	187.10	127.66	144.06	160.36	85.34	95.92	106.48	72.64	81.98	91.26	111.10	125.88	140.62	99.86	113.22	126.56
63	159.32	178.86	198.42	136.80	154.08	171.36	91.32	102.54	113.74	78.42	88.32	98.22	119.20	134.78	150.38	107.84	122.00	136.20
64	168.86	189.38	209.92	142.98	161.22	179.50	97.50	109.34	121.22	82.54	93.10	103.62	124.56	141.02	157.46	113.10	128.14	143.14
65	178.56	200.10	221.60	152.38	171.62	190.84	103.82	116.32	128.86	88.58	99.78	110.96	132.86	150.18	167.52	121.28	137.20	153.08
66	201.58	224.84	248.08	169.02	189.94	210.90	117.76	131.36	144.88	98.72	110.96	123.20	148.02	166.90	185.78	133.52	150.94	168.36
67	224.90	249.90	274.94	185.88	208.56	231.16	131.98	146.64	161.34	109.08	122.38	135.64	163.36	183.76	204.22	145.86	164.84	183.76
68	250.16	277.72	305.26	204.56	229.72	254.92	147.44	163.70	179.92	120.60	135.42	150.28	180.32	203.06	225.74	158.30	178.86	199.36
69	274.20	303.52	332.86	221.88	248.84	275.76	162.34	179.72	197.06	131.38	147.32	163.28	195.94	220.24	244.56	170.90	193.00	215.06
70	299.58	331.42	363.32	240.64	270.12	299.58	178.46	197.42	216.42	143.34	160.92	178.46	216.14	242.78	269.42	183.56	207.26	230.94
71	321.88	355.34	388.80	256.56	287.62	318.68	192.98	213.02	233.10	153.84	172.42	191.06	231.36	259.50	287.70	195.74	220.98	246.16
72	344.18	379.26	414.28	272.48	305.16	337.82	206.36	227.36	248.36	163.36	182.94	202.54	246.16	275.82	305.46	207.60	234.28	261.00
73	368.12	405.56	442.98	290.00	325.06	360.10	220.70	243.12	265.56	173.86	194.88	215.88	262.50	294.38	326.22	219.46	247.64	275.82
74	390.40	429.44	468.48	305.94	342.58	379.26	234.04	257.48	280.86	183.42	205.38	227.36	277.32	310.68	344.02	231.36	261.00	290.66
75	414.28	455.74	473.77	326.64	365.70	404.74	248.36	273.22	284.03	195.82	219.26	242.64	296.58	332.16	367.78	243.22	274.36	305.46
76	449.36	473.77	473.77	361.72	403.94	446.14	269.40	284.03	284.03	216.88	242.16	267.46	323.28	361.82	400.38	269.88	303.98	338.08
77	473.77	473.77	473.77	396.80	442.16	473.77	284.03	284.03	284.03	237.90	265.10	284.03	352.94	394.44	435.98	299.56	336.60	373.70
78	473.77	473.77	473.77	431.84	473.77	473.77	284.03	284.03	284.03	258.90	284.03	284.03	379.62	424.12	440.90	326.22	366.28	406.32
79	473.77	473.77	473.77	466.90	473.77	473.77	284.03	284.03	284.03	279.92	284.03	284.03	410.76	440.90	440.90	357.40	401.12	440.90
80				473.77	473.77					284.03	284.03					384.08	430.78	
81				473.77	473.77					284.03	284.03					413.72	440.90	
82				473.77	473.77					284.03	284.03					440.90	440.90	
83				473.77	473.77					284.03	284.03					440.90	440.90	
84				473.77	473.77					284.03	284.03					440.90	440.90	

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 30160A

		Loss Ratios Without Interest			Loss Ratios With Interest				
	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	**Interest Rate**	**Mid-Year Disc / Accum Factor**
Historical Experience	1997	48,939	0	0.0%	137,686	0	0.0%	4.50%	2.8134
	1998	8,485,152	227,638	2.7%	22,844,212	612,859	2.7%	4.50%	2.6923
	1999	36,839,240	2,132,424	5.8%	94,909,767	5,493,811	5.8%	4.50%	2.5763
	2000	64,450,567	5,039,141	7.8%	158,895,170	12,423,400	7.8%	4.50%	2.4654
	2001	67,438,559	6,961,637	10.3%	159,102,112	16,424,005	10.3%	4.50%	2.3592
	2002	66,533,387	11,237,432	16.9%	150,207,288	25,369,882	16.9%	4.50%	2.2576
	2003	64,637,845	12,577,647	19.5%	139,643,894	27,172,806	19.5%	4.50%	2.1604
	2004	62,389,703	16,169,617	25.9%	128,982,772	33,428,627	25.9%	4.50%	2.0674
	2005	60,589,814	15,044,298	24.8%	119,867,686	29,762,845	24.8%	4.50%	1.9783
	2006	59,035,072	28,181,787	47.7%	111,762,553	53,352,495	47.7%	4.50%	1.8932
	2007	57,507,907	27,759,727	48.3%	104,183,150	50,290,402	48.3%	4.50%	1.8116
	2008	56,265,081	28,549,524	50.7%	97,542,207	49,493,994	50.7%	4.50%	1.7336
	2009	58,964,638	41,161,969	69.8%	97,820,297	68,286,285	69.8%	4.50%	1.6590
	2010	59,524,890	51,263,855	86.1%	94,497,355	81,382,740	86.1%	4.50%	1.5875
	2011	61,409,682	47,060,901	76.6%	93,291,399	71,493,242	76.6%	4.50%	1.5192
	2012	61,075,820	62,619,271	102.5%	88,788,716	91,032,501	102.5%	4.50%	1.4537
	2013	63,030,252	61,237,282	97.2%	87,684,175	85,189,895	97.2%	4.50%	1.3911
	2014	62,956,586	69,616,274	110.6%	83,810,235	92,675,868	110.6%	4.50%	1.3312
	2015	61,374,964	75,781,959	123.5%	78,186,334	96,539,585	123.5%	4.50%	1.2739
	2016	65,176,484	83,866,666	128.7%	79,453,719	102,238,080	128.7%	4.50%	1.2191
	2017	64,127,856	80,667,951	125.8%	74,808,981	94,103,991	125.8%	4.50%	1.1666
	2018	67,673,150	88,436,968	130.7%	75,545,242	98,724,416	130.7%	4.50%	1.1163
	2019	65,083,008	108,585,262	166.8%	69,525,169	115,996,616	166.8%	4.50%	1.0683
	2020	64,859,722	99,666,800	153.7%	66,303,007	101,884,627	153.7%	4.50%	1.0223
Projected Future Experience	2021	63,722,187	111,411,824	174.8%	62,335,081	108,986,609	174.8%	4.50%	0.9782
	2022	66,259,188	113,840,039	171.8%	62,025,700	106,566,475	171.8%	4.50%	0.9361
	2023	62,548,558	115,824,246	185.2%	56,030,768	103,754,934	185.2%	4.50%	0.8958
	2024	57,850,019	117,276,176	202.7%	49,590,272	100,531,643	202.7%	4.50%	0.8572
	2025	53,213,987	118,513,690	222.7%	43,651,834	97,217,671	222.7%	4.50%	0.8203
	2026	48,685,730	119,472,083	245.4%	38,217,484	93,783,587	245.4%	4.50%	0.7850
	2027	44,299,345	119,788,589	270.4%	33,276,789	89,982,812	270.4%	4.50%	0.7512
	2028	40,078,154	119,271,911	297.6%	28,809,488	85,736,549	297.6%	4.50%	0.7188
	2029	36,028,269	117,791,620	326.9%	24,783,060	81,026,285	326.9%	4.50%	0.6879
	2030	32,164,498	115,363,223	358.7%	21,172,494	75,938,606	358.7%	4.50%	0.6583
	2031	28,513,090	112,040,919	392.9%	17,960,699	70,575,768	392.9%	4.50%	0.6299
	2032	25,100,190	107,871,042	429.8%	15,130,026	65,023,080	429.8%	4.50%	0.6028
	2033	21,934,460	102,902,827	469.1%	12,652,412	59,357,237	469.1%	4.50%	0.5768
	2034	19,010,143	97,181,729	511.2%	10,493,381	53,643,203	511.2%	4.50%	0.5520
	2035	16,345,063	90,908,622	556.2%	8,633,768	48,019,636	556.2%	4.50%	0.5282
	2036	13,950,941	84,296,114	604.2%	7,051,816	42,609,364	604.2%	4.50%	0.5055
	2037	11,820,846	77,474,099	655.4%	5,717,810	37,474,663	655.4%	4.50%	0.4837
	2038	9,943,479	70,563,596	709.6%	4,602,600	32,662,214	709.6%	4.50%	0.4629
	2039	8,302,501	63,624,769	766.3%	3,677,542	28,182,197	766.3%	4.50%	0.4429
	2040	6,879,682	56,757,772	825.0%	2,916,089	24,057,898	825.0%	4.50%	0.4239
	2041	5,656,107	50,150,992	886.7%	2,294,213	20,342,090	886.7%	4.50%	0.4056
	2042	4,612,683	43,892,385	951.6%	1,790,414	17,036,836	951.6%	4.50%	0.3882
	2043	3,730,550	38,053,394	1020.0%	1,385,659	14,134,383	1020.0%	4.50%	0.3714
	2044	2,991,377	32,673,743	1092.3%	1,063,257	11,613,579	1092.3%	4.50%	0.3554
	2045	2,377,620	27,786,002	1168.6%	808,711	9,450,982	1168.6%	4.50%	0.3401
	2046	1,872,721	23,406,574	1249.9%	609,548	7,618,552	1249.9%	4.50%	0.3255
	2047	1,461,284	19,520,489	1335.8%	455,148	6,080,076	1335.8%	4.50%	0.3115
	2048	1,129,227	16,111,022	1426.7%	336,576	4,802,033	1426.7%	4.50%	0.2981
	2049	863,870	13,153,813	1522.7%	246,396	3,751,780	1522.7%	4.50%	0.2852
	2050	653,959	10,618,097	1623.7%	178,492	2,898,118	1623.7%	4.50%	0.2729
	2051	489,642	8,472,405	1730.3%	127,889	2,212,890	1730.3%	4.50%	0.2612
	2052	362,414	6,676,501	1842.2%	90,582	1,668,729	1842.2%	4.50%	0.2499
	2053	265,021	5,193,493	1959.7%	63,387	1,242,167	1959.7%	4.50%	0.2392
	2054	191,355	3,986,138	2083.1%	43,797	912,340	2083.1%	4.50%	0.2289
	2055	136,332	3,016,960	2213.0%	29,860	660,781	2213.0%	4.50%	0.2190
	2056	95,772	2,249,490	2348.8%	20,073	471,472	2348.8%	4.50%	0.2096
	2057	66,283	1,650,683	2490.4%	13,294	331,069	2490.4%	4.50%	0.2006
	2058	45,147	1,190,125	2636.1%	8,665	228,419	2636.1%	4.50%	0.1919
	2059	30,223	841,504	2784.3%	5,551	154,554	2784.3%	4.50%	0.1837
	2060	19,850	582,143	2932.7%	3,489	102,314	2932.7%	4.50%	0.1758
	2061	12,762	392,969	3079.2%	2,146	66,092	3079.2%	4.50%	0.1682
	2062	8,008	258,575	3229.0%	1,289	41,616	3229.0%	4.50%	0.1609
	2063	4,886	165,141	3379.7%	753	25,434	3379.7%	4.50%	0.1540
	2064	2,886	101,996	3533.8%	425	15,032	3533.8%	4.50%	0.1474
	2065	1,641	60,624	3693.3%	232	8,550	3693.3%	4.50%	0.1410
	2066	893	34,459	3859.5%	121	4,651	3859.5%	4.50%	0.1350
	2067	461	18,595	4034.1%	60	2,401	4034.1%	4.50%	0.1291
	2068	224	9,445	4220.1%	28	1,167	4220.1%	4.50%	0.1236
	Past	1,359,478,318	1,023,846,029	75.3%	2,277,793,127	1,403,372,972	61.6%		
	Future	693,733,531	2,342,442,649	337.7%	518,309,166	1,511,008,539	291.5%		
	Lifetime	2,053,211,849	3,366,288,678	164.0%	2,796,102,293	2,914,381,510	104.2%		

