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-133072642
SERFF Status:	Assigned
State Tr Num:	AERS-133072642
State Status:	Received Review in Progress
Co Tr Num:	30160A, 32100 RB31LR 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):	Valerie Romig (primary), Jim Laverty
Disposition Date:	
Disposition Status:	
Effective Date:	

State Filing Description:

Proposed 33.2% increase (52.1% (two annual increases of 23.3%) on lifetime and 21.0% (two annual increases of 10%) on non-lifetime policies) on 1,248 PA policyholders of RiverSource 30160A-PA with endorsement 32100-PA issued prior to Sept 16, 2002.

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, 32100 RB31LR 2022/30160A, 32100 RB31LR 2022*

General Information

Project Name: 30160A, 32100 RB31LR 2022
Project Number: 30160A, 32100 RB31LR 2022
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 33.2%

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, 32100 RB31LR 2022/30160A, 32100 RB31LR 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 03:39 PM	228109093
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, 32100 RB31LR 2022/30160A, 32100 RB31LR 2022*

Rate Information

Rate data applies to filing.

Filing Method: Review and Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 15.000%
Effective Date of Last Rate Revision: 08/01/2021
Filing Method of Last Filing: Review and Approval
SERFF Tracking Number of Last Filing: AERS-132354876

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	33.200%	33.200%	$1,307,422	1,248	$3,934,178	52.100%	21.000%

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, 32100 RB31LR 2022/30160A, 32100 RB31LR 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_32100_LR	30160A-PA, 32100-PA	Revised	Previous State Filing Number: AERS-132354876 Percent Rate Change Request: 33.2	PA PremiumRates_30160A_32100_LR.20220421.pdf,

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

Premium Rates with First 23.3% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
41	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
42	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
43	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
44	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
45	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
46	175.08	200.08	225.12	143.80	165.72	187.56	284.54	323.54	362.64	256.32	290.78	325.12	387.64	434.56	481.42	350.16	390.76	431.40
47	178.18	204.78	231.36	146.94	170.44	193.82	300.10	340.78	381.40	265.74	301.72	337.60	403.30	451.78	500.18	362.64	406.44	450.16
48	178.18	204.78	231.36	153.22	176.68	200.08	312.58	356.40	400.12	272.02	307.96	343.90	425.16	475.18	525.18	372.04	417.36	462.64
49	187.56	215.76	243.88	156.30	181.32	206.32	318.82	362.64	406.44	275.08	312.58	350.16	440.82	492.36	543.98	384.52	429.90	475.18
50	187.56	215.76	243.88	162.54	187.56	212.56	328.22	373.58	418.92	281.36	318.82	356.40	472.10	526.82	581.44	393.86	440.82	487.66
51	193.82	225.12	256.32	165.72	192.26	218.86	337.60	384.52	431.40	297.00	336.04	375.14	484.54	539.30	594.00	403.30	451.78	500.18
52	200.08	231.36	262.60	165.72	192.26	218.86	343.90	390.76	437.64	297.00	336.04	375.14	500.18	556.44	612.72	422.08	470.58	518.92
53	203.20	236.06	268.80	181.32	209.44	237.62	353.26	401.76	450.16	306.34	347.02	387.64	515.78	573.66	631.46	431.40	481.42	531.48
54	203.20	236.06	268.80	181.32	209.44	237.62	368.90	418.92	468.90	312.58	353.26	393.86	537.72	597.14	656.50	440.82	492.36	543.98
55	212.56	247.00	281.36	193.82	225.12	256.32	378.28	429.90	481.42	325.12	368.90	412.66	559.60	620.56	681.50	459.54	514.28	568.94
56	228.24	264.20	300.10	200.08	231.36	262.60	403.30	458.02	512.68	347.02	392.34	437.64	594.00	656.50	719.00	493.90	550.22	606.48
57	250.08	287.58	325.12	215.76	248.58	281.36	431.40	487.66	543.98	375.14	422.08	468.90	622.14	686.20	750.28	528.34	586.18	643.94
58	265.74	304.78	343.90	231.36	265.74	300.10	453.34	511.12	568.94	397.04	445.52	493.90	659.62	726.86	794.04	556.44	615.90	675.26
59	281.36	321.98	362.64	247.00	282.96	318.82	487.66	547.12	606.48	425.16	475.18	525.18	694.00	762.76	831.54	590.90	651.90	712.72
60	306.34	350.16	393.86	262.60	300.10	337.60	509.54	570.54	631.46	459.54	514.28	568.94	722.16	792.48	862.78	618.96	681.50	744.00
61	321.98	367.32	412.66	275.08	312.58	350.16	537.72	600.24	662.74	487.66	543.98	600.24	756.52	828.42	900.28	653.42	717.48	781.56
62	337.60	384.52	431.40	284.54	323.54	362.64	565.84	629.92	694.00	509.54	567.42	625.26	784.72	858.12	931.60	690.86	758.12	825.26
63	353.26	401.76	450.16	306.34	347.02	387.64	597.14	664.34	731.52	537.72	597.14	656.50	819.02	894.04	969.12	719.00	787.80	856.56
64	375.14	425.16	475.18	325.12	368.90	412.66	618.96	687.76	756.52	559.60	620.56	681.50	853.46	930.02	999.98	753.42	823.72	894.04
65	397.04	451.78	506.44	340.78	386.10	431.40	656.50	728.42	800.30	597.14	661.20	725.28	890.96	970.72	999.98	784.72	858.12	931.60
66	465.86	523.60	581.44	397.04	445.52	493.90	759.68	836.22	912.84	681.50	750.28	819.02	999.98	999.98	999.98	884.72	964.48	999.98
67	543.98	606.48	668.98	472.10	526.82	581.44	865.94	948.76	999.98	772.18	845.64	919.08	999.98	999.98	999.98	981.62	999.98	999.98
68	618.96	687.76	756.52	531.48	590.90	650.18	969.12	999.98	999.98	865.94	945.68	999.98	999.98	999.98	999.98	999.98	999.98	999.98
69	703.40	776.92	850.32	597.14	661.20	725.28	999.98	999.98	999.98	962.86	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	778.46	858.12	937.84	659.62	729.96	800.30	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	847.18	930.02	999.98	722.16	795.64	869.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	931.60	999.98	999.98	784.72	864.38	944.08	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	999.98	999.98	999.98	850.32	934.74	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
74	999.98	999.98	999.98	912.84	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
75	999.98	999.98	999.98	984.76	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
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 First 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
41	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
42	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
43	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
44	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
45	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
46	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	212.74	238.70	264.64
47	121.94	141.46	160.86	103.78	119.36	134.92	181.66	207.58	233.54	150.50	171.24	192.04	256.90	289.32	321.76	220.56	247.78	275.02
48	121.94	141.46	160.86	106.40	123.22	140.12	189.44	216.68	243.90	158.30	180.38	202.40	262.08	294.52	326.90	225.76	252.96	280.22
49	124.52	145.32	166.08	106.40	123.22	140.12	199.82	227.00	254.28	163.46	185.54	207.58	269.84	303.60	337.34	238.70	267.24	295.82
50	129.74	150.50	171.24	114.14	132.38	150.50	207.58	236.18	264.64	171.24	194.62	217.96	275.02	308.78	342.52	251.70	281.56	311.36
51	132.38	154.38	176.44	114.14	132.38	150.50	215.38	245.26	275.02	171.24	194.62	217.96	285.40	321.76	358.06	256.90	286.74	316.56
52	132.38	154.38	176.44	114.14	132.38	150.50	220.56	250.40	280.22	176.44	199.82	223.12	295.82	332.10	368.46	264.64	295.82	326.90
53	134.92	158.30	181.66	116.78	136.24	155.68	228.30	259.44	290.62	186.84	212.74	238.70	303.60	341.24	378.80	269.84	300.98	332.10
54	134.92	158.30	181.66	116.78	136.24	155.68	236.18	268.54	300.98	197.24	223.12	249.08	308.78	346.42	383.98	277.60	310.10	342.52
55	145.32	171.24	197.24	124.52	145.32	166.08	249.08	282.84	316.56	205.02	232.28	259.44	316.56	355.50	394.40	295.82	329.54	363.24
56	155.68	181.66	207.58	129.74	150.50	171.24	264.64	300.98	337.34	217.96	246.52	275.02	334.76	374.96	415.12	311.36	347.68	383.98
57	168.66	195.92	223.12	137.54	159.58	181.66	277.60	315.26	352.88	230.98	260.76	290.62	358.06	399.58	441.12	329.54	367.18	404.76
58	181.66	210.18	238.70	150.50	173.84	197.24	300.98	339.92	378.80	254.28	285.40	316.56	386.66	429.40	472.24	352.88	391.84	430.70
59	189.44	219.28	249.08	166.08	192.04	217.96	313.96	354.20	394.40	267.24	299.68	332.10	407.38	452.78	498.20	371.06	411.26	451.48
60	207.58	238.70	269.84	173.84	201.10	228.30	332.10	373.60	415.12	290.62	324.32	358.06	435.88	482.60	529.30	394.40	435.88	477.40
61	217.96	249.08	280.22	179.06	206.32	233.54	350.32	393.10	435.88	306.18	342.52	378.80	454.08	502.08	550.06	412.54	455.38	498.20
62	225.76	258.14	290.62	192.04	220.56	249.08	365.88	411.26	456.68	319.16	356.80	394.40	472.24	521.56	570.84	438.52	483.92	529.30
63	238.70	272.42	306.18	205.02	234.86	264.64	383.98	430.70	477.40	342.52	381.42	420.34	500.80	551.40	601.96	456.68	503.38	550.06
64	259.44	295.82	332.10	212.74	243.90	275.02	402.16	450.18	498.20	355.50	395.74	435.88	524.10	576.00	627.90	480.04	527.98	576.00
65	272.42	310.10	347.68	225.76	258.14	290.62	422.90	473.56	524.10	376.26	419.04	461.82	552.66	608.48	664.22	498.20	547.48	596.78
66	313.96	354.20	394.40	264.64	300.98	337.34	480.04	535.82	591.54	435.88	482.60	529.30	627.90	687.56	747.24	552.66	605.86	659.06
67	360.70	406.10	451.48	306.18	345.12	383.98	544.90	604.58	664.22	495.62	546.24	596.78	703.14	769.34	835.42	612.32	672.02	731.68
68	402.16	450.18	498.20	337.34	378.80	420.34	604.58	668.14	731.68	552.66	608.48	664.22	778.40	848.44	918.50	677.20	740.78	804.36
69	446.30	498.20	550.06	383.98	430.70	477.40	661.68	730.40	799.16	609.78	668.14	726.48	858.86	935.40	999.98	736.84	806.96	876.98
70	487.76	544.90	601.96	425.52	474.82	524.10	726.48	799.16	871.78	669.44	731.68	793.94	928.88	999.98	999.98	801.82	878.30	954.82
71	529.30	588.98	648.70	461.82	513.74	565.62	788.76	866.58	944.44	731.68	799.16	866.58	999.98	999.98	999.98	861.42	941.86	999.98
72	573.40	636.96	700.56	508.56	565.62	622.72	843.26	925.04	999.98	783.58	853.64	923.72	999.98	999.98	999.98	921.12	999.98	999.98
73	617.52	684.98	752.44	544.90	604.58	664.22	905.58	992.44	999.98	850.98	926.28	999.98	999.98	999.98	999.98	980.76	999.98	999.98
74	661.68	733.00	804.36	586.36	648.70	710.94	970.44	999.98	999.98	905.58	984.66	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	713.54	790.08	866.58	627.90	695.34	762.82	999.98	999.98	999.98	965.22	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	801.82	883.50	965.22	716.10	788.76	861.42	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	892.54	980.76	999.98	806.96	886.06	965.22	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	980.76	999.98	999.98	897.72	983.36	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
79	999.98	999.98	999.98	993.74	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

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

Premium Rates with First 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
41	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
42	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
43	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
44	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
45	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
46	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
47	98.58	114.14	129.74	70.08	81.78	93.42	150.50	171.24	192.04	119.36	137.54	155.68	233.54	259.44	285.40	197.24	217.96	238.70
48	101.22	118.06	134.92	72.62	85.66	98.58	153.10	175.14	197.24	124.52	142.74	160.86	236.18	263.36	290.62	205.02	227.00	249.08
49	106.40	123.22	140.12	77.88	90.84	103.78	158.30	180.38	202.40	127.18	146.64	166.08	241.34	268.54	295.82	205.02	227.00	249.08
50	108.94	127.18	145.32	83.10	98.58	114.14	166.08	189.44	212.74	132.38	151.82	171.24	249.08	277.60	306.18	212.74	236.18	259.44
51	108.94	127.18	145.32	83.10	98.58	114.14	166.08	189.44	212.74	132.38	151.82	171.24	249.08	277.60	306.18	212.74	236.18	259.44
52	114.14	132.38	150.50	93.42	108.94	124.52	171.24	194.62	217.96	134.92	155.68	176.44	254.28	282.84	311.36	212.74	236.18	259.44
53	116.78	136.24	155.68	96.00	112.86	129.74	176.44	202.40	228.30	145.32	166.08	186.84	256.90	286.74	316.56	223.12	249.08	275.02
54	116.78	136.24	155.68	96.00	112.86	129.74	181.66	207.58	233.54	145.32	166.08	186.84	262.08	291.94	321.76	223.12	249.08	275.02
55	124.52	145.32	166.08	103.78	121.94	140.12	189.44	216.68	243.90	153.10	175.14	197.24	269.84	300.98	332.10	236.18	263.36	290.62
56	129.74	150.50	171.24	108.94	127.18	145.32	207.58	236.18	264.64	166.08	189.44	212.74	288.02	320.46	352.88	249.08	277.60	306.18
57	137.54	159.58	181.66	116.78	136.24	155.68	220.56	250.40	280.22	181.66	207.58	233.54	300.98	334.76	368.46	262.08	291.94	321.76
58	150.50	173.84	197.24	124.52	145.32	166.08	233.54	264.64	295.82	199.82	227.00	254.28	324.32	361.98	399.58	275.02	306.18	337.34
59	166.08	192.04	217.96	132.38	154.38	176.44	251.70	284.14	316.56	212.74	241.34	269.84	342.52	381.42	420.34	300.98	334.76	368.46
60	173.84	201.10	228.30	150.50	173.84	197.24	269.84	306.18	342.52	233.54	264.64	295.82	363.24	404.76	446.30	316.56	352.88	389.18
61	181.66	210.18	238.70	155.68	179.06	202.40	282.84	320.46	358.06	251.70	284.14	316.56	376.26	419.04	461.82	329.54	367.18	404.76
62	194.62	224.46	254.28	166.08	192.04	217.96	300.98	339.92	378.80	264.64	298.38	332.10	397.00	442.44	487.76	355.50	395.74	435.88
63	207.58	238.70	269.84	173.84	201.10	228.30	313.96	354.20	394.40	280.22	316.56	352.88	417.74	465.76	513.74	368.46	409.94	451.48
64	215.38	247.78	280.22	181.66	210.18	238.70	326.90	368.46	409.94	298.38	336.06	373.60	430.70	480.04	529.30	386.66	429.40	472.24
65	228.30	262.08	295.82	194.62	224.46	254.28	355.50	400.90	446.30	319.16	359.40	399.58	456.68	508.56	560.46	409.94	456.68	503.38
66	267.24	304.88	342.52	225.76	258.14	290.62	402.16	450.18	498.20	360.70	403.46	446.30	513.74	570.84	627.90	459.28	509.88	560.46
67	306.18	347.68	389.18	264.64	300.98	337.34	451.48	503.38	555.26	412.54	460.58	508.56	573.40	634.42	695.34	516.36	572.12	627.90
68	339.92	385.36	430.70	300.98	339.92	378.80	508.56	565.62	622.72	459.28	509.88	560.46	640.90	707.06	773.22	570.84	630.52	690.16
69	378.80	428.10	477.40	326.90	368.46	409.94	557.86	618.84	679.78	506.00	561.78	617.52	703.14	774.54	845.82	635.72	701.86	768.00
70	417.74	470.96	524.10	368.46	415.12	461.82	614.94	681.14	747.24	555.26	614.94	674.60	765.44	841.94	918.50	690.16	760.26	830.28
71	456.68	513.74	570.84	404.76	454.08	503.38	664.22	734.30	804.36	601.96	664.22	726.48	825.08	905.58	985.94	742.04	817.34	892.54
72	490.42	551.40	612.32	430.70	482.60	534.46	716.10	791.36	866.58	648.70	716.10	783.58	889.96	976.92	999.98	799.16	879.58	960.04
73	526.76	590.28	653.86	469.64	525.44	581.18	770.64	849.72	928.88	695.34	765.44	835.42	949.66	999.98	999.98	856.22	941.86	999.98
74	568.24	636.96	705.76	506.00	564.34	622.72	825.08	908.14	991.12	747.24	822.52	897.72	999.98	999.98	999.98	910.76	999.98	999.98
75	612.32	684.98	757.64	544.90	607.14	669.44	882.16	970.44	999.98	796.56	875.72	954.82	999.98	999.98	999.98	975.54	999.98	999.98
76	697.98	777.08	856.22	625.32	694.06	762.82	975.54	999.98	999.98	889.96	976.92	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	778.40	864.02	949.66	710.94	786.22	861.42	999.98	999.98	999.98	985.94	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	866.58	957.46	999.98	799.16	879.58	960.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	954.82	999.98	999.98	887.34	975.54	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
80				975.54	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 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
41	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
42	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
43	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
44	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
45	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
46	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
47	70.08	81.78	93.42	54.52	63.58	72.62	116.78	133.66	150.50	93.42	106.40	119.36	166.08	186.84	207.58	137.54	154.38	171.24
48	72.62	85.66	98.58	57.10	67.48	77.88	119.36	137.54	155.68	98.58	114.14	129.74	166.08	186.84	207.58	145.32	163.46	181.66
49	72.62	85.66	98.58	57.10	67.48	77.88	124.52	142.74	160.86	103.78	119.36	134.92	173.84	195.92	217.96	145.32	163.46	181.66
50	83.10	98.58	114.14	64.88	76.60	88.20	132.38	151.82	171.24	111.58	128.44	145.32	173.84	195.92	217.96	153.10	172.60	192.04
51	83.10	98.58	114.14	64.88	76.60	88.20	132.38	151.82	171.24	111.58	128.44	145.32	181.66	205.02	228.30	158.30	177.78	197.24
52	83.10	98.58	114.14	64.88	76.60	88.20	142.74	162.18	181.66	116.78	133.66	150.50	181.66	205.02	228.30	158.30	177.78	197.24
53	85.66	102.48	119.36	67.48	80.48	93.42	145.32	166.08	186.84	119.36	137.54	155.68	197.24	223.12	249.08	166.08	186.84	207.58
54	85.66	102.48	119.36	67.48	80.48	93.42	150.50	171.24	192.04	124.52	142.74	160.86	197.24	223.12	249.08	171.24	192.04	212.74
55	98.58	116.78	134.92	77.88	93.42	108.94	158.30	180.38	202.40	132.38	151.82	171.24	205.02	232.28	259.44	179.06	201.10	223.12
56	103.78	121.94	140.12	77.88	93.42	108.94	163.46	185.54	207.58	142.74	162.18	181.66	212.74	241.34	269.84	192.04	215.38	238.70
57	111.58	131.06	150.50	85.66	102.48	119.36	176.44	199.82	223.12	155.68	176.44	197.24	225.76	255.60	285.40	202.40	228.30	254.28
58	119.36	140.12	160.86	98.58	116.78	134.92	186.84	212.74	238.70	163.46	185.54	207.58	243.90	275.02	306.18	215.38	242.60	269.84
59	127.18	149.20	171.24	103.78	121.94	140.12	205.02	232.28	259.44	176.44	199.82	223.12	256.90	289.32	321.76	223.12	251.70	280.22
60	140.12	163.46	186.84	111.58	131.06	150.50	212.74	241.34	269.84	186.84	212.74	238.70	269.84	303.60	337.34	241.34	271.18	300.98
61	150.50	173.84	197.24	119.36	140.12	160.86	225.76	255.60	285.40	205.02	232.28	259.44	285.40	321.76	358.06	249.08	280.22	311.36
62	160.86	186.84	212.74	124.52	145.32	166.08	233.54	264.64	295.82	212.74	241.34	269.84	303.60	341.24	378.80	256.90	289.32	321.76
63	168.66	195.92	223.12	132.38	154.38	176.44	251.70	284.14	316.56	225.76	255.60	285.40	316.56	355.50	394.40	269.84	303.60	337.34
64	176.44	205.02	233.54	140.12	163.46	186.84	259.44	293.20	326.90	233.54	264.64	295.82	329.54	369.78	409.94	280.22	316.56	352.88
65	189.44	219.28	249.08	155.68	181.66	207.58	275.02	311.36	347.68	251.70	284.14	316.56	347.68	389.18	430.70	298.38	336.06	373.60
66	215.38	247.78	280.22	176.44	205.02	233.54	306.18	345.12	383.98	275.02	311.36	347.68	391.84	437.22	482.60	324.32	364.56	404.76
67	238.70	275.02	311.36	197.24	228.30	259.44	332.10	373.60	415.12	300.98	339.92	378.80	428.10	476.12	524.10	355.50	398.26	441.12
68	269.84	308.78	347.68	223.12	256.90	290.62	368.46	415.12	461.82	321.76	363.24	404.76	472.24	524.10	576.00	386.66	434.58	482.60
69	290.62	332.10	373.60	246.52	284.14	321.76	399.58	448.88	498.20	345.12	390.56	435.88	516.36	572.12	627.90	417.74	468.34	518.94
70	326.90	373.60	420.34	272.42	312.66	352.88	433.32	486.50	539.66	371.06	419.04	467.02	560.46	620.14	679.78	454.08	509.88	565.62
71	347.68	397.00	446.30	293.20	336.06	378.80	467.02	524.10	581.18	391.84	442.44	493.00	601.96	664.22	726.48	480.04	538.36	596.78
72	373.60	425.52	477.40	321.76	368.46	415.12	493.00	552.66	612.32	417.74	470.96	524.10	646.10	712.22	778.40	511.20	572.12	633.10
73	402.16	457.98	513.74	342.52	391.84	441.12	526.76	590.28	653.86	441.12	498.20	555.26	690.16	760.26	830.28	542.34	608.48	674.60
74	428.10	486.50	544.90	368.46	420.34	472.24	560.46	627.90	695.34	467.02	526.76	586.36	731.68	804.36	876.98	573.40	642.18	710.94
75	456.68	518.94	581.18	397.00	452.78	508.56	594.20	665.56	736.84	487.76	550.06	612.32	778.40	856.22	934.08	612.32	684.98	757.64
76	521.56	590.28	659.06	454.08	515.06	576.00	648.70	726.48	804.36	542.34	611.08	679.78	840.62	923.72	999.98	677.20	756.36	835.42
77	586.36	661.68	736.84	524.10	591.54	659.06	710.94	793.94	876.98	601.96	677.20	752.44	905.58	995.04	999.98	742.04	827.70	913.30
78	651.32	733.00	814.72	591.54	666.86	742.04	765.44	854.94	944.44	653.86	734.30	814.72	975.54	999.98	999.98	809.56	900.36	991.12
79	716.10	804.36	892.54	648.70	729.08	809.56	827.70	925.04	999.98	721.28	809.56	897.72	999.98	999.98	999.98	874.42	971.72	999.98
80				721.28	809.56					773.22	866.58					936.68	999.98	
81				783.58	876.98					832.86	932.78					999.98	999.98	
82				850.98	952.22					895.16	999.98					999.98	999.98	
83				923.72	999.98					957.46	999.98					999.98	999.98	
84				991.12	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 23.3% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	107.52	120.98	134.40	96.76	108.42	120.06	47.76	53.72	59.68	42.96	48.14	53.32	91.20	104.00	116.80	84.02	95.30	106.56
41	109.88	123.62	137.34	98.88	110.80	122.70	49.46	55.66	61.82	44.52	49.88	55.24	92.32	105.26	118.22	85.04	96.46	107.86
42	112.22	126.28	140.28	101.00	113.16	125.34	51.18	57.60	63.98	46.06	51.62	57.16	93.42	106.52	119.64	86.04	97.62	109.14
43	114.60	128.92	143.24	103.12	115.54	127.96	52.90	59.52	66.12	47.60	53.36	59.08	94.54	107.78	121.06	87.08	98.78	110.44
44	116.96	131.58	146.18	105.24	117.92	130.60	54.62	61.46	68.28	49.16	55.08	61.00	95.62	109.04	122.48	88.10	99.94	111.72
45	119.30	134.24	149.12	107.38	120.30	133.24	56.34	63.40	70.42	50.70	56.82	62.92	96.74	110.30	123.90	89.10	101.08	113.02
46	125.90	141.14	156.36	113.74	126.92	140.12	60.26	67.54	74.84	54.42	60.74	67.06	100.00	113.70	127.44	90.08	102.20	114.26
47	133.72	149.80	165.84	120.24	134.76	149.26	64.80	72.60	80.38	58.28	65.32	72.34	106.60	121.06	135.48	94.40	107.18	119.92
48	143.84	160.76	177.68	125.86	141.20	156.52	70.56	78.86	87.16	61.74	69.26	76.78	112.22	127.96	143.66	97.66	110.56	123.48
49	152.12	169.90	187.72	132.68	148.36	163.98	75.48	84.30	93.14	65.84	73.60	81.36	115.68	131.58	147.48	99.82	113.42	127.06
50	166.12	185.36	204.58	138.58	155.10	171.58	83.30	92.96	102.60	69.50	77.78	86.06	120.34	136.98	153.60	103.16	116.90	130.66
51	174.32	194.02	213.70	145.10	162.54	179.94	88.74	98.78	108.80	73.88	82.76	91.62	125.46	142.90	160.32	110.38	124.90	139.42
52	183.92	204.60	225.30	155.20	173.04	190.80	94.98	105.66	116.34	80.14	89.36	98.52	129.52	147.16	164.82	111.86	126.58	141.30
53	193.74	215.48	237.20	162.06	180.84	199.64	101.38	112.78	124.14	84.80	94.64	104.48	134.82	153.32	171.80	116.92	132.44	147.94
54	206.24	229.04	251.82	169.08	188.86	208.64	109.30	121.40	133.46	89.62	100.10	110.58	142.62	161.96	181.30	120.84	136.58	152.28
55	219.08	242.94	266.80	179.92	201.34	222.74	117.50	130.30	143.12	96.50	108.00	119.46	148.14	168.36	188.54	127.32	144.46	161.62
56	237.54	262.52	287.52	197.50	220.02	242.52	129.20	142.80	156.40	107.44	119.68	131.92	160.16	181.90	203.60	137.80	155.80	173.80
57	254.00	280.14	306.32	215.70	239.30	262.90	140.00	154.40	168.82	118.88	131.90	144.90	173.70	196.36	219.04	151.04	169.94	188.80
58	274.82	302.84	330.82	231.84	256.62	281.34	153.38	169.02	184.64	129.40	143.22	157.02	185.04	208.62	232.22	162.06	181.84	201.60
59	294.96	324.20	353.42	251.14	277.08	302.92	166.60	183.10	199.60	141.84	156.50	171.10	201.72	226.32	250.88	175.86	196.56	217.24
60	312.98	343.48	373.94	268.26	295.36	322.44	178.78	196.20	213.60	153.24	168.72	184.20	213.58	239.14	264.68	192.62	215.56	238.48
61	332.64	364.26	395.84	287.30	315.46	343.64	191.76	209.98	228.20	165.62	181.86	198.10	227.48	253.94	280.38	206.32	230.14	253.94
62	349.98	382.70	415.48	308.12	338.10	368.06	203.52	222.58	241.62	179.18	196.64	214.04	241.58	268.94	296.30	217.56	242.26	266.96
63	370.42	404.34	438.30	325.18	356.30	387.40	217.26	237.16	257.08	190.72	208.98	227.22	257.28	286.24	315.16	231.68	257.28	282.86
64	391.36	426.48	461.56	345.48	377.72	409.96	231.42	252.20	272.96	204.30	223.36	242.42	269.08	298.98	328.90	243.28	269.78	296.28
65	414.16	451.24	488.24	364.76	398.90	433.04	246.86	268.96	291.02	217.42	237.76	258.12	287.96	319.50	351.04	261.92	290.02	318.12
66	475.70	497.03	497.03	415.54	453.00	490.40	285.38	309.20	311.56	249.28	271.76	294.20	335.84	369.70	403.56	301.28	331.70	362.10
67	497.03	497.03	497.03	465.78	497.03	497.03	311.56	311.56	311.56	281.22	305.40	311.56	385.84	422.74	459.66	344.06	376.80	409.52
68	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	435.16	461.90	461.90	388.84	424.64	460.40
69	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	435.70	461.90	461.90
70	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
71	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
72	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
73	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
74	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
75	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
76	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90

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

Premium Rates with First 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	74.16	83.44	92.70	61.80	69.54	77.26	33.40	37.56	41.74	27.84	31.30	34.78	57.46	65.30	73.12	48.76	55.72	62.68
41	75.50	84.94	94.38	62.92	70.78	78.64	34.36	38.66	42.96	28.64	32.22	35.80	58.00	65.92	73.82	49.22	56.24	63.28
42	76.84	86.42	96.04	64.02	72.02	80.02	35.32	39.74	44.16	29.44	33.12	36.80	58.54	66.52	74.50	49.68	56.78	63.88
43	78.16	87.94	97.70	65.14	73.28	81.42	36.28	40.84	45.36	30.24	34.02	37.80	59.08	67.14	75.20	50.14	57.30	64.48
44	79.50	89.44	99.38	66.24	74.52	82.80	37.26	41.92	46.58	31.06	34.94	38.80	59.64	67.76	75.88	50.60	57.82	65.06
45	80.82	90.92	101.04	67.36	75.78	84.20	38.22	43.00	47.78	31.86	35.84	39.82	60.18	68.38	76.58	51.06	58.36	65.64
46	82.46	92.78	103.08	70.44	79.02	87.62	39.50	44.42	49.36	33.74	37.86	41.96	60.78	69.06	77.36	51.56	58.94	66.32
47	86.74	97.68	108.64	74.48	83.66	92.86	42.04	47.36	52.66	36.10	40.56	45.02	65.12	74.40	83.72	53.96	61.40	68.84
48	90.22	101.38	112.52	77.70	87.06	96.44	44.24	49.70	55.18	38.10	42.70	47.28	68.58	78.44	88.30	57.32	65.30	73.28
49	94.64	106.50	118.32	83.74	93.74	103.76	46.92	52.78	58.66	41.50	46.46	51.44	73.06	82.98	92.96	59.76	67.84	75.88
50	98.28	110.34	122.40	89.94	100.62	111.26	49.22	55.26	61.30	45.06	50.40	55.72	76.62	87.18	97.70	63.22	71.84	80.46
51	104.28	117.56	130.82	93.86	104.78	115.66	53.04	59.78	66.52	47.72	53.28	58.82	80.60	91.78	102.92	64.08	72.84	81.56
52	110.48	124.02	137.60	98.82	110.48	122.08	56.96	63.96	70.96	50.96	56.96	62.96	83.66	94.98	106.30	66.94	75.80	84.64
53	115.82	130.18	144.50	102.94	114.82	126.68	60.54	68.04	75.52	53.80	60.02	66.22	87.76	99.74	111.72	71.84	81.78	91.76
54	120.28	134.94	149.58	108.14	120.80	133.42	63.66	71.44	79.18	57.24	63.94	70.64	92.00	104.60	117.24	76.82	86.92	97.04
55	125.86	141.34	156.80	117.62	131.02	144.42	67.44	75.72	84.00	63.00	70.20	77.38	98.30	111.62	124.92	80.90	91.66	102.38
56	135.68	151.98	168.24	126.20	140.92	155.62	73.62	82.46	91.28	68.46	76.46	84.44	105.78	120.32	134.84	87.14	98.54	109.94
57	147.88	165.04	182.20	136.10	151.66	167.16	81.20	90.62	100.04	74.74	83.28	91.80	112.38	127.64	142.86	93.52	105.58	117.66
58	162.68	180.66	198.68	148.46	164.86	181.20	90.34	100.34	110.34	82.46	91.56	100.64	123.40	139.36	155.30	104.24	117.00	129.78
59	174.54	194.00	213.44	158.98	176.20	193.44	98.00	108.92	119.84	89.26	98.94	108.62	130.32	147.02	163.70	110.92	124.38	137.84
60	190.12	210.48	230.86	172.02	190.12	208.24	107.86	119.42	130.98	97.60	107.86	118.12	139.54	156.98	174.42	122.12	136.28	150.44
61	201.20	222.46	243.72	182.78	201.76	220.74	115.30	127.50	139.66	104.76	115.64	126.50	148.70	166.86	185.02	129.96	145.38	160.78
62	212.50	234.68	256.86	197.32	217.74	238.18	122.96	135.80	148.64	114.20	126.00	137.82	156.88	176.34	195.82	136.84	152.98	169.10
63	228.82	251.94	275.04	208.64	229.98	251.32	133.64	147.14	160.64	121.86	134.34	146.78	166.28	186.52	206.74	148.32	165.18	182.02
64	243.08	267.14	291.22	222.64	244.88	267.14	143.26	157.44	171.62	131.20	144.30	157.44	175.88	196.88	217.88	155.48	173.08	190.64
65	260.14	286.40	312.66	234.50	257.70	280.90	154.62	170.24	185.84	139.40	153.18	166.96	186.76	209.14	231.46	166.16	185.06	203.96
66	298.26	326.60	354.94	262.52	287.80	313.06	178.32	195.26	212.20	156.94	172.06	187.16	213.60	238.42	263.22	193.96	214.74	235.54
67	337.02	368.76	400.44	293.50	322.12	350.72	202.64	221.70	240.74	176.46	193.66	210.84	244.30	271.06	297.80	222.20	244.90	267.56
68	376.46	410.34	444.22	327.52	358.28	389.02	227.58	248.06	268.54	197.98	216.58	235.16	273.08	301.80	330.50	249.64	274.84	300.02
69	419.08	456.42	493.76	359.54	393.76	427.92	254.70	277.40	300.10	218.52	239.32	260.08	301.10	332.36	363.64	277.48	304.04	330.58
70	457.26	496.86	497.03	394.70	432.36	470.04	279.36	303.56	308.38	241.16	264.16	287.16	333.02	366.34	399.62	306.88	335.40	363.94
71	497.03	497.03	497.03	426.16	465.94	497.03	305.98	308.38	308.38	261.12	285.52	308.38	363.26	399.10	434.96	336.96	368.04	399.10
72	497.03	497.03	497.03	457.84	497.03	497.03	308.38	308.38	308.38	281.44	307.98	308.38	389.52	427.28	461.90	361.94	394.30	426.66
73	497.03	497.03	497.03	487.48	497.03	497.03	308.38	308.38	308.38	302.00	308.38	308.38	418.30	458.42	461.90	393.08	427.86	461.90
74	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	448.26	461.90	461.90	418.30	454.82	461.90
75	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	445.84	461.90	461.90
76	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90

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

Premium Rates with First 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	65.60	73.24	80.88	58.00	64.08	70.20	29.30	32.72	36.12	25.90	28.64	31.36	48.96	55.94	62.94	40.20	46.34	52.44
41	67.12	74.92	82.72	59.32	65.54	71.80	30.40	33.94	37.48	26.88	29.70	32.52	49.36	56.42	63.48	40.54	46.72	52.88
42	68.60	76.60	84.56	60.64	67.02	73.40	31.50	35.16	38.84	27.84	30.76	33.70	49.78	56.90	64.00	40.88	47.12	53.32
43	70.12	78.26	86.42	61.98	68.48	75.00	32.60	36.38	40.18	28.82	31.84	34.88	50.20	57.36	64.54	41.22	47.50	53.76
44	71.62	79.94	88.26	63.30	69.94	76.60	33.70	37.62	41.54	29.78	32.92	36.04	50.62	57.84	65.08	41.56	47.90	54.22
45	73.10	81.62	90.12	64.62	71.42	78.22	34.80	38.84	42.88	30.76	34.00	37.22	51.02	58.32	65.60	41.92	48.30	54.66
46	74.44	83.10	91.76	65.80	72.72	79.62	35.82	40.00	44.16	31.66	35.00	38.32	51.56	58.94	66.30	42.36	48.80	55.24
47	79.30	88.10	96.92	66.96	74.00	81.04	38.56	42.86	47.14	32.58	36.00	39.42	53.96	61.42	68.86	42.80	49.32	55.82
48	81.60	91.00	100.40	70.82	78.42	86.06	40.10	44.72	49.34	34.80	38.54	42.28	55.48	63.46	71.46	45.12	51.72	58.28
49	84.82	94.36	103.96	72.06	79.78	87.54	42.08	46.82	51.58	35.76	39.58	43.44	57.94	66.04	74.10	46.56	53.68	60.80
50	89.02	99.20	109.42	76.02	84.40	92.72	44.58	49.68	54.80	38.08	42.28	46.44	61.42	70.06	78.68	48.96	56.14	63.32
51	90.98	101.40	111.84	77.70	86.26	94.76	46.24	51.54	56.84	39.50	43.84	48.16	62.24	71.00	79.72	49.62	56.90	64.18
52	94.88	105.54	116.20	79.38	88.14	96.82	48.90	54.40	59.90	40.92	45.44	49.90	65.04	73.90	82.76	51.24	59.12	67.00
53	97.90	109.28	120.64	85.04	94.92	104.80	51.12	57.06	63.00	44.40	49.58	54.74	67.88	77.86	87.82	55.90	63.88	71.88
54	101.94	113.56	125.14	86.80	96.88	106.98	53.92	60.06	66.18	45.90	51.24	56.58	70.78	80.88	91.00	56.62	64.72	72.80
55	107.08	119.44	131.80	93.74	104.52	115.34	57.32	63.92	70.54	50.16	55.94	61.72	74.76	85.52	96.26	60.42	69.12	77.84
56	116.66	129.80	142.94	100.90	112.44	124.02	63.28	70.40	77.52	54.72	60.98	67.26	82.98	94.42	105.80	66.40	75.74	85.06
57	124.36	138.32	152.26	108.30	120.62	132.94	68.32	75.98	83.64	59.48	66.26	73.02	89.30	101.40	113.46	73.56	84.06	94.56
58	136.66	152.52	168.36	115.88	129.00	142.14	75.98	84.80	93.62	64.42	71.74	79.04	95.76	108.52	121.30	81.96	93.08	104.28
59	147.12	163.82	180.54	129.28	143.78	158.26	82.74	92.14	101.54	72.72	80.86	89.00	104.52	117.98	131.46	88.34	100.22	112.04
60	158.98	177.16	195.34	138.56	154.46	170.34	90.40	100.72	111.06	78.78	87.82	96.86	113.44	128.72	144.00	98.18	111.24	124.36
61	167.24	186.24	205.26	146.46	163.20	179.90	96.04	106.94	117.86	84.10	93.70	103.30	120.14	136.10	152.08	106.90	120.68	134.46
62	179.12	199.64	220.08	160.40	178.56	196.68	103.84	115.72	127.58	92.98	103.52	114.02	129.16	145.86	162.54	113.56	128.04	142.50
63	191.32	213.32	235.30	168.76	187.74	206.76	111.92	124.78	137.64	98.72	109.82	120.96	136.10	153.52	170.96	121.46	137.22	152.96
64	200.16	223.10	246.00	179.70	199.56	219.48	118.12	131.66	145.16	106.04	117.76	129.52	143.12	161.32	179.48	130.64	147.14	163.58
65	215.34	239.78	264.26	193.30	215.34	237.36	128.16	142.70	157.26	115.04	128.16	141.26	157.20	177.28	197.34	141.14	158.92	176.70
66	244.46	271.62	298.78	218.54	242.62	266.68	146.32	162.56	178.82	130.80	145.22	159.62	179.06	200.46	221.82	160.60	179.66	198.72
67	275.32	304.62	333.86	247.92	274.70	301.48	165.70	183.34	200.94	149.22	165.34	181.46	202.42	225.68	248.96	184.96	206.50	228.00
68	310.48	342.54	374.58	276.54	305.46	334.36	187.90	207.30	226.68	167.36	184.86	202.34	229.58	255.34	281.12	207.32	230.18	253.02
69	343.68	378.56	413.40	310.72	343.04	375.38	209.08	230.32	251.52	189.04	208.70	228.38	253.56	281.28	308.96	229.98	255.34	280.68
70	377.42	415.14	452.90	340.30	374.86	409.38	230.82	253.88	276.96	208.12	229.26	250.38	281.40	311.68	341.94	254.08	281.40	308.70
71	408.34	448.18	487.94	367.24	404.50	441.72	250.26	274.68	299.06	225.08	247.92	270.72	305.52	337.76	369.98	276.88	305.52	334.16
72	442.08	485.26	497.03	396.96	436.92	476.88	271.52	298.04	308.38	243.82	268.36	292.90	330.78	365.54	400.28	299.62	330.78	361.94
73	472.02	497.03	497.03	425.58	468.14	497.03	291.42	308.38	308.38	262.74	289.02	308.38	355.96	392.50	429.06	321.18	353.56	385.90
74	497.03	497.03	497.03	452.68	497.03	497.03	308.38	308.38	308.38	280.86	308.38	308.38	381.12	419.48	457.80	345.14	379.92	414.66
75	497.03	497.03	497.03	484.90	497.03	497.03	308.38	308.38	308.38	300.84	308.38	308.38	407.48	448.26	461.90	367.92	404.50	441.04
76	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	450.60	461.90	461.90	411.08	451.24	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	455.40	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
80				497.03	497.03					308.38	308.38					461.90	461.90	
81				497.03	497.03					308.38	308.38					461.90	461.90	
82				497.03	497.03					308.38	308.38					461.90	461.90	
83				497.03	497.03					308.38	308.38					461.90	461.90	
84				497.03	497.03					308.38	308.38					461.90	461.90	

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

Premium Rates with First 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	46.14	51.82	57.48	37.08	41.98	46.88	20.46	22.98	25.48	16.44	18.62	20.80	37.66	43.32	49.02	29.76	34.16	38.52
41	47.28	53.10	58.90	37.98	43.02	48.04	21.30	23.92	26.54	17.12	19.38	21.64	37.96	43.70	49.44	30.00	34.44	38.84
42	48.42	54.38	60.34	38.90	44.06	49.22	22.14	24.88	27.58	17.78	20.14	22.50	38.28	44.06	49.86	30.26	34.72	39.16
43	49.56	55.68	61.76	39.82	45.10	50.36	23.00	25.82	28.64	18.46	20.92	23.36	38.60	44.42	50.28	30.52	35.02	39.48
44	50.72	56.96	63.18	40.74	46.14	51.54	23.84	26.76	29.70	19.16	21.68	24.22	38.92	44.80	50.68	30.76	35.30	39.80
45	51.86	58.24	64.62	41.66	47.18	52.70	24.68	27.72	30.74	19.82	22.46	25.08	39.24	45.16	51.10	31.00	35.60	40.12
46	52.94	59.44	65.94	42.52	48.16	53.80	25.52	28.66	31.80	20.50	23.22	25.92	39.58	45.58	51.56	31.30	35.92	40.50
47	56.66	63.74	70.80	46.92	52.66	58.42	27.66	31.10	34.56	22.90	25.70	28.52	41.82	47.86	53.88	33.46	38.10	42.74
48	57.78	65.00	72.22	50.56	56.88	63.20	28.54	32.10	35.66	24.98	28.08	31.20	43.12	49.68	56.24	35.62	41.22	46.88
49	61.66	69.48	77.30	51.54	57.98	64.42	30.78	34.70	38.62	25.74	28.96	32.18	45.38	52.02	58.64	37.82	43.50	49.18
50	62.84	70.80	78.78	55.34	62.38	69.42	31.72	35.74	39.76	27.92	31.48	35.04	48.68	55.82	62.96	41.04	47.22	53.42
51	67.02	75.64	84.22	58.40	65.58	72.76	34.28	38.70	43.10	29.88	33.56	37.24	49.46	56.72	63.98	41.70	47.98	54.28
52	68.38	77.16	85.94	59.58	66.92	74.24	35.44	40.00	44.54	30.88	34.68	38.48	54.18	61.56	68.94	44.32	50.72	57.12
53	75.72	85.64	95.62	63.76	71.72	79.68	39.74	44.94	50.18	33.46	37.64	41.82	56.02	64.02	72.02	46.00	53.02	60.00
54	77.18	87.32	97.48	67.02	75.16	83.24	40.98	46.36	51.76	35.58	39.90	44.20	58.90	67.02	75.16	48.74	55.86	62.96
55	81.76	92.64	103.46	71.42	80.20	89.00	43.90	49.74	55.56	38.34	43.06	47.78	62.88	71.66	80.42	52.60	60.32	68.04
56	86.40	98.02	109.58	78.00	87.48	96.94	46.94	53.24	59.54	42.38	47.52	52.66	65.72	74.60	83.46	57.38	65.20	73.04
57	93.34	105.66	118.00	83.68	94.38	105.12	51.28	58.06	64.82	45.96	51.86	57.76	71.78	81.30	90.78	63.34	71.78	80.24
58	102.60	115.70	128.82	90.62	102.06	113.54	57.00	64.26	71.54	50.32	56.68	63.06	76.92	87.58	98.26	67.28	76.38	85.44
59	109.96	123.84	137.72	95.50	107.74	119.94	61.70	69.48	77.28	53.60	60.46	67.30	85.38	96.72	108.04	73.46	83.20	92.90
60	117.46	132.16	146.86	105.06	118.06	131.04	66.58	74.90	83.22	59.54	66.90	74.26	89.60	101.66	113.66	78.70	89.60	100.54
61	126.40	142.48	158.56	110.30	124.10	137.88	72.42	81.64	90.84	63.20	71.10	79.00	95.92	108.60	121.26	87.10	98.70	110.24
62	136.72	153.68	170.58	115.68	130.28	144.90	79.16	89.00	98.78	67.00	75.44	83.90	100.08	113.42	126.78	91.18	103.44	115.64
63	144.92	162.74	180.56	123.54	138.98	154.44	84.78	95.20	105.62	72.26	81.30	90.34	108.80	122.82	136.84	97.60	110.48	123.38
64	153.32	172.06	190.74	130.38	147.30	164.18	90.56	101.62	112.68	77.02	87.00	96.98	113.12	127.82	142.52	101.80	115.36	128.96
65	164.38	184.00	203.62	141.06	158.88	176.62	98.00	109.70	121.40	84.10	94.72	105.30	120.92	136.90	152.86	110.66	124.92	139.18
66	186.20	207.78	229.32	154.12	173.24	192.34	111.36	124.24	137.14	92.16	103.60	115.02	135.66	152.92	170.14	121.86	137.96	154.06
67	204.48	227.42	250.34	169.80	190.24	210.70	122.64	136.40	150.16	101.84	114.10	126.36	148.26	166.80	185.34	134.38	151.76	169.12
68	226.72	251.62	276.52	185.62	208.64	231.68	136.38	151.34	166.34	111.66	125.50	139.38	165.78	186.76	207.78	144.76	163.42	182.10
69	249.16	276.06	302.98	201.56	225.98	250.40	150.30	166.54	182.78	121.60	136.34	151.06	181.14	203.48	225.84	156.44	177.04	197.60
70	271.80	300.76	329.68	220.20	247.26	274.30	164.44	181.96	199.44	133.22	149.60	165.96	197.90	222.20	246.48	169.46	191.38	213.30
71	295.80	326.38	356.98	235.88	264.54	293.24	180.52	199.18	217.86	143.96	161.44	178.96	214.48	240.72	266.92	179.96	203.20	226.42
72	321.14	354.02	386.90	254.08	284.36	314.68	197.94	218.20	238.46	156.60	175.26	193.96	227.68	255.24	282.78	192.92	217.50	242.04
73	343.04	377.88	412.68	269.56	302.44	335.32	212.84	234.46	256.04	167.26	187.64	208.04	243.32	272.66	302.02	203.76	230.12	256.48
74	363.68	399.80	435.90	285.02	319.18	353.36	225.64	248.06	270.44	176.82	198.04	219.24	258.88	290.02	321.18	215.72	243.32	270.84
75	386.90	425.58	464.28	304.34	340.46	376.58	240.04	264.04	288.06	188.82	211.24	233.64	274.46	307.42	340.36	225.30	254.08	282.84
76	417.82	459.12	497.03	336.60	375.94	415.26	259.24	284.86	308.38	208.84	233.24	257.64	299.62	335.56	371.54	250.52	282.26	314.00
77	450.12	494.58	497.03	368.84	411.42	453.96	279.26	306.86	308.38	228.84	255.26	281.64	328.38	366.72	405.08	278.04	312.80	347.56
78	484.90	497.03	497.03	402.40	447.52	492.64	300.84	308.38	308.38	249.66	277.66	305.64	353.56	394.90	436.24	302.02	339.18	376.32
79	497.03	497.03	497.03	434.62	482.98	497.03	308.38	308.38	308.38	269.66	299.66	308.38	382.32	427.28	461.90	333.16	373.94	414.66
80				465.56	497.03					288.84	308.38					357.14	400.28	
81				497.03	497.03					308.38	308.38					384.70	430.86	
82				497.03	497.03					308.38	308.38					413.48	461.90	
83				497.03	497.03					308.38	308.38					442.26	461.90	
84				497.03	497.03					308.38	308.38					461.90	461.90	

