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-133072645
SERFF Status:	Assigned
State Tr Num:	AERS-133072645
State Status:	Received Review in Progress
Co Tr Num:	30160A END 32100 RB31RS 2022
Effective Date Requested:	On Approval
Author(s):	Cheryl Meyer, Krista Wall, Kathleen Felton, Elaine Zurovski, Kathie Woolcott, Anju Gupta-Lavey, Lori Fischer, Kathryn Morrison, Julia Eide, Adina Bynum
Reviewer(s):	Sean Carmody (primary), Jim Laverty
Disposition Date:	
Disposition Status:	
Effective Date:	

State Filing Description:

Proposed 87.0% increase (118.5% (four annual increases of 21.6%) on lifetime and 71.0% (four annual increases of 14.4%) on non-lifetime policies) on 221 PA policyholders of RiverSource 30160A-PA with endorsement 32100-PA issued after Sept 15, 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 END 32100 RB31 RS 2022/30160A END 32100 RB 31 RS 2022*

General Information

Project Name: 30160A END 32100 RB31 RS 2022
Project Number: 30160A END 32100 RB 31 RS 2022
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 87%

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. See 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 END 32100 RB31 RS 2022/30160A END 32100 RB 31 RS 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	228109091
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 END 32100 RB31 RS 2022/30160A END 32100 RB 31 RS 2022

Rate Information

Rate data applies to filing.

Filing Method: Review and Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 20.000%
Effective Date of Last Rate Revision: 08/01/2021
Filing Method of Last Filing: Review and Approval
SERFF Tracking Number of Last Filing: AERS-132354871

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	87.000%	87.000%	$514,816	221	$591,633	118.500%	71.000%

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 END 32100 RB31 RS 2022/30160A END 32100 RB 31 RS 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_RS	30160A-PA, 32100-PA	Revised	Previous State Filing Number: AERS-132354871 Percent Rate Change Request: 87	PA PremiumRates_30160A_32100_RS.20220421.pdf,

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

Premium Rates with First 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
41	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
42	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
43	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
44	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
45	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
46	141.18	161.36	181.52	115.96	133.62	151.28	229.40	260.92	292.42	206.74	234.46	262.20	312.64	350.44	388.26	282.36	315.14	347.92
47	143.70	165.14	186.58	118.50	137.40	156.30	242.02	274.82	307.58	214.30	243.30	272.26	325.22	364.30	403.38	292.42	327.74	363.04
48	143.70	165.14	186.58	123.54	142.44	161.36	252.10	287.42	322.70	219.34	248.32	277.32	342.86	383.22	423.54	300.02	336.56	373.10
49	151.28	173.96	196.64	126.06	146.22	166.38	257.16	292.42	327.74	221.86	252.10	282.36	355.46	397.08	438.68	310.08	346.64	383.22
50	151.28	173.96	196.64	131.12	151.28	171.42	264.70	301.28	337.84	226.90	257.16	287.42	380.66	424.80	468.92	317.64	355.46	393.28
51	156.30	181.52	206.74	133.62	155.06	176.48	272.26	310.08	347.92	239.52	271.02	302.54	390.76	434.90	479.00	325.22	364.30	403.38
52	161.36	186.58	211.80	133.62	155.06	176.48	277.32	315.14	352.94	239.52	271.02	302.54	403.38	448.76	494.12	340.36	379.42	418.48
53	163.86	190.34	216.80	146.22	168.92	191.58	284.88	323.94	363.04	247.06	279.82	312.64	415.98	462.62	509.28	347.92	388.26	428.60
54	163.86	190.34	216.80	146.22	168.92	191.58	297.48	337.84	378.16	252.10	284.88	317.64	433.62	481.50	529.44	355.46	397.08	438.68
55	171.42	199.18	226.90	156.30	181.52	206.74	305.04	346.64	388.26	262.20	297.48	332.78	451.28	500.42	549.60	370.60	414.74	458.84
56	184.02	213.04	242.02	161.36	186.58	211.80	325.22	369.36	413.46	279.82	316.40	352.94	479.00	529.44	579.84	398.32	443.70	489.10
57	201.68	231.96	262.20	173.96	200.44	226.90	347.92	393.28	438.68	302.54	340.36	378.16	501.72	553.38	605.06	426.06	472.70	519.34
58	214.30	245.82	277.32	186.58	214.30	242.02	365.56	412.18	458.84	320.20	359.24	398.32	531.94	586.16	640.36	448.76	496.66	544.54
59	226.90	259.68	292.42	199.18	228.16	257.16	393.28	441.20	489.10	342.86	383.22	423.54	559.68	615.14	670.58	476.50	525.64	574.80
60	247.06	282.36	317.64	211.80	242.02	272.26	410.94	460.10	509.28	370.60	414.74	458.84	582.36	639.08	695.80	499.16	549.60	600.02
61	259.68	296.22	332.78	221.86	252.10	282.36	433.62	484.06	534.46	393.28	438.68	484.06	610.12	668.08	726.08	526.92	578.60	630.28
62	272.26	310.08	347.92	229.40	260.92	292.42	456.32	508.02	559.68	410.94	457.58	504.22	632.78	692.04	751.26	557.16	611.36	665.58
63	284.88	323.94	363.04	247.06	279.82	312.64	481.50	535.74	589.96	433.62	481.50	529.44	660.52	721.02	781.54	579.84	635.32	690.80
64	302.54	342.86	383.22	262.20	297.48	332.78	499.16	554.64	610.12	451.28	500.42	549.60	688.24	750.02	811.80	607.56	664.28	721.02
65	320.20	364.30	408.42	274.82	311.34	347.92	529.44	587.40	645.40	481.50	533.22	584.90	718.52	782.78	847.08	632.78	692.04	751.26
66	375.66	422.28	468.92	320.20	359.24	398.32	612.62	674.38	736.16	549.60	605.06	660.52	816.84	884.88	952.96	713.46	777.74	842.06
67	438.68	489.10	539.52	380.66	424.80	468.92	698.36	765.12	831.94	622.70	681.94	741.20	917.68	990.78	999.98	791.64	859.66	927.76
68	499.16	554.64	610.12	428.60	476.50	524.38	781.54	852.14	922.70	698.36	762.62	826.92	999.98	999.98	999.98	872.28	945.40	999.98
69	567.24	626.48	685.74	481.50	533.22	584.90	862.22	937.84	999.98	776.48	844.56	912.62	999.98	999.98	999.98	950.46	999.98	999.98
70	627.76	692.04	756.32	531.94	588.66	645.40	947.92	999.98	999.98	847.08	920.20	993.32	999.98	999.98	999.98	999.98	999.98	999.98
71	683.20	750.02	816.84	582.36	641.62	700.86	999.98	999.98	999.98	917.68	993.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	751.26	821.86	892.48	632.78	697.10	761.38	999.98	999.98	999.98	995.84	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	811.80	887.44	963.06	685.74	753.82	821.86	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	869.78	949.20	999.98	736.16	809.26	882.38	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	940.34	999.98	999.98	794.14	871.02	947.92	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	859.66	946.68	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	925.24	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	990.78	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
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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
41	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
42	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
43	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
44	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
45	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
46	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	194.44	218.16	241.88
47	111.44	129.24	147.02	94.84	109.08	123.32	166.00	189.68	213.40	137.52	156.48	175.48	234.76	264.40	294.04	201.56	226.44	251.34
48	111.44	129.24	147.02	97.20	112.64	128.06	173.08	198.00	222.90	144.64	164.80	184.96	239.48	269.12	298.76	206.30	231.20	256.08
49	113.80	132.78	151.76	97.20	112.64	128.06	182.60	207.48	232.36	149.40	169.56	189.68	246.62	277.44	308.26	218.16	244.24	270.34
50	118.56	137.52	156.48	104.34	120.92	137.52	189.68	215.76	241.88	156.48	177.84	199.20	251.34	282.18	313.00	230.02	257.28	284.56
51	120.92	141.08	161.24	104.34	120.92	137.52	196.80	224.08	251.34	156.48	177.84	199.20	260.84	294.04	327.24	234.76	262.00	289.30
52	120.92	141.08	161.24	104.34	120.92	137.52	201.56	228.84	256.08	161.24	182.60	203.92	270.34	303.52	336.72	241.88	270.34	298.76
53	123.32	144.64	166.00	106.72	124.48	142.28	208.68	237.12	265.58	170.72	194.44	218.16	277.44	311.82	346.20	246.62	275.04	303.52
54	123.32	144.64	166.00	106.72	124.48	142.28	215.76	245.40	275.04	180.20	203.92	227.64	282.18	316.56	350.92	253.72	283.36	313.00
55	132.78	156.48	180.20	113.80	132.78	151.76	227.64	258.48	289.30	187.34	212.24	237.12	289.30	324.86	360.44	270.34	301.16	331.96
56	142.28	166.00	189.68	118.56	137.52	156.48	241.88	275.04	308.26	199.20	225.28	251.34	305.90	342.64	379.40	284.56	317.76	350.92
57	154.12	179.04	203.92	125.68	145.84	166.00	253.72	288.12	322.48	211.06	238.32	265.58	327.24	365.18	403.12	301.16	335.54	369.92
58	166.00	192.06	218.16	137.52	158.88	180.20	275.04	310.62	346.20	232.36	260.84	289.30	353.32	392.44	431.56	322.48	358.04	393.60
59	173.08	200.38	227.64	151.76	175.48	199.20	286.92	323.68	360.44	244.24	273.88	303.52	372.28	413.78	455.28	339.08	375.84	412.60
60	189.68	218.16	246.62	158.88	183.76	208.68	303.52	341.46	379.40	265.58	296.40	327.24	398.36	441.04	483.74	360.44	398.36	436.32
61	199.20	227.64	256.08	163.62	188.52	213.40	320.12	359.26	398.36	279.80	313.00	346.20	414.96	458.84	502.70	377.04	416.16	455.28
62	206.30	235.94	265.58	175.48	201.56	227.64	334.32	375.84	417.32	291.64	326.04	360.44	431.56	476.60	521.68	400.74	442.26	483.74
63	218.16	248.98	279.80	187.34	214.60	241.88	350.92	393.60	436.32	313.00	348.58	384.14	457.64	503.88	550.14	417.32	460.02	502.70
64	237.12	270.34	303.52	194.44	222.90	251.34	367.54	411.40	455.28	324.86	361.60	398.36	479.00	526.42	573.84	438.68	482.52	526.42
65	248.98	283.36	317.76	206.30	235.94	265.58	386.52	432.76	479.00	343.84	382.96	422.08	505.08	556.06	607.04	455.28	500.32	545.38
66	286.92	323.68	360.44	241.88	275.04	308.26	438.68	489.66	540.64	398.36	441.04	483.74	573.84	628.38	682.92	505.08	553.68	602.30
67	329.62	371.10	412.60	279.80	315.36	350.92	497.96	552.48	607.04	452.88	499.12	545.38	642.60	703.10	763.54	559.60	614.16	668.70
68	367.54	411.40	455.28	308.26	346.20	384.14	552.48	610.60	668.70	505.08	556.06	607.04	711.36	775.40	839.42	618.88	676.98	735.08
69	407.86	455.28	502.70	350.92	393.60	436.32	604.66	667.50	730.32	557.24	610.60	663.94	784.88	854.82	924.78	673.44	737.44	801.48
70	445.80	497.96	550.14	388.90	433.92	479.00	663.94	730.32	796.72	611.76	668.70	725.60	848.90	922.42	995.92	732.74	802.64	872.60
71	483.74	538.28	592.80	422.08	469.48	516.92	720.86	792.02	863.14	668.70	730.32	792.02	922.42	999.98	999.98	787.26	860.76	934.26
72	524.04	582.12	640.24	464.76	516.92	569.10	770.66	845.34	920.04	716.12	780.14	844.16	991.16	999.98	999.98	841.78	921.20	999.98
73	564.36	626.02	687.66	497.96	552.48	607.04	827.58	907.00	986.42	777.76	846.54	915.28	999.98	999.98	999.98	896.32	979.32	999.98
74	604.66	669.88	735.08	535.88	592.80	649.74	886.86	969.86	999.98	827.58	899.90	972.20	999.98	999.98	999.98	950.84	999.98	999.98
75	652.08	722.06	792.02	573.84	635.48	697.14	946.14	999.98	999.98	882.10	957.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	732.74	807.40	882.10	654.44	720.86	787.26	999.98	999.98	999.98	991.16	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	815.70	896.32	976.94	737.44	809.78	882.10	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	896.32	981.70	999.98	820.44	898.70	976.94	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	986.42	999.98	999.98	908.18	992.36	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

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

Premium Rates with First 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
41	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
42	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
43	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
44	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
45	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
46	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
47	90.12	104.34	118.56	64.04	74.70	85.36	137.52	156.48	175.48	109.08	125.68	142.28	213.40	237.12	260.84	180.20	199.20	218.16
48	92.48	107.88	123.32	66.40	78.24	90.12	139.92	160.04	180.20	113.80	130.40	147.02	215.76	240.70	265.58	187.34	207.48	227.64
49	97.20	112.64	128.06	71.12	83.00	94.84	144.64	164.80	184.96	116.20	133.98	151.76	220.52	245.40	270.34	187.34	207.48	227.64
50	99.60	116.20	132.78	75.88	90.12	104.34	151.76	173.08	194.44	120.92	138.72	156.48	227.64	253.72	279.80	194.44	215.76	237.12
51	99.60	116.20	132.78	75.88	90.12	104.34	151.76	173.08	194.44	120.92	138.72	156.48	227.64	253.72	279.80	194.44	215.76	237.12
52	104.34	120.92	137.52	85.36	99.60	113.80	156.48	177.84	199.20	123.32	142.28	161.24	232.36	258.48	284.56	194.44	215.76	237.12
53	106.72	124.48	142.28	87.74	103.14	118.56	161.24	184.96	208.68	132.78	151.76	170.72	234.76	262.00	289.30	203.92	227.64	251.34
54	106.72	124.48	142.28	87.74	103.14	118.56	166.00	189.68	213.40	132.78	151.76	170.72	239.48	266.76	294.04	203.92	227.64	251.34
55	113.80	132.78	151.76	94.84	111.44	128.06	173.08	198.00	222.90	139.92	160.04	180.20	246.62	275.04	303.52	215.76	240.70	265.58
56	118.56	137.52	156.48	99.60	116.20	132.78	189.68	215.76	241.88	151.76	173.08	194.44	263.20	292.84	322.48	227.64	253.72	279.80
57	125.68	145.84	166.00	106.72	124.48	142.28	201.56	228.84	256.08	166.00	189.68	213.40	275.04	305.90	336.72	239.48	266.76	294.04
58	137.52	158.88	180.20	113.80	132.78	151.76	213.40	241.88	270.34	182.60	207.48	232.36	296.40	330.80	365.18	251.34	279.80	308.26
59	151.76	175.48	199.20	120.92	141.08	161.24	230.02	259.66	289.30	194.44	220.52	246.62	313.00	348.58	384.14	275.04	305.90	336.72
60	158.88	183.76	208.68	137.52	158.88	180.20	246.62	279.80	313.00	213.40	241.88	270.34	331.96	369.92	407.86	289.30	322.48	355.68
61	166.00	192.06	218.16	142.28	163.62	184.96	258.48	292.84	327.24	230.02	259.66	289.30	343.84	382.96	422.08	301.16	335.54	369.92
62	177.84	205.12	232.36	151.76	175.48	199.20	275.04	310.62	346.20	241.88	272.68	303.52	362.80	404.28	445.80	324.86	361.60	398.36
63	189.68	218.16	246.62	158.88	183.76	208.68	286.92	323.68	360.44	256.08	289.30	322.48	381.76	425.64	469.48	336.72	374.64	412.60
64	196.80	226.44	256.08	166.00	192.06	218.16	298.76	336.72	374.64	272.68	307.08	341.46	393.60	438.68	483.74	353.32	392.44	431.56
65	208.68	239.48	270.34	177.84	205.12	232.36	324.86	366.36	407.86	291.64	328.40	365.18	417.32	464.76	512.16	374.64	417.32	460.02
66	244.24	278.62	313.00	206.30	235.94	265.58	367.54	411.40	455.28	329.62	368.72	407.86	469.48	521.68	573.84	419.72	465.96	512.16
67	279.80	317.76	355.68	241.88	275.04	308.26	412.60	460.02	507.46	377.04	420.88	464.76	524.04	579.78	635.48	471.90	522.84	573.84
68	310.62	352.12	393.60	275.04	310.62	346.20	464.76	516.92	569.10	419.72	465.96	512.16	585.70	646.16	706.62	521.68	576.20	630.72
69	346.20	391.24	436.32	298.76	336.72	374.64	509.82	565.52	621.26	462.40	513.38	564.36	642.60	707.80	773.00	580.96	641.40	701.88
70	381.76	430.38	479.00	336.72	379.40	422.08	561.98	622.44	682.92	507.46	561.98	616.52	699.52	769.46	839.42	630.72	694.76	758.80
71	417.32	469.48	521.68	369.92	414.96	460.02	607.04	671.04	735.08	550.14	607.04	663.94	754.04	827.58	901.06	678.16	746.94	815.70
72	448.18	503.88	559.60	393.60	441.04	488.48	654.44	723.22	792.02	592.80	654.44	716.12	813.32	892.78	972.20	730.32	803.86	877.36
73	481.36	539.46	597.56	429.20	480.16	531.18	704.26	776.58	848.90	635.48	699.52	763.54	867.86	950.84	999.98	782.50	860.76	939.00
74	519.30	582.12	644.98	462.40	515.74	569.10	754.04	829.94	905.82	682.92	751.70	820.44	929.54	999.98	999.98	832.28	914.10	995.92
75	559.60	626.02	692.40	497.96	554.88	611.76	806.22	886.86	967.46	727.98	800.30	872.60	986.42	999.98	999.98	891.56	979.32	999.98
76	637.86	710.18	782.50	571.44	634.30	697.14	891.56	979.32	999.98	813.32	892.78	972.20	999.98	999.98	999.98	979.32	999.98	999.98
77	711.36	789.62	867.86	649.74	718.48	787.26	979.32	999.98	999.98	901.06	986.42	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	792.02	874.98	957.98	730.32	803.86	877.36	999.98	999.98	999.98	993.54	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	872.60	962.72	999.98	810.98	891.56	972.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				891.56	976.94					999.98	999.98					999.98	999.98	
81				969.86	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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
41	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
42	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
43	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
44	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
45	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
46	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
47	64.04	74.70	85.36	49.78	58.10	66.40	106.72	122.12	137.52	85.36	97.20	109.08	151.76	170.72	189.68	125.68	141.08	156.48
48	66.40	78.24	90.12	52.16	61.64	71.12	109.08	125.68	142.28	90.12	104.34	118.56	151.76	170.72	189.68	132.78	149.40	166.00
49	66.40	78.24	90.12	52.16	61.64	71.12	113.80	130.40	147.02	94.84	109.08	123.32	158.88	179.04	199.20	132.78	149.40	166.00
50	75.88	90.12	104.34	59.28	69.96	80.64	120.92	138.72	156.48	101.96	117.38	132.78	158.88	179.04	199.20	139.92	157.70	175.48
51	75.88	90.12	104.34	59.28	69.96	80.64	120.92	138.72	156.48	101.96	117.38	132.78	166.00	187.34	208.68	144.64	162.42	180.20
52	75.88	90.12	104.34	59.28	69.96	80.64	130.40	148.20	166.00	106.72	122.12	137.52	166.00	187.34	208.68	144.64	162.42	180.20
53	78.24	93.68	109.08	61.64	73.50	85.36	132.78	151.76	170.72	109.08	125.68	142.28	180.20	203.92	227.64	151.76	170.72	189.68
54	78.24	93.68	109.08	61.64	73.50	85.36	137.52	156.48	175.48	113.80	130.40	147.02	180.20	203.92	227.64	156.48	175.48	194.44
55	90.12	106.72	123.32	71.12	85.36	99.60	144.64	164.80	184.96	120.92	138.72	156.48	187.34	212.24	237.12	163.62	183.76	203.92
56	94.84	111.44	128.06	71.12	85.36	99.60	149.40	169.56	189.68	130.40	148.20	166.00	194.44	220.52	246.62	175.48	196.80	218.16
57	101.96	119.76	137.52	78.24	93.68	109.08	161.24	182.60	203.92	142.28	161.24	180.20	206.30	233.56	260.84	184.96	208.68	232.36
58	109.08	128.06	147.02	90.12	106.72	123.32	170.72	194.44	218.16	149.40	169.56	189.68	222.90	251.34	279.80	196.80	221.70	246.62
59	116.20	136.36	156.48	94.84	111.44	128.06	187.34	212.24	237.12	161.24	182.60	203.92	234.76	264.40	294.04	203.92	230.02	256.08
60	128.06	149.40	170.72	101.96	119.76	137.52	194.44	220.52	246.62	170.72	194.44	218.16	246.62	277.44	308.26	220.52	247.80	275.04
61	137.52	158.88	180.20	109.08	128.06	147.02	206.30	233.56	260.84	187.34	212.24	237.12	260.84	294.04	327.24	227.64	256.08	284.56
62	147.02	170.72	194.44	113.80	132.78	151.76	213.40	241.88	270.34	194.44	220.52	246.62	277.44	311.82	346.20	234.76	264.40	294.04
63	154.12	179.04	203.92	120.92	141.08	161.24	230.02	259.66	289.30	206.30	233.56	260.84	289.30	324.86	360.44	246.62	277.44	308.26
64	161.24	187.34	213.40	128.06	149.40	170.72	237.12	267.96	298.76	213.40	241.88	270.34	301.16	337.90	374.64	256.08	289.30	322.48
65	173.08	200.38	227.64	142.28	166.00	189.68	251.34	284.56	317.76	230.02	259.66	289.30	317.76	355.68	393.60	272.68	307.08	341.46
66	196.80	226.44	256.08	161.24	187.34	213.40	279.80	315.36	350.92	251.34	284.56	317.76	358.04	399.56	441.04	296.40	333.16	369.92
67	218.16	251.34	284.56	180.20	208.68	237.12	303.52	341.46	379.40	275.04	310.62	346.20	391.24	435.12	479.00	324.86	363.96	403.12
68	246.62	282.18	317.76	203.92	234.76	265.58	336.72	379.40	422.08	294.04	331.96	369.92	431.56	479.00	526.42	353.32	397.18	441.04
69	265.58	303.52	341.46	225.28	259.66	294.04	365.18	410.20	455.28	315.36	356.88	398.36	471.90	522.84	573.84	381.76	428.00	474.24
70	298.76	341.46	384.14	248.98	285.72	322.48	396.00	444.60	493.20	339.08	382.96	426.82	512.16	566.74	621.26	414.96	465.96	516.92
71	317.76	362.80	407.86	267.96	307.08	346.20	426.82	479.00	531.18	358.04	404.28	450.52	550.14	607.04	663.94	438.68	492.04	545.38
72	341.46	388.90	436.32	294.04	336.72	379.40	450.52	505.08	559.60	381.76	430.38	479.00	590.46	650.90	711.36	467.14	522.84	578.58
73	367.54	418.54	469.48	313.00	358.04	403.12	481.36	539.46	597.56	403.12	455.28	507.46	630.72	694.76	758.80	495.60	556.06	616.52
74	391.24	444.60	497.96	336.72	384.14	431.56	512.16	573.84	635.48	426.82	481.36	535.88	668.70	735.08	801.48	524.04	586.88	649.74
75	417.32	474.24	531.18	362.80	413.78	464.76	543.02	608.22	673.44	445.80	502.70	559.60	711.36	782.50	853.64	559.60	626.02	692.40
76	476.60	539.46	602.30	414.96	470.68	526.42	592.80	663.94	735.08	495.60	558.42	621.26	768.30	844.16	920.04	618.88	691.22	763.54
77	535.88	604.66	673.44	479.00	540.64	602.30	649.74	725.60	801.48	550.14	618.88	687.66	827.58	909.36	991.16	678.16	756.42	834.68
78	595.16	669.88	744.58	540.64	609.42	678.16	699.52	781.34	863.14	597.56	671.04	744.58	891.56	979.32	999.98	739.82	822.82	905.82
79	654.44	735.08	815.70	592.80	666.32	739.82	756.42	845.34	934.26	659.20	739.82	820.44	948.50	999.98	999.98	799.10	888.02	976.94
80				659.20	739.82					706.62	792.02					856.00	949.68	
81				716.12	801.48					761.16	852.46					920.04	999.98	
82				777.76	870.26					818.08	916.50					979.32	999.98	
83				844.16	943.74					874.98	980.48					999.98	999.98	
84				905.82	999.98					934.26	999.98					999.98	999.98	