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, Spread Over Three Years
Policy Form 30160A

		Loss Ratios Without Interest			Loss Ratios With Interest				
	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	**Interest Rate**	**Mid-Year Disc / Accum Factor**
Historical Experience	1997	48,939	0	0.0%	137,686	0	0.0%	4.50%	2.8134
	1998	8,485,152	227,638	2.7%	22,844,212	612,859	2.7%	4.50%	2.6923
	1999	36,839,240	2,132,424	5.8%	94,909,767	5,493,811	5.8%	4.50%	2.5763
	2000	64,450,567	5,039,141	7.8%	158,895,170	12,423,400	7.8%	4.50%	2.4654
	2001	67,438,559	6,961,637	10.3%	159,102,112	16,424,005	10.3%	4.50%	2.3592
	2002	66,533,387	11,237,432	16.9%	150,207,288	25,369,882	16.9%	4.50%	2.2576
	2003	64,637,845	12,577,647	19.5%	139,643,894	27,172,806	19.5%	4.50%	2.1604
	2004	62,389,703	16,169,617	25.9%	128,982,772	33,428,627	25.9%	4.50%	2.0674
	2005	60,589,814	15,044,298	24.8%	119,867,686	29,762,845	24.8%	4.50%	1.9783
	2006	59,035,072	28,181,787	47.7%	111,762,553	53,352,495	47.7%	4.50%	1.8932
	2007	57,507,907	27,759,727	48.3%	104,183,150	50,290,402	48.3%	4.50%	1.8116
	2008	56,265,081	28,549,524	50.7%	97,542,207	49,493,994	50.7%	4.50%	1.7336
	2009	58,964,638	41,161,969	69.8%	97,820,297	68,286,285	69.8%	4.50%	1.6590
	2010	59,524,890	51,263,855	86.1%	94,497,355	81,382,740	86.1%	4.50%	1.5875
	2011	61,409,682	47,060,901	76.6%	93,291,399	71,493,242	76.6%	4.50%	1.5192
	2012	61,075,820	62,619,271	102.5%	88,788,716	91,032,501	102.5%	4.50%	1.4537
	2013	63,030,252	61,237,282	97.2%	87,684,175	85,189,895	97.2%	4.50%	1.3911
	2014	62,956,586	69,616,274	110.6%	83,810,235	92,675,868	110.6%	4.50%	1.3312
	2015	61,374,964	75,781,959	123.5%	78,186,334	96,539,585	123.5%	4.50%	1.2739
	2016	65,176,484	83,866,666	128.7%	79,453,719	102,238,080	128.7%	4.50%	1.2191
	2017	64,127,856	80,667,951	125.8%	74,808,981	94,103,991	125.8%	4.50%	1.1666
	2018	67,673,150	88,436,968	130.7%	75,545,242	98,724,416	130.7%	4.50%	1.1163
	2019	65,083,008	108,585,262	166.8%	69,525,169	115,996,616	166.8%	4.50%	1.0683
	2020	64,859,722	99,666,800	153.7%	66,303,007	101,884,627	153.7%	4.50%	1.0223
Projected Future Experience	2021	63,722,187	111,411,824	174.8%	62,335,081	108,986,609	174.8%	4.50%	0.9782
	2022	67,318,219	113,633,232	168.8%	63,017,066	106,372,882	168.8%	4.50%	0.9361
	2023	70,207,683	114,755,404	163.5%	62,891,784	102,797,468	163.5%	4.50%	0.8958
	2024	72,920,343	115,460,979	158.3%	62,508,876	98,975,617	158.3%	4.50%	0.8572
	2025	74,326,802	115,634,545	155.6%	60,970,835	94,855,887	155.6%	4.50%	0.8203
	2026	69,016,289	115,396,036	167.2%	54,176,633	90,583,958	167.2%	4.50%	0.7850
	2027	62,921,440	114,497,437	182.0%	47,265,338	86,008,204	182.0%	4.50%	0.7512
	2028	57,043,057	113,373,653	198.8%	41,004,415	81,496,689	198.8%	4.50%	0.7188
	2029	51,390,110	111,777,940	217.5%	35,350,135	76,889,605	217.5%	4.50%	0.6879
	2030	45,984,001	109,361,649	237.8%	30,269,274	71,988,030	237.8%	4.50%	0.6583
	2031	40,861,950	106,109,259	259.7%	25,739,378	66,839,352	259.7%	4.50%	0.6299
	2032	36,062,053	102,066,147	283.0%	21,737,676	61,523,974	283.0%	4.50%	0.6028
	2033	31,597,692	97,280,187	307.9%	18,226,435	56,113,940	307.9%	4.50%	0.5768
	2034	27,462,113	91,795,327	334.3%	15,158,772	50,669,971	334.3%	4.50%	0.5520
	2035	23,682,070	85,801,650	362.3%	12,509,313	45,322,038	362.3%	4.50%	0.5282
	2036	20,275,369	79,499,895	392.1%	10,248,641	40,185,008	392.1%	4.50%	0.5055
	2037	17,233,421	73,012,549	423.7%	8,335,904	35,316,586	423.7%	4.50%	0.4837
	2038	14,542,253	66,453,282	457.0%	6,731,264	30,759,647	457.0%	4.50%	0.4629
	2039	12,180,921	59,878,100	491.6%	5,395,463	26,522,633	491.6%	4.50%	0.4429
	2040	10,125,594	53,380,544	527.2%	4,291,932	22,626,393	527.2%	4.50%	0.4239
	2041	8,351,238	47,137,042	564.4%	3,387,403	19,119,581	564.4%	4.50%	0.4056
	2042	6,832,280	41,229,322	603.4%	2,651,951	16,003,167	603.4%	4.50%	0.3882
	2043	5,543,175	35,723,460	644.5%	2,058,932	13,268,963	644.5%	4.50%	0.3714
	2044	4,458,844	30,655,695	687.5%	1,584,855	10,896,282	687.5%	4.50%	0.3554
	2045	3,555,066	26,055,491	732.9%	1,209,201	8,862,375	732.9%	4.50%	0.3401
	2046	2,808,778	21,937,152	781.0%	914,223	7,140,273	781.0%	4.50%	0.3255
	2047	2,198,364	18,285,692	831.8%	684,728	5,695,472	831.8%	4.50%	0.3115
	2048	1,703,907	15,084,502	885.3%	507,865	4,496,069	885.3%	4.50%	0.2981
	2049	1,307,341	12,309,927	941.6%	372,885	3,511,084	941.6%	4.50%	0.2852
	2050	992,523	9,932,433	1000.7%	270,901	2,710,972	1000.7%	4.50%	0.2729
	2051	745,231	7,921,892	1063.0%	194,645	2,069,103	1063.0%	4.50%	0.2612
	2052	553,108	6,240,123	1128.2%	138,244	1,559,660	1128.2%	4.50%	0.2499
	2053	405,553	4,852,154	1196.4%	96,999	1,160,527	1196.4%	4.50%	0.2392
	2054	293,586	3,722,776	1268.0%	67,196	852,062	1268.0%	4.50%	0.2289
	2055	209,696	2,816,643	1343.2%	45,928	616,907	1343.2%	4.50%	0.2190
	2056	147,670	2,099,435	1421.7%	30,950	440,022	1421.7%	4.50%	0.2096
	2057	102,443	1,540,090	1503.4%	20,546	308,888	1503.4%	4.50%	0.2006
	2058	69,936	1,110,060	1587.3%	13,423	213,052	1587.3%	4.50%	0.1919
	2059	46,920	784,672	1672.4%	8,617	144,116	1672.4%	4.50%	0.1837
	2060	30,881	542,684	1757.3%	5,428	95,379	1757.3%	4.50%	0.1758
	2061	19,894	366,241	1840.9%	3,346	61,597	1840.9%	4.50%	0.1682
	2062	12,508	240,930	1926.2%	2,013	38,776	1926.2%	4.50%	0.1609
	2063	7,647	153,836	2011.8%	1,178	23,693	2011.8%	4.50%	0.1540
	2064	4,525	94,993	2099.1%	667	14,000	2099.1%	4.50%	0.1474
	2065	2,578	56,449	2189.3%	364	7,961	2189.3%	4.50%	0.1410
	2066	1,405	32,080	2283.1%	190	4,329	2283.1%	4.50%	0.1350
	2067	727	17,307	2381.6%	94	2,235	2381.6%	4.50%	0.1291
	2068	353	8,789	2486.3%	44	1,086	2486.3%	4.50%	0.1236
	Past	1,359,478,318	1,023,846,029	75.3%	2,277,793,127	1,403,372,972	61.6%		
	Future	909,279,746	2,241,531,508	246.5%	662,437,026	1,454,152,124	219.5%		
	Lifetime	2,268,758,064	3,265,377,537	143.9%	2,940,230,153	2,857,525,096	97.2%		