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

Premium Rates with Second 23.3% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
41	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
42	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
43	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
44	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
45	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
46	215.92	246.76	277.64	177.34	204.38	231.32	350.92	399.02	447.24	316.12	358.62	400.96	478.08	535.94	593.72	431.84	481.92	532.04
47	219.74	252.56	285.34	181.22	210.20	239.04	370.10	420.28	470.38	327.74	372.10	416.36	497.38	557.18	616.86	447.24	501.26	555.18
48	219.74	252.56	285.34	188.96	217.90	246.76	385.50	439.54	493.46	335.48	379.80	424.12	524.34	586.04	647.70	458.84	514.72	570.56
49	231.32	266.10	300.78	192.76	223.62	254.46	393.20	447.24	501.26	339.26	385.50	431.84	543.66	607.22	670.88	474.22	530.20	586.04
50	231.32	266.10	300.78	200.46	231.32	262.14	404.78	460.74	516.64	347.00	393.20	439.54	582.24	649.72	717.08	485.74	543.66	601.42
51	239.04	277.64	316.12	204.38	237.12	269.92	416.36	474.22	532.04	366.28	414.44	462.66	597.58	665.12	732.58	497.38	557.18	616.86
52	246.76	285.34	323.86	204.38	237.12	269.92	424.12	481.92	539.74	366.28	414.44	462.66	616.86	686.26	755.66	520.54	580.36	639.98
53	250.60	291.14	331.50	223.62	258.30	293.06	435.68	495.48	555.18	377.80	427.98	478.08	636.10	707.48	778.78	532.04	593.72	655.46
54	250.60	291.14	331.50	223.62	258.30	293.06	454.96	516.64	578.28	385.50	435.68	485.74	663.16	736.44	809.66	543.66	607.22	670.88
55	262.14	304.62	347.00	239.04	277.64	316.12	466.52	530.20	593.72	400.96	454.96	508.92	690.14	765.32	840.48	566.74	634.26	701.66
56	281.48	325.84	370.10	246.76	285.34	323.86	497.38	564.88	632.28	427.98	483.86	539.74	732.58	809.66	886.74	609.12	678.58	747.96
57	308.42	354.66	400.96	266.10	306.58	347.00	532.04	601.42	670.88	462.66	520.54	578.28	767.28	846.28	925.32	651.60	722.92	794.16
58	327.74	375.88	424.12	285.34	327.74	370.10	559.10	630.36	701.66	489.66	549.46	609.12	813.50	896.42	979.28	686.26	759.58	832.80
59	347.00	397.10	447.24	304.62	348.98	393.20	601.42	674.76	747.96	524.34	586.04	647.70	855.90	940.70	999.98	728.76	803.98	878.98
60	377.80	431.84	485.74	323.86	370.10	416.36	628.40	703.64	778.78	566.74	634.26	701.66	890.64	977.36	999.98	763.36	840.48	917.56
61	397.10	453.02	508.92	339.26	385.50	431.84	663.16	740.26	817.34	601.42	670.88	740.26	933.00	999.98	999.98	805.86	884.86	963.88
62	416.36	474.22	532.04	350.92	399.02	447.24	697.84	776.88	855.90	628.40	699.80	771.12	967.78	999.98	999.98	852.02	934.98	999.98
63	435.68	495.48	555.18	377.80	427.98	478.08	736.44	819.32	902.18	663.16	736.44	809.66	999.98	999.98	999.98	886.74	971.58	999.98
64	462.66	524.34	586.04	400.96	454.96	508.92	763.36	848.20	933.00	690.14	765.32	840.48	999.98	999.98	999.98	929.18	999.98	999.98
65	489.66	557.18	624.58	420.28	476.18	532.04	809.66	898.36	987.00	736.44	815.46	894.48	999.98	999.98	999.98	967.78	999.98	999.98
66	574.54	645.74	717.08	489.66	549.46	609.12	936.90	999.98	999.98	840.48	925.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98
67	670.88	747.96	825.04	582.24	649.72	717.08	999.98	999.98	999.98	952.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
68	763.36	848.20	933.00	655.46	728.76	801.86	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	867.50	958.16	999.98	736.44	815.46	894.48	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	960.06	999.98	999.98	813.50	900.26	987.00	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	890.64	981.26	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
72	999.98	999.98	999.98	967.78	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
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 Second 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
41	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
42	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
43	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
44	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
45	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
46	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	234.02	262.58	291.10
47	134.14	155.60	176.94	114.16	131.30	148.42	199.82	228.34	256.90	165.56	188.36	211.24	282.60	318.26	353.94	242.62	272.56	302.52
48	134.14	155.60	176.94	117.04	135.54	154.14	208.38	238.34	268.30	174.14	198.42	222.64	288.28	323.98	359.60	248.34	278.26	308.24
49	136.98	159.86	182.68	117.04	135.54	154.14	219.80	249.70	279.70	179.80	204.10	228.34	296.82	333.96	371.08	262.58	293.96	325.40
50	142.72	165.56	188.36	125.56	145.62	165.56	228.34	259.80	291.10	188.36	214.08	239.76	302.52	339.66	376.78	276.88	309.72	342.50
51	145.62	169.82	194.08	125.56	145.62	165.56	236.92	269.78	302.52	188.36	214.08	239.76	313.94	353.94	393.86	282.60	315.42	348.22
52	145.62	169.82	194.08	125.56	145.62	165.56	242.62	275.44	308.24	194.08	219.80	245.44	325.40	365.32	405.30	291.10	325.40	359.60
53	148.42	174.14	199.82	128.46	149.86	171.24	251.14	285.38	319.68	205.52	234.02	262.58	333.96	375.36	416.68	296.82	331.08	365.32
54	148.42	174.14	199.82	128.46	149.86	171.24	259.80	295.40	331.08	216.96	245.44	273.98	339.66	381.06	422.38	305.36	341.12	376.78
55	159.86	188.36	216.96	136.98	159.86	182.68	273.98	311.12	348.22	225.52	255.50	285.38	348.22	391.06	433.84	325.40	362.50	399.56
56	171.24	199.82	228.34	142.72	165.56	188.36	291.10	331.08	371.08	239.76	271.18	302.52	368.24	412.46	456.64	342.50	382.44	422.38
57	185.52	215.52	245.44	151.30	175.54	199.82	305.36	346.78	388.16	254.08	286.84	319.68	393.86	439.54	485.24	362.50	403.90	445.24
58	199.82	231.20	262.58	165.56	191.22	216.96	331.08	373.92	416.68	279.70	313.94	348.22	425.32	472.34	519.46	388.16	431.02	473.78
59	208.38	241.20	273.98	182.68	211.24	239.76	345.36	389.62	433.84	293.96	329.64	365.32	448.12	498.06	548.02	408.16	452.38	496.62
60	228.34	262.58	296.82	191.22	221.22	251.14	365.32	410.96	456.64	319.68	356.76	393.86	479.46	530.86	582.24	433.84	479.46	525.14
61	239.76	273.98	308.24	196.96	226.96	256.90	385.36	432.42	479.46	336.80	376.78	416.68	499.48	552.28	605.06	453.80	500.92	548.02
62	248.34	283.96	319.68	211.24	242.62	273.98	402.46	452.38	502.34	351.08	392.48	433.84	519.46	573.72	627.92	482.38	532.32	582.24
63	262.58	299.66	336.80	225.52	258.34	291.10	422.38	473.78	525.14	376.78	419.56	462.38	550.88	606.54	662.16	502.34	553.72	605.06
64	285.38	325.40	365.32	234.02	268.30	302.52	442.38	495.20	548.02	391.06	435.32	479.46	576.52	633.60	690.70	528.04	580.78	633.60
65	299.66	341.12	382.44	248.34	283.96	319.68	465.20	520.92	576.52	413.88	460.94	508.00	607.92	669.32	730.64	548.02	602.22	656.46
66	345.36	389.62	433.84	291.10	331.08	371.08	528.04	589.40	650.70	479.46	530.86	582.24	690.70	756.32	821.96	607.92	666.44	724.96
67	396.78	446.72	496.62	336.80	379.64	422.38	599.40	665.04	730.64	545.18	600.86	656.46	773.46	846.28	918.96	673.56	739.22	804.84
68	442.38	495.20	548.02	371.08	416.68	462.38	665.04	734.96	804.84	607.92	669.32	730.64	856.24	933.28	999.98	744.92	814.86	884.80
69	490.94	548.02	605.06	422.38	473.78	525.14	727.84	803.44	879.08	670.76	734.96	799.12	944.74	999.98	999.98	810.52	887.66	964.68
70	536.54	599.40	662.16	468.08	522.30	576.52	799.12	879.08	958.96	736.38	804.84	873.34	999.98	999.98	999.98	882.00	966.14	999.98
71	582.24	647.88	713.58	508.00	565.12	622.18	867.64	953.24	999.98	804.84	879.08	953.24	999.98	999.98	999.98	947.56	999.98	999.98
72	630.74	700.66	770.62	559.42	622.18	685.00	927.58	999.98	999.98	861.94	939.00	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	679.28	753.48	827.68	599.40	665.04	730.64	996.14	999.98	999.98	936.08	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	727.84	806.30	884.80	645.00	713.58	782.04	999.98	999.98	999.98	996.14	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	784.90	869.08	953.24	690.70	764.88	839.10	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	882.00	971.86	999.98	787.72	867.64	947.56	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	981.80	999.98	999.98	887.66	974.66	999.98	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	987.50	999.98	999.98	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 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
41	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
42	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
43	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
44	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
45	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
46	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
47	108.44	125.56	142.72	77.08	89.96	102.76	165.56	188.36	211.24	131.30	151.30	171.24	256.90	285.38	313.94	216.96	239.76	262.58
48	111.34	129.86	148.42	79.88	94.22	108.44	168.42	192.66	216.96	136.98	157.02	176.94	259.80	289.70	319.68	225.52	249.70	273.98
49	117.04	135.54	154.14	85.66	99.92	114.16	174.14	198.42	222.64	139.90	161.30	182.68	265.48	295.40	325.40	225.52	249.70	273.98
50	119.84	139.90	159.86	91.42	108.44	125.56	182.68	208.38	234.02	145.62	167.00	188.36	273.98	305.36	336.80	234.02	259.80	285.38
51	119.84	139.90	159.86	91.42	108.44	125.56	182.68	208.38	234.02	145.62	167.00	188.36	273.98	305.36	336.80	234.02	259.80	285.38
52	125.56	145.62	165.56	102.76	119.84	136.98	188.36	214.08	239.76	148.42	171.24	194.08	279.70	311.12	342.50	234.02	259.80	285.38
53	128.46	149.86	171.24	105.60	124.14	142.72	194.08	222.64	251.14	159.86	182.68	205.52	282.60	315.42	348.22	245.44	273.98	302.52
54	128.46	149.86	171.24	105.60	124.14	142.72	199.82	228.34	256.90	159.86	182.68	205.52	288.28	321.14	353.94	245.44	273.98	302.52
55	136.98	159.86	182.68	114.16	134.14	154.14	208.38	238.34	268.30	168.42	192.66	216.96	296.82	331.08	365.32	259.80	289.70	319.68
56	142.72	165.56	188.36	119.84	139.90	159.86	228.34	259.80	291.10	182.68	208.38	234.02	316.82	352.50	388.16	273.98	305.36	336.80
57	151.30	175.54	199.82	128.46	149.86	171.24	242.62	275.44	308.24	199.82	228.34	256.90	331.08	368.24	405.30	288.28	321.14	353.94
58	165.56	191.22	216.96	136.98	159.86	182.68	256.90	291.10	325.40	219.80	249.70	279.70	356.76	398.18	439.54	302.52	336.80	371.08
59	182.68	211.24	239.76	145.62	169.82	194.08	276.88	312.56	348.22	234.02	265.48	296.82	376.78	419.56	462.38	331.08	368.24	405.30
60	191.22	221.22	251.14	165.56	191.22	216.96	296.82	336.80	376.78	256.90	291.10	325.40	399.56	445.24	490.94	348.22	388.16	428.10
61	199.82	231.20	262.58	171.24	196.96	222.64	311.12	352.50	393.86	276.88	312.56	348.22	413.88	460.94	508.00	362.50	403.90	445.24
62	214.08	246.90	279.70	182.68	211.24	239.76	331.08	373.92	416.68	291.10	328.22	365.32	436.70	486.68	536.54	391.06	435.32	479.46
63	228.34	262.58	296.82	191.22	221.22	251.14	345.36	389.62	433.84	308.24	348.22	388.16	459.52	512.34	565.12	405.30	450.94	496.62
64	236.92	272.56	308.24	199.82	231.20	262.58	359.60	405.30	450.94	328.22	369.66	410.96	473.78	528.04	582.24	425.32	472.34	519.46
65	251.14	288.28	325.40	214.08	246.90	279.70	391.06	441.00	490.94	351.08	395.34	439.54	502.34	559.42	616.50	450.94	502.34	553.72
66	293.96	335.36	376.78	248.34	283.96	319.68	442.38	495.20	548.02	396.78	443.80	490.94	565.12	627.92	690.70	505.20	560.86	616.50
67	336.80	382.44	428.10	291.10	331.08	371.08	496.62	553.72	610.78	453.80	506.64	559.42	630.74	697.86	764.88	568.00	629.34	690.70
68	373.92	423.90	473.78	331.08	373.92	416.68	559.42	622.18	685.00	505.20	560.86	616.50	705.00	777.76	850.54	627.92	693.58	759.18
69	416.68	470.92	525.14	359.60	405.30	450.94	613.64	680.72	747.76	556.60	617.96	679.28	773.46	852.00	930.40	699.30	772.04	844.80
70	459.52	518.06	576.52	405.30	456.64	508.00	676.44	749.26	821.96	610.78	676.44	742.06	841.98	926.14	999.98	759.18	836.28	913.30
71	502.34	565.12	627.92	445.24	499.48	553.72	730.64	807.74	884.80	662.16	730.64	799.12	907.58	996.14	999.98	816.24	899.08	981.80
72	539.46	606.54	673.56	473.78	530.86	587.90	787.72	870.50	953.24	713.58	787.72	861.94	978.96	999.98	999.98	879.08	967.54	999.98
73	579.44	649.30	719.24	516.60	577.98	639.30	847.70	934.70	999.98	764.88	841.98	918.96	999.98	999.98	999.98	941.84	999.98	999.98
74	625.06	700.66	776.34	556.60	620.78	685.00	907.58	998.96	999.98	821.96	904.78	987.50	999.98	999.98	999.98	999.98	999.98	999.98
75	673.56	753.48	833.40	599.40	667.86	736.38	970.38	999.98	999.98	876.22	963.30	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	767.78	854.78	941.84	687.86	763.46	839.10	999.98	999.98	999.98	978.96	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	856.24	950.42	999.98	782.04	864.84	947.56	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	953.24	999.98	999.98	879.08	967.54	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
79	999.98	999.98	999.98	976.08	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	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 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
41	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
42	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
43	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
44	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
45	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
46	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
47	77.08	89.96	102.76	59.98	69.94	79.88	128.46	147.02	165.56	102.76	117.04	131.30	182.68	205.52	228.34	151.30	169.82	188.36
48	79.88	94.22	108.44	62.82	74.22	85.66	131.30	151.30	171.24	108.44	125.56	142.72	182.68	205.52	228.34	159.86	179.80	199.82
49	79.88	94.22	108.44	62.82	74.22	85.66	136.98	157.02	176.94	114.16	131.30	148.42	191.22	215.52	239.76	159.86	179.80	199.82
50	91.42	108.44	125.56	71.36	84.26	97.02	145.62	167.00	188.36	122.74	141.28	159.86	191.22	215.52	239.76	168.42	189.86	211.24
51	91.42	108.44	125.56	71.36	84.26	97.02	145.62	167.00	188.36	122.74	141.28	159.86	199.82	225.52	251.14	174.14	195.56	216.96
52	91.42	108.44	125.56	71.36	84.26	97.02	157.02	178.40	199.82	128.46	147.02	165.56	199.82	225.52	251.14	174.14	195.56	216.96
53	94.22	112.72	131.30	74.22	88.52	102.76	159.86	182.68	205.52	131.30	151.30	171.24	216.96	245.44	273.98	182.68	205.52	228.34
54	94.22	112.72	131.30	74.22	88.52	102.76	165.56	188.36	211.24	136.98	157.02	176.94	216.96	245.44	273.98	188.36	211.24	234.02
55	108.44	128.46	148.42	85.66	102.76	119.84	174.14	198.42	222.64	145.62	167.00	188.36	225.52	255.50	285.38	196.96	221.22	245.44
56	114.16	134.14	154.14	85.66	102.76	119.84	179.80	204.10	228.34	157.02	178.40	199.82	234.02	265.48	296.82	211.24	236.92	262.58
57	122.74	144.16	165.56	94.22	112.72	131.30	194.08	219.80	245.44	171.24	194.08	216.96	248.34	281.16	313.94	222.64	251.14	279.70
58	131.30	154.14	176.94	108.44	128.46	148.42	205.52	234.02	262.58	179.80	204.10	228.34	268.30	302.52	336.80	236.92	266.86	296.82
59	139.90	164.12	188.36	114.16	134.14	154.14	225.52	255.50	285.38	194.08	219.80	245.44	282.60	318.26	353.94	245.44	276.88	308.24
60	154.14	179.80	205.52	122.74	144.16	165.56	234.02	265.48	296.82	205.52	234.02	262.58	296.82	333.96	371.08	265.48	298.30	331.08
61	165.56	191.22	216.96	131.30	154.14	176.94	248.34	281.16	313.94	225.52	255.50	285.38	313.94	353.94	393.86	273.98	308.24	342.50
62	176.94	205.52	234.02	136.98	159.86	182.68	256.90	291.10	325.40	234.02	265.48	296.82	333.96	375.36	416.68	282.60	318.26	353.94
63	185.52	215.52	245.44	145.62	169.82	194.08	276.88	312.56	348.22	248.34	281.16	313.94	348.22	391.06	433.84	296.82	333.96	371.08
64	194.08	225.52	256.90	154.14	179.80	205.52	285.38	322.52	359.60	256.90	291.10	325.40	362.50	406.76	450.94	308.24	348.22	388.16
65	208.38	241.20	273.98	171.24	199.82	228.34	302.52	342.50	382.44	276.88	312.56	348.22	382.44	428.10	473.78	328.22	369.66	410.96
66	236.92	272.56	308.24	194.08	225.52	256.90	336.80	379.64	422.38	302.52	342.50	382.44	431.02	480.94	530.86	356.76	401.02	445.24
67	262.58	302.52	342.50	216.96	251.14	285.38	365.32	410.96	456.64	331.08	373.92	416.68	470.92	523.74	576.52	391.06	438.08	485.24
68	296.82	339.66	382.44	245.44	282.60	319.68	405.30	456.64	508.00	353.94	399.56	445.24	519.46	576.52	633.60	425.32	478.04	530.86
69	319.68	365.32	410.96	271.18	312.56	353.94	439.54	493.76	548.02	379.64	429.62	479.46	568.00	629.34	690.70	459.52	515.18	570.84
70	359.60	410.96	462.38	299.66	343.92	388.16	476.66	535.16	593.62	408.16	460.94	513.72	616.50	682.16	747.76	499.48	560.86	622.18
71	382.44	436.70	490.94	322.52	369.66	416.68	513.72	576.52	639.30	431.02	486.68	542.30	662.16	730.64	799.12	528.04	592.20	656.46
72	410.96	468.08	525.14	353.94	405.30	456.64	542.30	607.92	673.56	459.52	518.06	576.52	710.72	783.44	856.24	562.32	629.34	696.42
73	442.38	503.78	565.12	376.78	431.02	485.24	579.44	649.30	719.24	485.24	548.02	610.78	759.18	836.28	913.30	596.58	669.32	742.06
74	470.92	535.16	599.40	405.30	462.38	519.46	616.50	690.70	764.88	513.72	579.44	645.00	804.84	884.80	964.68	630.74	706.40	782.04
75	502.34	570.84	639.30	436.70	498.06	559.42	653.62	732.12	810.52	536.54	605.06	673.56	856.24	941.84	999.98	673.56	753.48	833.40
76	573.72	649.30	724.96	499.48	566.56	633.60	713.58	799.12	884.80	596.58	672.18	747.76	924.68	999.98	999.98	744.92	832.00	918.96
77	645.00	727.84	810.52	576.52	650.70	724.96	782.04	873.34	964.68	662.16	744.92	827.68	996.14	999.98	999.98	816.24	910.48	999.98
78	716.46	806.30	896.20	650.70	733.54	816.24	841.98	940.44	999.98	719.24	807.74	896.20	999.98	999.98	999.98	890.52	990.40	999.98
79	787.72	884.80	981.80	713.58	801.98	890.52	910.48	999.98	999.98	793.40	890.52	987.50	999.98	999.98	999.98	961.86	999.98	999.98
80				793.40	890.52					850.54	953.24					999.98	999.98	
81				861.94	964.68					916.14	999.98					999.98	999.98	
82				936.08	999.98					984.68	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 23.3% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	132.60	149.20	165.76	119.34	133.72	148.06	58.90	66.26	73.60	52.98	59.38	65.76	112.48	128.26	144.04	103.62	117.54	131.42
41	135.52	152.46	169.38	121.94	136.64	151.32	61.00	68.64	76.24	54.90	61.52	68.12	113.86	129.82	145.80	104.88	118.96	133.02
42	138.40	155.74	173.00	124.56	139.56	154.58	63.12	71.04	78.90	56.80	63.66	70.50	115.22	131.36	147.56	106.12	120.40	134.60
43	141.34	159.00	176.66	127.18	142.50	157.82	65.24	73.40	81.54	58.70	65.80	72.86	116.60	132.92	149.30	107.40	121.82	136.20
44	144.24	162.28	180.28	129.80	145.42	161.06	67.36	75.80	84.20	60.62	67.92	75.24	117.92	134.48	151.06	108.66	123.26	137.78
45	147.14	165.56	183.90	132.44	148.36	164.32	69.48	78.20	86.84	62.52	70.08	77.60	119.30	136.04	152.80	109.88	124.66	139.38
46	155.28	174.06	192.84	140.28	156.52	172.80	74.32	83.30	92.30	67.12	74.90	82.70	123.32	140.22	157.18	111.10	126.04	140.92
47	164.92	184.74	204.52	148.30	166.20	184.08	79.92	89.54	99.14	71.88	80.56	89.22	131.46	149.30	167.08	116.42	132.18	147.90
48	177.40	198.26	219.14	155.22	174.14	193.04	87.02	97.26	107.50	76.14	85.42	94.70	138.40	157.82	177.18	120.44	136.36	152.28
49	187.60	209.54	231.52	163.64	182.98	202.24	93.08	103.96	114.86	81.20	90.78	100.34	142.66	162.28	181.88	123.10	139.88	156.70
50	204.88	228.60	252.30	170.90	191.28	211.60	102.74	114.64	126.54	85.72	95.92	106.14	148.42	168.94	189.44	127.22	144.18	161.14
51	214.98	239.28	263.56	178.96	200.46	221.92	109.44	121.82	134.18	91.12	102.06	113.00	154.72	176.24	197.72	136.14	154.04	171.94
52	226.82	252.34	277.86	191.40	213.40	235.32	117.14	130.30	143.48	98.84	110.20	121.50	159.74	181.50	203.28	137.96	156.10	174.26
53	238.94	265.74	292.54	199.86	223.02	246.22	125.04	139.10	153.10	104.58	116.72	128.86	166.28	189.08	211.88	144.20	163.34	182.46
54	254.36	282.48	310.56	208.52	232.92	257.32	134.80	149.72	164.60	110.52	123.46	136.38	175.90	199.74	223.60	149.04	168.44	187.80
55	270.18	299.62	329.04	221.90	248.32	274.70	144.92	160.70	176.50	119.02	133.20	147.32	182.70	207.64	232.52	157.02	178.16	199.32
56	292.96	323.76	354.60	243.58	271.34	299.10	159.34	176.12	192.88	132.50	147.60	162.70	197.52	224.34	251.10	169.94	192.14	214.34
57	313.26	345.50	377.78	266.02	295.12	324.24	172.66	190.42	208.20	146.62	162.68	178.70	214.22	242.16	270.14	186.28	209.58	232.84
58	338.94	373.48	408.00	285.92	316.48	346.98	189.16	208.46	227.72	159.58	176.64	193.66	228.20	257.28	286.40	199.86	224.26	248.64
59	363.78	399.84	435.86	309.72	341.72	373.58	205.46	225.82	246.16	174.92	193.00	211.02	248.78	279.12	309.40	216.88	242.42	267.92
60	386.00	423.60	461.18	330.84	364.26	397.66	220.48	241.98	263.44	188.98	208.08	227.18	263.40	294.92	326.42	237.56	265.84	294.12
61	410.24	449.24	488.18	354.32	389.06	423.80	236.50	258.96	281.44	204.26	224.28	244.32	280.54	313.18	345.78	254.46	283.82	313.18
62	431.62	471.98	497.03	380.00	416.98	453.92	251.00	274.50	297.98	220.98	242.52	263.98	297.94	331.68	365.42	268.32	298.78	329.24
63	456.84	497.03	497.03	401.04	439.42	477.78	267.94	292.48	311.56	235.22	257.74	280.22	317.30	353.02	388.68	285.72	317.30	348.84
64	482.66	497.03	497.03	426.08	465.84	497.03	285.40	311.04	311.56	251.96	275.46	298.98	331.86	368.72	405.62	300.04	332.72	365.40
65	497.03	497.03	497.03	449.86	491.96	497.03	304.44	311.56	311.56	268.14	293.22	311.56	355.14	394.04	432.94	323.02	357.68	392.34
66	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	307.44	311.56	311.56	414.18	455.94	461.90	371.56	409.08	446.58
67	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	424.32	461.90	461.90
68	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
69	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
70	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
71	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
72	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
73	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
74	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
75	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
76	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90

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

Premium Rates with Second 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	81.58	91.78	101.98	67.98	76.50	84.98	36.74	41.32	45.92	30.62	34.44	38.26	63.20	71.84	80.44	53.64	61.30	68.94
41	83.06	93.44	103.82	69.22	77.86	86.50	37.80	42.52	47.26	31.50	35.44	39.38	63.80	72.52	81.20	54.14	61.86	69.60
42	84.52	95.06	105.64	70.42	79.22	88.02	38.86	43.72	48.58	32.38	36.44	40.48	64.40	73.18	81.96	54.64	62.46	70.26
43	85.98	96.74	107.48	71.66	80.60	89.56	39.90	44.92	49.90	33.26	37.42	41.58	64.98	73.86	82.72	55.16	63.04	70.92
44	87.46	98.38	109.32	72.86	81.98	91.08	40.98	46.12	51.24	34.16	38.44	42.68	65.60	74.54	83.46	55.66	63.60	71.56
45	88.90	100.02	111.14	74.10	83.36	92.62	42.04	47.30	52.56	35.04	39.42	43.80	66.20	75.22	84.24	56.16	64.20	72.20
46	90.70	102.06	113.38	77.48	86.92	96.38	43.46	48.86	54.30	37.12	41.64	46.16	66.86	75.96	85.10	56.72	64.84	72.96
47	95.42	107.44	119.50	81.92	92.02	102.14	46.24	52.10	57.92	39.72	44.62	49.52	71.64	81.84	92.10	59.36	67.54	75.72
48	99.24	111.52	123.78	85.48	95.76	106.08	48.66	54.68	60.70	41.92	46.98	52.00	75.44	86.28	97.14	63.06	71.84	80.60
49	104.10	117.16	130.16	92.12	103.12	114.14	51.62	58.06	64.52	45.66	51.10	56.58	80.36	91.28	102.26	65.74	74.62	83.46
50	108.10	121.38	134.64	98.94	110.68	122.38	54.14	60.78	67.44	49.56	55.44	61.30	84.28	95.90	107.48	69.54	79.02	88.50
51	114.70	129.32	143.90	103.24	115.26	127.22	58.34	65.76	73.18	52.50	58.60	64.70	88.66	100.96	113.22	70.48	80.12	89.72
52	121.52	136.42	151.36	108.70	121.52	134.28	62.66	70.36	78.06	56.06	62.66	69.26	92.02	104.48	116.94	73.64	83.38	93.10
53	127.40	143.20	158.96	113.24	126.30	139.34	66.60	74.84	83.08	59.18	66.02	72.84	96.54	109.72	122.90	79.02	89.96	100.94
54	132.30	148.44	164.54	118.96	132.88	146.76	70.02	78.58	87.10	62.96	70.34	77.70	101.20	115.06	128.96	84.50	95.62	106.74
55	138.44	155.48	172.48	129.38	144.12	158.86	74.18	83.30	92.40	69.30	77.22	85.12	108.14	122.78	137.42	89.00	100.82	112.62
56	149.24	167.18	185.06	138.82	155.02	171.18	80.98	90.70	100.40	75.30	84.10	92.88	116.36	132.36	148.32	95.86	108.40	120.94
57	162.66	181.54	200.42	149.72	166.82	183.88	89.32	99.68	110.04	82.22	91.60	100.98	123.62	140.40	157.14	102.88	116.14	129.42
58	178.94	198.72	218.54	163.30	181.34	199.32	99.38	110.38	121.38	90.70	100.72	110.70	135.74	153.30	170.84	114.66	128.70	142.76
59	192.00	213.40	234.78	174.88	193.82	212.78	107.80	119.82	131.82	98.18	108.84	119.48	143.36	161.72	180.08	122.02	136.82	151.62
60	209.14	231.52	253.94	189.22	209.14	229.06	118.64	131.36	144.08	107.36	118.64	129.94	153.50	172.68	191.86	134.34	149.90	165.48
61	221.32	244.70	268.10	201.06	221.94	242.82	126.84	140.26	153.62	115.24	127.20	139.16	163.58	183.54	203.52	142.96	159.92	176.86
62	233.76	258.14	282.54	217.06	239.52	262.00	135.26	149.38	163.50	125.62	138.60	151.60	172.56	193.98	215.40	150.52	168.28	186.02
63	251.70	277.14	302.54	229.50	252.98	276.46	147.00	161.86	176.70	134.04	147.78	161.46	182.90	205.18	227.42	163.16	181.70	200.22
64	267.38	293.86	320.34	244.90	269.36	293.86	157.58	173.18	188.78	144.32	158.74	173.18	193.46	216.56	239.66	171.02	190.38	209.70
65	286.16	315.04	343.92	257.96	283.48	309.00	170.08	187.26	204.42	153.34	168.50	183.66	205.44	230.06	254.60	182.78	203.56	224.36
66	328.08	359.26	390.44	288.78	316.58	344.36	196.16	214.78	233.42	172.64	189.26	205.88	234.96	262.26	289.54	213.36	236.22	259.10
67	370.72	405.64	440.48	322.86	354.34	385.80	222.90	243.88	264.82	194.10	213.02	231.92	268.74	298.16	327.58	244.42	269.40	294.32
68	414.10	451.38	488.64	360.28	394.10	427.92	250.34	272.86	295.40	217.78	238.24	258.68	300.38	331.98	363.56	274.60	302.32	330.02
69	460.98	497.03	497.03	395.50	433.14	470.72	280.18	305.14	308.38	240.38	263.26	286.08	331.22	365.60	400.00	305.22	334.44	363.64
70	497.03	497.03	497.03	434.18	475.60	497.03	307.30	308.38	308.38	265.28	290.58	308.38	366.32	402.98	439.58	337.56	368.94	400.34
71	497.03	497.03	497.03	468.78	497.03	497.03	308.38	308.38	308.38	287.24	308.38	308.38	399.58	439.02	461.90	370.66	404.84	439.02
72	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	428.48	461.90	461.90	398.14	433.74	461.90
73	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	460.14	461.90	461.90	432.38	461.90	461.90
74	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	460.14	461.90	461.90
75	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
76	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90

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

Premium Rates with Second 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	72.16	80.56	88.96	63.80	70.48	77.22	32.24	36.00	39.74	28.50	31.50	34.50	53.86	61.54	69.24	44.22	50.98	57.68
41	73.84	82.42	91.00	65.26	72.10	78.98	33.44	37.34	41.22	29.56	32.68	35.78	54.30	62.06	69.82	44.60	51.40	58.16
42	75.46	84.26	93.02	66.70	73.72	80.74	34.66	38.68	42.72	30.62	33.84	37.08	54.76	62.60	70.40	44.96	51.84	58.66
43	77.14	86.08	95.06	68.18	75.32	82.50	35.86	40.02	44.20	31.70	35.02	38.36	55.22	63.10	71.00	45.34	52.26	59.14
44	78.78	87.94	97.08	69.64	76.94	84.26	37.08	41.38	45.70	32.76	36.22	39.64	55.68	63.62	71.58	45.72	52.70	59.64
45	80.42	89.78	99.14	71.08	78.56	86.04	38.28	42.72	47.16	33.84	37.40	40.94	56.12	64.16	72.16	46.12	53.14	60.12
46	81.88	91.42	100.94	72.38	80.00	87.58	39.40	44.00	48.58	34.82	38.50	42.16	56.72	64.84	72.94	46.60	53.68	60.76
47	87.24	96.92	106.62	73.66	81.40	89.14	42.42	47.14	51.86	35.84	39.60	43.36	59.36	67.56	75.74	47.08	54.26	61.40
48	89.76	100.10	110.44	77.90	86.26	94.66	44.12	49.20	54.28	38.28	42.40	46.50	61.02	69.80	78.60	49.64	56.90	64.10
49	93.30	103.80	114.36	79.26	87.76	96.30	46.28	51.50	56.74	39.34	43.54	47.78	63.74	72.64	81.52	51.22	59.04	66.88
50	97.92	109.12	120.36	83.62	92.84	102.00	49.04	54.64	60.28	41.88	46.50	51.08	67.56	77.06	86.54	53.86	61.76	69.66
51	100.08	111.54	123.02	85.48	94.88	104.24	50.86	56.70	62.52	43.46	48.22	52.98	68.46	78.10	87.70	54.58	62.60	70.60
52	104.36	116.10	127.82	87.32	96.96	106.50	53.80	59.84	65.90	45.02	49.98	54.90	71.54	81.30	91.04	56.36	65.04	73.70
53	107.70	120.20	132.70	93.54	104.42	115.28	56.24	62.76	69.30	48.84	54.54	60.22	74.66	85.64	96.60	61.50	70.26	79.06
54	112.14	124.92	137.66	95.48	106.56	117.68	59.32	66.06	72.80	50.50	56.36	62.24	77.86	88.96	100.10	62.28	71.20	80.08
55	117.78	131.38	144.98	103.12	114.98	126.88	63.06	70.32	77.60	55.18	61.54	67.90	82.24	94.08	105.88	66.46	76.04	85.62
56	128.32	142.78	157.24	111.00	123.68	136.42	69.60	77.44	85.28	60.20	67.08	73.98	91.28	103.86	116.38	73.04	83.32	93.56
57	136.80	152.16	167.48	119.14	132.68	146.24	75.16	83.58	92.00	65.42	72.88	80.32	98.24	111.54	124.80	80.92	92.46	104.02
58	150.32	167.78	185.20	127.46	141.90	156.36	83.58	93.28	102.98	70.86	78.92	86.94	105.34	119.38	133.44	90.16	102.38	114.70
59	161.84	180.20	198.60	142.20	158.16	174.08	91.02	101.36	111.70	80.00	88.94	97.90	114.98	129.78	144.60	97.18	110.24	123.24
60	174.88	194.88	214.88	152.42	169.90	187.38	99.44	110.80	122.16	86.66	96.60	106.54	124.78	141.60	158.40	108.00	122.36	136.80
61	183.96	204.86	225.78	161.10	179.52	197.90	105.64	117.64	129.64	92.52	103.08	113.64	132.16	149.72	167.28	117.60	132.74	147.90
62	197.04	219.60	242.08	176.44	196.42	216.34	114.22	127.30	140.34	102.28	113.88	125.42	142.08	160.44	178.80	124.92	140.84	156.76
63	210.46	234.66	258.84	185.64	206.52	227.44	123.12	137.26	151.40	108.60	120.80	133.06	149.72	168.88	188.06	133.60	150.94	168.26
64	220.18	245.42	270.60	197.68	219.52	241.42	129.94	144.82	159.68	116.64	129.54	142.48	157.44	177.46	197.42	143.70	161.86	179.94
65	236.88	263.76	290.68	212.64	236.88	261.10	140.98	156.98	172.98	126.54	140.98	155.38	172.92	195.00	217.08	155.26	174.82	194.38
66	268.90	298.78	328.66	240.40	266.88	293.34	160.96	178.82	196.70	143.88	159.74	175.58	196.96	220.50	244.00	176.66	197.62	218.60
67	302.86	335.08	367.24	272.72	302.18	331.62	182.28	201.68	221.04	164.14	181.88	199.60	222.66	248.24	273.86	203.46	227.16	250.80
68	341.52	376.80	412.04	304.20	336.00	367.80	206.70	228.04	249.34	184.10	203.34	222.58	252.54	280.88	309.24	228.06	253.20	278.32
69	378.04	416.42	454.74	341.80	377.34	412.92	229.98	253.36	276.68	207.94	229.58	251.22	278.92	309.40	339.86	252.98	280.88	308.74
70	415.16	456.66	497.03	374.34	412.34	450.32	253.90	279.26	304.66	228.94	252.18	275.42	309.54	342.84	376.14	279.48	309.54	339.58
71	449.18	493.00	497.03	403.96	444.96	485.90	275.28	302.14	308.38	247.58	272.72	297.80	336.08	371.54	406.98	304.56	336.08	367.58
72	486.28	497.03	497.03	436.66	480.62	497.03	298.68	308.38	308.38	268.20	295.20	308.38	363.86	402.10	440.30	329.58	363.86	398.14
73	497.03	497.03	497.03	468.14	497.03	497.03	308.38	308.38	308.38	289.02	308.38	308.38	391.56	431.76	461.90	353.30	388.92	424.50
74	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	419.24	461.42	461.90	379.66	417.92	456.12
75	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	448.22	461.90	461.90	404.72	444.96	461.90
76	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	452.18	461.90	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
80				497.03	497.03					308.38	308.38					461.90	461.90	
81				497.03	497.03					308.38	308.38					461.90	461.90	
82				497.03	497.03					308.38	308.38					461.90	461.90	
83				497.03	497.03					308.38	308.38					461.90	461.90	
84				497.03	497.03					308.38	308.38					461.90	461.90	

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

Premium Rates with Second 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	50.76	57.00	63.22	40.78	46.18	51.56	22.50	25.28	28.02	18.08	20.48	22.88	41.42	47.66	53.92	32.74	37.58	42.38
41	52.00	58.42	64.80	41.78	47.32	52.84	23.44	26.32	29.20	18.84	21.32	23.80	41.76	48.08	54.38	33.00	37.88	42.72
42	53.26	59.82	66.38	42.80	48.46	54.14	24.36	27.36	30.34	19.56	22.16	24.76	42.10	48.46	54.84	33.28	38.20	43.08
43	54.52	61.24	67.94	43.80	49.62	55.40	25.30	28.40	31.50	20.30	23.02	25.70	42.46	48.86	55.30	33.58	38.52	43.42
44	55.80	62.66	69.50	44.82	50.76	56.70	26.22	29.44	32.68	21.08	23.84	26.64	42.82	49.28	55.74	33.84	38.84	43.78
45	57.04	64.06	71.08	45.82	51.90	57.98	27.14	30.50	33.82	21.80	24.70	27.58	43.16	49.68	56.22	34.10	39.16	44.14
46	58.24	65.38	72.54	46.78	52.98	59.18	28.08	31.52	34.98	22.56	25.54	28.52	43.54	50.14	56.72	34.44	39.52	44.56
47	62.32	70.12	77.88	51.62	57.92	64.26	30.42	34.22	38.02	25.20	28.28	31.38	46.00	52.64	59.26	36.80	41.92	47.02
48	63.56	71.50	79.44	55.62	62.56	69.52	31.40	35.32	39.22	27.48	30.88	34.32	47.44	54.64	61.86	39.18	45.34	51.56
49	67.82	76.42	85.04	56.70	63.78	70.86	33.86	38.18	42.48	28.32	31.86	35.40	49.92	57.22	64.50	41.60	47.86	54.10
50	69.12	77.88	86.66	60.88	68.62	76.36	34.90	39.32	43.74	30.72	34.62	38.54	53.54	61.40	69.26	45.14	51.94	58.76
51	73.72	83.20	92.64	64.24	72.14	80.04	37.70	42.58	47.42	32.86	36.92	40.96	54.40	62.40	70.38	45.88	52.78	59.70
52	75.22	84.88	94.54	65.54	73.62	81.66	38.98	44.00	49.00	33.96	38.14	42.32	59.60	67.72	75.84	48.76	55.80	62.84
53	83.30	94.20	105.18	70.14	78.90	87.64	43.72	49.44	55.20	36.80	41.40	46.00	61.62	70.42	79.22	50.60	58.32	66.00
54	84.90	96.06	107.22	73.72	82.68	91.56	45.08	51.00	56.94	39.14	43.90	48.62	64.80	73.72	82.68	53.62	61.44	69.26
55	89.94	101.90	113.80	78.56	88.22	97.90	48.30	54.72	61.12	42.18	47.36	52.56	69.16	78.82	88.46	57.86	66.36	74.84
56	95.04	107.82	120.54	85.80	96.22	106.64	51.64	58.56	65.50	46.62	52.28	57.92	72.30	82.06	91.80	63.12	71.72	80.34
57	102.68	116.22	129.80	92.04	103.82	115.64	56.40	63.86	71.30	50.56	57.04	63.54	78.96	89.44	99.86	69.68	78.96	88.26
58	112.86	127.28	141.70	99.68	112.26	124.90	62.70	70.68	78.70	55.36	62.34	69.36	84.62	96.34	108.08	74.00	84.02	93.98
59	120.96	136.22	151.50	105.06	118.52	131.94	67.88	76.42	85.00	58.96	66.50	74.04	93.92	106.40	118.84	80.80	91.52	102.20
60	129.20	145.38	161.54	115.56	129.86	144.14	73.24	82.40	91.54	65.50	73.60	81.68	98.56	111.82	125.02	86.58	98.56	110.60
61	139.04	156.72	174.42	121.34	136.52	151.66	79.66	89.80	99.92	69.52	78.22	86.90	105.52	119.46	133.38	95.82	108.58	121.26
62	150.40	169.04	187.64	127.24	143.30	159.40	87.08	97.90	108.66	73.70	82.98	92.30	110.08	124.76	139.46	100.30	113.78	127.20
63	159.42	179.02	198.62	135.90	152.88	169.88	93.26	104.72	116.18	79.48	89.44	99.38	119.68	135.10	150.52	107.36	121.52	135.72
64	168.66	189.26	209.82	143.42	162.04	180.60	99.62	111.78	123.94	84.72	95.70	106.68	124.44	140.60	156.78	111.98	126.90	141.86
65	180.82	202.40	223.98	155.16	174.76	194.28	107.80	120.68	133.54	92.52	104.20	115.84	133.02	150.60	168.14	121.72	137.42	153.10
66	204.82	228.56	252.26	169.54	190.56	211.58	122.50	136.66	150.86	101.38	113.96	126.52	149.22	168.22	187.16	134.04	151.76	169.46
67	224.92	250.16	275.38	186.78	209.26	231.78	134.90	150.04	165.18	112.02	125.52	139.00	163.08	183.48	203.88	147.82	166.94	186.04
68	249.40	276.78	304.18	204.18	229.50	254.84	150.02	166.48	182.98	122.82	138.06	153.32	182.36	205.44	228.56	159.24	179.76	200.32
69	274.08	303.66	333.28	221.72	248.58	275.44	165.34	183.20	201.06	133.76	149.98	166.16	199.26	223.82	248.42	172.08	194.74	217.36
70	298.98	330.84	362.64	242.22	271.98	301.74	180.88	200.16	219.38	146.54	164.56	182.56	217.70	244.42	271.12	186.40	210.52	234.64
71	325.38	359.02	392.68	259.46	291.00	322.56	198.58	219.10	239.64	158.36	177.58	196.86	235.92	264.80	293.62	197.96	223.52	249.06
72	353.26	389.42	425.60	279.48	312.80	346.14	217.74	240.02	262.30	172.26	192.78	213.36	250.44	280.76	311.06	212.22	239.26	266.24
73	377.34	415.66	453.94	296.52	332.68	368.86	234.12	257.90	281.64	183.98	206.40	228.84	267.66	299.92	332.22	224.14	253.14	282.12
74	400.04	439.78	479.50	313.52	351.10	388.70	248.20	272.86	297.48	194.50	217.84	241.16	284.76	319.02	353.30	237.30	267.66	297.92
75	425.60	468.14	497.03	334.78	374.50	414.24	264.04	290.44	308.38	207.70	232.36	257.00	301.90	338.16	374.40	247.84	279.48	311.12
76	459.60	497.03	497.03	370.26	413.54	456.78	285.16	308.38	308.38	229.72	256.56	283.40	329.58	369.12	408.70	275.58	310.48	345.40
77	495.14	497.03	497.03	405.72	452.56	497.03	307.18	308.38	308.38	251.72	280.78	308.38	361.22	403.40	445.58	305.84	344.08	382.32
78	497.03	497.03	497.03	442.64	492.28	497.03	308.38	308.38	308.38	274.62	305.42	308.38	388.92	434.40	461.90	332.22	373.10	413.96
79	497.03	497.03	497.03	478.08	497.03	497.03	308.38	308.38	308.38	296.62	308.38	308.38	420.56	461.90	461.90	366.48	411.34	456.12
80				497.03	497.03					308.38	308.38					392.86	440.30	
81				497.03	497.03					308.38	308.38					423.18	461.90	
82				497.03	497.03					308.38	308.38					454.82	461.90	
83				497.03	497.03					308.38	308.38					461.90	461.90	
84				497.03	497.03					308.38	308.38					461.90	461.90	

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, 32100 RB31LR 2022/30160A, 32100 RB31LR 2022

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA CoverLetter_30160A_32100_LR.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_32100_LR.20220421.pdf PA ActuarialMemorandum_Exhibit5_30160A_32100_LR.20220421.xlsx PA Supplement_30160A_32100_LR.20220421.pdf PA Supplement_Attachments3thru9_30160A_32100_LR.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, 32100 RB31LR 2022/30160A, 32100 RB31LR 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, Rider and Endorsement 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, 32100 RB31LR 2022/30160A, 32100 RB31LR 2022*

Attachment(s):	30160A-PA.pdf 30165A-PA.pdf 30273A.pdf 30274A.pdf 32100-PA.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, 32100 RB31LR 2022/30160A, 32100 RB31LR 2022		

Attachment PA ActuarialMemorandum_Exhibit5_30160A_32100_LR.20220421.xlsx is not a PDF document and cannot be reproduced here.

Attachment PA Supplement_Attachments3thru9_30160A_32100_LR.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

RiverSource Insurance

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-133072642
Policy Form: Long Term Care Policy Form 30160A-PA
Long Term Care Insurance Endorsement Form 32100-PA

Dear Commissioner Humphreys:

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

30160A-PA, subject to endorsement form 32100-PA, is an existing individual policy form providing benefits for confinement in a nursing home with home care services and was previously approved in 2000. The policy form issued with endorsement was introduced for all policies with application dates of May 19, 2000 and later and was issued in Pennsylvania from June 2000 through March 2003 and is no longer being issued in any state and, outside of Pennsylvania, was last issued in 2003. This premium rate increase filing does not apply to policies issued without the endorsement.

Some policies on policy form 30160A-PA issued with endorsement form 32100-PA were issued on or after the September 16, 2002 effective date of rate stability requirements in Pennsylvania. This premium rate increase filing is only applicable to policies issued with endorsement prior to September 16, 2002.

RiverSource Life is requesting the approval of premium rate increases on policy form 30160A-PA issued with endorsement and all associated riders. At this time, we are requesting the following premium rate increases for policies issued in Pennsylvania with endorsement:

- a 52.1% premium rate increase for policies with a lifetime benefit period, spread over two years with an implementation schedule of two consecutive annual premium rate increases of 23.3% each; and
- a 21.0% premium rate increase for policies with non-lifetime benefit periods, spread over two years with an implementation schedule of two consecutive annual premium rate increases of 10.0% each.

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

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 52.1% for policies with a lifetime benefit period and 21.0% for policies with non-lifetime benefit periods in order to minimize the impact on policyholders to the extent we can, with the understanding that the company anticipates seeking additional premium rate increases in the future, even if experience does not deteriorate from current best estimates.

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

As noted in the Actuarial Memorandum, seven prior premium rate increases have been approved and implemented on all policies issued prior to September 16, 2002 under this policy form with 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 March 2011 and implemented on each policyholder's next policy anniversary beginning in June 2011;
- a 10% increase was approved in May 2013 and implemented on each policyholder's next policy anniversary beginning in August 2013;
- a 15% increase was approved in September 2015 and implemented on each policyholder's next policy anniversary beginning in December 2015;
- a 15% increase was approved in August 2017 and implemented on each policyholder's next policy anniversary beginning in December 2017;
- a 20% increase was approved in June 2019 and implemented on each policyholder's next policy anniversary beginning in September 2019; and
- premium rate increases of 20.0% for policies with a lifetime benefit period and 11.7% for policies with non-lifetime benefit periods were 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, endorsement forms 32100-PA and 116353-3031, and rider forms 30273A, 30274A and 30165A-PA;
- a Microsoft Excel workbook containing Exhibit 5 of the Actuarial Memorandum; and

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- a Microsoft Excel workbook containing Attachments 3 through 9 of the Supplement.

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, 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, Subject to Endorsement Form 32100

April 2022

Policy form 30160A-PA, subject to endorsement form 32100-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 with endorsement in Pennsylvania from June 15, 2000 to March 15, 2003. This rate filing applies to policies issued with the endorsement prior to September 16, 2002 only.

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 issued with endorsement 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

Benefit eligibility is based on the following: (a) the insured being unable to perform at least 2 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. 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.

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.

Premium payments will be reimbursed on a month-to-month basis during extended periods of home and community care. The premium waiver begins after expenses for home and community care services, excluding homemaker and chore services, have been incurred for 90 days. The expenses may be incurred while the elimination period is being satisfied or policy benefits are being received. These days do not need to be consecutive, but they must occur within a continuous period of 270 days. The premiums will continue to be reimbursed for each month in which at least 12 days of home and community care services, excluding homemaker and chore services, are received.

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 issued with endorsement is guaranteed renewable for life.

4. Applicability

This rate filing is applicable to inforce policies issued with endorsement form 32100-PA only, as this policy form issued with endorsement is no longer being sold in the market. This filing is only applicable to policies issued prior to September 16, 2002.

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. The above described experience was also used to determine marital discounts.

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 3,387 actual claims (1,078 with a lifetime benefit period and 2,309 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 issued with endorsement, 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 current 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 1.50% 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 1.50% for policies with non-lifetime benefit periods in the second year 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 2.20% for policies with non-lifetime benefit periods in the first year of premium increase notification is assumed, grading down to 0% in the fourth 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, 2011, 2013, 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 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 issued with endorsement. These are best-estimate assumptions and do not include any provision for profit or contingencies.

6. Marketing Method

This policy form issued with endorsement was marketed by agents of RiverSource Life.

7. Underwriting Description

This policy form issued with endorsement 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, Benefit Increase Option and marital status at issue. 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	39.8%
Semi-Annual	0.5020*AP + 0.4	6.0%
Quarterly	0.2580*AP + 0.5	7.0%
Monthly	0.0868*AP + 0.6	47.2%

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, subject to endorsement form 32100, 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 illustration of the historical loss ratio calculation for each calendar year:

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

LR_j = loss ratio for year *j*

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

${}_j CR_{ValDate}^k$ = open claim reserve held on December 31, 2020 for claims incurred at time *k* in year *j*

${}_j IBNR_{ValDate}^k$ = 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

Seven prior premium rate increases have been approved and implemented on all policies issued prior to September 16, 2002 under this policy form issued with 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 March 2011 and implemented on each policyholder's next policy anniversary beginning in June 2011;
- a 10% increase was approved in May 2013 and implemented on each policyholder's next policy anniversary beginning in August 2013;
- a 15% increase was approved in September 2015 and implemented on each policyholder's next policy anniversary beginning in December 2015;
- a 15% increase was approved in August 2017 and implemented on each policyholder's next policy anniversary beginning in December 2017;
- a 20% increase was approved in June 2019 and implemented on each policyholder's next policy anniversary beginning in September 2019; and
- premium rate increases of 20.0% for policies with a lifetime benefit period and 11.7% for policies with non-lifetime benefit periods were 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 on all policies, regardless of issue date, 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 for policies issued prior to September 16, 2002:

- a 52.1% premium rate increase for policies with a lifetime benefit period, spread over two years with an implementation schedule of two consecutive annual premium rate increases of 23.3% each; and
- a 21.0% premium rate increase for policies with non-lifetime benefit periods, spread over two years with an implementation schedule of two consecutive annual premium rate increases of 10.0% each.

Projected experience assuming the requested premium rate increases are implemented on all policies, regardless of issue date, from 2022 through 2024 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 67.9% for policies with a lifetime benefit period and 67.4% 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, Issued with Endorsement Form 32100

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 67.9%
Historical Experience through 12/31/2020 & Projections with Original Pricing Assumptions	67.9%	N/A	N/A
Historical Experience through 12/31/2020 & Projections with Original Pricing Assumptions except for Current:			
Morbidity	75.3%	7.4%	50.0%
Mortality	69.7%	1.8%	11.2%
Lapse	83.6%	15.7%	87.1%
Interest	71.2%	3.3%	20.9%
Historical Experience through 12/31/2020 & Projections with All Current Assumptions	102.4%	34.5%	173.6%

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 67.4%
Historical Experience through 12/31/2020 & Projections with Original Pricing Assumptions	67.4%	N/A	N/A
Historical Experience through 12/31/2020 & Projections with Original Pricing Assumptions except for Current:			
Morbidity	70.5%	3.1%	23.4%
Mortality	69.1%	1.7%	11.9%
Lapse	76.8%	9.4%	60.8%
Interest	70.5%	3.1%	22.0%
Historical Experience through 12/31/2020 & Projections with All Current Assumptions	86.3%	18.9%	111.3%

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. 34.5%) is greater than the sum of the impact of each changed assumption (i.e. 28.2% = 7.4% + 1.8% + 15.7% + 3.3%) and the total impact of all current assumptions on the lifetime loss ratio

for policies with non-lifetime benefit periods (i.e. 18.9%) is greater than the sum of the impact of each changed assumption (i.e. 17.3% = 3.1% + 1.7% + 9.4% + 3.1%).

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 52.1% for policies with a lifetime benefit period and 21.0% 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 and second consecutive requested rate increases are provided in Exhibit 6.

17. Pennsylvania Average Annual Premium for Policies Issued Prior to September 16, 2002 (Based on December 31, 2020 Inforce)

	Policies with a Lifetime Benefit Period	Policies with Non-Lifetime Benefit Periods
Before rate increase	$4,050	$2,755
After 1st rate increase	$4,994	$3,030
After 2nd rate increase	$6,158	$3,333

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 two 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	41.8%
55-59	29.0%
60-64	19.6%
65-69	7.3%
70-74	2.0%
75-79	0.3%
>79	<0.1%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	18.2%
90-day	81.8%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	3.4%
4-Year	30.3%
6-Year	30.9%
Unlimited	35.4%

By Benefit Increase Option:

Benefit Increase Option	Percent Distribution
None	4.6%
5% Simple	35.2%
5% Compound	60.2%

By Gender:

Gender	Percent Distribution
Female	60.8%
Male	39.2%

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[1] and nationwide, is:

	Number of Insureds	Annual Premium
Pennsylvania:		
Issued prior to September 16, 2002:		
Policies with a Lifetime Benefit Period	383	$1,551,051
Policies with Non-Lifetime Benefit Periods	865	2,383,127
Total Issued prior to September 16, 2002	1,248	$3,934,178
Issued on or after September 16, 2002	221	591,633*
Total	1,469	$4,525,811
Nationwide	24,677	$77,576,860

* This premium for Pennsylvania policies issued on or after September 16, 2002 only reflects the cumulative 107.4% premium rate increase previously approved in Pennsylvania for these policies.

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, Issued with Endorsement Form 32100

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

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 premium rates. The above described experience was also used to determine marital discounts.

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:

	Issue Age Band			
Duration	**40-59**	**60-69**	**70-79**	**80+**
1	40%	35%	30%	20%
2	50%	55%	60%	80%
3	55%	60%	75%	100%
4	60%	65%	90%	100%
5	65%	70%	100%	100%
6	70%	75%	100%	100%
7	75%	80%	100%	100%
8	80%	90%	100%	100%
9	90%	100%	100%	100%
10+	100%	100%	100%	100%

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
Policy Form 30160A, Issued with Endorsement Form 32100

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	0.050	0.890	0.440	1.480	1.160	1.600	2.640
2	0.050	0.890	0.440	1.480	1.160	1.600	2.640
3	0.050	0.890	0.440	1.480	1.160	1.600	2.640
4	0.096	0.800	0.438	1.442	1.226	1.600	2.578
5	0.142	0.710	0.436	1.404	1.292	1.600	2.516
6	0.188	0.620	0.434	1.366	1.358	1.600	2.454
7	0.234	0.530	0.432	1.328	1.424	1.600	2.392
8	0.280	0.440	0.430	1.290	1.490	1.600	2.330
9	0.290	0.518	0.578	1.364	1.626	1.626	2.338
10	0.300	0.596	0.726	1.438	1.762	1.652	2.346
11	0.310	0.674	0.874	1.512	1.898	1.678	2.354
12	0.320	0.752	1.022	1.586	2.034	1.704	2.362
13	0.330	0.830	1.170	1.660	2.170	1.730	2.370
14	0.388	0.830	1.220	1.730	2.188	1.768	2.298
15	0.446	0.830	1.270	1.800	2.206	1.806	2.226
16	0.504	0.830	1.320	1.870	2.224	1.844	2.154
17	0.562	0.830	1.370	1.940	2.242	1.882	2.082
18	0.620	0.830	1.420	2.010	2.260	1.920	2.010
19	0.636	0.860	1.440	2.020	2.264	1.948	2.042
20	0.652	0.890	1.460	2.030	2.268	1.976	2.074
21	0.668	0.920	1.480	2.040	2.272	2.004	2.106
22	0.684	0.950	1.500	2.050	2.276	2.032	2.138
23	0.700	0.980	1.520	2.060	2.280	2.060	2.170
24	0.756	1.000	1.520	2.060	2.280	2.082	2.170
25	0.812	1.020	1.520	2.060	2.280	2.104	2.170
26	0.868	1.040	1.520	2.060	2.280	2.126	2.170
27	0.924	1.060	1.520	2.060	2.280	2.148	2.170
28	0.980	1.080	1.520	2.060	2.280	2.170	2.170
29	0.992	1.092	1.520	2.059	2.277	2.179	2.168
30	1.003	1.103	1.520	2.058	2.273	2.188	2.167
31	1.015	1.115	1.520	2.058	2.270	2.198	2.165
32	1.027	1.127	1.520	2.057	2.267	2.207	2.163
33	1.038	1.138	1.520	2.056	2.263	2.216	2.162
34	1.050	1.150	1.520	2.055	2.260	2.225	2.160
35	1.062	1.162	1.520	2.054	2.257	2.234	2.158
36	1.073	1.173	1.520	2.053	2.253	2.243	2.157
37	1.085	1.185	1.520	2.053	2.250	2.253	2.155
38	1.097	1.197	1.520	2.052	2.247	2.262	2.153
39	1.108	1.208	1.520	2.051	2.243	2.271	2.152
40+	1.120	1.220	1.520	2.050	2.240	2.280	2.150

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
Policy Form 30160A, Issued with Endorsement Form 32100

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	0.210	0.100	0.430	0.370	0.570	1.060	0.670	2.210
2	0.210	0.100	0.430	0.370	0.570	1.060	0.670	2.210
3	0.210	0.100	0.430	0.370	0.570	1.060	0.670	2.210
4	0.234	0.170	0.492	0.462	0.736	1.200	1.114	2.322
5	0.258	0.240	0.554	0.554	0.902	1.340	1.558	2.434
6	0.282	0.310	0.616	0.646	1.068	1.480	2.002	2.546
7	0.306	0.380	0.678	0.738	1.234	1.620	2.446	2.658
8	0.330	0.450	0.740	0.830	1.400	1.760	2.890	2.770
9	0.350	0.470	0.814	0.968	1.454	1.958	2.890	2.768
10	0.370	0.490	0.888	1.106	1.508	2.156	2.890	2.766
11	0.390	0.510	0.962	1.244	1.562	2.354	2.890	2.764
12	0.410	0.530	1.036	1.382	1.616	2.552	2.890	2.762
13	0.430	0.550	1.110	1.520	1.670	2.750	2.890	2.760
14	0.454	0.600	1.136	1.532	1.744	2.680	2.902	2.748
15	0.478	0.650	1.162	1.544	1.818	2.610	2.914	2.736
16	0.502	0.700	1.188	1.556	1.892	2.540	2.926	2.724
17	0.526	0.750	1.214	1.568	1.966	2.470	2.938	2.712
18	0.550	0.800	1.240	1.580	2.040	2.400	2.950	2.700
19	0.566	0.808	1.244	1.578	2.042	2.392	2.948	2.726
20	0.582	0.816	1.248	1.576	2.044	2.384	2.946	2.752
21	0.598	0.824	1.252	1.574	2.046	2.376	2.944	2.778
22	0.614	0.832	1.256	1.572	2.048	2.368	2.942	2.804
23	0.630	0.840	1.260	1.570	2.050	2.360	2.940	2.830
24	0.672	0.860	1.260	1.570	2.050	2.350	2.940	2.830
25	0.714	0.880	1.260	1.570	2.050	2.340	2.940	2.830
26	0.756	0.900	1.260	1.570	2.050	2.330	2.940	2.830
27	0.798	0.920	1.260	1.570	2.050	2.320	2.940	2.830
28	0.840	0.940	1.260	1.570	2.050	2.310	2.940	2.830
29	0.860	0.950	1.261	1.570	2.048	2.308	2.936	2.825
30	0.880	0.960	1.262	1.570	2.047	2.305	2.932	2.820
31	0.900	0.970	1.263	1.570	2.045	2.303	2.928	2.815
32	0.920	0.980	1.263	1.570	2.043	2.300	2.923	2.810
33	0.940	0.990	1.264	1.570	2.042	2.298	2.919	2.805
34	0.960	1.000	1.265	1.570	2.040	2.295	2.915	2.800
35	0.980	1.010	1.266	1.570	2.038	2.293	2.911	2.795
36	1.000	1.020	1.267	1.570	2.037	2.290	2.907	2.790
37	1.020	1.030	1.268	1.570	2.035	2.288	2.903	2.785
38	1.040	1.040	1.268	1.570	2.033	2.285	2.898	2.780
39	1.060	1.050	1.269	1.570	2.032	2.283	2.894	2.775
40+	1.080	1.060	1.270	1.570	2.030	2.280	2.890	2.770

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Assumptions Comparison
Policy Form 30160A, Issued with Endorsement Form 32100

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, Issued with Endorsement Form 32100

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, Issued with Endorsement Form 32100

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, Issued with Endorsement Form 32100

Policyholder Behavior Related to Premium Rate Increases

A reduction in benefits of 2.00% for policies with a lifetime benefit period and 1.50% 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 1.50% for policies with non-lifetime benefit periods in the second year 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	Lifetime Benefit Period	Non-Lifetime Benefit Periods
1	2.70%	2.20%
2	2.70%	2.20%
3	0.70%	0.20%
4	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, Issued with Endorsement Form 32100
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	684,742	1,092,941	62.7%	4	197,412	780,259	25.3%	6	882,154	1,873,200	47.1%	10
2	1,538,556	1,720,170	89.4%	11	978,154	1,421,352	68.8%	23	2,516,710	3,141,522	80.1%	34
3	510,274	2,061,418	24.8%	13	2,071,571	1,804,498	114.8%	29	2,581,844	3,865,915	66.8%	42
4	4,070,633	2,455,718	165.8%	19	2,610,310	2,726,381	95.7%	46	6,680,943	5,182,098	128.9%	65
5	3,818,797	2,876,227	132.8%	24	2,992,289	3,865,009	77.4%	47	6,811,086	6,741,236	101.0%	71
6	2,369,867	3,382,647	70.1%	27	6,659,805	5,212,946	127.8%	68	9,029,672	8,595,593	105.1%	95
7	5,745,537	3,935,368	146.0%	36	5,526,709	6,832,390	80.9%	71	11,272,246	10,767,758	104.7%	107
8	3,468,524	4,577,950	75.8%	35	7,642,750	8,813,250	86.7%	85	11,111,274	13,391,200	83.0%	120
9	6,454,025	5,833,239	110.6%	50	12,931,187	10,739,349	120.4%	125	19,385,212	16,572,588	117.0%	175
10	6,372,117	7,361,804	86.6%	65	11,546,364	12,984,412	88.9%	135	17,918,481	20,346,217	88.1%	200
11	10,063,838	8,884,283	113.3%	73	13,604,378	15,234,391	89.3%	153	23,668,216	24,118,674	98.1%	226
12	10,969,061	10,597,366	103.5%	69	17,779,971	17,713,202	100.4%	171	28,749,032	28,310,568	101.5%	240
13	10,503,379	12,634,539	83.1%	71	19,567,108	20,431,045	95.8%	204	30,070,487	33,065,584	90.9%	275
14	13,487,991	14,523,096	92.9%	88	27,493,411	22,657,138	121.3%	214	40,981,402	37,180,234	110.2%	302
15	19,084,456	16,614,909	114.9%	111	25,022,801	25,195,654	99.3%	226	44,107,256	41,810,563	105.5%	337
16	18,925,597	18,913,392	100.1%	117	30,555,270	27,921,953	109.4%	257	49,480,867	46,835,346	105.6%	374
17	20,593,535	20,697,442	99.5%	135	26,430,318	29,500,207	89.6%	222	47,023,854	50,197,648	93.7%	357
18	16,469,265	15,449,523	106.6%	91	20,691,204	20,544,356	100.7%	168	37,160,469	35,993,879	103.2%	259
19	6,164,006	6,720,300	91.7%	39	7,285,575	7,904,368	92.2%	59	13,449,581	14,624,667	92.0%	98
Total	**161,294,202**	**160,332,331**	**100.6%**	**1,078**	**241,586,587**	**242,282,161**	**99.7%**	**2,309**	**402,880,789**	**402,614,492**	**100.1%**	**3,387**

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	1,945,843	323,784	601.0%	3	6,747	161,085	4.2%	2	1,952,590	484,869	402.7%	5
43-47	1,054,729	1,877,250	56.2%	14	2,010,887	1,272,071	158.1%	19	3,065,616	3,149,321	97.3%	33
48-52	7,474,054	7,326,446	102.0%	50	5,583,217	6,397,920	87.3%	44	13,057,271	13,724,366	95.1%	94
53-57	24,729,444	25,509,114	96.9%	136	22,047,092	21,013,945	104.9%	175	46,776,536	46,523,059	100.5%	311
58-62	38,578,256	39,845,963	96.8%	271	52,292,612	54,241,252	96.4%	442	90,870,868	94,087,215	96.6%	713
63-67	48,740,665	49,573,323	98.3%	297	62,809,276	62,454,249	100.6%	545	111,549,941	112,027,573	99.6%	842
68-72	24,968,601	22,825,055	109.4%	186	48,342,718	47,887,151	101.0%	513	73,311,319	70,712,207	103.7%	699
73-77	10,812,853	10,053,192	107.6%	95	34,663,623	34,823,509	99.5%	403	45,476,475	44,876,701	101.3%	498
78-82	2,989,759	2,998,204	99.7%	26	12,166,058	12,419,468	98.0%	143	15,155,816	15,417,672	98.3%	169
83+	0	0	0.0%	0	1,664,357	1,611,510	103.3%	23	1,664,357	1,611,510	103.3%	23
Total	**161,294,202**	**160,332,331**	**100.6%**	**1,078**	**241,586,587**	**242,282,161**	**99.7%**	**2,309**	**402,880,789**	**402,614,492**	**100.1%**	**3,387**

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, Issued with Endorsement Form 32100

		Loss Ratios Without Interest			Loss Ratios With Interest					
	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
Historical Experience	2000	1,457,824	0	0.0%	3,594,090	0	0.0%	3,351	4.50%	2.4654
	2001	11,457,900	309,767	2.7%	27,031,659	730,807	2.7%	9,268	4.50%	2.3592
	2002	20,244,812	1,682,867	8.3%	45,705,149	3,799,278	8.3%	14,881	4.50%	2.2576
	2003	23,756,728	479,464	2.0%	51,324,142	1,035,836	2.0%	14,284	4.50%	2.1604
	2004	22,344,810	2,506,923	11.2%	46,195,051	5,182,743	11.2%	13,798	4.50%	2.0674
	2005	21,620,512	3,244,987	15.0%	42,772,879	6,419,710	15.0%	13,440	4.50%	1.9783
	2006	21,093,687	2,817,094	13.4%	39,933,623	5,333,195	13.4%	13,177	4.50%	1.8932
	2007	20,708,940	5,248,683	25.3%	37,516,972	9,508,680	25.3%	12,960	4.50%	1.8116
	2008	20,852,001	1,798,292	8.6%	36,149,423	3,117,552	8.6%	12,668	4.50%	1.7336
	2009	21,120,964	6,787,092	32.1%	35,038,950	11,259,552	32.1%	12,417	4.50%	1.6590
	2010	20,642,550	6,946,822	33.7%	32,770,599	11,028,266	33.7%	12,180	4.50%	1.5875
	2011	20,519,710	9,648,473	47.0%	31,172,812	14,657,617	47.0%	11,976	4.50%	1.5192
	2012	21,588,359	11,479,484	53.2%	31,383,986	16,688,252	53.2%	11,764	4.50%	1.4537
	2013	21,419,840	9,005,510	42.0%	29,798,089	12,527,964	42.0%	11,560	4.50%	1.3911
	2014	22,527,677	9,680,512	43.0%	29,989,712	12,887,071	43.0%	11,368	4.50%	1.3312
	2015	22,330,693	18,229,711	81.6%	28,447,349	23,223,056	81.6%	11,201	4.50%	1.2739
	2016	23,657,303	21,368,113	90.3%	28,839,554	26,048,905	90.3%	11,005	4.50%	1.2191
	2017	24,519,515	20,645,515	84.2%	28,603,481	24,084,229	84.2%	10,785	4.50%	1.1666
	2018	25,844,657	22,241,702	86.1%	28,851,041	24,828,972	86.1%	10,583	4.50%	1.1163
	2019	26,025,513	27,054,213	104.0%	27,801,852	28,900,765	104.0%	9,338	4.50%	1.0683
	2020	27,598,273	32,273,328	116.9%	28,212,401	32,991,487	116.9%	8,745	4.50%	1.0223
Projected Future Experience	2021	28,467,839	31,864,736	111.9%	27,848,150	31,171,103	111.9%	8,439	4.50%	0.9782
	2022	30,831,483	34,226,109	111.0%	28,861,572	32,039,306	111.0%	8,137	4.50%	0.9361
	2023	29,894,172	36,596,479	122.4%	26,779,089	32,782,991	122.4%	7,837	4.50%	0.8958
	2024	28,547,741	39,015,745	136.7%	24,471,733	33,445,130	136.7%	7,520	4.50%	0.8572
	2025	27,145,741	41,547,183	153.1%	22,267,856	34,081,467	153.1%	7,181	4.50%	0.8203
	2026	25,680,318	44,242,561	172.3%	20,158,620	34,729,670	172.3%	6,822	4.50%	0.7850
	2027	24,162,680	46,834,039	193.8%	18,150,526	35,180,802	193.8%	6,447	4.50%	0.7512
	2028	22,611,554	49,231,767	217.7%	16,253,924	35,389,404	217.7%	6,060	4.50%	0.7188
	2029	21,050,102	51,290,792	243.7%	14,479,906	35,281,816	243.7%	5,667	4.50%	0.6879
	2030	19,489,292	52,917,205	271.5%	12,828,956	34,833,101	271.5%	5,269	4.50%	0.6583
	2031	17,939,366	54,108,682	301.6%	11,300,197	34,083,635	301.6%	4,869	4.50%	0.6299
	2032	16,403,871	54,880,494	334.6%	9,888,012	33,081,156	334.6%	4,469	4.50%	0.6028
	2033	14,897,969	55,232,514	370.7%	8,593,567	31,859,663	370.7%	4,073	4.50%	0.5768
	2034	13,438,499	55,198,591	410.7%	7,417,898	30,468,991	410.7%	3,688	4.50%	0.5520
	2035	12,036,478	54,726,739	454.7%	6,357,893	28,907,688	454.7%	3,313	4.50%	0.5282
	2036	10,697,847	53,785,846	502.8%	5,407,467	27,187,264	502.8%	2,953	4.50%	0.5055
	2037	9,432,502	52,380,453	555.3%	4,562,555	25,336,724	555.3%	2,612	4.50%	0.4837
	2038	8,255,140	50,580,892	612.7%	3,821,108	23,412,695	612.7%	2,293	4.50%	0.4629
	2039	7,171,241	48,435,757	675.4%	3,176,457	21,454,318	675.4%	1,998	4.50%	0.4429
	2040	6,181,855	45,935,712	743.1%	2,620,301	19,470,755	743.1%	1,727	4.50%	0.4239
	2041	5,286,720	43,014,536	813.6%	2,144,383	17,447,423	813.6%	1,481	4.50%	0.4056
	2042	4,484,269	39,753,716	886.5%	1,740,570	15,430,411	886.5%	1,259	4.50%	0.3882
	2043	3,771,684	36,301,562	962.5%	1,400,938	13,483,691	962.5%	1,061	4.50%	0.3714
	2044	3,145,003	32,829,056	1043.8%	1,117,862	11,668,783	1043.8%	886	4.50%	0.3554
	2045	2,599,276	29,384,795	1130.5%	884,104	9,994,787	1130.5%	733	4.50%	0.3401
	2046	2,128,764	26,032,622	1222.9%	692,887	8,473,299	1222.9%	601	4.50%	0.3255
	2047	1,727,163	22,824,350	1321.5%	537,962	7,109,134	1321.5%	488	4.50%	0.3115
	2048	1,387,849	19,797,176	1426.5%	413,661	5,900,723	1426.5%	392	4.50%	0.2981
	2049	1,104,104	16,982,939	1538.2%	314,917	4,843,938	1538.2%	312	4.50%	0.2852
	2050	869,310	14,398,054	1656.3%	237,271	3,929,825	1656.3%	245	4.50%	0.2729
	2051	677,108	12,056,942	1780.7%	176,853	3,149,128	1780.7%	191	4.50%	0.2612
	2052	521,514	9,970,195	1911.8%	130,348	2,491,957	1911.8%	147	4.50%	0.2499
	2053	397,004	8,135,289	2049.2%	94,955	1,945,779	2049.2%	111	4.50%	0.2392
	2054	298,561	6,547,635	2193.1%	68,334	1,498,610	2193.1%	84	4.50%	0.2289
	2055	221,694	5,195,926	2343.7%	48,556	1,138,023	2343.7%	62	4.50%	0.2190
	2056	162,450	4,063,681	2501.5%	34,048	851,709	2501.5%	45	4.50%	0.2096
	2057	117,396	3,130,369	2666.5%	23,546	627,843	2666.5%	32	4.50%	0.2006
	2058	83,606	2,373,277	2838.6%	16,046	455,499	2838.6%	23	4.50%	0.1919
	2059	58,625	1,768,311	3016.3%	10,767	324,774	3016.3%	16	4.50%	0.1837
	2060	40,426	1,293,255	3199.0%	7,105	227,295	3199.0%	11	4.50%	0.1758
	2061	27,373	925,884	3382.5%	4,604	155,721	3382.5%	7	4.50%	0.1682
	2062	18,162	647,288	3563.9%	2,923	104,177	3563.9%	5	4.50%	0.1609
	2063	11,780	440,975	3743.5%	1,814	67,916	3743.5%	3	4.50%	0.1540
	2064	7,445	291,965	3921.6%	1,097	43,030	3921.6%	2	4.50%	0.1474
	2065	4,568	187,394	4102.1%	644	26,429	4102.1%	1	4.50%	0.1410
	2066	2,709	116,053	4284.3%	366	15,663	4284.3%	1	4.50%	0.1350
	2067	1,544	68,954	4467.0%	199	8,905	4467.0%	0	4.50%	0.1291
	2068	840	39,036	4649.1%	104	4,824	4649.1%	0	4.50%	0.1236
	Past	441,332,267	213,448,552	48.4%	691,132,814	274,253,941	39.7%			
	Future	403,492,637	1,291,603,534	320.1%	285,352,648	725,616,976	254.3%			
	Lifetime	844,824,904	1,505,052,086	178.1%	976,485,462	999,870,916	102.4%			