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

Premium Rates with First 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	94.12	105.88	117.62	84.70	94.90	105.10	44.58	50.16	55.72	40.12	44.94	49.78	78.80	89.88	100.94	72.60	82.34	92.08
41	96.16	108.20	120.22	86.56	96.98	107.40	46.18	51.96	57.72	41.56	46.56	51.58	79.76	90.96	102.16	73.48	83.34	93.20
42	98.24	110.52	122.80	88.42	99.06	109.70	47.78	53.76	59.74	43.00	48.18	53.36	80.72	92.04	103.40	74.38	84.34	94.32
43	100.30	112.84	125.38	90.26	101.14	112.02	49.38	55.56	61.74	44.44	49.80	55.14	81.68	93.14	104.60	75.24	85.34	95.44
44	102.38	115.16	127.96	92.12	103.20	114.30	51.00	57.38	63.74	45.90	51.42	56.94	82.62	94.24	105.84	76.14	86.34	96.54
45	104.44	117.48	130.54	93.98	105.30	116.62	52.60	59.18	65.76	47.34	53.04	58.74	83.58	95.32	107.06	77.00	87.34	97.66
46	110.22	123.54	136.86	99.54	111.08	122.66	56.26	63.06	69.86	50.80	56.70	62.60	86.38	98.24	110.12	77.84	88.30	98.74
47	117.04	131.10	145.16	105.22	117.94	130.64	60.50	67.76	75.04	54.40	60.98	67.54	92.12	104.60	117.08	81.56	92.62	103.64
48	125.90	140.72	155.52	110.16	123.58	137.00	65.86	73.62	81.36	57.62	64.66	71.68	97.00	110.58	124.14	84.38	95.54	106.70
49	133.14	148.72	164.30	116.14	129.84	143.52	70.44	78.70	86.94	61.46	68.70	75.96	99.98	113.70	127.42	86.26	98.02	109.78
50	145.36	162.22	179.06	121.30	135.74	150.18	77.76	86.78	95.80	64.88	72.60	80.34	104.00	118.38	132.72	89.14	101.04	112.92
51	152.58	169.82	187.04	127.00	142.24	157.50	82.86	92.22	101.56	68.96	77.26	85.54	108.42	123.48	138.56	95.38	107.92	120.48
52	160.98	179.08	197.20	135.82	151.42	167.02	88.66	98.64	108.60	74.80	83.40	91.98	111.92	127.18	142.44	96.66	109.38	122.10
53	169.60	188.60	207.62	141.84	158.28	174.74	94.66	105.28	115.90	79.18	88.36	97.54	116.50	132.48	148.46	101.04	114.44	127.84
54	180.52	200.44	220.40	147.98	165.30	182.62	102.04	113.32	124.58	83.64	93.44	103.24	123.24	139.96	156.66	104.44	118.04	131.60
55	191.76	212.64	233.52	157.48	176.22	194.96	109.70	121.66	133.60	90.10	100.82	111.54	128.02	145.48	162.92	110.04	124.84	139.64
56	207.88	229.78	251.66	172.88	192.58	212.26	120.60	133.30	146.00	100.30	111.72	123.14	138.40	157.18	175.96	119.08	134.64	150.18
57	222.30	245.20	268.10	188.78	209.46	230.12	130.68	144.14	157.60	111.00	123.14	135.28	150.10	169.68	189.26	130.52	146.84	163.16
58	240.54	265.06	289.56	202.92	224.58	246.24	143.20	157.78	172.38	120.80	133.68	146.58	159.88	180.26	200.66	140.04	157.12	174.20
59	258.18	283.76	309.34	219.80	242.48	265.16	155.52	170.94	186.34	132.42	146.06	159.74	174.32	195.56	216.78	151.98	169.86	187.74
60	273.94	300.62	327.30	234.80	258.52	282.24	166.90	183.14	199.40	143.06	157.50	171.96	184.58	206.66	228.74	166.46	186.28	206.10
61	291.16	318.82	346.50	251.46	276.12	300.78	179.02	196.02	213.04	154.62	169.78	184.94	196.58	219.44	242.28	178.28	198.86	219.44
62	306.30	334.98	363.64	269.68	295.92	322.16	190.00	207.78	225.56	167.28	183.56	199.84	208.76	232.42	256.04	188.00	209.34	230.68
63	324.24	353.92	383.64	284.62	311.86	339.08	202.84	221.40	239.98	178.06	195.10	212.12	222.30	247.34	272.36	200.20	222.30	244.42
64	342.52	373.28	404.02	302.38	330.62	358.84	216.04	235.44	254.82	190.72	208.52	226.34	232.52	258.38	284.22	210.22	233.12	256.02
65	362.50	394.92	427.36	319.24	349.14	379.02	230.46	251.06	271.68	202.96	221.96	240.96	248.84	276.08	303.34	226.30	250.62	274.90
66	416.40	451.08	485.80	363.70	396.48	429.26	266.44	288.64	310.84	232.72	253.68	274.66	290.22	319.48	348.74	260.36	286.62	312.90
67	472.62	510.28	539.46	407.70	442.74	477.82	304.32	328.58	352.82	262.52	285.10	307.68	333.42	365.30	397.20	297.32	325.60	353.88
68	525.96	539.46	539.46	453.82	491.86	529.90	340.76	360.66	360.66	294.02	318.68	343.32	376.04	410.02	443.96	336.02	366.94	397.88
69	539.46	539.46	539.46	499.48	539.46	539.46	360.66	360.66	360.66	325.56	351.88	360.66	418.08	454.74	491.42	376.50	409.50	442.52
70	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	356.16	360.66	360.66	463.14	494.94	494.94	413.88	449.60	485.32
71	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	449.98	487.06	494.94
72	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	490.02	494.94	494.94
73	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
74	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
75	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
76	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
77	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
78	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
79	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94

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

Premium Rates with First 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	74.30	83.60	92.88	61.92	69.66	77.40	35.88	40.36	44.84	29.90	33.64	37.38	56.54	64.26	71.98	47.98	54.84	61.70
41	75.64	85.10	94.56	63.04	70.92	78.80	36.92	41.52	46.14	30.76	34.60	38.44	57.08	64.86	72.66	48.42	55.36	62.28
42	76.98	86.60	96.22	64.16	72.16	80.18	37.96	42.68	47.44	31.62	35.58	39.54	57.62	65.46	73.34	48.88	55.88	62.84
43	78.30	88.10	97.90	65.26	73.42	81.58	38.98	43.86	48.74	32.48	36.54	40.62	58.14	66.08	74.02	49.34	56.38	63.44
44	79.64	89.60	99.56	66.38	74.68	82.98	40.02	45.04	50.02	33.36	37.52	41.70	58.68	66.70	74.70	49.78	56.92	64.02
45	80.98	91.10	101.24	67.48	75.92	84.36	41.06	46.20	51.34	34.22	38.50	42.78	59.22	67.30	75.38	50.24	57.42	64.60
46	82.62	92.94	103.28	70.58	79.18	87.80	42.42	47.74	53.04	36.24	40.66	45.08	59.80	67.98	76.14	50.76	58.02	65.26
47	86.90	97.88	108.86	74.62	83.82	93.04	45.16	50.88	56.58	38.78	43.56	48.36	64.08	73.24	82.38	53.10	60.42	67.74
48	90.38	101.56	112.74	77.86	87.26	96.64	47.52	53.40	59.26	40.92	45.86	50.80	67.48	77.18	86.90	56.38	64.26	72.12
49	94.84	106.70	118.56	83.90	93.92	103.96	50.40	56.70	63.00	44.60	49.92	55.26	71.90	81.68	91.48	58.82	66.76	74.68
50	98.46	110.56	122.64	90.12	100.80	111.48	52.88	59.38	65.86	48.40	54.14	59.88	75.40	85.78	96.16	62.20	70.70	79.18
51	104.50	117.80	131.10	94.04	104.96	115.88	56.98	64.22	71.48	51.28	57.22	63.18	79.32	90.32	101.30	63.06	71.68	80.28
52	110.68	124.26	137.86	99.04	110.68	122.32	61.20	68.72	76.22	54.76	61.20	67.64	82.34	93.48	104.62	65.86	74.60	83.30
53	116.04	130.42	144.80	103.14	115.04	126.94	65.04	73.08	81.14	57.80	64.48	71.14	86.40	98.18	109.96	70.68	80.50	90.32
54	120.52	135.18	149.88	108.36	121.02	133.68	68.40	76.74	85.06	61.50	68.68	75.88	90.52	102.94	115.38	75.58	85.54	95.50
55	126.10	141.60	157.12	117.84	131.28	144.70	72.44	81.34	90.24	67.68	75.40	83.12	96.74	109.86	122.94	79.62	90.20	100.78
56	135.94	152.26	168.60	126.44	141.20	155.94	79.06	88.56	98.06	73.56	82.14	90.70	104.14	118.40	132.70	85.76	96.98	108.20
57	148.18	165.36	182.54	136.36	151.94	167.50	87.24	97.34	107.46	80.28	89.44	98.60	110.62	125.62	140.60	92.02	103.90	115.80
58	162.98	181.02	199.08	148.76	165.16	181.56	97.06	107.80	118.54	88.58	98.34	108.12	121.44	137.14	152.84	102.58	115.16	127.72
59	174.88	194.36	213.86	159.28	176.54	193.82	105.28	117.00	128.76	95.88	106.28	116.68	128.24	144.70	161.12	109.18	122.42	135.66
60	190.50	210.90	231.32	172.36	190.50	208.64	115.88	128.30	140.72	104.86	115.88	126.92	137.34	154.52	171.68	120.18	134.12	148.08
61	201.58	222.88	244.20	183.16	202.16	221.18	123.86	136.94	150.04	112.54	124.22	135.90	146.34	164.22	182.10	127.90	143.10	158.26
62	212.92	235.14	257.36	197.70	218.18	238.64	132.10	145.88	159.68	122.66	135.38	148.06	154.38	173.54	192.70	134.66	150.54	166.42
63	229.24	252.40	275.56	209.04	230.44	251.80	143.56	158.06	172.58	130.92	144.30	157.70	163.66	183.56	203.50	145.98	162.56	179.14
64	243.58	267.68	291.80	223.06	245.36	267.68	153.90	169.12	184.38	140.94	155.02	169.12	173.10	193.76	214.44	153.00	170.30	187.62
65	260.64	286.96	313.26	234.96	258.20	281.44	166.12	182.88	199.64	149.74	164.56	179.38	183.82	205.82	227.82	163.52	182.14	200.74
66	298.86	327.24	355.66	263.04	288.36	313.68	191.56	209.76	227.98	168.60	184.82	201.06	210.22	234.66	259.08	190.90	211.34	231.82
67	337.70	369.48	401.26	294.08	322.76	351.40	217.68	238.18	258.66	189.56	208.06	226.52	240.42	266.76	293.08	218.66	240.98	263.32
68	377.20	411.16	445.10	328.16	358.96	389.78	244.48	266.48	288.50	212.70	232.66	252.64	268.76	297.02	325.28	245.68	270.50	295.28
69	419.90	457.32	494.74	360.28	394.52	428.76	273.62	298.00	322.38	234.76	257.08	279.42	296.32	327.10	357.90	273.08	299.22	325.36
70	458.16	497.84	537.50	395.46	433.20	470.96	300.12	326.12	352.10	259.06	283.76	308.50	327.76	360.54	393.32	302.00	330.12	358.20
71	500.30	543.40	544.94	427.00	466.88	506.74	328.70	357.02	362.50	280.54	306.74	332.92	357.52	392.80	428.08	331.64	362.22	392.80
72	540.14	544.94	544.94	458.72	502.02	544.94	356.00	362.50	362.50	302.34	330.86	359.40	383.34	420.50	457.66	356.22	388.06	419.92
73	544.94	544.94	544.94	488.44	533.68	544.94	362.50	362.50	362.50	324.44	354.48	362.50	411.66	451.18	490.68	386.90	421.10	455.30
74	544.94	544.94	544.94	518.16	544.94	544.94	362.50	362.50	362.50	344.70	362.50	362.50	441.16	482.44	497.43	411.66	447.64	483.62
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	470.64	497.43	497.43	438.78	476.54	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	493.04	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43