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 30160A

		Loss Ratios Without Interest			Loss Ratios With Interest				
	Calendar Year	Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio	**Interest Rate**	**Mid-Year Disc / Accum Factor**
Historical Experience	1997	366,808	0	0.0%	1,031,981	0	0.0%	4.50%	2.8134
	1998	15,384,034	605	0.0%	41,417,775	1,629	0.0%	4.50%	2.6923
	1999	45,890,044	183,316	0.4%	118,227,558	472,282	0.4%	4.50%	2.5763
	2000	66,795,791	725,867	1.1%	164,677,041	1,789,538	1.1%	4.50%	2.4654
	2001	67,087,586	1,815,437	2.7%	158,274,091	4,283,008	2.7%	4.50%	2.3592
	2002	66,232,457	3,343,509	5.0%	149,527,902	7,548,383	5.0%	4.50%	2.2576
	2003	63,982,279	5,504,774	8.6%	138,227,608	11,892,538	8.6%	4.50%	2.1604
	2004	61,801,396	7,907,181	12.8%	127,766,523	16,347,090	12.8%	4.50%	2.0674
	2005	60,169,133	10,907,253	18.1%	119,035,433	21,578,333	18.1%	4.50%	1.9783
	2006	58,590,208	13,132,523	22.4%	110,920,355	24,861,904	22.4%	4.50%	1.8932
	2007	57,253,766	17,020,176	29.7%	103,722,740	30,834,291	29.7%	4.50%	1.8116
	2008	56,950,392	20,982,786	36.8%	98,730,275	36,376,154	36.8%	4.50%	1.7336
	2009	59,514,275	25,149,188	42.3%	98,732,126	41,721,634	42.3%	4.50%	1.6590
	2010	59,923,076	30,931,032	51.6%	95,129,485	49,103,840	51.6%	4.50%	1.5875
	2011	61,341,401	37,683,103	61.4%	93,187,669	57,246,826	61.4%	4.50%	1.5192
	2012	61,469,032	43,731,279	71.1%	89,360,346	63,574,163	71.1%	4.50%	1.4537
	2013	63,089,355	50,052,346	79.3%	87,766,396	69,630,035	79.3%	4.50%	1.3911
	2014	62,468,511	55,945,848	89.6%	83,160,490	74,477,270	89.6%	4.50%	1.3312
	2015	62,034,121	61,739,805	99.5%	79,026,042	78,651,109	99.5%	4.50%	1.2739
	2016	65,100,575	70,005,580	107.5%	79,361,183	85,340,654	107.5%	4.50%	1.2191
	2017	64,713,420	77,324,761	119.5%	75,492,076	90,203,960	119.5%	4.50%	1.1666
	2018	67,976,828	83,652,038	123.1%	75,884,246	93,382,878	123.1%	4.50%	1.1163
	2019	65,315,269	87,567,800	134.1%	69,773,283	93,544,633	134.1%	4.50%	1.0683
	2020	64,947,929	86,602,525	133.3%	66,393,177	88,529,641	133.3%	4.50%	1.0223
Projected Future Experience	2021	65,229,637	101,680,177	155.9%	63,809,717	99,466,801	155.9%	4.50%	0.9782
	2022	66,803,359	99,146,410	148.4%	62,535,102	92,811,664	148.4%	4.50%	0.9361
	2023	62,529,778	112,358,208	179.7%	56,013,945	100,650,069	179.7%	4.50%	0.8958
	2024	57,828,757	121,479,705	210.1%	49,572,046	104,134,998	210.1%	4.50%	0.8572
	2025	53,190,892	127,690,962	240.1%	43,632,888	104,745,856	240.1%	4.50%	0.8203
	2026	48,660,553	130,232,506	267.6%	38,197,720	102,230,339	267.6%	4.50%	0.7850
	2027	44,272,552	132,669,973	299.7%	33,256,663	99,659,052	299.7%	4.50%	0.7512
	2028	40,052,740	133,191,283	332.5%	28,791,219	95,742,249	332.5%	4.50%	0.7188
	2029	36,003,364	133,143,940	369.8%	24,765,929	91,586,810	369.8%	4.50%	0.6879
	2030	32,139,090	132,672,847	412.8%	21,155,769	87,332,781	412.8%	4.50%	0.6583
	2031	28,487,116	131,623,257	462.0%	17,944,338	82,910,891	462.0%	4.50%	0.6299
	2032	25,074,732	129,815,516	517.7%	15,114,680	78,250,886	517.7%	4.50%	0.6028
	2033	21,911,627	127,204,867	580.5%	12,639,241	73,375,335	580.5%	4.50%	0.5768
	2034	18,989,077	123,799,465	652.0%	10,481,753	68,335,889	652.0%	4.50%	0.5520
	2035	16,325,915	119,623,961	732.7%	8,623,654	63,187,615	732.7%	4.50%	0.5282
	2036	13,934,850	114,751,746	823.5%	7,043,683	58,003,847	823.5%	4.50%	0.5055
	2037	11,807,780	109,315,751	925.8%	5,711,490	52,876,652	925.8%	4.50%	0.4837
	2038	9,933,188	103,344,516	1040.4%	4,597,837	47,835,724	1040.4%	4.50%	0.4629
	2039	8,294,538	97,060,388	1170.2%	3,674,014	42,992,297	1170.2%	4.50%	0.4429
	2040	6,873,626	90,504,286	1316.7%	2,913,521	38,362,021	1316.7%	4.50%	0.4239
	2041	5,651,563	83,722,767	1481.4%	2,292,370	33,959,369	1481.4%	4.50%	0.4056
	2042	4,609,324	76,892,238	1668.2%	1,789,110	29,845,733	1668.2%	4.50%	0.3882
	2043	3,728,105	70,137,793	1881.3%	1,384,751	26,051,670	1881.3%	4.50%	0.3714
	2044	2,989,625	63,567,415	2126.3%	1,062,635	22,594,448	2126.3%	4.50%	0.3554
	2045	2,376,389	57,266,682	2409.8%	808,292	19,478,383	2409.8%	4.50%	0.3401
	2046	1,871,874	51,273,184	2739.1%	609,272	16,688,791	2739.1%	4.50%	0.3255
	2047	1,460,714	45,646,078	3124.9%	454,971	14,217,452	3124.9%	4.50%	0.3115
	2048	1,128,854	40,415,783	3580.2%	336,465	12,046,281	3580.2%	4.50%	0.2981
	2049	863,634	35,591,376	4121.1%	246,329	10,151,507	4121.1%	4.50%	0.2852
	2050	653,813	31,172,171	4767.8%	178,453	8,508,176	4767.8%	4.50%	0.2729
	2051	489,554	27,165,051	5548.9%	127,866	7,095,184	5548.9%	4.50%	0.2612
	2052	362,361	23,551,520	6499.5%	90,569	5,886,482	6499.5%	4.50%	0.2499
	2053	264,989	20,310,839	7664.8%	63,379	4,857,898	7664.8%	4.50%	0.2392
	2054	191,334	17,423,674	9106.4%	43,792	3,987,898	9106.4%	4.50%	0.2289
	2055	136,317	14,867,910	10906.9%	29,856	3,256,401	10906.9%	4.50%	0.2190
	2056	95,760	12,619,104	13177.8%	20,070	2,644,845	13177.8%	4.50%	0.2096
	2057	66,273	10,652,096	16073.1%	13,292	2,136,439	16073.1%	4.50%	0.2006
	2058	45,139	8,941,569	19809.1%	8,663	1,716,140	19809.1%	4.50%	0.1919
	2059	30,216	7,462,451	24697.3%	5,550	1,370,580	24697.3%	4.50%	0.1837
	2060	19,844	6,190,770	31197.6%	3,488	1,088,056	31197.6%	4.50%	0.1758
	2061	12,756	5,103,696	40009.7%	2,145	858,371	40009.7%	4.50%	0.1682
	2062	8,003	4,180,012	52232.0%	1,288	672,747	52232.0%	4.50%	0.1609
	2063	4,882	3,400,105	69648.9%	752	523,661	69648.9%	4.50%	0.1540
	2064	2,882	2,745,842	95264.7%	425	404,685	95264.7%	4.50%	0.1474
	2065	1,638	2,200,732	134356.0%	231	310,379	134356.0%	4.50%	0.1410
	2066	890	1,749,702	196608.3%	120	236,142	196608.3%	4.50%	0.1350
	2067	459	1,379,257	300753.1%	59	178,130	300753.1%	4.50%	0.1291
	2068	222	1,077,405	485214.6%	27	133,154	485214.6%	4.50%	0.1236
	Past	1,378,397,686	791,908,733	57.5%	2,324,825,799	1,041,391,793	44.8%		
	Future	695,410,585	3,098,016,984	445.5%	520,049,430	1,815,390,779	349.1%		
	Lifetime	2,073,808,270	3,889,925,717	187.6%	2,844,875,229	2,856,782,572	100.4%		

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, Spread Over Three Years
Policy Form 30160A