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 Two Years
Policy Form 30160A, Issued with Endorsement Form 32100

		Loss Ratios Without Interest			Loss Ratios With Interest					
	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
Historical Experience	2000	1,457,824	0	0.0%	3,594,090	0	0.0%	3,351	4.50%	2.4654
	2001	11,457,900	309,767	2.7%	27,031,659	730,807	2.7%	9,268	4.50%	2.3592
	2002	20,244,812	1,682,867	8.3%	45,705,149	3,799,278	8.3%	14,881	4.50%	2.2576
	2003	23,756,728	479,464	2.0%	51,324,142	1,035,836	2.0%	14,284	4.50%	2.1604
	2004	22,344,810	2,506,923	11.2%	46,195,051	5,182,743	11.2%	13,798	4.50%	2.0674
	2005	21,620,512	3,244,987	15.0%	42,772,879	6,419,710	15.0%	13,440	4.50%	1.9783
	2006	21,093,687	2,817,094	13.4%	39,933,623	5,333,195	13.4%	13,177	4.50%	1.8932
	2007	20,708,940	5,248,683	25.3%	37,516,972	9,508,680	25.3%	12,960	4.50%	1.8116
	2008	20,852,001	1,798,292	8.6%	36,149,423	3,117,552	8.6%	12,668	4.50%	1.7336
	2009	21,120,964	6,787,092	32.1%	35,038,950	11,259,552	32.1%	12,417	4.50%	1.6590
	2010	20,642,550	6,946,822	33.7%	32,770,599	11,028,266	33.7%	12,180	4.50%	1.5875
	2011	20,519,710	9,648,473	47.0%	31,172,812	14,657,617	47.0%	11,976	4.50%	1.5192
	2012	21,588,359	11,479,484	53.2%	31,383,986	16,688,252	53.2%	11,764	4.50%	1.4537
	2013	21,419,840	9,005,510	42.0%	29,798,089	12,527,964	42.0%	11,560	4.50%	1.3911
	2014	22,527,677	9,680,512	43.0%	29,989,712	12,887,071	43.0%	11,368	4.50%	1.3312
	2015	22,330,693	18,229,711	81.6%	28,447,349	23,223,056	81.6%	11,201	4.50%	1.2739
	2016	23,657,303	21,368,113	90.3%	28,839,554	26,048,905	90.3%	11,005	4.50%	1.2191
	2017	24,519,515	20,645,515	84.2%	28,603,481	24,084,229	84.2%	10,785	4.50%	1.1666
	2018	25,844,657	22,241,702	86.1%	28,851,041	24,828,972	86.1%	10,583	4.50%	1.1163
	2019	26,025,513	27,054,213	104.0%	27,801,852	28,900,765	104.0%	9,338	4.50%	1.0683
	2020	27,598,273	32,273,328	116.9%	28,212,401	32,991,487	116.9%	8,745	4.50%	1.0223
Projected Future Experience	2021	28,467,839	31,864,736	111.9%	27,848,150	31,171,103	111.9%	8,439	4.50%	0.9782
	2022	31,904,129	34,162,890	107.1%	29,865,683	31,980,125	107.1%	8,098	4.50%	0.9361
	2023	36,783,272	36,364,889	98.9%	32,950,320	32,575,534	98.9%	7,745	4.50%	0.8958
	2024	40,947,125	38,725,681	94.6%	35,100,750	33,196,481	94.6%	7,415	4.50%	0.8572
	2025	39,464,027	41,052,896	104.0%	32,372,638	33,676,000	104.0%	7,081	4.50%	0.8203
	2026	37,333,683	43,269,452	115.9%	29,306,317	33,965,796	115.9%	6,726	4.50%	0.7850
	2027	35,127,417	45,448,201	129.4%	26,387,019	34,139,787	129.4%	6,356	4.50%	0.7512
	2028	32,872,456	47,676,159	145.0%	23,629,796	34,271,182	145.0%	5,975	4.50%	0.7188
	2029	30,602,475	49,608,660	162.1%	21,050,775	34,124,715	162.1%	5,588	4.50%	0.6879
	2030	28,333,419	51,123,230	180.4%	18,650,661	33,652,205	180.4%	5,195	4.50%	0.6583
	2031	26,080,178	52,218,663	200.2%	16,428,182	32,893,092	200.2%	4,801	4.50%	0.6299
	2032	23,847,908	52,910,637	221.9%	14,375,169	31,893,755	221.9%	4,406	4.50%	0.6028
	2033	21,658,651	53,200,179	245.6%	12,493,317	30,687,355	245.6%	4,016	4.50%	0.5768
	2034	19,536,887	53,120,757	271.9%	10,784,138	29,322,050	271.9%	3,636	4.50%	0.5520
	2035	17,498,641	52,623,387	300.7%	9,243,110	27,796,658	300.7%	3,267	4.50%	0.5282
	2036	15,552,547	51,678,969	332.3%	7,861,384	26,122,296	332.3%	2,912	4.50%	0.5055
	2037	13,712,989	50,292,475	366.8%	6,633,051	24,326,757	366.8%	2,576	4.50%	0.4837
	2038	12,001,337	48,531,999	404.4%	5,555,134	22,464,311	404.4%	2,261	4.50%	0.4629
	2039	10,425,561	46,444,439	445.5%	4,617,938	20,572,276	445.5%	1,970	4.50%	0.4429
	2040	8,987,189	44,021,196	489.8%	3,809,397	18,659,249	489.8%	1,703	4.50%	0.4239
	2041	7,685,839	41,199,132	536.0%	3,117,506	16,711,065	536.0%	1,460	4.50%	0.4056
	2042	6,519,232	38,056,395	583.8%	2,530,441	14,771,595	583.8%	1,241	4.50%	0.3882
	2043	5,483,274	34,734,902	633.5%	2,036,683	12,901,778	633.5%	1,046	4.50%	0.3714
	2044	4,572,203	31,398,010	686.7%	1,625,147	11,160,131	686.7%	874	4.50%	0.3554
	2045	3,778,825	28,091,930	743.4%	1,285,309	9,555,039	743.4%	723	4.50%	0.3401
	2046	3,094,793	24,877,312	803.8%	1,007,317	8,097,259	803.8%	593	4.50%	0.3255
	2047	2,510,945	21,803,254	868.3%	782,088	6,791,092	868.3%	481	4.50%	0.3115
	2048	2,017,651	18,904,879	937.0%	601,379	5,634,766	937.0%	387	4.50%	0.2981
	2049	1,605,142	16,212,151	1010.0%	457,825	4,624,091	1010.0%	308	4.50%	0.2852
	2050	1,263,799	13,740,361	1087.2%	344,943	3,750,314	1087.2%	242	4.50%	0.2729
	2051	984,376	11,502,885	1168.5%	257,107	3,004,415	1168.5%	188	4.50%	0.2612
	2052	758,174	9,509,479	1254.3%	189,499	2,376,805	1254.3%	145	4.50%	0.2499
	2053	577,162	7,757,417	1344.1%	138,044	1,855,401	1344.1%	110	4.50%	0.2392
	2054	434,045	6,242,043	1438.1%	99,343	1,428,667	1438.1%	82	4.50%	0.2289
	2055	322,297	4,952,334	1536.6%	70,590	1,084,671	1536.6%	61	4.50%	0.2190
	2056	236,168	3,872,373	1639.7%	49,499	811,613	1639.7%	44	4.50%	0.2096
	2057	170,669	2,982,427	1747.5%	34,230	598,171	1747.5%	32	4.50%	0.2006
	2058	121,546	2,260,709	1860.0%	23,328	433,894	1860.0%	23	4.50%	0.1919
	2059	85,228	1,684,156	1976.1%	15,653	309,318	1976.1%	16	4.50%	0.1837
	2060	58,771	1,231,515	2095.4%	10,329	216,444	2095.4%	11	4.50%	0.1758
	2061	39,794	881,555	2215.3%	6,693	148,265	2215.3%	7	4.50%	0.1682
	2062	26,404	616,214	2333.8%	4,250	99,176	2333.8%	5	4.50%	0.1609
	2063	17,125	419,753	2451.1%	2,637	64,647	2451.1%	3	4.50%	0.1540
	2064	10,824	277,881	2567.4%	1,595	40,954	2567.4%	2	4.50%	0.1474
	2065	6,641	178,335	2685.3%	937	25,151	2685.3%	1	4.50%	0.1410
	2066	3,938	110,431	2804.2%	531	14,904	2804.2%	1	4.50%	0.1350
	2067	2,244	65,608	2923.5%	290	8,473	2923.5%	0	4.50%	0.1291
	2068	1,221	37,139	3042.5%	151	4,590	3042.5%	0	4.50%	0.1236
	Past	441,332,267	213,448,552	48.4%	691,132,814	274,253,941	39.7%			
	Future	553,526,060	1,247,940,076	225.5%	383,656,273	704,013,417	183.5%			
	Lifetime	994,858,327	1,461,388,628	146.9%	1,074,789,087	978,267,358	91.0%			

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, Issued with Endorsement Form 32100

		Loss Ratios Without Interest			Loss Ratios With Interest					
	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
Historical Experience	2000	1,857,259	0	0.0%	4,578,849	0	0.0%	5,986	4.50%	2.4654
	2001	15,394,862	212,014	1.4%	36,319,801	500,187	1.4%	15,832	4.50%	2.3592
	2002	27,969,475	378,978	1.4%	63,144,524	855,589	1.4%	24,709	4.50%	2.2576
	2003	34,313,319	992,796	2.9%	74,130,651	2,144,842	2.9%	24,178	4.50%	2.1604
	2004	32,745,652	1,819,875	5.6%	67,697,469	3,762,360	5.6%	23,308	4.50%	2.0674
	2005	31,648,142	3,761,661	11.9%	62,611,012	7,441,871	11.9%	22,668	4.50%	1.9783
	2006	30,825,475	3,661,573	11.9%	58,357,408	6,931,926	11.9%	22,182	4.50%	1.8932
	2007	30,173,834	8,026,215	26.6%	54,663,875	14,540,546	26.6%	21,768	4.50%	1.8116
	2008	29,771,258	7,615,638	25.6%	51,612,015	13,202,614	25.6%	21,137	4.50%	1.7336
	2009	30,033,895	11,595,829	38.6%	49,825,193	19,237,080	38.6%	20,671	4.50%	1.6590
	2010	29,277,771	10,958,777	37.4%	46,479,245	17,397,352	37.4%	20,246	4.50%	1.5875
	2011	29,041,558	15,510,133	53.4%	44,118,899	23,562,441	53.4%	19,835	4.50%	1.5192
	2012	30,358,129	15,277,937	50.3%	44,133,003	22,210,237	50.3%	19,378	4.50%	1.4537
	2013	29,932,325	16,869,673	56.4%	41,640,184	23,468,150	56.4%	18,945	4.50%	1.3911
	2014	31,130,912	20,242,363	65.0%	41,442,671	26,947,415	65.0%	18,475	4.50%	1.3312
	2015	30,525,383	27,939,944	91.5%	38,886,667	35,593,044	91.5%	18,021	4.50%	1.2739
	2016	31,904,200	27,145,926	85.1%	38,892,976	33,092,377	85.1%	17,514	4.50%	1.2191
	2017	32,616,025	29,821,683	91.4%	38,048,545	34,788,777	91.4%	17,027	4.50%	1.1666
	2018	33,984,805	32,911,456	96.8%	37,938,094	36,739,888	96.8%	16,563	4.50%	1.1163
	2019	35,259,646	34,913,775	99.0%	37,666,250	37,296,772	99.0%	16,204	4.50%	1.0683
	2020	38,460,860	45,523,672	118.4%	39,316,707	46,536,684	118.4%	15,932	4.50%	1.0223
Projected Future Experience	2021	39,065,791	41,993,334	107.5%	38,215,406	41,079,222	107.5%	15,176	4.50%	0.9782
	2022	39,533,710	43,465,108	109.9%	37,007,789	40,687,999	109.9%	14,429	4.50%	0.9361
	2023	37,483,349	44,954,119	119.9%	33,577,446	40,269,735	119.9%	13,691	4.50%	0.8958
	2024	35,135,195	46,514,087	132.4%	30,118,640	39,872,869	132.4%	12,936	4.50%	0.8572
	2025	32,791,180	48,388,276	147.6%	26,898,851	39,693,267	147.6%	12,163	4.50%	0.8203
	2026	30,445,128	50,267,972	165.1%	23,898,916	39,459,517	165.1%	11,372	4.50%	0.7850
	2027	28,106,578	51,946,678	184.8%	21,113,104	39,021,314	184.8%	10,570	4.50%	0.7512
	2028	25,791,235	53,347,553	206.8%	18,539,583	38,347,966	206.8%	9,761	4.50%	0.7188
	2029	23,516,256	54,347,897	231.1%	16,176,319	37,384,732	231.1%	8,953	4.50%	0.6879
	2030	21,292,789	54,892,918	257.8%	14,016,119	36,133,627	257.8%	8,149	4.50%	0.6583
	2031	19,135,449	54,961,766	287.2%	12,053,623	34,621,002	287.2%	7,358	4.50%	0.6299
	2032	17,053,331	54,518,536	319.7%	10,279,497	32,862,973	319.7%	6,584	4.50%	0.6028
	2033	15,067,053	53,557,999	355.5%	8,691,099	30,893,756	355.5%	5,841	4.50%	0.5768
	2034	13,197,059	52,155,430	395.2%	7,284,626	28,789,201	395.2%	5,135	4.50%	0.5520
	2035	11,455,794	50,317,812	439.2%	6,051,165	26,578,810	439.2%	4,471	4.50%	0.5282
	2036	9,846,804	48,026,503	487.7%	4,977,288	24,276,075	487.7%	3,853	4.50%	0.5055
	2037	8,376,655	45,330,015	541.1%	4,051,836	21,926,387	541.1%	3,287	4.50%	0.4837
	2038	7,059,269	42,357,426	600.0%	3,267,568	19,606,247	600.0%	2,779	4.50%	0.4629
	2039	5,897,662	39,215,606	664.9%	2,612,333	17,370,310	664.9%	2,330	4.50%	0.4429
	2040	4,885,876	35,942,559	735.6%	2,070,975	15,234,960	735.6%	1,937	4.50%	0.4239
	2041	4,013,301	32,493,491	809.6%	1,627,863	13,179,909	809.6%	1,596	4.50%	0.4056
	2042	3,267,694	28,933,927	885.5%	1,268,356	11,230,708	885.5%	1,304	4.50%	0.3882
	2043	2,636,646	25,401,954	963.4%	979,344	9,435,189	963.4%	1,055	4.50%	0.3714
	2044	2,107,810	22,051,325	1046.2%	749,201	7,837,939	1046.2%	845	4.50%	0.3554
	2045	1,669,117	18,930,888	1134.2%	567,724	6,439,051	1134.2%	671	4.50%	0.3401
	2046	1,308,962	16,073,037	1227.9%	426,051	5,231,576	1227.9%	527	4.50%	0.3255
	2047	1,016,386	13,492,706	1327.5%	316,575	4,202,593	1327.5%	410	4.50%	0.3115
	2048	781,234	11,196,145	1433.1%	232,854	3,337,110	1433.1%	316	4.50%	0.2981
	2049	594,270	9,180,344	1544.8%	169,500	2,618,452	1544.8%	240	4.50%	0.2852
	2050	447,239	7,436,615	1662.8%	122,070	2,029,760	1662.8%	181	4.50%	0.2729
	2051	332,892	5,949,741	1787.3%	86,947	1,554,001	1787.3%	135	4.50%	0.2612
	2052	244,967	4,698,592	1918.1%	61,227	1,174,369	1918.1%	99	4.50%	0.2499
	2053	178,143	3,660,854	2055.0%	42,608	875,594	2055.0%	72	4.50%	0.2392
	2054	127,963	2,813,721	2198.8%	29,288	643,999	2198.8%	52	4.50%	0.2289
	2055	90,749	2,132,097	2349.5%	19,876	466,976	2349.5%	37	4.50%	0.2190
	2056	63,504	1,592,019	2507.0%	13,310	333,672	2507.0%	25	4.50%	0.2096
	2057	43,825	1,170,964	2671.9%	8,790	234,855	2671.9%	17	4.50%	0.2006
	2058	29,807	847,910	2844.7%	5,721	162,738	2844.7%	12	4.50%	0.1919
	2059	19,963	603,788	3024.5%	3,666	110,894	3024.5%	8	4.50%	0.1837
	2060	13,152	422,034	3208.8%	2,312	74,174	3208.8%	5	4.50%	0.1758
	2061	8,512	289,018	3395.5%	1,432	48,609	3395.5%	3	4.50%	0.1682
	2062	5,401	193,532	3583.1%	869	31,148	3583.1%	2	4.50%	0.1609
	2063	3,352	126,301	3767.5%	516	19,452	3767.5%	1	4.50%	0.1540
	2064	2,029	80,149	3950.4%	299	11,812	3950.4%	1	4.50%	0.1474
	2065	1,193	49,358	4138.1%	168	6,961	4138.1%	0	4.50%	0.1410
	2066	678	29,357	4330.5%	91	3,962	4330.5%	0	4.50%	0.1350
	2067	370	16,764	4527.1%	48	2,165	4527.1%	0	4.50%	0.1291
	2068	193	9,124	4726.7%	24	1,128	4726.7%	0	4.50%	0.1236
	Past	617,224,787	315,179,919	51.1%	971,504,037	406,250,149	41.8%			
	Future	444,145,516	1,176,377,348	264.9%	327,638,914	715,408,763	218.4%			
	Lifetime	1,061,370,303	1,491,557,267	140.5%	1,299,142,952	1,121,658,912	86.3%			

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 Two Years
Policy Form 30160A, Issued with Endorsement Form 32100

		Loss Ratios Without Interest			Loss Ratios With Interest					
	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
Historical Experience	2000	1,857,259	0	0.0%	4,578,849	0	0.0%	5,986	4.50%	2.4654
	2001	15,394,862	212,014	1.4%	36,319,801	500,187	1.4%	15,832	4.50%	2.3592
	2002	27,969,475	378,978	1.4%	63,144,524	855,589	1.4%	24,709	4.50%	2.2576
	2003	34,313,319	992,796	2.9%	74,130,651	2,144,842	2.9%	24,178	4.50%	2.1604
	2004	32,745,652	1,819,875	5.6%	67,697,469	3,762,360	5.6%	23,308	4.50%	2.0674
	2005	31,648,142	3,761,661	11.9%	62,611,012	7,441,871	11.9%	22,668	4.50%	1.9783
	2006	30,825,475	3,661,573	11.9%	58,357,408	6,931,926	11.9%	22,182	4.50%	1.8932
	2007	30,173,834	8,026,215	26.6%	54,663,875	14,540,546	26.6%	21,768	4.50%	1.8116
	2008	29,771,258	7,615,638	25.6%	51,612,015	13,202,614	25.6%	21,137	4.50%	1.7336
	2009	30,033,895	11,595,829	38.6%	49,825,193	19,237,080	38.6%	20,671	4.50%	1.6590
	2010	29,277,771	10,958,777	37.4%	46,479,245	17,397,352	37.4%	20,246	4.50%	1.5875
	2011	29,041,558	15,510,133	53.4%	44,118,899	23,562,441	53.4%	19,835	4.50%	1.5192
	2012	30,358,129	15,277,937	50.3%	44,133,003	22,210,237	50.3%	19,378	4.50%	1.4537
	2013	29,932,325	16,869,673	56.4%	41,640,184	23,468,150	56.4%	18,945	4.50%	1.3911
	2014	31,130,912	20,242,363	65.0%	41,442,671	26,947,415	65.0%	18,475	4.50%	1.3312
	2015	30,525,383	27,939,944	91.5%	38,886,667	35,593,044	91.5%	18,021	4.50%	1.2739
	2016	31,904,200	27,145,926	85.1%	38,892,976	33,092,377	85.1%	17,514	4.50%	1.2191
	2017	32,616,025	29,821,683	91.4%	38,048,545	34,788,777	91.4%	17,027	4.50%	1.1666
	2018	33,984,805	32,911,456	96.8%	37,938,094	36,739,888	96.8%	16,563	4.50%	1.1163
	2019	35,259,646	34,913,775	99.0%	37,666,250	37,296,772	99.0%	16,204	4.50%	1.0683
	2020	38,460,860	45,523,672	118.4%	39,316,707	46,536,684	118.4%	15,932	4.50%	1.0223
Projected Future Experience	2021	39,065,791	41,993,334	107.5%	38,215,406	41,079,222	107.5%	15,176	4.50%	0.9782
	2022	40,041,228	43,359,945	108.3%	37,482,880	40,589,555	108.3%	14,360	4.50%	0.9361
	2023	40,660,196	44,467,329	109.4%	36,423,254	39,833,670	109.4%	13,530	4.50%	0.8958
	2024	40,542,153	45,674,901	112.7%	34,753,599	39,153,500	112.7%	12,754	4.50%	0.8572
	2025	38,061,054	47,144,096	123.9%	31,221,769	38,672,656	123.9%	11,992	4.50%	0.8203
	2026	35,338,134	48,528,465	137.3%	27,739,844	38,094,033	137.3%	11,212	4.50%	0.7850
	2027	32,623,887	49,995,511	153.2%	24,506,416	37,555,636	153.2%	10,422	4.50%	0.7512
	2028	29,936,542	51,311,456	171.4%	21,519,365	36,884,352	171.4%	9,624	4.50%	0.7188
	2029	27,296,018	52,254,234	191.4%	18,776,335	35,944,547	191.4%	8,827	4.50%	0.6879
	2030	24,715,259	52,760,446	213.5%	16,268,983	34,729,914	213.5%	8,034	4.50%	0.6583
	2031	22,211,231	52,810,277	237.8%	13,991,091	33,265,756	237.8%	7,255	4.50%	0.6299
	2032	19,794,491	52,369,490	264.6%	11,931,829	31,567,559	264.6%	6,492	4.50%	0.6028
	2033	17,488,976	51,433,340	294.1%	10,088,132	29,668,193	294.1%	5,759	4.50%	0.5768
	2034	15,318,420	50,074,252	326.9%	8,455,593	27,640,414	326.9%	5,063	4.50%	0.5520
	2035	13,297,275	48,299,090	363.2%	7,023,870	25,512,484	363.2%	4,408	4.50%	0.5282
	2036	11,429,659	46,090,099	403.2%	5,777,378	23,297,276	403.2%	3,799	4.50%	0.5055
	2037	9,723,194	43,493,912	447.3%	4,703,164	21,038,253	447.3%	3,241	4.50%	0.4837
	2038	8,194,043	40,634,406	495.9%	3,792,828	18,808,702	495.9%	2,740	4.50%	0.4629
	2039	6,845,710	37,614,068	549.5%	3,032,265	16,660,918	549.5%	2,297	4.50%	0.4429
	2040	5,671,281	34,469,298	607.8%	2,403,884	14,610,490	607.8%	1,910	4.50%	0.4239
	2041	4,658,439	31,157,092	668.8%	1,889,542	12,637,843	668.8%	1,574	4.50%	0.4056
	2042	3,792,977	27,740,188	731.4%	1,472,244	10,767,358	731.4%	1,285	4.50%	0.3882
	2043	3,060,487	24,350,863	795.7%	1,136,774	9,044,776	795.7%	1,040	4.50%	0.3714
	2044	2,446,640	21,136,377	863.9%	869,635	7,512,729	863.9%	834	4.50%	0.3554
	2045	1,937,427	18,143,399	936.5%	658,986	6,171,199	936.5%	662	4.50%	0.3401
	2046	1,519,377	15,402,827	1013.8%	494,539	5,013,431	1013.8%	520	4.50%	0.3255
	2047	1,179,770	12,928,829	1095.9%	367,465	4,026,962	1095.9%	404	4.50%	0.3115
	2048	906,817	10,727,265	1183.0%	270,285	3,197,356	1183.0%	311	4.50%	0.2981
	2049	689,799	8,795,130	1275.0%	196,747	2,508,580	1275.0%	237	4.50%	0.2852
	2050	519,133	7,123,997	1372.3%	141,693	1,944,434	1372.3%	178	4.50%	0.2729
	2051	386,404	5,699,199	1474.9%	100,924	1,488,562	1474.9%	133	4.50%	0.2612
	2052	284,345	4,500,419	1582.7%	71,069	1,124,837	1582.7%	98	4.50%	0.2499
	2053	206,780	3,506,218	1695.6%	49,457	838,609	1695.6%	71	4.50%	0.2392
	2054	148,534	2,694,701	1814.2%	33,996	616,758	1814.2%	51	4.50%	0.2289
	2055	105,337	2,041,791	1938.3%	23,071	447,197	1938.3%	36	4.50%	0.2190
	2056	73,712	1,524,505	2068.2%	15,449	319,522	2068.2%	25	4.50%	0.2096
	2057	50,870	1,121,249	2204.2%	10,203	224,883	2204.2%	17	4.50%	0.2006
	2058	34,598	811,871	2346.6%	6,640	155,821	2346.6%	12	4.50%	0.1919
	2059	23,172	578,100	2494.8%	4,256	106,176	2494.8%	8	4.50%	0.1837
	2060	15,266	404,061	2646.7%	2,683	71,016	2646.7%	5	4.50%	0.1758
	2061	9,880	276,699	2800.5%	1,662	46,537	2800.5%	3	4.50%	0.1682
	2062	6,269	185,276	2955.2%	1,009	29,819	2955.2%	2	4.50%	0.1609
	2063	3,891	120,909	3107.2%	599	18,622	3107.2%	1	4.50%	0.1540
	2064	2,355	76,725	3257.9%	347	11,308	3257.9%	1	4.50%	0.1474
	2065	1,385	47,248	3412.6%	195	6,664	3412.6%	0	4.50%	0.1410
	2066	787	28,101	3571.2%	106	3,793	3571.2%	0	4.50%	0.1350
	2067	430	16,047	3733.2%	56	2,072	3733.2%	0	4.50%	0.1291
	2068	224	8,733	3897.7%	28	1,079	3897.7%	0	4.50%	0.1236
	Past	617,224,787	315,179,919	51.1%	971,504,037	406,250,149	41.8%			
	Future	500,319,645	1,135,925,767	227.0%	365,927,544	692,945,073	189.4%			
	Lifetime	1,117,544,432	1,451,105,686	129.8%	1,337,431,581	1,099,195,223	82.2%			

Exhibit 5(iii)
RiverSource Life Insurance Company
Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Before Premium Rate Increase
Policy Form 30160A, Issued with Endorsement Form 32100

		Loss Ratios Without Interest			Loss Ratios With Interest					
	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
Historical Experience	2000	3,315,082	0	0.0%	8,172,939	0	0.0%	9,337	4.50%	2.4654
	2001	26,852,762	521,781	1.9%	63,351,459	1,230,994	1.9%	25,100	4.50%	2.3592
	2002	48,214,288	2,061,845	4.3%	108,849,673	4,654,867	4.3%	39,590	4.50%	2.2576
	2003	58,070,047	1,472,260	2.5%	125,454,794	3,180,678	2.5%	38,462	4.50%	2.1604
	2004	55,090,462	4,326,797	7.9%	113,892,520	8,945,103	7.9%	37,106	4.50%	2.0674
	2005	53,268,654	7,006,647	13.2%	105,383,890	13,861,581	13.2%	36,108	4.50%	1.9783
	2006	51,919,163	6,478,667	12.5%	98,291,031	12,265,121	12.5%	35,359	4.50%	1.8932
	2007	50,882,774	13,274,898	26.1%	92,180,848	24,049,226	26.1%	34,728	4.50%	1.8116
	2008	50,623,259	9,413,929	18.6%	87,761,438	16,320,166	18.6%	33,805	4.50%	1.7336
	2009	51,154,859	18,382,922	35.9%	84,864,143	30,496,632	35.9%	33,088	4.50%	1.6590
	2010	49,920,321	17,905,599	35.9%	79,249,844	28,425,618	35.9%	32,426	4.50%	1.5875
	2011	49,561,268	25,158,606	50.8%	75,291,711	38,220,058	50.8%	31,811	4.50%	1.5192
	2012	51,946,489	26,757,421	51.5%	75,516,989	38,898,489	51.5%	31,142	4.50%	1.4537
	2013	51,352,166	25,875,184	50.4%	71,438,272	35,996,114	50.4%	30,505	4.50%	1.3911
	2014	53,658,589	29,922,876	55.8%	71,432,383	39,834,486	55.8%	29,843	4.50%	1.3312
	2015	52,856,076	46,169,655	87.3%	67,334,016	58,816,100	87.3%	29,222	4.50%	1.2739
	2016	55,561,503	48,514,039	87.3%	67,732,529	59,141,282	87.3%	28,519	4.50%	1.2191
	2017	57,135,540	50,467,198	88.3%	66,652,026	58,873,006	88.3%	27,812	4.50%	1.1666
	2018	59,829,462	55,153,158	92.2%	66,789,135	61,568,860	92.2%	27,146	4.50%	1.1163
	2019	61,285,159	61,967,988	101.1%	65,468,103	66,197,537	101.1%	25,542	4.50%	1.0683
	2020	66,059,133	77,797,000	117.8%	67,529,108	79,528,171	117.8%	24,677	4.50%	1.0223
Projected Future Experience	2021	67,533,630	73,858,069	109.4%	66,063,556	72,250,325	109.4%	23,614	4.50%	0.9782
	2022	70,365,193	77,691,217	110.4%	65,869,361	72,727,304	110.4%	22,566	4.50%	0.9361
	2023	67,377,521	81,550,598	121.0%	60,356,535	73,052,726	121.0%	21,528	4.50%	0.8958
	2024	63,682,937	85,529,832	134.3%	54,590,373	73,317,999	134.3%	20,456	4.50%	0.8572
	2025	59,936,921	89,935,459	150.1%	49,166,707	73,774,734	150.1%	19,344	4.50%	0.8203
	2026	56,125,446	94,510,533	168.4%	44,057,536	74,189,187	168.4%	18,194	4.50%	0.7850
	2027	52,269,258	98,780,717	189.0%	39,263,630	74,202,115	189.0%	17,017	4.50%	0.7512
	2028	48,402,789	102,579,321	211.9%	34,793,507	73,737,369	211.9%	15,821	4.50%	0.7188
	2029	44,566,358	105,638,689	237.0%	30,656,225	72,666,549	237.0%	14,620	4.50%	0.6879
	2030	40,782,081	107,810,123	264.4%	26,845,075	70,966,728	264.4%	13,418	4.50%	0.6583
	2031	37,074,815	109,070,448	294.2%	23,353,821	68,704,637	294.2%	12,227	4.50%	0.6299
	2032	33,457,202	109,399,031	327.0%	20,167,510	65,944,129	327.0%	11,053	4.50%	0.6028
	2033	29,965,022	108,790,512	363.1%	17,284,665	62,753,419	363.1%	9,914	4.50%	0.5768
	2034	26,635,558	107,354,021	403.0%	14,702,523	59,258,192	403.0%	8,822	4.50%	0.5520
	2035	23,492,272	105,044,551	447.1%	12,409,058	55,486,498	447.1%	7,784	4.50%	0.5282
	2036	20,544,651	101,812,349	495.6%	10,384,755	51,463,339	495.6%	6,806	4.50%	0.5055
	2037	17,809,156	97,710,468	548.7%	8,614,391	47,263,111	548.7%	5,899	4.50%	0.4837
	2038	15,314,408	92,938,318	606.9%	7,088,676	43,018,942	606.9%	5,073	4.50%	0.4629
	2039	13,068,902	87,651,364	670.7%	5,788,789	38,824,628	670.7%	4,328	4.50%	0.4429
	2040	11,067,731	81,878,271	739.8%	4,691,276	34,705,715	739.8%	3,664	4.50%	0.4239
	2041	9,300,021	75,508,026	811.9%	3,772,246	30,627,332	811.9%	3,077	4.50%	0.4056
	2042	7,751,964	68,687,643	886.1%	3,008,926	26,661,119	886.1%	2,562	4.50%	0.3882
	2043	6,408,330	61,703,517	962.9%	2,380,282	22,918,879	962.9%	2,116	4.50%	0.3714
	2044	5,252,813	54,880,381	1044.8%	1,867,063	19,506,722	1044.8%	1,731	4.50%	0.3554
	2045	4,268,393	48,315,682	1131.9%	1,451,828	16,433,838	1131.9%	1,404	4.50%	0.3401
	2046	3,437,726	42,105,660	1224.8%	1,118,938	13,704,875	1224.8%	1,128	4.50%	0.3255
	2047	2,743,549	36,317,055	1323.7%	854,537	11,311,727	1323.7%	898	4.50%	0.3115
	2048	2,169,084	30,993,321	1428.9%	646,515	9,237,833	1428.9%	708	4.50%	0.2981
	2049	1,698,374	26,163,283	1540.5%	484,417	7,462,390	1540.5%	552	4.50%	0.2852
	2050	1,316,550	21,834,669	1658.5%	359,341	5,959,585	1658.5%	426	4.50%	0.2729
	2051	1,010,000	18,006,683	1782.8%	263,800	4,703,129	1782.8%	326	4.50%	0.2612
	2052	766,481	14,668,787	1913.8%	191,575	3,666,326	1913.8%	246	4.50%	0.2499
	2053	575,148	11,796,143	2051.0%	137,562	2,821,374	2051.0%	183	4.50%	0.2392
	2054	426,524	9,361,356	2194.8%	97,622	2,142,610	2194.8%	135	4.50%	0.2289
	2055	312,443	7,328,023	2345.4%	68,432	1,604,999	2345.4%	98	4.50%	0.2190
	2056	225,954	5,655,699	2503.0%	47,358	1,185,381	2503.0%	71	4.50%	0.2096
	2057	161,221	4,301,334	2668.0%	32,335	862,697	2668.0%	50	4.50%	0.2006
	2058	113,413	3,221,187	2840.2%	21,767	618,237	2840.2%	35	4.50%	0.1919
	2059	78,588	2,372,099	3018.4%	14,434	435,668	3018.4%	24	4.50%	0.1837
	2060	53,578	1,715,289	3201.5%	9,417	301,470	3201.5%	16	4.50%	0.1758
	2061	35,884	1,214,902	3385.6%	6,035	204,330	3385.6%	11	4.50%	0.1682
	2062	23,563	840,820	3568.3%	3,792	135,325	3568.3%	7	4.50%	0.1609
	2063	15,132	567,276	3748.8%	2,331	87,368	3748.8%	4	4.50%	0.1540
	2064	9,474	372,114	3927.7%	1,396	54,843	3927.7%	3	4.50%	0.1474
	2065	5,761	236,752	4109.6%	812	33,390	4109.6%	2	4.50%	0.1410
	2066	3,387	145,410	4293.5%	457	19,625	4293.5%	1	4.50%	0.1350
	2067	1,914	85,718	4478.6%	247	11,070	4478.6%	0	4.50%	0.1291
	2068	1,033	48,161	4663.6%	128	5,952	4663.6%	0	4.50%	0.1236
	Past	1,058,557,054	528,628,471	49.9%	1,662,636,851	680,504,090	40.9%			
	Future	847,638,153	2,467,980,882	291.2%	612,991,562	1,441,025,738	235.1%			
	Lifetime	1,906,195,207	2,996,609,353	157.2%	2,275,628,414	2,121,529,828	93.2%			

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 Two Years
Policy Form 30160A, Issued with Endorsement Form 32100

		Loss Ratios Without Interest			Loss Ratios With Interest					
	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
Historical Experience	2000	3,315,082	0	0.0%	8,172,939	0	0.0%	9,337	4.50%	2.4654
	2001	26,852,762	521,781	1.9%	63,351,459	1,230,994	1.9%	25,100	4.50%	2.3592
	2002	48,214,288	2,061,845	4.3%	108,849,673	4,654,867	4.3%	39,590	4.50%	2.2576
	2003	58,070,047	1,472,260	2.5%	125,454,794	3,180,678	2.5%	38,462	4.50%	2.1604
	2004	55,090,462	4,326,797	7.9%	113,892,520	8,945,103	7.9%	37,106	4.50%	2.0674
	2005	53,268,654	7,006,647	13.2%	105,383,890	13,861,581	13.2%	36,108	4.50%	1.9783
	2006	51,919,163	6,478,667	12.5%	98,291,031	12,265,121	12.5%	35,359	4.50%	1.8932
	2007	50,882,774	13,274,898	26.1%	92,180,848	24,049,226	26.1%	34,728	4.50%	1.8116
	2008	50,623,259	9,413,929	18.6%	87,761,438	16,320,166	18.6%	33,805	4.50%	1.7336
	2009	51,154,859	18,382,922	35.9%	84,864,143	30,496,632	35.9%	33,088	4.50%	1.6590
	2010	49,920,321	17,905,599	35.9%	79,249,844	28,425,618	35.9%	32,426	4.50%	1.5875
	2011	49,561,268	25,158,606	50.8%	75,291,711	38,220,058	50.8%	31,811	4.50%	1.5192
	2012	51,946,489	26,757,421	51.5%	75,516,989	38,898,489	51.5%	31,142	4.50%	1.4537
	2013	51,352,166	25,875,184	50.4%	71,438,272	35,996,114	50.4%	30,505	4.50%	1.3911
	2014	53,658,589	29,922,876	55.8%	71,432,383	39,834,486	55.8%	29,843	4.50%	1.3312
	2015	52,856,076	46,169,655	87.3%	67,334,016	58,816,100	87.3%	29,222	4.50%	1.2739
	2016	55,561,503	48,514,039	87.3%	67,732,529	59,141,282	87.3%	28,519	4.50%	1.2191
	2017	57,135,540	50,467,198	88.3%	66,652,026	58,873,006	88.3%	27,812	4.50%	1.1666
	2018	59,829,462	55,153,158	92.2%	66,789,135	61,568,860	92.2%	27,146	4.50%	1.1163
	2019	61,285,159	61,967,988	101.1%	65,468,103	66,197,537	101.1%	25,542	4.50%	1.0683
	2020	66,059,133	77,797,000	117.8%	67,529,108	79,528,171	117.8%	24,677	4.50%	1.0223
Projected Future Experience	2021	67,533,630	73,858,069	109.4%	66,063,556	72,250,325	109.4%	23,614	4.50%	0.9782
	2022	71,945,357	77,522,834	107.8%	67,348,563	72,569,680	107.8%	22,458	4.50%	0.9361
	2023	77,443,468	80,832,218	104.4%	69,373,574	72,409,204	104.4%	21,274	4.50%	0.8958
	2024	81,489,278	84,400,582	103.6%	69,854,349	72,349,981	103.6%	20,169	4.50%	0.8572
	2025	77,525,081	88,196,992	113.8%	63,594,407	72,348,656	113.8%	19,072	4.50%	0.8203
	2026	72,671,816	91,797,917	126.3%	57,046,160	72,059,830	126.3%	17,939	4.50%	0.7850
	2027	67,751,303	95,443,712	140.9%	50,893,435	71,695,423	140.9%	16,778	4.50%	0.7512
	2028	62,808,998	98,987,615	157.6%	45,149,161	71,155,534	157.6%	15,599	4.50%	0.7188
	2029	57,898,493	101,862,895	175.9%	39,827,110	70,069,262	175.9%	14,415	4.50%	0.6879
	2030	53,048,677	103,883,676	195.8%	34,919,643	68,382,118	195.8%	13,230	4.50%	0.6583
	2031	48,291,409	105,028,940	217.5%	30,419,273	66,158,848	217.5%	12,056	4.50%	0.6299
	2032	43,642,400	105,280,127	241.2%	26,306,997	63,461,314	241.2%	10,898	4.50%	0.6028
	2033	39,147,627	104,633,519	267.3%	22,581,449	60,355,548	267.3%	9,775	4.50%	0.5768
	2034	34,855,307	103,195,009	296.1%	19,239,731	56,962,465	296.1%	8,699	4.50%	0.5520
	2035	30,795,916	100,922,477	327.7%	16,266,979	53,309,142	327.7%	7,675	4.50%	0.5282
	2036	26,982,206	97,769,068	362.3%	13,638,762	49,419,571	362.3%	6,711	4.50%	0.5055
	2037	23,436,183	93,786,387	400.2%	11,336,215	45,365,010	400.2%	5,816	4.50%	0.4837
	2038	20,195,380	89,166,406	441.5%	9,347,962	41,273,013	441.5%	5,001	4.50%	0.4629
	2039	17,271,271	84,058,506	486.7%	7,650,202	37,233,194	486.7%	4,267	4.50%	0.4429
	2040	14,658,470	78,490,494	535.5%	6,213,281	33,269,739	535.5%	3,613	4.50%	0.4239
	2041	12,344,278	72,356,225	586.2%	5,007,048	29,348,908	586.2%	3,034	4.50%	0.4056
	2042	10,312,209	65,796,582	638.0%	4,002,686	25,538,953	638.0%	2,526	4.50%	0.3882
	2043	8,543,761	59,085,765	691.6%	3,173,457	21,946,554	691.6%	2,086	4.50%	0.3714
	2044	7,018,843	52,534,386	748.5%	2,494,783	18,672,860	748.5%	1,707	4.50%	0.3554
	2045	5,716,252	46,235,329	808.8%	1,944,295	15,726,238	808.8%	1,385	4.50%	0.3401
	2046	4,614,170	40,280,138	873.0%	1,501,856	13,110,690	873.0%	1,113	4.50%	0.3255
	2047	3,690,715	34,732,083	941.1%	1,149,552	10,818,054	941.1%	886	4.50%	0.3115
	2048	2,924,468	29,632,144	1013.2%	871,664	8,832,123	1013.2%	698	4.50%	0.2981
	2049	2,294,941	25,007,281	1089.7%	654,572	7,132,671	1089.7%	545	4.50%	0.2852
	2050	1,782,932	20,864,359	1170.2%	486,636	5,694,747	1170.2%	420	4.50%	0.2729
	2051	1,370,780	17,202,084	1254.9%	358,031	4,492,977	1254.9%	321	4.50%	0.2612
	2052	1,042,520	14,009,897	1343.8%	260,568	3,501,642	1343.8%	242	4.50%	0.2499
	2053	783,942	11,263,635	1436.8%	187,501	2,694,010	1436.8%	181	4.50%	0.2392
	2054	582,579	8,936,744	1534.0%	133,339	2,045,425	1534.0%	133	4.50%	0.2289
	2055	427,634	6,994,124	1635.5%	93,661	1,531,868	1635.5%	97	4.50%	0.2190
	2056	309,880	5,396,878	1741.6%	64,948	1,131,135	1741.6%	70	4.50%	0.2096
	2057	221,539	4,103,676	1852.4%	44,433	823,054	1852.4%	49	4.50%	0.2006
	2058	156,144	3,072,581	1967.8%	29,968	589,715	1967.8%	34	4.50%	0.1919
	2059	108,400	2,262,255	2087.0%	19,909	415,494	2087.0%	23	4.50%	0.1837
	2060	74,038	1,635,576	2209.1%	13,012	287,460	2209.1%	16	4.50%	0.1758
	2061	49,674	1,158,254	2331.7%	8,354	194,802	2331.7%	10	4.50%	0.1682
	2062	32,673	801,490	2453.0%	5,259	128,995	2453.0%	7	4.50%	0.1609
	2063	21,016	540,662	2572.6%	3,237	83,269	2572.6%	4	4.50%	0.1540
	2064	13,179	354,606	2690.8%	1,942	52,262	2690.8%	3	4.50%	0.1474
	2065	8,026	225,583	2810.8%	1,132	31,815	2810.8%	2	4.50%	0.1410
	2066	4,725	138,532	2932.0%	638	18,696	2932.0%	1	4.50%	0.1350
	2067	2,674	81,655	3053.7%	345	10,546	3053.7%	0	4.50%	0.1291
	2068	1,445	45,872	3175.1%	179	5,669	3175.1%	0	4.50%	0.1236
	Past	1,058,557,054	528,628,471	49.9%	1,662,636,851	680,504,090	40.9%			
	Future	1,053,845,705	2,383,865,843	226.2%	749,583,817	1,396,958,491	186.4%			
	Lifetime	2,112,402,759	2,912,494,314	137.9%	2,412,220,668	2,077,462,581	86.1%			

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

Premium Rates with First 23.3% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
41	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
42	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
43	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
44	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
45	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
46	175.08	200.08	225.12	143.80	165.72	187.56	284.54	323.54	362.64	256.32	290.78	325.12	387.64	434.56	481.42	350.16	390.76	431.40
47	178.18	204.78	231.36	146.94	170.44	193.82	300.10	340.78	381.40	265.74	301.72	337.60	403.30	451.78	500.18	362.64	406.44	450.16
48	178.18	204.78	231.36	153.22	176.68	200.08	312.58	356.40	400.12	272.02	307.96	343.90	425.16	475.18	525.18	372.04	417.36	462.64
49	187.56	215.76	243.88	156.30	181.32	206.32	318.82	362.64	406.44	275.08	312.58	350.16	440.82	492.36	543.98	384.52	429.90	475.18
50	187.56	215.76	243.88	162.54	187.56	212.56	328.22	373.58	418.92	281.36	318.82	356.40	472.10	526.82	581.44	393.86	440.82	487.66
51	193.82	225.12	256.32	165.72	192.26	218.86	337.60	384.52	431.40	297.00	336.04	375.14	484.54	539.30	594.00	403.30	451.78	500.18
52	200.08	231.36	262.60	165.72	192.26	218.86	343.90	390.76	437.64	297.00	336.04	375.14	500.18	556.44	612.72	422.08	470.58	518.92
53	203.20	236.06	268.80	181.32	209.44	237.62	353.26	401.76	450.16	306.34	347.02	387.64	515.78	573.66	631.46	431.40	481.42	531.48
54	203.20	236.06	268.80	181.32	209.44	237.62	368.90	418.92	468.90	312.58	353.26	393.86	537.72	597.14	656.50	440.82	492.36	543.98
55	212.56	247.00	281.36	193.82	225.12	256.32	378.28	429.90	481.42	325.12	368.90	412.66	559.60	620.56	681.50	459.54	514.28	568.94
56	228.24	264.20	300.10	200.08	231.36	262.60	403.30	458.02	512.68	347.02	392.34	437.64	594.00	656.50	719.00	493.90	550.22	606.48
57	250.08	287.58	325.12	215.76	248.58	281.36	431.40	487.66	543.98	375.14	422.08	468.90	622.14	686.20	750.28	528.34	586.18	643.94
58	265.74	304.78	343.90	231.36	265.74	300.10	453.34	511.12	568.94	397.04	445.52	493.90	659.62	726.86	794.04	556.44	615.90	675.26
59	281.36	321.98	362.64	247.00	282.96	318.82	487.66	547.12	606.48	425.16	475.18	525.18	694.00	762.76	831.54	590.90	651.90	712.72
60	306.34	350.16	393.86	262.60	300.10	337.60	509.54	570.54	631.46	459.54	514.28	568.94	722.16	792.48	862.78	618.96	681.50	744.00
61	321.98	367.32	412.66	275.08	312.58	350.16	537.72	600.24	662.74	487.66	543.98	600.24	756.52	828.42	900.28	653.42	717.48	781.56
62	337.60	384.52	431.40	284.54	323.54	362.64	565.84	629.92	694.00	509.54	567.42	625.26	784.72	858.12	931.60	690.86	758.12	825.26
63	353.26	401.76	450.16	306.34	347.02	387.64	597.14	664.34	731.52	537.72	597.14	656.50	819.02	894.04	969.12	719.00	787.80	856.56
64	375.14	425.16	475.18	325.12	368.90	412.66	618.96	687.76	756.52	559.60	620.56	681.50	853.46	930.02	999.98	753.42	823.72	894.04
65	397.04	451.78	506.44	340.78	386.10	431.40	656.50	728.42	800.30	597.14	661.20	725.28	890.96	970.72	999.98	784.72	858.12	931.60
66	465.86	523.60	581.44	397.04	445.52	493.90	759.68	836.22	912.84	681.50	750.28	819.02	999.98	999.98	999.98	884.72	964.48	999.98
67	543.98	606.48	668.98	472.10	526.82	581.44	865.94	948.76	999.98	772.18	845.64	919.08	999.98	999.98	999.98	981.62	999.98	999.98
68	618.96	687.76	756.52	531.48	590.90	650.18	969.12	999.98	999.98	865.94	945.68	999.98	999.98	999.98	999.98	999.98	999.98	999.98
69	703.40	776.92	850.32	597.14	661.20	725.28	999.98	999.98	999.98	962.86	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	778.46	858.12	937.84	659.62	729.96	800.30	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	847.18	930.02	999.98	722.16	795.64	869.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	931.60	999.98	999.98	784.72	864.38	944.08	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	999.98	999.98	999.98	850.32	934.74	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
74	999.98	999.98	999.98	912.84	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
75	999.98	999.98	999.98	984.76	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
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 First 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
41	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
42	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
43	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
44	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
45	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
46	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	212.74	238.70	264.64
47	121.94	141.46	160.86	103.78	119.36	134.92	181.66	207.58	233.54	150.50	171.24	192.04	256.90	289.32	321.76	220.56	247.78	275.02
48	121.94	141.46	160.86	106.40	123.22	140.12	189.44	216.68	243.90	158.30	180.38	202.40	262.08	294.52	326.90	225.76	252.96	280.22
49	124.52	145.32	166.08	106.40	123.22	140.12	199.82	227.00	254.28	163.46	185.54	207.58	269.84	303.60	337.34	238.70	267.24	295.82
50	129.74	150.50	171.24	114.14	132.38	150.50	207.58	236.18	264.64	171.24	194.62	217.96	275.02	308.78	342.52	251.70	281.56	311.36
51	132.38	154.38	176.44	114.14	132.38	150.50	215.38	245.26	275.02	171.24	194.62	217.96	285.40	321.76	358.06	256.90	286.74	316.56
52	132.38	154.38	176.44	114.14	132.38	150.50	220.56	250.40	280.22	176.44	199.82	223.12	295.82	332.10	368.46	264.64	295.82	326.90
53	134.92	158.30	181.66	116.78	136.24	155.68	228.30	259.44	290.62	186.84	212.74	238.70	303.60	341.24	378.80	269.84	300.98	332.10
54	134.92	158.30	181.66	116.78	136.24	155.68	236.18	268.54	300.98	197.24	223.12	249.08	308.78	346.42	383.98	277.60	310.10	342.52
55	145.32	171.24	197.24	124.52	145.32	166.08	249.08	282.84	316.56	205.02	232.28	259.44	316.56	355.50	394.40	295.82	329.54	363.24
56	155.68	181.66	207.58	129.74	150.50	171.24	264.64	300.98	337.34	217.96	246.52	275.02	334.76	374.96	415.12	311.36	347.68	383.98
57	168.66	195.92	223.12	137.54	159.58	181.66	277.60	315.26	352.88	230.98	260.76	290.62	358.06	399.58	441.12	329.54	367.18	404.76
58	181.66	210.18	238.70	150.50	173.84	197.24	300.98	339.92	378.80	254.28	285.40	316.56	386.66	429.40	472.24	352.88	391.84	430.70
59	189.44	219.28	249.08	166.08	192.04	217.96	313.96	354.20	394.40	267.24	299.68	332.10	407.38	452.78	498.20	371.06	411.26	451.48
60	207.58	238.70	269.84	173.84	201.10	228.30	332.10	373.60	415.12	290.62	324.32	358.06	435.88	482.60	529.30	394.40	435.88	477.40
61	217.96	249.08	280.22	179.06	206.32	233.54	350.32	393.10	435.88	306.18	342.52	378.80	454.08	502.08	550.06	412.54	455.38	498.20
62	225.76	258.14	290.62	192.04	220.56	249.08	365.88	411.26	456.68	319.16	356.80	394.40	472.24	521.56	570.84	438.52	483.92	529.30
63	238.70	272.42	306.18	205.02	234.86	264.64	383.98	430.70	477.40	342.52	381.42	420.34	500.80	551.40	601.96	456.68	503.38	550.06
64	259.44	295.82	332.10	212.74	243.90	275.02	402.16	450.18	498.20	355.50	395.74	435.88	524.10	576.00	627.90	480.04	527.98	576.00
65	272.42	310.10	347.68	225.76	258.14	290.62	422.90	473.56	524.10	376.26	419.04	461.82	552.66	608.48	664.22	498.20	547.48	596.78
66	313.96	354.20	394.40	264.64	300.98	337.34	480.04	535.82	591.54	435.88	482.60	529.30	627.90	687.56	747.24	552.66	605.86	659.06
67	360.70	406.10	451.48	306.18	345.12	383.98	544.90	604.58	664.22	495.62	546.24	596.78	703.14	769.34	835.42	612.32	672.02	731.68
68	402.16	450.18	498.20	337.34	378.80	420.34	604.58	668.14	731.68	552.66	608.48	664.22	778.40	848.44	918.50	677.20	740.78	804.36
69	446.30	498.20	550.06	383.98	430.70	477.40	661.68	730.40	799.16	609.78	668.14	726.48	858.86	935.40	999.98	736.84	806.96	876.98
70	487.76	544.90	601.96	425.52	474.82	524.10	726.48	799.16	871.78	669.44	731.68	793.94	928.88	999.98	999.98	801.82	878.30	954.82
71	529.30	588.98	648.70	461.82	513.74	565.62	788.76	866.58	944.44	731.68	799.16	866.58	999.98	999.98	999.98	861.42	941.86	999.98
72	573.40	636.96	700.56	508.56	565.62	622.72	843.26	925.04	999.98	783.58	853.64	923.72	999.98	999.98	999.98	921.12	999.98	999.98
73	617.52	684.98	752.44	544.90	604.58	664.22	905.58	992.44	999.98	850.98	926.28	999.98	999.98	999.98	999.98	980.76	999.98	999.98
74	661.68	733.00	804.36	586.36	648.70	710.94	970.44	999.98	999.98	905.58	984.66	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	713.54	790.08	866.58	627.90	695.34	762.82	999.98	999.98	999.98	965.22	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	801.82	883.50	965.22	716.10	788.76	861.42	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	892.54	980.76	999.98	806.96	886.06	965.22	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	980.76	999.98	999.98	897.72	983.36	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
79	999.98	999.98	999.98	993.74	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