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

Premium Rates with First 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	65.74	73.38	81.04	58.10	64.22	70.32	31.48	35.16	38.82	27.82	30.76	33.68	48.18	55.06	61.94	39.56	45.60	51.62
41	67.24	75.06	82.88	59.42	65.68	71.94	32.66	36.46	40.26	28.86	31.90	34.94	48.58	55.54	62.46	39.90	45.98	52.06
42	68.74	76.74	84.74	60.74	67.16	73.56	33.84	37.78	41.72	29.90	33.06	36.20	48.98	55.98	62.98	40.24	46.38	52.48
43	70.24	78.42	86.58	62.08	68.62	75.16	35.02	39.10	43.16	30.94	34.22	37.48	49.40	56.46	63.52	40.58	46.74	52.92
44	71.76	80.10	88.44	63.40	70.10	76.76	36.20	40.42	44.62	32.00	35.36	38.74	49.80	56.92	64.04	40.90	47.14	53.36
45	73.26	81.78	90.30	64.74	71.56	78.38	37.38	41.72	46.08	33.04	36.52	39.98	50.22	57.38	64.56	41.24	47.52	53.80
46	74.58	83.26	91.92	65.92	72.86	79.80	38.48	42.96	47.44	34.00	37.60	41.18	50.76	58.00	65.24	41.68	48.02	54.38
47	79.44	88.26	97.10	67.08	74.16	81.22	41.44	46.04	50.64	34.98	38.68	42.36	53.10	60.42	67.76	42.12	48.54	54.94
48	81.72	91.18	100.60	70.96	78.60	86.22	43.06	48.04	53.00	37.38	41.40	45.44	54.60	62.44	70.32	44.40	50.88	57.38
49	84.96	94.54	104.16	72.18	79.94	87.70	45.20	50.30	55.42	38.40	42.52	46.66	57.02	64.98	72.92	45.80	52.82	59.82
50	89.18	99.40	109.64	76.18	84.54	92.92	47.90	53.38	58.86	40.92	45.40	49.90	60.44	68.94	77.44	48.16	55.24	62.32
51	91.16	101.62	112.06	77.88	86.40	94.96	49.68	55.38	61.06	42.44	47.10	51.76	61.26	69.86	78.48	48.80	55.98	63.16
52	95.08	105.76	116.42	79.56	88.28	97.02	52.54	58.44	64.34	43.96	48.78	53.62	64.00	72.72	81.46	50.42	58.18	65.94
53	98.08	109.48	120.86	85.20	95.10	105.02	54.92	61.30	67.68	47.70	53.26	58.80	66.80	76.62	86.46	55.02	62.88	70.74
54	102.12	113.76	125.40	86.96	97.08	107.20	57.90	64.50	71.10	49.30	55.04	60.78	69.66	79.60	89.56	55.72	63.70	71.64
55	107.30	119.68	132.06	93.88	104.72	115.56	61.56	68.66	75.78	53.88	60.10	66.30	73.56	84.14	94.74	59.46	68.02	76.58
56	116.88	130.04	143.20	101.08	112.68	124.26	67.98	75.62	83.28	58.78	65.52	72.26	81.68	92.90	104.14	65.34	74.52	83.72
57	124.60	138.58	152.54	108.48	120.84	133.22	73.38	81.62	89.84	63.90	71.18	78.46	87.90	99.80	111.68	72.38	82.72	93.06
58	136.92	152.82	168.70	116.12	129.26	142.40	81.62	91.10	100.56	69.22	77.06	84.88	94.26	106.82	119.38	80.64	91.64	102.62
59	147.40	164.14	180.90	129.52	144.06	158.58	88.88	98.98	109.08	78.10	86.86	95.62	102.84	116.10	129.36	86.96	98.60	110.28
60	159.30	177.52	195.72	138.82	154.74	170.68	97.10	108.22	119.32	84.64	94.34	104.06	111.64	126.66	141.70	96.62	109.50	122.38
61	167.56	186.62	205.68	146.74	163.50	180.26	103.14	114.90	126.62	90.36	100.66	110.96	118.22	133.94	149.68	105.20	118.76	132.32
62	179.48	200.00	220.54	160.70	178.88	197.06	111.56	124.30	137.06	99.88	111.18	122.48	127.10	143.54	159.98	111.78	126.00	140.26
63	191.70	213.72	235.74	169.08	188.12	207.18	120.24	134.04	147.86	106.04	117.98	129.94	133.94	151.10	168.26	119.54	135.04	150.54
64	200.56	223.52	246.48	180.04	199.96	219.90	126.90	141.44	155.96	113.90	126.52	139.14	140.86	158.76	176.64	128.56	144.80	161.00
65	215.74	240.26	264.78	193.68	215.74	237.80	137.66	153.30	168.94	123.58	137.66	151.74	154.70	174.46	194.22	138.88	156.38	173.90
66	244.92	272.14	299.36	218.96	243.10	267.18	157.18	174.66	192.12	140.52	156.00	171.46	176.24	197.28	218.32	158.06	176.82	195.58
67	275.86	305.20	334.52	248.40	275.24	302.08	178.02	196.96	215.88	160.30	177.62	194.94	199.22	222.12	245.02	182.06	203.22	224.40
68	311.08	343.20	375.30	277.08	306.04	335.00	201.84	222.70	243.52	179.78	198.58	217.36	225.94	251.30	276.66	204.06	226.54	249.00
69	344.36	379.28	414.24	311.32	343.72	376.10	224.62	247.42	270.20	203.08	224.20	245.34	249.54	276.82	304.08	226.34	251.30	276.24
70	378.16	415.98	453.78	340.96	375.58	410.20	247.96	272.76	297.56	223.58	246.28	268.98	276.94	306.74	336.54	250.06	276.94	303.82
71	409.14	449.04	488.92	367.96	405.28	442.60	268.86	295.08	321.28	241.80	266.32	290.84	300.70	332.40	364.12	272.50	300.70	328.88
72	442.94	486.20	529.46	397.74	437.78	477.82	291.70	320.18	348.68	261.92	288.30	314.66	325.54	359.76	393.98	294.88	325.54	356.22
73	472.94	518.16	544.94	426.42	469.06	511.70	313.06	343.00	362.50	282.26	310.50	338.72	350.32	386.30	422.28	316.10	347.96	379.82
74	506.54	544.94	544.94	453.54	498.14	542.72	336.96	362.50	362.50	301.70	331.36	361.04	375.10	412.84	450.58	339.70	373.92	408.12
75	537.54	544.94	544.94	485.86	533.68	544.94	357.58	362.50	362.50	323.20	355.02	362.50	401.04	441.16	481.24	362.12	398.10	434.06
76	544.94	544.94	544.94	533.68	544.94	544.94	362.50	362.50	362.50	355.02	362.50	362.50	443.50	487.14	497.43	404.58	444.10	483.62
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	487.14	497.43	497.43	448.22	490.68	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	494.22	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
80				544.94	544.94					362.50	362.50					497.43	497.43	
81				544.94	544.94					362.50	362.50					497.43	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with First 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	46.22	51.90	57.58	37.14	42.04	46.98	21.96	24.68	27.38	17.66	19.98	22.34	37.06	42.64	48.24	29.30	33.60	37.90
41	47.36	53.18	59.00	38.06	43.08	48.14	22.88	25.70	28.50	18.38	20.82	23.26	37.36	43.00	48.66	29.54	33.90	38.22
42	48.50	54.48	60.44	38.98	44.14	49.30	23.78	26.72	29.62	19.10	21.64	24.18	37.66	43.36	49.06	29.80	34.16	38.54
43	49.66	55.76	61.86	39.90	45.18	50.48	24.68	27.74	30.76	19.84	22.48	25.10	37.98	43.72	49.46	30.04	34.46	38.86
44	50.80	57.06	63.30	40.82	46.22	51.64	25.60	28.74	31.90	20.58	23.30	26.02	38.30	44.08	49.88	30.30	34.74	39.18
45	51.96	58.34	64.72	41.74	47.26	52.80	26.50	29.76	33.02	21.30	24.12	26.94	38.60	44.44	50.28	30.54	35.02	39.50
46	53.02	59.54	66.06	42.60	48.24	53.90	27.42	30.78	34.14	22.02	24.94	27.86	38.96	44.84	50.74	30.82	35.34	39.88
47	56.76	63.86	70.94	47.00	52.78	58.52	29.70	33.42	37.14	24.60	27.62	30.62	41.14	47.10	53.02	32.92	37.48	42.06
48	57.88	65.12	72.36	50.64	56.98	63.32	30.66	34.48	38.30	26.82	30.18	33.52	42.44	48.90	55.34	35.06	40.60	46.14
49	61.78	69.62	77.46	51.64	58.10	64.56	33.08	37.28	41.48	27.66	31.10	34.56	44.66	51.18	57.70	37.22	42.82	48.40
50	62.96	70.94	78.94	55.44	62.50	69.54	34.08	38.40	42.72	30.00	33.82	37.64	47.88	54.92	61.96	40.36	46.48	52.58
51	67.14	75.78	84.40	58.50	65.70	72.88	36.84	41.56	46.30	32.10	36.04	39.98	48.64	55.80	62.96	41.02	47.22	53.42
52	68.50	77.30	86.10	59.68	67.02	74.36	38.06	42.96	47.86	33.18	37.26	41.32	53.30	60.58	67.84	43.62	49.92	56.20
53	75.84	85.82	95.80	63.88	71.84	79.84	42.66	48.28	53.90	35.94	40.42	44.92	55.12	63.00	70.88	45.28	52.16	59.06
54	77.32	87.50	97.66	67.14	75.30	83.44	44.02	49.80	55.60	38.22	42.86	47.50	57.96	65.96	73.96	47.98	54.96	61.96
55	81.92	92.80	103.68	71.54	80.36	89.16	47.14	53.42	59.68	41.18	46.24	51.32	61.88	70.52	79.14	51.74	59.34	66.96
56	86.58	98.18	109.80	78.14	87.62	97.14	50.42	57.18	63.96	45.52	51.04	56.58	64.68	73.42	82.14	56.46	64.18	71.88
57	93.50	105.86	118.22	83.84	94.58	105.32	55.08	62.36	69.64	49.38	55.72	62.04	70.64	80.00	89.34	62.34	70.64	78.94
58	102.82	115.94	129.08	90.78	102.26	113.76	61.22	69.04	76.86	54.06	60.90	67.74	75.68	86.20	96.70	66.22	75.16	84.08
59	110.16	124.08	138.00	95.70	107.94	120.18	66.30	74.64	83.02	57.58	64.94	72.30	84.00	95.18	106.34	72.30	81.88	91.44
60	117.70	132.42	147.12	105.26	118.28	131.28	71.52	80.46	89.40	63.96	71.88	79.76	88.20	100.02	111.86	77.44	88.20	98.94
61	126.64	142.76	158.88	110.52	124.32	138.16	77.80	87.70	97.62	67.90	76.38	84.88	94.38	106.86	119.36	85.72	97.10	108.50
62	136.98	153.96	170.92	115.90	130.54	145.18	85.04	95.58	106.12	71.96	81.06	90.14	98.50	111.64	124.78	89.74	101.78	113.82
63	145.20	163.06	180.90	123.78	139.26	154.72	91.08	102.26	113.48	77.64	87.34	97.04	107.06	120.88	134.68	96.04	108.72	121.42
64	153.64	172.36	191.12	130.64	147.58	164.50	97.30	109.16	121.04	82.74	93.46	104.18	111.32	125.80	140.26	100.20	113.56	126.92
65	164.70	184.36	204.02	141.34	159.16	176.98	105.28	117.86	130.42	90.36	101.76	113.14	119.00	134.74	150.46	108.90	122.94	136.98
66	186.54	208.16	229.78	154.42	173.58	192.74	119.60	133.48	147.34	99.02	111.28	123.58	133.50	150.48	167.44	119.94	135.78	151.62
67	204.88	227.86	250.84	170.12	190.60	211.10	131.76	146.54	161.30	109.40	122.56	135.74	145.94	164.18	182.42	132.24	149.36	166.46
68	227.16	252.12	277.08	185.98	209.04	232.14	146.50	162.62	178.70	119.94	134.82	149.72	163.14	183.82	204.50	142.48	160.84	179.22
69	249.64	276.60	303.58	201.96	226.44	250.90	161.46	178.90	196.36	130.62	146.46	162.28	178.28	200.26	222.26	153.96	174.22	194.46
70	272.32	301.34	330.32	220.64	247.76	274.84	176.64	195.46	214.26	143.12	160.72	178.28	194.78	218.68	242.58	166.78	188.36	209.92
71	296.36	327.02	357.68	236.34	265.08	293.80	193.92	213.98	234.04	154.64	173.46	192.26	211.10	236.92	262.72	177.08	199.96	222.82
72	321.76	354.70	387.66	254.56	284.92	315.30	212.64	234.40	256.18	168.22	188.28	208.36	224.06	251.20	278.32	189.86	214.04	238.24
73	343.72	378.62	413.50	270.08	303.02	335.98	228.64	251.86	275.08	179.66	201.58	223.50	239.44	268.34	297.26	200.54	226.48	252.42
74	364.40	400.58	436.76	285.58	319.82	354.08	242.40	266.48	290.54	189.96	212.76	235.54	254.76	285.44	316.10	212.30	239.44	266.56
75	387.66	426.42	465.18	304.94	341.16	377.32	257.88	283.66	309.46	202.86	226.94	251.00	270.12	302.56	335.00	221.76	250.06	278.36
76	418.68	460.02	501.38	337.26	376.68	416.08	278.50	306.00	333.52	224.34	250.58	276.80	294.88	330.26	365.66	246.54	277.78	309.04
77	450.98	495.56	540.14	369.56	412.20	454.86	300.00	329.64	359.30	245.84	274.20	302.58	323.20	360.94	398.68	273.66	307.86	342.06
78	485.86	533.68	544.94	403.16	448.40	493.62	323.20	355.02	362.50	268.20	298.28	328.36	347.96	388.66	429.36	297.26	333.80	370.38
79	516.88	544.94	544.94	435.46	483.92	532.38	343.84	362.50	362.50	289.68	321.92	354.16	376.26	420.50	464.74	327.90	368.02	408.12
80				466.48	517.52					310.30	344.28					351.50	393.98	
81				501.38	544.94					333.52	362.50					378.62	424.04	
82				533.68	544.94					355.02	362.50					406.94	455.90	
83				544.94	544.94					362.50	362.50					435.26	487.72	
84				544.94	544.94					362.50	362.50					464.74	497.43	

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

Premium Rates with Second 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
41	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
42	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
43	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
44	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
45	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
46	171.64	196.18	220.70	140.98	162.46	183.92	278.90	317.22	355.52	251.36	285.06	318.78	380.10	426.06	472.04	343.30	383.14	423.00
47	174.72	200.78	226.84	144.08	167.06	190.02	294.24	334.12	373.96	260.54	295.80	331.02	395.40	442.92	490.44	355.52	398.46	441.38
48	174.72	200.78	226.84	150.20	173.18	196.18	306.50	349.44	392.34	266.68	301.90	337.16	416.84	465.92	514.94	364.76	409.20	453.62
49	183.92	211.50	239.08	153.26	177.78	202.28	312.66	355.52	398.46	269.74	306.50	343.30	432.16	482.78	533.34	377.00	421.44	465.92
50	183.92	211.50	239.08	159.42	183.92	208.42	321.82	366.30	410.74	275.86	312.66	349.44	462.80	516.48	570.12	386.18	432.16	478.16
51	190.02	220.70	251.36	162.46	188.52	214.56	331.02	377.00	423.00	291.20	329.50	367.82	475.08	528.76	582.36	395.40	442.92	490.44
52	196.18	226.84	257.50	162.46	188.52	214.56	337.16	383.14	429.10	291.20	329.50	367.82	490.44	545.60	600.76	413.82	461.30	508.78
53	199.22	231.42	263.58	177.78	205.38	232.92	346.36	393.84	441.38	300.38	340.20	380.10	505.74	562.46	619.18	423.00	472.04	521.10
54	199.22	231.42	263.58	177.78	205.38	232.92	361.68	410.74	459.76	306.50	346.36	386.18	527.20	585.40	643.70	432.16	482.78	533.34
55	208.42	242.16	275.86	190.02	220.70	251.36	370.86	421.44	472.04	318.78	361.68	404.60	548.66	608.42	668.20	450.58	504.24	557.86
56	223.74	259.02	294.24	196.18	226.84	257.50	395.40	449.06	502.68	340.20	384.68	429.10	582.36	643.70	704.98	484.28	539.46	594.64
57	245.20	282.02	318.78	211.50	243.70	275.86	423.00	478.16	533.34	367.82	413.82	459.76	610.00	672.80	735.64	518.00	574.70	631.42
58	260.54	298.86	337.16	226.84	260.54	294.24	444.44	501.12	557.86	389.30	436.76	484.28	646.74	712.66	778.56	545.60	603.84	662.06
59	275.86	315.72	355.52	242.16	277.40	312.66	478.16	536.42	594.64	416.84	465.92	514.94	680.46	747.88	815.30	579.32	639.08	698.84
60	300.38	343.30	386.18	257.50	294.24	331.02	499.62	559.40	619.18	450.58	504.24	557.86	708.04	777.00	845.96	606.88	668.20	729.50
61	315.72	360.14	404.60	269.74	306.50	343.30	527.20	588.52	649.80	478.16	533.34	588.52	741.78	812.26	882.76	640.64	703.46	766.30
62	331.02	377.00	423.00	278.90	317.22	355.52	554.80	617.66	680.46	499.62	556.32	613.04	769.34	841.38	913.38	677.40	743.30	809.22
63	346.36	393.84	441.38	300.38	340.20	380.10	585.40	651.36	717.28	527.20	585.40	643.70	803.06	876.62	950.20	704.98	772.42	839.88
64	367.82	416.84	465.92	318.78	361.68	404.60	606.88	674.34	741.78	548.66	608.42	668.20	836.76	911.88	986.98	738.68	807.64	876.62
65	389.30	442.92	496.56	334.12	378.52	423.00	643.70	714.16	784.68	585.40	648.28	711.12	873.58	951.70	999.98	769.34	841.38	913.38
66	456.72	513.40	570.12	389.30	436.76	484.28	744.82	819.92	895.02	668.20	735.64	803.06	993.12	999.98	999.98	867.42	945.58	999.98
67	533.34	594.64	655.94	462.80	516.48	570.12	849.06	930.24	999.98	757.08	829.10	901.16	999.98	999.98	999.98	962.48	999.98	999.98
68	606.88	674.34	741.78	521.10	579.32	637.54	950.20	999.98	999.98	849.06	927.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98
69	689.66	761.68	833.72	585.40	648.28	711.12	999.98	999.98	999.98	944.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	763.24	841.38	919.54	646.74	715.70	784.68	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	830.64	911.88	993.12	708.04	780.08	852.10	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	913.38	999.22	999.98	769.34	847.54	925.68	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	986.98	999.98	999.98	833.72	916.50	999.22	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	999.98	999.98	999.98	895.02	983.90	999.98	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	965.52	999.98	999.98	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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
41	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
42	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
43	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
44	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
45	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
46	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	222.34	249.48	276.60
47	127.44	147.80	168.12	108.46	124.74	141.02	189.82	216.90	244.04	157.26	178.94	200.66	268.46	302.36	336.24	230.50	258.94	287.42
48	127.44	147.80	168.12	111.16	128.80	146.44	197.92	226.42	254.90	165.40	188.46	211.50	273.86	307.74	341.64	235.92	264.38	292.84
49	130.14	151.84	173.54	111.16	128.80	146.44	208.80	237.26	265.72	170.84	193.90	216.90	282.02	317.26	352.50	249.48	279.30	309.14
50	135.58	157.26	178.94	119.32	138.28	157.26	216.90	246.72	276.60	178.94	203.36	227.80	287.42	322.68	357.92	263.04	294.20	325.40
51	138.28	161.32	184.38	119.32	138.28	157.26	225.04	256.24	287.42	178.94	203.36	227.80	298.28	336.24	374.22	268.46	299.60	330.82
52	138.28	161.32	184.38	119.32	138.28	157.26	230.50	261.68	292.84	184.38	208.80	233.18	309.14	347.08	385.06	276.60	309.14	341.64
53	141.02	165.40	189.82	122.04	142.34	162.70	238.64	271.16	303.70	195.22	222.34	249.48	317.26	356.58	395.90	282.02	314.52	347.08
54	141.02	165.40	189.82	122.04	142.34	162.70	246.72	280.62	314.52	206.06	233.18	260.32	322.68	362.00	401.28	290.14	324.04	357.92
55	151.84	178.94	206.06	130.14	151.84	173.54	260.32	295.58	330.82	214.22	242.70	271.16	330.82	371.48	412.18	309.14	344.38	379.60
56	162.70	189.82	216.90	135.58	157.26	178.94	276.60	314.52	352.50	227.80	257.62	287.42	349.80	391.82	433.86	325.40	363.36	401.28
57	176.24	204.74	233.18	143.72	166.78	189.82	290.14	329.48	368.76	241.36	272.52	303.70	374.22	417.60	460.98	344.38	383.70	423.02
58	189.82	219.62	249.48	157.26	181.68	206.06	314.52	355.20	395.90	265.72	298.28	330.82	404.04	448.76	493.50	368.76	409.44	450.10
59	197.92	229.14	260.32	173.54	200.66	227.80	328.10	370.14	412.18	279.30	313.20	347.08	425.72	473.18	520.62	387.74	429.78	471.82
60	216.90	249.48	282.02	181.68	210.14	238.64	347.08	390.48	433.86	303.70	338.94	374.22	455.54	504.34	553.18	412.18	455.54	498.94
61	227.80	260.32	292.84	187.10	215.58	244.04	366.06	410.82	455.54	319.96	357.92	395.90	474.52	524.70	574.86	431.16	475.90	520.62
62	235.92	269.80	303.70	200.66	230.50	260.32	382.30	429.78	477.22	333.50	372.84	412.18	493.50	545.00	596.56	458.26	505.74	553.18
63	249.48	284.72	319.96	214.22	245.40	276.60	401.28	450.10	498.94	357.92	398.62	439.28	523.32	576.20	629.10	477.22	526.04	574.86
64	271.16	309.14	347.08	222.34	254.90	287.42	420.30	470.44	520.62	371.48	413.50	455.54	547.76	601.98	656.20	501.64	551.78	601.98
65	284.72	324.04	363.36	235.92	269.80	303.70	442.00	494.88	547.76	393.20	437.92	482.66	577.58	635.88	694.18	520.62	572.14	623.66
66	328.10	370.14	412.18	276.60	314.52	352.50	501.64	559.94	618.24	455.54	504.34	553.18	656.20	718.58	780.94	577.58	633.16	688.76
67	376.94	424.36	471.82	319.96	360.62	401.28	569.44	631.78	694.18	517.88	570.76	623.66	734.84	804.02	873.14	639.92	702.32	764.68
68	420.30	470.44	520.62	352.50	395.90	439.28	631.78	698.24	764.68	577.58	635.88	694.18	813.46	886.70	959.90	707.72	774.14	840.58
69	466.40	520.62	574.86	401.28	450.10	498.94	691.44	763.30	835.14	637.22	698.24	759.24	897.54	977.52	999.98	770.10	843.28	916.52
70	509.78	569.44	629.10	444.72	496.20	547.76	759.24	835.14	911.08	699.56	764.68	829.74	970.74	999.98	999.98	837.92	917.84	997.84
71	553.18	615.54	677.88	482.66	536.86	591.12	824.32	905.70	987.02	764.68	835.14	905.70	999.98	999.98	999.98	900.26	984.30	999.98
72	599.26	665.68	732.14	531.46	591.12	650.78	881.28	966.68	999.98	818.90	892.12	965.32	999.98	999.98	999.98	962.60	999.98	999.98
73	645.36	715.88	786.36	569.44	631.78	694.18	946.36	999.98	999.98	889.40	968.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	691.44	766.04	840.58	612.80	677.88	743.00	999.98	999.98	999.98	946.36	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	745.68	825.70	905.70	656.20	726.70	797.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	837.92	923.28	999.98	748.38	824.32	900.26	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	932.78	999.98	999.98	843.28	926.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	938.20	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