		Loss Ratios Without Interest			Loss Ratios With Interest				
	Calendar Year	Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio	**Interest Rate**	**Mid-Year Disc / Accum Factor**
Historical Experience	1997	366,808	0	0.0%	1,031,981	0	0.0%	4.50%	2.8134
	1998	15,384,034	605	0.0%	41,417,775	1,629	0.0%	4.50%	2.6923
	1999	45,890,044	183,316	0.4%	118,227,558	472,282	0.4%	4.50%	2.5763
	2000	66,795,791	725,867	1.1%	164,677,041	1,789,538	1.1%	4.50%	2.4654
	2001	67,087,586	1,815,437	2.7%	158,274,091	4,283,008	2.7%	4.50%	2.3592
	2002	66,232,457	3,343,509	5.0%	149,527,902	7,548,383	5.0%	4.50%	2.2576
	2003	63,982,279	5,504,774	8.6%	138,227,608	11,892,538	8.6%	4.50%	2.1604
	2004	61,801,396	7,907,181	12.8%	127,766,523	16,347,090	12.8%	4.50%	2.0674
	2005	60,169,133	10,907,253	18.1%	119,035,433	21,578,333	18.1%	4.50%	1.9783
	2006	58,590,208	13,132,523	22.4%	110,920,355	24,861,904	22.4%	4.50%	1.8932
	2007	57,253,766	17,020,176	29.7%	103,722,740	30,834,291	29.7%	4.50%	1.8116
	2008	56,950,392	20,982,786	36.8%	98,730,275	36,376,154	36.8%	4.50%	1.7336
	2009	59,514,275	25,149,188	42.3%	98,732,126	41,721,634	42.3%	4.50%	1.6590
	2010	59,923,076	30,931,032	51.6%	95,129,485	49,103,840	51.6%	4.50%	1.5875
	2011	61,341,401	37,683,103	61.4%	93,187,669	57,246,826	61.4%	4.50%	1.5192
	2012	61,469,032	43,731,279	71.1%	89,360,346	63,574,163	71.1%	4.50%	1.4537
	2013	63,089,355	50,052,346	79.3%	87,766,396	69,630,035	79.3%	4.50%	1.3911
	2014	62,468,511	55,945,848	89.6%	83,160,490	74,477,270	89.6%	4.50%	1.3312
	2015	62,034,121	61,739,805	99.5%	79,026,042	78,651,109	99.5%	4.50%	1.2739
	2016	65,100,575	70,005,580	107.5%	79,361,183	85,340,654	107.5%	4.50%	1.2191
	2017	64,713,420	77,324,761	119.5%	75,492,076	90,203,960	119.5%	4.50%	1.1666
	2018	67,976,828	83,652,038	123.1%	75,884,246	93,382,878	123.1%	4.50%	1.1163
	2019	65,315,269	87,567,800	134.1%	69,773,283	93,544,633	134.1%	4.50%	1.0683
	2020	64,947,929	86,602,525	133.3%	66,393,177	88,529,641	133.3%	4.50%	1.0223
Projected Future Experience	2021	65,229,637	101,680,177	155.9%	63,809,717	99,466,801	155.9%	4.50%	0.9782
	2022	69,112,879	99,139,672	143.4%	64,697,061	92,805,357	143.4%	4.50%	0.9361
	2023	71,999,148	112,196,477	155.8%	64,496,572	100,505,192	155.8%	4.50%	0.8958
	2024	74,826,220	120,949,489	161.6%	64,142,634	103,680,486	161.6%	4.50%	0.8572
	2025	74,833,203	126,616,198	169.2%	61,386,239	103,864,219	169.2%	4.50%	0.8203
	2026	68,989,072	128,427,089	186.2%	54,155,268	100,813,117	186.2%	4.50%	0.7850
	2027	62,892,506	129,965,964	206.6%	47,243,603	97,627,854	206.6%	4.50%	0.7512
	2028	57,016,242	129,541,851	227.2%	40,985,139	93,118,917	227.2%	4.50%	0.7188
	2029	51,363,991	128,685,580	250.5%	35,332,168	88,520,002	250.5%	4.50%	0.6879
	2030	45,956,904	127,613,889	277.7%	30,251,436	84,002,688	277.7%	4.50%	0.6583
	2031	40,833,568	126,149,543	308.9%	25,721,500	79,462,941	308.9%	4.50%	0.6299
	2032	36,033,886	124,083,109	344.4%	21,720,697	74,795,476	344.4%	4.50%	0.6028
	2033	31,572,782	121,328,787	384.3%	18,212,066	69,985,847	384.3%	4.50%	0.5768
	2034	27,439,125	117,875,252	429.6%	15,146,083	65,065,791	429.6%	4.50%	0.5520
	2035	23,661,097	113,726,736	480.6%	12,498,235	60,072,591	480.6%	4.50%	0.5282
	2036	20,257,894	108,947,374	537.8%	10,239,808	55,069,897	537.8%	4.50%	0.5055
	2037	17,219,335	103,661,554	602.0%	8,329,091	50,141,685	602.0%	4.50%	0.4837
	2038	14,531,298	97,888,956	673.6%	6,726,193	45,310,475	673.6%	4.50%	0.4629
	2039	12,172,568	91,843,578	754.5%	5,391,764	40,681,543	754.5%	4.50%	0.4429
	2040	10,119,354	85,559,168	845.5%	4,289,287	36,265,936	845.5%	4.50%	0.4239
	2041	8,346,653	79,074,613	947.4%	3,385,544	32,074,000	947.4%	4.50%	0.4056
	2042	6,828,974	72,558,166	1062.5%	2,650,667	28,163,463	1062.5%	4.50%	0.3882
	2043	5,540,841	66,127,865	1193.5%	2,058,065	24,562,240	1193.5%	4.50%	0.3714
	2044	4,457,235	59,884,691	1343.5%	1,584,283	21,285,458	1343.5%	4.50%	0.3554
	2045	3,553,988	53,908,408	1516.8%	1,208,835	18,336,118	1516.8%	4.50%	0.3401
	2046	2,808,083	48,231,681	1717.6%	913,997	15,698,819	1717.6%	4.50%	0.3255
	2047	2,197,938	42,909,912	1952.3%	684,595	13,365,214	1952.3%	4.50%	0.3115
	2048	1,703,664	37,970,365	2228.7%	507,792	11,317,403	2228.7%	4.50%	0.2981
	2049	1,307,217	33,419,045	2556.5%	372,849	9,531,906	2556.5%	4.50%	0.2852
	2050	992,470	29,253,374	2947.5%	270,886	7,984,457	2947.5%	4.50%	0.2729
	2051	745,218	25,479,703	3419.1%	194,642	6,654,991	3419.1%	4.50%	0.2612
	2052	553,113	22,079,479	3991.9%	138,245	5,518,559	3991.9%	4.50%	0.2499
	2053	405,564	19,032,278	4692.8%	97,002	4,552,095	4692.8%	4.50%	0.2392
	2054	293,597	16,319,342	5558.4%	67,198	3,735,140	5558.4%	4.50%	0.2289
	2055	209,702	13,919,377	6637.7%	45,929	3,048,651	6637.7%	4.50%	0.2190
	2056	147,671	11,808,977	7996.8%	30,951	2,475,050	7996.8%	4.50%	0.2096
	2057	102,440	9,964,132	9726.8%	20,546	1,998,457	9726.8%	4.50%	0.2006
	2058	69,931	8,360,754	11955.8%	13,422	1,604,666	11955.8%	4.50%	0.1919
	2059	46,914	6,975,047	14867.8%	8,616	1,281,061	14867.8%	4.50%	0.1837
	2060	30,875	5,784,296	18734.7%	5,426	1,016,616	18734.7%	4.50%	0.1758
	2061	19,888	4,766,913	23969.4%	3,345	801,729	23969.4%	4.50%	0.1682
	2062	12,501	3,902,856	31219.6%	2,012	628,140	31219.6%	4.50%	0.1609
	2063	7,641	3,173,627	41536.7%	1,177	488,780	41536.7%	4.50%	0.1540
	2064	4,520	2,562,143	56688.7%	666	377,611	56688.7%	4.50%	0.1474
	2065	2,573	2,052,886	79778.4%	363	289,528	79778.4%	4.50%	0.1410
	2066	1,401	1,631,690	116494.4%	189	220,215	116494.4%	4.50%	0.1350
	2067	723	1,285,877	177826.6%	93	166,070	177826.6%	4.50%	0.1291
	2068	351	1,004,198	286291.1%	43	124,107	286291.1%	4.50%	0.1236
	Past	1,378,397,686	791,908,733	57.5%	2,324,825,799	1,041,391,793	44.8%		
	Future	916,452,393	2,979,322,140	325.1%	669,041,937	1,758,557,359	262.8%		
	Lifetime	2,294,850,079	3,771,230,873	164.3%	2,993,867,736	2,799,949,152	93.5%		

Attachment 5
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
Before Premium Rate Increase
Policy Form 30160A-PA

		Loss Ratios Without Interest			Loss Ratios With Interest				
	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	**Interest Rate**	**Mid-Year Disc / Accum Factor**
Historical Experience	1997	0	0	0.0%	0	0	0.0%	4.50%	2.8134
	1998	505,608	0	0.0%	1,361,228	0	0.0%	4.50%	2.6923
	1999	2,460,137	85,598	3.5%	6,338,106	220,529	3.5%	4.50%	2.5763
	2000	4,005,668	303,580	7.6%	9,875,495	748,441	7.6%	4.50%	2.4654
	2001	4,052,256	223,856	5.5%	9,560,146	528,123	5.5%	4.50%	2.3592
	2002	3,865,844	953,309	24.7%	8,727,618	2,152,211	24.7%	4.50%	2.2576
	2003	3,663,242	262,207	7.2%	7,914,085	566,472	7.2%	4.50%	2.1604
	2004	3,520,640	1,537,189	43.7%	7,278,476	3,177,942	43.7%	4.50%	2.0674
	2005	3,427,973	1,463,508	42.7%	6,781,721	2,895,326	42.7%	4.50%	1.9783
	2006	3,358,369	1,350,812	40.2%	6,357,913	2,557,297	40.2%	4.50%	1.8932
	2007	3,294,780	1,501,062	45.6%	5,968,928	2,719,371	45.6%	4.50%	1.8116
	2008	3,263,472	1,976,283	60.6%	5,657,617	3,426,121	60.6%	4.50%	1.7336
	2009	3,320,486	1,922,197	57.9%	5,508,572	3,188,859	57.9%	4.50%	1.6590
	2010	3,340,571	1,818,569	54.4%	5,303,245	2,887,026	54.4%	4.50%	1.5875
	2011	3,399,130	2,377,429	69.9%	5,163,838	3,611,706	69.9%	4.50%	1.5192
	2012	3,351,617	3,499,232	104.4%	4,872,399	5,086,993	104.4%	4.50%	1.4537
	2013	3,431,011	2,158,421	62.9%	4,773,032	3,002,674	62.9%	4.50%	1.3911
	2014	3,413,779	3,149,238	92.3%	4,544,555	4,192,387	92.3%	4.50%	1.3312
	2015	3,324,931	3,635,918	109.4%	4,235,672	4,631,842	109.4%	4.50%	1.2739
	2016	3,506,768	2,647,696	75.5%	4,274,943	3,227,687	75.5%	4.50%	1.2191
	2017	3,444,613	2,471,738	71.8%	4,018,347	2,883,430	71.8%	4.50%	1.1666
	2018	3,623,289	4,828,241	133.3%	4,044,769	5,389,887	133.3%	4.50%	1.1163
	2019	3,488,066	6,575,171	188.5%	3,726,140	7,023,951	188.5%	4.50%	1.0683
	2020	3,439,950	5,896,100	171.4%	3,516,497	6,027,303	171.4%	4.50%	1.0223
Projected Future Experience	2021	3,382,595	5,918,089	175.0%	3,308,962	5,789,264	175.0%	4.50%	0.9782
	2022	3,517,045	6,067,010	172.5%	3,292,331	5,679,371	172.5%	4.50%	0.9361
	2023	3,324,049	6,184,141	186.0%	2,977,671	5,539,731	186.0%	4.50%	0.8958
	2024	3,071,718	6,261,497	203.8%	2,633,142	5,367,489	203.8%	4.50%	0.8572
	2025	2,821,504	6,329,430	224.3%	2,314,501	5,192,079	224.3%	4.50%	0.8203
	2026	2,576,494	6,380,867	247.7%	2,022,505	5,008,874	247.7%	4.50%	0.7850
	2027	2,338,873	6,392,752	273.3%	1,756,915	4,802,109	273.3%	4.50%	0.7512
	2028	2,109,876	6,357,286	301.3%	1,516,648	4,569,825	301.3%	4.50%	0.7188
	2029	1,890,161	6,265,192	331.5%	1,300,201	4,309,689	331.5%	4.50%	0.6879
	2030	1,680,684	6,123,719	364.4%	1,106,322	4,030,979	364.4%	4.50%	0.6583
	2031	1,483,110	5,933,167	400.0%	934,227	3,737,365	400.0%	4.50%	0.6299
	2032	1,299,113	5,694,716	438.4%	783,086	3,432,691	438.4%	4.50%	0.6028
	2033	1,128,985	5,413,990	479.5%	651,230	3,122,941	479.5%	4.50%	0.5768
	2034	972,351	5,091,585	523.6%	536,727	2,810,496	523.6%	4.50%	0.5520
	2035	830,196	4,741,449	571.1%	438,525	2,504,522	571.1%	4.50%	0.5282
	2036	703,260	4,375,091	622.1%	355,479	2,211,488	622.1%	4.50%	0.5055
	2037	591,103	3,997,224	676.2%	285,920	1,933,480	676.2%	4.50%	0.4837
	2038	492,894	3,613,275	733.1%	228,149	1,672,499	733.1%	4.50%	0.4629
	2039	407,618	3,227,676	791.8%	180,552	1,429,679	791.8%	4.50%	0.4429
	2040	334,218	2,848,097	852.2%	141,665	1,207,222	852.2%	4.50%	0.4239
	2041	271,622	2,485,443	915.0%	110,175	1,008,138	915.0%	4.50%	0.4056
	2042	218,751	2,146,027	981.0%	84,908	832,981	981.0%	4.50%	0.3882
	2043	174,533	1,834,477	1051.1%	64,828	681,390	1051.1%	4.50%	0.3714
	2044	137,926	1,551,818	1125.1%	49,025	551,579	1125.1%	4.50%	0.3554
	2045	107,932	1,297,942	1202.6%	36,711	441,475	1202.6%	4.50%	0.3401
	2046	83,612	1,073,864	1284.3%	27,215	349,530	1284.3%	4.50%	0.3255
	2047	64,100	878,762	1370.9%	19,965	273,709	1370.9%	4.50%	0.3115
	2048	48,611	710,488	1461.6%	14,489	211,767	1461.6%	4.50%	0.2981
	2049	36,450	567,325	1556.4%	10,396	161,815	1556.4%	4.50%	0.2852
	2050	27,011	446,879	1654.4%	7,372	121,972	1654.4%	4.50%	0.2729
	2051	19,771	347,807	1759.2%	5,164	90,843	1759.2%	4.50%	0.2612
	2052	14,288	267,421	1871.7%	3,571	66,839	1871.7%	4.50%	0.2499
	2053	10,189	202,785	1990.3%	2,437	48,502	1990.3%	4.50%	0.2392
	2054	7,166	151,600	2115.5%	1,640	34,698	2115.5%	4.50%	0.2289
	2055	4,968	111,639	2246.9%	1,088	24,451	2246.9%	4.50%	0.2190
	2056	3,393	80,892	2383.8%	711	16,954	2383.8%	4.50%	0.2096
	2057	2,281	57,589	2525.0%	457	11,550	2525.0%	4.50%	0.2006
	2058	1,507	40,195	2667.9%	289	7,715	2667.9%	4.50%	0.1919
	2059	976	27,505	2817.4%	179	5,052	2817.4%	4.50%	0.1837
	2060	619	18,397	2972.5%	109	3,233	2972.5%	4.50%	0.1758
	2061	383	11,948	3122.4%	64	2,009	3122.4%	4.50%	0.1682
	2062	230	7,533	3278.6%	37	1,212	3278.6%	4.50%	0.1609
	2063	133	4,595	3446.2%	21	708	3446.2%	4.50%	0.1540
	2064	74	2,702	3630.2%	11	398	3630.2%	4.50%	0.1474
	2065	40	1,524	3837.1%	6	215	3837.1%	4.50%	0.1410
	2066	20	821	4074.3%	3	111	4074.3%	4.50%	0.1350
	2067	10	419	4349.1%	1	54	4349.1%	4.50%	0.1291
	2068	4	201	4664.7%	1	25	4664.7%	4.50%	0.1236
	Past	76,502,201	50,637,352	66.2%	129,803,340	70,145,580	54.0%		
	Future	36,192,449	121,544,854	335.8%	27,205,630	79,300,720	291.5%		
	Lifetime	112,694,650	172,182,206	152.8%	157,008,970	149,446,300	95.2%		