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

Premium Rates with First 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
41	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
42	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
43	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
44	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
45	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
46	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
47	98.58	114.14	129.74	70.08	81.78	93.42	150.50	171.24	192.04	119.36	137.54	155.68	233.54	259.44	285.40	197.24	217.96	238.70
48	101.22	118.06	134.92	72.62	85.66	98.58	153.10	175.14	197.24	124.52	142.74	160.86	236.18	263.36	290.62	205.02	227.00	249.08
49	106.40	123.22	140.12	77.88	90.84	103.78	158.30	180.38	202.40	127.18	146.64	166.08	241.34	268.54	295.82	205.02	227.00	249.08
50	108.94	127.18	145.32	83.10	98.58	114.14	166.08	189.44	212.74	132.38	151.82	171.24	249.08	277.60	306.18	212.74	236.18	259.44
51	108.94	127.18	145.32	83.10	98.58	114.14	166.08	189.44	212.74	132.38	151.82	171.24	249.08	277.60	306.18	212.74	236.18	259.44
52	114.14	132.38	150.50	93.42	108.94	124.52	171.24	194.62	217.96	134.92	155.68	176.44	254.28	282.84	311.36	212.74	236.18	259.44
53	116.78	136.24	155.68	96.00	112.86	129.74	176.44	202.40	228.30	145.32	166.08	186.84	256.90	286.74	316.56	223.12	249.08	275.02
54	116.78	136.24	155.68	96.00	112.86	129.74	181.66	207.58	233.54	145.32	166.08	186.84	262.08	291.94	321.76	223.12	249.08	275.02
55	124.52	145.32	166.08	103.78	121.94	140.12	189.44	216.68	243.90	153.10	175.14	197.24	269.84	300.98	332.10	236.18	263.36	290.62
56	129.74	150.50	171.24	108.94	127.18	145.32	207.58	236.18	264.64	166.08	189.44	212.74	288.02	320.46	352.88	249.08	277.60	306.18
57	137.54	159.58	181.66	116.78	136.24	155.68	220.56	250.40	280.22	181.66	207.58	233.54	300.98	334.76	368.46	262.08	291.94	321.76
58	150.50	173.84	197.24	124.52	145.32	166.08	233.54	264.64	295.82	199.82	227.00	254.28	324.32	361.98	399.58	275.02	306.18	337.34
59	166.08	192.04	217.96	132.38	154.38	176.44	251.70	284.14	316.56	212.74	241.34	269.84	342.52	381.42	420.34	300.98	334.76	368.46
60	173.84	201.10	228.30	150.50	173.84	197.24	269.84	306.18	342.52	233.54	264.64	295.82	363.24	404.76	446.30	316.56	352.88	389.18
61	181.66	210.18	238.70	155.68	179.06	202.40	282.84	320.46	358.06	251.70	284.14	316.56	376.26	419.04	461.82	329.54	367.18	404.76
62	194.62	224.46	254.28	166.08	192.04	217.96	300.98	339.92	378.80	264.64	298.38	332.10	397.00	442.44	487.76	355.50	395.74	435.88
63	207.58	238.70	269.84	173.84	201.10	228.30	313.96	354.20	394.40	280.22	316.56	352.88	417.74	465.76	513.74	368.46	409.94	451.48
64	215.38	247.78	280.22	181.66	210.18	238.70	326.90	368.46	409.94	298.38	336.06	373.60	430.70	480.04	529.30	386.66	429.40	472.24
65	228.30	262.08	295.82	194.62	224.46	254.28	355.50	400.90	446.30	319.16	359.40	399.58	456.68	508.56	560.46	409.94	456.68	503.38
66	267.24	304.88	342.52	225.76	258.14	290.62	402.16	450.18	498.20	360.70	403.46	446.30	513.74	570.84	627.90	459.28	509.88	560.46
67	306.18	347.68	389.18	264.64	300.98	337.34	451.48	503.38	555.26	412.54	460.58	508.56	573.40	634.42	695.34	516.36	572.12	627.90
68	339.92	385.36	430.70	300.98	339.92	378.80	508.56	565.62	622.72	459.28	509.88	560.46	640.90	707.06	773.22	570.84	630.52	690.16
69	378.80	428.10	477.40	326.90	368.46	409.94	557.86	618.84	679.78	506.00	561.78	617.52	703.14	774.54	845.82	635.72	701.86	768.00
70	417.74	470.96	524.10	368.46	415.12	461.82	614.94	681.14	747.24	555.26	614.94	674.60	765.44	841.94	918.50	690.16	760.26	830.28
71	456.68	513.74	570.84	404.76	454.08	503.38	664.22	734.30	804.36	601.96	664.22	726.48	825.08	905.58	985.94	742.04	817.34	892.54
72	490.42	551.40	612.32	430.70	482.60	534.46	716.10	791.36	866.58	648.70	716.10	783.58	889.96	976.92	999.98	799.16	879.58	960.04
73	526.76	590.28	653.86	469.64	525.44	581.18	770.64	849.72	928.88	695.34	765.44	835.42	949.66	999.98	999.98	856.22	941.86	999.98
74	568.24	636.96	705.76	506.00	564.34	622.72	825.08	908.14	991.12	747.24	822.52	897.72	999.98	999.98	999.98	910.76	999.98	999.98
75	612.32	684.98	757.64	544.90	607.14	669.44	882.16	970.44	999.98	796.56	875.72	954.82	999.98	999.98	999.98	975.54	999.98	999.98
76	697.98	777.08	856.22	625.32	694.06	762.82	975.54	999.98	999.98	889.96	976.92	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	778.40	864.02	949.66	710.94	786.22	861.42	999.98	999.98	999.98	985.94	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	866.58	957.46	999.98	799.16	879.58	960.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	954.82	999.98	999.98	887.34	975.54	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
80				975.54	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 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
41	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
42	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
43	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
44	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
45	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
46	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
47	70.08	81.78	93.42	54.52	63.58	72.62	116.78	133.66	150.50	93.42	106.40	119.36	166.08	186.84	207.58	137.54	154.38	171.24
48	72.62	85.66	98.58	57.10	67.48	77.88	119.36	137.54	155.68	98.58	114.14	129.74	166.08	186.84	207.58	145.32	163.46	181.66
49	72.62	85.66	98.58	57.10	67.48	77.88	124.52	142.74	160.86	103.78	119.36	134.92	173.84	195.92	217.96	145.32	163.46	181.66
50	83.10	98.58	114.14	64.88	76.60	88.20	132.38	151.82	171.24	111.58	128.44	145.32	173.84	195.92	217.96	153.10	172.60	192.04
51	83.10	98.58	114.14	64.88	76.60	88.20	132.38	151.82	171.24	111.58	128.44	145.32	181.66	205.02	228.30	158.30	177.78	197.24
52	83.10	98.58	114.14	64.88	76.60	88.20	142.74	162.18	181.66	116.78	133.66	150.50	181.66	205.02	228.30	158.30	177.78	197.24
53	85.66	102.48	119.36	67.48	80.48	93.42	145.32	166.08	186.84	119.36	137.54	155.68	197.24	223.12	249.08	166.08	186.84	207.58
54	85.66	102.48	119.36	67.48	80.48	93.42	150.50	171.24	192.04	124.52	142.74	160.86	197.24	223.12	249.08	171.24	192.04	212.74
55	98.58	116.78	134.92	77.88	93.42	108.94	158.30	180.38	202.40	132.38	151.82	171.24	205.02	232.28	259.44	179.06	201.10	223.12
56	103.78	121.94	140.12	77.88	93.42	108.94	163.46	185.54	207.58	142.74	162.18	181.66	212.74	241.34	269.84	192.04	215.38	238.70
57	111.58	131.06	150.50	85.66	102.48	119.36	176.44	199.82	223.12	155.68	176.44	197.24	225.76	255.60	285.40	202.40	228.30	254.28
58	119.36	140.12	160.86	98.58	116.78	134.92	186.84	212.74	238.70	163.46	185.54	207.58	243.90	275.02	306.18	215.38	242.60	269.84
59	127.18	149.20	171.24	103.78	121.94	140.12	205.02	232.28	259.44	176.44	199.82	223.12	256.90	289.32	321.76	223.12	251.70	280.22
60	140.12	163.46	186.84	111.58	131.06	150.50	212.74	241.34	269.84	186.84	212.74	238.70	269.84	303.60	337.34	241.34	271.18	300.98
61	150.50	173.84	197.24	119.36	140.12	160.86	225.76	255.60	285.40	205.02	232.28	259.44	285.40	321.76	358.06	249.08	280.22	311.36
62	160.86	186.84	212.74	124.52	145.32	166.08	233.54	264.64	295.82	212.74	241.34	269.84	303.60	341.24	378.80	256.90	289.32	321.76
63	168.66	195.92	223.12	132.38	154.38	176.44	251.70	284.14	316.56	225.76	255.60	285.40	316.56	355.50	394.40	269.84	303.60	337.34
64	176.44	205.02	233.54	140.12	163.46	186.84	259.44	293.20	326.90	233.54	264.64	295.82	329.54	369.78	409.94	280.22	316.56	352.88
65	189.44	219.28	249.08	155.68	181.66	207.58	275.02	311.36	347.68	251.70	284.14	316.56	347.68	389.18	430.70	298.38	336.06	373.60
66	215.38	247.78	280.22	176.44	205.02	233.54	306.18	345.12	383.98	275.02	311.36	347.68	391.84	437.22	482.60	324.32	364.56	404.76
67	238.70	275.02	311.36	197.24	228.30	259.44	332.10	373.60	415.12	300.98	339.92	378.80	428.10	476.12	524.10	355.50	398.26	441.12
68	269.84	308.78	347.68	223.12	256.90	290.62	368.46	415.12	461.82	321.76	363.24	404.76	472.24	524.10	576.00	386.66	434.58	482.60
69	290.62	332.10	373.60	246.52	284.14	321.76	399.58	448.88	498.20	345.12	390.56	435.88	516.36	572.12	627.90	417.74	468.34	518.94
70	326.90	373.60	420.34	272.42	312.66	352.88	433.32	486.50	539.66	371.06	419.04	467.02	560.46	620.14	679.78	454.08	509.88	565.62
71	347.68	397.00	446.30	293.20	336.06	378.80	467.02	524.10	581.18	391.84	442.44	493.00	601.96	664.22	726.48	480.04	538.36	596.78
72	373.60	425.52	477.40	321.76	368.46	415.12	493.00	552.66	612.32	417.74	470.96	524.10	646.10	712.22	778.40	511.20	572.12	633.10
73	402.16	457.98	513.74	342.52	391.84	441.12	526.76	590.28	653.86	441.12	498.20	555.26	690.16	760.26	830.28	542.34	608.48	674.60
74	428.10	486.50	544.90	368.46	420.34	472.24	560.46	627.90	695.34	467.02	526.76	586.36	731.68	804.36	876.98	573.40	642.18	710.94
75	456.68	518.94	581.18	397.00	452.78	508.56	594.20	665.56	736.84	487.76	550.06	612.32	778.40	856.22	934.08	612.32	684.98	757.64
76	521.56	590.28	659.06	454.08	515.06	576.00	648.70	726.48	804.36	542.34	611.08	679.78	840.62	923.72	999.98	677.20	756.36	835.42
77	586.36	661.68	736.84	524.10	591.54	659.06	710.94	793.94	876.98	601.96	677.20	752.44	905.58	995.04	999.98	742.04	827.70	913.30
78	651.32	733.00	814.72	591.54	666.86	742.04	765.44	854.94	944.44	653.86	734.30	814.72	975.54	999.98	999.98	809.56	900.36	991.12
79	716.10	804.36	892.54	648.70	729.08	809.56	827.70	925.04	999.98	721.28	809.56	897.72	999.98	999.98	999.98	874.42	971.72	999.98
80				721.28	809.56					773.22	866.58					936.68	999.98	
81				783.58	876.98					832.86	932.78					999.98	999.98	
82				850.98	952.22					895.16	999.98					999.98	999.98	
83				923.72	999.98					957.46	999.98					999.98	999.98	
84				991.12	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 23.3% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	107.52	120.98	134.40	96.76	108.42	120.06	47.76	53.72	59.68	42.96	48.14	53.32	91.20	104.00	116.80	84.02	95.30	106.56
41	109.88	123.62	137.34	98.88	110.80	122.70	49.46	55.66	61.82	44.52	49.88	55.24	92.32	105.26	118.22	85.04	96.46	107.86
42	112.22	126.28	140.28	101.00	113.16	125.34	51.18	57.60	63.98	46.06	51.62	57.16	93.42	106.52	119.64	86.04	97.62	109.14
43	114.60	128.92	143.24	103.12	115.54	127.96	52.90	59.52	66.12	47.60	53.36	59.08	94.54	107.78	121.06	87.08	98.78	110.44
44	116.96	131.58	146.18	105.24	117.92	130.60	54.62	61.46	68.28	49.16	55.08	61.00	95.62	109.04	122.48	88.10	99.94	111.72
45	119.30	134.24	149.12	107.38	120.30	133.24	56.34	63.40	70.42	50.70	56.82	62.92	96.74	110.30	123.90	89.10	101.08	113.02
46	125.90	141.14	156.36	113.74	126.92	140.12	60.26	67.54	74.84	54.42	60.74	67.06	100.00	113.70	127.44	90.08	102.20	114.26
47	133.72	149.80	165.84	120.24	134.76	149.26	64.80	72.60	80.38	58.28	65.32	72.34	106.60	121.06	135.48	94.40	107.18	119.92
48	143.84	160.76	177.68	125.86	141.20	156.52	70.56	78.86	87.16	61.74	69.26	76.78	112.22	127.96	143.66	97.66	110.56	123.48
49	152.12	169.90	187.72	132.68	148.36	163.98	75.48	84.30	93.14	65.84	73.60	81.36	115.68	131.58	147.48	99.82	113.42	127.06
50	166.12	185.36	204.58	138.58	155.10	171.58	83.30	92.96	102.60	69.50	77.78	86.06	120.34	136.98	153.60	103.16	116.90	130.66
51	174.32	194.02	213.70	145.10	162.54	179.94	88.74	98.78	108.80	73.88	82.76	91.62	125.46	142.90	160.32	110.38	124.90	139.42
52	183.92	204.60	225.30	155.20	173.04	190.80	94.98	105.66	116.34	80.14	89.36	98.52	129.52	147.16	164.82	111.86	126.58	141.30
53	193.74	215.48	237.20	162.06	180.84	199.64	101.38	112.78	124.14	84.80	94.64	104.48	134.82	153.32	171.80	116.92	132.44	147.94
54	206.24	229.04	251.82	169.08	188.86	208.64	109.30	121.40	133.46	89.62	100.10	110.58	142.62	161.96	181.30	120.84	136.58	152.28
55	219.08	242.94	266.80	179.92	201.34	222.74	117.50	130.30	143.12	96.50	108.00	119.46	148.14	168.36	188.54	127.32	144.46	161.62
56	237.54	262.52	287.52	197.50	220.02	242.52	129.20	142.80	156.40	107.44	119.68	131.92	160.16	181.90	203.60	137.80	155.80	173.80
57	254.00	280.14	306.32	215.70	239.30	262.90	140.00	154.40	168.82	118.88	131.90	144.90	173.70	196.36	219.04	151.04	169.94	188.80
58	274.82	302.84	330.82	231.84	256.62	281.34	153.38	169.02	184.64	129.40	143.22	157.02	185.04	208.62	232.22	162.06	181.84	201.60
59	294.96	324.20	353.42	251.14	277.08	302.92	166.60	183.10	199.60	141.84	156.50	171.10	201.72	226.32	250.88	175.86	196.56	217.24
60	312.98	343.48	373.94	268.26	295.36	322.44	178.78	196.20	213.60	153.24	168.72	184.20	213.58	239.14	264.68	192.62	215.56	238.48
61	332.64	364.26	395.84	287.30	315.46	343.64	191.76	209.98	228.20	165.62	181.86	198.10	227.48	253.94	280.38	206.32	230.14	253.94
62	349.98	382.70	415.48	308.12	338.10	368.06	203.52	222.58	241.62	179.18	196.64	214.04	241.58	268.94	296.30	217.56	242.26	266.96
63	370.42	404.34	438.30	325.18	356.30	387.40	217.26	237.16	257.08	190.72	208.98	227.22	257.28	286.24	315.16	231.68	257.28	282.86
64	391.36	426.48	461.56	345.48	377.72	409.96	231.42	252.20	272.96	204.30	223.36	242.42	269.08	298.98	328.90	243.28	269.78	296.28
65	414.16	451.24	488.24	364.76	398.90	433.04	246.86	268.96	291.02	217.42	237.76	258.12	287.96	319.50	351.04	261.92	290.02	318.12
66	475.70	497.03	497.03	415.54	453.00	490.40	285.38	309.20	311.56	249.28	271.76	294.20	335.84	369.70	403.56	301.28	331.70	362.10
67	497.03	497.03	497.03	465.78	497.03	497.03	311.56	311.56	311.56	281.22	305.40	311.56	385.84	422.74	459.66	344.06	376.80	409.52
68	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	435.16	461.90	461.90	388.84	424.64	460.40
69	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	435.70	461.90	461.90
70	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
71	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
72	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
73	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
74	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
75	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
76	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90

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

Premium Rates with First 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	74.16	83.44	92.70	61.80	69.54	77.26	33.40	37.56	41.74	27.84	31.30	34.78	57.46	65.30	73.12	48.76	55.72	62.68
41	75.50	84.94	94.38	62.92	70.78	78.64	34.36	38.66	42.96	28.64	32.22	35.80	58.00	65.92	73.82	49.22	56.24	63.28
42	76.84	86.42	96.04	64.02	72.02	80.02	35.32	39.74	44.16	29.44	33.12	36.80	58.54	66.52	74.50	49.68	56.78	63.88
43	78.16	87.94	97.70	65.14	73.28	81.42	36.28	40.84	45.36	30.24	34.02	37.80	59.08	67.14	75.20	50.14	57.30	64.48
44	79.50	89.44	99.38	66.24	74.52	82.80	37.26	41.92	46.58	31.06	34.94	38.80	59.64	67.76	75.88	50.60	57.82	65.06
45	80.82	90.92	101.04	67.36	75.78	84.20	38.22	43.00	47.78	31.86	35.84	39.82	60.18	68.38	76.58	51.06	58.36	65.64
46	82.46	92.78	103.08	70.44	79.02	87.62	39.50	44.42	49.36	33.74	37.86	41.96	60.78	69.06	77.36	51.56	58.94	66.32
47	86.74	97.68	108.64	74.48	83.66	92.86	42.04	47.36	52.66	36.10	40.56	45.02	65.12	74.40	83.72	53.96	61.40	68.84
48	90.22	101.38	112.52	77.70	87.06	96.44	44.24	49.70	55.18	38.10	42.70	47.28	68.58	78.44	88.30	57.32	65.30	73.28
49	94.64	106.50	118.32	83.74	93.74	103.76	46.92	52.78	58.66	41.50	46.46	51.44	73.06	82.98	92.96	59.76	67.84	75.88
50	98.28	110.34	122.40	89.94	100.62	111.26	49.22	55.26	61.30	45.06	50.40	55.72	76.62	87.18	97.70	63.22	71.84	80.46
51	104.28	117.56	130.82	93.86	104.78	115.66	53.04	59.78	66.52	47.72	53.28	58.82	80.60	91.78	102.92	64.08	72.84	81.56
52	110.48	124.02	137.60	98.82	110.48	122.08	56.96	63.96	70.96	50.96	56.96	62.96	83.66	94.98	106.30	66.94	75.80	84.64
53	115.82	130.18	144.50	102.94	114.82	126.68	60.54	68.04	75.52	53.80	60.02	66.22	87.76	99.74	111.72	71.84	81.78	91.76
54	120.28	134.94	149.58	108.14	120.80	133.42	63.66	71.44	79.18	57.24	63.94	70.64	92.00	104.60	117.24	76.82	86.92	97.04
55	125.86	141.34	156.80	117.62	131.02	144.42	67.44	75.72	84.00	63.00	70.20	77.38	98.30	111.62	124.92	80.90	91.66	102.38
56	135.68	151.98	168.24	126.20	140.92	155.62	73.62	82.46	91.28	68.46	76.46	84.44	105.78	120.32	134.84	87.14	98.54	109.94
57	147.88	165.04	182.20	136.10	151.66	167.16	81.20	90.62	100.04	74.74	83.28	91.80	112.38	127.64	142.86	93.52	105.58	117.66
58	162.68	180.66	198.68	148.46	164.86	181.20	90.34	100.34	110.34	82.46	91.56	100.64	123.40	139.36	155.30	104.24	117.00	129.78
59	174.54	194.00	213.44	158.98	176.20	193.44	98.00	108.92	119.84	89.26	98.94	108.62	130.32	147.02	163.70	110.92	124.38	137.84
60	190.12	210.48	230.86	172.02	190.12	208.24	107.86	119.42	130.98	97.60	107.86	118.12	139.54	156.98	174.42	122.12	136.28	150.44
61	201.20	222.46	243.72	182.78	201.76	220.74	115.30	127.50	139.66	104.76	115.64	126.50	148.70	166.86	185.02	129.96	145.38	160.78
62	212.50	234.68	256.86	197.32	217.74	238.18	122.96	135.80	148.64	114.20	126.00	137.82	156.88	176.34	195.82	136.84	152.98	169.10
63	228.82	251.94	275.04	208.64	229.98	251.32	133.64	147.14	160.64	121.86	134.34	146.78	166.28	186.52	206.74	148.32	165.18	182.02
64	243.08	267.14	291.22	222.64	244.88	267.14	143.26	157.44	171.62	131.20	144.30	157.44	175.88	196.88	217.88	155.48	173.08	190.64
65	260.14	286.40	312.66	234.50	257.70	280.90	154.62	170.24	185.84	139.40	153.18	166.96	186.76	209.14	231.46	166.16	185.06	203.96
66	298.26	326.60	354.94	262.52	287.80	313.06	178.32	195.26	212.20	156.94	172.06	187.16	213.60	238.42	263.22	193.96	214.74	235.54
67	337.02	368.76	400.44	293.50	322.12	350.72	202.64	221.70	240.74	176.46	193.66	210.84	244.30	271.06	297.80	222.20	244.90	267.56
68	376.46	410.34	444.22	327.52	358.28	389.02	227.58	248.06	268.54	197.98	216.58	235.16	273.08	301.80	330.50	249.64	274.84	300.02
69	419.08	456.42	493.76	359.54	393.76	427.92	254.70	277.40	300.10	218.52	239.32	260.08	301.10	332.36	363.64	277.48	304.04	330.58
70	457.26	496.86	497.03	394.70	432.36	470.04	279.36	303.56	308.38	241.16	264.16	287.16	333.02	366.34	399.62	306.88	335.40	363.94
71	497.03	497.03	497.03	426.16	465.94	497.03	305.98	308.38	308.38	261.12	285.52	308.38	363.26	399.10	434.96	336.96	368.04	399.10
72	497.03	497.03	497.03	457.84	497.03	497.03	308.38	308.38	308.38	281.44	307.98	308.38	389.52	427.28	461.90	361.94	394.30	426.66
73	497.03	497.03	497.03	487.48	497.03	497.03	308.38	308.38	308.38	302.00	308.38	308.38	418.30	458.42	461.90	393.08	427.86	461.90
74	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	448.26	461.90	461.90	418.30	454.82	461.90
75	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	445.84	461.90	461.90
76	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90

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

Premium Rates with First 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	65.60	73.24	80.88	58.00	64.08	70.20	29.30	32.72	36.12	25.90	28.64	31.36	48.96	55.94	62.94	40.20	46.34	52.44
41	67.12	74.92	82.72	59.32	65.54	71.80	30.40	33.94	37.48	26.88	29.70	32.52	49.36	56.42	63.48	40.54	46.72	52.88
42	68.60	76.60	84.56	60.64	67.02	73.40	31.50	35.16	38.84	27.84	30.76	33.70	49.78	56.90	64.00	40.88	47.12	53.32
43	70.12	78.26	86.42	61.98	68.48	75.00	32.60	36.38	40.18	28.82	31.84	34.88	50.20	57.36	64.54	41.22	47.50	53.76
44	71.62	79.94	88.26	63.30	69.94	76.60	33.70	37.62	41.54	29.78	32.92	36.04	50.62	57.84	65.08	41.56	47.90	54.22
45	73.10	81.62	90.12	64.62	71.42	78.22	34.80	38.84	42.88	30.76	34.00	37.22	51.02	58.32	65.60	41.92	48.30	54.66
46	74.44	83.10	91.76	65.80	72.72	79.62	35.82	40.00	44.16	31.66	35.00	38.32	51.56	58.94	66.30	42.36	48.80	55.24
47	79.30	88.10	96.92	66.96	74.00	81.04	38.56	42.86	47.14	32.58	36.00	39.42	53.96	61.42	68.86	42.80	49.32	55.82
48	81.60	91.00	100.40	70.82	78.42	86.06	40.10	44.72	49.34	34.80	38.54	42.28	55.48	63.46	71.46	45.12	51.72	58.28
49	84.82	94.36	103.96	72.06	79.78	87.54	42.08	46.82	51.58	35.76	39.58	43.44	57.94	66.04	74.10	46.56	53.68	60.80
50	89.02	99.20	109.42	76.02	84.40	92.72	44.58	49.68	54.80	38.08	42.28	46.44	61.42	70.06	78.68	48.96	56.14	63.32
51	90.98	101.40	111.84	77.70	86.26	94.76	46.24	51.54	56.84	39.50	43.84	48.16	62.24	71.00	79.72	49.62	56.90	64.18
52	94.88	105.54	116.20	79.38	88.14	96.82	48.90	54.40	59.90	40.92	45.44	49.90	65.04	73.90	82.76	51.24	59.12	67.00
53	97.90	109.28	120.64	85.04	94.92	104.80	51.12	57.06	63.00	44.40	49.58	54.74	67.88	77.86	87.82	55.90	63.88	71.88
54	101.94	113.56	125.14	86.80	96.88	106.98	53.92	60.06	66.18	45.90	51.24	56.58	70.78	80.88	91.00	56.62	64.72	72.80
55	107.08	119.44	131.80	93.74	104.52	115.34	57.32	63.92	70.54	50.16	55.94	61.72	74.76	85.52	96.26	60.42	69.12	77.84
56	116.66	129.80	142.94	100.90	112.44	124.02	63.28	70.40	77.52	54.72	60.98	67.26	82.98	94.42	105.80	66.40	75.74	85.06
57	124.36	138.32	152.26	108.30	120.62	132.94	68.32	75.98	83.64	59.48	66.26	73.02	89.30	101.40	113.46	73.56	84.06	94.56
58	136.66	152.52	168.36	115.88	129.00	142.14	75.98	84.80	93.62	64.42	71.74	79.04	95.76	108.52	121.30	81.96	93.08	104.28
59	147.12	163.82	180.54	129.28	143.78	158.26	82.74	92.14	101.54	72.72	80.86	89.00	104.52	117.98	131.46	88.34	100.22	112.04
60	158.98	177.16	195.34	138.56	154.46	170.34	90.40	100.72	111.06	78.78	87.82	96.86	113.44	128.72	144.00	98.18	111.24	124.36
61	167.24	186.24	205.26	146.46	163.20	179.90	96.04	106.94	117.86	84.10	93.70	103.30	120.14	136.10	152.08	106.90	120.68	134.46
62	179.12	199.64	220.08	160.40	178.56	196.68	103.84	115.72	127.58	92.98	103.52	114.02	129.16	145.86	162.54	113.56	128.04	142.50
63	191.32	213.32	235.30	168.76	187.74	206.76	111.92	124.78	137.64	98.72	109.82	120.96	136.10	153.52	170.96	121.46	137.22	152.96
64	200.16	223.10	246.00	179.70	199.56	219.48	118.12	131.66	145.16	106.04	117.76	129.52	143.12	161.32	179.48	130.64	147.14	163.58
65	215.34	239.78	264.26	193.30	215.34	237.36	128.16	142.70	157.26	115.04	128.16	141.26	157.20	177.28	197.34	141.14	158.92	176.70
66	244.46	271.62	298.78	218.54	242.62	266.68	146.32	162.56	178.82	130.80	145.22	159.62	179.06	200.46	221.82	160.60	179.66	198.72
67	275.32	304.62	333.86	247.92	274.70	301.48	165.70	183.34	200.94	149.22	165.34	181.46	202.42	225.68	248.96	184.96	206.50	228.00
68	310.48	342.54	374.58	276.54	305.46	334.36	187.90	207.30	226.68	167.36	184.86	202.34	229.58	255.34	281.12	207.32	230.18	253.02
69	343.68	378.56	413.40	310.72	343.04	375.38	209.08	230.32	251.52	189.04	208.70	228.38	253.56	281.28	308.96	229.98	255.34	280.68
70	377.42	415.14	452.90	340.30	374.86	409.38	230.82	253.88	276.96	208.12	229.26	250.38	281.40	311.68	341.94	254.08	281.40	308.70
71	408.34	448.18	487.94	367.24	404.50	441.72	250.26	274.68	299.06	225.08	247.92	270.72	305.52	337.76	369.98	276.88	305.52	334.16
72	442.08	485.26	497.03	396.96	436.92	476.88	271.52	298.04	308.38	243.82	268.36	292.90	330.78	365.54	400.28	299.62	330.78	361.94
73	472.02	497.03	497.03	425.58	468.14	497.03	291.42	308.38	308.38	262.74	289.02	308.38	355.96	392.50	429.06	321.18	353.56	385.90
74	497.03	497.03	497.03	452.68	497.03	497.03	308.38	308.38	308.38	280.86	308.38	308.38	381.12	419.48	457.80	345.14	379.92	414.66
75	497.03	497.03	497.03	484.90	497.03	497.03	308.38	308.38	308.38	300.84	308.38	308.38	407.48	448.26	461.90	367.92	404.50	441.04
76	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	450.60	461.90	461.90	411.08	451.24	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	455.40	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
80				497.03	497.03					308.38	308.38					461.90	461.90	
81				497.03	497.03					308.38	308.38					461.90	461.90	
82				497.03	497.03					308.38	308.38					461.90	461.90	
83				497.03	497.03					308.38	308.38					461.90	461.90	
84				497.03	497.03					308.38	308.38					461.90	461.90	

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

Premium Rates with First 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	46.14	51.82	57.48	37.08	41.98	46.88	20.46	22.98	25.48	16.44	18.62	20.80	37.66	43.32	49.02	29.76	34.16	38.52
41	47.28	53.10	58.90	37.98	43.02	48.04	21.30	23.92	26.54	17.12	19.38	21.64	37.96	43.70	49.44	30.00	34.44	38.84
42	48.42	54.38	60.34	38.90	44.06	49.22	22.14	24.88	27.58	17.78	20.14	22.50	38.28	44.06	49.86	30.26	34.72	39.16
43	49.56	55.68	61.76	39.82	45.10	50.36	23.00	25.82	28.64	18.46	20.92	23.36	38.60	44.42	50.28	30.52	35.02	39.48
44	50.72	56.96	63.18	40.74	46.14	51.54	23.84	26.76	29.70	19.16	21.68	24.22	38.92	44.80	50.68	30.76	35.30	39.80
45	51.86	58.24	64.62	41.66	47.18	52.70	24.68	27.72	30.74	19.82	22.46	25.08	39.24	45.16	51.10	31.00	35.60	40.12
46	52.94	59.44	65.94	42.52	48.16	53.80	25.52	28.66	31.80	20.50	23.22	25.92	39.58	45.58	51.56	31.30	35.92	40.50
47	56.66	63.74	70.80	46.92	52.66	58.42	27.66	31.10	34.56	22.90	25.70	28.52	41.82	47.86	53.88	33.46	38.10	42.74
48	57.78	65.00	72.22	50.56	56.88	63.20	28.54	32.10	35.66	24.98	28.08	31.20	43.12	49.68	56.24	35.62	41.22	46.88
49	61.66	69.48	77.30	51.54	57.98	64.42	30.78	34.70	38.62	25.74	28.96	32.18	45.38	52.02	58.64	37.82	43.50	49.18
50	62.84	70.80	78.78	55.34	62.38	69.42	31.72	35.74	39.76	27.92	31.48	35.04	48.68	55.82	62.96	41.04	47.22	53.42
51	67.02	75.64	84.22	58.40	65.58	72.76	34.28	38.70	43.10	29.88	33.56	37.24	49.46	56.72	63.98	41.70	47.98	54.28
52	68.38	77.16	85.94	59.58	66.92	74.24	35.44	40.00	44.54	30.88	34.68	38.48	54.18	61.56	68.94	44.32	50.72	57.12
53	75.72	85.64	95.62	63.76	71.72	79.68	39.74	44.94	50.18	33.46	37.64	41.82	56.02	64.02	72.02	46.00	53.02	60.00
54	77.18	87.32	97.48	67.02	75.16	83.24	40.98	46.36	51.76	35.58	39.90	44.20	58.90	67.02	75.16	48.74	55.86	62.96
55	81.76	92.64	103.46	71.42	80.20	89.00	43.90	49.74	55.56	38.34	43.06	47.78	62.88	71.66	80.42	52.60	60.32	68.04
56	86.40	98.02	109.58	78.00	87.48	96.94	46.94	53.24	59.54	42.38	47.52	52.66	65.72	74.60	83.46	57.38	65.20	73.04
57	93.34	105.66	118.00	83.68	94.38	105.12	51.28	58.06	64.82	45.96	51.86	57.76	71.78	81.30	90.78	63.34	71.78	80.24
58	102.60	115.70	128.82	90.62	102.06	113.54	57.00	64.26	71.54	50.32	56.68	63.06	76.92	87.58	98.26	67.28	76.38	85.44
59	109.96	123.84	137.72	95.50	107.74	119.94	61.70	69.48	77.28	53.60	60.46	67.30	85.38	96.72	108.04	73.46	83.20	92.90
60	117.46	132.16	146.86	105.06	118.06	131.04	66.58	74.90	83.22	59.54	66.90	74.26	89.60	101.66	113.66	78.70	89.60	100.54
61	126.40	142.48	158.56	110.30	124.10	137.88	72.42	81.64	90.84	63.20	71.10	79.00	95.92	108.60	121.26	87.10	98.70	110.24
62	136.72	153.68	170.58	115.68	130.28	144.90	79.16	89.00	98.78	67.00	75.44	83.90	100.08	113.42	126.78	91.18	103.44	115.64
63	144.92	162.74	180.56	123.54	138.98	154.44	84.78	95.20	105.62	72.26	81.30	90.34	108.80	122.82	136.84	97.60	110.48	123.38
64	153.32	172.06	190.74	130.38	147.30	164.18	90.56	101.62	112.68	77.02	87.00	96.98	113.12	127.82	142.52	101.80	115.36	128.96
65	164.38	184.00	203.62	141.06	158.88	176.62	98.00	109.70	121.40	84.10	94.72	105.30	120.92	136.90	152.86	110.66	124.92	139.18
66	186.20	207.78	229.32	154.12	173.24	192.34	111.36	124.24	137.14	92.16	103.60	115.02	135.66	152.92	170.14	121.86	137.96	154.06
67	204.48	227.42	250.34	169.80	190.24	210.70	122.64	136.40	150.16	101.84	114.10	126.36	148.26	166.80	185.34	134.38	151.76	169.12
68	226.72	251.62	276.52	185.62	208.64	231.68	136.38	151.34	166.34	111.66	125.50	139.38	165.78	186.76	207.78	144.76	163.42	182.10
69	249.16	276.06	302.98	201.56	225.98	250.40	150.30	166.54	182.78	121.60	136.34	151.06	181.14	203.48	225.84	156.44	177.04	197.60
70	271.80	300.76	329.68	220.20	247.26	274.30	164.44	181.96	199.44	133.22	149.60	165.96	197.90	222.20	246.48	169.46	191.38	213.30
71	295.80	326.38	356.98	235.88	264.54	293.24	180.52	199.18	217.86	143.96	161.44	178.96	214.48	240.72	266.92	179.96	203.20	226.42
72	321.14	354.02	386.90	254.08	284.36	314.68	197.94	218.20	238.46	156.60	175.26	193.96	227.68	255.24	282.78	192.92	217.50	242.04
73	343.04	377.88	412.68	269.56	302.44	335.32	212.84	234.46	256.04	167.26	187.64	208.04	243.32	272.66	302.02	203.76	230.12	256.48
74	363.68	399.80	435.90	285.02	319.18	353.36	225.64	248.06	270.44	176.82	198.04	219.24	258.88	290.02	321.18	215.72	243.32	270.84
75	386.90	425.58	464.28	304.34	340.46	376.58	240.04	264.04	288.06	188.82	211.24	233.64	274.46	307.42	340.36	225.30	254.08	282.84
76	417.82	459.12	497.03	336.60	375.94	415.26	259.24	284.86	308.38	208.84	233.24	257.64	299.62	335.56	371.54	250.52	282.26	314.00
77	450.12	494.58	497.03	368.84	411.42	453.96	279.26	306.86	308.38	228.84	255.26	281.64	328.38	366.72	405.08	278.04	312.80	347.56
78	484.90	497.03	497.03	402.40	447.52	492.64	300.84	308.38	308.38	249.66	277.66	305.64	353.56	394.90	436.24	302.02	339.18	376.32
79	497.03	497.03	497.03	434.62	482.98	497.03	308.38	308.38	308.38	269.66	299.66	308.38	382.32	427.28	461.90	333.16	373.94	414.66
80				465.56	497.03					288.84	308.38					357.14	400.28	
81				497.03	497.03					308.38	308.38					384.70	430.86	
82				497.03	497.03					308.38	308.38					413.48	461.90	
83				497.03	497.03					308.38	308.38					442.26	461.90	
84				497.03	497.03					308.38	308.38					461.90	461.90	

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

Premium Rates with Second 23.3% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
41	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
42	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
43	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
44	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
45	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
46	215.92	246.76	277.64	177.34	204.38	231.32	350.92	399.02	447.24	316.12	358.62	400.96	478.08	535.94	593.72	431.84	481.92	532.04
47	219.74	252.56	285.34	181.22	210.20	239.04	370.10	420.28	470.38	327.74	372.10	416.36	497.38	557.18	616.86	447.24	501.26	555.18
48	219.74	252.56	285.34	188.96	217.90	246.76	385.50	439.54	493.46	335.48	379.80	424.12	524.34	586.04	647.70	458.84	514.72	570.56
49	231.32	266.10	300.78	192.76	223.62	254.46	393.20	447.24	501.26	339.26	385.50	431.84	543.66	607.22	670.88	474.22	530.20	586.04
50	231.32	266.10	300.78	200.46	231.32	262.14	404.78	460.74	516.64	347.00	393.20	439.54	582.24	649.72	717.08	485.74	543.66	601.42
51	239.04	277.64	316.12	204.38	237.12	269.92	416.36	474.22	532.04	366.28	414.44	462.66	597.58	665.12	732.58	497.38	557.18	616.86
52	246.76	285.34	323.86	204.38	237.12	269.92	424.12	481.92	539.74	366.28	414.44	462.66	616.86	686.26	755.66	520.54	580.36	639.98
53	250.60	291.14	331.50	223.62	258.30	293.06	435.68	495.48	555.18	377.80	427.98	478.08	636.10	707.48	778.78	532.04	593.72	655.46
54	250.60	291.14	331.50	223.62	258.30	293.06	454.96	516.64	578.28	385.50	435.68	485.74	663.16	736.44	809.66	543.66	607.22	670.88
55	262.14	304.62	347.00	239.04	277.64	316.12	466.52	530.20	593.72	400.96	454.96	508.92	690.14	765.32	840.48	566.74	634.26	701.66
56	281.48	325.84	370.10	246.76	285.34	323.86	497.38	564.88	632.28	427.98	483.86	539.74	732.58	809.66	886.74	609.12	678.58	747.96
57	308.42	354.66	400.96	266.10	306.58	347.00	532.04	601.42	670.88	462.66	520.54	578.28	767.28	846.28	925.32	651.60	722.92	794.16
58	327.74	375.88	424.12	285.34	327.74	370.10	559.10	630.36	701.66	489.66	549.46	609.12	813.50	896.42	979.28	686.26	759.58	832.80
59	347.00	397.10	447.24	304.62	348.98	393.20	601.42	674.76	747.96	524.34	586.04	647.70	855.90	940.70	999.98	728.76	803.98	878.98
60	377.80	431.84	485.74	323.86	370.10	416.36	628.40	703.64	778.78	566.74	634.26	701.66	890.64	977.36	999.98	763.36	840.48	917.56
61	397.10	453.02	508.92	339.26	385.50	431.84	663.16	740.26	817.34	601.42	670.88	740.26	933.00	999.98	999.98	805.86	884.86	963.88
62	416.36	474.22	532.04	350.92	399.02	447.24	697.84	776.88	855.90	628.40	699.80	771.12	967.78	999.98	999.98	852.02	934.98	999.98
63	435.68	495.48	555.18	377.80	427.98	478.08	736.44	819.32	902.18	663.16	736.44	809.66	999.98	999.98	999.98	886.74	971.58	999.98
64	462.66	524.34	586.04	400.96	454.96	508.92	763.36	848.20	933.00	690.14	765.32	840.48	999.98	999.98	999.98	929.18	999.98	999.98
65	489.66	557.18	624.58	420.28	476.18	532.04	809.66	898.36	987.00	736.44	815.46	894.48	999.98	999.98	999.98	967.78	999.98	999.98
66	574.54	645.74	717.08	489.66	549.46	609.12	936.90	999.98	999.98	840.48	925.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98
67	670.88	747.96	825.04	582.24	649.72	717.08	999.98	999.98	999.98	952.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
68	763.36	848.20	933.00	655.46	728.76	801.86	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	867.50	958.16	999.98	736.44	815.46	894.48	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	960.06	999.98	999.98	813.50	900.26	987.00	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	890.64	981.26	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
72	999.98	999.98	999.98	967.78	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
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 Second 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
41	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
42	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
43	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
44	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
45	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
46	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	234.02	262.58	291.10
47	134.14	155.60	176.94	114.16	131.30	148.42	199.82	228.34	256.90	165.56	188.36	211.24	282.60	318.26	353.94	242.62	272.56	302.52
48	134.14	155.60	176.94	117.04	135.54	154.14	208.38	238.34	268.30	174.14	198.42	222.64	288.28	323.98	359.60	248.34	278.26	308.24
49	136.98	159.86	182.68	117.04	135.54	154.14	219.80	249.70	279.70	179.80	204.10	228.34	296.82	333.96	371.08	262.58	293.96	325.40
50	142.72	165.56	188.36	125.56	145.62	165.56	228.34	259.80	291.10	188.36	214.08	239.76	302.52	339.66	376.78	276.88	309.72	342.50
51	145.62	169.82	194.08	125.56	145.62	165.56	236.92	269.78	302.52	188.36	214.08	239.76	313.94	353.94	393.86	282.60	315.42	348.22
52	145.62	169.82	194.08	125.56	145.62	165.56	242.62	275.44	308.24	194.08	219.80	245.44	325.40	365.32	405.30	291.10	325.40	359.60
53	148.42	174.14	199.82	128.46	149.86	171.24	251.14	285.38	319.68	205.52	234.02	262.58	333.96	375.36	416.68	296.82	331.08	365.32
54	148.42	174.14	199.82	128.46	149.86	171.24	259.80	295.40	331.08	216.96	245.44	273.98	339.66	381.06	422.38	305.36	341.12	376.78
55	159.86	188.36	216.96	136.98	159.86	182.68	273.98	311.12	348.22	225.52	255.50	285.38	348.22	391.06	433.84	325.40	362.50	399.56
56	171.24	199.82	228.34	142.72	165.56	188.36	291.10	331.08	371.08	239.76	271.18	302.52	368.24	412.46	456.64	342.50	382.44	422.38
57	185.52	215.52	245.44	151.30	175.54	199.82	305.36	346.78	388.16	254.08	286.84	319.68	393.86	439.54	485.24	362.50	403.90	445.24
58	199.82	231.20	262.58	165.56	191.22	216.96	331.08	373.92	416.68	279.70	313.94	348.22	425.32	472.34	519.46	388.16	431.02	473.78
59	208.38	241.20	273.98	182.68	211.24	239.76	345.36	389.62	433.84	293.96	329.64	365.32	448.12	498.06	548.02	408.16	452.38	496.62
60	228.34	262.58	296.82	191.22	221.22	251.14	365.32	410.96	456.64	319.68	356.76	393.86	479.46	530.86	582.24	433.84	479.46	525.14
61	239.76	273.98	308.24	196.96	226.96	256.90	385.36	432.42	479.46	336.80	376.78	416.68	499.48	552.28	605.06	453.80	500.92	548.02
62	248.34	283.96	319.68	211.24	242.62	273.98	402.46	452.38	502.34	351.08	392.48	433.84	519.46	573.72	627.92	482.38	532.32	582.24
63	262.58	299.66	336.80	225.52	258.34	291.10	422.38	473.78	525.14	376.78	419.56	462.38	550.88	606.54	662.16	502.34	553.72	605.06
64	285.38	325.40	365.32	234.02	268.30	302.52	442.38	495.20	548.02	391.06	435.32	479.46	576.52	633.60	690.70	528.04	580.78	633.60
65	299.66	341.12	382.44	248.34	283.96	319.68	465.20	520.92	576.52	413.88	460.94	508.00	607.92	669.32	730.64	548.02	602.22	656.46
66	345.36	389.62	433.84	291.10	331.08	371.08	528.04	589.40	650.70	479.46	530.86	582.24	690.70	756.32	821.96	607.92	666.44	724.96
67	396.78	446.72	496.62	336.80	379.64	422.38	599.40	665.04	730.64	545.18	600.86	656.46	773.46	846.28	918.96	673.56	739.22	804.84
68	442.38	495.20	548.02	371.08	416.68	462.38	665.04	734.96	804.84	607.92	669.32	730.64	856.24	933.28	999.98	744.92	814.86	884.80
69	490.94	548.02	605.06	422.38	473.78	525.14	727.84	803.44	879.08	670.76	734.96	799.12	944.74	999.98	999.98	810.52	887.66	964.68
70	536.54	599.40	662.16	468.08	522.30	576.52	799.12	879.08	958.96	736.38	804.84	873.34	999.98	999.98	999.98	882.00	966.14	999.98
71	582.24	647.88	713.58	508.00	565.12	622.18	867.64	953.24	999.98	804.84	879.08	953.24	999.98	999.98	999.98	947.56	999.98	999.98
72	630.74	700.66	770.62	559.42	622.18	685.00	927.58	999.98	999.98	861.94	939.00	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	679.28	753.48	827.68	599.40	665.04	730.64	996.14	999.98	999.98	936.08	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	727.84	806.30	884.80	645.00	713.58	782.04	999.98	999.98	999.98	996.14	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	784.90	869.08	953.24	690.70	764.88	839.10	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	882.00	971.86	999.98	787.72	867.64	947.56	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	981.80	999.98	999.98	887.66	974.66	999.98	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	987.50	999.98	999.98	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 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
41	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
42	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
43	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
44	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
45	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
46	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
47	108.44	125.56	142.72	77.08	89.96	102.76	165.56	188.36	211.24	131.30	151.30	171.24	256.90	285.38	313.94	216.96	239.76	262.58
48	111.34	129.86	148.42	79.88	94.22	108.44	168.42	192.66	216.96	136.98	157.02	176.94	259.80	289.70	319.68	225.52	249.70	273.98
49	117.04	135.54	154.14	85.66	99.92	114.16	174.14	198.42	222.64	139.90	161.30	182.68	265.48	295.40	325.40	225.52	249.70	273.98
50	119.84	139.90	159.86	91.42	108.44	125.56	182.68	208.38	234.02	145.62	167.00	188.36	273.98	305.36	336.80	234.02	259.80	285.38
51	119.84	139.90	159.86	91.42	108.44	125.56	182.68	208.38	234.02	145.62	167.00	188.36	273.98	305.36	336.80	234.02	259.80	285.38
52	125.56	145.62	165.56	102.76	119.84	136.98	188.36	214.08	239.76	148.42	171.24	194.08	279.70	311.12	342.50	234.02	259.80	285.38
53	128.46	149.86	171.24	105.60	124.14	142.72	194.08	222.64	251.14	159.86	182.68	205.52	282.60	315.42	348.22	245.44	273.98	302.52
54	128.46	149.86	171.24	105.60	124.14	142.72	199.82	228.34	256.90	159.86	182.68	205.52	288.28	321.14	353.94	245.44	273.98	302.52
55	136.98	159.86	182.68	114.16	134.14	154.14	208.38	238.34	268.30	168.42	192.66	216.96	296.82	331.08	365.32	259.80	289.70	319.68
56	142.72	165.56	188.36	119.84	139.90	159.86	228.34	259.80	291.10	182.68	208.38	234.02	316.82	352.50	388.16	273.98	305.36	336.80
57	151.30	175.54	199.82	128.46	149.86	171.24	242.62	275.44	308.24	199.82	228.34	256.90	331.08	368.24	405.30	288.28	321.14	353.94
58	165.56	191.22	216.96	136.98	159.86	182.68	256.90	291.10	325.40	219.80	249.70	279.70	356.76	398.18	439.54	302.52	336.80	371.08
59	182.68	211.24	239.76	145.62	169.82	194.08	276.88	312.56	348.22	234.02	265.48	296.82	376.78	419.56	462.38	331.08	368.24	405.30
60	191.22	221.22	251.14	165.56	191.22	216.96	296.82	336.80	376.78	256.90	291.10	325.40	399.56	445.24	490.94	348.22	388.16	428.10
61	199.82	231.20	262.58	171.24	196.96	222.64	311.12	352.50	393.86	276.88	312.56	348.22	413.88	460.94	508.00	362.50	403.90	445.24
62	214.08	246.90	279.70	182.68	211.24	239.76	331.08	373.92	416.68	291.10	328.22	365.32	436.70	486.68	536.54	391.06	435.32	479.46
63	228.34	262.58	296.82	191.22	221.22	251.14	345.36	389.62	433.84	308.24	348.22	388.16	459.52	512.34	565.12	405.30	450.94	496.62
64	236.92	272.56	308.24	199.82	231.20	262.58	359.60	405.30	450.94	328.22	369.66	410.96	473.78	528.04	582.24	425.32	472.34	519.46
65	251.14	288.28	325.40	214.08	246.90	279.70	391.06	441.00	490.94	351.08	395.34	439.54	502.34	559.42	616.50	450.94	502.34	553.72
66	293.96	335.36	376.78	248.34	283.96	319.68	442.38	495.20	548.02	396.78	443.80	490.94	565.12	627.92	690.70	505.20	560.86	616.50
67	336.80	382.44	428.10	291.10	331.08	371.08	496.62	553.72	610.78	453.80	506.64	559.42	630.74	697.86	764.88	568.00	629.34	690.70
68	373.92	423.90	473.78	331.08	373.92	416.68	559.42	622.18	685.00	505.20	560.86	616.50	705.00	777.76	850.54	627.92	693.58	759.18
69	416.68	470.92	525.14	359.60	405.30	450.94	613.64	680.72	747.76	556.60	617.96	679.28	773.46	852.00	930.40	699.30	772.04	844.80
70	459.52	518.06	576.52	405.30	456.64	508.00	676.44	749.26	821.96	610.78	676.44	742.06	841.98	926.14	999.98	759.18	836.28	913.30
71	502.34	565.12	627.92	445.24	499.48	553.72	730.64	807.74	884.80	662.16	730.64	799.12	907.58	996.14	999.98	816.24	899.08	981.80
72	539.46	606.54	673.56	473.78	530.86	587.90	787.72	870.50	953.24	713.58	787.72	861.94	978.96	999.98	999.98	879.08	967.54	999.98
73	579.44	649.30	719.24	516.60	577.98	639.30	847.70	934.70	999.98	764.88	841.98	918.96	999.98	999.98	999.98	941.84	999.98	999.98
74	625.06	700.66	776.34	556.60	620.78	685.00	907.58	998.96	999.98	821.96	904.78	987.50	999.98	999.98	999.98	999.98	999.98	999.98
75	673.56	753.48	833.40	599.40	667.86	736.38	970.38	999.98	999.98	876.22	963.30	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	767.78	854.78	941.84	687.86	763.46	839.10	999.98	999.98	999.98	978.96	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	856.24	950.42	999.98	782.04	864.84	947.56	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	953.24	999.98	999.98	879.08	967.54	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
79	999.98	999.98	999.98	976.08	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	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 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
41	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
42	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
43	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
44	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
45	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
46	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
47	77.08	89.96	102.76	59.98	69.94	79.88	128.46	147.02	165.56	102.76	117.04	131.30	182.68	205.52	228.34	151.30	169.82	188.36
48	79.88	94.22	108.44	62.82	74.22	85.66	131.30	151.30	171.24	108.44	125.56	142.72	182.68	205.52	228.34	159.86	179.80	199.82
49	79.88	94.22	108.44	62.82	74.22	85.66	136.98	157.02	176.94	114.16	131.30	148.42	191.22	215.52	239.76	159.86	179.80	199.82
50	91.42	108.44	125.56	71.36	84.26	97.02	145.62	167.00	188.36	122.74	141.28	159.86	191.22	215.52	239.76	168.42	189.86	211.24
51	91.42	108.44	125.56	71.36	84.26	97.02	145.62	167.00	188.36	122.74	141.28	159.86	199.82	225.52	251.14	174.14	195.56	216.96
52	91.42	108.44	125.56	71.36	84.26	97.02	157.02	178.40	199.82	128.46	147.02	165.56	199.82	225.52	251.14	174.14	195.56	216.96
53	94.22	112.72	131.30	74.22	88.52	102.76	159.86	182.68	205.52	131.30	151.30	171.24	216.96	245.44	273.98	182.68	205.52	228.34
54	94.22	112.72	131.30	74.22	88.52	102.76	165.56	188.36	211.24	136.98	157.02	176.94	216.96	245.44	273.98	188.36	211.24	234.02
55	108.44	128.46	148.42	85.66	102.76	119.84	174.14	198.42	222.64	145.62	167.00	188.36	225.52	255.50	285.38	196.96	221.22	245.44
56	114.16	134.14	154.14	85.66	102.76	119.84	179.80	204.10	228.34	157.02	178.40	199.82	234.02	265.48	296.82	211.24	236.92	262.58
57	122.74	144.16	165.56	94.22	112.72	131.30	194.08	219.80	245.44	171.24	194.08	216.96	248.34	281.16	313.94	222.64	251.14	279.70
58	131.30	154.14	176.94	108.44	128.46	148.42	205.52	234.02	262.58	179.80	204.10	228.34	268.30	302.52	336.80	236.92	266.86	296.82
59	139.90	164.12	188.36	114.16	134.14	154.14	225.52	255.50	285.38	194.08	219.80	245.44	282.60	318.26	353.94	245.44	276.88	308.24
60	154.14	179.80	205.52	122.74	144.16	165.56	234.02	265.48	296.82	205.52	234.02	262.58	296.82	333.96	371.08	265.48	298.30	331.08
61	165.56	191.22	216.96	131.30	154.14	176.94	248.34	281.16	313.94	225.52	255.50	285.38	313.94	353.94	393.86	273.98	308.24	342.50
62	176.94	205.52	234.02	136.98	159.86	182.68	256.90	291.10	325.40	234.02	265.48	296.82	333.96	375.36	416.68	282.60	318.26	353.94
63	185.52	215.52	245.44	145.62	169.82	194.08	276.88	312.56	348.22	248.34	281.16	313.94	348.22	391.06	433.84	296.82	333.96	371.08
64	194.08	225.52	256.90	154.14	179.80	205.52	285.38	322.52	359.60	256.90	291.10	325.40	362.50	406.76	450.94	308.24	348.22	388.16
65	208.38	241.20	273.98	171.24	199.82	228.34	302.52	342.50	382.44	276.88	312.56	348.22	382.44	428.10	473.78	328.22	369.66	410.96
66	236.92	272.56	308.24	194.08	225.52	256.90	336.80	379.64	422.38	302.52	342.50	382.44	431.02	480.94	530.86	356.76	401.02	445.24
67	262.58	302.52	342.50	216.96	251.14	285.38	365.32	410.96	456.64	331.08	373.92	416.68	470.92	523.74	576.52	391.06	438.08	485.24
68	296.82	339.66	382.44	245.44	282.60	319.68	405.30	456.64	508.00	353.94	399.56	445.24	519.46	576.52	633.60	425.32	478.04	530.86
69	319.68	365.32	410.96	271.18	312.56	353.94	439.54	493.76	548.02	379.64	429.62	479.46	568.00	629.34	690.70	459.52	515.18	570.84
70	359.60	410.96	462.38	299.66	343.92	388.16	476.66	535.16	593.62	408.16	460.94	513.72	616.50	682.16	747.76	499.48	560.86	622.18
71	382.44	436.70	490.94	322.52	369.66	416.68	513.72	576.52	639.30	431.02	486.68	542.30	662.16	730.64	799.12	528.04	592.20	656.46
72	410.96	468.08	525.14	353.94	405.30	456.64	542.30	607.92	673.56	459.52	518.06	576.52	710.72	783.44	856.24	562.32	629.34	696.42
73	442.38	503.78	565.12	376.78	431.02	485.24	579.44	649.30	719.24	485.24	548.02	610.78	759.18	836.28	913.30	596.58	669.32	742.06
74	470.92	535.16	599.40	405.30	462.38	519.46	616.50	690.70	764.88	513.72	579.44	645.00	804.84	884.80	964.68	630.74	706.40	782.04
75	502.34	570.84	639.30	436.70	498.06	559.42	653.62	732.12	810.52	536.54	605.06	673.56	856.24	941.84	999.98	673.56	753.48	833.40
76	573.72	649.30	724.96	499.48	566.56	633.60	713.58	799.12	884.80	596.58	672.18	747.76	924.68	999.98	999.98	744.92	832.00	918.96
77	645.00	727.84	810.52	576.52	650.70	724.96	782.04	873.34	964.68	662.16	744.92	827.68	996.14	999.98	999.98	816.24	910.48	999.98
78	716.46	806.30	896.20	650.70	733.54	816.24	841.98	940.44	999.98	719.24	807.74	896.20	999.98	999.98	999.98	890.52	990.40	999.98
79	787.72	884.80	981.80	713.58	801.98	890.52	910.48	999.98	999.98	793.40	890.52	987.50	999.98	999.98	999.98	961.86	999.98	999.98
80				793.40	890.52					850.54	953.24					999.98	999.98	
81				861.94	964.68					916.14	999.98					999.98	999.98	
82				936.08	999.98					984.68	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 23.3% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	132.60	149.20	165.76	119.34	133.72	148.06	58.90	66.26	73.60	52.98	59.38	65.76	112.48	128.26	144.04	103.62	117.54	131.42
41	135.52	152.46	169.38	121.94	136.64	151.32	61.00	68.64	76.24	54.90	61.52	68.12	113.86	129.82	145.80	104.88	118.96	133.02
42	138.40	155.74	173.00	124.56	139.56	154.58	63.12	71.04	78.90	56.80	63.66	70.50	115.22	131.36	147.56	106.12	120.40	134.60
43	141.34	159.00	176.66	127.18	142.50	157.82	65.24	73.40	81.54	58.70	65.80	72.86	116.60	132.92	149.30	107.40	121.82	136.20
44	144.24	162.28	180.28	129.80	145.42	161.06	67.36	75.80	84.20	60.62	67.92	75.24	117.92	134.48	151.06	108.66	123.26	137.78
45	147.14	165.56	183.90	132.44	148.36	164.32	69.48	78.20	86.84	62.52	70.08	77.60	119.30	136.04	152.80	109.88	124.66	139.38
46	155.28	174.06	192.84	140.28	156.52	172.80	74.32	83.30	92.30	67.12	74.90	82.70	123.32	140.22	157.18	111.10	126.04	140.92
47	164.92	184.74	204.52	148.30	166.20	184.08	79.92	89.54	99.14	71.88	80.56	89.22	131.46	149.30	167.08	116.42	132.18	147.90
48	177.40	198.26	219.14	155.22	174.14	193.04	87.02	97.26	107.50	76.14	85.42	94.70	138.40	157.82	177.18	120.44	136.36	152.28
49	187.60	209.54	231.52	163.64	182.98	202.24	93.08	103.96	114.86	81.20	90.78	100.34	142.66	162.28	181.88	123.10	139.88	156.70
50	204.88	228.60	252.30	170.90	191.28	211.60	102.74	114.64	126.54	85.72	95.92	106.14	148.42	168.94	189.44	127.22	144.18	161.14
51	214.98	239.28	263.56	178.96	200.46	221.92	109.44	121.82	134.18	91.12	102.06	113.00	154.72	176.24	197.72	136.14	154.04	171.94
52	226.82	252.34	277.86	191.40	213.40	235.32	117.14	130.30	143.48	98.84	110.20	121.50	159.74	181.50	203.28	137.96	156.10	174.26
53	238.94	265.74	292.54	199.86	223.02	246.22	125.04	139.10	153.10	104.58	116.72	128.86	166.28	189.08	211.88	144.20	163.34	182.46
54	254.36	282.48	310.56	208.52	232.92	257.32	134.80	149.72	164.60	110.52	123.46	136.38	175.90	199.74	223.60	149.04	168.44	187.80
55	270.18	299.62	329.04	221.90	248.32	274.70	144.92	160.70	176.50	119.02	133.20	147.32	182.70	207.64	232.52	157.02	178.16	199.32
56	292.96	323.76	354.60	243.58	271.34	299.10	159.34	176.12	192.88	132.50	147.60	162.70	197.52	224.34	251.10	169.94	192.14	214.34
57	313.26	345.50	377.78	266.02	295.12	324.24	172.66	190.42	208.20	146.62	162.68	178.70	214.22	242.16	270.14	186.28	209.58	232.84
58	338.94	373.48	408.00	285.92	316.48	346.98	189.16	208.46	227.72	159.58	176.64	193.66	228.20	257.28	286.40	199.86	224.26	248.64
59	363.78	399.84	435.86	309.72	341.72	373.58	205.46	225.82	246.16	174.92	193.00	211.02	248.78	279.12	309.40	216.88	242.42	267.92
60	386.00	423.60	461.18	330.84	364.26	397.66	220.48	241.98	263.44	188.98	208.08	227.18	263.40	294.92	326.42	237.56	265.84	294.12
61	410.24	449.24	488.18	354.32	389.06	423.80	236.50	258.96	281.44	204.26	224.28	244.32	280.54	313.18	345.78	254.46	283.82	313.18
62	431.62	471.98	497.03	380.00	416.98	453.92	251.00	274.50	297.98	220.98	242.52	263.98	297.94	331.68	365.42	268.32	298.78	329.24
63	456.84	497.03	497.03	401.04	439.42	477.78	267.94	292.48	311.56	235.22	257.74	280.22	317.30	353.02	388.68	285.72	317.30	348.84
64	482.66	497.03	497.03	426.08	465.84	497.03	285.40	311.04	311.56	251.96	275.46	298.98	331.86	368.72	405.62	300.04	332.72	365.40
65	497.03	497.03	497.03	449.86	491.96	497.03	304.44	311.56	311.56	268.14	293.22	311.56	355.14	394.04	432.94	323.02	357.68	392.34
66	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	307.44	311.56	311.56	414.18	455.94	461.90	371.56	409.08	446.58
67	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	424.32	461.90	461.90
68	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
69	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
70	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
71	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
72	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
73	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
74	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
75	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
76	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90