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

Premium Rates with Second 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
41	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
42	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
43	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
44	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
45	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
46	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
47	103.06	119.32	135.58	73.24	85.42	97.62	157.26	178.94	200.66	124.74	143.72	162.70	244.04	271.16	298.28	206.06	227.80	249.48
48	105.76	123.36	141.02	75.94	89.48	103.06	160.00	183.02	206.06	130.14	149.12	168.12	246.72	275.24	303.70	214.22	237.26	260.32
49	111.16	128.80	146.44	81.32	94.92	108.46	165.40	188.46	211.50	132.88	153.22	173.54	252.18	280.62	309.14	214.22	237.26	260.32
50	113.90	132.88	151.84	86.78	103.06	119.32	173.54	197.92	222.34	138.28	158.64	178.94	260.32	290.14	319.96	222.34	246.72	271.16
51	113.90	132.88	151.84	86.78	103.06	119.32	173.54	197.92	222.34	138.28	158.64	178.94	260.32	290.14	319.96	222.34	246.72	271.16
52	119.32	138.28	157.26	97.62	113.90	130.14	178.94	203.36	227.80	141.02	162.70	184.38	265.72	295.58	325.40	222.34	246.72	271.16
53	122.04	142.34	162.70	100.34	117.94	135.58	184.38	211.50	238.64	151.84	173.54	195.22	268.46	299.60	330.82	233.18	260.32	287.42
54	122.04	142.34	162.70	100.34	117.94	135.58	189.82	216.90	244.04	151.84	173.54	195.22	273.86	305.04	336.24	233.18	260.32	287.42
55	130.14	151.84	173.54	108.46	127.44	146.44	197.92	226.42	254.90	160.00	183.02	206.06	282.02	314.52	347.08	246.72	275.24	303.70
56	135.58	157.26	178.94	113.90	132.88	151.84	216.90	246.72	276.60	173.54	197.92	222.34	300.98	334.88	368.76	260.32	290.14	319.96
57	143.72	166.78	189.82	122.04	142.34	162.70	230.50	261.68	292.84	189.82	216.90	244.04	314.52	349.80	385.06	273.86	305.04	336.24
58	157.26	181.68	206.06	130.14	151.84	173.54	244.04	276.60	309.14	208.80	237.26	265.72	338.94	378.28	417.60	287.42	319.96	352.50
59	173.54	200.66	227.80	138.28	161.32	184.38	263.04	296.94	330.82	222.34	252.18	282.02	357.92	398.62	439.28	314.52	349.80	385.06
60	181.68	210.14	238.64	157.26	181.68	206.06	282.02	319.96	357.92	244.04	276.60	309.14	379.60	423.02	466.40	330.82	368.76	406.74
61	189.82	219.62	249.48	162.70	187.10	211.50	295.58	334.88	374.22	263.04	296.94	330.82	393.20	437.92	482.66	344.38	383.70	423.02
62	203.36	234.56	265.72	173.54	200.66	227.80	314.52	355.20	395.90	276.60	311.82	347.08	414.88	462.30	509.78	371.48	413.50	455.54
63	216.90	249.48	282.02	181.68	210.14	238.64	328.10	370.14	412.18	292.84	330.82	368.76	436.56	486.74	536.86	385.06	428.42	471.82
64	225.04	258.94	292.84	189.82	219.62	249.48	341.64	385.06	428.42	311.82	351.16	390.48	450.10	501.64	553.18	404.04	448.76	493.50
65	238.64	273.86	309.14	203.36	234.56	265.72	371.48	418.94	466.40	333.50	375.54	417.60	477.22	531.46	585.68	428.42	477.22	526.04
66	279.30	318.62	357.92	235.92	269.80	303.70	420.30	470.44	520.62	376.94	421.64	466.40	536.86	596.56	656.20	479.96	532.84	585.68
67	319.96	363.36	406.74	276.60	314.52	352.50	471.82	526.04	580.30	431.16	481.30	531.46	599.26	663.00	726.70	539.64	597.88	656.20
68	355.20	402.66	450.10	314.52	355.20	395.90	531.46	591.12	650.78	479.96	532.84	585.68	669.76	738.90	808.04	596.56	658.90	721.24
69	395.90	447.40	498.94	341.64	385.06	428.42	583.00	646.70	710.44	528.78	587.06	645.36	734.84	809.40	883.96	664.34	733.46	802.62
70	436.56	492.16	547.76	385.06	433.86	482.66	642.64	711.78	780.94	580.30	642.64	705.02	799.92	879.90	959.90	721.24	794.48	867.72
71	477.22	536.86	596.56	423.02	474.52	526.04	694.18	767.36	840.58	629.10	694.18	759.24	862.28	946.36	999.98	775.50	854.16	932.78
72	512.50	576.20	639.92	450.10	504.34	558.60	748.38	827.02	905.70	677.88	748.38	818.90	930.06	999.98	999.98	835.14	919.24	999.98
73	550.46	616.90	683.34	490.80	549.08	607.42	805.34	888.04	970.74	726.70	799.92	873.14	992.42	999.98	999.98	894.82	984.30	999.98
74	593.84	665.68	737.56	528.78	589.76	650.78	862.28	949.06	999.98	780.94	859.60	938.20	999.98	999.98	999.98	951.74	999.98	999.98
75	639.92	715.88	791.78	569.44	634.52	699.56	921.94	999.98	999.98	832.46	915.18	997.84	999.98	999.98	999.98	999.98	999.98	999.98
76	729.42	812.12	894.82	653.46	725.34	797.20	999.98	999.98	999.98	930.06	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	813.46	902.96	992.42	743.00	821.60	900.26	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	905.70	999.98	999.98	835.14	919.24	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	997.84	999.98	999.98	927.38	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
41	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
42	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
43	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
44	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
45	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
46	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
47	73.24	85.42	97.62	56.92	66.44	75.94	122.04	139.64	157.26	97.62	111.16	124.74	173.54	195.22	216.90	143.72	161.32	178.94
48	75.94	89.48	103.06	59.64	70.48	81.32	124.74	143.72	162.70	103.06	119.32	135.58	173.54	195.22	216.90	151.84	170.84	189.82
49	75.94	89.48	103.06	59.64	70.48	81.32	130.14	149.12	168.12	108.46	124.74	141.02	181.68	204.74	227.80	151.84	170.84	189.82
50	86.78	103.06	119.32	67.78	80.00	92.22	138.28	158.64	178.94	116.60	134.22	151.84	181.68	204.74	227.80	160.00	180.34	200.66
51	86.78	103.06	119.32	67.78	80.00	92.22	138.28	158.64	178.94	116.60	134.22	151.84	189.82	214.22	238.64	165.40	185.74	206.06
52	86.78	103.06	119.32	67.78	80.00	92.22	149.12	169.48	189.82	122.04	139.64	157.26	189.82	214.22	238.64	165.40	185.74	206.06
53	89.48	107.12	124.74	70.48	84.04	97.62	151.84	173.54	195.22	124.74	143.72	162.70	206.06	233.18	260.32	173.54	195.22	216.90
54	89.48	107.12	124.74	70.48	84.04	97.62	157.26	178.94	200.66	130.14	149.12	168.12	206.06	233.18	260.32	178.94	200.66	222.34
55	103.06	122.04	141.02	81.32	97.62	113.90	165.40	188.46	211.50	138.28	158.64	178.94	214.22	242.70	271.16	187.10	210.14	233.18
56	108.46	127.44	146.44	81.32	97.62	113.90	170.84	193.90	216.90	149.12	169.48	189.82	222.34	252.18	282.02	200.66	225.04	249.48
57	116.60	136.94	157.26	89.48	107.12	124.74	184.38	208.80	233.18	162.70	184.38	206.06	235.92	267.08	298.28	211.50	238.64	265.72
58	124.74	146.44	168.12	103.06	122.04	141.02	195.22	222.34	249.48	170.84	193.90	216.90	254.90	287.42	319.96	225.04	253.52	282.02
59	132.88	155.94	178.94	108.46	127.44	146.44	214.22	242.70	271.16	184.38	208.80	233.18	268.46	302.36	336.24	233.18	263.04	292.84
60	146.44	170.84	195.22	116.60	136.94	157.26	222.34	252.18	282.02	195.22	222.34	249.48	282.02	317.26	352.50	252.18	283.36	314.52
61	157.26	181.68	206.06	124.74	146.44	168.12	235.92	267.08	298.28	214.22	242.70	271.16	298.28	336.24	374.22	260.32	292.84	325.40
62	168.12	195.22	222.34	130.14	151.84	173.54	244.04	276.60	309.14	222.34	252.18	282.02	317.26	356.58	395.90	268.46	302.36	336.24
63	176.24	204.74	233.18	138.28	161.32	184.38	263.04	296.94	330.82	235.92	267.08	298.28	330.82	371.48	412.18	282.02	317.26	352.50
64	184.38	214.22	244.04	146.44	170.84	195.22	271.16	306.42	341.64	244.04	276.60	309.14	344.38	386.40	428.42	292.84	330.82	368.76
65	197.92	229.14	260.32	162.70	189.82	216.90	287.42	325.40	363.36	263.04	296.94	330.82	363.36	406.74	450.10	311.82	351.16	390.48
66	225.04	258.94	292.84	184.38	214.22	244.04	319.96	360.62	401.28	287.42	325.40	363.36	409.44	456.92	504.34	338.94	380.98	423.02
67	249.48	287.42	325.40	206.06	238.64	271.16	347.08	390.48	433.86	314.52	355.20	395.90	447.40	497.58	547.76	371.48	416.20	460.98
68	282.02	322.68	363.36	233.18	268.46	303.70	385.06	433.86	482.66	336.24	379.60	423.02	493.50	547.76	601.98	404.04	454.18	504.34
69	303.70	347.08	390.48	257.62	296.94	336.24	417.60	469.08	520.62	360.62	408.10	455.54	539.64	597.88	656.20	436.56	489.44	542.30
70	341.64	390.48	439.28	284.72	326.74	368.76	452.84	508.42	564.00	387.74	437.92	488.08	585.68	648.08	710.44	474.52	532.84	591.12
71	363.36	414.88	466.40	306.42	351.16	395.90	488.08	547.76	607.42	409.44	462.30	515.18	629.10	694.18	759.24	501.64	562.66	623.66
72	390.48	444.72	498.94	336.24	385.06	433.86	515.18	577.58	639.92	436.56	492.16	547.76	675.22	744.32	813.46	534.20	597.88	661.62
73	420.30	478.62	536.86	357.92	409.44	460.98	550.46	616.90	683.34	460.98	520.62	580.30	721.24	794.48	867.72	566.74	635.88	705.02
74	447.40	508.42	569.44	385.06	439.28	493.50	585.68	656.20	726.70	488.08	550.46	612.80	764.68	840.58	916.52	599.26	671.12	743.00
75	477.22	542.30	607.42	414.88	473.18	531.46	620.96	695.52	770.10	509.78	574.86	639.92	813.46	894.82	976.16	639.92	715.88	791.78
76	545.00	616.90	688.76	474.52	538.24	601.98	677.88	759.24	840.58	566.74	638.58	710.44	878.58	965.32	999.98	707.72	790.44	873.14
77	612.80	691.44	770.10	547.76	618.24	688.76	743.00	829.74	916.52	629.10	707.72	786.36	946.36	999.98	999.98	775.50	865.00	954.48
78	680.58	766.04	851.46	618.24	696.90	775.50	799.92	893.48	987.02	683.34	767.36	851.46	999.98	999.98	999.98	846.00	940.92	999.98
79	748.38	840.58	932.78	677.88	761.96	846.00	865.00	966.68	999.98	753.82	846.00	938.20	999.98	999.98	999.98	913.80	999.98	999.98
80				753.82	846.00					808.04	905.70					978.86	999.98	
81				818.90	916.52					870.42	974.82					999.98	999.98	
82				889.40	995.18					935.50	999.98					999.98	999.98	
83				965.32	999.98					999.98	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

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

Premium Rates with Second 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	114.44	128.72	143.00	102.98	115.38	127.78	54.20	60.98	67.74	48.78	54.64	60.52	95.80	109.28	122.72	88.26	100.10	111.96
41	116.92	131.54	146.16	105.24	117.90	130.58	56.14	63.18	70.18	50.52	56.60	62.72	96.98	110.58	124.20	89.34	101.32	113.32
42	119.44	134.38	149.30	107.50	120.44	133.38	58.10	65.36	72.64	52.28	58.58	64.88	98.14	111.90	125.72	90.44	102.54	114.68
43	121.94	137.20	152.44	109.74	122.96	136.20	60.04	67.54	75.06	54.04	60.54	67.04	99.30	113.24	127.18	91.48	103.76	116.04
44	124.48	140.02	155.58	112.00	125.48	138.96	62.00	69.76	77.50	55.80	62.52	69.22	100.44	114.58	128.68	92.58	104.98	117.38
45	126.98	142.84	158.72	114.26	128.02	141.78	63.96	71.96	79.96	57.56	64.48	71.42	101.62	115.90	130.16	93.62	106.18	118.74
46	134.00	150.20	166.40	121.02	135.06	149.14	68.40	76.66	84.94	61.76	68.94	76.10	105.02	119.44	133.88	94.64	107.36	120.04
47	142.30	159.40	176.48	127.92	143.40	158.84	73.56	82.38	91.24	66.14	74.14	82.12	112.00	127.18	142.34	99.16	112.60	126.00
48	153.06	171.08	189.08	133.94	150.24	166.56	80.08	89.50	98.92	70.06	78.62	87.14	117.94	134.44	150.92	102.58	116.16	129.72
49	161.88	180.82	199.76	141.20	157.86	174.50	85.64	95.68	105.70	74.72	83.52	92.36	121.56	138.24	154.92	104.88	119.18	133.48
50	176.72	197.22	217.70	147.48	165.04	182.58	94.54	105.50	116.48	78.88	88.26	97.68	126.44	143.92	161.36	108.38	122.84	137.28
51	185.50	206.46	227.40	154.40	172.94	191.48	100.74	112.12	123.48	83.84	93.94	104.00	131.82	150.12	168.46	115.96	131.20	146.48
52	195.72	217.72	239.76	165.14	184.10	203.06	107.80	119.92	132.04	90.94	101.40	111.82	136.08	154.62	173.18	117.52	132.98	148.44
53	206.20	229.30	252.42	172.44	192.44	212.44	115.08	128.00	140.92	96.26	107.42	118.58	141.64	161.06	180.50	122.84	139.14	155.42
54	219.48	243.70	267.96	179.92	200.98	222.02	124.06	137.78	151.46	101.68	113.60	125.52	149.84	170.16	190.46	126.98	143.52	160.00
55	233.14	258.52	283.92	191.46	214.24	237.04	133.38	147.92	162.44	109.54	122.58	135.62	155.64	176.88	198.08	133.78	151.78	169.78
56	252.74	279.36	305.96	210.18	234.14	258.06	146.62	162.06	177.50	121.94	135.82	149.72	168.26	191.10	213.94	144.78	163.70	182.58
57	270.28	298.12	325.96	229.52	254.66	279.78	158.88	175.24	191.62	134.96	149.72	164.48	182.50	206.30	230.10	158.68	178.52	198.38
58	292.44	322.26	352.04	246.72	273.04	299.38	174.10	191.82	209.58	146.86	162.52	178.22	194.38	219.16	243.96	170.26	191.02	211.80
59	313.90	345.00	376.10	267.24	294.80	322.38	189.08	207.82	226.56	161.00	177.58	194.22	211.94	237.76	263.56	184.78	206.52	228.26
60	333.06	365.50	397.94	285.48	314.30	343.14	202.92	222.66	242.44	173.94	191.48	209.06	224.42	251.26	278.10	202.38	226.48	250.58
61	354.00	387.62	421.28	305.72	335.70	365.68	217.66	238.32	259.02	187.98	206.42	224.86	239.00	266.80	294.56	216.76	241.78	266.80
62	372.40	407.26	442.12	327.88	359.78	391.68	231.00	252.62	274.24	203.38	223.18	242.96	253.82	282.58	311.30	228.58	254.52	280.46
63	394.22	430.30	466.44	346.04	379.16	412.26	246.62	269.18	291.76	216.48	237.20	257.90	270.28	300.72	331.14	243.40	270.28	297.16
64	416.44	453.84	491.20	367.64	401.96	436.28	262.66	286.24	309.82	231.88	253.52	275.18	282.70	314.14	345.56	255.58	283.42	311.26
65	440.72	480.14	519.58	388.14	424.48	460.82	280.20	305.24	330.30	246.76	269.86	292.96	302.54	335.66	368.80	275.14	304.70	334.22
66	506.26	539.46	539.46	442.18	482.04	521.90	323.94	350.92	360.66	282.94	308.42	333.94	352.86	388.42	424.00	316.54	348.48	380.42
67	539.46	539.46	539.46	495.68	538.28	539.46	360.66	360.66	360.66	319.18	346.62	360.66	405.38	444.14	482.92	361.48	395.86	430.24
68	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	357.48	360.66	360.66	457.20	494.94	494.94	408.54	446.12	483.74
69	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	457.74	494.94	494.94
70	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
71	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
72	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
73	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
74	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
75	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
76	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
77	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
78	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
79	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94