Attachment 5
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
With Requested Premium Rate Increase, Spread Over Three Years
Policy Form 30160A-PA

		Loss Ratios Without Interest			Loss Ratios With Interest				
	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	**Interest Rate**	**Mid-Year Disc / Accum Factor**
Historical Experience	1997	0	0	0.0%	0	0	0.0%	4.50%	2.8134
	1998	505,608	0	0.0%	1,361,228	0	0.0%	4.50%	2.6923
	1999	2,460,137	85,598	3.5%	6,338,106	220,529	3.5%	4.50%	2.5763
	2000	4,005,668	303,580	7.6%	9,875,495	748,441	7.6%	4.50%	2.4654
	2001	4,052,256	223,856	5.5%	9,560,146	528,123	5.5%	4.50%	2.3592
	2002	3,865,844	953,309	24.7%	8,727,618	2,152,211	24.7%	4.50%	2.2576
	2003	3,663,242	262,207	7.2%	7,914,085	566,472	7.2%	4.50%	2.1604
	2004	3,520,640	1,537,189	43.7%	7,278,476	3,177,942	43.7%	4.50%	2.0674
	2005	3,427,973	1,463,508	42.7%	6,781,721	2,895,326	42.7%	4.50%	1.9783
	2006	3,358,369	1,350,812	40.2%	6,357,913	2,557,297	40.2%	4.50%	1.8932
	2007	3,294,780	1,501,062	45.6%	5,968,928	2,719,371	45.6%	4.50%	1.8116
	2008	3,263,472	1,976,283	60.6%	5,657,617	3,426,121	60.6%	4.50%	1.7336
	2009	3,320,486	1,922,197	57.9%	5,508,572	3,188,859	57.9%	4.50%	1.6590
	2010	3,340,571	1,818,569	54.4%	5,303,245	2,887,026	54.4%	4.50%	1.5875
	2011	3,399,130	2,377,429	69.9%	5,163,838	3,611,706	69.9%	4.50%	1.5192
	2012	3,351,617	3,499,232	104.4%	4,872,399	5,086,993	104.4%	4.50%	1.4537
	2013	3,431,011	2,158,421	62.9%	4,773,032	3,002,674	62.9%	4.50%	1.3911
	2014	3,413,779	3,149,238	92.3%	4,544,555	4,192,387	92.3%	4.50%	1.3312
	2015	3,324,931	3,635,918	109.4%	4,235,672	4,631,842	109.4%	4.50%	1.2739
	2016	3,506,768	2,647,696	75.5%	4,274,943	3,227,687	75.5%	4.50%	1.2191
	2017	3,444,613	2,471,738	71.8%	4,018,347	2,883,430	71.8%	4.50%	1.1666
	2018	3,623,289	4,828,241	133.3%	4,044,769	5,389,887	133.3%	4.50%	1.1163
	2019	3,488,066	6,575,171	188.5%	3,726,140	7,023,951	188.5%	4.50%	1.0683
	2020	3,439,950	5,896,100	171.4%	3,516,497	6,027,303	171.4%	4.50%	1.0223
Projected Future Experience	2021	3,382,595	5,918,089	175.0%	3,308,962	5,789,264	175.0%	4.50%	0.9782
	2022	3,565,661	6,055,333	169.8%	3,337,841	5,668,440	169.8%	4.50%	0.9361
	2023	3,699,946	6,122,707	165.5%	3,314,398	5,484,698	165.5%	4.50%	0.8958
	2024	3,816,538	6,156,702	161.3%	3,271,618	5,277,656	161.3%	4.50%	0.8572
	2025	3,870,180	6,165,857	159.3%	3,174,738	5,057,899	159.3%	4.50%	0.8203
	2026	3,587,067	6,154,640	171.6%	2,815,788	4,831,290	171.6%	4.50%	0.7850
	2027	3,261,909	6,103,253	187.1%	2,450,281	4,584,643	187.1%	4.50%	0.7512
	2028	2,947,949	6,037,800	204.8%	2,119,082	4,340,168	204.8%	4.50%	0.7188
	2029	2,646,121	5,941,098	224.5%	1,820,209	4,086,752	224.5%	4.50%	0.6879
	2030	2,357,766	5,801,683	246.1%	1,552,015	3,818,996	246.1%	4.50%	0.6583
	2031	2,085,185	5,616,323	269.3%	1,313,480	3,537,781	269.3%	4.50%	0.6299
	2032	1,830,744	5,386,203	294.2%	1,103,546	3,246,724	294.2%	4.50%	0.6028
	2033	1,594,910	5,116,686	320.8%	919,989	2,951,448	320.8%	4.50%	0.5768
	2034	1,377,221	4,808,412	349.1%	760,210	2,654,188	349.1%	4.50%	0.5520
	2035	1,179,108	4,474,545	379.5%	622,827	2,363,538	379.5%	4.50%	0.5282
	2036	1,001,666	4,125,970	411.9%	506,315	2,085,564	411.9%	4.50%	0.5055
	2037	844,345	3,767,135	446.2%	408,414	1,822,185	446.2%	4.50%	0.4837
	2038	706,096	3,403,139	482.0%	326,835	1,575,232	482.0%	4.50%	0.4629
	2039	585,623	3,038,118	518.8%	259,398	1,345,715	518.8%	4.50%	0.4429
	2040	481,564	2,679,250	556.4%	204,120	1,135,653	556.4%	4.50%	0.4239
	2041	392,512	2,336,748	595.3%	159,209	947,824	595.3%	4.50%	0.4056
	2042	317,033	2,016,509	636.1%	123,056	782,708	636.1%	4.50%	0.3882
	2043	253,690	1,722,822	679.1%	94,230	639,917	679.1%	4.50%	0.3714
	2044	201,068	1,456,598	724.4%	71,468	517,734	724.4%	4.50%	0.3554
	2045	157,803	1,217,681	771.6%	53,674	414,175	771.6%	4.50%	0.3401
	2046	122,602	1,006,961	821.3%	39,905	327,753	821.3%	4.50%	0.3255
	2047	94,262	823,619	873.8%	29,360	256,534	873.8%	4.50%	0.3115
	2048	71,688	665,598	928.5%	21,367	198,387	928.5%	4.50%	0.2981
	2049	53,905	531,244	985.5%	15,375	151,523	985.5%	4.50%	0.2852
	2050	40,056	418,281	1044.2%	10,933	114,166	1044.2%	4.50%	0.2729
	2051	29,399	325,415	1106.9%	7,679	84,994	1106.9%	4.50%	0.2612
	2052	21,302	250,104	1174.1%	5,324	62,511	1174.1%	4.50%	0.2499
	2053	15,231	189,583	1244.7%	3,643	45,344	1244.7%	4.50%	0.2392
	2054	10,741	141,679	1319.1%	2,458	32,427	1319.1%	4.50%	0.2289
	2055	7,466	104,298	1397.0%	1,635	22,844	1397.0%	4.50%	0.2190
	2056	5,112	75,549	1477.9%	1,071	15,834	1477.9%	4.50%	0.2096
	2057	3,444	53,770	1561.3%	691	10,784	1561.3%	4.50%	0.2006
	2058	2,280	37,519	1645.5%	438	7,201	1645.5%	4.50%	0.1919
	2059	1,480	25,667	1733.8%	272	4,714	1733.8%	4.50%	0.1837
	2060	940	17,164	1825.5%	165	3,017	1825.5%	4.50%	0.1758
	2061	582	11,144	1914.3%	98	1,874	1914.3%	4.50%	0.1682
	2062	350	7,024	2007.1%	56	1,131	2007.1%	4.50%	0.1609
	2063	203	4,284	2107.3%	31	660	2107.3%	4.50%	0.1540
	2064	114	2,518	2217.7%	17	371	2217.7%	4.50%	0.1474
	2065	61	1,420	2342.1%	9	200	2342.1%	4.50%	0.1410
	2066	31	765	2484.8%	4	103	2484.8%	4.50%	0.1350
	2067	15	390	2649.8%	2	50	2649.8%	4.50%	0.1291
	2068	7	187	2839.0%	1	23	2839.0%	4.50%	0.1236
	Past	76,502,201	50,637,352	66.2%	129,803,340	70,145,580	54.0%		
	Future	46,625,570	116,317,484	249.5%	34,232,238	76,302,644	222.9%		
	Lifetime	123,127,771	166,954,837	135.6%	164,035,577	146,448,224	89.3%		

Attachment 6
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
Before Premium Rate Increase
Policy Form 30160A-PA