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

Premium Rates with Second 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	81.58	91.78	101.98	67.98	76.50	84.98	36.74	41.32	45.92	30.62	34.44	38.26	63.20	71.84	80.44	53.64	61.30	68.94
41	83.06	93.44	103.82	69.22	77.86	86.50	37.80	42.52	47.26	31.50	35.44	39.38	63.80	72.52	81.20	54.14	61.86	69.60
42	84.52	95.06	105.64	70.42	79.22	88.02	38.86	43.72	48.58	32.38	36.44	40.48	64.40	73.18	81.96	54.64	62.46	70.26
43	85.98	96.74	107.48	71.66	80.60	89.56	39.90	44.92	49.90	33.26	37.42	41.58	64.98	73.86	82.72	55.16	63.04	70.92
44	87.46	98.38	109.32	72.86	81.98	91.08	40.98	46.12	51.24	34.16	38.44	42.68	65.60	74.54	83.46	55.66	63.60	71.56
45	88.90	100.02	111.14	74.10	83.36	92.62	42.04	47.30	52.56	35.04	39.42	43.80	66.20	75.22	84.24	56.16	64.20	72.20
46	90.70	102.06	113.38	77.48	86.92	96.38	43.46	48.86	54.30	37.12	41.64	46.16	66.86	75.96	85.10	56.72	64.84	72.96
47	95.42	107.44	119.50	81.92	92.02	102.14	46.24	52.10	57.92	39.72	44.62	49.52	71.64	81.84	92.10	59.36	67.54	75.72
48	99.24	111.52	123.78	85.48	95.76	106.08	48.66	54.68	60.70	41.92	46.98	52.00	75.44	86.28	97.14	63.06	71.84	80.60
49	104.10	117.16	130.16	92.12	103.12	114.14	51.62	58.06	64.52	45.66	51.10	56.58	80.36	91.28	102.26	65.74	74.62	83.46
50	108.10	121.38	134.64	98.94	110.68	122.38	54.14	60.78	67.44	49.56	55.44	61.30	84.28	95.90	107.48	69.54	79.02	88.50
51	114.70	129.32	143.90	103.24	115.26	127.22	58.34	65.76	73.18	52.50	58.60	64.70	88.66	100.96	113.22	70.48	80.12	89.72
52	121.52	136.42	151.36	108.70	121.52	134.28	62.66	70.36	78.06	56.06	62.66	69.26	92.02	104.48	116.94	73.64	83.38	93.10
53	127.40	143.20	158.96	113.24	126.30	139.34	66.60	74.84	83.08	59.18	66.02	72.84	96.54	109.72	122.90	79.02	89.96	100.94
54	132.30	148.44	164.54	118.96	132.88	146.76	70.02	78.58	87.10	62.96	70.34	77.70	101.20	115.06	128.96	84.50	95.62	106.74
55	138.44	155.48	172.48	129.38	144.12	158.86	74.18	83.30	92.40	69.30	77.22	85.12	108.14	122.78	137.42	89.00	100.82	112.62
56	149.24	167.18	185.06	138.82	155.02	171.18	80.98	90.70	100.40	75.30	84.10	92.88	116.36	132.36	148.32	95.86	108.40	120.94
57	162.66	181.54	200.42	149.72	166.82	183.88	89.32	99.68	110.04	82.22	91.60	100.98	123.62	140.40	157.14	102.88	116.14	129.42
58	178.94	198.72	218.54	163.30	181.34	199.32	99.38	110.38	121.38	90.70	100.72	110.70	135.74	153.30	170.84	114.66	128.70	142.76
59	192.00	213.40	234.78	174.88	193.82	212.78	107.80	119.82	131.82	98.18	108.84	119.48	143.36	161.72	180.08	122.02	136.82	151.62
60	209.14	231.52	253.94	189.22	209.14	229.06	118.64	131.36	144.08	107.36	118.64	129.94	153.50	172.68	191.86	134.34	149.90	165.48
61	221.32	244.70	268.10	201.06	221.94	242.82	126.84	140.26	153.62	115.24	127.20	139.16	163.58	183.54	203.52	142.96	159.92	176.86
62	233.76	258.14	282.54	217.06	239.52	262.00	135.26	149.38	163.50	125.62	138.60	151.60	172.56	193.98	215.40	150.52	168.28	186.02
63	251.70	277.14	302.54	229.50	252.98	276.46	147.00	161.86	176.70	134.04	147.78	161.46	182.90	205.18	227.42	163.16	181.70	200.22
64	267.38	293.86	320.34	244.90	269.36	293.86	157.58	173.18	188.78	144.32	158.74	173.18	193.46	216.56	239.66	171.02	190.38	209.70
65	286.16	315.04	343.92	257.96	283.48	309.00	170.08	187.26	204.42	153.34	168.50	183.66	205.44	230.06	254.60	182.78	203.56	224.36
66	328.08	359.26	390.44	288.78	316.58	344.36	196.16	214.78	233.42	172.64	189.26	205.88	234.96	262.26	289.54	213.36	236.22	259.10
67	370.72	405.64	440.48	322.86	354.34	385.80	222.90	243.88	264.82	194.10	213.02	231.92	268.74	298.16	327.58	244.42	269.40	294.32
68	414.10	451.38	488.64	360.28	394.10	427.92	250.34	272.86	295.40	217.78	238.24	258.68	300.38	331.98	363.56	274.60	302.32	330.02
69	460.98	497.03	497.03	395.50	433.14	470.72	280.18	305.14	308.38	240.38	263.26	286.08	331.22	365.60	400.00	305.22	334.44	363.64
70	497.03	497.03	497.03	434.18	475.60	497.03	307.30	308.38	308.38	265.28	290.58	308.38	366.32	402.98	439.58	337.56	368.94	400.34
71	497.03	497.03	497.03	468.78	497.03	497.03	308.38	308.38	308.38	287.24	308.38	308.38	399.58	439.02	461.90	370.66	404.84	439.02
72	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	428.48	461.90	461.90	398.14	433.74	461.90
73	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	460.14	461.90	461.90	432.38	461.90	461.90
74	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	460.14	461.90	461.90
75	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
76	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90

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

Premium Rates with Second 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	72.16	80.56	88.96	63.80	70.48	77.22	32.24	36.00	39.74	28.50	31.50	34.50	53.86	61.54	69.24	44.22	50.98	57.68
41	73.84	82.42	91.00	65.26	72.10	78.98	33.44	37.34	41.22	29.56	32.68	35.78	54.30	62.06	69.82	44.60	51.40	58.16
42	75.46	84.26	93.02	66.70	73.72	80.74	34.66	38.68	42.72	30.62	33.84	37.08	54.76	62.60	70.40	44.96	51.84	58.66
43	77.14	86.08	95.06	68.18	75.32	82.50	35.86	40.02	44.20	31.70	35.02	38.36	55.22	63.10	71.00	45.34	52.26	59.14
44	78.78	87.94	97.08	69.64	76.94	84.26	37.08	41.38	45.70	32.76	36.22	39.64	55.68	63.62	71.58	45.72	52.70	59.64
45	80.42	89.78	99.14	71.08	78.56	86.04	38.28	42.72	47.16	33.84	37.40	40.94	56.12	64.16	72.16	46.12	53.14	60.12
46	81.88	91.42	100.94	72.38	80.00	87.58	39.40	44.00	48.58	34.82	38.50	42.16	56.72	64.84	72.94	46.60	53.68	60.76
47	87.24	96.92	106.62	73.66	81.40	89.14	42.42	47.14	51.86	35.84	39.60	43.36	59.36	67.56	75.74	47.08	54.26	61.40
48	89.76	100.10	110.44	77.90	86.26	94.66	44.12	49.20	54.28	38.28	42.40	46.50	61.02	69.80	78.60	49.64	56.90	64.10
49	93.30	103.80	114.36	79.26	87.76	96.30	46.28	51.50	56.74	39.34	43.54	47.78	63.74	72.64	81.52	51.22	59.04	66.88
50	97.92	109.12	120.36	83.62	92.84	102.00	49.04	54.64	60.28	41.88	46.50	51.08	67.56	77.06	86.54	53.86	61.76	69.66
51	100.08	111.54	123.02	85.48	94.88	104.24	50.86	56.70	62.52	43.46	48.22	52.98	68.46	78.10	87.70	54.58	62.60	70.60
52	104.36	116.10	127.82	87.32	96.96	106.50	53.80	59.84	65.90	45.02	49.98	54.90	71.54	81.30	91.04	56.36	65.04	73.70
53	107.70	120.20	132.70	93.54	104.42	115.28	56.24	62.76	69.30	48.84	54.54	60.22	74.66	85.64	96.60	61.50	70.26	79.06
54	112.14	124.92	137.66	95.48	106.56	117.68	59.32	66.06	72.80	50.50	56.36	62.24	77.86	88.96	100.10	62.28	71.20	80.08
55	117.78	131.38	144.98	103.12	114.98	126.88	63.06	70.32	77.60	55.18	61.54	67.90	82.24	94.08	105.88	66.46	76.04	85.62
56	128.32	142.78	157.24	111.00	123.68	136.42	69.60	77.44	85.28	60.20	67.08	73.98	91.28	103.86	116.38	73.04	83.32	93.56
57	136.80	152.16	167.48	119.14	132.68	146.24	75.16	83.58	92.00	65.42	72.88	80.32	98.24	111.54	124.80	80.92	92.46	104.02
58	150.32	167.78	185.20	127.46	141.90	156.36	83.58	93.28	102.98	70.86	78.92	86.94	105.34	119.38	133.44	90.16	102.38	114.70
59	161.84	180.20	198.60	142.20	158.16	174.08	91.02	101.36	111.70	80.00	88.94	97.90	114.98	129.78	144.60	97.18	110.24	123.24
60	174.88	194.88	214.88	152.42	169.90	187.38	99.44	110.80	122.16	86.66	96.60	106.54	124.78	141.60	158.40	108.00	122.36	136.80
61	183.96	204.86	225.78	161.10	179.52	197.90	105.64	117.64	129.64	92.52	103.08	113.64	132.16	149.72	167.28	117.60	132.74	147.90
62	197.04	219.60	242.08	176.44	196.42	216.34	114.22	127.30	140.34	102.28	113.88	125.42	142.08	160.44	178.80	124.92	140.84	156.76
63	210.46	234.66	258.84	185.64	206.52	227.44	123.12	137.26	151.40	108.60	120.80	133.06	149.72	168.88	188.06	133.60	150.94	168.26
64	220.18	245.42	270.60	197.68	219.52	241.42	129.94	144.82	159.68	116.64	129.54	142.48	157.44	177.46	197.42	143.70	161.86	179.94
65	236.88	263.76	290.68	212.64	236.88	261.10	140.98	156.98	172.98	126.54	140.98	155.38	172.92	195.00	217.08	155.26	174.82	194.38
66	268.90	298.78	328.66	240.40	266.88	293.34	160.96	178.82	196.70	143.88	159.74	175.58	196.96	220.50	244.00	176.66	197.62	218.60
67	302.86	335.08	367.24	272.72	302.18	331.62	182.28	201.68	221.04	164.14	181.88	199.60	222.66	248.24	273.86	203.46	227.16	250.80
68	341.52	376.80	412.04	304.20	336.00	367.80	206.70	228.04	249.34	184.10	203.34	222.58	252.54	280.88	309.24	228.06	253.20	278.32
69	378.04	416.42	454.74	341.80	377.34	412.92	229.98	253.36	276.68	207.94	229.58	251.22	278.92	309.40	339.86	252.98	280.88	308.74
70	415.16	456.66	497.03	374.34	412.34	450.32	253.90	279.26	304.66	228.94	252.18	275.42	309.54	342.84	376.14	279.48	309.54	339.58
71	449.18	493.00	497.03	403.96	444.96	485.90	275.28	302.14	308.38	247.58	272.72	297.80	336.08	371.54	406.98	304.56	336.08	367.58
72	486.28	497.03	497.03	436.66	480.62	497.03	298.68	308.38	308.38	268.20	295.20	308.38	363.86	402.10	440.30	329.58	363.86	398.14
73	497.03	497.03	497.03	468.14	497.03	497.03	308.38	308.38	308.38	289.02	308.38	308.38	391.56	431.76	461.90	353.30	388.92	424.50
74	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	419.24	461.42	461.90	379.66	417.92	456.12
75	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	448.22	461.90	461.90	404.72	444.96	461.90
76	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	452.18	461.90	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
80				497.03	497.03					308.38	308.38					461.90	461.90	
81				497.03	497.03					308.38	308.38					461.90	461.90	
82				497.03	497.03					308.38	308.38					461.90	461.90	
83				497.03	497.03					308.38	308.38					461.90	461.90	
84				497.03	497.03					308.38	308.38					461.90	461.90	

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

Premium Rates with Second 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	50.76	57.00	63.22	40.78	46.18	51.56	22.50	25.28	28.02	18.08	20.48	22.88	41.42	47.66	53.92	32.74	37.58	42.38
41	52.00	58.42	64.80	41.78	47.32	52.84	23.44	26.32	29.20	18.84	21.32	23.80	41.76	48.08	54.38	33.00	37.88	42.72
42	53.26	59.82	66.38	42.80	48.46	54.14	24.36	27.36	30.34	19.56	22.16	24.76	42.10	48.46	54.84	33.28	38.20	43.08
43	54.52	61.24	67.94	43.80	49.62	55.40	25.30	28.40	31.50	20.30	23.02	25.70	42.46	48.86	55.30	33.58	38.52	43.42
44	55.80	62.66	69.50	44.82	50.76	56.70	26.22	29.44	32.68	21.08	23.84	26.64	42.82	49.28	55.74	33.84	38.84	43.78
45	57.04	64.06	71.08	45.82	51.90	57.98	27.14	30.50	33.82	21.80	24.70	27.58	43.16	49.68	56.22	34.10	39.16	44.14
46	58.24	65.38	72.54	46.78	52.98	59.18	28.08	31.52	34.98	22.56	25.54	28.52	43.54	50.14	56.72	34.44	39.52	44.56
47	62.32	70.12	77.88	51.62	57.92	64.26	30.42	34.22	38.02	25.20	28.28	31.38	46.00	52.64	59.26	36.80	41.92	47.02
48	63.56	71.50	79.44	55.62	62.56	69.52	31.40	35.32	39.22	27.48	30.88	34.32	47.44	54.64	61.86	39.18	45.34	51.56
49	67.82	76.42	85.04	56.70	63.78	70.86	33.86	38.18	42.48	28.32	31.86	35.40	49.92	57.22	64.50	41.60	47.86	54.10
50	69.12	77.88	86.66	60.88	68.62	76.36	34.90	39.32	43.74	30.72	34.62	38.54	53.54	61.40	69.26	45.14	51.94	58.76
51	73.72	83.20	92.64	64.24	72.14	80.04	37.70	42.58	47.42	32.86	36.92	40.96	54.40	62.40	70.38	45.88	52.78	59.70
52	75.22	84.88	94.54	65.54	73.62	81.66	38.98	44.00	49.00	33.96	38.14	42.32	59.60	67.72	75.84	48.76	55.80	62.84
53	83.30	94.20	105.18	70.14	78.90	87.64	43.72	49.44	55.20	36.80	41.40	46.00	61.62	70.42	79.22	50.60	58.32	66.00
54	84.90	96.06	107.22	73.72	82.68	91.56	45.08	51.00	56.94	39.14	43.90	48.62	64.80	73.72	82.68	53.62	61.44	69.26
55	89.94	101.90	113.80	78.56	88.22	97.90	48.30	54.72	61.12	42.18	47.36	52.56	69.16	78.82	88.46	57.86	66.36	74.84
56	95.04	107.82	120.54	85.80	96.22	106.64	51.64	58.56	65.50	46.62	52.28	57.92	72.30	82.06	91.80	63.12	71.72	80.34
57	102.68	116.22	129.80	92.04	103.82	115.64	56.40	63.86	71.30	50.56	57.04	63.54	78.96	89.44	99.86	69.68	78.96	88.26
58	112.86	127.28	141.70	99.68	112.26	124.90	62.70	70.68	78.70	55.36	62.34	69.36	84.62	96.34	108.08	74.00	84.02	93.98
59	120.96	136.22	151.50	105.06	118.52	131.94	67.88	76.42	85.00	58.96	66.50	74.04	93.92	106.40	118.84	80.80	91.52	102.20
60	129.20	145.38	161.54	115.56	129.86	144.14	73.24	82.40	91.54	65.50	73.60	81.68	98.56	111.82	125.02	86.58	98.56	110.60
61	139.04	156.72	174.42	121.34	136.52	151.66	79.66	89.80	99.92	69.52	78.22	86.90	105.52	119.46	133.38	95.82	108.58	121.26
62	150.40	169.04	187.64	127.24	143.30	159.40	87.08	97.90	108.66	73.70	82.98	92.30	110.08	124.76	139.46	100.30	113.78	127.20
63	159.42	179.02	198.62	135.90	152.88	169.88	93.26	104.72	116.18	79.48	89.44	99.38	119.68	135.10	150.52	107.36	121.52	135.72
64	168.66	189.26	209.82	143.42	162.04	180.60	99.62	111.78	123.94	84.72	95.70	106.68	124.44	140.60	156.78	111.98	126.90	141.86
65	180.82	202.40	223.98	155.16	174.76	194.28	107.80	120.68	133.54	92.52	104.20	115.84	133.02	150.60	168.14	121.72	137.42	153.10
66	204.82	228.56	252.26	169.54	190.56	211.58	122.50	136.66	150.86	101.38	113.96	126.52	149.22	168.22	187.16	134.04	151.76	169.46
67	224.92	250.16	275.38	186.78	209.26	231.78	134.90	150.04	165.18	112.02	125.52	139.00	163.08	183.48	203.88	147.82	166.94	186.04
68	249.40	276.78	304.18	204.18	229.50	254.84	150.02	166.48	182.98	122.82	138.06	153.32	182.36	205.44	228.56	159.24	179.76	200.32
69	274.08	303.66	333.28	221.72	248.58	275.44	165.34	183.20	201.06	133.76	149.98	166.16	199.26	223.82	248.42	172.08	194.74	217.36
70	298.98	330.84	362.64	242.22	271.98	301.74	180.88	200.16	219.38	146.54	164.56	182.56	217.70	244.42	271.12	186.40	210.52	234.64
71	325.38	359.02	392.68	259.46	291.00	322.56	198.58	219.10	239.64	158.36	177.58	196.86	235.92	264.80	293.62	197.96	223.52	249.06
72	353.26	389.42	425.60	279.48	312.80	346.14	217.74	240.02	262.30	172.26	192.78	213.36	250.44	280.76	311.06	212.22	239.26	266.24
73	377.34	415.66	453.94	296.52	332.68	368.86	234.12	257.90	281.64	183.98	206.40	228.84	267.66	299.92	332.22	224.14	253.14	282.12
74	400.04	439.78	479.50	313.52	351.10	388.70	248.20	272.86	297.48	194.50	217.84	241.16	284.76	319.02	353.30	237.30	267.66	297.92
75	425.60	468.14	497.03	334.78	374.50	414.24	264.04	290.44	308.38	207.70	232.36	257.00	301.90	338.16	374.40	247.84	279.48	311.12
76	459.60	497.03	497.03	370.26	413.54	456.78	285.16	308.38	308.38	229.72	256.56	283.40	329.58	369.12	408.70	275.58	310.48	345.40
77	495.14	497.03	497.03	405.72	452.56	497.03	307.18	308.38	308.38	251.72	280.78	308.38	361.22	403.40	445.58	305.84	344.08	382.32
78	497.03	497.03	497.03	442.64	492.28	497.03	308.38	308.38	308.38	274.62	305.42	308.38	388.92	434.40	461.90	332.22	373.10	413.96
79	497.03	497.03	497.03	478.08	497.03	497.03	308.38	308.38	308.38	296.62	308.38	308.38	420.56	461.90	461.90	366.48	411.34	456.12
80				497.03	497.03					308.38	308.38					392.86	440.30	
81				497.03	497.03					308.38	308.38					423.18	461.90	
82				497.03	497.03					308.38	308.38					454.82	461.90	
83				497.03	497.03					308.38	308.38					461.90	461.90	
84				497.03	497.03					308.38	308.38					461.90	461.90	

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis, MN 55474

Pennsylvania Supplement to the Actuarial Memorandum for Policy Form 30160A, Subject to Endorsement Form 32100

April 2022

Product	Form Number
Long Term Care Policy	30160A-PA
Long Term Care Insurance Endorsement	32100-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 and endorsement form are 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 for policies issued with endorsement prior to September 16, 2002:

- a 52.1% premium rate increase for policies with a lifetime benefit period, spread over two years with an implementation schedule of two consecutive annual premium rate increases of 23.3% each; and
- a 21.0% premium rate increase for policies with non-lifetime benefit periods, spread over two years with an implementation schedule of two consecutive annual premium rate increases of 10.0% 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 Pennsylvania average annual premium based on December 31, 2020 inforce before

and after the requested premium rate increases for policies issued prior to September 16, 2002 are as follows:

	Policies with a Lifetime Benefit Period	Policies with Non-Lifetime Benefit Periods
Before rate increase	$4,050	$2,755
After 1st rate increase	$4,994	$3,030
After 2nd rate increase	$6,158	$3,333

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 on all policies, regardless of issue date, from 2007 through 2022 on a nationwide basis.

Attachments 5 and 6 provide corresponding Pennsylvania-specific experience, where the actual and projected premiums reflect the accumulated premium rate increases previously approved in Pennsylvania and implemented on all policies, regardless of issue date, from 2007 through 2022.

Note that RiverSource Life does not view Pennsylvania-specific experience as fully credible but is providing it as required.

(2)(ii)(A): Seven prior premium rate increases have been approved and implemented on all policies issued prior to September 16, 2002 under this policy form issued with 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 March 2011 and implemented on each policyholder's next policy anniversary beginning in June 2011;
- a 10% increase was approved in May 2013 and implemented on each policyholder's next policy anniversary beginning in August 2013;
- a 15% increase was approved in September 2015 and implemented on each policyholder's next policy anniversary beginning in December 2015;
- a 15% increase was approved in August 2017 and implemented on each policyholder's next policy anniversary beginning in December 2017;
- a 20% increase was approved in June 2019 and implemented on each policyholder's next policy anniversary beginning in September 2019; and
- premium rate increases of 20.0% for policies with a lifetime benefit period and 11.7% for policies with non-lifetime benefit periods were approved in

March 2021 and implemented on each policyholder's next policy anniversary beginning in August 2021.

(2)(ii)(B): A commission of 2.35% of premium is currently paid in most states. Commission rates were reduced in 2008, 2011, 2013, 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 on all policies 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. Note that the actual and projected premiums in these attachments reflect the accumulated premium rate increases previously approved in Pennsylvania and implemented on all policies, regardless of issue date, from 2007 through 2022.

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 on all policies from 2007 through 2022 on a nationwide basis, and the actual and projected premiums in Attachment 9 reflect the accumulated premium rate increases previously approved in Pennsylvania and implemented on all policies, regardless of issue date, from 2007 through 2022.

(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, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	141.96	162.24	182.54	116.60	134.38	152.08	225.64	257.28	288.98	207.84	235.78	263.62	304.18	342.24	380.20	273.74	306.72	339.68
41	141.96	162.24	182.54	116.60	134.38	152.08	225.64	257.28	288.98	207.84	235.78	263.62	304.18	342.24	380.20	273.74	306.72	339.68
42	141.96	162.24	182.54	116.60	134.38	152.08	225.64	257.28	288.98	207.84	235.78	263.62	304.18	342.24	380.20	273.74	306.72	339.68
43	141.96	162.24	182.54	116.60	134.38	152.08	225.64	257.28	288.98	207.84	235.78	263.62	304.18	342.24	380.20	273.74	306.72	339.68
44	141.96	162.24	182.54	116.60	134.38	152.08	225.64	257.28	288.98	207.84	235.78	263.62	304.18	342.24	380.20	273.74	306.72	339.68
45	141.96	162.24	182.54	116.60	134.38	152.08	225.64	257.28	288.98	207.84	235.78	263.62	304.18	342.24	380.20	273.74	306.72	339.68
46	141.96	162.24	182.54	116.60	134.38	152.08	230.72	262.34	294.04	207.84	235.78	263.62	314.32	352.36	390.36	283.92	316.84	349.80
47	144.48	166.04	187.60	119.14	138.20	157.16	243.34	276.32	309.26	215.48	244.64	273.74	327.02	366.32	405.56	294.04	329.56	365.00
48	144.48	166.04	187.60	124.24	143.26	162.24	253.46	288.98	324.44	220.56	249.70	278.84	344.74	385.30	425.84	301.66	338.42	375.12
49	152.08	174.94	197.74	126.74	147.02	167.30	258.52	294.04	329.56	223.04	253.46	283.92	357.44	399.22	441.08	311.78	348.58	385.30
50	152.08	174.94	197.74	131.80	152.08	172.36	266.14	302.92	339.68	228.14	258.52	288.98	382.80	427.16	471.46	319.36	357.44	395.42
51	157.16	182.54	207.84	134.38	155.90	177.46	273.74	311.78	349.80	240.82	272.48	304.18	392.88	437.28	481.64	327.02	366.32	405.56
52	162.24	187.60	212.92	134.38	155.90	177.46	278.84	316.84	354.86	240.82	272.48	304.18	405.56	451.18	496.82	342.24	381.56	420.76
53	164.76	191.40	217.96	147.02	169.82	192.68	286.44	325.76	365.00	248.40	281.38	314.32	418.22	465.14	512.02	349.80	390.36	430.94
54	164.76	191.40	217.96	147.02	169.82	192.68	299.12	339.68	380.20	253.46	286.44	319.36	436.00	484.18	532.32	357.44	399.22	441.08
55	172.36	200.28	228.14	157.16	182.54	207.84	306.72	348.58	390.36	263.62	299.12	334.60	453.74	503.18	552.58	372.62	417.00	461.32
56	185.06	214.22	243.34	162.24	187.60	212.92	327.02	371.38	415.70	281.38	318.12	354.86	481.64	532.32	583.00	400.48	446.14	491.76
57	202.78	233.18	263.62	174.94	201.56	228.14	349.80	395.42	441.08	304.18	342.24	380.20	504.46	556.40	608.36	428.40	475.30	522.14
58	215.48	247.12	278.84	187.60	215.48	243.34	367.58	414.44	461.32	321.94	361.24	400.48	534.84	589.36	643.84	451.18	499.40	547.52
59	228.14	261.08	294.04	200.28	229.44	258.52	395.42	443.62	491.76	344.74	385.30	425.84	562.72	618.48	674.24	479.12	528.58	577.90
60	248.40	283.92	319.36	212.92	243.34	273.74	413.16	462.62	512.02	372.62	417.00	461.32	585.56	642.58	699.58	501.88	552.58	603.26
61	261.08	297.84	334.60	223.04	253.46	283.92	436.00	486.70	537.38	395.42	441.08	486.70	613.42	671.72	729.98	529.82	581.76	633.72
62	273.74	311.78	349.80	230.72	262.34	294.04	458.80	510.76	562.72	413.16	460.08	506.98	636.28	695.80	755.38	560.18	614.72	669.16
63	286.44	325.76	365.00	248.40	281.38	314.32	484.18	538.68	593.14	436.00	484.18	532.32	664.10	724.92	785.80	583.00	638.78	694.54
64	304.18	344.74	385.30	263.62	299.12	334.60	501.88	557.66	613.42	453.74	503.18	552.58	692.02	754.10	816.16	610.90	667.90	724.92
65	321.94	366.32	410.64	276.32	313.06	349.80	532.32	590.64	648.92	484.18	536.12	588.08	722.42	787.10	851.66	636.28	695.80	755.38
66	377.74	424.56	471.46	321.94	361.24	400.48	615.98	678.04	740.16	552.58	608.36	664.10	821.24	889.76	958.12	717.36	782.04	846.60
67	441.08	491.76	542.44	382.80	427.16	471.46	702.14	769.30	836.48	626.12	685.68	745.22	922.66	996.20	999.98	795.94	864.38	932.80
68	501.88	557.66	613.42	430.94	479.12	527.20	785.80	856.76	927.74	702.14	766.80	831.36	999.98	999.98	999.98	877.00	950.56	999.98
69	570.34	629.96	689.48	484.18	536.12	588.08	866.88	942.96	999.98	780.72	849.16	917.60	999.98	999.98	999.98	955.64	999.98	999.98
70	631.20	695.80	760.44	534.84	591.88	648.92	953.04	999.98	999.98	851.66	925.20	998.68	999.98	999.98	999.98	999.98	999.98	999.98
71	686.92	754.10	821.24	585.56	645.14	704.64	999.98	999.98	999.98	922.66	998.68	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	755.38	826.30	897.32	636.28	700.88	765.50	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	816.16	892.24	968.26	689.48	757.92	826.30	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	874.52	954.38	999.98	740.16	813.64	887.18	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	945.50	999.98	999.98	798.48	875.76	953.04	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	999.98	999.98	999.98	864.38	951.84	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	930.26	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
78	999.98	999.98	999.98	996.20	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
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 1
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Current Premium Rates
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	108.50	125.04	141.52	94.34	108.50	122.66	155.68	176.92	198.14	132.10	150.98	169.86	226.44	254.74	283.06	188.70	212.30	235.86
41	108.50	125.04	141.52	94.34	108.50	122.66	155.68	176.92	198.14	132.10	150.98	169.86	226.44	254.74	283.06	188.70	212.30	235.86
42	108.50	125.04	141.52	94.34	108.50	122.66	155.68	176.92	198.14	132.10	150.98	169.86	226.44	254.74	283.06	188.70	212.30	235.86
43	108.50	125.04	141.52	94.34	108.50	122.66	155.68	176.92	198.14	132.10	150.98	169.86	226.44	254.74	283.06	188.70	212.30	235.86
44	108.50	125.04	141.52	94.34	108.50	122.66	155.68	176.92	198.14	132.10	150.98	169.86	226.44	254.74	283.06	188.70	212.30	235.86
45	108.50	125.04	141.52	94.34	108.50	122.66	155.68	176.92	198.14	132.10	150.98	169.86	226.44	254.74	283.06	188.70	212.30	235.86
46	108.50	125.04	141.52	94.34	108.50	122.66	155.68	176.92	198.14	132.10	150.98	169.86	226.44	254.74	283.06	193.40	217.00	240.58
47	110.86	128.60	146.24	94.34	108.50	122.66	165.14	188.70	212.30	136.82	155.68	174.58	233.54	263.02	292.50	200.50	225.26	250.02
48	110.86	128.60	146.24	96.72	112.02	127.38	172.22	196.98	221.72	143.90	163.98	184.00	238.26	267.74	297.18	205.24	229.96	254.74
49	113.20	132.10	150.98	96.72	112.02	127.38	181.66	206.36	231.16	148.60	168.68	188.70	245.30	276.00	306.68	217.00	242.94	268.92
50	117.94	136.82	155.68	103.76	120.34	136.82	188.70	214.70	240.58	155.68	176.92	198.14	250.02	280.70	311.38	228.82	255.96	283.06
51	120.34	140.34	160.40	103.76	120.34	136.82	195.80	222.96	250.02	155.68	176.92	198.14	259.46	292.50	325.50	233.54	260.68	287.78
52	120.34	140.34	160.40	103.76	120.34	136.82	200.50	227.64	254.74	160.40	181.66	202.84	268.92	301.90	334.96	240.58	268.92	297.18
53	122.66	143.90	165.14	106.16	123.86	141.52	207.54	235.86	264.20	169.86	193.40	217.00	276.00	310.22	344.36	245.30	273.62	301.90
54	122.66	143.90	165.14	106.16	123.86	141.52	214.70	244.12	273.62	179.30	202.84	226.44	280.70	314.92	349.08	252.36	281.90	311.38
55	132.10	155.68	179.30	113.20	132.10	150.98	226.44	257.12	287.78	186.38	211.16	235.86	287.78	323.18	358.54	268.92	299.58	330.22
56	141.52	165.14	188.70	117.94	136.82	155.68	240.58	273.62	306.68	198.14	224.10	250.02	304.32	340.88	377.38	283.06	316.08	349.08
57	153.32	178.10	202.84	125.04	145.08	165.14	252.36	286.60	320.80	209.98	237.06	264.20	325.50	363.26	401.02	299.58	333.80	367.96
58	165.14	191.08	217.00	136.82	158.04	179.30	273.62	309.02	344.36	231.16	259.46	287.78	351.50	390.36	429.30	320.80	356.22	391.54
59	172.22	199.34	226.44	150.98	174.58	198.14	285.42	322.00	358.54	242.94	272.44	301.90	370.34	411.62	452.90	337.32	373.88	410.44
60	188.70	217.00	245.30	158.04	182.82	207.54	301.90	339.64	377.38	264.20	294.84	325.50	396.26	438.72	481.18	358.54	396.26	434.00
61	198.14	226.44	254.74	162.78	187.56	212.30	318.48	357.36	396.26	278.34	311.38	344.36	412.80	456.44	500.06	375.04	413.98	452.90
62	205.24	234.68	264.20	174.58	200.50	226.44	332.62	373.88	415.16	290.14	324.36	358.54	429.30	474.14	518.94	398.66	439.92	481.18
63	217.00	247.66	278.34	186.38	213.50	240.58	349.08	391.54	434.00	311.38	346.74	382.12	455.28	501.28	547.24	415.16	457.62	500.06
64	235.86	268.92	301.90	193.40	221.72	250.02	365.60	409.26	452.90	323.18	359.76	396.26	476.46	523.64	570.82	436.40	479.98	523.64
65	247.66	281.90	316.08	205.24	234.68	264.20	384.46	430.50	476.46	342.06	380.94	419.84	502.42	553.16	603.84	452.90	497.70	542.52
66	285.42	322.00	358.54	240.58	273.62	306.68	436.40	487.10	537.76	396.26	438.72	481.18	570.82	625.06	679.30	502.42	550.78	599.14
67	327.90	369.18	410.44	278.34	313.74	349.08	495.36	549.62	603.84	450.56	496.58	542.52	639.22	699.40	759.48	556.66	610.92	665.16
68	365.60	409.26	452.90	306.68	344.36	382.12	549.62	607.40	665.16	502.42	553.16	603.84	707.64	771.30	835.00	615.64	673.44	731.24
69	405.72	452.90	500.06	349.08	391.54	434.00	601.52	664.00	726.50	554.34	607.40	660.44	780.78	850.36	919.92	669.86	733.60	797.26
70	443.42	495.36	547.24	386.84	431.66	476.46	660.44	726.50	792.52	608.58	665.16	721.76	844.44	917.58	990.68	728.92	798.46	868.02
71	481.18	535.44	589.72	419.84	467.04	514.20	717.06	787.80	858.58	665.16	726.50	787.80	917.58	996.58	999.98	783.10	856.24	929.34
72	521.28	579.06	636.88	462.32	514.20	566.10	766.60	840.94	915.18	712.34	776.04	839.74	985.98	999.98	999.98	837.38	916.40	995.40
73	561.38	622.70	684.04	495.36	549.62	603.84	823.26	902.22	981.26	773.62	842.08	910.44	999.98	999.98	999.98	891.60	974.18	999.98
74	601.52	666.36	731.24	533.06	589.72	646.30	882.22	964.76	999.98	823.26	895.14	967.10	999.98	999.98	999.98	945.88	999.98	999.98
75	648.68	718.26	787.80	570.82	632.12	693.48	941.18	999.98	999.98	877.48	952.92	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	728.92	803.18	877.48	651.00	717.06	783.10	999.98	999.98	999.98	985.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	811.40	891.60	971.82	733.60	805.50	877.48	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	891.60	976.54	999.98	816.10	893.96	971.82	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	981.26	999.98	999.98	903.40	987.18	999.98	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, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	89.62	103.76	117.94	63.70	74.34	84.92	132.10	150.98	169.86	108.50	125.04	141.52	202.84	226.44	250.02	179.30	198.14	217.00
41	89.62	103.76	117.94	63.70	74.34	84.92	132.10	150.98	169.86	108.50	125.04	141.52	202.84	226.44	250.02	179.30	198.14	217.00
42	89.62	103.76	117.94	63.70	74.34	84.92	132.10	150.98	169.86	108.50	125.04	141.52	202.84	226.44	250.02	179.30	198.14	217.00
43	89.62	103.76	117.94	63.70	74.34	84.92	132.10	150.98	169.86	108.50	125.04	141.52	202.84	226.44	250.02	179.30	198.14	217.00
44	89.62	103.76	117.94	63.70	74.34	84.92	132.10	150.98	169.86	108.50	125.04	141.52	202.84	226.44	250.02	179.30	198.14	217.00
45	89.62	103.76	117.94	63.70	74.34	84.92	132.10	150.98	169.86	108.50	125.04	141.52	202.84	226.44	250.02	179.30	198.14	217.00
46	89.62	103.76	117.94	63.70	74.34	84.92	132.10	150.98	169.86	108.50	125.04	141.52	202.84	226.44	250.02	179.30	198.14	217.00
47	89.62	103.76	117.94	63.70	74.34	84.92	136.82	155.68	174.58	108.50	125.04	141.52	212.30	235.86	259.46	179.30	198.14	217.00
48	92.02	107.32	122.66	66.02	77.88	89.62	139.18	159.22	179.30	113.20	129.76	146.24	214.70	239.42	264.20	186.38	206.36	226.44
49	96.72	112.02	127.38	70.80	82.58	94.34	143.90	163.98	184.00	115.62	133.30	150.98	219.40	244.12	268.92	186.38	206.36	226.44
50	99.04	115.62	132.10	75.54	89.62	103.76	150.98	172.22	193.40	120.34	138.02	155.68	226.44	252.36	278.34	193.40	214.70	235.86
51	99.04	115.62	132.10	75.54	89.62	103.76	150.98	172.22	193.40	120.34	138.02	155.68	226.44	252.36	278.34	193.40	214.70	235.86
52	103.76	120.34	136.82	84.92	99.04	113.20	155.68	176.92	198.14	122.66	141.52	160.40	231.16	257.12	283.06	193.40	214.70	235.86
53	106.16	123.86	141.52	87.28	102.60	117.94	160.40	184.00	207.54	132.10	150.98	169.86	233.54	260.68	287.78	202.84	226.44	250.02
54	106.16	123.86	141.52	87.28	102.60	117.94	165.14	188.70	212.30	132.10	150.98	169.86	238.26	265.40	292.50	202.84	226.44	250.02
55	113.20	132.10	150.98	94.34	110.86	127.38	172.22	196.98	221.72	139.18	159.22	179.30	245.30	273.62	301.90	214.70	239.42	264.20
56	117.94	136.82	155.68	99.04	115.62	132.10	188.70	214.70	240.58	150.98	172.22	193.40	261.84	291.32	320.80	226.44	252.36	278.34
57	125.04	145.08	165.14	106.16	123.86	141.52	200.50	227.64	254.74	165.14	188.70	212.30	273.62	304.32	334.96	238.26	265.40	292.50
58	136.82	158.04	179.30	113.20	132.10	150.98	212.30	240.58	268.92	181.66	206.36	231.16	294.84	329.08	363.26	250.02	278.34	306.68
59	150.98	174.58	198.14	120.34	140.34	160.40	228.82	258.30	287.78	193.40	219.40	245.30	311.38	346.74	382.12	273.62	304.32	334.96
60	158.04	182.82	207.54	136.82	158.04	179.30	245.30	278.34	311.38	212.30	240.58	268.92	330.22	367.96	405.72	287.78	320.80	353.80
61	165.14	191.08	217.00	141.52	162.78	184.00	257.12	291.32	325.50	228.82	258.30	287.78	342.06	380.94	419.84	299.58	333.80	367.96
62	176.92	204.06	231.16	150.98	174.58	198.14	273.62	309.02	344.36	240.58	271.26	301.90	360.90	402.22	443.42	323.18	359.76	396.26
63	188.70	217.00	245.30	158.04	182.82	207.54	285.42	322.00	358.54	254.74	287.78	320.80	379.76	423.42	467.04	334.96	372.68	410.44
64	195.80	225.26	254.74	165.14	191.08	217.00	297.18	334.96	372.68	271.26	305.50	339.64	391.54	436.40	481.18	351.50	390.36	429.30
65	207.54	238.26	268.92	176.92	204.06	231.16	323.18	364.46	405.72	290.14	326.72	363.26	415.16	462.32	509.50	372.68	415.16	457.62
66	242.94	277.16	311.38	205.24	234.68	264.20	365.60	409.26	452.90	327.90	366.78	405.72	467.04	518.94	570.82	417.52	463.52	509.50
67	278.34	316.08	353.80	240.58	273.62	306.68	410.44	457.62	504.78	375.04	418.70	462.32	521.28	576.74	632.12	469.42	520.10	570.82
68	309.02	350.32	391.54	273.62	309.02	344.36	462.32	514.20	566.10	417.52	463.52	509.50	582.64	642.78	702.92	518.94	573.20	627.42
69	344.36	389.18	434.00	297.18	334.96	372.68	507.14	562.58	617.98	460.00	510.70	561.38	639.22	704.12	768.92	577.92	638.06	698.18
70	379.76	428.14	476.46	334.96	377.38	419.84	559.04	619.22	679.30	504.78	559.04	613.28	695.86	765.40	835.00	627.42	691.14	754.80
71	415.16	467.04	518.94	367.96	412.80	457.62	603.84	667.54	731.24	547.24	603.84	660.44	750.08	823.26	896.30	674.58	743.04	811.40
72	445.84	501.28	556.66	391.54	438.72	485.88	651.00	719.42	787.80	589.72	651.00	712.34	809.06	888.10	967.10	726.50	799.62	872.76
73	478.88	536.62	594.42	426.94	477.68	528.34	700.58	772.48	844.44	632.12	695.86	759.48	863.32	945.88	999.98	778.38	856.24	934.06
74	516.58	579.06	641.60	460.00	513.04	566.10	750.08	825.58	901.02	679.30	747.74	816.10	924.62	999.98	999.98	827.96	909.28	990.68
75	556.66	622.70	688.76	495.36	551.94	608.58	801.96	882.22	962.36	724.14	796.10	868.02	981.26	999.98	999.98	886.86	974.18	999.98
76	634.52	706.44	778.38	568.48	630.96	693.48	886.86	974.18	999.98	809.06	888.10	967.10	999.98	999.98	999.98	974.18	999.98	999.98
77	707.64	785.48	863.32	646.30	714.74	783.10	974.18	999.98	999.98	896.30	981.26	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	787.80	870.42	952.92	726.50	799.62	872.76	999.98	999.98	999.98	988.34	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	868.02	957.66	999.98	806.68	886.86	967.10	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				886.86	971.82					999.98	999.98					999.98	999.98	
81				964.76	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 1
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Current Premium Rates
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	63.70	74.34	84.92	49.56	57.80	66.02	101.44	116.76	132.10	80.18	92.02	103.76	143.90	161.62	179.30	115.62	130.92	146.24
41	63.70	74.34	84.92	49.56	57.80	66.02	101.44	116.76	132.10	80.18	92.02	103.76	143.90	161.62	179.30	115.62	130.92	146.24
42	63.70	74.34	84.92	49.56	57.80	66.02	101.44	116.76	132.10	80.18	92.02	103.76	143.90	161.62	179.30	115.62	130.92	146.24
43	63.70	74.34	84.92	49.56	57.80	66.02	101.44	116.76	132.10	80.18	92.02	103.76	143.90	161.62	179.30	115.62	130.92	146.24
44	63.70	74.34	84.92	49.56	57.80	66.02	101.44	116.76	132.10	80.18	92.02	103.76	143.90	161.62	179.30	115.62	130.92	146.24
45	63.70	74.34	84.92	49.56	57.80	66.02	101.44	116.76	132.10	80.18	92.02	103.76	143.90	161.62	179.30	115.62	130.92	146.24
46	63.70	74.34	84.92	49.56	57.80	66.02	101.44	116.76	132.10	80.18	92.02	103.76	143.90	161.62	179.30	115.62	130.92	146.24
47	63.70	74.34	84.92	49.56	57.80	66.02	106.16	121.50	136.82	84.92	96.72	108.50	150.98	169.86	188.70	125.04	140.34	155.68
48	66.02	77.88	89.62	51.90	61.34	70.80	108.50	125.04	141.52	89.62	103.76	117.94	150.98	169.86	188.70	132.10	148.60	165.14
49	66.02	77.88	89.62	51.90	61.34	70.80	113.20	129.76	146.24	94.34	108.50	122.66	158.04	178.10	198.14	132.10	148.60	165.14
50	75.54	89.62	103.76	58.98	69.64	80.18	120.34	138.02	155.68	101.44	116.76	132.10	158.04	178.10	198.14	139.18	156.90	174.58
51	75.54	89.62	103.76	58.98	69.64	80.18	120.34	138.02	155.68	101.44	116.76	132.10	165.14	186.38	207.54	143.90	161.62	179.30
52	75.54	89.62	103.76	58.98	69.64	80.18	129.76	147.44	165.14	106.16	121.50	136.82	165.14	186.38	207.54	143.90	161.62	179.30
53	77.88	93.16	108.50	61.34	73.16	84.92	132.10	150.98	169.86	108.50	125.04	141.52	179.30	202.84	226.44	150.98	169.86	188.70
54	77.88	93.16	108.50	61.34	73.16	84.92	136.82	155.68	174.58	113.20	129.76	146.24	179.30	202.84	226.44	155.68	174.58	193.40
55	89.62	106.16	122.66	70.80	84.92	99.04	143.90	163.98	184.00	120.34	138.02	155.68	186.38	211.16	235.86	162.78	182.82	202.84
56	94.34	110.86	127.38	70.80	84.92	99.04	148.60	168.68	188.70	129.76	147.44	165.14	193.40	219.40	245.30	174.58	195.80	217.00
57	101.44	119.14	136.82	77.88	93.16	108.50	160.40	181.66	202.84	141.52	160.40	179.30	205.24	232.36	259.46	184.00	207.54	231.16
58	108.50	127.38	146.24	89.62	106.16	122.66	169.86	193.40	217.00	148.60	168.68	188.70	221.72	250.02	278.34	195.80	220.54	245.30
59	115.62	135.64	155.68	94.34	110.86	127.38	186.38	211.16	235.86	160.40	181.66	202.84	233.54	263.02	292.50	202.84	228.82	254.74
60	127.38	148.60	169.86	101.44	119.14	136.82	193.40	219.40	245.30	169.86	193.40	217.00	245.30	276.00	306.68	219.40	246.52	273.62
61	136.82	158.04	179.30	108.50	127.38	146.24	205.24	232.36	259.46	186.38	211.16	235.86	259.46	292.50	325.50	226.44	254.74	283.06
62	146.24	169.86	193.40	113.20	132.10	150.98	212.30	240.58	268.92	193.40	219.40	245.30	276.00	310.22	344.36	233.54	263.02	292.50
63	153.32	178.10	202.84	120.34	140.34	160.40	228.82	258.30	287.78	205.24	232.36	259.46	287.78	323.18	358.54	245.30	276.00	306.68
64	160.40	186.38	212.30	127.38	148.60	169.86	235.86	266.54	297.18	212.30	240.58	268.92	299.58	336.16	372.68	254.74	287.78	320.80
65	172.22	199.34	226.44	141.52	165.14	188.70	250.02	283.06	316.08	228.82	258.30	287.78	316.08	353.80	391.54	271.26	305.50	339.64
66	195.80	225.26	254.74	160.40	186.38	212.30	278.34	313.74	349.08	250.02	283.06	316.08	356.22	397.48	438.72	294.84	331.42	367.96
67	217.00	250.02	283.06	179.30	207.54	235.86	301.90	339.64	377.38	273.62	309.02	344.36	389.18	432.84	476.46	323.18	362.06	401.02
68	245.30	280.70	316.08	202.84	233.54	264.20	334.96	377.38	419.84	292.50	330.22	367.96	429.30	476.46	523.64	351.50	395.08	438.72
69	264.20	301.90	339.64	224.10	258.30	292.50	363.26	408.08	452.90	313.74	355.06	396.26	469.42	520.10	570.82	379.76	425.76	471.76
70	297.18	339.64	382.12	247.66	284.24	320.80	393.92	442.28	490.60	337.32	380.94	424.56	509.50	563.76	617.98	412.80	463.52	514.20
71	316.08	360.90	405.72	266.54	305.50	344.36	424.56	476.46	528.34	356.22	402.22	448.18	547.24	603.84	660.44	436.40	489.42	542.52
72	339.64	386.84	434.00	292.50	334.96	377.38	448.18	502.42	556.66	379.76	428.14	476.46	587.36	647.48	707.64	464.72	520.10	575.54
73	365.60	416.34	467.04	311.38	356.22	401.02	478.88	536.62	594.42	401.02	452.90	504.78	627.42	691.14	754.80	493.04	553.16	613.28
74	389.18	442.28	495.36	334.96	382.12	429.30	509.50	570.82	632.12	424.56	478.88	533.06	665.16	731.24	797.26	521.28	583.80	646.30
75	415.16	471.76	528.34	360.90	411.62	462.32	540.18	605.06	669.86	443.42	500.06	556.66	707.64	778.38	849.16	556.66	622.70	688.76
76	474.14	536.62	599.14	412.80	468.24	523.64	589.72	660.44	731.24	493.04	555.52	617.98	764.20	839.74	915.18	615.64	687.60	759.48
77	533.06	601.52	669.86	476.46	537.76	599.14	646.30	721.76	797.26	547.24	615.64	684.04	823.26	904.58	985.98	674.58	752.46	830.28
78	592.10	666.36	740.66	537.76	606.24	674.58	695.86	777.22	858.58	594.42	667.54	740.66	886.86	974.18	999.98	735.96	818.50	901.02
79	651.00	731.24	811.40	589.72	662.80	735.96	752.46	840.94	929.34	655.70	735.96	816.10	943.50	999.98	999.98	794.92	883.38	971.82
80				655.70	735.96					702.92	787.80					851.52	944.70	
81				712.34	797.26					757.14	847.98					915.18	999.98	
82				773.62	865.66					813.78	911.64					974.18	999.98	
83				839.74	938.78					870.42	975.36					999.98	999.98	
84				901.02	999.98					929.34	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, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	87.18	98.09	108.97	78.46	87.91	97.35	38.72	43.56	48.39	34.84	39.04	43.24	73.95	84.33	94.71	68.12	77.28	86.40
41	89.09	100.24	111.36	80.18	89.84	99.49	40.11	45.13	50.13	36.10	40.45	44.79	74.85	85.35	95.86	68.95	78.22	87.45
42	91.00	102.39	113.75	81.90	91.76	101.63	41.50	46.70	51.88	37.35	41.85	46.35	75.75	86.37	97.01	69.77	79.15	88.50
43	92.92	104.54	116.14	83.62	93.69	103.76	42.90	48.26	53.62	38.60	43.26	47.90	76.65	87.39	98.16	70.60	80.09	89.55
44	94.83	106.69	118.53	85.34	95.62	105.90	44.29	49.83	55.36	39.86	44.66	49.46	77.54	88.42	99.31	71.43	81.03	90.59
45	96.74	108.85	120.92	87.06	97.55	108.03	45.68	51.40	57.10	41.11	46.07	51.02	78.44	89.44	100.46	72.25	81.96	91.64
46	102.09	114.45	126.79	92.22	102.91	113.61	48.86	54.77	60.68	44.13	49.25	54.37	81.08	92.20	103.34	73.04	82.86	92.65
47	108.43	121.46	134.47	97.49	109.27	121.02	52.55	58.87	65.17	47.25	52.96	58.65	86.44	98.16	109.86	76.55	86.91	97.24
48	116.63	130.35	144.07	102.06	114.49	126.91	57.21	63.94	70.67	50.06	56.16	62.25	91.00	103.76	116.49	79.19	89.65	100.12
49	123.35	137.76	152.21	107.59	120.29	132.96	61.20	68.35	75.52	53.38	59.68	65.97	93.80	106.69	119.58	80.93	91.97	103.02
50	134.69	150.29	165.88	112.36	125.76	139.13	67.55	75.38	83.20	56.36	63.07	69.78	97.58	111.07	124.54	83.65	94.79	105.95
51	141.35	157.32	173.28	117.65	131.79	145.91	71.96	80.10	88.22	59.90	67.10	74.29	101.73	115.87	130.00	89.50	101.27	113.05
52	149.13	165.90	182.68	125.84	140.30	154.71	77.01	85.67	94.33	64.98	72.45	79.89	105.02	119.33	133.65	90.70	102.63	114.57
53	157.10	174.72	192.33	131.40	146.63	161.87	82.21	91.44	100.65	68.76	76.74	84.71	109.32	124.32	139.30	94.80	107.38	119.95
54	167.23	185.71	204.18	137.10	153.13	169.18	88.63	98.43	108.21	72.66	81.16	89.67	115.65	131.33	147.00	97.99	110.75	123.47
55	177.64	196.99	216.33	145.88	163.25	180.60	95.28	105.66	116.04	78.25	87.57	96.87	120.12	136.51	152.87	103.24	117.14	131.04
56	192.60	212.86	233.13	160.14	178.40	196.64	104.76	115.78	126.81	87.11	97.04	106.96	129.87	147.49	165.09	111.74	126.33	140.93
57	205.95	227.15	248.37	174.90	194.04	213.17	113.51	125.20	136.89	96.40	106.95	117.49	140.84	159.21	177.60	122.47	137.80	153.08
58	222.83	245.55	268.25	187.98	208.07	228.12	124.37	137.05	149.72	104.92	116.13	127.32	150.03	169.15	188.29	131.40	147.44	163.46
59	239.17	262.87	286.57	203.64	224.66	245.62	135.08	148.47	161.85	115.01	126.89	138.73	163.57	183.51	203.42	142.60	159.38	176.15
60	253.78	278.50	303.20	217.52	239.49	261.45	144.97	159.08	173.19	124.25	136.80	149.35	173.18	193.91	214.62	156.19	174.79	193.37
61	269.71	295.35	320.96	232.96	255.79	278.64	155.48	170.26	185.03	134.29	147.46	160.63	184.45	205.90	227.34	167.29	186.60	205.90
62	283.77	310.31	336.88	249.83	274.15	298.43	165.03	180.47	195.92	145.29	159.44	173.56	195.88	218.07	240.25	176.40	196.43	216.46
63	300.35	327.86	355.39	263.67	288.90	314.12	176.16	192.30	208.45	154.65	169.45	184.24	208.61	232.09	255.55	187.85	208.61	229.35
64	317.33	345.80	374.25	280.13	306.27	332.41	187.65	204.49	221.32	165.66	181.11	196.57	218.18	242.43	266.68	197.26	218.75	240.23
65	335.81	365.88	395.89	295.77	323.44	351.13	200.16	218.08	235.97	176.29	192.78	209.29	233.49	259.07	284.63	212.37	235.16	257.95
66	385.72	417.90	450.01	336.93	367.31	397.63	231.40	250.71	269.97	202.13	220.36	238.55	272.32	299.76	327.22	244.29	268.95	293.60
67	437.82	472.71	474.50	377.68	410.16	442.63	264.32	285.39	286.47	228.02	247.63	267.23	312.85	342.77	372.71	278.98	305.52	332.05
68	479.34	479.34	479.34	420.39	455.65	479.34	291.18	291.18	291.18	255.37	276.79	291.18	352.85	384.72	416.59	315.29	344.32	373.31
69	484.18	484.18	484.18	462.71	484.18	484.18	295.88	295.88	295.88	282.76	295.88	295.88	392.27	426.69	452.50	353.28	384.25	415.22
70	489.01	489.01	489.01	489.01	489.01	489.01	300.59	300.59	300.59	300.59	300.59	300.59	434.56	455.97	455.97	388.34	421.87	455.37
71	492.94	492.94	492.94	492.94	492.94	492.94	304.57	304.57	304.57	304.57	304.57	304.57	457.59	457.59	457.59	422.21	457.00	457.59
72	496.88	496.88	496.88	496.88	496.88	496.88	308.55	308.55	308.55	308.55	308.55	308.55	459.22	459.22	459.22	459.22	459.22	459.22
73	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	460.84	460.84	460.84	460.84	460.84	460.84
74	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
75	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
76	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90

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

Current Premium Rates
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	67.42	75.85	84.28	56.19	63.21	70.23	30.36	34.15	37.95	25.30	28.46	31.62	52.23	59.36	66.48	44.32	50.66	56.99
41	68.63	77.21	85.80	57.20	64.35	71.49	31.24	35.14	39.05	26.03	29.29	32.54	52.73	59.92	67.11	44.74	51.13	57.53
42	69.85	78.57	87.31	58.20	65.48	72.75	32.11	36.13	40.14	26.76	30.11	33.45	53.22	60.48	67.73	45.16	51.61	58.07
43	71.06	79.94	88.82	59.21	66.62	74.01	32.99	37.12	41.24	27.49	30.93	34.37	53.71	61.04	68.36	45.58	52.09	58.61
44	72.27	81.30	90.34	60.22	67.75	75.27	33.87	38.10	42.34	28.23	31.76	35.28	54.21	61.60	68.99	46.00	52.57	59.14
45	73.48	82.66	91.85	61.23	68.89	76.54	34.75	39.09	43.44	28.96	32.58	36.20	54.70	62.16	69.62	46.41	53.05	59.68
46	74.97	84.34	93.71	64.03	71.84	79.65	35.91	40.39	44.88	30.67	34.41	38.15	55.25	62.79	70.32	46.88	53.58	60.29
47	78.85	88.80	98.76	67.70	76.06	84.42	38.22	43.05	47.87	32.82	36.87	40.92	59.20	67.64	76.10	49.05	55.81	62.58
48	82.01	92.16	102.29	70.64	79.15	87.68	40.21	45.19	50.16	34.64	38.81	42.99	62.35	71.31	80.27	52.10	59.36	66.61
49	86.04	96.81	107.57	76.12	85.22	94.33	42.65	47.99	53.33	37.73	42.24	46.76	66.41	75.44	84.51	54.33	61.67	68.99
50	89.34	100.31	111.27	81.77	91.47	101.15	44.75	50.24	55.73	40.96	45.81	50.66	69.66	79.25	88.81	57.47	65.31	73.14
51	94.80	106.88	118.93	85.33	95.25	105.15	48.21	54.34	60.47	43.39	48.43	53.47	73.28	83.44	93.57	58.26	66.21	74.15
52	100.43	112.74	125.09	89.84	100.43	110.98	51.79	58.14	64.51	46.33	51.79	57.23	76.06	86.35	96.63	60.85	68.91	76.94
53	105.29	118.34	131.37	93.58	104.38	115.17	55.03	61.86	68.66	48.91	54.56	60.20	79.79	90.67	101.57	65.30	74.35	83.42
54	109.34	122.67	135.98	98.30	109.81	121.29	57.88	64.94	71.98	52.04	58.13	64.21	83.63	95.09	106.58	69.84	79.01	88.21
55	114.42	128.49	142.55	106.92	119.11	131.29	61.30	68.84	76.37	57.28	63.81	70.34	89.36	101.47	113.57	73.55	83.33	93.08
56	123.34	138.16	152.95	114.72	128.11	141.48	66.92	74.96	82.98	62.24	69.50	76.76	96.17	109.38	122.59	79.21	89.58	99.94
57	134.44	150.03	165.63	123.73	137.87	151.97	73.82	82.38	90.94	67.94	75.70	83.45	102.17	116.03	129.88	85.01	95.98	106.96
58	147.89	164.24	180.62	134.97	149.87	164.73	82.13	91.22	100.31	74.96	83.24	91.49	112.18	126.69	141.18	94.77	106.37	117.98
59	158.67	176.36	194.04	144.52	160.19	175.85	89.09	99.02	108.95	81.15	89.94	98.74	118.47	133.66	148.82	100.84	113.08	125.31
60	172.84	191.35	209.87	156.38	172.84	189.30	98.05	108.56	119.07	88.72	98.05	107.39	126.86	142.71	158.57	111.01	123.89	136.77
61	182.90	202.24	221.56	166.17	183.42	200.67	104.82	115.90	126.97	95.23	105.12	115.00	135.19	151.69	168.20	118.15	132.17	146.17
62	193.18	213.35	233.51	179.39	197.95	216.52	111.78	123.46	135.12	103.81	114.55	125.29	142.62	160.31	178.01	124.40	139.07	153.73
63	208.01	229.03	250.03	189.68	209.08	228.47	121.49	133.77	146.03	110.79	122.12	133.44	151.17	169.56	187.95	134.84	150.16	165.48
64	220.98	242.86	264.74	202.40	222.61	242.86	130.23	143.12	156.02	119.28	131.19	143.12	159.89	178.99	198.07	141.34	157.34	173.30
65	236.49	260.37	284.23	213.18	234.27	255.36	140.57	154.77	168.95	126.72	139.25	151.79	169.79	190.12	210.42	151.06	168.23	185.41
66	271.15	296.91	322.67	238.65	261.63	284.60	162.10	177.51	192.91	142.68	156.41	170.14	194.19	216.75	239.29	176.33	195.22	214.12
67	306.39	335.24	364.04	266.82	292.83	318.83	184.21	201.55	218.86	160.42	176.05	191.68	222.09	246.42	270.73	202.00	222.64	243.23
68	342.24	373.03	403.84	297.75	325.70	353.66	206.89	225.50	244.13	179.99	196.89	213.79	248.26	274.36	300.45	226.94	249.86	272.75
69	380.98	414.93	448.88	326.86	357.96	389.02	231.55	252.18	272.81	198.65	217.56	236.44	273.72	302.15	330.59	252.25	276.40	300.53
70	415.69	451.69	487.68	358.82	393.05	427.30	253.97	275.97	297.95	219.23	240.14	261.06	302.75	333.03	363.29	278.98	304.91	330.86
71	453.94	493.02	494.70	387.41	423.59	459.76	278.16	302.11	303.14	237.39	259.57	281.73	330.23	362.81	395.41	306.33	334.58	362.81
72	490.08	497.03	497.03	416.22	455.49	494.76	301.25	305.53	305.53	255.85	279.99	304.13	354.10	388.43	422.73	329.03	358.46	387.88
73	497.03	497.03	497.03	443.17	484.21	497.03	307.92	307.92	307.92	274.55	299.98	307.92	380.27	416.74	453.25	357.34	388.96	420.54
74	497.03	497.03	497.03	470.14	497.03	497.03	308.38	308.38	308.38	291.69	308.38	308.38	407.50	445.63	461.90	380.27	413.47	446.71
75	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	434.74	461.90	461.90	405.31	440.16	461.90
76	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	455.43	461.90	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90