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

Premium Rates with Second 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	84.96	95.60	106.22	70.80	79.66	88.50	41.02	46.16	51.28	34.20	38.46	42.74	64.66	73.48	82.32	54.86	62.72	70.56
41	86.50	97.32	108.14	72.08	81.10	90.12	42.22	47.48	52.76	35.18	39.56	43.96	65.28	74.16	83.08	55.36	63.30	71.22
42	88.02	99.04	110.04	73.36	82.52	91.68	43.40	48.80	54.24	36.16	40.68	45.22	65.90	74.86	83.86	55.90	63.90	71.86
43	89.54	100.74	111.96	74.62	83.96	93.28	44.58	50.16	55.74	37.14	41.78	46.46	66.48	75.56	84.64	56.42	64.48	72.54
44	91.08	102.46	113.86	75.90	85.40	94.90	45.76	51.50	57.20	38.14	42.90	47.68	67.10	76.28	85.42	56.92	65.08	73.20
45	92.60	104.18	115.78	77.16	86.82	96.46	46.96	52.84	58.70	39.14	44.02	48.92	67.72	76.96	86.20	57.46	65.66	73.88
46	94.48	106.28	118.10	80.72	90.54	100.40	48.50	54.60	60.66	41.44	46.50	51.56	68.38	77.74	87.06	58.04	66.34	74.62
47	99.38	111.92	124.48	85.34	95.86	106.40	51.64	58.18	64.70	44.34	49.82	55.30	73.28	83.76	94.20	60.72	69.10	77.46
48	103.36	116.14	128.92	89.04	99.78	110.52	54.34	61.06	67.76	46.80	52.44	58.10	77.16	88.26	99.38	64.48	73.48	82.48
49	108.46	122.02	135.58	95.94	107.40	118.88	57.64	64.84	72.04	51.00	57.08	63.20	82.22	93.40	104.62	67.26	76.34	85.40
50	112.60	126.42	140.24	103.06	115.26	127.48	60.48	67.90	75.32	55.34	61.92	68.48	86.22	98.10	109.96	71.12	80.84	90.54
51	119.50	134.70	149.92	107.54	120.02	132.52	65.16	73.44	81.74	58.64	65.44	72.24	90.70	103.28	115.84	72.12	81.96	91.80
52	126.56	142.10	157.64	113.26	126.56	139.88	69.98	78.58	87.16	62.62	69.98	77.34	94.16	106.90	119.64	75.32	85.30	95.26
53	132.70	149.14	165.58	117.94	131.56	145.16	74.38	83.56	92.78	66.10	73.74	81.36	98.80	112.28	125.74	80.82	92.06	103.28
54	137.82	154.58	171.40	123.92	138.40	152.86	78.22	87.76	97.26	70.32	78.54	86.78	103.52	117.72	131.94	86.42	97.82	109.20
55	144.20	161.92	179.68	134.76	150.12	165.46	82.84	93.02	103.20	77.40	86.22	95.06	110.62	125.62	140.58	91.04	103.14	115.24
56	155.46	174.12	192.80	144.58	161.46	178.32	90.40	101.28	112.14	84.12	93.92	103.72	119.08	135.40	151.74	98.06	110.90	123.74
57	169.44	189.10	208.74	155.94	173.74	191.54	99.76	111.32	122.88	91.80	102.28	112.76	126.50	143.66	160.78	105.22	118.82	132.42
58	186.38	207.00	227.66	170.12	188.86	207.62	111.00	123.28	135.56	101.30	112.46	123.64	138.88	156.82	174.78	117.30	131.68	146.06
59	199.98	222.26	244.56	182.14	201.88	221.64	120.40	133.80	147.24	109.64	121.54	133.42	146.64	165.46	184.24	124.86	140.00	155.14
60	217.84	241.18	264.52	197.10	217.84	238.58	132.52	146.72	160.92	119.92	132.52	145.14	157.06	176.70	196.32	137.42	153.38	169.34
61	230.52	254.88	279.26	209.44	231.18	252.92	141.64	156.60	171.58	128.70	142.04	155.40	167.34	187.80	208.24	146.26	163.64	180.98
62	243.48	268.90	294.30	226.08	249.50	272.90	151.06	166.82	182.60	140.26	154.82	169.32	176.54	198.44	220.36	153.98	172.14	190.30
63	262.14	288.62	315.12	239.04	263.52	287.94	164.16	180.74	197.36	149.72	165.02	180.34	187.16	209.90	232.70	166.94	185.90	204.86
64	278.54	306.10	333.68	255.08	280.58	306.10	175.98	193.40	210.84	161.16	177.28	193.40	197.94	221.58	245.22	174.96	194.74	214.54
65	298.06	328.14	358.22	268.68	295.26	321.84	189.96	209.12	228.30	171.24	188.18	205.12	210.20	235.36	260.52	187.00	208.28	229.56
66	341.76	374.22	406.70	300.80	329.74	358.70	219.06	239.86	260.70	192.80	211.34	229.92	240.40	268.34	296.26	218.30	241.68	265.10
67	386.18	422.52	458.86	336.30	369.08	401.84	248.92	272.36	295.78	216.76	237.92	259.04	274.92	305.04	335.14	250.04	275.56	301.12
68	431.34	470.18	508.98	375.26	410.48	445.72	279.58	304.72	329.90	243.22	266.06	288.90	307.34	339.66	371.96	280.94	309.32	337.66
69	480.16	522.96	544.94	412.00	451.14	490.30	312.90	340.78	362.50	268.46	293.98	319.52	338.86	374.04	409.28	312.28	342.16	372.06
70	523.92	544.94	544.94	452.22	495.38	538.56	343.20	362.50	362.50	296.24	324.48	352.78	374.80	412.28	449.78	345.34	377.50	409.62
71	544.94	544.94	544.94	488.28	533.90	544.94	362.50	362.50	362.50	320.80	350.76	362.50	408.84	449.18	489.52	379.24	414.22	449.18
72	544.94	544.94	544.94	524.56	544.94	544.94	362.50	362.50	362.50	345.74	362.50	362.50	438.36	480.86	497.43	407.34	443.76	480.20
73	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	470.74	497.43	497.43	442.44	481.54	497.43
74	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	470.74	497.43	497.43
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43