		Loss Ratios Without Interest			Loss Ratios With Interest				
	Calendar Year	Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio	**Interest Rate**	**Mid-Year Disc / Accum Factor**
Historical Experience	1997	0	0	0.0%	0	0	0.0%	4.50%	2.8134
	1998	1,033,792	0	0.0%	2,783,235	0	0.0%	4.50%	2.6923
	1999	3,012,576	15,831	0.5%	7,761,368	40,786	0.5%	4.50%	2.5763
	2000	4,106,200	31,390	0.8%	10,123,346	77,387	0.8%	4.50%	2.4654
	2001	4,003,345	126,696	3.2%	9,444,756	298,903	3.2%	4.50%	2.3592
	2002	3,809,041	201,722	5.3%	8,599,379	455,412	5.3%	4.50%	2.2576
	2003	3,613,538	327,110	9.1%	7,806,705	706,690	9.1%	4.50%	2.1604
	2004	3,484,600	406,021	11.7%	7,203,968	839,396	11.7%	4.50%	2.0674
	2005	3,406,426	660,568	19.4%	6,739,094	1,306,833	19.4%	4.50%	1.9783
	2006	3,342,375	826,665	24.7%	6,327,635	1,565,005	24.7%	4.50%	1.8932
	2007	3,271,992	1,235,107	37.7%	5,927,644	2,237,560	37.7%	4.50%	1.8116
	2008	3,252,726	1,442,644	44.4%	5,638,988	2,500,995	44.4%	4.50%	1.7336
	2009	3,345,191	1,722,533	51.5%	5,549,556	2,857,622	51.5%	4.50%	1.6590
	2010	3,341,221	1,982,836	59.3%	5,304,278	3,147,805	59.3%	4.50%	1.5875
	2011	3,395,257	1,913,537	56.4%	5,157,954	2,906,978	56.4%	4.50%	1.5192
	2012	3,372,630	2,078,276	61.6%	4,902,947	3,021,285	61.6%	4.50%	1.4537
	2013	3,417,277	2,276,022	66.6%	4,753,926	3,166,275	66.6%	4.50%	1.3911
	2014	3,386,115	2,611,043	77.1%	4,507,727	3,475,921	77.1%	4.50%	1.3312
	2015	3,353,694	3,024,073	90.2%	4,272,313	3,852,404	90.2%	4.50%	1.2739
	2016	3,501,218	3,347,716	95.6%	4,268,177	4,081,050	95.6%	4.50%	1.2191
	2017	3,467,831	3,217,781	92.8%	4,045,433	3,753,734	92.8%	4.50%	1.1666
	2018	3,644,881	3,387,036	92.9%	4,068,873	3,781,033	92.9%	4.50%	1.1163
	2019	3,494,686	3,969,815	113.6%	3,733,211	4,240,770	113.6%	4.50%	1.0683
	2020	3,443,601	3,994,395	116.0%	3,520,229	4,083,280	116.0%	4.50%	1.0223
Projected Future Experience	2021	3,461,985	6,210,518	179.4%	3,386,625	6,075,327	179.4%	4.50%	0.9782
	2022	3,553,731	5,896,559	165.9%	3,326,673	5,519,811	165.9%	4.50%	0.9361
	2023	3,324,106	6,549,703	197.0%	2,977,722	5,867,199	197.0%	4.50%	0.8958
	2024	3,071,578	6,939,644	225.9%	2,633,022	5,948,811	225.9%	4.50%	0.8572
	2025	2,821,116	7,170,545	254.2%	2,314,183	5,882,052	254.2%	4.50%	0.8203
	2026	2,575,862	7,212,488	280.0%	2,022,008	5,661,682	280.0%	4.50%	0.7850
	2027	2,337,972	7,282,357	311.5%	1,756,238	5,470,362	311.5%	4.50%	0.7512
	2028	2,108,925	7,254,729	344.0%	1,515,964	5,214,936	344.0%	4.50%	0.7188
	2029	1,889,126	7,194,686	380.8%	1,299,488	4,949,067	380.8%	4.50%	0.6879
	2030	1,679,539	7,125,951	424.3%	1,105,568	4,690,704	424.3%	4.50%	0.6583
	2031	1,481,826	7,033,165	474.6%	933,418	4,430,265	474.6%	4.50%	0.6299
	2032	1,297,798	6,901,613	531.8%	782,293	4,160,191	531.8%	4.50%	0.6028
	2033	1,127,786	6,729,219	596.7%	650,539	3,881,602	596.7%	4.50%	0.5768
	2034	971,212	6,516,446	671.0%	536,098	3,597,003	671.0%	4.50%	0.5520
	2035	829,118	6,263,927	755.5%	437,956	3,308,723	755.5%	4.50%	0.5282
	2036	702,312	5,977,341	851.1%	355,000	3,021,381	851.1%	4.50%	0.5055
	2037	590,299	5,661,310	959.1%	285,531	2,738,408	959.1%	4.50%	0.4837
	2038	492,211	5,321,720	1081.2%	227,833	2,463,298	1081.2%	4.50%	0.4629
	2039	407,031	4,965,196	1219.9%	180,292	2,199,303	1219.9%	4.50%	0.4429
	2040	333,712	4,597,173	1377.6%	141,450	1,948,602	1377.6%	4.50%	0.4239
	2041	271,185	4,217,721	1555.3%	109,997	1,710,779	1555.3%	4.50%	0.4056
	2042	218,375	3,837,168	1757.1%	84,762	1,489,397	1757.1%	4.50%	0.3882
	2043	174,214	3,464,595	1988.7%	64,709	1,286,874	1988.7%	4.50%	0.3714
	2044	137,658	3,105,890	2256.2%	48,929	1,103,960	2256.2%	4.50%	0.3554
	2045	107,710	2,765,001	2567.1%	36,636	940,473	2567.1%	4.50%	0.3401
	2046	83,429	2,445,568	2931.3%	27,155	796,002	2931.3%	4.50%	0.3255
	2047	63,951	2,149,405	3361.0%	19,919	669,479	3361.0%	4.50%	0.3115
	2048	48,489	1,877,385	3871.8%	14,453	559,571	3871.8%	4.50%	0.2981
	2049	36,350	1,630,179	4484.6%	10,368	464,966	4484.6%	4.50%	0.2852
	2050	26,929	1,406,285	5222.2%	7,350	383,834	5222.2%	4.50%	0.2729
	2051	19,704	1,206,697	6124.3%	5,146	315,175	6124.3%	4.50%	0.2612
	2052	14,232	1,029,699	7235.0%	3,557	257,364	7235.0%	4.50%	0.2499
	2053	10,143	873,821	8614.6%	2,426	208,999	8614.6%	4.50%	0.2392
	2054	7,130	737,531	10344.3%	1,632	168,805	10344.3%	4.50%	0.2289
	2055	4,940	619,192	12534.8%	1,082	135,617	12534.8%	4.50%	0.2190
	2056	3,371	517,051	15338.5%	707	108,369	15338.5%	4.50%	0.2096
	2057	2,263	429,389	18970.5%	454	86,120	18970.5%	4.50%	0.2006
	2058	1,493	354,593	23746.1%	287	68,056	23746.1%	4.50%	0.1919
	2059	966	291,136	30140.6%	177	53,471	30140.6%	4.50%	0.1837
	2060	611	237,613	38894.9%	107	41,762	38894.9%	4.50%	0.1758
	2061	376	192,717	51198.5%	63	32,412	51198.5%	4.50%	0.1682
	2062	225	155,270	69026.2%	36	24,990	69026.2%	4.50%	0.1609
	2063	130	124,223	95770.0%	20	19,132	95770.0%	4.50%	0.1540
	2064	72	98,641	137462.0%	11	14,538	137462.0%	4.50%	0.1474
	2065	38	77,707	205335.4%	5	10,959	205335.4%	4.50%	0.1410
	2066	19	60,702	321384.0%	3	8,192	321384.0%	4.50%	0.1350
	2067	9	46,993	531450.2%	1	6,069	531450.2%	4.50%	0.1291
	2068	4	36,030	937644.0%	0	4,453	937644.0%	4.50%	0.1236
	Past	77,500,217	38,798,817	50.1%	132,440,739	52,397,126	39.6%		
	Future	36,291,260	162,792,492	448.6%	27,307,894	97,998,547	358.9%		
	Lifetime	113,791,477	201,591,309	177.2%	159,748,633	150,395,673	94.1%		

Attachment 6
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
With Requested Premium Rate Increase, Spread Over Three Years
Policy Form 30160A-PA