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

Current Premium Rates
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	59.64	66.58	73.52	52.72	58.26	63.81	26.64	29.74	32.84	23.55	26.03	28.50	44.50	50.86	57.22	36.55	42.12	47.68
41	61.01	68.11	75.20	53.93	59.59	65.27	27.64	30.86	34.07	24.43	27.00	29.57	44.88	51.29	57.71	36.86	42.48	48.08
42	62.37	69.63	76.88	55.13	60.93	66.73	28.64	31.97	35.30	25.31	27.97	30.64	45.25	51.72	58.19	37.17	42.84	48.48
43	63.74	71.15	78.56	56.34	62.26	68.19	29.64	33.08	36.53	26.20	28.95	31.71	45.63	52.15	58.67	37.48	43.19	48.88
44	65.10	72.67	80.24	57.55	63.59	69.64	30.63	34.20	37.76	27.08	29.92	32.77	46.01	52.58	59.16	37.79	43.55	49.29
45	66.46	74.20	81.92	58.75	64.92	71.10	31.63	35.31	38.99	27.96	30.90	33.84	46.38	53.01	59.64	38.10	43.90	49.69
46	67.67	75.54	83.41	59.82	66.10	72.39	32.57	36.36	40.14	28.79	31.81	34.84	46.88	53.58	60.28	38.50	44.37	50.22
47	72.09	80.09	88.10	60.88	67.28	73.68	35.06	38.96	42.85	29.61	32.73	35.84	49.06	55.83	62.60	38.91	44.84	50.75
48	74.18	82.72	91.28	64.39	71.29	78.23	36.45	40.65	44.85	31.64	35.03	38.44	50.43	57.69	64.97	41.02	47.02	52.99
49	77.10	85.79	94.51	65.50	72.52	79.58	38.26	42.57	46.89	32.50	35.98	39.49	52.68	60.03	67.36	42.33	48.80	55.27
50	80.92	90.19	99.47	69.11	76.73	84.29	40.53	45.17	49.82	34.62	38.43	42.22	55.84	63.69	71.52	44.50	51.04	57.57
51	82.71	92.18	101.67	70.64	78.42	86.15	42.04	46.86	51.68	35.91	39.86	43.79	56.58	64.55	72.48	45.10	51.73	58.35
52	86.26	95.95	105.63	72.17	80.12	88.02	44.46	49.46	54.45	37.20	41.30	45.37	59.12	67.19	75.24	46.58	53.74	60.91
53	89.00	99.34	109.67	77.30	86.29	95.28	46.48	51.88	57.28	40.37	45.07	49.76	61.71	70.79	79.84	50.82	58.08	65.35
54	92.68	103.23	113.77	78.90	88.08	97.25	49.01	54.60	60.17	41.73	46.58	51.43	64.35	73.53	82.73	51.48	58.83	66.19
55	97.35	108.59	119.82	85.21	95.02	104.85	52.10	58.11	64.12	45.60	50.85	56.11	67.97	77.74	87.50	54.93	62.84	70.76
56	106.06	118.00	129.94	91.72	102.22	112.74	57.52	64.00	70.47	49.75	55.44	61.15	75.44	85.84	96.18	60.36	68.85	77.32
57	113.06	125.74	138.41	98.45	109.66	120.86	62.11	69.07	76.03	54.08	60.24	66.39	81.19	92.18	103.15	66.87	76.41	85.97
58	124.23	138.66	153.06	105.35	117.28	129.22	69.07	77.09	85.10	58.57	65.21	71.85	87.06	98.66	110.28	74.50	84.62	94.80
59	133.74	148.93	164.13	117.53	130.71	143.87	75.22	83.76	92.31	66.10	73.51	80.91	95.01	107.25	119.50	80.31	91.10	101.86
60	144.53	161.05	177.58	125.96	140.41	154.85	82.18	91.57	100.97	71.62	79.83	88.05	103.12	117.01	130.90	89.25	101.13	113.05
61	152.03	169.31	186.60	133.15	148.36	163.54	87.30	97.22	107.15	76.46	85.19	93.91	109.21	123.73	138.25	97.19	109.71	122.23
62	162.84	181.49	200.08	145.82	162.33	178.80	94.40	105.20	115.98	84.53	94.10	103.65	117.41	132.60	147.77	103.23	116.40	129.55
63	173.92	193.92	213.90	153.41	170.68	187.97	101.74	113.44	125.12	89.74	99.84	109.96	123.72	139.57	155.41	110.42	124.74	139.05
64	181.97	202.82	223.63	163.36	181.42	199.52	107.38	119.69	131.97	96.40	107.06	117.74	130.11	146.65	163.17	118.76	133.76	148.70
65	195.76	217.99	240.24	175.72	195.76	215.78	116.50	129.73	142.97	104.58	116.50	128.41	142.91	161.16	179.40	128.30	144.47	160.63
66	222.23	246.93	271.61	198.67	220.56	242.43	133.01	147.79	162.57	118.91	132.01	145.11	162.79	182.23	201.66	146.00	163.32	180.65
67	250.29	276.92	303.51	225.39	249.72	274.07	150.64	166.67	182.67	135.66	150.30	164.96	184.02	205.17	226.32	168.15	187.72	207.28
68	282.26	311.40	340.53	251.40	277.69	303.96	170.81	188.45	206.08	152.14	168.05	183.94	208.71	232.13	255.56	188.48	209.25	230.01
69	312.43	344.15	375.82	282.47	311.86	341.25	190.08	209.38	228.65	171.85	189.73	207.61	230.50	255.70	280.88	209.08	232.12	255.16
70	343.11	377.40	411.72	309.37	340.78	372.17	209.84	230.80	251.79	189.20	208.41	227.61	255.82	283.35	310.85	230.99	255.82	280.64
71	371.22	407.43	443.58	333.85	367.73	401.56	227.51	249.71	271.87	204.61	225.38	246.11	277.75	307.05	336.35	251.71	277.75	303.78
72	401.89	441.15	480.39	360.88	397.20	433.53	246.84	270.95	295.06	221.65	243.96	266.27	300.70	332.30	363.89	272.39	300.70	329.03
73	429.11	470.14	497.03	386.89	425.59	464.27	264.92	290.26	306.86	238.86	262.75	286.63	323.60	356.81	390.05	291.98	321.42	350.81
74	459.58	497.03	497.03	411.53	451.95	492.41	285.14	308.38	308.38	255.33	280.41	305.51	346.47	381.34	416.19	313.77	345.38	376.96
75	487.73	497.03	497.03	440.81	484.21	497.03	302.60	308.38	308.38	273.49	300.42	308.38	370.43	407.50	444.52	334.48	367.72	400.94
76	497.03	497.03	497.03	484.21	497.03	497.03	308.38	308.38	308.38	300.42	308.38	308.38	409.64	449.98	461.90	373.71	410.22	446.71
77	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	449.98	461.90	461.90	414.00	453.25	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	456.52	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
80				497.03	497.03					308.38	308.38					461.90	461.90	
81				497.03	497.03					308.38	308.38					461.90	461.90	
82				497.03	497.03					308.38	308.38					461.90	461.90	
83				497.03	497.03					308.38	308.38					461.90	461.90	
84				497.03	497.03					308.38	308.38					461.90	461.90	

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

Current Premium Rates
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	41.94	47.10	52.26	33.70	38.16	42.62	18.60	20.89	23.17	14.94	16.92	18.90	34.23	39.39	44.57	27.05	31.05	35.01
41	42.98	48.27	53.55	34.53	39.10	43.68	19.36	21.75	24.13	15.56	17.62	19.68	34.51	39.73	44.95	27.28	31.31	35.30
42	44.02	49.44	54.85	35.37	40.05	44.74	20.13	22.61	25.08	16.17	18.31	20.46	34.80	40.06	45.32	27.51	31.57	35.60
43	45.06	50.61	56.14	36.20	41.00	45.79	20.90	23.47	26.04	16.79	19.01	21.24	35.09	40.39	45.70	27.74	31.83	35.89
44	46.10	51.78	57.44	37.04	41.94	46.85	21.67	24.33	27.00	17.41	19.71	22.02	35.38	40.72	46.07	27.96	32.09	36.19
45	47.14	52.95	58.74	37.88	42.89	47.91	22.43	25.20	27.95	18.02	20.41	22.80	35.67	41.06	46.45	28.19	32.36	36.48
46	48.12	54.04	59.95	38.66	43.78	48.90	23.20	26.05	28.90	18.64	21.10	23.57	35.99	41.43	46.87	28.45	32.65	36.82
47	51.50	57.95	64.37	42.66	47.87	53.11	25.14	28.28	31.42	20.82	23.37	25.92	38.01	43.50	48.99	30.41	34.63	38.85
48	52.53	59.09	65.65	45.96	51.70	57.45	25.94	29.19	32.42	22.70	25.53	28.37	39.20	45.17	51.12	32.38	37.48	42.61
49	56.05	63.17	70.27	46.85	52.70	58.57	27.99	31.55	35.10	23.40	26.32	29.25	41.26	47.29	53.30	34.38	39.54	44.71
50	57.12	64.37	71.62	50.31	56.71	63.10	28.83	32.49	36.15	25.39	28.62	31.85	44.25	50.75	57.24	37.30	42.93	48.57
51	60.92	68.76	76.56	53.09	59.62	66.15	31.17	35.18	39.18	27.16	30.51	33.85	44.96	51.56	58.16	37.90	43.62	49.35
52	62.16	70.15	78.12	54.16	60.83	67.49	32.22	36.36	40.49	28.08	31.53	34.98	49.25	55.96	62.68	40.29	46.11	51.93
53	68.83	77.86	86.92	57.96	65.20	72.44	36.12	40.86	45.61	30.41	34.22	38.01	50.92	58.20	65.47	41.82	48.20	54.55
54	70.17	79.38	88.61	60.92	68.32	75.68	37.25	42.14	47.05	32.34	36.27	40.18	53.55	60.93	68.33	44.30	50.79	57.24
55	74.33	84.21	94.06	64.92	72.91	80.90	39.90	45.21	50.50	34.85	39.14	43.43	57.17	65.15	73.10	47.81	54.84	61.85
56	78.54	89.10	99.62	70.90	79.52	88.13	42.67	48.40	54.12	38.52	43.20	47.87	59.75	67.82	75.87	52.17	59.28	66.40
57	84.85	96.06	107.27	76.07	85.80	95.57	46.62	52.78	58.93	41.79	47.14	52.51	65.26	73.91	82.53	57.58	65.26	72.95
58	93.28	105.19	117.11	82.38	92.79	103.21	51.81	58.42	65.04	45.75	51.53	57.32	69.92	79.61	89.32	61.17	69.43	77.68
59	99.96	112.58	125.20	86.82	97.94	109.04	56.09	63.17	70.26	48.72	54.96	61.19	77.61	87.93	98.21	66.79	75.64	84.46
60	106.79	120.15	133.51	95.51	107.32	119.12	60.52	68.09	75.66	54.13	60.82	67.51	81.46	92.41	103.32	71.54	81.46	91.40
61	114.90	129.53	144.14	100.27	112.81	125.35	65.84	74.22	82.59	57.46	64.64	71.82	87.20	98.72	110.24	79.19	89.72	100.21
62	124.29	139.70	155.07	105.17	118.44	131.72	71.97	80.90	89.80	60.90	68.59	76.28	90.99	103.11	115.25	82.89	94.03	105.13
63	131.75	147.95	164.14	112.30	126.35	140.40	77.07	86.55	96.02	65.69	73.91	82.13	98.91	111.65	124.40	88.72	100.44	112.16
64	139.39	156.41	173.40	118.53	133.90	149.26	82.33	92.39	102.43	70.01	79.09	88.17	102.83	116.20	129.56	92.55	104.88	117.24
65	149.43	167.27	185.11	128.24	144.43	160.57	89.09	99.72	110.36	76.46	86.11	95.73	109.92	124.45	138.97	100.60	113.56	126.52
66	169.28	188.89	208.48	140.11	157.49	174.86	101.23	112.95	124.67	83.79	94.18	104.56	123.32	139.01	154.67	110.78	125.42	140.05
67	185.89	206.75	227.58	154.37	172.94	191.55	111.49	124.00	136.50	92.58	103.72	114.88	134.79	151.64	168.49	122.17	137.97	153.75
68	206.10	228.74	251.39	168.75	189.67	210.62	123.98	137.59	151.22	101.51	114.09	126.70	150.70	169.78	188.89	131.60	148.57	165.55
69	226.51	250.96	275.44	183.24	205.44	227.64	136.64	151.40	166.16	110.54	123.94	137.33	164.67	184.99	205.31	142.22	160.95	179.63
70	247.09	273.41	299.70	200.19	224.79	249.37	149.49	165.41	181.31	121.11	136.00	150.87	179.91	202.00	224.07	154.06	173.99	193.91
71	268.90	296.71	324.52	214.43	240.49	266.58	164.10	181.08	198.05	130.87	146.76	162.69	194.99	218.83	242.65	163.60	184.73	205.84
72	291.94	321.83	351.73	230.99	258.51	286.07	179.94	198.36	216.79	142.37	159.33	176.32	206.98	232.03	257.08	175.38	197.72	220.04
73	311.86	343.53	375.17	245.06	274.95	304.83	193.49	213.14	232.77	152.05	170.59	189.13	221.20	247.87	274.57	185.23	209.20	233.16
74	330.61	363.46	396.27	259.10	290.17	321.24	205.12	225.50	245.86	160.75	180.03	199.31	235.34	263.66	291.98	196.11	221.20	246.22
75	351.73	386.89	422.07	276.68	309.51	342.34	218.22	240.04	261.87	171.66	192.03	212.40	249.51	279.48	309.41	204.82	230.98	257.12
76	379.84	417.39	454.89	306.00	341.77	377.50	235.67	258.96	282.23	189.85	212.04	234.21	272.39	305.06	337.76	227.74	256.60	285.45
77	409.20	449.62	490.08	335.30	374.01	412.69	253.88	278.96	304.06	208.03	232.05	256.04	298.53	333.38	368.26	252.77	284.37	315.96
78	440.81	484.21	497.03	365.81	406.83	447.85	273.49	300.42	308.38	226.96	252.41	277.86	321.42	359.00	396.58	274.57	308.34	342.11
79	468.96	497.03	497.03	395.11	439.08	483.04	290.96	308.38	308.38	245.14	272.42	299.69	347.56	388.43	429.27	302.87	339.94	376.96
80				423.24	469.56					262.59	291.33					324.68	363.89	
81				454.89	497.03					282.23	308.38					349.73	391.69	
82				484.21	497.03					300.42	308.38					375.89	421.09	
83				497.03	497.03					308.38	308.38					402.05	450.52	
84				497.03	497.03					308.38	308.38					429.27	461.90	

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

Premium Rates with First 23.3% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
41	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
42	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
43	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
44	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
45	175.08	200.08	225.12	143.80	165.72	187.56	278.28	317.30	356.40	256.32	290.78	325.12	375.14	422.08	468.90	337.60	378.28	418.92
46	175.08	200.08	225.12	143.80	165.72	187.56	284.54	323.54	362.64	256.32	290.78	325.12	387.64	434.56	481.42	350.16	390.76	431.40
47	178.18	204.78	231.36	146.94	170.44	193.82	300.10	340.78	381.40	265.74	301.72	337.60	403.30	451.78	500.18	362.64	406.44	450.16
48	178.18	204.78	231.36	153.22	176.68	200.08	312.58	356.40	400.12	272.02	307.96	343.90	425.16	475.18	525.18	372.04	417.36	462.64
49	187.56	215.76	243.88	156.30	181.32	206.32	318.82	362.64	406.44	275.08	312.58	350.16	440.82	492.36	543.98	384.52	429.90	475.18
50	187.56	215.76	243.88	162.54	187.56	212.56	328.22	373.58	418.92	281.36	318.82	356.40	472.10	526.82	581.44	393.86	440.82	487.66
51	193.82	225.12	256.32	165.72	192.26	218.86	337.60	384.52	431.40	297.00	336.04	375.14	484.54	539.30	594.00	403.30	451.78	500.18
52	200.08	231.36	262.60	165.72	192.26	218.86	343.90	390.76	437.64	297.00	336.04	375.14	500.18	556.44	612.72	422.08	470.58	518.92
53	203.20	236.06	268.80	181.32	209.44	237.62	353.26	401.76	450.16	306.34	347.02	387.64	515.78	573.66	631.46	431.40	481.42	531.48
54	203.20	236.06	268.80	181.32	209.44	237.62	368.90	418.92	468.90	312.58	353.26	393.86	537.72	597.14	656.50	440.82	492.36	543.98
55	212.56	247.00	281.36	193.82	225.12	256.32	378.28	429.90	481.42	325.12	368.90	412.66	559.60	620.56	681.50	459.54	514.28	568.94
56	228.24	264.20	300.10	200.08	231.36	262.60	403.30	458.02	512.68	347.02	392.34	437.64	594.00	656.50	719.00	493.90	550.22	606.48
57	250.08	287.58	325.12	215.76	248.58	281.36	431.40	487.66	543.98	375.14	422.08	468.90	622.14	686.20	750.28	528.34	586.18	643.94
58	265.74	304.78	343.90	231.36	265.74	300.10	453.34	511.12	568.94	397.04	445.52	493.90	659.62	726.86	794.04	556.44	615.90	675.26
59	281.36	321.98	362.64	247.00	282.96	318.82	487.66	547.12	606.48	425.16	475.18	525.18	694.00	762.76	831.54	590.90	651.90	712.72
60	306.34	350.16	393.86	262.60	300.10	337.60	509.54	570.54	631.46	459.54	514.28	568.94	722.16	792.48	862.78	618.96	681.50	744.00
61	321.98	367.32	412.66	275.08	312.58	350.16	537.72	600.24	662.74	487.66	543.98	600.24	756.52	828.42	900.28	653.42	717.48	781.56
62	337.60	384.52	431.40	284.54	323.54	362.64	565.84	629.92	694.00	509.54	567.42	625.26	784.72	858.12	931.60	690.86	758.12	825.26
63	353.26	401.76	450.16	306.34	347.02	387.64	597.14	664.34	731.52	537.72	597.14	656.50	819.02	894.04	969.12	719.00	787.80	856.56
64	375.14	425.16	475.18	325.12	368.90	412.66	618.96	687.76	756.52	559.60	620.56	681.50	853.46	930.02	999.98	753.42	823.72	894.04
65	397.04	451.78	506.44	340.78	386.10	431.40	656.50	728.42	800.30	597.14	661.20	725.28	890.96	970.72	999.98	784.72	858.12	931.60
66	465.86	523.60	581.44	397.04	445.52	493.90	759.68	836.22	912.84	681.50	750.28	819.02	999.98	999.98	999.98	884.72	964.48	999.98
67	543.98	606.48	668.98	472.10	526.82	581.44	865.94	948.76	999.98	772.18	845.64	919.08	999.98	999.98	999.98	981.62	999.98	999.98
68	618.96	687.76	756.52	531.48	590.90	650.18	969.12	999.98	999.98	865.94	945.68	999.98	999.98	999.98	999.98	999.98	999.98	999.98
69	703.40	776.92	850.32	597.14	661.20	725.28	999.98	999.98	999.98	962.86	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	778.46	858.12	937.84	659.62	729.96	800.30	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	847.18	930.02	999.98	722.16	795.64	869.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	931.60	999.98	999.98	784.72	864.38	944.08	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	999.98	999.98	999.98	850.32	934.74	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
74	999.98	999.98	999.98	912.84	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
75	999.98	999.98	999.98	984.76	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
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 First 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
41	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
42	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
43	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
44	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
45	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	207.58	233.54	259.44
46	119.36	137.54	155.68	103.78	119.36	134.92	171.24	194.62	217.96	145.32	166.08	186.84	249.08	280.22	311.36	212.74	238.70	264.64
47	121.94	141.46	160.86	103.78	119.36	134.92	181.66	207.58	233.54	150.50	171.24	192.04	256.90	289.32	321.76	220.56	247.78	275.02
48	121.94	141.46	160.86	106.40	123.22	140.12	189.44	216.68	243.90	158.30	180.38	202.40	262.08	294.52	326.90	225.76	252.96	280.22
49	124.52	145.32	166.08	106.40	123.22	140.12	199.82	227.00	254.28	163.46	185.54	207.58	269.84	303.60	337.34	238.70	267.24	295.82
50	129.74	150.50	171.24	114.14	132.38	150.50	207.58	236.18	264.64	171.24	194.62	217.96	275.02	308.78	342.52	251.70	281.56	311.36
51	132.38	154.38	176.44	114.14	132.38	150.50	215.38	245.26	275.02	171.24	194.62	217.96	285.40	321.76	358.06	256.90	286.74	316.56
52	132.38	154.38	176.44	114.14	132.38	150.50	220.56	250.40	280.22	176.44	199.82	223.12	295.82	332.10	368.46	264.64	295.82	326.90
53	134.92	158.30	181.66	116.78	136.24	155.68	228.30	259.44	290.62	186.84	212.74	238.70	303.60	341.24	378.80	269.84	300.98	332.10
54	134.92	158.30	181.66	116.78	136.24	155.68	236.18	268.54	300.98	197.24	223.12	249.08	308.78	346.42	383.98	277.60	310.10	342.52
55	145.32	171.24	197.24	124.52	145.32	166.08	249.08	282.84	316.56	205.02	232.28	259.44	316.56	355.50	394.40	295.82	329.54	363.24
56	155.68	181.66	207.58	129.74	150.50	171.24	264.64	300.98	337.34	217.96	246.52	275.02	334.76	374.96	415.12	311.36	347.68	383.98
57	168.66	195.92	223.12	137.54	159.58	181.66	277.60	315.26	352.88	230.98	260.76	290.62	358.06	399.58	441.12	329.54	367.18	404.76
58	181.66	210.18	238.70	150.50	173.84	197.24	300.98	339.92	378.80	254.28	285.40	316.56	386.66	429.40	472.24	352.88	391.84	430.70
59	189.44	219.28	249.08	166.08	192.04	217.96	313.96	354.20	394.40	267.24	299.68	332.10	407.38	452.78	498.20	371.06	411.26	451.48
60	207.58	238.70	269.84	173.84	201.10	228.30	332.10	373.60	415.12	290.62	324.32	358.06	435.88	482.60	529.30	394.40	435.88	477.40
61	217.96	249.08	280.22	179.06	206.32	233.54	350.32	393.10	435.88	306.18	342.52	378.80	454.08	502.08	550.06	412.54	455.38	498.20
62	225.76	258.14	290.62	192.04	220.56	249.08	365.88	411.26	456.68	319.16	356.80	394.40	472.24	521.56	570.84	438.52	483.92	529.30
63	238.70	272.42	306.18	205.02	234.86	264.64	383.98	430.70	477.40	342.52	381.42	420.34	500.80	551.40	601.96	456.68	503.38	550.06
64	259.44	295.82	332.10	212.74	243.90	275.02	402.16	450.18	498.20	355.50	395.74	435.88	524.10	576.00	627.90	480.04	527.98	576.00
65	272.42	310.10	347.68	225.76	258.14	290.62	422.90	473.56	524.10	376.26	419.04	461.82	552.66	608.48	664.22	498.20	547.48	596.78
66	313.96	354.20	394.40	264.64	300.98	337.34	480.04	535.82	591.54	435.88	482.60	529.30	627.90	687.56	747.24	552.66	605.86	659.06
67	360.70	406.10	451.48	306.18	345.12	383.98	544.90	604.58	664.22	495.62	546.24	596.78	703.14	769.34	835.42	612.32	672.02	731.68
68	402.16	450.18	498.20	337.34	378.80	420.34	604.58	668.14	731.68	552.66	608.48	664.22	778.40	848.44	918.50	677.20	740.78	804.36
69	446.30	498.20	550.06	383.98	430.70	477.40	661.68	730.40	799.16	609.78	668.14	726.48	858.86	935.40	999.98	736.84	806.96	876.98
70	487.76	544.90	601.96	425.52	474.82	524.10	726.48	799.16	871.78	669.44	731.68	793.94	928.88	999.98	999.98	801.82	878.30	954.82
71	529.30	588.98	648.70	461.82	513.74	565.62	788.76	866.58	944.44	731.68	799.16	866.58	999.98	999.98	999.98	861.42	941.86	999.98
72	573.40	636.96	700.56	508.56	565.62	622.72	843.26	925.04	999.98	783.58	853.64	923.72	999.98	999.98	999.98	921.12	999.98	999.98
73	617.52	684.98	752.44	544.90	604.58	664.22	905.58	992.44	999.98	850.98	926.28	999.98	999.98	999.98	999.98	980.76	999.98	999.98
74	661.68	733.00	804.36	586.36	648.70	710.94	970.44	999.98	999.98	905.58	984.66	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	713.54	790.08	866.58	627.90	695.34	762.82	999.98	999.98	999.98	965.22	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	801.82	883.50	965.22	716.10	788.76	861.42	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	892.54	980.76	999.98	806.96	886.06	965.22	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	980.76	999.98	999.98	897.72	983.36	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
79	999.98	999.98	999.98	993.74	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

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

Premium Rates with First 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
41	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
42	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
43	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
44	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
45	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
46	98.58	114.14	129.74	70.08	81.78	93.42	145.32	166.08	186.84	119.36	137.54	155.68	223.12	249.08	275.02	197.24	217.96	238.70
47	98.58	114.14	129.74	70.08	81.78	93.42	150.50	171.24	192.04	119.36	137.54	155.68	233.54	259.44	285.40	197.24	217.96	238.70
48	101.22	118.06	134.92	72.62	85.66	98.58	153.10	175.14	197.24	124.52	142.74	160.86	236.18	263.36	290.62	205.02	227.00	249.08
49	106.40	123.22	140.12	77.88	90.84	103.78	158.30	180.38	202.40	127.18	146.64	166.08	241.34	268.54	295.82	205.02	227.00	249.08
50	108.94	127.18	145.32	83.10	98.58	114.14	166.08	189.44	212.74	132.38	151.82	171.24	249.08	277.60	306.18	212.74	236.18	259.44
51	108.94	127.18	145.32	83.10	98.58	114.14	166.08	189.44	212.74	132.38	151.82	171.24	249.08	277.60	306.18	212.74	236.18	259.44
52	114.14	132.38	150.50	93.42	108.94	124.52	171.24	194.62	217.96	134.92	155.68	176.44	254.28	282.84	311.36	212.74	236.18	259.44
53	116.78	136.24	155.68	96.00	112.86	129.74	176.44	202.40	228.30	145.32	166.08	186.84	256.90	286.74	316.56	223.12	249.08	275.02
54	116.78	136.24	155.68	96.00	112.86	129.74	181.66	207.58	233.54	145.32	166.08	186.84	262.08	291.94	321.76	223.12	249.08	275.02
55	124.52	145.32	166.08	103.78	121.94	140.12	189.44	216.68	243.90	153.10	175.14	197.24	269.84	300.98	332.10	236.18	263.36	290.62
56	129.74	150.50	171.24	108.94	127.18	145.32	207.58	236.18	264.64	166.08	189.44	212.74	288.02	320.46	352.88	249.08	277.60	306.18
57	137.54	159.58	181.66	116.78	136.24	155.68	220.56	250.40	280.22	181.66	207.58	233.54	300.98	334.76	368.46	262.08	291.94	321.76
58	150.50	173.84	197.24	124.52	145.32	166.08	233.54	264.64	295.82	199.82	227.00	254.28	324.32	361.98	399.58	275.02	306.18	337.34
59	166.08	192.04	217.96	132.38	154.38	176.44	251.70	284.14	316.56	212.74	241.34	269.84	342.52	381.42	420.34	300.98	334.76	368.46
60	173.84	201.10	228.30	150.50	173.84	197.24	269.84	306.18	342.52	233.54	264.64	295.82	363.24	404.76	446.30	316.56	352.88	389.18
61	181.66	210.18	238.70	155.68	179.06	202.40	282.84	320.46	358.06	251.70	284.14	316.56	376.26	419.04	461.82	329.54	367.18	404.76
62	194.62	224.46	254.28	166.08	192.04	217.96	300.98	339.92	378.80	264.64	298.38	332.10	397.00	442.44	487.76	355.50	395.74	435.88
63	207.58	238.70	269.84	173.84	201.10	228.30	313.96	354.20	394.40	280.22	316.56	352.88	417.74	465.76	513.74	368.46	409.94	451.48
64	215.38	247.78	280.22	181.66	210.18	238.70	326.90	368.46	409.94	298.38	336.06	373.60	430.70	480.04	529.30	386.66	429.40	472.24
65	228.30	262.08	295.82	194.62	224.46	254.28	355.50	400.90	446.30	319.16	359.40	399.58	456.68	508.56	560.46	409.94	456.68	503.38
66	267.24	304.88	342.52	225.76	258.14	290.62	402.16	450.18	498.20	360.70	403.46	446.30	513.74	570.84	627.90	459.28	509.88	560.46
67	306.18	347.68	389.18	264.64	300.98	337.34	451.48	503.38	555.26	412.54	460.58	508.56	573.40	634.42	695.34	516.36	572.12	627.90
68	339.92	385.36	430.70	300.98	339.92	378.80	508.56	565.62	622.72	459.28	509.88	560.46	640.90	707.06	773.22	570.84	630.52	690.16
69	378.80	428.10	477.40	326.90	368.46	409.94	557.86	618.84	679.78	506.00	561.78	617.52	703.14	774.54	845.82	635.72	701.86	768.00
70	417.74	470.96	524.10	368.46	415.12	461.82	614.94	681.14	747.24	555.26	614.94	674.60	765.44	841.94	918.50	690.16	760.26	830.28
71	456.68	513.74	570.84	404.76	454.08	503.38	664.22	734.30	804.36	601.96	664.22	726.48	825.08	905.58	985.94	742.04	817.34	892.54
72	490.42	551.40	612.32	430.70	482.60	534.46	716.10	791.36	866.58	648.70	716.10	783.58	889.96	976.92	999.98	799.16	879.58	960.04
73	526.76	590.28	653.86	469.64	525.44	581.18	770.64	849.72	928.88	695.34	765.44	835.42	949.66	999.98	999.98	856.22	941.86	999.98
74	568.24	636.96	705.76	506.00	564.34	622.72	825.08	908.14	991.12	747.24	822.52	897.72	999.98	999.98	999.98	910.76	999.98	999.98
75	612.32	684.98	757.64	544.90	607.14	669.44	882.16	970.44	999.98	796.56	875.72	954.82	999.98	999.98	999.98	975.54	999.98	999.98
76	697.98	777.08	856.22	625.32	694.06	762.82	975.54	999.98	999.98	889.96	976.92	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	778.40	864.02	949.66	710.94	786.22	861.42	999.98	999.98	999.98	985.94	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	866.58	957.46	999.98	799.16	879.58	960.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	954.82	999.98	999.98	887.34	975.54	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
80				975.54	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 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
41	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
42	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
43	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
44	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
45	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
46	70.08	81.78	93.42	54.52	63.58	72.62	111.58	128.44	145.32	88.20	101.22	114.14	158.30	177.78	197.24	127.18	144.02	160.86
47	70.08	81.78	93.42	54.52	63.58	72.62	116.78	133.66	150.50	93.42	106.40	119.36	166.08	186.84	207.58	137.54	154.38	171.24
48	72.62	85.66	98.58	57.10	67.48	77.88	119.36	137.54	155.68	98.58	114.14	129.74	166.08	186.84	207.58	145.32	163.46	181.66
49	72.62	85.66	98.58	57.10	67.48	77.88	124.52	142.74	160.86	103.78	119.36	134.92	173.84	195.92	217.96	145.32	163.46	181.66
50	83.10	98.58	114.14	64.88	76.60	88.20	132.38	151.82	171.24	111.58	128.44	145.32	173.84	195.92	217.96	153.10	172.60	192.04
51	83.10	98.58	114.14	64.88	76.60	88.20	132.38	151.82	171.24	111.58	128.44	145.32	181.66	205.02	228.30	158.30	177.78	197.24
52	83.10	98.58	114.14	64.88	76.60	88.20	142.74	162.18	181.66	116.78	133.66	150.50	181.66	205.02	228.30	158.30	177.78	197.24
53	85.66	102.48	119.36	67.48	80.48	93.42	145.32	166.08	186.84	119.36	137.54	155.68	197.24	223.12	249.08	166.08	186.84	207.58
54	85.66	102.48	119.36	67.48	80.48	93.42	150.50	171.24	192.04	124.52	142.74	160.86	197.24	223.12	249.08	171.24	192.04	212.74
55	98.58	116.78	134.92	77.88	93.42	108.94	158.30	180.38	202.40	132.38	151.82	171.24	205.02	232.28	259.44	179.06	201.10	223.12
56	103.78	121.94	140.12	77.88	93.42	108.94	163.46	185.54	207.58	142.74	162.18	181.66	212.74	241.34	269.84	192.04	215.38	238.70
57	111.58	131.06	150.50	85.66	102.48	119.36	176.44	199.82	223.12	155.68	176.44	197.24	225.76	255.60	285.40	202.40	228.30	254.28
58	119.36	140.12	160.86	98.58	116.78	134.92	186.84	212.74	238.70	163.46	185.54	207.58	243.90	275.02	306.18	215.38	242.60	269.84
59	127.18	149.20	171.24	103.78	121.94	140.12	205.02	232.28	259.44	176.44	199.82	223.12	256.90	289.32	321.76	223.12	251.70	280.22
60	140.12	163.46	186.84	111.58	131.06	150.50	212.74	241.34	269.84	186.84	212.74	238.70	269.84	303.60	337.34	241.34	271.18	300.98
61	150.50	173.84	197.24	119.36	140.12	160.86	225.76	255.60	285.40	205.02	232.28	259.44	285.40	321.76	358.06	249.08	280.22	311.36
62	160.86	186.84	212.74	124.52	145.32	166.08	233.54	264.64	295.82	212.74	241.34	269.84	303.60	341.24	378.80	256.90	289.32	321.76
63	168.66	195.92	223.12	132.38	154.38	176.44	251.70	284.14	316.56	225.76	255.60	285.40	316.56	355.50	394.40	269.84	303.60	337.34
64	176.44	205.02	233.54	140.12	163.46	186.84	259.44	293.20	326.90	233.54	264.64	295.82	329.54	369.78	409.94	280.22	316.56	352.88
65	189.44	219.28	249.08	155.68	181.66	207.58	275.02	311.36	347.68	251.70	284.14	316.56	347.68	389.18	430.70	298.38	336.06	373.60
66	215.38	247.78	280.22	176.44	205.02	233.54	306.18	345.12	383.98	275.02	311.36	347.68	391.84	437.22	482.60	324.32	364.56	404.76
67	238.70	275.02	311.36	197.24	228.30	259.44	332.10	373.60	415.12	300.98	339.92	378.80	428.10	476.12	524.10	355.50	398.26	441.12
68	269.84	308.78	347.68	223.12	256.90	290.62	368.46	415.12	461.82	321.76	363.24	404.76	472.24	524.10	576.00	386.66	434.58	482.60
69	290.62	332.10	373.60	246.52	284.14	321.76	399.58	448.88	498.20	345.12	390.56	435.88	516.36	572.12	627.90	417.74	468.34	518.94
70	326.90	373.60	420.34	272.42	312.66	352.88	433.32	486.50	539.66	371.06	419.04	467.02	560.46	620.14	679.78	454.08	509.88	565.62
71	347.68	397.00	446.30	293.20	336.06	378.80	467.02	524.10	581.18	391.84	442.44	493.00	601.96	664.22	726.48	480.04	538.36	596.78
72	373.60	425.52	477.40	321.76	368.46	415.12	493.00	552.66	612.32	417.74	470.96	524.10	646.10	712.22	778.40	511.20	572.12	633.10
73	402.16	457.98	513.74	342.52	391.84	441.12	526.76	590.28	653.86	441.12	498.20	555.26	690.16	760.26	830.28	542.34	608.48	674.60
74	428.10	486.50	544.90	368.46	420.34	472.24	560.46	627.90	695.34	467.02	526.76	586.36	731.68	804.36	876.98	573.40	642.18	710.94
75	456.68	518.94	581.18	397.00	452.78	508.56	594.20	665.56	736.84	487.76	550.06	612.32	778.40	856.22	934.08	612.32	684.98	757.64
76	521.56	590.28	659.06	454.08	515.06	576.00	648.70	726.48	804.36	542.34	611.08	679.78	840.62	923.72	999.98	677.20	756.36	835.42
77	586.36	661.68	736.84	524.10	591.54	659.06	710.94	793.94	876.98	601.96	677.20	752.44	905.58	995.04	999.98	742.04	827.70	913.30
78	651.32	733.00	814.72	591.54	666.86	742.04	765.44	854.94	944.44	653.86	734.30	814.72	975.54	999.98	999.98	809.56	900.36	991.12
79	716.10	804.36	892.54	648.70	729.08	809.56	827.70	925.04	999.98	721.28	809.56	897.72	999.98	999.98	999.98	874.42	971.72	999.98
80				721.28	809.56					773.22	866.58					936.68	999.98	
81				783.58	876.98					832.86	932.78					999.98	999.98	
82				850.98	952.22					895.16	999.98					999.98	999.98	
83				923.72	999.98					957.46	999.98					999.98	999.98	
84				991.12	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 23.3% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	107.52	120.98	134.40	96.76	108.42	120.06	47.76	53.72	59.68	42.96	48.14	53.32	91.20	104.00	116.80	84.02	95.30	106.56
41	109.88	123.62	137.34	98.88	110.80	122.70	49.46	55.66	61.82	44.52	49.88	55.24	92.32	105.26	118.22	85.04	96.46	107.86
42	112.22	126.28	140.28	101.00	113.16	125.34	51.18	57.60	63.98	46.06	51.62	57.16	93.42	106.52	119.64	86.04	97.62	109.14
43	114.60	128.92	143.24	103.12	115.54	127.96	52.90	59.52	66.12	47.60	53.36	59.08	94.54	107.78	121.06	87.08	98.78	110.44
44	116.96	131.58	146.18	105.24	117.92	130.60	54.62	61.46	68.28	49.16	55.08	61.00	95.62	109.04	122.48	88.10	99.94	111.72
45	119.30	134.24	149.12	107.38	120.30	133.24	56.34	63.40	70.42	50.70	56.82	62.92	96.74	110.30	123.90	89.10	101.08	113.02
46	125.90	141.14	156.36	113.74	126.92	140.12	60.26	67.54	74.84	54.42	60.74	67.06	100.00	113.70	127.44	90.08	102.20	114.26
47	133.72	149.80	165.84	120.24	134.76	149.26	64.80	72.60	80.38	58.28	65.32	72.34	106.60	121.06	135.48	94.40	107.18	119.92
48	143.84	160.76	177.68	125.86	141.20	156.52	70.56	78.86	87.16	61.74	69.26	76.78	112.22	127.96	143.66	97.66	110.56	123.48
49	152.12	169.90	187.72	132.68	148.36	163.98	75.48	84.30	93.14	65.84	73.60	81.36	115.68	131.58	147.48	99.82	113.42	127.06
50	166.12	185.36	204.58	138.58	155.10	171.58	83.30	92.96	102.60	69.50	77.78	86.06	120.34	136.98	153.60	103.16	116.90	130.66
51	174.32	194.02	213.70	145.10	162.54	179.94	88.74	98.78	108.80	73.88	82.76	91.62	125.46	142.90	160.32	110.38	124.90	139.42
52	183.92	204.60	225.30	155.20	173.04	190.80	94.98	105.66	116.34	80.14	89.36	98.52	129.52	147.16	164.82	111.86	126.58	141.30
53	193.74	215.48	237.20	162.06	180.84	199.64	101.38	112.78	124.14	84.80	94.64	104.48	134.82	153.32	171.80	116.92	132.44	147.94
54	206.24	229.04	251.82	169.08	188.86	208.64	109.30	121.40	133.46	89.62	100.10	110.58	142.62	161.96	181.30	120.84	136.58	152.28
55	219.08	242.94	266.80	179.92	201.34	222.74	117.50	130.30	143.12	96.50	108.00	119.46	148.14	168.36	188.54	127.32	144.46	161.62
56	237.54	262.52	287.52	197.50	220.02	242.52	129.20	142.80	156.40	107.44	119.68	131.92	160.16	181.90	203.60	137.80	155.80	173.80
57	254.00	280.14	306.32	215.70	239.30	262.90	140.00	154.40	168.82	118.88	131.90	144.90	173.70	196.36	219.04	151.04	169.94	188.80
58	274.82	302.84	330.82	231.84	256.62	281.34	153.38	169.02	184.64	129.40	143.22	157.02	185.04	208.62	232.22	162.06	181.84	201.60
59	294.96	324.20	353.42	251.14	277.08	302.92	166.60	183.10	199.60	141.84	156.50	171.10	201.72	226.32	250.88	175.86	196.56	217.24
60	312.98	343.48	373.94	268.26	295.36	322.44	178.78	196.20	213.60	153.24	168.72	184.20	213.58	239.14	264.68	192.62	215.56	238.48
61	332.64	364.26	395.84	287.30	315.46	343.64	191.76	209.98	228.20	165.62	181.86	198.10	227.48	253.94	280.38	206.32	230.14	253.94
62	349.98	382.70	415.48	308.12	338.10	368.06	203.52	222.58	241.62	179.18	196.64	214.04	241.58	268.94	296.30	217.56	242.26	266.96
63	370.42	404.34	438.30	325.18	356.30	387.40	217.26	237.16	257.08	190.72	208.98	227.22	257.28	286.24	315.16	231.68	257.28	282.86
64	391.36	426.48	461.56	345.48	377.72	409.96	231.42	252.20	272.96	204.30	223.36	242.42	269.08	298.98	328.90	243.28	269.78	296.28
65	414.16	451.24	488.24	364.76	398.90	433.04	246.86	268.96	291.02	217.42	237.76	258.12	287.96	319.50	351.04	261.92	290.02	318.12
66	475.70	497.03	497.03	415.54	453.00	490.40	285.38	309.20	311.56	249.28	271.76	294.20	335.84	369.70	403.56	301.28	331.70	362.10
67	497.03	497.03	497.03	465.78	497.03	497.03	311.56	311.56	311.56	281.22	305.40	311.56	385.84	422.74	459.66	344.06	376.80	409.52
68	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	435.16	461.90	461.90	388.84	424.64	460.40
69	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	435.70	461.90	461.90
70	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
71	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
72	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
73	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
74	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
75	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
76	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90

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

Premium Rates with First 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	74.16	83.44	92.70	61.80	69.54	77.26	33.40	37.56	41.74	27.84	31.30	34.78	57.46	65.30	73.12	48.76	55.72	62.68
41	75.50	84.94	94.38	62.92	70.78	78.64	34.36	38.66	42.96	28.64	32.22	35.80	58.00	65.92	73.82	49.22	56.24	63.28
42	76.84	86.42	96.04	64.02	72.02	80.02	35.32	39.74	44.16	29.44	33.12	36.80	58.54	66.52	74.50	49.68	56.78	63.88
43	78.16	87.94	97.70	65.14	73.28	81.42	36.28	40.84	45.36	30.24	34.02	37.80	59.08	67.14	75.20	50.14	57.30	64.48
44	79.50	89.44	99.38	66.24	74.52	82.80	37.26	41.92	46.58	31.06	34.94	38.80	59.64	67.76	75.88	50.60	57.82	65.06
45	80.82	90.92	101.04	67.36	75.78	84.20	38.22	43.00	47.78	31.86	35.84	39.82	60.18	68.38	76.58	51.06	58.36	65.64
46	82.46	92.78	103.08	70.44	79.02	87.62	39.50	44.42	49.36	33.74	37.86	41.96	60.78	69.06	77.36	51.56	58.94	66.32
47	86.74	97.68	108.64	74.48	83.66	92.86	42.04	47.36	52.66	36.10	40.56	45.02	65.12	74.40	83.72	53.96	61.40	68.84
48	90.22	101.38	112.52	77.70	87.06	96.44	44.24	49.70	55.18	38.10	42.70	47.28	68.58	78.44	88.30	57.32	65.30	73.28
49	94.64	106.50	118.32	83.74	93.74	103.76	46.92	52.78	58.66	41.50	46.46	51.44	73.06	82.98	92.96	59.76	67.84	75.88
50	98.28	110.34	122.40	89.94	100.62	111.26	49.22	55.26	61.30	45.06	50.40	55.72	76.62	87.18	97.70	63.22	71.84	80.46
51	104.28	117.56	130.82	93.86	104.78	115.66	53.04	59.78	66.52	47.72	53.28	58.82	80.60	91.78	102.92	64.08	72.84	81.56
52	110.48	124.02	137.60	98.82	110.48	122.08	56.96	63.96	70.96	50.96	56.96	62.96	83.66	94.98	106.30	66.94	75.80	84.64
53	115.82	130.18	144.50	102.94	114.82	126.68	60.54	68.04	75.52	53.80	60.02	66.22	87.76	99.74	111.72	71.84	81.78	91.76
54	120.28	134.94	149.58	108.14	120.80	133.42	63.66	71.44	79.18	57.24	63.94	70.64	92.00	104.60	117.24	76.82	86.92	97.04
55	125.86	141.34	156.80	117.62	131.02	144.42	67.44	75.72	84.00	63.00	70.20	77.38	98.30	111.62	124.92	80.90	91.66	102.38
56	135.68	151.98	168.24	126.20	140.92	155.62	73.62	82.46	91.28	68.46	76.46	84.44	105.78	120.32	134.84	87.14	98.54	109.94
57	147.88	165.04	182.20	136.10	151.66	167.16	81.20	90.62	100.04	74.74	83.28	91.80	112.38	127.64	142.86	93.52	105.58	117.66
58	162.68	180.66	198.68	148.46	164.86	181.20	90.34	100.34	110.34	82.46	91.56	100.64	123.40	139.36	155.30	104.24	117.00	129.78
59	174.54	194.00	213.44	158.98	176.20	193.44	98.00	108.92	119.84	89.26	98.94	108.62	130.32	147.02	163.70	110.92	124.38	137.84
60	190.12	210.48	230.86	172.02	190.12	208.24	107.86	119.42	130.98	97.60	107.86	118.12	139.54	156.98	174.42	122.12	136.28	150.44
61	201.20	222.46	243.72	182.78	201.76	220.74	115.30	127.50	139.66	104.76	115.64	126.50	148.70	166.86	185.02	129.96	145.38	160.78
62	212.50	234.68	256.86	197.32	217.74	238.18	122.96	135.80	148.64	114.20	126.00	137.82	156.88	176.34	195.82	136.84	152.98	169.10
63	228.82	251.94	275.04	208.64	229.98	251.32	133.64	147.14	160.64	121.86	134.34	146.78	166.28	186.52	206.74	148.32	165.18	182.02
64	243.08	267.14	291.22	222.64	244.88	267.14	143.26	157.44	171.62	131.20	144.30	157.44	175.88	196.88	217.88	155.48	173.08	190.64
65	260.14	286.40	312.66	234.50	257.70	280.90	154.62	170.24	185.84	139.40	153.18	166.96	186.76	209.14	231.46	166.16	185.06	203.96
66	298.26	326.60	354.94	262.52	287.80	313.06	178.32	195.26	212.20	156.94	172.06	187.16	213.60	238.42	263.22	193.96	214.74	235.54
67	337.02	368.76	400.44	293.50	322.12	350.72	202.64	221.70	240.74	176.46	193.66	210.84	244.30	271.06	297.80	222.20	244.90	267.56
68	376.46	410.34	444.22	327.52	358.28	389.02	227.58	248.06	268.54	197.98	216.58	235.16	273.08	301.80	330.50	249.64	274.84	300.02
69	419.08	456.42	493.76	359.54	393.76	427.92	254.70	277.40	300.10	218.52	239.32	260.08	301.10	332.36	363.64	277.48	304.04	330.58
70	457.26	496.86	497.03	394.70	432.36	470.04	279.36	303.56	308.38	241.16	264.16	287.16	333.02	366.34	399.62	306.88	335.40	363.94
71	497.03	497.03	497.03	426.16	465.94	497.03	305.98	308.38	308.38	261.12	285.52	308.38	363.26	399.10	434.96	336.96	368.04	399.10
72	497.03	497.03	497.03	457.84	497.03	497.03	308.38	308.38	308.38	281.44	307.98	308.38	389.52	427.28	461.90	361.94	394.30	426.66
73	497.03	497.03	497.03	487.48	497.03	497.03	308.38	308.38	308.38	302.00	308.38	308.38	418.30	458.42	461.90	393.08	427.86	461.90
74	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	448.26	461.90	461.90	418.30	454.82	461.90
75	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	445.84	461.90	461.90
76	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90

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

Premium Rates with First 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	65.60	73.24	80.88	58.00	64.08	70.20	29.30	32.72	36.12	25.90	28.64	31.36	48.96	55.94	62.94	40.20	46.34	52.44
41	67.12	74.92	82.72	59.32	65.54	71.80	30.40	33.94	37.48	26.88	29.70	32.52	49.36	56.42	63.48	40.54	46.72	52.88
42	68.60	76.60	84.56	60.64	67.02	73.40	31.50	35.16	38.84	27.84	30.76	33.70	49.78	56.90	64.00	40.88	47.12	53.32
43	70.12	78.26	86.42	61.98	68.48	75.00	32.60	36.38	40.18	28.82	31.84	34.88	50.20	57.36	64.54	41.22	47.50	53.76
44	71.62	79.94	88.26	63.30	69.94	76.60	33.70	37.62	41.54	29.78	32.92	36.04	50.62	57.84	65.08	41.56	47.90	54.22
45	73.10	81.62	90.12	64.62	71.42	78.22	34.80	38.84	42.88	30.76	34.00	37.22	51.02	58.32	65.60	41.92	48.30	54.66
46	74.44	83.10	91.76	65.80	72.72	79.62	35.82	40.00	44.16	31.66	35.00	38.32	51.56	58.94	66.30	42.36	48.80	55.24
47	79.30	88.10	96.92	66.96	74.00	81.04	38.56	42.86	47.14	32.58	36.00	39.42	53.96	61.42	68.86	42.80	49.32	55.82
48	81.60	91.00	100.40	70.82	78.42	86.06	40.10	44.72	49.34	34.80	38.54	42.28	55.48	63.46	71.46	45.12	51.72	58.28
49	84.82	94.36	103.96	72.06	79.78	87.54	42.08	46.82	51.58	35.76	39.58	43.44	57.94	66.04	74.10	46.56	53.68	60.80
50	89.02	99.20	109.42	76.02	84.40	92.72	44.58	49.68	54.80	38.08	42.28	46.44	61.42	70.06	78.68	48.96	56.14	63.32
51	90.98	101.40	111.84	77.70	86.26	94.76	46.24	51.54	56.84	39.50	43.84	48.16	62.24	71.00	79.72	49.62	56.90	64.18
52	94.88	105.54	116.20	79.38	88.14	96.82	48.90	54.40	59.90	40.92	45.44	49.90	65.04	73.90	82.76	51.24	59.12	67.00
53	97.90	109.28	120.64	85.04	94.92	104.80	51.12	57.06	63.00	44.40	49.58	54.74	67.88	77.86	87.82	55.90	63.88	71.88
54	101.94	113.56	125.14	86.80	96.88	106.98	53.92	60.06	66.18	45.90	51.24	56.58	70.78	80.88	91.00	56.62	64.72	72.80
55	107.08	119.44	131.80	93.74	104.52	115.34	57.32	63.92	70.54	50.16	55.94	61.72	74.76	85.52	96.26	60.42	69.12	77.84
56	116.66	129.80	142.94	100.90	112.44	124.02	63.28	70.40	77.52	54.72	60.98	67.26	82.98	94.42	105.80	66.40	75.74	85.06
57	124.36	138.32	152.26	108.30	120.62	132.94	68.32	75.98	83.64	59.48	66.26	73.02	89.30	101.40	113.46	73.56	84.06	94.56
58	136.66	152.52	168.36	115.88	129.00	142.14	75.98	84.80	93.62	64.42	71.74	79.04	95.76	108.52	121.30	81.96	93.08	104.28
59	147.12	163.82	180.54	129.28	143.78	158.26	82.74	92.14	101.54	72.72	80.86	89.00	104.52	117.98	131.46	88.34	100.22	112.04
60	158.98	177.16	195.34	138.56	154.46	170.34	90.40	100.72	111.06	78.78	87.82	96.86	113.44	128.72	144.00	98.18	111.24	124.36
61	167.24	186.24	205.26	146.46	163.20	179.90	96.04	106.94	117.86	84.10	93.70	103.30	120.14	136.10	152.08	106.90	120.68	134.46
62	179.12	199.64	220.08	160.40	178.56	196.68	103.84	115.72	127.58	92.98	103.52	114.02	129.16	145.86	162.54	113.56	128.04	142.50
63	191.32	213.32	235.30	168.76	187.74	206.76	111.92	124.78	137.64	98.72	109.82	120.96	136.10	153.52	170.96	121.46	137.22	152.96
64	200.16	223.10	246.00	179.70	199.56	219.48	118.12	131.66	145.16	106.04	117.76	129.52	143.12	161.32	179.48	130.64	147.14	163.58
65	215.34	239.78	264.26	193.30	215.34	237.36	128.16	142.70	157.26	115.04	128.16	141.26	157.20	177.28	197.34	141.14	158.92	176.70
66	244.46	271.62	298.78	218.54	242.62	266.68	146.32	162.56	178.82	130.80	145.22	159.62	179.06	200.46	221.82	160.60	179.66	198.72
67	275.32	304.62	333.86	247.92	274.70	301.48	165.70	183.34	200.94	149.22	165.34	181.46	202.42	225.68	248.96	184.96	206.50	228.00
68	310.48	342.54	374.58	276.54	305.46	334.36	187.90	207.30	226.68	167.36	184.86	202.34	229.58	255.34	281.12	207.32	230.18	253.02
69	343.68	378.56	413.40	310.72	343.04	375.38	209.08	230.32	251.52	189.04	208.70	228.38	253.56	281.28	308.96	229.98	255.34	280.68
70	377.42	415.14	452.90	340.30	374.86	409.38	230.82	253.88	276.96	208.12	229.26	250.38	281.40	311.68	341.94	254.08	281.40	308.70
71	408.34	448.18	487.94	367.24	404.50	441.72	250.26	274.68	299.06	225.08	247.92	270.72	305.52	337.76	369.98	276.88	305.52	334.16
72	442.08	485.26	497.03	396.96	436.92	476.88	271.52	298.04	308.38	243.82	268.36	292.90	330.78	365.54	400.28	299.62	330.78	361.94
73	472.02	497.03	497.03	425.58	468.14	497.03	291.42	308.38	308.38	262.74	289.02	308.38	355.96	392.50	429.06	321.18	353.56	385.90
74	497.03	497.03	497.03	452.68	497.03	497.03	308.38	308.38	308.38	280.86	308.38	308.38	381.12	419.48	457.80	345.14	379.92	414.66
75	497.03	497.03	497.03	484.90	497.03	497.03	308.38	308.38	308.38	300.84	308.38	308.38	407.48	448.26	461.90	367.92	404.50	441.04
76	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	450.60	461.90	461.90	411.08	451.24	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	455.40	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
80				497.03	497.03					308.38	308.38					461.90	461.90	
81				497.03	497.03					308.38	308.38					461.90	461.90	
82				497.03	497.03					308.38	308.38					461.90	461.90	
83				497.03	497.03					308.38	308.38					461.90	461.90	
84				497.03	497.03					308.38	308.38					461.90	461.90	

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

Premium Rates with First 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	46.14	51.82	57.48	37.08	41.98	46.88	20.46	22.98	25.48	16.44	18.62	20.80	37.66	43.32	49.02	29.76	34.16	38.52
41	47.28	53.10	58.90	37.98	43.02	48.04	21.30	23.92	26.54	17.12	19.38	21.64	37.96	43.70	49.44	30.00	34.44	38.84
42	48.42	54.38	60.34	38.90	44.06	49.22	22.14	24.88	27.58	17.78	20.14	22.50	38.28	44.06	49.86	30.26	34.72	39.16
43	49.56	55.68	61.76	39.82	45.10	50.36	23.00	25.82	28.64	18.46	20.92	23.36	38.60	44.42	50.28	30.52	35.02	39.48
44	50.72	56.96	63.18	40.74	46.14	51.54	23.84	26.76	29.70	19.16	21.68	24.22	38.92	44.80	50.68	30.76	35.30	39.80
45	51.86	58.24	64.62	41.66	47.18	52.70	24.68	27.72	30.74	19.82	22.46	25.08	39.24	45.16	51.10	31.00	35.60	40.12
46	52.94	59.44	65.94	42.52	48.16	53.80	25.52	28.66	31.80	20.50	23.22	25.92	39.58	45.58	51.56	31.30	35.92	40.50
47	56.66	63.74	70.80	46.92	52.66	58.42	27.66	31.10	34.56	22.90	25.70	28.52	41.82	47.86	53.88	33.46	38.10	42.74
48	57.78	65.00	72.22	50.56	56.88	63.20	28.54	32.10	35.66	24.98	28.08	31.20	43.12	49.68	56.24	35.62	41.22	46.88
49	61.66	69.48	77.30	51.54	57.98	64.42	30.78	34.70	38.62	25.74	28.96	32.18	45.38	52.02	58.64	37.82	43.50	49.18
50	62.84	70.80	78.78	55.34	62.38	69.42	31.72	35.74	39.76	27.92	31.48	35.04	48.68	55.82	62.96	41.04	47.22	53.42
51	67.02	75.64	84.22	58.40	65.58	72.76	34.28	38.70	43.10	29.88	33.56	37.24	49.46	56.72	63.98	41.70	47.98	54.28
52	68.38	77.16	85.94	59.58	66.92	74.24	35.44	40.00	44.54	30.88	34.68	38.48	54.18	61.56	68.94	44.32	50.72	57.12
53	75.72	85.64	95.62	63.76	71.72	79.68	39.74	44.94	50.18	33.46	37.64	41.82	56.02	64.02	72.02	46.00	53.02	60.00
54	77.18	87.32	97.48	67.02	75.16	83.24	40.98	46.36	51.76	35.58	39.90	44.20	58.90	67.02	75.16	48.74	55.86	62.96
55	81.76	92.64	103.46	71.42	80.20	89.00	43.90	49.74	55.56	38.34	43.06	47.78	62.88	71.66	80.42	52.60	60.32	68.04
56	86.40	98.02	109.58	78.00	87.48	96.94	46.94	53.24	59.54	42.38	47.52	52.66	65.72	74.60	83.46	57.38	65.20	73.04
57	93.34	105.66	118.00	83.68	94.38	105.12	51.28	58.06	64.82	45.96	51.86	57.76	71.78	81.30	90.78	63.34	71.78	80.24
58	102.60	115.70	128.82	90.62	102.06	113.54	57.00	64.26	71.54	50.32	56.68	63.06	76.92	87.58	98.26	67.28	76.38	85.44
59	109.96	123.84	137.72	95.50	107.74	119.94	61.70	69.48	77.28	53.60	60.46	67.30	85.38	96.72	108.04	73.46	83.20	92.90
60	117.46	132.16	146.86	105.06	118.06	131.04	66.58	74.90	83.22	59.54	66.90	74.26	89.60	101.66	113.66	78.70	89.60	100.54
61	126.40	142.48	158.56	110.30	124.10	137.88	72.42	81.64	90.84	63.20	71.10	79.00	95.92	108.60	121.26	87.10	98.70	110.24
62	136.72	153.68	170.58	115.68	130.28	144.90	79.16	89.00	98.78	67.00	75.44	83.90	100.08	113.42	126.78	91.18	103.44	115.64
63	144.92	162.74	180.56	123.54	138.98	154.44	84.78	95.20	105.62	72.26	81.30	90.34	108.80	122.82	136.84	97.60	110.48	123.38
64	153.32	172.06	190.74	130.38	147.30	164.18	90.56	101.62	112.68	77.02	87.00	96.98	113.12	127.82	142.52	101.80	115.36	128.96
65	164.38	184.00	203.62	141.06	158.88	176.62	98.00	109.70	121.40	84.10	94.72	105.30	120.92	136.90	152.86	110.66	124.92	139.18
66	186.20	207.78	229.32	154.12	173.24	192.34	111.36	124.24	137.14	92.16	103.60	115.02	135.66	152.92	170.14	121.86	137.96	154.06
67	204.48	227.42	250.34	169.80	190.24	210.70	122.64	136.40	150.16	101.84	114.10	126.36	148.26	166.80	185.34	134.38	151.76	169.12
68	226.72	251.62	276.52	185.62	208.64	231.68	136.38	151.34	166.34	111.66	125.50	139.38	165.78	186.76	207.78	144.76	163.42	182.10
69	249.16	276.06	302.98	201.56	225.98	250.40	150.30	166.54	182.78	121.60	136.34	151.06	181.14	203.48	225.84	156.44	177.04	197.60
70	271.80	300.76	329.68	220.20	247.26	274.30	164.44	181.96	199.44	133.22	149.60	165.96	197.90	222.20	246.48	169.46	191.38	213.30
71	295.80	326.38	356.98	235.88	264.54	293.24	180.52	199.18	217.86	143.96	161.44	178.96	214.48	240.72	266.92	179.96	203.20	226.42
72	321.14	354.02	386.90	254.08	284.36	314.68	197.94	218.20	238.46	156.60	175.26	193.96	227.68	255.24	282.78	192.92	217.50	242.04
73	343.04	377.88	412.68	269.56	302.44	335.32	212.84	234.46	256.04	167.26	187.64	208.04	243.32	272.66	302.02	203.76	230.12	256.48
74	363.68	399.80	435.90	285.02	319.18	353.36	225.64	248.06	270.44	176.82	198.04	219.24	258.88	290.02	321.18	215.72	243.32	270.84
75	386.90	425.58	464.28	304.34	340.46	376.58	240.04	264.04	288.06	188.82	211.24	233.64	274.46	307.42	340.36	225.30	254.08	282.84
76	417.82	459.12	497.03	336.60	375.94	415.26	259.24	284.86	308.38	208.84	233.24	257.64	299.62	335.56	371.54	250.52	282.26	314.00
77	450.12	494.58	497.03	368.84	411.42	453.96	279.26	306.86	308.38	228.84	255.26	281.64	328.38	366.72	405.08	278.04	312.80	347.56
78	484.90	497.03	497.03	402.40	447.52	492.64	300.84	308.38	308.38	249.66	277.66	305.64	353.56	394.90	436.24	302.02	339.18	376.32
79	497.03	497.03	497.03	434.62	482.98	497.03	308.38	308.38	308.38	269.66	299.66	308.38	382.32	427.28	461.90	333.16	373.94	414.66
80				465.56	497.03					288.84	308.38					357.14	400.28	
81				497.03	497.03					308.38	308.38					384.70	430.86	
82				497.03	497.03					308.38	308.38					413.48	461.90	
83				497.03	497.03					308.38	308.38					442.26	461.90	
84				497.03	497.03					308.38	308.38					461.90	461.90	