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

Premium Rates with Second 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	75.18	83.92	92.68	66.44	73.44	80.42	36.00	40.20	44.40	31.82	35.18	38.52	55.10	62.96	70.84	45.24	52.14	59.02
41	76.90	85.84	94.78	67.94	75.10	82.26	37.34	41.70	46.04	33.00	36.48	39.96	55.56	63.52	71.42	45.62	52.58	59.54
42	78.60	87.76	96.90	69.46	76.80	84.12	38.70	43.20	47.70	34.20	37.80	41.40	56.02	64.02	72.02	46.02	53.04	60.02
43	80.32	89.68	99.00	71.00	78.46	85.94	40.04	44.72	49.36	35.38	39.14	42.86	56.50	64.56	72.64	46.40	53.44	60.52
44	82.06	91.60	101.14	72.50	80.16	87.78	41.40	46.22	51.02	36.60	40.44	44.30	56.94	65.08	73.24	46.78	53.90	61.02
45	83.78	93.52	103.26	74.04	81.84	89.64	42.74	47.70	52.70	37.78	41.76	45.72	57.42	65.62	73.82	47.16	54.34	61.52
46	85.28	95.22	105.12	75.38	83.32	91.26	44.00	49.12	54.24	38.88	43.00	47.10	58.04	66.32	74.60	47.66	54.92	62.18
47	90.84	100.92	111.04	76.70	84.80	92.88	47.38	52.64	57.90	40.00	44.24	48.44	60.72	69.10	77.48	48.16	55.50	62.82
48	93.44	104.26	115.04	81.14	89.88	98.60	49.24	54.94	60.60	42.74	47.34	51.96	62.44	71.40	80.42	50.78	58.18	65.62
49	97.16	108.10	119.12	82.54	91.42	100.28	51.68	57.52	63.38	43.92	48.62	53.36	65.20	74.30	83.38	52.38	60.40	68.40
50	101.98	113.66	125.38	87.12	96.68	106.26	54.78	61.04	67.30	46.80	51.92	57.06	69.12	78.84	88.56	55.08	63.16	71.26
51	104.24	116.20	128.14	89.06	98.80	108.58	56.82	63.32	69.82	48.54	53.86	59.18	70.06	79.88	89.74	55.80	64.02	72.22
52	108.72	120.94	133.14	90.98	100.96	110.94	60.08	66.82	73.58	50.26	55.78	61.32	73.18	83.16	93.16	57.66	66.54	75.40
53	112.16	125.20	138.20	97.42	108.76	120.10	62.80	70.10	77.40	54.54	60.90	67.24	76.38	87.62	98.86	62.92	71.90	80.90
54	116.78	130.08	143.40	99.44	111.02	122.58	66.22	73.76	81.30	56.38	62.94	69.50	79.66	91.02	102.42	63.72	72.84	81.92
55	122.70	136.86	151.02	107.36	119.76	132.14	70.40	78.52	86.66	61.62	68.72	75.82	84.12	96.22	108.34	68.00	77.78	87.58
56	133.66	148.70	163.76	115.58	128.86	142.10	77.74	86.48	95.24	67.22	74.92	82.64	93.40	106.24	119.08	74.72	85.22	95.74
57	142.48	158.48	174.44	124.06	138.18	152.34	83.92	93.34	102.74	73.08	81.40	89.72	100.52	114.12	127.70	82.76	94.60	106.42
58	156.58	174.76	192.92	132.78	147.82	162.84	93.34	104.18	115.00	79.16	88.12	97.06	107.78	122.16	136.52	92.22	104.80	117.34
59	168.56	187.70	206.86	148.12	164.74	181.34	101.64	113.18	124.74	89.30	99.32	109.34	117.60	132.76	147.92	99.44	112.76	126.10
60	182.16	203.00	223.82	158.74	176.96	195.18	111.04	123.76	136.44	96.78	107.88	119.00	127.66	144.84	162.04	110.48	125.22	139.94
61	191.62	213.40	235.20	167.80	186.96	206.14	117.94	131.40	144.80	103.32	115.10	126.88	135.18	153.16	171.16	120.30	135.80	151.32
62	205.24	228.70	252.20	183.76	204.56	225.34	127.58	142.14	156.74	114.22	127.14	140.06	145.34	164.14	182.94	127.82	144.08	160.40
63	219.22	244.40	269.58	193.34	215.12	236.92	137.50	153.28	169.08	121.26	134.92	148.60	153.16	172.78	192.42	136.70	154.42	172.14
64	229.34	255.60	281.86	205.88	228.66	251.46	145.12	161.74	178.34	130.24	144.68	159.12	161.08	181.54	202.00	147.02	165.58	184.10
65	246.70	274.74	302.78	221.48	246.70	271.94	157.42	175.30	193.18	141.32	157.42	173.52	176.90	199.50	222.10	158.82	178.82	198.86
66	280.08	311.20	342.32	250.38	278.00	305.52	179.74	199.72	219.70	160.68	178.40	196.08	201.54	225.60	249.66	180.74	202.20	223.66
67	315.46	349.00	382.54	284.06	314.74	345.44	203.58	225.24	246.86	183.30	203.12	222.92	227.82	254.00	280.18	208.20	232.38	256.60
68	355.74	392.46	429.16	316.86	349.96	383.08	230.82	254.66	278.48	205.58	227.08	248.56	258.38	287.38	316.38	233.34	259.06	284.74
69	393.78	433.72	473.70	356.00	393.06	430.08	256.86	282.94	308.98	232.22	256.38	280.56	285.36	316.56	347.72	258.82	287.38	315.88
70	432.44	475.68	518.92	389.90	429.48	469.08	283.56	311.92	340.26	255.68	281.62	307.58	316.70	350.76	384.84	285.96	316.70	347.42
71	467.86	513.50	544.94	420.78	463.46	506.12	307.46	337.44	362.50	276.50	304.54	332.58	343.86	380.12	416.38	311.62	343.86	376.08
72	506.52	544.94	544.94	454.82	500.62	544.94	333.56	362.50	362.50	299.52	329.68	359.82	372.26	411.40	450.52	337.20	372.26	407.34
73	540.82	544.94	544.94	487.62	536.38	544.94	358.00	362.50	362.50	322.78	355.06	362.50	400.60	441.74	482.90	361.48	397.90	434.34
74	544.94	544.94	544.94	518.64	544.94	544.94	362.50	362.50	362.50	345.00	362.50	362.50	428.94	472.10	497.43	388.46	427.60	466.70
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	458.60	497.43	497.43	414.10	455.24	496.36
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	462.66	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
80				544.94	544.94					362.50	362.50					497.43	497.43	
81				544.94	544.94					362.50	362.50					497.43	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with Second 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	52.86	59.34	65.84	42.48	48.08	53.72	25.12	28.22	31.30	20.20	22.84	25.54	42.38	48.76	55.16	33.50	38.42	43.34
41	54.16	60.82	67.46	43.52	49.26	55.04	26.16	29.38	32.60	21.02	23.80	26.60	42.72	49.18	55.64	33.78	38.76	43.70
42	55.46	62.30	69.12	44.58	50.48	56.38	27.20	30.56	33.88	21.84	24.74	27.66	43.06	49.58	56.10	34.08	39.06	44.08
43	56.78	63.76	70.74	45.62	51.66	57.72	28.22	31.72	35.18	22.68	25.70	28.70	43.44	50.00	56.56	34.36	39.40	44.44
44	58.10	65.26	72.38	46.68	52.86	59.06	29.28	32.86	36.48	23.54	26.64	29.76	43.80	50.40	57.04	34.64	39.72	44.80
45	59.42	66.72	74.00	47.74	54.04	60.38	30.30	34.04	37.76	24.36	27.58	30.80	44.14	50.82	57.50	34.92	40.04	45.16
46	60.64	68.08	75.54	48.72	55.16	61.64	31.36	35.20	39.04	25.18	28.52	31.86	44.56	51.28	58.02	35.24	40.42	45.60
47	64.90	73.02	81.12	53.74	60.36	66.92	33.96	38.22	42.48	28.14	31.58	35.02	47.04	53.86	60.64	37.64	42.86	48.10
48	66.18	74.46	82.74	57.90	65.16	72.40	35.06	39.42	43.80	30.66	34.52	38.34	48.54	55.92	63.28	40.10	46.42	52.76
49	70.64	79.62	88.58	59.06	66.44	73.82	37.82	42.64	47.44	31.64	35.56	39.52	51.08	58.52	65.98	42.56	48.96	55.34
50	72.00	81.12	90.28	63.40	71.48	79.52	38.98	43.92	48.86	34.30	38.68	43.04	54.76	62.80	70.86	46.16	53.16	60.12
51	76.78	86.66	96.52	66.90	75.14	83.34	42.12	47.52	52.94	36.70	41.22	45.72	55.62	63.80	72.00	46.90	54.00	61.08
52	78.34	88.40	98.46	68.24	76.64	85.04	43.52	49.12	54.72	37.94	42.60	47.26	60.96	69.28	77.58	49.88	57.08	64.26
53	86.72	98.14	109.56	73.04	82.16	91.30	48.78	55.20	61.64	41.10	46.22	51.36	63.04	72.04	81.06	51.78	59.64	67.54
54	88.42	100.06	111.68	76.78	86.10	95.42	50.34	56.94	63.58	43.70	49.02	54.32	66.28	75.42	84.58	54.86	62.84	70.86
55	93.68	106.12	118.56	81.80	91.90	101.96	53.90	61.08	68.24	47.10	52.88	58.68	70.76	80.64	90.50	59.16	67.86	76.58
56	99.00	112.28	125.56	89.36	100.20	111.08	57.66	65.38	73.14	52.06	58.36	64.70	73.96	83.96	93.92	64.56	73.40	82.20
57	106.92	121.06	135.18	95.88	108.16	120.44	62.98	71.32	79.64	56.46	63.72	70.94	80.78	91.48	102.16	71.28	80.78	90.28
58	117.58	132.58	147.60	103.82	116.94	130.08	70.00	78.94	87.90	61.82	69.64	77.46	86.54	98.58	110.58	75.72	85.94	96.14
59	125.98	141.88	157.80	109.44	123.44	137.42	75.82	85.36	94.94	65.84	74.26	82.68	96.06	108.84	121.60	82.68	93.64	104.56
60	134.60	151.42	168.24	120.36	135.26	150.12	81.78	92.00	102.24	73.14	82.20	91.20	100.86	114.38	127.92	88.56	100.86	113.14
61	144.82	163.26	181.68	126.38	142.16	158.00	88.96	100.28	111.64	77.64	87.34	97.06	107.92	122.20	136.50	98.02	111.04	124.08
62	156.64	176.06	195.46	132.54	149.28	166.02	97.24	109.30	121.36	82.28	92.70	103.08	112.64	127.66	142.70	102.62	116.38	130.16
63	166.04	186.46	206.86	141.54	159.24	176.92	104.16	116.94	129.76	88.78	99.88	110.96	122.42	138.24	154.02	109.82	124.32	138.84
64	175.70	197.10	218.56	149.40	168.76	188.12	111.26	124.82	138.42	94.62	106.88	119.14	127.30	143.86	160.40	114.58	129.86	145.14
65	188.34	210.82	233.30	161.62	182.00	202.38	120.40	134.78	149.14	103.32	116.36	129.38	136.08	154.08	172.06	124.54	140.58	156.64
66	213.32	238.04	262.76	176.58	198.50	220.40	136.76	152.64	168.48	113.24	127.26	141.32	152.66	172.08	191.48	137.16	155.26	173.38
67	234.28	260.56	286.84	194.54	217.96	241.40	150.68	167.58	184.46	125.10	140.16	155.22	166.88	187.74	208.60	151.22	170.80	190.36
68	259.76	288.30	316.86	212.68	239.04	265.46	167.52	185.96	204.34	137.16	154.18	171.20	186.56	210.20	233.86	162.94	183.92	204.94
69	285.48	316.30	347.16	230.94	258.94	286.92	184.64	204.58	224.54	149.36	167.48	185.58	203.86	229.00	254.16	176.06	199.22	222.38
70	311.40	344.60	377.74	252.30	283.32	314.28	202.00	223.52	245.02	163.66	183.78	203.86	222.74	250.06	277.40	190.72	215.40	240.06
71	338.90	373.96	409.02	270.26	303.12	335.98	221.76	244.70	267.64	176.84	198.36	219.86	241.40	270.92	300.42	202.50	228.66	254.80
72	367.94	405.62	443.30	291.10	325.82	360.56	243.16	268.04	292.96	192.36	215.30	238.26	256.22	287.26	318.26	217.12	244.76	272.44
73	393.06	432.96	472.86	308.84	346.52	384.20	261.46	288.02	314.56	205.44	230.52	255.58	273.80	306.86	339.92	229.32	258.98	288.66
74	416.70	458.08	499.44	326.58	365.72	404.90	277.20	304.72	332.24	217.22	243.30	269.34	291.32	326.42	361.48	242.78	273.80	304.82
75	443.30	487.62	531.94	348.70	390.12	431.48	294.90	324.38	353.88	231.98	259.52	287.02	308.90	345.98	383.08	253.60	285.96	318.32
76	478.78	526.04	544.94	385.66	430.74	475.80	318.48	349.92	362.50	256.54	286.54	316.54	337.20	377.66	418.14	281.92	317.66	353.40
77	515.72	544.94	544.94	422.60	471.36	520.14	343.06	362.50	362.50	281.12	313.56	346.02	369.60	412.74	455.90	312.94	352.04	391.16
78	544.94	544.94	544.94	461.02	512.76	544.94	362.50	362.50	362.50	306.70	341.10	362.50	397.90	444.44	490.98	339.92	381.72	423.54
79	544.94	544.94	544.94	497.96	544.94	544.94	362.50	362.50	362.50	331.26	362.50	362.50	430.26	480.86	497.43	374.96	420.84	466.70
80				533.44	544.94					354.84	362.50					401.96	450.52	
81				544.94	544.94					362.50	362.50					432.96	484.90	
82				544.94	544.94					362.50	362.50					465.34	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with Third 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
41	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
42	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
43	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
44	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
45	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
46	208.68	238.52	268.32	171.40	197.52	223.62	339.08	385.68	432.24	305.60	346.58	387.58	462.12	518.00	573.90	417.38	465.82	514.28
47	212.42	244.10	275.80	175.18	203.12	231.02	357.74	406.22	454.66	316.76	359.64	402.46	480.72	538.50	596.28	432.24	484.44	536.64
48	212.42	244.10	275.80	182.62	210.56	238.52	372.64	424.84	477.00	324.24	367.06	409.92	506.80	566.46	626.06	443.48	497.50	551.52
49	223.62	257.14	290.68	186.34	216.14	245.94	380.14	432.24	484.44	327.96	372.64	417.38	525.42	586.96	648.44	458.36	512.38	566.46
50	223.62	257.14	290.68	193.82	223.62	253.40	391.26	445.34	499.38	335.40	380.14	424.84	562.68	627.94	693.16	469.52	525.42	581.34
51	231.02	268.32	305.60	197.52	229.20	260.86	402.46	458.36	514.28	354.04	400.60	447.20	577.60	642.86	708.04	480.72	538.50	596.28
52	238.52	275.80	313.06	197.52	229.20	260.86	409.92	465.82	521.70	354.04	400.60	447.20	596.28	663.34	730.40	503.12	560.84	618.58
53	242.22	281.36	320.46	216.14	249.70	283.18	421.10	478.84	536.64	365.20	413.62	462.12	614.88	683.84	752.80	514.28	573.90	633.56
54	242.22	281.36	320.46	216.14	249.70	283.18	439.74	499.38	558.98	372.64	421.10	469.52	640.98	711.74	782.62	525.42	586.96	648.44
55	253.40	294.42	335.40	231.02	268.32	305.60	450.90	512.38	573.90	387.58	439.74	491.92	667.06	739.72	812.40	547.82	613.06	678.24
56	272.02	314.92	357.74	238.52	275.80	313.06	480.72	545.96	611.16	413.62	467.70	521.70	708.04	782.62	857.12	588.78	655.88	722.96
57	298.12	342.88	387.58	257.14	296.30	335.40	514.28	581.34	648.44	447.20	503.12	558.98	741.64	818.00	894.40	629.78	698.72	767.68
58	316.76	363.36	409.92	275.80	316.76	357.74	540.36	609.26	678.24	473.32	531.02	588.78	786.30	866.46	946.58	663.34	734.14	804.94
59	335.40	383.86	432.24	294.42	337.26	380.14	581.34	652.18	722.96	506.80	566.46	626.06	827.30	909.28	991.24	704.34	777.00	849.66
60	365.20	417.38	469.52	313.06	357.74	402.46	607.44	680.12	752.80	547.82	613.06	678.24	860.84	944.68	999.98	737.84	812.40	886.92
61	383.86	437.86	491.92	327.96	372.64	417.38	640.98	715.52	790.02	581.34	648.44	715.52	901.86	987.54	999.98	778.90	855.26	931.66
62	402.46	458.36	514.28	339.08	385.68	432.24	674.52	750.96	827.30	607.44	676.38	745.34	935.36	999.98	999.98	823.58	903.70	983.86
63	421.10	478.84	536.64	365.20	413.62	462.12	711.74	791.92	872.08	640.98	711.74	782.62	976.36	999.98	999.98	857.12	939.10	999.98
64	447.20	506.80	566.46	387.58	439.74	491.92	737.84	819.86	901.86	667.06	739.72	812.40	999.98	999.98	999.98	898.08	981.94	999.98
65	473.32	538.50	603.72	406.22	460.20	514.28	782.62	868.28	954.02	711.74	788.18	864.58	999.98	999.98	999.98	935.36	999.98	999.98
66	555.28	624.20	693.16	473.32	531.02	588.78	905.56	996.86	999.98	812.40	894.40	976.36	999.98	999.98	999.98	999.98	999.98	999.98
67	648.44	722.96	797.50	562.68	627.94	693.16	999.98	999.98	999.98	920.46	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
68	737.84	819.86	901.86	633.56	704.34	775.12	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	838.50	926.06	999.98	711.74	788.18	864.58	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	927.94	999.98	999.98	786.30	870.14	954.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	999.98	999.98	999.98	860.84	948.42	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	999.98	999.98	999.98	935.36	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
41	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
42	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
43	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
44	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
45	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
46	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	254.26	285.28	316.30
47	145.74	169.02	192.26	124.02	142.64	161.26	217.06	248.04	279.06	179.84	204.62	229.46	307.00	345.76	384.50	263.58	296.10	328.68
48	145.74	169.02	192.26	127.12	147.28	167.46	226.32	258.92	291.48	189.14	215.52	241.86	313.16	351.92	390.68	269.78	302.32	334.88
49	148.82	173.64	198.44	127.12	147.28	167.46	238.76	271.32	303.86	195.36	221.74	248.04	322.50	362.80	403.10	285.28	319.38	353.52
50	155.04	179.84	204.62	136.44	158.12	179.84	248.04	282.14	316.30	204.62	232.54	260.50	328.68	369.00	409.30	300.80	336.42	372.10
51	158.12	184.48	210.84	136.44	158.12	179.84	257.34	293.02	328.68	204.62	232.54	260.50	341.10	384.50	427.94	307.00	342.60	378.30
52	158.12	184.48	210.84	136.44	158.12	179.84	263.58	299.24	334.88	210.84	238.76	266.64	353.52	396.90	440.32	316.30	353.52	390.68
53	161.26	189.14	217.06	139.56	162.78	186.06	272.90	310.08	347.30	223.24	254.26	285.28	362.80	407.76	452.72	322.50	359.66	396.90
54	161.26	189.14	217.06	139.56	162.78	186.06	282.14	320.90	359.66	235.64	266.64	297.68	369.00	413.96	458.88	331.78	370.56	409.30
55	173.64	204.62	235.64	148.82	173.64	198.44	297.68	338.00	378.30	244.96	277.54	310.08	378.30	424.80	471.34	353.52	393.82	434.08
56	186.06	217.06	248.04	155.04	179.84	204.62	316.30	359.66	403.10	260.50	294.60	328.68	400.00	448.06	496.14	372.10	415.52	458.88
57	201.54	234.12	266.64	164.34	190.72	217.06	331.78	376.78	421.68	276.00	311.64	347.30	427.94	477.54	527.14	393.82	438.78	483.74
58	217.06	251.14	285.28	179.84	207.76	235.64	359.66	406.18	452.72	303.86	341.10	378.30	462.04	513.18	564.34	421.68	468.20	514.70
59	226.32	262.02	297.68	198.44	229.46	260.50	375.20	423.26	471.34	319.38	358.16	396.90	486.82	541.10	595.34	443.40	491.46	539.54
60	248.04	285.28	322.50	207.76	240.30	272.90	396.90	446.52	496.14	347.30	387.58	427.94	520.92	576.72	632.58	471.34	520.92	570.56
61	260.50	297.68	334.88	213.96	246.52	279.06	418.60	469.78	520.92	365.88	409.30	452.72	542.62	600.02	657.38	493.04	544.20	595.34
62	269.78	308.52	347.30	229.46	263.58	297.68	437.18	491.46	545.72	381.36	426.36	471.34	564.34	623.22	682.18	524.04	578.34	632.58
63	285.28	325.58	365.88	244.96	280.62	316.30	458.88	514.70	570.56	409.30	455.84	502.34	598.44	658.90	719.40	545.72	601.54	657.38
64	310.08	353.52	396.90	254.26	291.48	328.68	480.62	537.96	595.34	424.80	472.86	520.92	626.38	688.38	750.38	573.64	630.98	688.38
65	325.58	370.56	415.52	269.78	308.52	347.30	505.44	565.92	626.38	449.64	500.78	551.94	660.48	727.16	793.82	595.34	654.26	713.18
66	375.20	423.26	471.34	316.30	359.66	403.10	573.64	640.32	706.98	520.92	576.72	632.58	750.38	821.72	893.04	660.48	724.04	787.62
67	431.04	485.28	539.54	365.88	412.38	458.88	651.18	722.46	793.82	592.22	652.68	713.18	840.32	919.42	998.46	731.78	803.12	874.44
68	480.62	537.96	595.34	403.10	452.72	502.34	722.46	798.46	874.44	660.48	727.16	793.82	930.22	999.98	999.98	809.30	885.26	961.24
69	533.34	595.34	657.38	458.88	514.70	570.56	790.68	872.86	955.02	728.68	798.46	868.22	999.98	999.98	999.98	880.64	964.32	999.98
70	582.96	651.18	719.40	508.56	567.42	626.38	868.22	955.02	999.98	799.98	874.44	948.84	999.98	999.98	999.98	958.18	999.98	999.98
71	632.58	703.90	775.18	551.94	613.92	675.96	942.64	999.98	999.98	874.44	955.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	685.28	761.22	837.22	607.74	675.96	744.18	999.98	999.98	999.98	936.44	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	738.00	818.64	899.22	651.18	722.46	793.82	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	790.68	876.00	961.24	700.76	775.18	849.64	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	852.72	944.22	999.98	750.38	831.00	911.62	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	958.18	999.98	999.98	855.80	942.64	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	964.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
41	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
42	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
43	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
44	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
45	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
46	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
47	117.86	136.44	155.04	83.76	97.68	111.64	179.84	204.62	229.46	142.64	164.34	186.06	279.06	310.08	341.10	235.64	260.50	285.28
48	120.94	141.06	161.26	86.84	102.32	117.86	182.96	209.28	235.64	148.82	170.52	192.26	282.14	314.74	347.30	244.96	271.32	297.68
49	127.12	147.28	167.46	93.00	108.54	124.02	189.14	215.52	241.86	151.96	175.22	198.44	288.38	320.90	353.52	244.96	271.32	297.68
50	130.24	151.96	173.64	99.24	117.86	136.44	198.44	226.32	254.26	158.12	181.42	204.62	297.68	331.78	365.88	254.26	282.14	310.08
51	130.24	151.96	173.64	99.24	117.86	136.44	198.44	226.32	254.26	158.12	181.42	204.62	297.68	331.78	365.88	254.26	282.14	310.08
52	136.44	158.12	179.84	111.64	130.24	148.82	204.62	232.54	260.50	161.26	186.06	210.84	303.86	338.00	372.10	254.26	282.14	310.08
53	139.56	162.78	186.06	114.74	134.86	155.04	210.84	241.86	272.90	173.64	198.44	223.24	307.00	342.60	378.30	266.64	297.68	328.68
54	139.56	162.78	186.06	114.74	134.86	155.04	217.06	248.04	279.06	173.64	198.44	223.24	313.16	348.82	384.50	266.64	297.68	328.68
55	148.82	173.64	198.44	124.02	145.74	167.46	226.32	258.92	291.48	182.96	209.28	235.64	322.50	359.66	396.90	282.14	314.74	347.30
56	155.04	179.84	204.62	130.24	151.96	173.64	248.04	282.14	316.30	198.44	226.32	254.26	344.18	382.94	421.68	297.68	331.78	365.88
57	164.34	190.72	217.06	139.56	162.78	186.06	263.58	299.24	334.88	217.06	248.04	279.06	359.66	400.00	440.32	313.16	348.82	384.50
58	179.84	207.76	235.64	148.82	173.64	198.44	279.06	316.30	353.52	238.76	271.32	303.86	387.58	432.58	477.54	328.68	365.88	403.10
59	198.44	229.46	260.50	158.12	184.48	210.84	300.80	339.56	378.30	254.26	288.38	322.50	409.30	455.84	502.34	359.66	400.00	440.32
60	207.76	240.30	272.90	179.84	207.76	235.64	322.50	365.88	409.30	279.06	316.30	353.52	434.08	483.74	533.34	378.30	421.68	465.12
61	217.06	251.14	285.28	186.06	213.96	241.86	338.00	382.94	427.94	300.80	339.56	378.30	449.64	500.78	551.94	393.82	438.78	483.74
62	232.54	268.22	303.86	198.44	229.46	260.50	359.66	406.18	452.72	316.30	356.58	396.90	474.42	528.66	582.96	424.80	472.86	520.92
63	248.04	285.28	322.50	207.76	240.30	272.90	375.20	423.26	471.34	334.88	378.30	421.68	499.22	556.60	613.92	440.32	489.92	539.54
64	257.34	296.10	334.88	217.06	251.14	285.28	390.68	440.32	489.92	356.58	401.56	446.52	514.70	573.64	632.58	462.04	513.18	564.34
65	272.90	313.16	353.52	232.54	268.22	303.86	424.80	479.08	533.34	381.36	429.44	477.54	545.72	607.74	669.74	489.92	545.72	601.54
66	319.38	364.36	409.30	269.78	308.52	347.30	480.62	537.96	595.34	431.04	482.16	533.34	613.92	682.18	750.38	548.86	609.32	669.74
67	365.88	415.52	465.12	316.30	359.66	403.10	539.54	601.54	663.60	493.04	550.38	607.74	685.28	758.16	831.00	617.10	683.70	750.38
68	406.18	460.46	514.70	359.66	406.18	452.72	607.74	675.96	744.18	548.86	609.32	669.74	765.90	844.96	924.02	682.18	753.48	824.76
69	452.72	511.62	570.56	390.68	440.32	489.92	666.68	739.52	812.42	604.68	671.32	738.00	840.32	925.58	999.98	759.70	838.74	917.82
70	499.22	562.80	626.38	440.32	496.14	551.94	734.88	813.94	893.04	663.60	734.88	806.22	914.74	999.98	999.98	824.76	908.52	992.26
71	545.72	613.92	682.18	483.74	542.62	601.54	793.82	877.50	961.24	719.40	793.82	868.22	986.04	999.98	999.98	886.82	976.76	999.98
72	586.06	658.90	731.78	514.70	576.72	638.78	855.80	945.72	999.98	775.18	855.80	936.44	999.98	999.98	999.98	955.02	999.98	999.98
73	629.46	705.44	781.42	561.24	627.90	694.60	920.94	999.98	999.98	831.00	914.74	998.46	999.98	999.98	999.98	999.98	999.98	999.98
74	679.08	761.22	843.42	604.68	674.42	744.18	986.04	999.98	999.98	893.04	982.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	731.78	818.64	905.42	651.18	725.60	799.98	999.98	999.98	999.98	951.94	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	834.12	928.68	999.98	747.26	829.46	911.62	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	930.22	999.98	999.98	849.64	939.52	999.98	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	955.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
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
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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
41	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
42	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
43	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
44	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
45	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
46	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
47	83.76	97.68	111.64	65.08	75.98	86.84	139.56	159.68	179.84	111.64	127.12	142.64	198.44	223.24	248.04	164.34	184.48	204.62
48	86.84	102.32	117.86	68.20	80.60	93.00	142.64	164.34	186.06	117.86	136.44	155.04	198.44	223.24	248.04	173.64	195.36	217.06
49	86.84	102.32	117.86	68.20	80.60	93.00	148.82	170.52	192.26	124.02	142.64	161.26	207.76	234.12	260.50	173.64	195.36	217.06
50	99.24	117.86	136.44	77.50	91.48	105.46	158.12	181.42	204.62	133.34	153.48	173.64	207.76	234.12	260.50	182.96	206.22	229.46
51	99.24	117.86	136.44	77.50	91.48	105.46	158.12	181.42	204.62	133.34	153.48	173.64	217.06	244.96	272.90	189.14	212.40	235.64
52	99.24	117.86	136.44	77.50	91.48	105.46	170.52	193.80	217.06	139.56	159.68	179.84	217.06	244.96	272.90	189.14	212.40	235.64
53	102.32	122.50	142.64	80.60	96.10	111.64	173.64	198.44	223.24	142.64	164.34	186.06	235.64	266.64	297.68	198.44	223.24	248.04
54	102.32	122.50	142.64	80.60	96.10	111.64	179.84	204.62	229.46	148.82	170.52	192.26	235.64	266.64	297.68	204.62	229.46	254.26
55	117.86	139.56	161.26	93.00	111.64	130.24	189.14	215.52	241.86	158.12	181.42	204.62	244.96	277.54	310.08	213.96	240.30	266.64
56	124.02	145.74	167.46	93.00	111.64	130.24	195.36	221.74	248.04	170.52	193.80	217.06	254.26	288.38	322.50	229.46	257.34	285.28
57	133.34	156.60	179.84	102.32	122.50	142.64	210.84	238.76	266.64	186.06	210.84	235.64	269.78	305.42	341.10	241.86	272.90	303.86
58	142.64	167.46	192.26	117.86	139.56	161.26	223.24	254.26	285.28	195.36	221.74	248.04	291.48	328.68	365.88	257.34	289.90	322.50
59	151.96	178.32	204.62	124.02	145.74	167.46	244.96	277.54	310.08	210.84	238.76	266.64	307.00	345.76	384.50	266.64	300.80	334.88
60	167.46	195.36	223.24	133.34	156.60	179.84	254.26	288.38	322.50	223.24	254.26	285.28	322.50	362.80	403.10	288.38	324.04	359.66
61	179.84	207.76	235.64	142.64	167.46	192.26	269.78	305.42	341.10	244.96	277.54	310.08	341.10	384.50	427.94	297.68	334.88	372.10
62	192.26	223.24	254.26	148.82	173.64	198.44	279.06	316.30	353.52	254.26	288.38	322.50	362.80	407.76	452.72	307.00	345.76	384.50
63	201.54	234.12	266.64	158.12	184.48	210.84	300.80	339.56	378.30	269.78	305.42	341.10	378.30	424.80	471.34	322.50	362.80	403.10
64	210.84	244.96	279.06	167.46	195.36	223.24	310.08	350.40	390.68	279.06	316.30	353.52	393.82	441.86	489.92	334.88	378.30	421.68
65	226.32	262.02	297.68	186.06	217.06	248.04	328.68	372.10	415.52	300.80	339.56	378.30	415.52	465.12	514.70	356.58	401.56	446.52
66	257.34	296.10	334.88	210.84	244.96	279.06	365.88	412.38	458.88	328.68	372.10	415.52	468.20	522.50	576.72	387.58	435.66	483.74
67	285.28	328.68	372.10	235.64	272.90	310.08	396.90	446.52	496.14	359.66	406.18	452.72	511.62	569.00	626.38	424.80	475.94	527.14
68	322.50	369.00	415.52	266.64	307.00	347.30	440.32	496.14	551.94	384.50	434.08	483.74	564.34	626.38	688.38	462.04	519.38	576.72
69	347.30	396.90	446.52	294.60	339.56	384.50	477.54	536.40	595.34	412.38	466.68	520.92	617.10	683.70	750.38	499.22	559.70	620.14
70	390.68	446.52	502.34	325.58	373.64	421.68	517.84	581.40	644.96	443.40	500.78	558.14	669.74	741.10	812.42	542.62	609.32	675.96
71	415.52	474.42	533.34	350.40	401.56	452.72	558.14	626.38	694.60	468.20	528.66	589.12	719.40	793.82	868.22	573.64	643.42	713.18
72	446.52	508.56	570.56	384.50	440.32	496.14	589.12	660.48	731.78	499.22	562.80	626.38	772.14	851.16	930.22	610.88	683.70	756.58
73	480.62	547.32	613.92	409.30	468.20	527.14	629.46	705.44	781.42	527.14	595.34	663.60	824.76	908.52	992.26	648.08	727.16	806.22
74	511.62	581.40	651.18	440.32	502.34	564.34	669.74	750.38	831.00	558.14	629.46	700.76	874.44	961.24	999.98	685.28	767.44	849.64
75	545.72	620.14	694.60	474.42	541.10	607.74	710.08	795.36	880.64	582.96	657.38	731.78	930.22	999.98	999.98	731.78	818.64	905.42
76	623.22	705.44	787.62	542.62	615.50	688.38	775.18	868.22	961.24	648.08	730.24	812.42	999.98	999.98	999.98	809.30	903.90	998.46
77	700.76	790.68	880.64	626.38	706.98	787.62	849.64	948.84	999.98	719.40	809.30	899.22	999.98	999.98	999.98	886.82	989.16	999.98
78	778.26	876.00	973.68	706.98	796.92	886.82	914.74	999.98	999.98	781.42	877.50	973.68	999.98	999.98	999.98	967.42	999.98	999.98
79	855.80	961.24	999.98	775.18	871.32	967.42	989.16	999.98	999.98	862.02	967.42	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				862.02	967.42					924.02	999.98					999.98	999.98	
81				936.44	999.98					995.36	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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	139.14	156.50	173.86	125.20	140.28	155.36	65.90	74.14	82.36	59.30	66.44	73.58	116.48	132.86	149.20	107.30	121.70	136.12
41	142.16	159.92	177.70	127.96	143.34	158.76	68.26	76.82	85.32	61.42	68.82	76.26	117.90	134.44	151.00	108.62	123.18	137.78
42	145.22	163.38	181.52	130.70	146.44	162.16	70.64	79.46	88.32	63.56	71.22	78.88	119.32	136.04	152.86	109.96	124.66	139.42
43	148.26	166.80	185.34	133.42	149.50	165.60	73.00	82.12	91.26	65.70	73.60	81.50	120.72	137.68	154.62	111.22	126.16	141.08
44	151.34	170.24	189.16	136.16	152.56	168.94	75.38	84.82	94.22	67.84	76.02	84.16	122.12	139.30	156.44	112.56	127.64	142.72
45	154.38	173.66	192.98	138.92	155.64	172.38	77.76	87.48	97.22	69.98	78.40	86.84	123.54	140.92	158.24	113.82	129.10	144.36
46	162.92	182.62	202.30	147.14	164.20	181.32	83.16	93.20	103.28	75.08	83.82	92.52	127.68	145.22	162.78	115.06	130.52	145.94
47	173.00	193.80	214.56	155.52	174.34	193.12	89.44	100.16	110.92	80.42	90.14	99.84	136.16	154.62	173.06	120.56	136.90	153.20
48	186.10	208.00	229.88	162.84	182.66	202.50	97.36	108.82	120.26	85.18	95.58	105.94	143.40	163.46	183.48	124.72	141.22	157.72
49	196.82	219.84	242.86	171.68	191.92	212.16	104.12	116.32	128.52	90.84	101.54	112.30	147.80	168.08	188.36	127.52	144.90	162.28
50	214.86	239.78	264.68	179.30	200.66	221.98	114.94	128.26	141.62	95.90	107.30	118.76	153.72	174.98	196.18	131.76	149.34	166.90
51	225.54	251.02	276.48	187.72	210.26	232.80	122.48	136.32	150.12	101.94	114.22	126.44	160.26	182.52	204.82	140.98	159.52	178.10
52	237.96	264.70	291.50	200.78	223.82	246.88	131.06	145.80	160.54	110.56	123.28	135.96	165.44	187.98	210.56	142.88	161.68	180.48
53	250.70	278.78	306.90	209.66	233.96	258.28	139.92	155.62	171.34	117.04	130.60	144.16	172.20	195.82	219.46	149.34	169.16	188.96
54	266.84	296.30	325.78	218.74	244.36	269.94	150.84	167.52	184.14	123.62	138.12	152.60	182.18	206.88	231.56	154.38	174.50	194.52
55	283.46	314.30	345.20	232.78	260.48	288.20	162.16	179.84	197.50	133.18	149.04	164.88	189.22	215.06	240.82	162.64	184.54	206.42
56	307.28	339.64	371.98	255.54	284.66	313.74	178.26	197.04	215.80	148.26	165.14	182.02	204.58	232.34	260.10	176.02	199.02	221.98
57	328.60	362.46	396.30	279.06	309.62	340.16	193.16	213.06	232.98	164.08	182.02	199.98	221.88	250.82	279.76	192.92	217.04	241.20
58	355.54	391.80	428.02	299.96	331.96	363.98	211.68	233.22	254.80	178.56	197.60	216.68	236.32	266.46	296.60	207.00	232.24	257.50
59	381.64	419.46	457.26	324.92	358.42	391.96	229.88	252.66	275.46	195.74	215.90	236.14	257.68	289.06	320.44	224.66	251.08	277.52
60	404.94	444.38	483.82	347.08	382.12	417.20	246.72	270.72	294.76	211.48	232.80	254.18	272.86	305.48	338.12	246.06	275.36	304.66
61	430.40	471.26	512.20	371.70	408.14	444.60	264.64	289.74	314.92	228.54	250.96	273.38	290.58	324.38	358.12	263.54	293.96	324.38
62	452.76	495.14	537.54	398.64	437.42	476.20	280.86	307.14	333.42	247.26	271.34	295.40	308.60	343.56	378.48	277.90	309.44	340.98
63	479.30	523.16	539.46	420.72	460.98	501.22	299.84	327.26	354.72	263.20	288.38	313.56	328.60	365.62	402.60	295.92	328.60	361.28
64	506.30	539.46	539.46	446.98	488.70	530.44	319.34	348.02	360.66	281.92	308.24	334.56	343.70	381.94	420.14	310.74	344.58	378.44
65	535.82	539.46	539.46	471.90	516.08	539.46	340.66	360.66	360.66	300.02	328.10	356.18	367.82	408.10	448.38	334.52	370.46	406.34
66	539.46	539.46	539.46	537.60	539.46	539.46	360.66	360.66	360.66	344.00	360.66	360.66	429.00	472.24	494.94	384.84	423.68	462.52
67	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	492.86	494.94	494.94	439.48	481.28	494.94
68	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
69	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
70	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
71	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
72	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
73	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
74	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
75	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
76	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
77	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
78	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
79	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94