		Loss Ratios Without Interest			Loss Ratios With Interest				
	Calendar Year	Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio	**Interest Rate**	**Mid-Year Disc / Accum Factor**
Historical Experience	1997	0	0	0.0%	0	0	0.0%	4.50%	2.8134
	1998	1,033,792	0	0.0%	2,783,235	0	0.0%	4.50%	2.6923
	1999	3,012,576	15,831	0.5%	7,761,368	40,786	0.5%	4.50%	2.5763
	2000	4,106,200	31,390	0.8%	10,123,346	77,387	0.8%	4.50%	2.4654
	2001	4,003,345	126,696	3.2%	9,444,756	298,903	3.2%	4.50%	2.3592
	2002	3,809,041	201,722	5.3%	8,599,379	455,412	5.3%	4.50%	2.2576
	2003	3,613,538	327,110	9.1%	7,806,705	706,690	9.1%	4.50%	2.1604
	2004	3,484,600	406,021	11.7%	7,203,968	839,396	11.7%	4.50%	2.0674
	2005	3,406,426	660,568	19.4%	6,739,094	1,306,833	19.4%	4.50%	1.9783
	2006	3,342,375	826,665	24.7%	6,327,635	1,565,005	24.7%	4.50%	1.8932
	2007	3,271,992	1,235,107	37.7%	5,927,644	2,237,560	37.7%	4.50%	1.8116
	2008	3,252,726	1,442,644	44.4%	5,638,988	2,500,995	44.4%	4.50%	1.7336
	2009	3,345,191	1,722,533	51.5%	5,549,556	2,857,622	51.5%	4.50%	1.6590
	2010	3,341,221	1,982,836	59.3%	5,304,278	3,147,805	59.3%	4.50%	1.5875
	2011	3,395,257	1,913,537	56.4%	5,157,954	2,906,978	56.4%	4.50%	1.5192
	2012	3,372,630	2,078,276	61.6%	4,902,947	3,021,285	61.6%	4.50%	1.4537
	2013	3,417,277	2,276,022	66.6%	4,753,926	3,166,275	66.6%	4.50%	1.3911
	2014	3,386,115	2,611,043	77.1%	4,507,727	3,475,921	77.1%	4.50%	1.3312
	2015	3,353,694	3,024,073	90.2%	4,272,313	3,852,404	90.2%	4.50%	1.2739
	2016	3,501,218	3,347,716	95.6%	4,268,177	4,081,050	95.6%	4.50%	1.2191
	2017	3,467,831	3,217,781	92.8%	4,045,433	3,753,734	92.8%	4.50%	1.1666
	2018	3,644,881	3,387,036	92.9%	4,068,873	3,781,033	92.9%	4.50%	1.1163
	2019	3,494,686	3,969,815	113.6%	3,733,211	4,240,770	113.6%	4.50%	1.0683
	2020	3,443,601	3,994,395	116.0%	3,520,229	4,083,280	116.0%	4.50%	1.0223
Projected Future Experience	2021	3,461,985	6,210,518	179.4%	3,386,625	6,075,327	179.4%	4.50%	0.9782
	2022	3,665,016	5,896,139	160.9%	3,430,848	5,519,418	160.9%	4.50%	0.9361
	2023	3,797,436	6,539,918	172.2%	3,401,730	5,858,434	172.2%	4.50%	0.8958
	2024	3,920,270	6,907,674	176.2%	3,360,539	5,921,405	176.2%	4.50%	0.8572
	2025	3,903,600	7,106,237	182.0%	3,202,152	5,829,299	182.0%	4.50%	0.8203
	2026	3,586,856	7,106,034	198.1%	2,815,622	5,578,118	198.1%	4.50%	0.7850
	2027	3,261,347	7,125,666	218.5%	2,449,859	5,352,659	218.5%	4.50%	0.7512
	2028	2,947,301	7,046,654	239.1%	2,118,617	5,065,365	239.1%	4.50%	0.7188
	2029	2,645,339	6,944,046	262.5%	1,819,671	4,776,658	262.5%	4.50%	0.6879
	2030	2,356,801	6,844,902	290.4%	1,551,380	4,505,702	290.4%	4.50%	0.6583
	2031	2,083,985	6,732,300	323.0%	1,312,724	4,240,748	323.0%	4.50%	0.6299
	2032	1,829,455	6,589,606	360.2%	1,102,769	3,972,118	360.2%	4.50%	0.6028
	2033	1,593,746	6,412,169	402.3%	919,317	3,698,719	402.3%	4.50%	0.5768
	2034	1,376,099	6,199,342	450.5%	759,591	3,421,966	450.5%	4.50%	0.5520
	2035	1,178,018	5,950,704	505.1%	622,251	3,143,273	505.1%	4.50%	0.5282
	2036	1,000,698	5,671,382	566.7%	505,825	2,866,728	566.7%	4.50%	0.5055
	2037	843,517	5,365,501	636.1%	408,014	2,595,324	636.1%	4.50%	0.4837
	2038	705,381	5,038,491	714.3%	326,504	2,332,198	714.3%	4.50%	0.4629
	2039	584,998	4,696,553	802.8%	259,121	2,080,309	802.8%	4.50%	0.4429
	2040	481,012	4,344,750	903.3%	203,886	1,841,608	903.3%	4.50%	0.4239
	2041	392,024	3,982,733	1015.9%	159,011	1,615,464	1015.9%	4.50%	0.4056
	2042	316,605	3,620,360	1143.5%	122,890	1,405,243	1143.5%	4.50%	0.3882
	2043	253,322	3,266,266	1289.4%	94,093	1,213,207	1289.4%	4.50%	0.3714
	2044	200,756	2,925,918	1457.4%	71,357	1,039,990	1457.4%	4.50%	0.3554
	2045	157,543	2,602,940	1652.2%	53,586	885,350	1652.2%	4.50%	0.3401
	2046	122,388	2,300,716	1879.9%	39,836	748,855	1879.9%	4.50%	0.3255
	2047	94,087	2,020,867	2147.9%	29,305	629,442	2147.9%	4.50%	0.3115
	2048	71,545	1,764,123	2465.8%	21,325	525,812	2465.8%	4.50%	0.2981
	2049	53,787	1,531,033	2846.5%	15,341	436,687	2846.5%	4.50%	0.2852
	2050	39,958	1,320,034	3303.6%	10,906	360,292	3303.6%	4.50%	0.2729
	2051	29,317	1,132,119	3861.6%	7,657	295,696	3861.6%	4.50%	0.2612
	2052	21,234	965,591	4547.3%	5,307	241,340	4547.3%	4.50%	0.2499
	2053	15,175	819,029	5397.3%	3,629	195,894	5397.3%	4.50%	0.2392
	2054	10,695	690,964	6460.7%	2,448	158,147	6460.7%	4.50%	0.2289
	2055	7,429	579,834	7804.8%	1,627	126,996	7804.8%	4.50%	0.2190
	2056	5,083	483,972	9522.1%	1,065	101,436	9522.1%	4.50%	0.2096
	2057	3,421	401,746	11743.3%	686	80,576	11743.3%	4.50%	0.2006
	2058	2,262	331,626	14660.4%	434	63,648	14660.4%	4.50%	0.1919
	2059	1,466	272,170	18563.1%	269	49,988	18563.1%	4.50%	0.1837
	2060	929	222,046	23904.2%	163	39,026	23904.2%	4.50%	0.1758
	2061	573	180,023	31410.4%	96	30,277	31410.4%	4.50%	0.1682
	2062	343	144,989	42289.6%	55	23,335	42289.6%	4.50%	0.1609
	2063	198	115,958	58617.7%	30	17,859	58617.7%	4.50%	0.1540
	2064	109	92,046	84089.8%	16	13,566	84089.8%	4.50%	0.1474
	2065	58	72,488	125592.8%	8	10,223	125592.8%	4.50%	0.1410
	2066	29	56,608	196632.0%	4	7,640	196632.0%	4.50%	0.1350
	2067	13	43,810	325423.5%	2	5,658	325423.5%	4.50%	0.1291
	2068	6	33,580	575019.8%	1	4,150	575019.8%	4.50%	0.1236
	Past	77,500,217	38,798,817	50.1%	132,440,739	52,397,126	39.6%		
	Future	47,023,214	156,702,175	333.2%	34,598,195	95,001,174	274.6%		
	Lifetime	124,523,431	195,500,993	157.0%	167,038,935	147,398,300	88.2%		

Attachment 7
RiverSource Life Insurance Company
Reserve Balances as of December 31, 2020

	Nationwide Policy Form 30160A		Pennsylvania Policy Form 30160A-PA	
Incurred Year	Claim Reserve [1]	Active Life Reserve [2]	Claim Reserve [1]	Active Life Reserve [2]
1997	0		0	
1998	0		0	
1999	0		0	
2000	0		0	
2001	0		0	
2002	123,964		0	
2003	19,260		0	
2004	327,155		0	
2005	0		0	
2006	545,789		0	
2007	12,109		0	
2008	471,990		0	
2009	1,086,110		0	
2010	3,000,016		176,521	
2011	2,286,275		312,339	
2012	4,202,196		96,446	
2013	5,425,011		278,955	
2014	10,721,595		65,809	
2015	12,447,064		490,511	
2016	23,525,411		573,351	
2017	29,888,518		705,277	
2018	47,253,784		2,288,069	
2019	80,758,052		5,220,482	
2020	94,806,126	774,299,371	5,619,123	41,396,644

[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 2017 through 2020 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 30160A

Policy Duration	Earned Premiums	Incurred Claims	Loss Ratio
1	76,110,817	945,446	1.2%
2	71,829,536	4,629,851	6.4%
3	68,606,421	8,138,090	11.9%
4	65,592,353	9,973,038	15.2%
5	63,115,280	11,754,940	18.6%
6	61,251,426	16,798,354	27.4%
7	59,830,915	15,028,824	25.1%
8	58,390,725	25,116,748	43.0%
9	57,283,405	27,456,541	47.9%
10	57,963,333	35,179,021	60.7%
11	59,319,184	40,153,947	67.7%
12	60,886,666	44,974,561	73.9%
13	61,486,787	51,630,685	84.0%
14	62,371,868	60,069,654	96.3%
15	63,494,103	60,267,622	94.9%
16	62,823,476	70,247,947	111.8%
17	63,939,617	81,501,532	127.5%
18	64,839,061	79,768,317	123.0%
19	66,358,931	88,975,003	134.1%
20	66,684,771	90,812,374	136.2%
21	65,321,188	111,076,925	170.0%
22	63,505,664	128,456,846	202.3%
23	64,448,251	128,179,621	198.9%
24	64,012,001	116,816,878	182.5%
25	60,045,726	118,047,505	196.6%
26	55,318,024	119,455,574	215.9%
27	50,678,515	120,464,209	237.7%
28	46,163,755	121,010,445	262.1%
29	41,822,433	120,980,191	289.3%
30	37,659,414	119,947,274	318.5%
31	33,668,130	117,924,256	350.3%
32	29,880,289	114,849,940	384.4%
33	26,320,463	110,831,994	421.1%
34	23,034,199	106,157,129	460.9%
35	19,987,698	100,600,405	503.3%
36	17,189,437	94,266,031	548.4%
37	14,672,980	87,578,702	596.9%
38	12,434,115	80,632,462	648.5%
39	10,461,115	73,591,241	703.5%
40	8,735,687	66,571,241	762.1%
41	7,238,744	59,424,526	820.9%
42	5,950,761	52,549,664	883.1%
43	4,851,996	46,030,109	948.7%
44	3,922,850	39,951,064	1018.4%
45	3,144,192	34,338,503	1092.1%
46	2,497,649	29,218,177	1169.8%
47	1,965,850	24,629,110	1252.8%
48	1,532,625	20,550,141	1340.8%
49	1,183,149	16,968,088	1434.1%
50	904,050	13,860,919	1533.2%
51	683,445	11,189,463	1637.2%
52	510,926	8,929,150	1747.6%
53	377,501	7,036,526	1864.0%
54	275,502	5,472,470	1986.4%
55	198,470	4,198,961	2115.7%
56	141,032	3,176,583	2252.4%
57	98,775	2,366,922	2396.3%
58	68,119	1,735,128	2547.2%
59	46,203	1,249,009	2703.3%
60	30,776	881,337	2863.8%
Total	2,053,160,376	3,364,617,214	163.9%

Attachment 9
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
Before Premium Rate Increase
Policy Form 30160A-PA

Policy Duration	Earned Premiums	Incurred Claims	Loss Ratio
1	4,365,080	0	0.0%
2	4,131,927	322,169	7.8%
3	3,981,419	67,589	1.7%
4	3,796,466	1,056,524	27.8%
5	3,624,599	483,067	13.3%
6	3,483,717	1,198,124	34.4%
7	3,394,344	845,165	24.9%
8	3,330,425	1,313,213	39.4%
9	3,288,645	2,401,634	73.0%
10	3,288,109	1,180,471	35.9%
11	3,323,440	3,057,256	92.0%
12	3,391,216	1,321,245	39.0%
13	3,380,601	1,306,751	38.7%
14	3,390,973	3,289,846	97.0%
15	3,429,202	3,687,116	107.5%
16	3,379,772	2,985,273	88.3%
17	3,408,847	3,005,771	88.2%
18	3,458,560	2,302,002	66.6%
19	3,766,699	2,675,649	71.0%
20	4,737,793	4,230,801	89.3%
21	3,569,094	7,240,420	202.9%
22	2,240,675	7,433,287	331.7%
23	3,048,272	6,968,601	228.6%
24	3,455,593	6,153,228	178.1%
25	3,245,780	6,265,286	193.0%
26	2,991,368	6,344,469	212.1%
27	2,740,347	6,405,844	233.8%
28	2,495,055	6,436,659	258.0%
29	2,258,365	6,439,274	285.1%
30	2,031,004	6,382,792	314.3%
31	1,812,806	6,270,447	345.9%
32	1,605,736	6,104,903	380.2%
33	1,411,224	5,885,421	417.0%
34	1,231,836	5,629,467	457.0%
35	1,065,717	5,326,079	499.8%
36	913,340	4,981,628	545.4%
37	776,544	4,618,720	594.8%
38	655,116	4,239,002	647.1%
39	548,402	3,852,852	702.6%
40	455,370	3,467,612	761.5%
41	374,956	3,073,472	819.7%
42	306,073	2,696,547	881.0%
43	247,621	2,340,608	945.2%
44	198,501	2,010,720	1013.0%
45	157,634	1,710,123	1084.9%
46	123,981	1,438,630	1160.4%
47	96,553	1,197,906	1240.7%
48	74,430	986,882	1325.9%
49	56,774	803,572	1415.4%
50	42,833	646,756	1509.9%
51	31,946	513,832	1608.4%
52	23,541	403,288	1713.1%
53	17,131	312,701	1825.3%
54	12,304	239,305	1944.9%
55	8,717	180,665	2072.6%
56	6,088	134,518	2209.7%
57	4,188	98,580	2353.7%
58	2,836	71,095	2506.9%
59	1,887	50,259	2662.8%
60	1,232	34,752	2819.8%
Total	112,692,705	172,119,866	152.7%