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

Premium Rates with Second 23.3% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
41	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
42	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
43	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
44	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
45	215.92	246.76	277.64	177.34	204.38	231.32	343.20	391.32	439.54	316.12	358.62	400.96	462.66	520.54	578.28	416.36	466.52	516.64
46	215.92	246.76	277.64	177.34	204.38	231.32	350.92	399.02	447.24	316.12	358.62	400.96	478.08	535.94	593.72	431.84	481.92	532.04
47	219.74	252.56	285.34	181.22	210.20	239.04	370.10	420.28	470.38	327.74	372.10	416.36	497.38	557.18	616.86	447.24	501.26	555.18
48	219.74	252.56	285.34	188.96	217.90	246.76	385.50	439.54	493.46	335.48	379.80	424.12	524.34	586.04	647.70	458.84	514.72	570.56
49	231.32	266.10	300.78	192.76	223.62	254.46	393.20	447.24	501.26	339.26	385.50	431.84	543.66	607.22	670.88	474.22	530.20	586.04
50	231.32	266.10	300.78	200.46	231.32	262.14	404.78	460.74	516.64	347.00	393.20	439.54	582.24	649.72	717.08	485.74	543.66	601.42
51	239.04	277.64	316.12	204.38	237.12	269.92	416.36	474.22	532.04	366.28	414.44	462.66	597.58	665.12	732.58	497.38	557.18	616.86
52	246.76	285.34	323.86	204.38	237.12	269.92	424.12	481.92	539.74	366.28	414.44	462.66	616.86	686.26	755.66	520.54	580.36	639.98
53	250.60	291.14	331.50	223.62	258.30	293.06	435.68	495.48	555.18	377.80	427.98	478.08	636.10	707.48	778.78	532.04	593.72	655.46
54	250.60	291.14	331.50	223.62	258.30	293.06	454.96	516.64	578.28	385.50	435.68	485.74	663.16	736.44	809.66	543.66	607.22	670.88
55	262.14	304.62	347.00	239.04	277.64	316.12	466.52	530.20	593.72	400.96	454.96	508.92	690.14	765.32	840.48	566.74	634.26	701.66
56	281.48	325.84	370.10	246.76	285.34	323.86	497.38	564.88	632.28	427.98	483.86	539.74	732.58	809.66	886.74	609.12	678.58	747.96
57	308.42	354.66	400.96	266.10	306.58	347.00	532.04	601.42	670.88	462.66	520.54	578.28	767.28	846.28	925.32	651.60	722.92	794.16
58	327.74	375.88	424.12	285.34	327.74	370.10	559.10	630.36	701.66	489.66	549.46	609.12	813.50	896.42	979.28	686.26	759.58	832.80
59	347.00	397.10	447.24	304.62	348.98	393.20	601.42	674.76	747.96	524.34	586.04	647.70	855.90	940.70	999.98	728.76	803.98	878.98
60	377.80	431.84	485.74	323.86	370.10	416.36	628.40	703.64	778.78	566.74	634.26	701.66	890.64	977.36	999.98	763.36	840.48	917.56
61	397.10	453.02	508.92	339.26	385.50	431.84	663.16	740.26	817.34	601.42	670.88	740.26	933.00	999.98	999.98	805.86	884.86	963.88
62	416.36	474.22	532.04	350.92	399.02	447.24	697.84	776.88	855.90	628.40	699.80	771.12	967.78	999.98	999.98	852.02	934.98	999.98
63	435.68	495.48	555.18	377.80	427.98	478.08	736.44	819.32	902.18	663.16	736.44	809.66	999.98	999.98	999.98	886.74	971.58	999.98
64	462.66	524.34	586.04	400.96	454.96	508.92	763.36	848.20	933.00	690.14	765.32	840.48	999.98	999.98	999.98	929.18	999.98	999.98
65	489.66	557.18	624.58	420.28	476.18	532.04	809.66	898.36	987.00	736.44	815.46	894.48	999.98	999.98	999.98	967.78	999.98	999.98
66	574.54	645.74	717.08	489.66	549.46	609.12	936.90	999.98	999.98	840.48	925.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98
67	670.88	747.96	825.04	582.24	649.72	717.08	999.98	999.98	999.98	952.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
68	763.36	848.20	933.00	655.46	728.76	801.86	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	867.50	958.16	999.98	736.44	815.46	894.48	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	960.06	999.98	999.98	813.50	900.26	987.00	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	890.64	981.26	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
72	999.98	999.98	999.98	967.78	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
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 Second 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
41	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
42	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
43	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
44	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
45	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	228.34	256.90	285.38
46	131.30	151.30	171.24	114.16	131.30	148.42	188.36	214.08	239.76	159.86	182.68	205.52	273.98	308.24	342.50	234.02	262.58	291.10
47	134.14	155.60	176.94	114.16	131.30	148.42	199.82	228.34	256.90	165.56	188.36	211.24	282.60	318.26	353.94	242.62	272.56	302.52
48	134.14	155.60	176.94	117.04	135.54	154.14	208.38	238.34	268.30	174.14	198.42	222.64	288.28	323.98	359.60	248.34	278.26	308.24
49	136.98	159.86	182.68	117.04	135.54	154.14	219.80	249.70	279.70	179.80	204.10	228.34	296.82	333.96	371.08	262.58	293.96	325.40
50	142.72	165.56	188.36	125.56	145.62	165.56	228.34	259.80	291.10	188.36	214.08	239.76	302.52	339.66	376.78	276.88	309.72	342.50
51	145.62	169.82	194.08	125.56	145.62	165.56	236.92	269.78	302.52	188.36	214.08	239.76	313.94	353.94	393.86	282.60	315.42	348.22
52	145.62	169.82	194.08	125.56	145.62	165.56	242.62	275.44	308.24	194.08	219.80	245.44	325.40	365.32	405.30	291.10	325.40	359.60
53	148.42	174.14	199.82	128.46	149.86	171.24	251.14	285.38	319.68	205.52	234.02	262.58	333.96	375.36	416.68	296.82	331.08	365.32
54	148.42	174.14	199.82	128.46	149.86	171.24	259.80	295.40	331.08	216.96	245.44	273.98	339.66	381.06	422.38	305.36	341.12	376.78
55	159.86	188.36	216.96	136.98	159.86	182.68	273.98	311.12	348.22	225.52	255.50	285.38	348.22	391.06	433.84	325.40	362.50	399.56
56	171.24	199.82	228.34	142.72	165.56	188.36	291.10	331.08	371.08	239.76	271.18	302.52	368.24	412.46	456.64	342.50	382.44	422.38
57	185.52	215.52	245.44	151.30	175.54	199.82	305.36	346.78	388.16	254.08	286.84	319.68	393.86	439.54	485.24	362.50	403.90	445.24
58	199.82	231.20	262.58	165.56	191.22	216.96	331.08	373.92	416.68	279.70	313.94	348.22	425.32	472.34	519.46	388.16	431.02	473.78
59	208.38	241.20	273.98	182.68	211.24	239.76	345.36	389.62	433.84	293.96	329.64	365.32	448.12	498.06	548.02	408.16	452.38	496.62
60	228.34	262.58	296.82	191.22	221.22	251.14	365.32	410.96	456.64	319.68	356.76	393.86	479.46	530.86	582.24	433.84	479.46	525.14
61	239.76	273.98	308.24	196.96	226.96	256.90	385.36	432.42	479.46	336.80	376.78	416.68	499.48	552.28	605.06	453.80	500.92	548.02
62	248.34	283.96	319.68	211.24	242.62	273.98	402.46	452.38	502.34	351.08	392.48	433.84	519.46	573.72	627.92	482.38	532.32	582.24
63	262.58	299.66	336.80	225.52	258.34	291.10	422.38	473.78	525.14	376.78	419.56	462.38	550.88	606.54	662.16	502.34	553.72	605.06
64	285.38	325.40	365.32	234.02	268.30	302.52	442.38	495.20	548.02	391.06	435.32	479.46	576.52	633.60	690.70	528.04	580.78	633.60
65	299.66	341.12	382.44	248.34	283.96	319.68	465.20	520.92	576.52	413.88	460.94	508.00	607.92	669.32	730.64	548.02	602.22	656.46
66	345.36	389.62	433.84	291.10	331.08	371.08	528.04	589.40	650.70	479.46	530.86	582.24	690.70	756.32	821.96	607.92	666.44	724.96
67	396.78	446.72	496.62	336.80	379.64	422.38	599.40	665.04	730.64	545.18	600.86	656.46	773.46	846.28	918.96	673.56	739.22	804.84
68	442.38	495.20	548.02	371.08	416.68	462.38	665.04	734.96	804.84	607.92	669.32	730.64	856.24	933.28	999.98	744.92	814.86	884.80
69	490.94	548.02	605.06	422.38	473.78	525.14	727.84	803.44	879.08	670.76	734.96	799.12	944.74	999.98	999.98	810.52	887.66	964.68
70	536.54	599.40	662.16	468.08	522.30	576.52	799.12	879.08	958.96	736.38	804.84	873.34	999.98	999.98	999.98	882.00	966.14	999.98
71	582.24	647.88	713.58	508.00	565.12	622.18	867.64	953.24	999.98	804.84	879.08	953.24	999.98	999.98	999.98	947.56	999.98	999.98
72	630.74	700.66	770.62	559.42	622.18	685.00	927.58	999.98	999.98	861.94	939.00	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	679.28	753.48	827.68	599.40	665.04	730.64	996.14	999.98	999.98	936.08	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	727.84	806.30	884.80	645.00	713.58	782.04	999.98	999.98	999.98	996.14	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	784.90	869.08	953.24	690.70	764.88	839.10	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	882.00	971.86	999.98	787.72	867.64	947.56	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	981.80	999.98	999.98	887.66	974.66	999.98	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	987.50	999.98	999.98	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 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
41	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
42	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
43	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
44	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
45	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
46	108.44	125.56	142.72	77.08	89.96	102.76	159.86	182.68	205.52	131.30	151.30	171.24	245.44	273.98	302.52	216.96	239.76	262.58
47	108.44	125.56	142.72	77.08	89.96	102.76	165.56	188.36	211.24	131.30	151.30	171.24	256.90	285.38	313.94	216.96	239.76	262.58
48	111.34	129.86	148.42	79.88	94.22	108.44	168.42	192.66	216.96	136.98	157.02	176.94	259.80	289.70	319.68	225.52	249.70	273.98
49	117.04	135.54	154.14	85.66	99.92	114.16	174.14	198.42	222.64	139.90	161.30	182.68	265.48	295.40	325.40	225.52	249.70	273.98
50	119.84	139.90	159.86	91.42	108.44	125.56	182.68	208.38	234.02	145.62	167.00	188.36	273.98	305.36	336.80	234.02	259.80	285.38
51	119.84	139.90	159.86	91.42	108.44	125.56	182.68	208.38	234.02	145.62	167.00	188.36	273.98	305.36	336.80	234.02	259.80	285.38
52	125.56	145.62	165.56	102.76	119.84	136.98	188.36	214.08	239.76	148.42	171.24	194.08	279.70	311.12	342.50	234.02	259.80	285.38
53	128.46	149.86	171.24	105.60	124.14	142.72	194.08	222.64	251.14	159.86	182.68	205.52	282.60	315.42	348.22	245.44	273.98	302.52
54	128.46	149.86	171.24	105.60	124.14	142.72	199.82	228.34	256.90	159.86	182.68	205.52	288.28	321.14	353.94	245.44	273.98	302.52
55	136.98	159.86	182.68	114.16	134.14	154.14	208.38	238.34	268.30	168.42	192.66	216.96	296.82	331.08	365.32	259.80	289.70	319.68
56	142.72	165.56	188.36	119.84	139.90	159.86	228.34	259.80	291.10	182.68	208.38	234.02	316.82	352.50	388.16	273.98	305.36	336.80
57	151.30	175.54	199.82	128.46	149.86	171.24	242.62	275.44	308.24	199.82	228.34	256.90	331.08	368.24	405.30	288.28	321.14	353.94
58	165.56	191.22	216.96	136.98	159.86	182.68	256.90	291.10	325.40	219.80	249.70	279.70	356.76	398.18	439.54	302.52	336.80	371.08
59	182.68	211.24	239.76	145.62	169.82	194.08	276.88	312.56	348.22	234.02	265.48	296.82	376.78	419.56	462.38	331.08	368.24	405.30
60	191.22	221.22	251.14	165.56	191.22	216.96	296.82	336.80	376.78	256.90	291.10	325.40	399.56	445.24	490.94	348.22	388.16	428.10
61	199.82	231.20	262.58	171.24	196.96	222.64	311.12	352.50	393.86	276.88	312.56	348.22	413.88	460.94	508.00	362.50	403.90	445.24
62	214.08	246.90	279.70	182.68	211.24	239.76	331.08	373.92	416.68	291.10	328.22	365.32	436.70	486.68	536.54	391.06	435.32	479.46
63	228.34	262.58	296.82	191.22	221.22	251.14	345.36	389.62	433.84	308.24	348.22	388.16	459.52	512.34	565.12	405.30	450.94	496.62
64	236.92	272.56	308.24	199.82	231.20	262.58	359.60	405.30	450.94	328.22	369.66	410.96	473.78	528.04	582.24	425.32	472.34	519.46
65	251.14	288.28	325.40	214.08	246.90	279.70	391.06	441.00	490.94	351.08	395.34	439.54	502.34	559.42	616.50	450.94	502.34	553.72
66	293.96	335.36	376.78	248.34	283.96	319.68	442.38	495.20	548.02	396.78	443.80	490.94	565.12	627.92	690.70	505.20	560.86	616.50
67	336.80	382.44	428.10	291.10	331.08	371.08	496.62	553.72	610.78	453.80	506.64	559.42	630.74	697.86	764.88	568.00	629.34	690.70
68	373.92	423.90	473.78	331.08	373.92	416.68	559.42	622.18	685.00	505.20	560.86	616.50	705.00	777.76	850.54	627.92	693.58	759.18
69	416.68	470.92	525.14	359.60	405.30	450.94	613.64	680.72	747.76	556.60	617.96	679.28	773.46	852.00	930.40	699.30	772.04	844.80
70	459.52	518.06	576.52	405.30	456.64	508.00	676.44	749.26	821.96	610.78	676.44	742.06	841.98	926.14	999.98	759.18	836.28	913.30
71	502.34	565.12	627.92	445.24	499.48	553.72	730.64	807.74	884.80	662.16	730.64	799.12	907.58	996.14	999.98	816.24	899.08	981.80
72	539.46	606.54	673.56	473.78	530.86	587.90	787.72	870.50	953.24	713.58	787.72	861.94	978.96	999.98	999.98	879.08	967.54	999.98
73	579.44	649.30	719.24	516.60	577.98	639.30	847.70	934.70	999.98	764.88	841.98	918.96	999.98	999.98	999.98	941.84	999.98	999.98
74	625.06	700.66	776.34	556.60	620.78	685.00	907.58	998.96	999.98	821.96	904.78	987.50	999.98	999.98	999.98	999.98	999.98	999.98
75	673.56	753.48	833.40	599.40	667.86	736.38	970.38	999.98	999.98	876.22	963.30	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	767.78	854.78	941.84	687.86	763.46	839.10	999.98	999.98	999.98	978.96	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	856.24	950.42	999.98	782.04	864.84	947.56	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	953.24	999.98	999.98	879.08	967.54	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
79	999.98	999.98	999.98	976.08	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	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 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
41	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
42	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
43	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
44	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
45	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
46	77.08	89.96	102.76	59.98	69.94	79.88	122.74	141.28	159.86	97.02	111.34	125.56	174.14	195.56	216.96	139.90	158.42	176.94
47	77.08	89.96	102.76	59.98	69.94	79.88	128.46	147.02	165.56	102.76	117.04	131.30	182.68	205.52	228.34	151.30	169.82	188.36
48	79.88	94.22	108.44	62.82	74.22	85.66	131.30	151.30	171.24	108.44	125.56	142.72	182.68	205.52	228.34	159.86	179.80	199.82
49	79.88	94.22	108.44	62.82	74.22	85.66	136.98	157.02	176.94	114.16	131.30	148.42	191.22	215.52	239.76	159.86	179.80	199.82
50	91.42	108.44	125.56	71.36	84.26	97.02	145.62	167.00	188.36	122.74	141.28	159.86	191.22	215.52	239.76	168.42	189.86	211.24
51	91.42	108.44	125.56	71.36	84.26	97.02	145.62	167.00	188.36	122.74	141.28	159.86	199.82	225.52	251.14	174.14	195.56	216.96
52	91.42	108.44	125.56	71.36	84.26	97.02	157.02	178.40	199.82	128.46	147.02	165.56	199.82	225.52	251.14	174.14	195.56	216.96
53	94.22	112.72	131.30	74.22	88.52	102.76	159.86	182.68	205.52	131.30	151.30	171.24	216.96	245.44	273.98	182.68	205.52	228.34
54	94.22	112.72	131.30	74.22	88.52	102.76	165.56	188.36	211.24	136.98	157.02	176.94	216.96	245.44	273.98	188.36	211.24	234.02
55	108.44	128.46	148.42	85.66	102.76	119.84	174.14	198.42	222.64	145.62	167.00	188.36	225.52	255.50	285.38	196.96	221.22	245.44
56	114.16	134.14	154.14	85.66	102.76	119.84	179.80	204.10	228.34	157.02	178.40	199.82	234.02	265.48	296.82	211.24	236.92	262.58
57	122.74	144.16	165.56	94.22	112.72	131.30	194.08	219.80	245.44	171.24	194.08	216.96	248.34	281.16	313.94	222.64	251.14	279.70
58	131.30	154.14	176.94	108.44	128.46	148.42	205.52	234.02	262.58	179.80	204.10	228.34	268.30	302.52	336.80	236.92	266.86	296.82
59	139.90	164.12	188.36	114.16	134.14	154.14	225.52	255.50	285.38	194.08	219.80	245.44	282.60	318.26	353.94	245.44	276.88	308.24
60	154.14	179.80	205.52	122.74	144.16	165.56	234.02	265.48	296.82	205.52	234.02	262.58	296.82	333.96	371.08	265.48	298.30	331.08
61	165.56	191.22	216.96	131.30	154.14	176.94	248.34	281.16	313.94	225.52	255.50	285.38	313.94	353.94	393.86	273.98	308.24	342.50
62	176.94	205.52	234.02	136.98	159.86	182.68	256.90	291.10	325.40	234.02	265.48	296.82	333.96	375.36	416.68	282.60	318.26	353.94
63	185.52	215.52	245.44	145.62	169.82	194.08	276.88	312.56	348.22	248.34	281.16	313.94	348.22	391.06	433.84	296.82	333.96	371.08
64	194.08	225.52	256.90	154.14	179.80	205.52	285.38	322.52	359.60	256.90	291.10	325.40	362.50	406.76	450.94	308.24	348.22	388.16
65	208.38	241.20	273.98	171.24	199.82	228.34	302.52	342.50	382.44	276.88	312.56	348.22	382.44	428.10	473.78	328.22	369.66	410.96
66	236.92	272.56	308.24	194.08	225.52	256.90	336.80	379.64	422.38	302.52	342.50	382.44	431.02	480.94	530.86	356.76	401.02	445.24
67	262.58	302.52	342.50	216.96	251.14	285.38	365.32	410.96	456.64	331.08	373.92	416.68	470.92	523.74	576.52	391.06	438.08	485.24
68	296.82	339.66	382.44	245.44	282.60	319.68	405.30	456.64	508.00	353.94	399.56	445.24	519.46	576.52	633.60	425.32	478.04	530.86
69	319.68	365.32	410.96	271.18	312.56	353.94	439.54	493.76	548.02	379.64	429.62	479.46	568.00	629.34	690.70	459.52	515.18	570.84
70	359.60	410.96	462.38	299.66	343.92	388.16	476.66	535.16	593.62	408.16	460.94	513.72	616.50	682.16	747.76	499.48	560.86	622.18
71	382.44	436.70	490.94	322.52	369.66	416.68	513.72	576.52	639.30	431.02	486.68	542.30	662.16	730.64	799.12	528.04	592.20	656.46
72	410.96	468.08	525.14	353.94	405.30	456.64	542.30	607.92	673.56	459.52	518.06	576.52	710.72	783.44	856.24	562.32	629.34	696.42
73	442.38	503.78	565.12	376.78	431.02	485.24	579.44	649.30	719.24	485.24	548.02	610.78	759.18	836.28	913.30	596.58	669.32	742.06
74	470.92	535.16	599.40	405.30	462.38	519.46	616.50	690.70	764.88	513.72	579.44	645.00	804.84	884.80	964.68	630.74	706.40	782.04
75	502.34	570.84	639.30	436.70	498.06	559.42	653.62	732.12	810.52	536.54	605.06	673.56	856.24	941.84	999.98	673.56	753.48	833.40
76	573.72	649.30	724.96	499.48	566.56	633.60	713.58	799.12	884.80	596.58	672.18	747.76	924.68	999.98	999.98	744.92	832.00	918.96
77	645.00	727.84	810.52	576.52	650.70	724.96	782.04	873.34	964.68	662.16	744.92	827.68	996.14	999.98	999.98	816.24	910.48	999.98
78	716.46	806.30	896.20	650.70	733.54	816.24	841.98	940.44	999.98	719.24	807.74	896.20	999.98	999.98	999.98	890.52	990.40	999.98
79	787.72	884.80	981.80	713.58	801.98	890.52	910.48	999.98	999.98	793.40	890.52	987.50	999.98	999.98	999.98	961.86	999.98	999.98
80				793.40	890.52					850.54	953.24					999.98	999.98	
81				861.94	964.68					916.14	999.98					999.98	999.98	
82				936.08	999.98					984.68	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 23.3% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	132.60	149.20	165.76	119.34	133.72	148.06	58.90	66.26	73.60	52.98	59.38	65.76	112.48	128.26	144.04	103.62	117.54	131.42
41	135.52	152.46	169.38	121.94	136.64	151.32	61.00	68.64	76.24	54.90	61.52	68.12	113.86	129.82	145.80	104.88	118.96	133.02
42	138.40	155.74	173.00	124.56	139.56	154.58	63.12	71.04	78.90	56.80	63.66	70.50	115.22	131.36	147.56	106.12	120.40	134.60
43	141.34	159.00	176.66	127.18	142.50	157.82	65.24	73.40	81.54	58.70	65.80	72.86	116.60	132.92	149.30	107.40	121.82	136.20
44	144.24	162.28	180.28	129.80	145.42	161.06	67.36	75.80	84.20	60.62	67.92	75.24	117.92	134.48	151.06	108.66	123.26	137.78
45	147.14	165.56	183.90	132.44	148.36	164.32	69.48	78.20	86.84	62.52	70.08	77.60	119.30	136.04	152.80	109.88	124.66	139.38
46	155.28	174.06	192.84	140.28	156.52	172.80	74.32	83.30	92.30	67.12	74.90	82.70	123.32	140.22	157.18	111.10	126.04	140.92
47	164.92	184.74	204.52	148.30	166.20	184.08	79.92	89.54	99.14	71.88	80.56	89.22	131.46	149.30	167.08	116.42	132.18	147.90
48	177.40	198.26	219.14	155.22	174.14	193.04	87.02	97.26	107.50	76.14	85.42	94.70	138.40	157.82	177.18	120.44	136.36	152.28
49	187.60	209.54	231.52	163.64	182.98	202.24	93.08	103.96	114.86	81.20	90.78	100.34	142.66	162.28	181.88	123.10	139.88	156.70
50	204.88	228.60	252.30	170.90	191.28	211.60	102.74	114.64	126.54	85.72	95.92	106.14	148.42	168.94	189.44	127.22	144.18	161.14
51	214.98	239.28	263.56	178.96	200.46	221.92	109.44	121.82	134.18	91.12	102.06	113.00	154.72	176.24	197.72	136.14	154.04	171.94
52	226.82	252.34	277.86	191.40	213.40	235.32	117.14	130.30	143.48	98.84	110.20	121.50	159.74	181.50	203.28	137.96	156.10	174.26
53	238.94	265.74	292.54	199.86	223.02	246.22	125.04	139.10	153.10	104.58	116.72	128.86	166.28	189.08	211.88	144.20	163.34	182.46
54	254.36	282.48	310.56	208.52	232.92	257.32	134.80	149.72	164.60	110.52	123.46	136.38	175.90	199.74	223.60	149.04	168.44	187.80
55	270.18	299.62	329.04	221.90	248.32	274.70	144.92	160.70	176.50	119.02	133.20	147.32	182.70	207.64	232.52	157.02	178.16	199.32
56	292.96	323.76	354.60	243.58	271.34	299.10	159.34	176.12	192.88	132.50	147.60	162.70	197.52	224.34	251.10	169.94	192.14	214.34
57	313.26	345.50	377.78	266.02	295.12	324.24	172.66	190.42	208.20	146.62	162.68	178.70	214.22	242.16	270.14	186.28	209.58	232.84
58	338.94	373.48	408.00	285.92	316.48	346.98	189.16	208.46	227.72	159.58	176.64	193.66	228.20	257.28	286.40	199.86	224.26	248.64
59	363.78	399.84	435.86	309.72	341.72	373.58	205.46	225.82	246.16	174.92	193.00	211.02	248.78	279.12	309.40	216.88	242.42	267.92
60	386.00	423.60	461.18	330.84	364.26	397.66	220.48	241.98	263.44	188.98	208.08	227.18	263.40	294.92	326.42	237.56	265.84	294.12
61	410.24	449.24	488.18	354.32	389.06	423.80	236.50	258.96	281.44	204.26	224.28	244.32	280.54	313.18	345.78	254.46	283.82	313.18
62	431.62	471.98	497.03	380.00	416.98	453.92	251.00	274.50	297.98	220.98	242.52	263.98	297.94	331.68	365.42	268.32	298.78	329.24
63	456.84	497.03	497.03	401.04	439.42	477.78	267.94	292.48	311.56	235.22	257.74	280.22	317.30	353.02	388.68	285.72	317.30	348.84
64	482.66	497.03	497.03	426.08	465.84	497.03	285.40	311.04	311.56	251.96	275.46	298.98	331.86	368.72	405.62	300.04	332.72	365.40
65	497.03	497.03	497.03	449.86	491.96	497.03	304.44	311.56	311.56	268.14	293.22	311.56	355.14	394.04	432.94	323.02	357.68	392.34
66	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	307.44	311.56	311.56	414.18	455.94	461.90	371.56	409.08	446.58
67	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	424.32	461.90	461.90
68	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
69	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
70	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
71	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
72	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
73	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
74	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
75	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
76	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	311.56	311.56	311.56	311.56	311.56	311.56	461.90	461.90	461.90	461.90	461.90	461.90

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

Premium Rates with Second 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	81.58	91.78	101.98	67.98	76.50	84.98	36.74	41.32	45.92	30.62	34.44	38.26	63.20	71.84	80.44	53.64	61.30	68.94
41	83.06	93.44	103.82	69.22	77.86	86.50	37.80	42.52	47.26	31.50	35.44	39.38	63.80	72.52	81.20	54.14	61.86	69.60
42	84.52	95.06	105.64	70.42	79.22	88.02	38.86	43.72	48.58	32.38	36.44	40.48	64.40	73.18	81.96	54.64	62.46	70.26
43	85.98	96.74	107.48	71.66	80.60	89.56	39.90	44.92	49.90	33.26	37.42	41.58	64.98	73.86	82.72	55.16	63.04	70.92
44	87.46	98.38	109.32	72.86	81.98	91.08	40.98	46.12	51.24	34.16	38.44	42.68	65.60	74.54	83.46	55.66	63.60	71.56
45	88.90	100.02	111.14	74.10	83.36	92.62	42.04	47.30	52.56	35.04	39.42	43.80	66.20	75.22	84.24	56.16	64.20	72.20
46	90.70	102.06	113.38	77.48	86.92	96.38	43.46	48.86	54.30	37.12	41.64	46.16	66.86	75.96	85.10	56.72	64.84	72.96
47	95.42	107.44	119.50	81.92	92.02	102.14	46.24	52.10	57.92	39.72	44.62	49.52	71.64	81.84	92.10	59.36	67.54	75.72
48	99.24	111.52	123.78	85.48	95.76	106.08	48.66	54.68	60.70	41.92	46.98	52.00	75.44	86.28	97.14	63.06	71.84	80.60
49	104.10	117.16	130.16	92.12	103.12	114.14	51.62	58.06	64.52	45.66	51.10	56.58	80.36	91.28	102.26	65.74	74.62	83.46
50	108.10	121.38	134.64	98.94	110.68	122.38	54.14	60.78	67.44	49.56	55.44	61.30	84.28	95.90	107.48	69.54	79.02	88.50
51	114.70	129.32	143.90	103.24	115.26	127.22	58.34	65.76	73.18	52.50	58.60	64.70	88.66	100.96	113.22	70.48	80.12	89.72
52	121.52	136.42	151.36	108.70	121.52	134.28	62.66	70.36	78.06	56.06	62.66	69.26	92.02	104.48	116.94	73.64	83.38	93.10
53	127.40	143.20	158.96	113.24	126.30	139.34	66.60	74.84	83.08	59.18	66.02	72.84	96.54	109.72	122.90	79.02	89.96	100.94
54	132.30	148.44	164.54	118.96	132.88	146.76	70.02	78.58	87.10	62.96	70.34	77.70	101.20	115.06	128.96	84.50	95.62	106.74
55	138.44	155.48	172.48	129.38	144.12	158.86	74.18	83.30	92.40	69.30	77.22	85.12	108.14	122.78	137.42	89.00	100.82	112.62
56	149.24	167.18	185.06	138.82	155.02	171.18	80.98	90.70	100.40	75.30	84.10	92.88	116.36	132.36	148.32	95.86	108.40	120.94
57	162.66	181.54	200.42	149.72	166.82	183.88	89.32	99.68	110.04	82.22	91.60	100.98	123.62	140.40	157.14	102.88	116.14	129.42
58	178.94	198.72	218.54	163.30	181.34	199.32	99.38	110.38	121.38	90.70	100.72	110.70	135.74	153.30	170.84	114.66	128.70	142.76
59	192.00	213.40	234.78	174.88	193.82	212.78	107.80	119.82	131.82	98.18	108.84	119.48	143.36	161.72	180.08	122.02	136.82	151.62
60	209.14	231.52	253.94	189.22	209.14	229.06	118.64	131.36	144.08	107.36	118.64	129.94	153.50	172.68	191.86	134.34	149.90	165.48
61	221.32	244.70	268.10	201.06	221.94	242.82	126.84	140.26	153.62	115.24	127.20	139.16	163.58	183.54	203.52	142.96	159.92	176.86
62	233.76	258.14	282.54	217.06	239.52	262.00	135.26	149.38	163.50	125.62	138.60	151.60	172.56	193.98	215.40	150.52	168.28	186.02
63	251.70	277.14	302.54	229.50	252.98	276.46	147.00	161.86	176.70	134.04	147.78	161.46	182.90	205.18	227.42	163.16	181.70	200.22
64	267.38	293.86	320.34	244.90	269.36	293.86	157.58	173.18	188.78	144.32	158.74	173.18	193.46	216.56	239.66	171.02	190.38	209.70
65	286.16	315.04	343.92	257.96	283.48	309.00	170.08	187.26	204.42	153.34	168.50	183.66	205.44	230.06	254.60	182.78	203.56	224.36
66	328.08	359.26	390.44	288.78	316.58	344.36	196.16	214.78	233.42	172.64	189.26	205.88	234.96	262.26	289.54	213.36	236.22	259.10
67	370.72	405.64	440.48	322.86	354.34	385.80	222.90	243.88	264.82	194.10	213.02	231.92	268.74	298.16	327.58	244.42	269.40	294.32
68	414.10	451.38	488.64	360.28	394.10	427.92	250.34	272.86	295.40	217.78	238.24	258.68	300.38	331.98	363.56	274.60	302.32	330.02
69	460.98	497.03	497.03	395.50	433.14	470.72	280.18	305.14	308.38	240.38	263.26	286.08	331.22	365.60	400.00	305.22	334.44	363.64
70	497.03	497.03	497.03	434.18	475.60	497.03	307.30	308.38	308.38	265.28	290.58	308.38	366.32	402.98	439.58	337.56	368.94	400.34
71	497.03	497.03	497.03	468.78	497.03	497.03	308.38	308.38	308.38	287.24	308.38	308.38	399.58	439.02	461.90	370.66	404.84	439.02
72	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	428.48	461.90	461.90	398.14	433.74	461.90
73	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	460.14	461.90	461.90	432.38	461.90	461.90
74	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	460.14	461.90	461.90
75	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
76	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90

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

Premium Rates with Second 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	72.16	80.56	88.96	63.80	70.48	77.22	32.24	36.00	39.74	28.50	31.50	34.50	53.86	61.54	69.24	44.22	50.98	57.68
41	73.84	82.42	91.00	65.26	72.10	78.98	33.44	37.34	41.22	29.56	32.68	35.78	54.30	62.06	69.82	44.60	51.40	58.16
42	75.46	84.26	93.02	66.70	73.72	80.74	34.66	38.68	42.72	30.62	33.84	37.08	54.76	62.60	70.40	44.96	51.84	58.66
43	77.14	86.08	95.06	68.18	75.32	82.50	35.86	40.02	44.20	31.70	35.02	38.36	55.22	63.10	71.00	45.34	52.26	59.14
44	78.78	87.94	97.08	69.64	76.94	84.26	37.08	41.38	45.70	32.76	36.22	39.64	55.68	63.62	71.58	45.72	52.70	59.64
45	80.42	89.78	99.14	71.08	78.56	86.04	38.28	42.72	47.16	33.84	37.40	40.94	56.12	64.16	72.16	46.12	53.14	60.12
46	81.88	91.42	100.94	72.38	80.00	87.58	39.40	44.00	48.58	34.82	38.50	42.16	56.72	64.84	72.94	46.60	53.68	60.76
47	87.24	96.92	106.62	73.66	81.40	89.14	42.42	47.14	51.86	35.84	39.60	43.36	59.36	67.56	75.74	47.08	54.26	61.40
48	89.76	100.10	110.44	77.90	86.26	94.66	44.12	49.20	54.28	38.28	42.40	46.50	61.02	69.80	78.60	49.64	56.90	64.10
49	93.30	103.80	114.36	79.26	87.76	96.30	46.28	51.50	56.74	39.34	43.54	47.78	63.74	72.64	81.52	51.22	59.04	66.88
50	97.92	109.12	120.36	83.62	92.84	102.00	49.04	54.64	60.28	41.88	46.50	51.08	67.56	77.06	86.54	53.86	61.76	69.66
51	100.08	111.54	123.02	85.48	94.88	104.24	50.86	56.70	62.52	43.46	48.22	52.98	68.46	78.10	87.70	54.58	62.60	70.60
52	104.36	116.10	127.82	87.32	96.96	106.50	53.80	59.84	65.90	45.02	49.98	54.90	71.54	81.30	91.04	56.36	65.04	73.70
53	107.70	120.20	132.70	93.54	104.42	115.28	56.24	62.76	69.30	48.84	54.54	60.22	74.66	85.64	96.60	61.50	70.26	79.06
54	112.14	124.92	137.66	95.48	106.56	117.68	59.32	66.06	72.80	50.50	56.36	62.24	77.86	88.96	100.10	62.28	71.20	80.08
55	117.78	131.38	144.98	103.12	114.98	126.88	63.06	70.32	77.60	55.18	61.54	67.90	82.24	94.08	105.88	66.46	76.04	85.62
56	128.32	142.78	157.24	111.00	123.68	136.42	69.60	77.44	85.28	60.20	67.08	73.98	91.28	103.86	116.38	73.04	83.32	93.56
57	136.80	152.16	167.48	119.14	132.68	146.24	75.16	83.58	92.00	65.42	72.88	80.32	98.24	111.54	124.80	80.92	92.46	104.02
58	150.32	167.78	185.20	127.46	141.90	156.36	83.58	93.28	102.98	70.86	78.92	86.94	105.34	119.38	133.44	90.16	102.38	114.70
59	161.84	180.20	198.60	142.20	158.16	174.08	91.02	101.36	111.70	80.00	88.94	97.90	114.98	129.78	144.60	97.18	110.24	123.24
60	174.88	194.88	214.88	152.42	169.90	187.38	99.44	110.80	122.16	86.66	96.60	106.54	124.78	141.60	158.40	108.00	122.36	136.80
61	183.96	204.86	225.78	161.10	179.52	197.90	105.64	117.64	129.64	92.52	103.08	113.64	132.16	149.72	167.28	117.60	132.74	147.90
62	197.04	219.60	242.08	176.44	196.42	216.34	114.22	127.30	140.34	102.28	113.88	125.42	142.08	160.44	178.80	124.92	140.84	156.76
63	210.46	234.66	258.84	185.64	206.52	227.44	123.12	137.26	151.40	108.60	120.80	133.06	149.72	168.88	188.06	133.60	150.94	168.26
64	220.18	245.42	270.60	197.68	219.52	241.42	129.94	144.82	159.68	116.64	129.54	142.48	157.44	177.46	197.42	143.70	161.86	179.94
65	236.88	263.76	290.68	212.64	236.88	261.10	140.98	156.98	172.98	126.54	140.98	155.38	172.92	195.00	217.08	155.26	174.82	194.38
66	268.90	298.78	328.66	240.40	266.88	293.34	160.96	178.82	196.70	143.88	159.74	175.58	196.96	220.50	244.00	176.66	197.62	218.60
67	302.86	335.08	367.24	272.72	302.18	331.62	182.28	201.68	221.04	164.14	181.88	199.60	222.66	248.24	273.86	203.46	227.16	250.80
68	341.52	376.80	412.04	304.20	336.00	367.80	206.70	228.04	249.34	184.10	203.34	222.58	252.54	280.88	309.24	228.06	253.20	278.32
69	378.04	416.42	454.74	341.80	377.34	412.92	229.98	253.36	276.68	207.94	229.58	251.22	278.92	309.40	339.86	252.98	280.88	308.74
70	415.16	456.66	497.03	374.34	412.34	450.32	253.90	279.26	304.66	228.94	252.18	275.42	309.54	342.84	376.14	279.48	309.54	339.58
71	449.18	493.00	497.03	403.96	444.96	485.90	275.28	302.14	308.38	247.58	272.72	297.80	336.08	371.54	406.98	304.56	336.08	367.58
72	486.28	497.03	497.03	436.66	480.62	497.03	298.68	308.38	308.38	268.20	295.20	308.38	363.86	402.10	440.30	329.58	363.86	398.14
73	497.03	497.03	497.03	468.14	497.03	497.03	308.38	308.38	308.38	289.02	308.38	308.38	391.56	431.76	461.90	353.30	388.92	424.50
74	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	419.24	461.42	461.90	379.66	417.92	456.12
75	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	448.22	461.90	461.90	404.72	444.96	461.90
76	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	452.18	461.90	461.90
77	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
78	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
79	497.03	497.03	497.03	497.03	497.03	497.03	308.38	308.38	308.38	308.38	308.38	308.38	461.90	461.90	461.90	461.90	461.90	461.90
80				497.03	497.03					308.38	308.38					461.90	461.90	
81				497.03	497.03					308.38	308.38					461.90	461.90	
82				497.03	497.03					308.38	308.38					461.90	461.90	
83				497.03	497.03					308.38	308.38					461.90	461.90	
84				497.03	497.03					308.38	308.38					461.90	461.90	

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

Premium Rates with Second 10.0% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued Prior to September 16, 2002
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	50.76	57.00	63.22	40.78	46.18	51.56	22.50	25.28	28.02	18.08	20.48	22.88	41.42	47.66	53.92	32.74	37.58	42.38
41	52.00	58.42	64.80	41.78	47.32	52.84	23.44	26.32	29.20	18.84	21.32	23.80	41.76	48.08	54.38	33.00	37.88	42.72
42	53.26	59.82	66.38	42.80	48.46	54.14	24.36	27.36	30.34	19.56	22.16	24.76	42.10	48.46	54.84	33.28	38.20	43.08
43	54.52	61.24	67.94	43.80	49.62	55.40	25.30	28.40	31.50	20.30	23.02	25.70	42.46	48.86	55.30	33.58	38.52	43.42
44	55.80	62.66	69.50	44.82	50.76	56.70	26.22	29.44	32.68	21.08	23.84	26.64	42.82	49.28	55.74	33.84	38.84	43.78
45	57.04	64.06	71.08	45.82	51.90	57.98	27.14	30.50	33.82	21.80	24.70	27.58	43.16	49.68	56.22	34.10	39.16	44.14
46	58.24	65.38	72.54	46.78	52.98	59.18	28.08	31.52	34.98	22.56	25.54	28.52	43.54	50.14	56.72	34.44	39.52	44.56
47	62.32	70.12	77.88	51.62	57.92	64.26	30.42	34.22	38.02	25.20	28.28	31.38	46.00	52.64	59.26	36.80	41.92	47.02
48	63.56	71.50	79.44	55.62	62.56	69.52	31.40	35.32	39.22	27.48	30.88	34.32	47.44	54.64	61.86	39.18	45.34	51.56
49	67.82	76.42	85.04	56.70	63.78	70.86	33.86	38.18	42.48	28.32	31.86	35.40	49.92	57.22	64.50	41.60	47.86	54.10
50	69.12	77.88	86.66	60.88	68.62	76.36	34.90	39.32	43.74	30.72	34.62	38.54	53.54	61.40	69.26	45.14	51.94	58.76
51	73.72	83.20	92.64	64.24	72.14	80.04	37.70	42.58	47.42	32.86	36.92	40.96	54.40	62.40	70.38	45.88	52.78	59.70
52	75.22	84.88	94.54	65.54	73.62	81.66	38.98	44.00	49.00	33.96	38.14	42.32	59.60	67.72	75.84	48.76	55.80	62.84
53	83.30	94.20	105.18	70.14	78.90	87.64	43.72	49.44	55.20	36.80	41.40	46.00	61.62	70.42	79.22	50.60	58.32	66.00
54	84.90	96.06	107.22	73.72	82.68	91.56	45.08	51.00	56.94	39.14	43.90	48.62	64.80	73.72	82.68	53.62	61.44	69.26
55	89.94	101.90	113.80	78.56	88.22	97.90	48.30	54.72	61.12	42.18	47.36	52.56	69.16	78.82	88.46	57.86	66.36	74.84
56	95.04	107.82	120.54	85.80	96.22	106.64	51.64	58.56	65.50	46.62	52.28	57.92	72.30	82.06	91.80	63.12	71.72	80.34
57	102.68	116.22	129.80	92.04	103.82	115.64	56.40	63.86	71.30	50.56	57.04	63.54	78.96	89.44	99.86	69.68	78.96	88.26
58	112.86	127.28	141.70	99.68	112.26	124.90	62.70	70.68	78.70	55.36	62.34	69.36	84.62	96.34	108.08	74.00	84.02	93.98
59	120.96	136.22	151.50	105.06	118.52	131.94	67.88	76.42	85.00	58.96	66.50	74.04	93.92	106.40	118.84	80.80	91.52	102.20
60	129.20	145.38	161.54	115.56	129.86	144.14	73.24	82.40	91.54	65.50	73.60	81.68	98.56	111.82	125.02	86.58	98.56	110.60
61	139.04	156.72	174.42	121.34	136.52	151.66	79.66	89.80	99.92	69.52	78.22	86.90	105.52	119.46	133.38	95.82	108.58	121.26
62	150.40	169.04	187.64	127.24	143.30	159.40	87.08	97.90	108.66	73.70	82.98	92.30	110.08	124.76	139.46	100.30	113.78	127.20
63	159.42	179.02	198.62	135.90	152.88	169.88	93.26	104.72	116.18	79.48	89.44	99.38	119.68	135.10	150.52	107.36	121.52	135.72
64	168.66	189.26	209.82	143.42	162.04	180.60	99.62	111.78	123.94	84.72	95.70	106.68	124.44	140.60	156.78	111.98	126.90	141.86
65	180.82	202.40	223.98	155.16	174.76	194.28	107.80	120.68	133.54	92.52	104.20	115.84	133.02	150.60	168.14	121.72	137.42	153.10
66	204.82	228.56	252.26	169.54	190.56	211.58	122.50	136.66	150.86	101.38	113.96	126.52	149.22	168.22	187.16	134.04	151.76	169.46
67	224.92	250.16	275.38	186.78	209.26	231.78	134.90	150.04	165.18	112.02	125.52	139.00	163.08	183.48	203.88	147.82	166.94	186.04
68	249.40	276.78	304.18	204.18	229.50	254.84	150.02	166.48	182.98	122.82	138.06	153.32	182.36	205.44	228.56	159.24	179.76	200.32
69	274.08	303.66	333.28	221.72	248.58	275.44	165.34	183.20	201.06	133.76	149.98	166.16	199.26	223.82	248.42	172.08	194.74	217.36
70	298.98	330.84	362.64	242.22	271.98	301.74	180.88	200.16	219.38	146.54	164.56	182.56	217.70	244.42	271.12	186.40	210.52	234.64
71	325.38	359.02	392.68	259.46	291.00	322.56	198.58	219.10	239.64	158.36	177.58	196.86	235.92	264.80	293.62	197.96	223.52	249.06
72	353.26	389.42	425.60	279.48	312.80	346.14	217.74	240.02	262.30	172.26	192.78	213.36	250.44	280.76	311.06	212.22	239.26	266.24
73	377.34	415.66	453.94	296.52	332.68	368.86	234.12	257.90	281.64	183.98	206.40	228.84	267.66	299.92	332.22	224.14	253.14	282.12
74	400.04	439.78	479.50	313.52	351.10	388.70	248.20	272.86	297.48	194.50	217.84	241.16	284.76	319.02	353.30	237.30	267.66	297.92
75	425.60	468.14	497.03	334.78	374.50	414.24	264.04	290.44	308.38	207.70	232.36	257.00	301.90	338.16	374.40	247.84	279.48	311.12
76	459.60	497.03	497.03	370.26	413.54	456.78	285.16	308.38	308.38	229.72	256.56	283.40	329.58	369.12	408.70	275.58	310.48	345.40
77	495.14	497.03	497.03	405.72	452.56	497.03	307.18	308.38	308.38	251.72	280.78	308.38	361.22	403.40	445.58	305.84	344.08	382.32
78	497.03	497.03	497.03	442.64	492.28	497.03	308.38	308.38	308.38	274.62	305.42	308.38	388.92	434.40	461.90	332.22	373.10	413.96
79	497.03	497.03	497.03	478.08	497.03	497.03	308.38	308.38	308.38	296.62	308.38	308.38	420.56	461.90	461.90	366.48	411.34	456.12
80				497.03	497.03					308.38	308.38					392.86	440.30	
81				497.03	497.03					308.38	308.38					423.18	461.90	
82				497.03	497.03					308.38	308.38					454.82	461.90	
83				497.03	497.03					308.38	308.38					461.90	461.90	
84				497.03	497.03					308.38	308.38					461.90	461.90	

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, Issued with Endorsement Form 32100

		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	2000	3,315,082	0	0.0%	8,172,939	0	0.0%	4.50%	2.4654
	2001	26,852,762	521,781	1.9%	63,351,459	1,230,994	1.9%	4.50%	2.3592
	2002	48,214,288	2,061,845	4.3%	108,849,673	4,654,867	4.3%	4.50%	2.2576
	2003	58,070,047	1,472,260	2.5%	125,454,794	3,180,678	2.5%	4.50%	2.1604
	2004	55,090,462	4,326,797	7.9%	113,892,520	8,945,103	7.9%	4.50%	2.0674
	2005	53,268,654	7,006,647	13.2%	105,383,890	13,861,581	13.2%	4.50%	1.9783
	2006	51,919,163	6,478,667	12.5%	98,291,031	12,265,121	12.5%	4.50%	1.8932
	2007	50,882,774	13,274,898	26.1%	92,180,848	24,049,226	26.1%	4.50%	1.8116
	2008	50,623,259	9,413,929	18.6%	87,761,438	16,320,166	18.6%	4.50%	1.7336
	2009	51,154,859	18,382,922	35.9%	84,864,143	30,496,632	35.9%	4.50%	1.6590
	2010	49,920,321	17,905,599	35.9%	79,249,844	28,425,618	35.9%	4.50%	1.5875
	2011	49,561,268	25,158,606	50.8%	75,291,711	38,220,058	50.8%	4.50%	1.5192
	2012	51,946,489	26,757,421	51.5%	75,516,989	38,898,489	51.5%	4.50%	1.4537
	2013	51,352,166	25,875,184	50.4%	71,438,272	35,996,114	50.4%	4.50%	1.3911
	2014	53,658,589	29,922,876	55.8%	71,432,383	39,834,486	55.8%	4.50%	1.3312
	2015	52,856,076	46,169,655	87.3%	67,334,016	58,816,100	87.3%	4.50%	1.2739
	2016	55,561,503	48,514,039	87.3%	67,732,529	59,141,282	87.3%	4.50%	1.2191
	2017	57,135,540	50,467,198	88.3%	66,652,026	58,873,006	88.3%	4.50%	1.1666
	2018	59,829,462	55,153,158	92.2%	66,789,135	61,568,860	92.2%	4.50%	1.1163
	2019	61,285,159	61,967,988	101.1%	65,468,103	66,197,537	101.1%	4.50%	1.0683
	2020	66,059,133	77,797,000	117.8%	67,529,108	79,528,171	117.8%	4.50%	1.0223
Projected Future Experience	2021	67,533,630	73,858,069	109.4%	66,063,556	72,250,325	109.4%	4.50%	0.9782
	2022	70,365,193	77,691,217	110.4%	65,869,361	72,727,304	110.4%	4.50%	0.9361
	2023	67,377,521	81,550,598	121.0%	60,356,535	73,052,726	121.0%	4.50%	0.8958
	2024	63,682,937	85,529,832	134.3%	54,590,373	73,317,999	134.3%	4.50%	0.8572
	2025	59,936,921	89,935,459	150.1%	49,166,707	73,774,734	150.1%	4.50%	0.8203
	2026	56,125,446	94,510,533	168.4%	44,057,536	74,189,187	168.4%	4.50%	0.7850
	2027	52,269,258	98,780,717	189.0%	39,263,630	74,202,115	189.0%	4.50%	0.7512
	2028	48,402,789	102,579,321	211.9%	34,793,507	73,737,369	211.9%	4.50%	0.7188
	2029	44,566,358	105,638,689	237.0%	30,656,225	72,666,549	237.0%	4.50%	0.6879
	2030	40,782,081	107,810,123	264.4%	26,845,075	70,966,728	264.4%	4.50%	0.6583
	2031	37,074,815	109,070,448	294.2%	23,353,821	68,704,637	294.2%	4.50%	0.6299
	2032	33,457,202	109,399,031	327.0%	20,167,510	65,944,129	327.0%	4.50%	0.6028
	2033	29,965,022	108,790,512	363.1%	17,284,665	62,753,419	363.1%	4.50%	0.5768
	2034	26,635,558	107,354,021	403.0%	14,702,523	59,258,192	403.0%	4.50%	0.5520
	2035	23,492,272	105,044,551	447.1%	12,409,058	55,486,498	447.1%	4.50%	0.5282
	2036	20,544,651	101,812,349	495.6%	10,384,755	51,463,339	495.6%	4.50%	0.5055
	2037	17,809,156	97,710,468	548.7%	8,614,391	47,263,111	548.7%	4.50%	0.4837
	2038	15,314,408	92,938,318	606.9%	7,088,676	43,018,942	606.9%	4.50%	0.4629
	2039	13,068,902	87,651,364	670.7%	5,788,789	38,824,628	670.7%	4.50%	0.4429
	2040	11,067,731	81,878,271	739.8%	4,691,276	34,705,715	739.8%	4.50%	0.4239
	2041	9,300,021	75,508,026	811.9%	3,772,246	30,627,332	811.9%	4.50%	0.4056
	2042	7,751,964	68,687,643	886.1%	3,008,926	26,661,119	886.1%	4.50%	0.3882
	2043	6,408,330	61,703,517	962.9%	2,380,282	22,918,879	962.9%	4.50%	0.3714
	2044	5,252,813	54,880,381	1044.8%	1,867,063	19,506,722	1044.8%	4.50%	0.3554
	2045	4,268,393	48,315,682	1131.9%	1,451,828	16,433,838	1131.9%	4.50%	0.3401
	2046	3,437,726	42,105,660	1224.8%	1,118,938	13,704,875	1224.8%	4.50%	0.3255
	2047	2,743,549	36,317,055	1323.7%	854,537	11,311,727	1323.7%	4.50%	0.3115
	2048	2,169,084	30,993,321	1428.9%	646,515	9,237,833	1428.9%	4.50%	0.2981
	2049	1,698,374	26,163,283	1540.5%	484,417	7,462,390	1540.5%	4.50%	0.2852
	2050	1,316,550	21,834,669	1658.5%	359,341	5,959,585	1658.5%	4.50%	0.2729
	2051	1,010,000	18,006,683	1782.8%	263,800	4,703,129	1782.8%	4.50%	0.2612
	2052	766,481	14,668,787	1913.8%	191,575	3,666,326	1913.8%	4.50%	0.2499
	2053	575,148	11,796,143	2051.0%	137,562	2,821,374	2051.0%	4.50%	0.2392
	2054	426,524	9,361,356	2194.8%	97,622	2,142,610	2194.8%	4.50%	0.2289
	2055	312,443	7,328,023	2345.4%	68,432	1,604,999	2345.4%	4.50%	0.2190
	2056	225,954	5,655,699	2503.0%	47,358	1,185,381	2503.0%	4.50%	0.2096
	2057	161,221	4,301,334	2668.0%	32,335	862,697	2668.0%	4.50%	0.2006
	2058	113,413	3,221,187	2840.2%	21,767	618,237	2840.2%	4.50%	0.1919
	2059	78,588	2,372,099	3018.4%	14,434	435,668	3018.4%	4.50%	0.1837
	2060	53,578	1,715,289	3201.5%	9,417	301,470	3201.5%	4.50%	0.1758
	2061	35,884	1,214,902	3385.6%	6,035	204,330	3385.6%	4.50%	0.1682
	2062	23,563	840,820	3568.3%	3,792	135,325	3568.3%	4.50%	0.1609
	2063	15,132	567,276	3748.8%	2,331	87,368	3748.8%	4.50%	0.1540
	2064	9,474	372,114	3927.7%	1,396	54,843	3927.7%	4.50%	0.1474
	2065	5,761	236,752	4109.6%	812	33,390	4109.6%	4.50%	0.1410
	2066	3,387	145,410	4293.5%	457	19,625	4293.5%	4.50%	0.1350
	2067	1,914	85,718	4478.6%	247	11,070	4478.6%	4.50%	0.1291
	2068	1,033	48,161	4663.6%	128	5,952	4663.6%	4.50%	0.1236
	Past	1,058,557,054	528,628,471	49.9%	1,662,636,851	680,504,090	40.9%		
	Future	847,638,153	2,467,980,882	291.2%	612,991,562	1,441,025,738	235.1%		
	Lifetime	1,906,195,207	2,996,609,353	157.2%	2,275,628,414	2,121,529,828	93.2%		

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 Two Years
Policy Form 30160A, Issued with Endorsement Form 32100

		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	2000	3,315,082	0	0.0%	8,172,939	0	0.0%	4.50%	2.4654
	2001	26,852,762	521,781	1.9%	63,351,459	1,230,994	1.9%	4.50%	2.3592
	2002	48,214,288	2,061,845	4.3%	108,849,673	4,654,867	4.3%	4.50%	2.2576
	2003	58,070,047	1,472,260	2.5%	125,454,794	3,180,678	2.5%	4.50%	2.1604
	2004	55,090,462	4,326,797	7.9%	113,892,520	8,945,103	7.9%	4.50%	2.0674
	2005	53,268,654	7,006,647	13.2%	105,383,890	13,861,581	13.2%	4.50%	1.9783
	2006	51,919,163	6,478,667	12.5%	98,291,031	12,265,121	12.5%	4.50%	1.8932
	2007	50,882,774	13,274,898	26.1%	92,180,848	24,049,226	26.1%	4.50%	1.8116
	2008	50,623,259	9,413,929	18.6%	87,761,438	16,320,166	18.6%	4.50%	1.7336
	2009	51,154,859	18,382,922	35.9%	84,864,143	30,496,632	35.9%	4.50%	1.6590
	2010	49,920,321	17,905,599	35.9%	79,249,844	28,425,618	35.9%	4.50%	1.5875
	2011	49,561,268	25,158,606	50.8%	75,291,711	38,220,058	50.8%	4.50%	1.5192
	2012	51,946,489	26,757,421	51.5%	75,516,989	38,898,489	51.5%	4.50%	1.4537
	2013	51,352,166	25,875,184	50.4%	71,438,272	35,996,114	50.4%	4.50%	1.3911
	2014	53,658,589	29,922,876	55.8%	71,432,383	39,834,486	55.8%	4.50%	1.3312
	2015	52,856,076	46,169,655	87.3%	67,334,016	58,816,100	87.3%	4.50%	1.2739
	2016	55,561,503	48,514,039	87.3%	67,732,529	59,141,282	87.3%	4.50%	1.2191
	2017	57,135,540	50,467,198	88.3%	66,652,026	58,873,006	88.3%	4.50%	1.1666
	2018	59,829,462	55,153,158	92.2%	66,789,135	61,568,860	92.2%	4.50%	1.1163
	2019	61,285,159	61,967,988	101.1%	65,468,103	66,197,537	101.1%	4.50%	1.0683
	2020	66,059,133	77,797,000	117.8%	67,529,108	79,528,171	117.8%	4.50%	1.0223
Projected Future Experience	2021	67,533,630	73,858,069	109.4%	66,063,556	72,250,325	109.4%	4.50%	0.9782
	2022	71,945,357	77,522,834	107.8%	67,348,563	72,569,680	107.8%	4.50%	0.9361
	2023	77,443,468	80,832,218	104.4%	69,373,574	72,409,204	104.4%	4.50%	0.8958
	2024	81,489,278	84,400,582	103.6%	69,854,349	72,349,981	103.6%	4.50%	0.8572
	2025	77,525,081	88,196,992	113.8%	63,594,407	72,348,656	113.8%	4.50%	0.8203
	2026	72,671,816	91,797,917	126.3%	57,046,160	72,059,830	126.3%	4.50%	0.7850
	2027	67,751,303	95,443,712	140.9%	50,893,435	71,695,423	140.9%	4.50%	0.7512
	2028	62,808,998	98,987,615	157.6%	45,149,161	71,155,534	157.6%	4.50%	0.7188
	2029	57,898,493	101,862,895	175.9%	39,827,110	70,069,262	175.9%	4.50%	0.6879
	2030	53,048,677	103,883,676	195.8%	34,919,643	68,382,118	195.8%	4.50%	0.6583
	2031	48,291,409	105,028,940	217.5%	30,419,273	66,158,848	217.5%	4.50%	0.6299
	2032	43,642,400	105,280,127	241.2%	26,306,997	63,461,314	241.2%	4.50%	0.6028
	2033	39,147,627	104,633,519	267.3%	22,581,449	60,355,548	267.3%	4.50%	0.5768
	2034	34,855,307	103,195,009	296.1%	19,239,731	56,962,465	296.1%	4.50%	0.5520
	2035	30,795,916	100,922,477	327.7%	16,266,979	53,309,142	327.7%	4.50%	0.5282
	2036	26,982,206	97,769,068	362.3%	13,638,762	49,419,571	362.3%	4.50%	0.5055
	2037	23,436,183	93,786,387	400.2%	11,336,215	45,365,010	400.2%	4.50%	0.4837
	2038	20,195,380	89,166,406	441.5%	9,347,962	41,273,013	441.5%	4.50%	0.4629
	2039	17,271,271	84,058,506	486.7%	7,650,202	37,233,194	486.7%	4.50%	0.4429
	2040	14,658,470	78,490,494	535.5%	6,213,281	33,269,739	535.5%	4.50%	0.4239
	2041	12,344,278	72,356,225	586.2%	5,007,048	29,348,908	586.2%	4.50%	0.4056
	2042	10,312,209	65,796,582	638.0%	4,002,686	25,538,953	638.0%	4.50%	0.3882
	2043	8,543,761	59,085,765	691.6%	3,173,457	21,946,554	691.6%	4.50%	0.3714
	2044	7,018,843	52,534,386	748.5%	2,494,783	18,672,860	748.5%	4.50%	0.3554
	2045	5,716,252	46,235,329	808.8%	1,944,295	15,726,238	808.8%	4.50%	0.3401
	2046	4,614,170	40,280,138	873.0%	1,501,856	13,110,690	873.0%	4.50%	0.3255
	2047	3,690,715	34,732,083	941.1%	1,149,552	10,818,054	941.1%	4.50%	0.3115
	2048	2,924,468	29,632,144	1013.2%	871,664	8,832,123	1013.2%	4.50%	0.2981
	2049	2,294,941	25,007,281	1089.7%	654,572	7,132,671	1089.7%	4.50%	0.2852
	2050	1,782,932	20,864,359	1170.2%	486,636	5,694,747	1170.2%	4.50%	0.2729
	2051	1,370,780	17,202,084	1254.9%	358,031	4,492,977	1254.9%	4.50%	0.2612
	2052	1,042,520	14,009,897	1343.8%	260,568	3,501,642	1343.8%	4.50%	0.2499
	2053	783,942	11,263,635	1436.8%	187,501	2,694,010	1436.8%	4.50%	0.2392
	2054	582,579	8,936,744	1534.0%	133,339	2,045,425	1534.0%	4.50%	0.2289
	2055	427,634	6,994,124	1635.5%	93,661	1,531,868	1635.5%	4.50%	0.2190
	2056	309,880	5,396,878	1741.6%	64,948	1,131,135	1741.6%	4.50%	0.2096
	2057	221,539	4,103,676	1852.4%	44,433	823,054	1852.4%	4.50%	0.2006
	2058	156,144	3,072,581	1967.8%	29,968	589,715	1967.8%	4.50%	0.1919
	2059	108,400	2,262,255	2087.0%	19,909	415,494	2087.0%	4.50%	0.1837
	2060	74,038	1,635,576	2209.1%	13,012	287,460	2209.1%	4.50%	0.1758
	2061	49,674	1,158,254	2331.7%	8,354	194,802	2331.7%	4.50%	0.1682
	2062	32,673	801,490	2453.0%	5,259	128,995	2453.0%	4.50%	0.1609
	2063	21,016	540,662	2572.6%	3,237	83,269	2572.6%	4.50%	0.1540
	2064	13,179	354,606	2690.8%	1,942	52,262	2690.8%	4.50%	0.1474
	2065	8,026	225,583	2810.8%	1,132	31,815	2810.8%	4.50%	0.1410
	2066	4,725	138,532	2932.0%	638	18,696	2932.0%	4.50%	0.1350
	2067	2,674	81,655	3053.7%	345	10,546	3053.7%	4.50%	0.1291
	2068	1,445	45,872	3175.1%	179	5,669	3175.1%	4.50%	0.1236
	Past	1,058,557,054	528,628,471	49.9%	1,662,636,851	680,504,090	40.9%		
	Future	1,053,845,705	2,383,865,843	226.2%	749,583,817	1,396,958,491	186.4%		
	Lifetime	2,112,402,759	2,912,494,314	137.9%	2,412,220,668	2,077,462,581	86.1%		