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

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	97.16	109.32	121.46	80.96	91.10	101.20	46.90	52.78	58.64	39.10	43.98	48.88	73.94	84.02	94.14	62.74	71.72	80.68
41	98.92	111.28	123.66	82.42	92.74	103.06	48.28	54.30	60.34	40.22	45.24	50.26	74.64	84.80	95.00	63.30	72.38	81.44
42	100.66	113.26	125.84	83.88	94.36	104.84	49.62	55.80	62.02	41.36	46.52	51.72	75.36	85.60	95.90	63.92	73.08	82.18
43	102.40	115.20	128.04	85.34	96.02	106.66	50.98	57.36	63.74	42.48	47.78	53.12	76.02	86.40	96.78	64.52	73.74	82.96
44	104.16	117.16	130.20	86.80	97.66	108.52	52.32	58.90	65.42	43.62	49.06	54.52	76.74	87.22	97.68	65.08	74.42	83.70
45	105.90	119.14	132.40	88.24	99.28	110.30	53.70	60.42	67.12	44.76	50.34	55.94	77.44	88.00	98.58	65.70	75.08	84.48
46	108.04	121.54	135.06	92.30	103.54	114.82	55.46	62.44	69.36	47.38	53.18	58.96	78.20	88.90	99.56	66.38	75.86	85.34
47	113.64	127.98	142.34	97.58	109.62	121.68	59.06	66.54	73.98	50.70	56.98	63.24	83.80	95.78	107.72	69.44	79.02	88.58
48	118.20	132.82	147.42	101.82	114.10	126.38	62.14	69.82	77.48	53.52	59.96	66.44	88.24	100.92	113.64	73.74	84.02	94.32
49	124.02	139.54	155.04	109.72	122.82	135.94	65.92	74.14	82.38	58.32	65.28	72.28	94.02	106.80	119.64	76.92	87.30	97.66
50	128.76	144.56	160.36	117.86	131.80	145.78	69.16	77.64	86.14	63.28	70.80	78.30	98.60	112.18	125.74	81.32	92.44	103.54
51	136.66	154.04	171.44	122.98	137.24	151.54	74.52	83.98	93.48	67.06	74.84	82.60	103.72	118.10	132.46	82.48	93.72	104.98
52	144.72	162.50	180.26	129.52	144.72	159.96	80.02	89.86	99.68	71.60	80.02	88.44	107.68	122.24	136.82	86.14	97.54	108.94
53	151.74	170.54	189.34	134.86	150.44	166.00	85.06	95.56	106.10	75.58	84.32	93.04	112.98	128.40	143.78	92.42	105.28	118.10
54	157.60	176.76	196.00	141.70	158.26	174.80	89.44	100.36	111.22	80.42	89.82	99.24	118.38	134.62	150.88	98.82	111.86	124.88
55	164.90	185.16	205.48	154.10	171.66	189.20	94.74	106.38	118.02	88.50	98.60	108.70	126.50	143.66	160.76	104.10	117.94	131.78
56	177.78	199.12	220.48	165.34	184.64	203.92	103.38	115.82	128.24	96.20	107.40	118.60	136.18	154.84	173.52	112.14	126.82	141.50
57	193.76	216.24	238.70	178.32	198.68	219.04	114.08	127.30	140.52	104.98	116.96	128.94	144.66	164.28	183.86	120.32	135.88	151.42
58	213.14	236.72	260.34	194.54	215.96	237.42	126.94	140.98	155.02	115.84	128.60	141.38	158.82	179.32	199.86	134.14	150.58	167.02
59	228.68	254.16	279.66	208.28	230.86	253.46	137.68	153.00	168.38	125.38	138.98	152.58	167.68	189.20	210.68	142.78	160.10	177.40
60	249.10	275.80	302.48	225.40	249.10	272.82	151.54	167.78	184.02	137.14	151.54	165.98	179.60	202.06	224.50	157.14	175.40	193.64
61	263.60	291.46	319.34	239.50	264.36	289.22	161.98	179.08	196.20	147.18	162.42	177.70	191.36	214.76	238.12	167.26	187.12	206.96
62	278.42	307.50	336.54	258.54	285.32	312.08	172.74	190.76	208.80	160.40	177.04	193.62	201.88	226.92	251.98	176.08	196.84	217.62
63	299.76	330.04	360.36	273.36	301.34	329.26	187.72	206.68	225.68	171.20	188.70	206.22	214.02	240.02	266.10	190.90	212.58	234.26
64	318.52	350.04	381.58	291.70	320.86	350.04	201.24	221.16	241.10	184.30	202.72	221.16	226.36	253.38	280.42	200.08	222.70	245.34
65	340.84	375.24	409.64	307.24	337.64	368.04	217.22	239.14	261.06	195.82	215.20	234.56	240.38	269.14	297.92	213.84	238.18	262.50
66	390.82	427.94	465.08	343.98	377.06	410.18	250.50	274.28	298.12	220.48	241.68	262.92	274.90	306.86	338.78	249.64	276.36	303.16
67	441.60	483.16	524.72	384.58	422.06	459.52	284.64	311.46	338.24	247.88	272.06	296.22	314.38	348.82	383.24	285.92	315.12	344.34
68	493.26	537.66	544.94	429.12	469.40	509.70	319.70	348.46	362.50	278.14	304.24	330.36	351.46	388.42	425.34	321.26	353.72	386.12
69	544.94	544.94	544.94	471.14	515.90	544.94	357.82	362.50	362.50	307.00	336.18	362.50	387.50	427.72	468.02	357.10	391.28	425.46
70	544.94	544.94	544.94	517.12	544.94	544.94	362.50	362.50	362.50	338.76	362.50	362.50	428.60	471.46	497.43	394.90	431.68	468.42
71	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	467.52	497.43	497.43	433.68	473.68	497.43
72	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	465.80	497.43	497.43
73	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
74	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43