IDS Life Insurance Compan
IDS Tower 10
Minneapolis, Minnesota 55440

11-17-97

Long-Term Care Insurance Policy

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

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

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

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

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

30 DAY RIGHT TO EXAMINE YOUR POLICY

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

CAUTION ABOUT APPLICATION ANSWERS

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

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

President: Richard W Kling

Secretary: William A. Stoltzmann

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

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

Approved, Effective DEC 3 1 1997
PID # A0977900
Pennsylvania Insurance Department
By Richard W. Stoner

30160A-PA

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

Schedule

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

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

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

FACILITY CARE BENEFIT

Daily Maximum Benefit Amount: $(100.00)

HOME AND COMMUNITY CARE BENEFIT

Daily Maximum Benefit Amount:
$(100) (100% of Facility Care Daily Maximum)
$(75.00) (75% of Facility Care Daily Maximum)
$(50.00) (50% of Facility Care Daily Maximum)

LIFETIME MAXIMUM BENEFIT AMOUNT:
(Lifetime limit for all Facility Care and Home and Community Care Benefits Combined)
$(73,000) (730 days x $100)
$(146,000) (1460 days x $100)
$(219,000) (2190 days x $100)
$(Lifetime/Unlimited)

ELIMINATION PERIOD: (20)(90) Days

MONTHLY WAIVER OF PREMIUM FOR FACILITY CARE: Automatically Included

(NONFORFEITURE BENEFIT OPTION:)

(Do You have this Option?) (Yes - see attached rider)

BENEFIT INCREASE OPTION:

Do You have this Option? (Yes - see attached rider)

Basic Contract Provisions

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

The Contract

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

Contesting Coverage

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

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

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

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

Other Provisions

Misstatement of Age: Your age may have been misstated in Your application. In that case, We will pay the benefits that the premiums You have paid would have purchased at Your true age.

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

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

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

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

Glossary Of Important Terms

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

Activities of Daily Living (ADLs)

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

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

Adult Day Care Center

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

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

Assisted Living Facility

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

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

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

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

Case Management Services

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

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

Chore Services

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

Custodial Care

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

Daily Maximum Benefit Amount

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

Elimination Period

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

Doctor

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

Home Health Aide and Personal Attendant Services

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

Homemaker Services

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

Immediate Family

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

Intermediate Nursing Care

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

Licensed Health Care Prac loner

Any of the following who is not a member of the Immediate Family:
- a physician (as defined in section 1861(r)(1) of the Social Security Act);
- a registered professional nurse;
- a licensed social worker; or
- any other individual who meets such requirements as may be prescribed by the Secretary of the Treasury.

Licensed Therapist

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

Lifetime Maximum Benefit Amount

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

Nurse

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

Nursing Home

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

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

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

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

Plan of Care

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

Policy Date

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

Qualified Long-Term Care Services

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

Respite Care

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

Severe Cognitive Impairment

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

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

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

Skilled Nursing Care

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

Substantial Assistance

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

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

Substantial Supervision

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

We, Us, Our

IDS Life Insurance Company, A Stock Company.

You, Your

The Insured named in the Schedule.

Exclusions and Limitations

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

What's Not Covered

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

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

Non-Duplication

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

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

Facility Care Benefit Provisions

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

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

Policy in Force

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

Conditions

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

Confined in a Nursing Home or Assisted Living Facility

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

Stay is Necessary

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

(a) - Being unable to perform without substantial assistance from another individual, 3 or more Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity; or

(b) - Requiring substantial supervision to protect You from threats to health and safety due to Severe Cognitive Impairment; or

(c) - Having a level of disability similar (as determined under regulations prescribed by the Secretary of the Treasury in consultation with the Secretary of Health and Human Services) to the level of disability described in clause (a).

All Levels of Care Covered

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

How Much We Pay

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

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

How Long Benefits Will Be Paid

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

Bed Reservation Feature

If You become hospitalized during a Nursing Home or Assisted Living Facility stay and You are charged to reserve Your accommodations in the Nursing Home or Assisted Living Facility, We will:
- pay the same benefits; and
- give the same Elimination Period credit;

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

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

Home And Community Care Benefit Provisions

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

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

Policy in Force

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

Conditions

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

Covered Care

Covered Care is any of the following:

100% of the expenses You incur for:

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

80% of the expenses You incur for:

- Homemaker Services; or
- Chore Services.

when the care is necessary because of Your:

(a) - Being unable to perform, without substantial assistance from another individual, 3 or more Activities of Daily Living for a period of at least 90 days due to a loss of functional capacity; or

(b) - Requiring substantial supervision to protect You from threats to health and safety due to Severe Cognitive Impairment; or

(c) - Having a level of disability similar (as determined under regulations prescribed by the Secretary of the Treasury in consultation with the Secretary of Health and Human Services) to the level of disability described in clause (a).

Determining When Care is Necessary

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

How Much We Pay

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

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

How Long Will Benefits Be Paid

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

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

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

Covered Community Care

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

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

Determining When Care is Necessary

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

How Long Benefits Will Be Paid

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

Covered Respite Care

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

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

Covered Equipment Purchases

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

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

Covered Equipment Purchases will NOT include:

- Any equipment that will, other than incidentally, increase the value of the residence in which it is installed; or

- Artificial limbs, teeth or equipment that is placed in Your body, temporarily or permanently.

Examples of Eligible Equipment: Based on Your situation, the eligible equipment may include such items as:
- Pumps and other devices for intravenous injection;
- Grab bars to assist in toileting;
- Special hospital style beds; crutches; or wheelchairs;
- Interior and exterior ramps to permit movement from one level of the residence to another; or
- Other mechanical aids.

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

Caregiver Training Benefit

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

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

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

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

Alternate Plan of Care

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

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

Examples of an Alternate Plan of Care: An Alternate Plan of Care may indicate the use of providers, facilities, or supports not otherwise covered by the policy. Examples include, but are not limited to:
- In-home safety devices.
- Home delivered meals.
- Stays in other types of facilities.
- Additional Equipment Benefits.

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

Case Management Services

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

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

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

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

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

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

Claims Information

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

Telling Us About a Claim

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

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

How to File a Claim

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

The claim form has instructions on how to fill it out and where to send it. Please read the form carefully. Answer all questions and send all required information to the address on the form. This will assist Us in the evaluation of Your claim so that We can determine the benefits for which you are eligible.

If You or Your representative do not get the claim form within 15 days, proof of loss can be filed without it by sending Us a letter which describes the occurrence, the character and the extent of the loss for which claim is made. That letter must be sent to Us at Our Home Office within the time period stated in the next paragraph. As a minimum, the description should tell Us such things as: Your name and address; the care for which You are claiming benefits; the names and addresses of the medical professionals and care providers who are aware of Your condition or have provided care covered by the policy; the periods for which You are claiming benefits; and copies of Your expense statements for covered items.

When to File a Claim

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

Our Evaluation Criteria and Claims Payment Process

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

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

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

Payment of Claims: All benefits will be paid to You. Any benefits unpaid at Your death will be paid to Your beneficiary. If no beneficiary is designated and benefits are payable to Your estate, We may pay benefits up to $1,000 to someone related to You by blood or marriage who is deemed by Us to be justly entitled to the benefits. We will be discharged to the extent of any such payment made in good faith.

How to Appeal A Claim

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

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

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

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

Legal Actions: You cannot sue on Your claim before 60 days after written proof of loss has been given as required by this policy. You cannot sue after 3 years from the time written proof of loss is required to be given.

Effective Date And Premium Payment Provisions

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

The Policy Taking Effect

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

Your Right to Cancel the Policy at Any Time

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

Refund of Premium Paid Beyond Your Death

If You die while insured under this policy, We will refund the pro rata portion of any premium paid for a period after Your death. The refund will be made within 30 days of Our receipt of written notice of Your death and will be payable to Your estate.

Paying Premiums

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

Monthly Waiver of Premium During Covered Confinements

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

- refund the pro rata premium paid for monthly periods beyond that for which the waiver begins; and

- waive the payment of premium for each coverage month which begins while You continue to receive uninterrupted Nursing Home or Assisted Living Facility Benefits.

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

What Happens When Premiums are Not Paid

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

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

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

The reinstated policy will cover only losses that begin after the date of reinstatement. In all other respects Your rights and Our rights will remain the same; subject to any provisions noted on or attached to the reinstated policy.

Any premiums We accept for a reinstatement will be applied to a period which begins on the date of reinstatement.

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

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

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

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

The proof, in the form of a certification by a Licensed Health Care Practitioner, must specify that the above requirements have been met and must be provided to Us:
- within 5 months of the lapse date, when You are eligible for continuation because You have been functionally impaired; and
- within 9 months of the lapse date, when You are eligible for continuation because You have been cognitively impaired.

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

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

Long-Term Care Insurance Policy

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

IDS Life Insurance Company
IDS Tower 10
Minneapolis, Minnesota 55440

11-5-97

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

Nonforfeiture Benefit Rider

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

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

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

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

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

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

In no case will the sum of:

1. The expenses incurred for Facility Care while the policy was in force, and the expenses incurred for Facility Care after the lapse date, exceed the Lifetime Maximum Benefit amount as stated in the Schedule in effect at the time of lapse; and

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

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

IDS Life Insurance Company

William A. Stoltzmann

Secretary

Approved, Effective DEC 3 1 1997
PID # A0977300
Pennsylvania Insurance Department
By Richard W. Stoner

30165A-PA

9/97

11-5-97

IDS Life Insurance Company
IDS Tower 10
Minneapolis, MN 55440

Benefit Increases Option Rider

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

Simple Increases Option

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

Your Lifetime Maximum Benefit Amount will also increase on each anniversary of the Policy Date. It will be increased by an amount equal to (a) times (b), where:
(a) is the remaining amount of the Maximum Lifetime Benefit Amount before the increase; and
(b) is the percent of increase in the Facility Care Daily Maximum Benefit Amount from the previous year to the current year.

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

IDS Life Insurance Company

William A. Stoltzmann

Secretary

Approved, Effective DEC 3 1 1997
P/D File # A097 0081
Pennsylvania Insurance Department
By Richard L. Stover

30273A

11-5-97

IDS Life Insurance Company
IDS Tower 10
Minneapolis, MN 55440

Benefit Increases Option Rider

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

Compound Increases Option

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

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

(a) is the remaining amount of the Maximum Lifetime Benefit Amount before the increase; and

(b) is the percent of increase in the Facility Care Daily Maximum Benefit Amount from the previous year to the current year.

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

IDS Life Insurance Company

William A. Stoltzmann

Secretary

Approved Effective DEC 3 1 1997
PID# A0971900
Pennsylvania Insurance Department
By Richard W. Stoner

30274A

RiverSource Life Insurance Company
70100 Ameriprise Financial Center
Minneapolis, MN 55474

1.800.862.7919

Benefit Increases Option Endorsement

Policy: 9100-1234567
Insured: John Doe

This endorsement is made part of the policy to which it is attached. It changes certain terms of the policy and riders. This endorsement is effective on the policy anniversary date after We receive Your request and signed acceptance. The policy anniversary date is the same day and month as the Policy Date each year that the policy remains in force.

The following provision is hereby added to your policy:

Compound Increases Option Change

If your policy or rider contain a **Compound Increases Option** provision, any increases regarding Your Daily Benefit Amount for Facility Care and Home and Community Care will be changed to use 2%.

RiverSource Life Insurance Company

Secretary