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, Issued with Endorsement Form 32100

		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	2000	9,092,752	0	0.0%	22,417,093	0	0.0%	4.50%	2.4654
	2001	32,571,244	21,276	0.1%	76,842,593	50,195	0.1%	4.50%	2.3592
	2002	52,840,737	137,299	0.3%	119,294,450	309,970	0.3%	4.50%	2.2576
	2003	57,305,934	556,372	1.0%	123,803,999	1,201,990	1.0%	4.50%	2.1604
	2004	54,593,236	985,329	1.8%	112,864,570	2,037,043	1.8%	4.50%	2.0674
	2005	52,858,764	1,787,976	3.4%	104,572,985	3,537,237	3.4%	4.50%	1.9783
	2006	51,612,580	4,416,093	8.6%	97,710,622	8,360,349	8.6%	4.50%	1.8932
	2007	50,830,257	6,423,998	12.6%	92,085,708	11,637,919	12.6%	4.50%	1.8116
	2008	51,226,103	8,379,440	16.4%	88,806,540	14,526,756	16.4%	4.50%	1.7336
	2009	50,800,250	11,352,411	22.3%	84,275,859	18,833,258	22.3%	4.50%	1.6590
	2010	49,572,916	14,663,637	29.6%	78,698,330	23,278,916	29.6%	4.50%	1.5875
	2011	50,323,304	17,918,508	35.6%	76,449,369	27,221,158	35.6%	4.50%	1.5192
	2012	51,663,100	20,892,797	40.4%	75,105,013	30,372,815	40.4%	4.50%	1.4537
	2013	51,915,204	23,304,878	44.9%	72,221,539	32,420,448	44.9%	4.50%	1.3911
	2014	53,620,208	27,788,429	51.8%	71,381,289	36,993,028	51.8%	4.50%	1.3312
	2015	52,806,305	33,010,162	62.5%	67,270,612	42,052,058	62.5%	4.50%	1.2739
	2016	56,731,909	37,468,937	66.0%	69,159,318	45,676,696	66.0%	4.50%	1.2191
	2017	56,981,591	42,159,099	74.0%	66,472,435	49,181,111	74.0%	4.50%	1.1666
	2018	61,313,229	47,726,819	77.8%	68,445,502	53,278,651	77.8%	4.50%	1.1163
	2019	62,830,400	47,835,500	76.1%	67,118,812	51,100,453	76.1%	4.50%	1.0683
	2020	66,779,590	48,679,073	72.9%	68,265,597	49,762,300	72.9%	4.50%	1.0223
Projected Future Experience	2021	69,011,065	68,514,028	99.3%	67,508,831	67,022,613	99.3%	4.50%	0.9782
	2022	70,555,285	65,158,270	92.4%	66,047,307	60,995,123	92.4%	4.50%	0.9361
	2023	67,241,585	75,078,748	111.7%	60,234,764	67,255,266	111.7%	4.50%	0.8958
	2024	63,545,421	82,989,431	130.6%	54,472,492	71,140,313	130.6%	4.50%	0.8572
	2025	59,800,561	89,449,705	149.6%	49,054,850	73,376,266	149.6%	4.50%	0.8203
	2026	55,991,919	93,752,026	167.4%	43,952,720	73,593,772	167.4%	4.50%	0.7850
	2027	52,137,655	98,509,355	188.9%	39,164,772	73,998,274	188.9%	4.50%	0.7512
	2028	48,272,871	102,299,151	211.9%	34,700,118	73,535,974	211.9%	4.50%	0.7188
	2029	44,439,421	106,001,420	238.5%	30,568,908	72,916,063	238.5%	4.50%	0.6879
	2030	40,657,771	109,581,866	269.5%	26,763,248	72,132,990	269.5%	4.50%	0.6583
	2031	36,956,243	112,819,333	305.3%	23,279,131	71,066,099	305.3%	4.50%	0.6299
	2032	33,341,050	115,478,209	346.4%	20,097,495	69,608,568	346.4%	4.50%	0.6028
	2033	29,853,202	117,423,606	393.3%	17,220,164	67,733,229	393.3%	4.50%	0.5768
	2034	26,528,468	118,596,890	447.1%	14,643,411	65,464,127	447.1%	4.50%	0.5520
	2035	23,392,589	118,968,829	508.6%	12,356,403	62,841,562	508.6%	4.50%	0.5282
	2036	20,453,145	118,514,804	579.4%	10,338,502	59,905,970	579.4%	4.50%	0.5055
	2037	17,725,059	117,221,702	661.3%	8,573,712	56,700,806	661.3%	4.50%	0.4837
	2038	15,239,369	115,051,135	755.0%	7,053,942	53,254,440	755.0%	4.50%	0.4629
	2039	13,003,315	112,108,639	862.2%	5,759,738	49,657,826	862.2%	4.50%	0.4429
	2040	11,011,228	108,463,614	985.0%	4,667,326	45,974,436	985.0%	4.50%	0.4239
	2041	9,251,738	104,095,509	1125.1%	3,752,661	42,222,898	1125.1%	4.50%	0.4056
	2042	7,711,064	99,074,877	1284.8%	2,993,051	38,455,928	1284.8%	4.50%	0.3882
	2043	6,374,009	93,498,218	1466.9%	2,367,533	34,728,562	1466.9%	4.50%	0.3714
	2044	5,224,296	87,503,248	1674.9%	1,856,928	31,102,217	1674.9%	4.50%	0.3554
	2045	4,244,947	81,224,565	1913.4%	1,443,854	27,627,290	1913.4%	4.50%	0.3401
	2046	3,418,657	74,817,239	2188.5%	1,112,731	24,352,092	2188.5%	4.50%	0.3255
	2047	2,728,213	68,411,954	2507.6%	849,761	21,308,373	2507.6%	4.50%	0.3115
	2048	2,156,892	62,114,542	2879.8%	642,881	18,513,789	2879.8%	4.50%	0.2981
	2049	1,688,798	56,028,962	3317.7%	481,685	15,980,792	3317.7%	4.50%	0.2852
	2050	1,309,119	50,201,765	3834.8%	357,313	13,702,140	3834.8%	4.50%	0.2729
	2051	1,004,306	44,706,359	4451.5%	262,313	11,676,762	4451.5%	4.50%	0.2612
	2052	762,176	39,568,568	5191.5%	190,499	9,889,793	5191.5%	4.50%	0.2499
	2053	571,937	34,804,775	6085.4%	136,795	8,324,524	6085.4%	4.50%	0.2392
	2054	424,165	30,427,048	7173.4%	97,082	6,964,085	7173.4%	4.50%	0.2289
	2055	310,736	26,438,731	8508.4%	68,058	5,790,667	8508.4%	4.50%	0.2190
	2056	224,738	22,835,231	10160.8%	47,103	4,786,049	10160.8%	4.50%	0.2096
	2057	160,369	19,605,617	12225.3%	32,164	3,932,203	12225.3%	4.50%	0.2006
	2058	112,826	16,733,244	14831.0%	21,654	3,211,584	14831.0%	4.50%	0.1919
	2059	78,190	14,196,332	18156.2%	14,361	2,607,348	18156.2%	4.50%	0.1837
	2060	53,314	11,970,736	22453.2%	9,370	2,103,911	22453.2%	4.50%	0.1758
	2061	35,712	10,031,544	28090.1%	6,006	1,687,167	28090.1%	4.50%	0.1682
	2062	23,453	8,353,698	35618.3%	3,775	1,344,475	35618.3%	4.50%	0.1609
	2063	15,063	6,912,244	45887.7%	2,320	1,064,576	45887.7%	4.50%	0.1540
	2064	9,432	5,681,842	60238.1%	1,390	837,395	60238.1%	4.50%	0.1474
	2065	5,736	4,638,478	80861.5%	809	654,185	80861.5%	4.50%	0.1410
	2066	3,373	3,759,671	111479.4%	455	507,409	111479.4%	4.50%	0.1350
	2067	1,906	3,024,521	158687.9%	246	390,615	158687.9%	4.50%	0.1291
	2068	1,028	2,413,949	234769.5%	127	298,335	234769.5%	4.50%	0.1236
	Past	1,078,269,612	395,508,035	36.7%	1,703,262,236	501,832,352	29.5%		
	Future	847,063,420	3,129,054,226	369.4%	613,210,759	1,642,238,880	267.8%		
	Lifetime	1,925,333,032	3,524,562,261	183.1%	2,316,472,995	2,144,071,232	92.6%		

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 Two Years
Policy Form 30160A, Issued with Endorsement Form 32100

		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	2000	9,092,752	0	0.0%	22,417,093	0	0.0%	4.50%	2.4654
	2001	32,571,244	21,276	0.1%	76,842,593	50,195	0.1%	4.50%	2.3592
	2002	52,840,737	137,299	0.3%	119,294,450	309,970	0.3%	4.50%	2.2576
	2003	57,305,934	556,372	1.0%	123,803,999	1,201,990	1.0%	4.50%	2.1604
	2004	54,593,236	985,329	1.8%	112,864,570	2,037,043	1.8%	4.50%	2.0674
	2005	52,858,764	1,787,976	3.4%	104,572,985	3,537,237	3.4%	4.50%	1.9783
	2006	51,612,580	4,416,093	8.6%	97,710,622	8,360,349	8.6%	4.50%	1.8932
	2007	50,830,257	6,423,998	12.6%	92,085,708	11,637,919	12.6%	4.50%	1.8116
	2008	51,226,103	8,379,440	16.4%	88,806,540	14,526,756	16.4%	4.50%	1.7336
	2009	50,800,250	11,352,411	22.3%	84,275,859	18,833,258	22.3%	4.50%	1.6590
	2010	49,572,916	14,663,637	29.6%	78,698,330	23,278,916	29.6%	4.50%	1.5875
	2011	50,323,304	17,918,508	35.6%	76,449,369	27,221,158	35.6%	4.50%	1.5192
	2012	51,663,100	20,892,797	40.4%	75,105,013	30,372,815	40.4%	4.50%	1.4537
	2013	51,915,204	23,304,878	44.9%	72,221,539	32,420,448	44.9%	4.50%	1.3911
	2014	53,620,208	27,788,429	51.8%	71,381,289	36,993,028	51.8%	4.50%	1.3312
	2015	52,806,305	33,010,162	62.5%	67,270,612	42,052,058	62.5%	4.50%	1.2739
	2016	56,731,909	37,468,937	66.0%	69,159,318	45,676,696	66.0%	4.50%	1.2191
	2017	56,981,591	42,159,099	74.0%	66,472,435	49,181,111	74.0%	4.50%	1.1666
	2018	61,313,229	47,726,819	77.8%	68,445,502	53,278,651	77.8%	4.50%	1.1163
	2019	62,830,400	47,835,500	76.1%	67,118,812	51,100,453	76.1%	4.50%	1.0683
	2020	66,779,590	48,679,073	72.9%	68,265,597	49,762,300	72.9%	4.50%	1.0223
Projected Future Experience	2021	69,011,065	68,514,028	99.3%	67,508,831	67,022,613	99.3%	4.50%	0.9782
	2022	73,949,471	65,152,882	88.1%	69,224,629	60,990,079	88.1%	4.50%	0.9361
	2023	79,677,363	74,964,258	94.1%	71,374,689	67,152,706	94.1%	4.50%	0.8958
	2024	81,717,586	82,632,430	101.1%	70,050,060	70,834,284	101.1%	4.50%	0.8572
	2025	77,352,800	88,771,066	114.8%	63,453,084	72,819,573	114.8%	4.50%	0.8203
	2026	72,502,195	92,597,925	127.7%	56,913,010	72,687,822	127.7%	4.50%	0.7850
	2027	67,583,464	96,754,289	143.2%	50,767,358	72,679,903	143.2%	4.50%	0.7512
	2028	62,643,174	99,965,315	159.6%	45,029,962	71,858,337	159.6%	4.50%	0.7188
	2029	57,736,541	103,174,950	178.7%	39,715,707	70,971,796	178.7%	4.50%	0.6879
	2030	52,890,301	106,358,547	201.1%	34,815,391	70,011,219	201.1%	4.50%	0.6583
	2031	48,140,293	109,282,561	227.0%	30,324,083	68,838,249	227.0%	4.50%	0.6299
	2032	43,494,285	111,692,141	256.8%	26,217,716	67,326,382	256.8%	4.50%	0.6028
	2033	39,004,861	113,442,779	290.8%	22,499,098	65,436,976	290.8%	4.50%	0.5768
	2034	34,718,474	114,464,193	329.7%	19,164,201	63,182,926	329.7%	4.50%	0.5520
	2035	30,668,460	114,724,153	374.1%	16,199,655	60,599,445	374.1%	4.50%	0.5282
	2036	26,865,181	114,198,635	425.1%	13,579,609	57,724,265	425.1%	4.50%	0.5055
	2037	23,328,498	112,875,135	483.9%	11,284,127	54,598,347	483.9%	4.50%	0.4837
	2038	20,099,111	110,715,052	550.8%	9,303,402	51,247,370	550.8%	4.50%	0.4629
	2039	17,186,867	107,821,572	627.3%	7,612,816	47,758,897	627.3%	4.50%	0.4429
	2040	14,585,483	104,261,045	714.8%	6,182,344	44,193,094	714.8%	4.50%	0.4239
	2041	12,281,680	100,010,912	814.3%	4,981,657	40,566,116	814.3%	4.50%	0.4056
	2042	10,258,993	95,140,570	927.4%	3,982,030	36,928,826	927.4%	4.50%	0.3882
	2043	8,498,948	89,744,593	1055.9%	3,156,811	33,334,332	1055.9%	4.50%	0.3714
	2044	6,981,483	83,954,990	1202.5%	2,481,503	29,841,022	1202.5%	4.50%	0.3554
	2045	5,685,433	77,899,534	1370.2%	1,933,813	26,496,331	1370.2%	4.50%	0.3401
	2046	4,589,025	71,727,772	1563.0%	1,493,671	23,346,508	1563.0%	4.50%	0.3255
	2047	3,670,428	65,564,727	1786.3%	1,143,234	20,421,543	1786.3%	4.50%	0.3115
	2048	2,908,292	59,510,171	2046.2%	866,842	17,737,533	2046.2%	4.50%	0.2981
	2049	2,282,196	53,663,189	2351.4%	650,937	15,306,017	2351.4%	4.50%	0.2852
	2050	1,773,013	48,067,132	2711.0%	483,929	13,119,511	2711.0%	4.50%	0.2729
	2051	1,363,159	42,792,960	3139.3%	356,041	11,177,006	3139.3%	4.50%	0.2612
	2052	1,036,741	37,864,574	3652.3%	259,124	9,463,895	3652.3%	4.50%	0.2499
	2053	779,622	33,296,951	4270.9%	186,468	7,963,886	4270.9%	4.50%	0.2392
	2054	579,397	29,101,230	5022.7%	132,611	6,660,635	5022.7%	4.50%	0.2289
	2055	425,326	25,280,222	5943.7%	93,156	5,536,928	5943.7%	4.50%	0.2190
	2056	308,233	21,829,163	7082.0%	64,603	4,575,186	7082.0%	4.50%	0.2096
	2057	220,382	18,737,264	8502.2%	44,201	3,758,042	8502.2%	4.50%	0.2006
	2058	155,345	15,988,301	10292.1%	29,815	3,068,608	10292.1%	4.50%	0.1919
	2059	107,858	13,561,172	12573.2%	19,809	2,490,692	12573.2%	4.50%	0.1837
	2060	73,676	11,432,552	15517.2%	12,949	2,009,323	15517.2%	4.50%	0.1758
	2061	49,438	9,578,417	19374.5%	8,315	1,610,957	19374.5%	4.50%	0.1682
	2062	32,523	7,974,636	24520.3%	5,234	1,283,467	24520.3%	4.50%	0.1609
	2063	20,922	6,597,206	31532.1%	3,222	1,016,056	31532.1%	4.50%	0.1540
	2064	13,121	5,421,777	41320.4%	1,934	799,067	41320.4%	4.50%	0.1474
	2065	7,992	4,425,297	55373.0%	1,127	624,119	55373.0%	4.50%	0.1410
	2066	4,705	3,586,194	76214.7%	635	483,997	76214.7%	4.50%	0.1350
	2067	2,663	2,884,434	108317.1%	344	372,523	108317.1%	4.50%	0.1291
	2068	735	2,301,733	312969.4%	91	284,466	312969.4%	4.50%	0.1236
	Past	1,078,269,612	395,508,035	36.7%	1,703,262,236	501,832,352	29.5%		
	Future	1,057,266,805	3,030,300,627	286.6%	753,613,877	1,598,210,875	212.1%		
	Lifetime	2,135,536,417	3,425,808,662	160.4%	2,456,876,113	2,100,043,227	85.5%		

Attachment 5
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
Before Premium Rate Increase
Policy Form 30160A-PA, Issued with Endorsement Form 32100-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	2000	191,983	0	0.0%	473,310	0	0.0%	4.50%	2.4654
	2001	1,614,024	0	0.0%	3,807,831	0	0.0%	4.50%	2.3592
	2002	2,856,357	0	0.0%	6,448,577	0	0.0%	4.50%	2.2576
	2003	3,513,258	0	0.0%	7,590,058	0	0.0%	4.50%	2.1604
	2004	3,393,978	423,802	12.5%	7,016,618	876,157	12.5%	4.50%	2.0674
	2005	3,302,815	850,620	25.8%	6,534,115	1,682,821	25.8%	4.50%	1.9783
	2006	3,208,605	247,267	7.7%	6,074,387	468,115	7.7%	4.50%	1.8932
	2007	3,147,056	1,454,774	46.2%	5,701,306	2,635,515	46.2%	4.50%	1.8116
	2008	3,102,596	16,408	0.5%	5,378,719	28,445	0.5%	4.50%	1.7336
	2009	3,133,295	879,888	28.1%	5,198,028	1,459,705	28.1%	4.50%	1.6590
	2010	3,066,222	1,470,280	48.0%	4,867,709	2,334,109	48.0%	4.50%	1.5875
	2011	3,033,753	1,621,482	53.4%	4,608,769	2,463,298	53.4%	4.50%	1.5192
	2012	3,148,018	1,599,789	50.8%	4,576,418	2,325,687	50.8%	4.50%	1.4537
	2013	3,118,670	575,939	18.5%	4,338,520	801,215	18.5%	4.50%	1.3911
	2014	3,239,283	1,420,114	43.8%	4,312,258	1,890,511	43.8%	4.50%	1.3312
	2015	3,192,784	755,247	23.7%	4,067,327	962,118	23.7%	4.50%	1.2739
	2016	3,352,049	3,730,531	111.3%	4,086,332	4,547,723	111.3%	4.50%	1.2191
	2017	3,442,740	3,879,318	112.7%	4,016,162	4,525,457	112.7%	4.50%	1.1666
	2018	3,616,292	4,306,267	119.1%	4,036,958	4,807,194	119.1%	4.50%	1.1163
	2019	3,670,111	3,613,672	98.5%	3,920,610	3,860,319	98.5%	4.50%	1.0683
	2020	3,920,568	5,932,070	151.3%	4,007,810	6,064,073	151.3%	4.50%	1.0223
Projected Future Experience	2021	4,008,988	4,707,452	117.4%	3,921,721	4,604,980	117.4%	4.50%	0.9782
	2022	4,131,708	4,872,232	117.9%	3,867,722	4,560,931	117.9%	4.50%	0.9361
	2023	3,926,168	5,030,140	128.1%	3,517,046	4,505,981	128.1%	4.50%	0.8958
	2024	3,685,354	5,194,770	141.0%	3,159,164	4,453,068	141.0%	4.50%	0.8572
	2025	3,445,856	5,383,172	156.2%	2,826,662	4,415,857	156.2%	4.50%	0.8203
	2026	3,206,680	5,583,060	174.1%	2,517,190	4,382,609	174.1%	4.50%	0.7850
	2027	2,968,828	5,763,324	194.1%	2,230,125	4,329,295	194.1%	4.50%	0.7512
	2028	2,734,223	5,917,825	216.4%	1,965,449	4,253,926	216.4%	4.50%	0.7188
	2029	2,504,664	6,033,738	240.9%	1,722,903	4,150,477	240.9%	4.50%	0.6879
	2030	2,280,974	6,096,476	267.3%	1,501,467	4,013,046	267.3%	4.50%	0.6583
	2031	2,064,258	6,114,927	296.2%	1,300,298	3,851,858	296.2%	4.50%	0.6299
	2032	1,855,014	6,086,832	328.1%	1,118,175	3,669,053	328.1%	4.50%	0.6028
	2033	1,654,833	6,008,027	363.1%	954,554	3,465,598	363.1%	4.50%	0.5768
	2034	1,465,481	5,888,907	401.8%	808,929	3,250,609	401.8%	4.50%	0.5520
	2035	1,287,997	5,725,934	444.6%	680,344	3,024,546	444.6%	4.50%	0.5282
	2036	1,122,612	5,516,629	491.4%	567,449	2,788,504	491.4%	4.50%	0.5055
	2037	969,990	5,265,586	542.8%	469,190	2,546,994	542.8%	4.50%	0.4837
	2038	831,474	4,981,251	599.1%	384,869	2,305,703	599.1%	4.50%	0.4629
	2039	707,382	4,674,182	660.8%	313,331	2,070,400	660.8%	4.50%	0.4429
	2040	597,319	4,347,111	727.8%	253,185	1,842,609	727.8%	4.50%	0.4239
	2041	500,553	3,990,805	797.3%	203,033	1,618,738	797.3%	4.50%	0.4056
	2042	416,197	3,618,229	869.4%	161,547	1,404,416	869.4%	4.50%	0.3882
	2043	343,300	3,241,803	944.3%	127,514	1,204,121	944.3%	4.50%	0.3714
	2044	280,870	2,875,716	1023.9%	99,833	1,022,146	1023.9%	4.50%	0.3554
	2045	227,890	2,526,561	1108.7%	77,513	859,371	1108.7%	4.50%	0.3401
	2046	183,342	2,198,435	1199.1%	59,676	715,564	1199.1%	4.50%	0.3255
	2047	146,231	1,895,032	1295.9%	45,547	590,248	1295.9%	4.50%	0.3115
	2048	115,599	1,616,715	1398.6%	34,455	481,876	1398.6%	4.50%	0.2981
	2049	90,550	1,364,737	1507.2%	25,827	389,255	1507.2%	4.50%	0.2852
	2050	70,258	1,139,454	1621.8%	19,176	311,004	1621.8%	4.50%	0.2729
	2051	53,977	940,114	1741.7%	14,098	245,546	1741.7%	4.50%	0.2612
	2052	41,045	766,676	1867.9%	10,259	191,623	1867.9%	4.50%	0.2499
	2053	30,879	617,466	1999.6%	7,386	147,684	1999.6%	4.50%	0.2392
	2054	22,973	490,849	2136.6%	5,258	112,345	2136.6%	4.50%	0.2289
	2055	16,894	384,931	2278.5%	3,700	84,308	2278.5%	4.50%	0.2190
	2056	12,273	297,658	2425.4%	2,572	62,386	2425.4%	4.50%	0.2096
	2057	8,802	226,741	2576.1%	1,765	45,476	2576.1%	4.50%	0.2006
	2058	6,227	170,109	2731.7%	1,195	32,649	2731.7%	4.50%	0.1919
	2059	4,342	125,539	2891.2%	797	23,057	2891.2%	4.50%	0.1837
	2060	2,980	90,889	3049.7%	524	15,974	3049.7%	4.50%	0.1758
	2061	2,010	64,353	3201.3%	338	10,823	3201.3%	4.50%	0.1682
	2062	1,330	44,508	3347.0%	214	7,163	3347.0%	4.50%	0.1609
	2063	861	30,000	3485.8%	133	4,620	3485.8%	4.50%	0.1540
	2064	543	19,619	3610.9%	80	2,891	3610.9%	4.50%	0.1474
	2065	333	12,435	3729.1%	47	1,754	3729.1%	4.50%	0.1410
	2066	198	7,604	3837.7%	27	1,026	3837.7%	4.50%	0.1350
	2067	113	4,461	3933.7%	15	576	3933.7%	4.50%	0.1291
	2068	62	2,493	4014.0%	8	308	4014.0%	4.50%	0.1236
	Past	64,264,455	32,777,470	51.0%	101,061,822	41,732,461	41.3%		
	Future	48,030,436	137,955,505	287.2%	34,982,309	82,072,994	234.6%		
	Lifetime	112,294,892	170,732,975	152.0%	136,044,131	123,805,455	91.0%		

Attachment 5
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
With Requested Premium Rate Increase, Spread Over Two Years
Policy Form 30160A-PA, Issued with Endorsement Form 32100-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	2000	191,983	0	0.0%	473,310	0	0.0%	4.50%	2.4654
	2001	1,614,024	0	0.0%	3,807,831	0	0.0%	4.50%	2.3592
	2002	2,856,357	0	0.0%	6,448,577	0	0.0%	4.50%	2.2576
	2003	3,513,258	0	0.0%	7,590,058	0	0.0%	4.50%	2.1604
	2004	3,393,978	423,802	12.5%	7,016,618	876,157	12.5%	4.50%	2.0674
	2005	3,302,815	850,620	25.8%	6,534,115	1,682,821	25.8%	4.50%	1.9783
	2006	3,208,605	247,267	7.7%	6,074,387	468,115	7.7%	4.50%	1.8932
	2007	3,147,056	1,454,774	46.2%	5,701,306	2,635,515	46.2%	4.50%	1.8116
	2008	3,102,596	16,408	0.5%	5,378,719	28,445	0.5%	4.50%	1.7336
	2009	3,133,295	879,888	28.1%	5,198,028	1,459,705	28.1%	4.50%	1.6590
	2010	3,066,222	1,470,280	48.0%	4,867,709	2,334,109	48.0%	4.50%	1.5875
	2011	3,033,753	1,621,482	53.4%	4,608,769	2,463,298	53.4%	4.50%	1.5192
	2012	3,148,018	1,599,789	50.8%	4,576,418	2,325,687	50.8%	4.50%	1.4537
	2013	3,118,670	575,939	18.5%	4,338,520	801,215	18.5%	4.50%	1.3911
	2014	3,239,283	1,420,114	43.8%	4,312,258	1,890,511	43.8%	4.50%	1.3312
	2015	3,192,784	755,247	23.7%	4,067,327	962,118	23.7%	4.50%	1.2739
	2016	3,352,049	3,730,531	111.3%	4,086,332	4,547,723	111.3%	4.50%	1.2191
	2017	3,442,740	3,879,318	112.7%	4,016,162	4,525,457	112.7%	4.50%	1.1666
	2018	3,616,292	4,306,267	119.1%	4,036,958	4,807,194	119.1%	4.50%	1.1163
	2019	3,670,111	3,613,672	98.5%	3,920,610	3,860,319	98.5%	4.50%	1.0683
	2020	3,920,568	5,932,070	151.3%	4,007,810	6,064,073	151.3%	4.50%	1.0223
Projected Future Experience	2021	4,008,988	4,707,452	117.4%	3,921,721	4,604,980	117.4%	4.50%	0.9782
	2022	4,229,464	4,861,515	114.9%	3,959,232	4,550,899	114.9%	4.50%	0.9361
	2023	4,501,531	4,987,110	110.8%	4,032,455	4,467,435	110.8%	4.50%	0.8958
	2024	4,676,002	5,127,189	109.6%	4,008,369	4,395,136	109.6%	4.50%	0.8572
	2025	4,414,571	5,278,241	119.6%	3,621,306	4,329,781	119.6%	4.50%	0.8203
	2026	4,112,948	5,421,819	131.8%	3,228,595	4,256,037	131.8%	4.50%	0.7850
	2027	3,812,271	5,568,515	146.1%	2,863,702	4,182,958	146.1%	4.50%	0.7512
	2028	3,515,060	5,710,840	162.5%	2,526,740	4,105,138	162.5%	4.50%	0.7188
	2029	3,223,738	5,818,254	180.5%	2,217,539	4,002,250	180.5%	4.50%	0.6879
	2030	2,939,415	5,874,594	199.9%	1,934,889	3,866,991	199.9%	4.50%	0.6583
	2031	2,663,543	5,888,498	221.1%	1,677,794	3,709,228	221.1%	4.50%	0.6299
	2032	2,396,742	5,857,832	244.4%	1,444,721	3,531,015	244.4%	4.50%	0.6028
	2033	2,141,081	5,778,657	269.9%	1,235,036	3,333,291	269.9%	4.50%	0.5768
	2034	1,898,873	5,661,010	298.1%	1,048,156	3,124,813	298.1%	4.50%	0.5520
	2035	1,671,453	5,501,541	329.1%	882,893	2,906,017	329.1%	4.50%	0.5282
	2036	1,459,184	5,297,903	363.1%	737,577	2,677,944	363.1%	4.50%	0.5055
	2037	1,262,985	5,054,519	400.2%	610,913	2,444,900	400.2%	4.50%	0.4837
	2038	1,084,597	4,779,517	440.7%	502,034	2,212,325	440.7%	4.50%	0.4629
	2039	924,455	4,483,041	484.9%	409,481	1,985,735	484.9%	4.50%	0.4429
	2040	782,094	4,167,714	532.9%	331,506	1,766,567	532.9%	4.50%	0.4239
	2041	656,647	3,824,698	582.5%	266,347	1,551,362	582.5%	4.50%	0.4056
	2042	547,041	3,466,401	633.7%	212,334	1,345,484	633.7%	4.50%	0.3882
	2043	452,112	3,104,709	686.7%	167,930	1,153,199	686.7%	4.50%	0.3714
	2044	370,627	2,753,198	742.8%	131,736	978,599	742.8%	4.50%	0.3554
	2045	301,318	2,418,154	802.5%	102,489	822,498	802.5%	4.50%	0.3401
	2046	242,904	2,103,474	866.0%	79,062	684,655	866.0%	4.50%	0.3255
	2047	194,126	1,812,652	933.8%	60,465	564,589	933.8%	4.50%	0.3115
	2048	153,767	1,546,005	1005.4%	45,832	460,801	1005.4%	4.50%	0.2981
	2049	120,684	1,304,702	1081.1%	34,422	372,132	1081.1%	4.50%	0.2852
	2050	93,818	1,089,055	1160.8%	25,607	297,248	1160.8%	4.50%	0.2729
	2051	72,212	898,318	1244.0%	18,861	234,630	1244.0%	4.50%	0.2612
	2052	55,009	732,426	1331.5%	13,749	183,063	1331.5%	4.50%	0.2499
	2053	41,455	589,757	1422.6%	9,915	141,057	1422.6%	4.50%	0.2392
	2054	30,891	468,729	1517.3%	7,070	107,282	1517.3%	4.50%	0.2289
	2055	22,751	367,516	1615.4%	4,983	80,494	1615.4%	4.50%	0.2190
	2056	16,550	284,142	1716.9%	3,469	59,553	1716.9%	4.50%	0.2096
	2057	11,884	216,410	1821.0%	2,384	43,404	1821.0%	4.50%	0.2006
	2058	8,417	162,335	1928.6%	1,615	31,157	1928.6%	4.50%	0.1919
	2059	5,874	119,786	2039.2%	1,079	22,000	2039.2%	4.50%	0.1837
	2060	4,034	86,714	2149.3%	709	15,240	2149.3%	4.50%	0.1758
	2061	2,722	61,391	2255.2%	458	10,325	2255.2%	4.50%	0.1682
	2062	1,801	42,457	2357.5%	290	6,833	2357.5%	4.50%	0.1609
	2063	1,165	28,615	2455.9%	179	4,407	2455.9%	4.50%	0.1540
	2064	735	18,713	2545.8%	108	2,758	2545.8%	4.50%	0.1474
	2065	451	11,860	2631.9%	64	1,673	2631.9%	4.50%	0.1410
	2066	267	7,252	2712.6%	36	979	2712.6%	4.50%	0.1350
	2067	153	4,255	2785.8%	20	550	2785.8%	4.50%	0.1291
	2068	83	2,378	2849.1%	10	294	2849.1%	4.50%	0.1236
	Past	64,264,455	32,777,470	51.0%	101,061,822	41,732,461	41.3%		
	Future	59,128,494	133,351,863	225.5%	42,385,882	79,629,706	187.9%		
	Lifetime	123,392,950	166,129,334	134.6%	143,447,704	121,362,167	84.6%		

Attachment 6
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Policy Form 30160A-PA, Issued with Endorsement Form 32100-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	2000	585,690	0	0.0%	1,443,948	0	0.0%	4.50%	2.4654
	2001	1,988,213	0	0.0%	4,690,623	0	0.0%	4.50%	2.3592
	2002	3,191,714	0	0.0%	7,205,686	0	0.0%	4.50%	2.2576
	2003	3,479,992	0	0.0%	7,518,190	0	0.0%	4.50%	2.1604
	2004	3,366,538	5,916	0.2%	6,959,889	12,230	0.2%	4.50%	2.0674
	2005	3,274,822	135,976	4.2%	6,478,735	269,008	4.2%	4.50%	1.9783
	2006	3,179,910	272,023	8.6%	6,020,063	514,982	8.6%	4.50%	1.8932
	2007	3,145,069	293,713	9.3%	5,697,707	532,100	9.3%	4.50%	1.8116
	2008	3,146,410	426,317	13.5%	5,454,676	739,071	13.5%	4.50%	1.7336
	2009	3,109,139	519,049	16.7%	5,157,955	861,085	16.7%	4.50%	1.6590
	2010	3,042,662	759,576	25.0%	4,830,307	1,205,847	25.0%	4.50%	1.5875
	2011	3,092,992	929,981	30.1%	4,698,763	1,412,794	30.1%	4.50%	1.5192
	2012	3,125,602	1,217,370	38.9%	4,543,831	1,769,747	38.9%	4.50%	1.4537
	2013	3,147,572	1,391,021	44.2%	4,378,727	1,935,112	44.2%	4.50%	1.3911
	2014	3,237,580	1,268,878	39.2%	4,309,991	1,689,180	39.2%	4.50%	1.3312
	2015	3,186,711	1,490,808	46.8%	4,059,591	1,899,158	46.8%	4.50%	1.2739
	2016	3,422,805	1,988,257	58.1%	4,172,587	2,423,794	58.1%	4.50%	1.2191
	2017	3,434,822	1,980,226	57.7%	4,006,926	2,310,052	57.7%	4.50%	1.1666
	2018	3,709,898	2,496,073	67.3%	4,141,453	2,786,429	67.3%	4.50%	1.1163
	2019	3,783,008	2,840,078	75.1%	4,041,213	3,033,924	75.1%	4.50%	1.0683
	2020	3,982,627	2,925,997	73.5%	4,071,250	2,991,107	73.5%	4.50%	1.0223
Projected Future Experience	2021	4,108,885	4,868,655	118.5%	4,019,443	4,762,674	118.5%	4.50%	0.9782
	2022	4,133,569	4,520,424	109.4%	3,869,464	4,231,601	109.4%	4.50%	0.9361
	2023	3,909,496	5,060,069	129.4%	3,502,112	4,532,791	129.4%	4.50%	0.8958
	2024	3,669,355	5,457,894	148.7%	3,145,450	4,678,624	148.7%	4.50%	0.8572
	2025	3,430,886	5,743,614	167.4%	2,814,382	4,711,530	167.4%	4.50%	0.8203
	2026	3,192,793	5,887,499	184.4%	2,506,289	4,621,588	184.4%	4.50%	0.7850
	2027	2,955,723	6,069,079	205.3%	2,220,281	4,558,972	205.3%	4.50%	0.7512
	2028	2,721,882	6,197,973	227.7%	1,956,577	4,455,306	227.7%	4.50%	0.7188
	2029	2,493,129	6,324,685	253.7%	1,714,969	4,350,613	253.7%	4.50%	0.6879
	2030	2,270,100	6,446,860	284.0%	1,494,309	4,243,688	284.0%	4.50%	0.6583
	2031	2,054,225	6,555,139	319.1%	1,293,978	4,129,152	319.1%	4.50%	0.6299
	2032	1,845,477	6,635,644	359.6%	1,112,426	3,999,869	359.6%	4.50%	0.6028
	2033	1,645,933	6,679,648	405.8%	949,421	3,853,008	405.8%	4.50%	0.5768
	2034	1,457,181	6,684,656	458.7%	804,347	3,689,854	458.7%	4.50%	0.5520
	2035	1,280,405	6,649,403	519.3%	676,334	3,512,339	519.3%	4.50%	0.5282
	2036	1,115,796	6,571,855	589.0%	564,004	3,321,892	589.0%	4.50%	0.5055
	2037	963,826	6,452,386	669.5%	466,208	3,121,056	669.5%	4.50%	0.4837
	2038	826,038	6,290,256	761.5%	382,353	2,911,610	761.5%	4.50%	0.4629
	2039	702,679	6,089,127	866.6%	311,247	2,697,141	866.6%	4.50%	0.4429
	2040	593,306	5,853,561	986.6%	251,485	2,481,147	986.6%	4.50%	0.4239
	2041	497,153	5,583,847	1123.2%	201,654	2,264,903	1123.2%	4.50%	0.4056
	2042	413,337	5,282,652	1278.0%	160,437	2,050,462	1278.0%	4.50%	0.3882
	2043	340,913	4,956,057	1453.8%	126,627	1,840,856	1453.8%	4.50%	0.3714
	2044	278,891	4,611,365	1653.5%	99,129	1,639,067	1653.5%	4.50%	0.3554
	2045	226,263	4,260,041	1882.8%	76,960	1,448,988	1882.8%	4.50%	0.3401
	2046	182,015	3,900,850	2143.1%	59,244	1,269,679	2143.1%	4.50%	0.3255
	2047	145,157	3,546,913	2443.5%	45,212	1,104,762	2443.5%	4.50%	0.3115
	2048	114,737	3,203,299	2791.9%	34,198	954,772	2791.9%	4.50%	0.2981
	2049	89,862	2,874,075	3198.3%	25,631	819,754	3198.3%	4.50%	0.2852
	2050	69,712	2,563,450	3677.2%	19,027	699,672	3677.2%	4.50%	0.2729
	2051	53,547	2,272,633	4244.2%	13,986	593,584	4244.2%	4.50%	0.2612
	2052	40,707	2,002,796	4920.0%	10,174	500,580	4920.0%	4.50%	0.2499
	2053	30,615	1,754,357	5730.4%	7,322	419,603	5730.4%	4.50%	0.2392
	2054	22,768	1,527,444	6708.7%	5,211	349,598	6708.7%	4.50%	0.2289
	2055	16,735	1,321,913	7899.0%	3,665	289,528	7899.0%	4.50%	0.2190
	2056	12,151	1,137,224	9359.2%	2,547	238,351	9359.2%	4.50%	0.2096
	2057	8,709	972,527	11166.7%	1,747	195,055	11166.7%	4.50%	0.2006
	2058	6,158	826,759	13426.8%	1,182	158,679	13426.8%	4.50%	0.1919
	2059	4,290	698,656	16285.0%	788	128,318	16285.0%	4.50%	0.1837
	2060	2,942	586,830	19946.6%	517	103,138	19946.6%	4.50%	0.1758
	2061	1,982	489,886	24711.0%	333	82,392	24711.0%	4.50%	0.1682
	2062	1,310	406,381	31021.5%	211	65,404	31021.5%	4.50%	0.1609
	2063	847	334,933	39553.7%	130	51,584	39553.7%	4.50%	0.1540
	2064	534	274,188	51355.6%	79	40,410	51355.6%	4.50%	0.1474
	2065	327	222,872	68105.1%	46	31,433	68105.1%	4.50%	0.1410
	2066	194	179,827	92596.9%	26	24,270	92596.9%	4.50%	0.1350
	2067	111	143,969	129669.3%	14	18,594	129669.3%	4.50%	0.1291
	2068	61	114,320	188178.4%	8	14,129	188178.4%	4.50%	0.1236
	Past	65,633,776	20,941,258	31.9%	103,882,111	26,385,619	25.4%		
	Future	47,932,715	177,088,491	369.5%	34,951,186	96,262,017	275.4%		
	Lifetime	113,566,491	198,029,750	174.4%	138,833,296	122,647,636	88.3%		

Attachment 6
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Policy Form 30160A-PA, Issued with Endorsement Form 32100-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	2000	585,690	0	0.0%	1,443,948	0	0.0%	4.50%	2.4654
	2001	1,988,213	0	0.0%	4,690,623	0	0.0%	4.50%	2.3592
	2002	3,191,714	0	0.0%	7,205,686	0	0.0%	4.50%	2.2576
	2003	3,479,992	0	0.0%	7,518,190	0	0.0%	4.50%	2.1604
	2004	3,366,538	5,916	0.2%	6,959,889	12,230	0.2%	4.50%	2.0674
	2005	3,274,822	135,976	4.2%	6,478,735	269,008	4.2%	4.50%	1.9783
	2006	3,179,910	272,023	8.6%	6,020,063	514,982	8.6%	4.50%	1.8932
	2007	3,145,069	293,713	9.3%	5,697,707	532,100	9.3%	4.50%	1.8116
	2008	3,146,410	426,317	13.5%	5,454,676	739,071	13.5%	4.50%	1.7336
	2009	3,109,139	519,049	16.7%	5,157,955	861,085	16.7%	4.50%	1.6590
	2010	3,042,662	759,576	25.0%	4,830,307	1,205,847	25.0%	4.50%	1.5875
	2011	3,092,992	929,981	30.1%	4,698,763	1,412,794	30.1%	4.50%	1.5192
	2012	3,125,602	1,217,370	38.9%	4,543,831	1,769,747	38.9%	4.50%	1.4537
	2013	3,147,572	1,391,021	44.2%	4,378,727	1,935,112	44.2%	4.50%	1.3911
	2014	3,237,580	1,268,878	39.2%	4,309,991	1,689,180	39.2%	4.50%	1.3312
	2015	3,186,711	1,490,808	46.8%	4,059,591	1,899,158	46.8%	4.50%	1.2739
	2016	3,422,805	1,988,257	58.1%	4,172,587	2,423,794	58.1%	4.50%	1.2191
	2017	3,434,822	1,980,226	57.7%	4,006,926	2,310,052	57.7%	4.50%	1.1666
	2018	3,709,898	2,496,073	67.3%	4,141,453	2,786,429	67.3%	4.50%	1.1163
	2019	3,783,008	2,840,078	75.1%	4,041,213	3,033,924	75.1%	4.50%	1.0683
	2020	3,982,627	2,925,997	73.5%	4,071,250	2,991,107	73.5%	4.50%	1.0223
Projected Future Experience	2021	4,108,885	4,868,655	118.5%	4,019,443	4,762,674	118.5%	4.50%	0.9782
	2022	4,363,129	4,520,021	103.6%	4,084,356	4,231,224	103.6%	4.50%	0.9361
	2023	4,648,973	5,052,681	108.7%	4,164,533	4,526,173	108.7%	4.50%	0.8958
	2024	4,677,316	5,435,381	116.2%	4,009,495	4,659,325	116.2%	4.50%	0.8572
	2025	4,395,308	5,701,071	129.7%	3,605,504	4,676,632	129.7%	4.50%	0.8203
	2026	4,095,017	5,815,688	142.0%	3,214,520	4,565,218	142.0%	4.50%	0.7850
	2027	3,795,290	5,961,366	157.1%	2,850,946	4,478,060	157.1%	4.50%	0.7512
	2028	3,499,035	6,057,021	173.1%	2,515,221	4,353,985	173.1%	4.50%	0.7188
	2029	3,208,748	6,156,523	191.9%	2,207,228	4,234,937	191.9%	4.50%	0.6879
	2030	2,925,290	6,257,791	213.9%	1,925,592	4,119,232	213.9%	4.50%	0.6583
	2031	2,650,497	6,350,411	239.6%	1,669,576	4,000,191	239.6%	4.50%	0.6299
	2032	2,384,326	6,418,981	269.2%	1,437,237	3,869,267	269.2%	4.50%	0.6028
	2033	2,129,485	6,454,104	303.1%	1,228,346	3,722,908	303.1%	4.50%	0.5768
	2034	1,888,059	6,452,603	341.8%	1,042,187	3,561,763	341.8%	4.50%	0.5520
	2035	1,661,557	6,413,015	386.0%	877,666	3,387,475	386.0%	4.50%	0.5282
	2036	1,450,308	6,333,314	436.7%	733,091	3,201,316	436.7%	4.50%	0.5055
	2037	1,254,965	6,213,869	495.1%	607,034	3,005,684	495.1%	4.50%	0.4837
	2038	1,077,528	6,053,916	561.8%	498,762	2,802,214	561.8%	4.50%	0.4629
	2039	918,336	5,856,986	637.8%	406,771	2,594,316	637.8%	4.50%	0.4429
	2040	776,870	5,627,442	724.4%	329,292	2,385,302	724.4%	4.50%	0.4239
	2041	652,219	5,365,448	822.6%	264,551	2,176,316	822.6%	4.50%	0.4056
	2042	543,318	5,073,570	933.8%	210,889	1,969,307	933.8%	4.50%	0.3882
	2043	449,005	4,757,767	1059.6%	166,776	1,767,204	1059.6%	4.50%	0.3714
	2044	368,054	4,425,017	1202.3%	130,821	1,572,831	1202.3%	4.50%	0.3554
	2045	299,204	4,086,423	1365.8%	101,770	1,389,934	1365.8%	4.50%	0.3401
	2046	241,182	3,740,445	1550.9%	78,502	1,217,469	1550.9%	4.50%	0.3255
	2047	192,733	3,399,877	1764.0%	60,031	1,058,965	1764.0%	4.50%	0.3115
	2048	152,649	3,069,489	2010.8%	45,498	914,888	2010.8%	4.50%	0.2981
	2049	119,792	2,753,119	2298.3%	34,167	785,255	2298.3%	4.50%	0.2852
	2050	93,110	2,454,821	2636.5%	25,414	670,022	2636.5%	4.50%	0.2729
	2051	71,652	2,175,698	3036.5%	18,715	568,266	3036.5%	4.50%	0.2612
	2052	54,569	1,916,841	3512.7%	13,639	479,096	3512.7%	4.50%	0.2499
	2053	41,110	1,678,611	4083.3%	9,832	401,486	4083.3%	4.50%	0.2392
	2054	30,622	1,461,110	4771.5%	7,009	334,416	4771.5%	4.50%	0.2289
	2055	22,541	1,264,180	5608.3%	4,937	276,883	5608.3%	4.50%	0.2190
	2056	16,389	1,087,285	6634.3%	3,435	227,885	6634.3%	4.50%	0.2096
	2057	11,761	929,591	7904.1%	2,359	186,444	7904.1%	4.50%	0.2006
	2058	8,324	790,070	9491.8%	1,598	151,637	9491.8%	4.50%	0.1919
	2059	5,804	667,495	11500.2%	1,066	122,594	11500.2%	4.50%	0.1837
	2060	3,983	560,529	14074.6%	700	98,516	14074.6%	4.50%	0.1758
	2061	2,684	467,826	17427.7%	451	78,682	17427.7%	4.50%	0.1682
	2062	1,774	387,997	21874.6%	285	62,446	21874.6%	4.50%	0.1609
	2063	1,146	319,716	27896.7%	177	49,240	27896.7%	4.50%	0.1540
	2064	722	261,677	36242.3%	106	38,566	36242.3%	4.50%	0.1474
	2065	442	212,662	48111.2%	62	29,993	48111.2%	4.50%	0.1410
	2066	262	171,556	65504.9%	35	23,153	65504.9%	4.50%	0.1350
	2067	149	137,323	91894.1%	19	17,735	91894.1%	4.50%	0.1291
	2068	82	109,024	133643.6%	10	13,474	133643.6%	4.50%	0.1236
	Past	65,633,776	20,941,258	31.9%	103,882,111	26,385,619	25.4%		
	Future	59,294,203	171,726,007	289.6%	42,609,655	93,820,600	220.2%		
	Lifetime	124,927,979	192,667,265	154.2%	146,491,766	120,206,219	82.1%		

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

	Nationwide Policy Form 30160A, Issued with Endorsement Form 32100		Pennsylvania Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA	
Incurred Year	Claim Reserve [1]	Active Life Reserve [2]	Claim Reserve [1]	Active Life Reserve [2]
2000	0		0	
2001	0		0	
2002	29,421		0	
2003	0		0	
2004	0		0	
2005	142,761		0	
2006	216,314		0	
2007	187,162		0	
2008	228,328		0	
2009	752,178		0	
2010	1,414,191		0	
2011	1,516,314		44,300	
2012	1,822,155		0	
2013	2,407,861		0	
2014	5,313,606		138,033	
2015	9,634,188		61,209	
2016	15,955,939		1,585,541	
2017	20,966,704		1,451,865	
2018	30,874,696		2,082,250	
2019	47,288,214		2,868,969	
2020	74,633,766	806,839,105	5,679,019	46,238,019

[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, Issued with Endorsement Form 32100

Policy Duration	Earned Premiums	Incurred Claims	Loss Ratio
1	63,245,251	16,238	0.0%
2	59,028,065	1,975,260	3.3%
3	55,769,878	1,946,761	3.5%
4	53,709,544	4,441,020	8.3%
5	52,317,005	7,337,055	14.0%
6	51,066,695	8,506,101	16.7%
7	50,856,949	11,194,853	22.0%
8	50,832,017	10,798,802	21.2%
9	50,326,872	17,998,374	35.8%
10	50,441,570	20,346,222	40.3%
11	50,834,650	18,191,252	35.8%
12	52,238,976	28,566,889	54.7%
13	52,616,393	31,377,786	59.6%
14	53,771,965	34,693,230	64.5%
15	55,065,017	45,186,912	82.1%
16	56,648,203	47,745,160	84.3%
17	45,606,029	50,627,422	111.0%
18	53,027,740	59,158,799	111.6%
19	64,324,905	75,768,384	117.8%
20	85,623,639	87,437,412	102.1%
21	71,355,998	90,538,421	126.9%
22	68,476,361	80,584,936	117.7%
23	64,796,890	84,545,215	130.5%
24	61,063,871	88,965,855	145.7%
25	57,263,721	93,579,220	163.4%
26	53,390,481	97,999,618	183.6%
27	49,506,240	102,013,919	206.1%
28	45,627,415	105,649,643	231.5%
29	41,807,151	107,913,891	258.1%
30	38,062,698	109,424,693	287.5%
31	34,395,418	110,045,652	319.9%
32	30,842,367	109,678,282	355.6%
33	27,437,768	108,409,484	395.1%
34	24,242,118	106,416,830	439.0%
35	21,227,582	103,370,033	487.0%
36	18,413,600	99,334,691	539.5%
37	15,847,809	94,683,153	597.5%
38	13,535,690	89,469,490	661.0%
39	11,473,574	83,768,503	730.1%
40	9,649,610	77,733,483	805.6%
41	8,050,160	70,656,648	877.7%
42	6,660,103	63,584,062	954.7%
43	5,463,118	56,641,538	1036.8%
44	4,442,096	49,953,870	1124.6%
45	3,579,530	43,583,352	1217.6%
46	2,857,925	37,624,875	1316.5%
47	2,260,194	32,151,748	1422.5%
48	1,770,021	27,168,005	1534.9%
49	1,372,134	22,688,690	1653.5%
50	1,052,513	18,722,131	1778.8%
51	798,512	15,254,171	1910.3%
52	598,897	12,271,416	2049.0%
53	443,831	9,737,481	2194.0%
54	324,819	7,617,798	2345.2%
55	234,622	5,874,957	2504.0%
56	167,154	4,464,599	2670.9%
57	117,373	3,339,447	2845.1%
58	81,160	2,455,983	3026.1%
59	55,197	1,773,176	3212.4%
60	36,866	1,254,594	3403.1%
Total	1,906,133,950	2,994,257,487	157.1%

Attachment 9
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA

Policy Duration	Earned Premiums	Incurred Claims	Loss Ratio
1	3,761,236	0	0.0%
2	3,556,814	0	0.0%
3	3,408,621	0	0.0%
4	3,327,211	299,782	9.0%
5	3,245,117	915,516	28.2%
6	3,160,716	1,278,349	40.4%
7	3,144,739	484,812	15.4%
8	3,134,269	107,800	3.4%
9	3,093,719	704,044	22.8%
10	3,092,642	1,358,621	43.9%
11	3,094,891	1,367,585	44.2%
12	3,169,489	1,268,678	40.0%
13	3,186,849	1,391,755	43.7%
14	3,238,290	1,971,925	60.9%
15	3,322,870	2,087,693	62.8%
16	3,417,537	3,685,494	107.8%
17	2,692,266	3,150,729	117.0%
18	3,252,632	2,054,683	63.2%
19	3,766,133	6,869,424	182.4%
20	5,092,999	6,042,121	118.6%
21	4,206,575	5,638,207	134.0%
22	4,001,261	4,991,439	124.7%
23	3,759,140	5,157,395	137.2%
24	3,518,991	5,349,416	152.0%
25	3,279,725	5,552,831	169.3%
26	3,040,021	5,742,580	188.9%
27	2,803,139	5,913,325	211.0%
28	2,569,942	6,062,231	235.9%
29	2,343,065	6,136,911	261.9%
30	2,123,118	6,169,498	290.6%
31	1,909,858	6,151,983	322.1%
32	1,705,177	6,086,317	356.9%
33	1,510,687	5,974,166	395.5%
34	1,329,381	5,824,390	438.1%
35	1,159,542	5,621,171	484.8%
36	1,002,003	5,368,818	535.8%
37	859,134	5,086,874	592.1%
38	731,084	4,780,992	654.0%
39	617,493	4,452,171	721.0%
40	517,554	4,110,334	794.2%
41	430,377	3,717,557	863.8%
42	355,007	3,331,054	938.3%
43	290,435	2,958,862	1018.8%
44	235,624	2,601,603	1104.1%
45	189,530	2,265,034	1195.1%
46	151,126	1,952,966	1292.3%
47	119,427	1,667,569	1396.3%
48	93,507	1,409,196	1507.1%
49	72,511	1,177,055	1623.3%
50	55,667	971,960	1746.0%
51	42,291	792,833	1874.7%
52	31,779	638,978	2010.7%
53	23,608	507,870	2151.3%
54	17,330	398,175	2297.6%
55	12,563	307,759	2449.7%
56	8,988	234,501	2608.9%
57	6,342	175,804	2772.1%
58	4,409	129,599	2939.6%
59	3,016	93,849	3112.1%
60	2,026	66,548	3284.8%
Total	112,291,488	170,608,831	151.9%

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

Table of Contents

Subject	Page
Policy Renewal and Premium Changes	1
30 Day Right to Examine Your Policy	1
Caution About Application Answers	1
Table of Contents	2
Schedule	3
Basic Contract Provisions	4
Glossary of Important Terms	5
Exclusions and Limitations	10
Facility Care Benefit Provisions	11
Home and Community Care Benefit Provisions	13
Additional Community Care Benefits	15
Claims Information	18
Effective Date and Premium Payment Provisions	20
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

A&H - Pennsylvania 2/22/2000

Form # 32100-PA

IDS Life Insurance Company
IDS Tower 10
Minneapolis, Minnesota 55440

Long-Term Care Insurance Endorsement

This Endorsement is made a part of the Policy to which it is attached. It changes terms of the Policy.

I. The "Stay is Necessary" provision of the "Facility Care Benefit Provisions" section of the policy is amended to read:

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 a Licensed Health Care Practitioner, within the preceding 12-month period, as either:

(a) - Being unable to perform without substantial assistance from another individual, 2 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)

II. The "Covered Care" provision of the "Home and Community Care Benefit Provisions" section of the policy is amended to read:

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, 2 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).

ENDORSEMENT TO LTC POL. # 30160-A-PA

PID # A3795200 / IDS LIFE

Approved, Effective MAR 2 2 2000
PID # A3795200 / Pennsylvania Insurance Department
By Richard L. Stover

III. The "Covered Community Care" provision of the "ADDITIONAL COMMUNITY CARE BENEFIT PROVISIONS" section of the policy is amended to read:

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, 2 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).

IV. A Provision entitled "Monthly Reimbursement of Premium During Covered Home and Community Care" is added to the section of the Policy "Effective Date and Premium Payment Provisions" and reads:

Monthly Reimbursement of Premium During Covered Home and Community Care

We will reimburse premium payments on a calendar month basis during extended periods of Home and Community Care. You must continue to pay premiums as they become due.

The reimbursement begins after You have incurred an eligible expense for covered Home and Community Care, excluding Homemaker and Chore Services, for 90 days during which You are satisfying Your Elimination Period or are receiving Policy benefits for Home and Community Care. The 90 days does not have to be consecutive days but must be satisfied within 270 consecutive days. We will then:

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

- reimburse the payment of premium for each calendar month which begins while You continue to receive at least 12 days of covered Home and Community Care Services, excluding Homemaker and Chore Services.

Your premiums will not be reimbursed for any calendar month in which You:

- Receive less than 12 days of covered Home and Community Care Services; or

- Receive Homemaker and Chore Services only; or

- Have reached Your Lifetime Maximum Benefit amount.

V. The "Continuation for Alzheimer's Disease and Other Forms of Cognitive or Functional Impairment" section of the "Effective Date and Premium Payment Provisions" section of the Policy is amended to read:

Continuation for Alzheimer's Disease and Other Forms of Cognitive or Funtional 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, 2 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 cognitvely 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 deductible (elimination) periods, maximum payment periods and all other provisions of the policy and its riders.

This endorsement is issued as of the Policy Date of the Policy.

IDS Life Insurance Company

William A. Stoltzmann

Secretary

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