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

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	85.98	95.96	105.98	75.98	83.98	91.96	41.16	45.98	50.78	36.38	40.22	44.04	63.00	72.00	81.00	51.74	59.62	67.50
41	87.94	98.16	108.38	77.70	85.88	94.06	42.70	47.68	52.64	37.74	41.72	45.70	63.54	72.64	81.68	52.16	60.12	68.08
42	89.88	100.36	110.80	79.42	87.82	96.20	44.26	49.40	54.54	39.10	43.22	47.34	64.06	73.20	82.36	52.62	60.66	68.64
43	91.84	102.56	113.20	81.20	89.72	98.28	45.78	51.14	56.44	40.46	44.76	49.02	64.60	73.82	83.06	53.06	61.12	69.20
44	93.84	104.74	115.66	82.90	91.66	100.38	47.34	52.86	58.34	41.86	46.24	50.66	65.12	74.42	83.76	53.50	61.64	69.78
45	95.80	106.94	118.08	84.66	93.58	102.50	48.88	54.54	60.26	43.20	47.76	52.28	65.66	75.04	84.42	53.92	62.14	70.36
46	97.52	108.88	120.20	86.20	95.28	104.36	50.32	56.18	62.02	44.46	49.18	53.86	66.38	75.84	85.30	54.50	62.80	71.10
47	103.88	115.40	126.98	87.70	96.98	106.22	54.18	60.20	66.22	45.74	50.58	55.40	69.44	79.02	88.60	55.08	63.46	71.84
48	106.86	119.22	131.56	92.78	102.78	112.76	56.30	62.82	69.30	48.88	54.14	59.42	71.40	81.64	91.96	58.06	66.54	75.04
49	111.10	123.62	136.22	94.38	104.54	114.68	59.10	65.78	72.48	50.22	55.60	61.02	74.56	84.96	95.34	59.90	69.06	78.22
50	116.62	129.98	143.38	99.62	110.56	121.52	62.64	69.80	76.96	53.52	59.38	65.26	79.04	90.16	101.28	62.98	72.22	81.48
51	119.20	132.88	146.54	101.84	112.98	124.16	64.98	72.40	79.84	55.50	61.60	67.68	80.12	91.34	102.62	63.80	73.20	82.58
52	124.32	138.30	152.26	104.04	115.46	126.86	68.70	76.42	84.14	57.48	63.78	70.12	83.68	95.10	106.54	65.94	76.10	86.22
53	128.26	143.18	158.04	111.40	124.38	137.34	71.82	80.16	88.50	62.36	69.64	76.90	87.34	100.20	113.04	71.96	82.22	92.52
54	133.54	148.76	163.98	113.72	126.96	140.18	75.72	84.34	92.96	64.48	71.98	79.48	91.10	104.08	117.12	72.86	83.30	93.68
55	140.32	156.50	172.70	122.76	136.94	151.10	80.50	89.80	99.10	70.46	78.58	86.70	96.20	110.04	123.90	77.76	88.94	100.16
56	152.84	170.04	187.26	132.16	147.36	162.50	88.90	98.90	108.92	76.86	85.68	94.50	106.80	121.48	136.18	85.44	97.46	109.48
57	162.94	181.22	199.48	141.86	158.02	174.20	95.96	106.74	117.48	83.56	93.08	102.60	114.94	130.50	146.02	94.64	108.18	121.70
58	179.06	199.84	220.62	151.84	169.04	186.22	106.74	119.14	131.50	90.52	100.76	111.00	123.26	139.70	156.12	105.46	119.84	134.18
59	192.76	214.64	236.56	169.38	188.38	207.36	116.22	129.42	142.64	102.12	113.58	125.04	134.48	151.82	169.16	113.72	128.94	144.20
60	208.30	232.14	255.94	181.52	202.36	223.20	126.98	141.52	156.02	110.68	123.36	136.08	145.98	165.62	185.30	126.34	143.20	160.02
61	219.12	244.04	268.96	191.88	213.80	235.72	134.86	150.26	165.58	118.14	131.62	145.10	154.58	175.14	195.72	137.56	155.30	173.04
62	234.70	261.52	288.40	210.14	233.92	257.68	145.90	162.54	179.24	130.62	145.38	160.16	166.20	187.70	209.20	146.16	164.76	183.42
63	250.68	279.48	308.28	221.10	246.00	270.92	157.24	175.28	193.34	138.66	154.28	169.92	175.14	197.58	220.04	156.32	176.58	196.84
64	262.26	292.28	322.32	235.44	261.48	287.56	165.94	184.96	203.94	148.94	165.44	181.96	184.20	207.60	231.00	168.12	189.34	210.52
65	282.10	314.18	346.24	253.26	282.10	310.98	180.02	200.46	220.90	161.60	180.02	198.42	202.30	228.14	253.98	181.62	204.48	227.40
66	320.28	355.86	391.46	286.32	317.90	349.38	205.54	228.38	251.24	183.74	204.00	224.22	230.46	257.98	285.50	206.68	231.22	255.76
67	360.74	399.10	437.44	324.84	359.92	395.02	232.80	257.56	282.30	209.60	232.28	254.92	260.52	290.46	320.40	238.08	265.74	293.44
68	406.80	448.80	490.76	362.34	400.20	438.06	263.96	291.22	318.46	235.08	259.68	284.24	295.46	328.62	361.80	266.84	296.24	325.60
69	450.30	495.98	541.70	407.10	449.48	491.82	293.72	323.56	353.32	265.56	293.18	320.82	326.32	362.00	397.62	295.96	328.62	361.22
70	494.50	543.96	544.94	445.86	491.12	536.40	324.26	356.70	362.50	292.38	322.04	351.72	362.16	401.10	440.08	327.00	362.16	397.28
71	535.02	544.94	544.94	481.18	529.98	544.94	351.60	362.50	362.50	316.18	348.26	362.50	393.22	434.68	476.14	356.34	393.22	430.06
72	544.94	544.94	544.94	520.10	544.94	544.94	362.50	362.50	362.50	342.52	362.50	362.50	425.70	470.44	497.43	385.60	425.70	465.80
73	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	458.10	497.43	497.43	413.36	455.02	496.68
74	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	490.50	497.43	497.43	444.22	488.98	497.43
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	473.54	497.43	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
80				544.94	544.94					362.50	362.50					497.43	497.43	
81				544.94	544.94					362.50	362.50					497.43	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	60.44	67.86	75.30	48.58	54.98	61.44	28.72	32.28	35.80	23.10	26.12	29.20	48.46	55.76	63.08	38.30	43.94	49.56
41	61.94	69.54	77.14	49.76	56.34	62.94	29.92	33.60	37.28	24.04	27.22	30.42	48.86	56.24	63.62	38.62	44.32	49.98
42	63.42	71.24	79.04	50.98	57.72	64.48	31.10	34.94	38.74	24.98	28.30	31.64	49.24	56.70	64.16	38.98	44.66	50.40
43	64.92	72.92	80.90	52.16	59.08	66.00	32.28	36.28	40.22	25.94	29.38	32.82	49.68	57.18	64.68	39.30	45.06	50.82
44	66.44	74.62	82.76	53.38	60.44	67.54	33.48	37.58	41.72	26.92	30.46	34.04	50.08	57.64	65.22	39.62	45.42	51.24
45	67.94	76.30	84.62	54.60	61.80	69.04	34.64	38.92	43.18	27.86	31.54	35.22	50.48	58.12	65.76	39.94	45.78	51.64
46	69.34	77.86	86.38	55.72	63.08	70.48	35.86	40.26	44.64	28.80	32.62	36.44	50.96	58.64	66.34	40.30	46.22	52.14
47	74.22	83.50	92.76	61.46	69.02	76.52	38.84	43.70	48.58	32.18	36.12	40.04	53.80	61.60	69.34	43.04	49.02	55.00
48	75.68	85.14	94.62	66.22	74.52	82.80	40.10	45.08	50.08	35.06	39.48	43.84	55.50	63.94	72.36	45.86	53.08	60.34
49	80.78	91.04	101.30	67.54	75.98	84.42	43.24	48.76	54.24	36.18	40.66	45.20	58.42	66.92	75.46	48.66	55.98	63.28
50	82.34	92.76	103.24	72.50	81.74	90.94	44.58	50.22	55.88	39.22	44.24	49.22	62.62	71.82	81.04	52.78	60.80	68.74
51	87.80	99.10	110.38	76.50	85.92	95.30	48.16	54.34	60.54	41.96	47.14	52.28	63.60	72.96	82.34	53.64	61.76	69.84
52	89.58	101.08	112.60	78.04	87.64	97.24	49.76	56.18	62.58	43.38	48.72	54.04	69.70	79.22	88.72	57.04	65.28	73.48
53	99.16	112.22	125.28	83.52	93.96	104.40	55.78	63.12	70.48	47.00	52.86	58.74	72.08	82.38	92.70	59.22	68.20	77.24
54	101.12	114.42	127.70	87.80	98.46	109.12	57.56	65.12	72.70	49.98	56.06	62.12	75.80	86.24	96.72	62.74	71.86	81.04
55	107.12	121.36	135.58	93.54	105.10	116.60	61.64	69.84	78.04	53.86	60.48	67.10	80.92	92.22	103.48	67.66	77.60	87.58
56	113.20	128.40	143.58	102.18	114.58	127.02	65.94	74.76	83.64	59.54	66.74	73.98	84.58	96.02	107.40	73.82	83.94	94.00
57	122.26	138.44	154.58	109.64	123.68	137.72	72.02	81.56	91.08	64.56	72.86	81.12	92.38	104.62	116.82	81.52	92.38	103.24
58	134.46	151.60	168.78	118.72	133.72	148.76	80.04	90.28	100.52	70.70	79.64	88.58	98.96	112.72	126.46	86.58	98.28	109.94
59	144.06	162.24	180.44	125.14	141.16	157.14	86.70	97.62	108.56	75.30	84.92	94.54	109.84	124.46	139.06	94.54	107.08	119.56
60	153.92	173.16	192.38	137.64	154.68	171.66	93.52	105.20	116.92	83.64	94.00	104.30	115.34	130.80	146.28	101.28	115.34	129.38
61	165.60	186.70	207.76	144.52	162.56	180.68	101.72	114.68	127.66	88.78	99.88	111.00	123.42	139.74	156.10	112.08	126.98	141.88
62	179.12	201.34	223.52	151.56	170.70	189.84	111.20	124.98	138.78	94.08	106.00	117.88	128.80	145.98	163.18	117.34	133.08	148.84
63	189.88	213.22	236.56	161.86	182.10	202.32	119.12	133.72	148.38	101.52	114.22	126.88	140.00	158.08	176.12	125.58	142.16	158.76
64	200.92	225.40	249.94	170.84	192.98	215.12	127.22	142.74	158.28	108.20	122.22	136.24	145.58	164.50	183.42	131.02	148.50	165.98
65	215.38	241.08	266.78	184.82	208.12	231.42	137.68	154.12	170.54	118.14	133.06	147.96	155.62	176.20	196.76	142.42	160.76	179.12
66	243.94	272.20	300.48	201.92	227.00	252.04	156.38	174.54	192.66	129.50	145.52	161.60	174.58	196.78	218.96	156.84	177.54	198.26
67	267.90	297.96	328.02	222.46	249.24	276.04	172.30	191.64	210.94	143.06	160.28	177.50	190.84	214.68	238.54	172.92	195.32	217.68
68	297.04	329.68	362.34	243.20	273.36	303.56	191.56	212.66	233.66	156.84	176.32	195.78	213.34	240.38	267.42	186.32	210.32	234.36
69	326.46	361.70	396.98	264.08	296.10	328.10	211.14	233.94	256.76	170.80	191.52	212.22	233.12	261.86	290.64	201.34	227.82	254.30
70	356.10	394.06	431.96	288.52	323.98	359.38	231.00	255.60	280.18	187.16	210.16	233.12	254.72	285.96	317.22	218.10	246.32	274.52
71	387.54	427.64	467.72	309.06	346.62	384.20	253.60	279.82	306.06	202.22	226.84	251.42	276.04	309.80	343.54	231.56	261.48	291.38
72	420.76	463.84	506.92	332.88	372.58	412.32	278.06	306.52	335.00	219.98	246.20	272.46	293.00	328.50	363.94	248.28	279.90	311.54
73	449.48	495.10	540.74	353.16	396.26	439.34	298.98	329.36	359.72	234.92	263.60	292.26	313.10	350.90	388.72	262.24	296.16	330.10
74	476.52	523.82	544.94	373.46	418.22	463.02	316.98	348.46	362.50	248.40	278.22	308.00	333.14	373.28	413.36	277.62	313.10	348.58
75	506.92	544.94	544.94	398.76	446.12	493.42	337.22	362.50	362.50	265.28	296.76	328.22	353.24	395.64	438.06	290.00	327.00	364.00
76	544.94	544.94	544.94	441.02	492.56	544.10	362.50	362.50	362.50	293.36	327.66	361.98	385.60	431.86	478.16	322.38	363.26	404.12
77	544.94	544.94	544.94	483.26	539.02	544.94	362.50	362.50	362.50	321.48	358.56	362.50	422.66	471.98	497.43	357.86	402.56	447.30
78	544.94	544.94	544.94	527.20	544.94	544.94	362.50	362.50	362.50	350.72	362.50	362.50	455.02	497.43	497.43	388.72	436.50	484.34
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	492.02	497.43	497.43	428.78	481.24	497.43
80				544.94	544.94					362.50	362.50					459.66	497.43	
81				544.94	544.94					362.50	362.50					495.10	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with Fourth 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
41	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
42	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
43	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
44	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
45	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
46	253.72	290.00	326.22	208.38	240.14	271.88	412.26	468.92	525.52	371.54	421.38	471.22	561.84	629.78	697.74	507.46	566.34	625.26
47	258.26	296.78	335.32	212.98	246.96	280.88	434.94	493.88	552.78	385.12	437.26	489.32	584.46	654.70	724.96	525.52	588.98	652.44
48	258.26	296.78	335.32	222.02	256.00	290.00	453.06	516.52	579.94	394.22	446.28	498.38	616.16	688.70	761.16	539.18	604.86	670.54
49	271.88	312.64	353.40	226.56	262.78	299.02	462.18	525.52	588.98	398.74	453.06	507.46	638.80	713.62	788.38	557.28	622.96	688.70
50	271.88	312.64	353.40	235.64	271.88	308.08	475.70	541.44	607.14	407.78	462.18	516.52	684.10	763.46	842.74	570.84	638.80	706.80
51	280.88	326.22	371.54	240.14	278.66	317.16	489.32	557.28	625.26	430.44	487.06	543.70	702.24	781.60	860.84	584.46	654.70	724.96
52	290.00	335.32	380.62	240.14	278.66	317.16	498.38	566.34	634.28	430.44	487.06	543.70	724.96	806.50	888.02	611.70	681.88	752.08
53	294.50	342.08	389.62	262.78	303.58	344.30	511.98	582.18	652.44	444.02	502.88	561.84	747.58	831.42	915.26	625.26	697.74	770.28
54	294.50	342.08	389.62	262.78	303.58	344.30	534.64	607.14	679.60	453.06	511.98	570.84	779.30	865.34	951.52	638.80	713.62	788.38
55	308.08	357.96	407.78	280.88	326.22	371.54	548.20	622.96	697.74	471.22	534.64	598.08	811.02	899.36	987.72	666.04	745.36	824.60
56	330.72	382.88	434.94	290.00	335.32	380.62	584.46	663.78	743.04	502.88	568.64	634.28	860.84	951.52	999.98	715.84	797.42	878.98
57	362.46	416.88	471.22	312.64	360.24	407.78	625.26	706.80	788.38	543.70	611.70	679.60	901.68	994.52	999.98	765.68	849.50	933.34
58	385.12	441.78	498.38	335.32	385.12	434.94	656.98	740.74	824.60	575.46	645.62	715.84	955.98	999.98	999.98	806.50	892.56	978.64
59	407.78	466.70	525.52	357.96	410.04	462.18	706.80	792.92	878.98	616.16	688.70	761.16	999.98	999.98	999.98	856.34	944.68	999.98
60	444.02	507.46	570.84	380.62	434.94	489.32	738.52	826.90	915.26	666.04	745.36	824.60	999.98	999.98	999.98	897.06	987.72	999.98
61	466.70	532.36	598.08	398.74	453.06	507.46	779.30	869.94	960.50	706.80	788.38	869.94	999.98	999.98	999.98	946.98	999.98	999.98
62	489.32	557.28	625.26	412.26	468.92	525.52	820.08	913.02	999.98	738.52	822.34	906.18	999.98	999.98	999.98	999.98	999.98	999.98
63	511.98	582.18	652.44	444.02	502.88	561.84	865.34	962.82	999.98	779.30	865.34	951.52	999.98	999.98	999.98	999.98	999.98	999.98
64	543.70	616.16	688.70	471.22	534.64	598.08	897.06	996.78	999.98	811.02	899.36	987.72	999.98	999.98	999.98	999.98	999.98	999.98
65	575.46	654.70	734.00	493.88	559.52	625.26	951.52	999.98	999.98	865.34	958.28	999.98	999.98	999.98	999.98	999.98	999.98	999.98
66	675.12	758.90	842.74	575.46	645.62	715.84	999.98	999.98	999.98	987.72	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
67	788.38	878.98	969.60	684.10	763.46	842.74	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
68	897.06	996.78	999.98	770.28	856.34	942.40	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
69	999.98	999.98	999.98	865.34	958.28	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	999.98	999.98	999.98	955.98	999.98	999.98	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	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

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

Premium Rates with Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
41	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
42	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
43	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
44	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
45	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
46	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	290.76	326.22	361.70
47	166.66	193.28	219.86	141.82	163.12	184.40	248.22	283.64	319.12	205.66	233.98	262.40	351.06	395.38	439.68	301.42	338.60	375.86
48	166.66	193.28	219.86	145.36	168.42	191.50	258.80	296.08	333.32	216.28	246.46	276.58	358.10	402.44	446.76	308.50	345.72	382.94
49	170.18	198.56	226.92	145.36	168.42	191.50	273.04	310.26	347.48	223.40	253.56	283.64	368.78	414.88	460.96	326.22	365.22	404.26
50	177.30	205.66	233.98	156.02	180.82	205.66	283.64	322.64	361.70	233.98	265.92	297.90	375.86	421.96	468.04	343.98	384.70	425.50
51	180.82	210.96	241.10	156.02	180.82	205.66	294.28	335.08	375.86	233.98	265.92	297.90	390.06	439.68	489.36	351.06	391.78	432.60
52	180.82	210.96	241.10	156.02	180.82	205.66	301.42	342.20	382.94	241.10	273.04	304.92	404.26	453.86	503.52	361.70	404.26	446.76
53	184.40	216.28	248.22	159.60	186.14	212.76	312.08	354.58	397.14	255.28	290.76	326.22	414.88	466.28	517.70	368.78	411.28	453.86
54	184.40	216.28	248.22	159.60	186.14	212.76	322.64	366.96	411.28	269.46	304.92	340.40	421.96	473.38	524.74	379.40	423.74	468.04
55	198.56	233.98	269.46	170.18	198.56	226.92	340.40	386.52	432.60	280.12	317.38	354.58	432.60	485.78	539.00	404.26	450.34	496.38
56	212.76	248.22	283.64	177.30	205.66	233.98	361.70	411.28	460.96	297.90	336.88	375.86	457.42	512.38	567.36	425.50	475.16	524.74
57	230.46	267.72	304.92	187.92	218.10	248.22	379.40	430.86	482.20	315.62	356.38	397.14	489.36	546.08	602.80	450.34	501.76	553.18
58	248.22	287.18	326.22	205.66	237.58	269.46	411.28	464.48	517.70	347.48	390.06	432.60	528.36	586.84	645.34	482.20	535.40	588.58
59	258.80	299.62	340.40	226.92	262.40	297.90	429.06	484.02	539.00	365.22	409.56	453.86	556.70	618.76	680.80	507.04	562.00	616.98
60	283.64	326.22	368.78	237.58	274.80	312.08	453.86	510.62	567.36	397.14	443.22	489.36	595.68	659.50	723.38	539.00	595.68	652.46
61	297.90	340.40	382.94	244.68	281.90	319.12	478.68	537.20	595.68	418.40	468.04	517.70	620.50	686.14	751.74	563.80	622.32	680.80
62	308.50	352.80	397.14	262.40	301.42	340.40	499.94	562.00	624.04	436.10	487.56	539.00	645.34	712.68	780.10	599.26	661.36	723.38
63	326.22	372.32	418.40	280.12	320.90	361.70	524.74	588.58	652.46	468.04	521.26	574.44	684.34	753.48	822.66	624.04	687.88	751.74
64	354.58	404.26	453.86	290.76	333.32	375.86	549.60	615.18	680.80	485.78	540.74	595.68	716.28	787.18	858.08	655.98	721.54	787.18
65	372.32	423.74	475.16	308.50	352.80	397.14	577.98	647.14	716.28	514.18	572.66	631.16	755.28	831.54	907.76	680.80	748.16	815.54
66	429.06	484.02	539.00	361.70	411.28	460.96	655.98	732.22	808.46	595.68	659.50	723.38	858.08	939.66	999.98	755.28	827.96	900.68
67	492.90	554.94	616.98	418.40	471.58	524.74	744.64	826.16	907.76	677.22	746.36	815.54	960.94	999.98	999.98	836.82	918.40	999.96
68	549.60	615.18	680.80	460.96	517.70	574.44	826.16	913.06	999.96	755.28	831.54	907.76	999.98	999.98	999.98	925.46	999.98	999.98
69	609.90	680.80	751.74	524.74	588.58	652.46	904.16	998.14	999.98	833.28	913.06	992.84	999.98	999.98	999.98	999.98	999.98	999.98
70	666.64	744.64	822.66	581.56	648.86	716.28	992.84	999.98	999.98	914.80	999.96	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	723.38	804.94	886.44	631.16	702.04	772.98	999.98	999.98	999.98	999.96	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	783.64	870.48	957.38	694.98	772.98	851.00	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	843.92	936.14	999.98	744.64	826.16	907.76	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	904.16	999.98	999.98	801.34	886.44	971.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	975.12	999.98	999.98	858.08	950.28	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	978.64	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
41	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
42	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
43	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
44	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
45	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
46	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
47	134.78	156.02	177.30	95.78	111.70	127.66	205.66	233.98	262.40	163.12	187.92	212.76	319.12	354.58	390.06	269.46	297.90	326.22
48	138.30	161.30	184.40	99.30	117.00	134.78	209.22	239.32	269.46	170.18	195.00	219.86	322.64	359.92	397.14	280.12	310.26	340.40
49	145.36	168.42	191.50	106.34	124.12	141.82	216.28	246.46	276.58	173.78	200.38	226.92	329.78	366.96	404.26	280.12	310.26	340.40
50	148.94	173.78	198.56	113.48	134.78	156.02	226.92	258.80	290.76	180.82	207.46	233.98	340.40	379.40	418.40	290.76	322.64	354.58
51	148.94	173.78	198.56	113.48	134.78	156.02	226.92	258.80	290.76	180.82	207.46	233.98	340.40	379.40	418.40	290.76	322.64	354.58
52	156.02	180.82	205.66	127.66	148.94	170.18	233.98	265.92	297.90	184.40	212.76	241.10	347.48	386.52	425.50	290.76	322.64	354.58
53	159.60	186.14	212.76	131.20	154.22	177.30	241.10	276.58	312.08	198.56	226.92	255.28	351.06	391.78	432.60	304.92	340.40	375.86
54	159.60	186.14	212.76	131.20	154.22	177.30	248.22	283.64	319.12	198.56	226.92	255.28	358.10	398.88	439.68	304.92	340.40	375.86
55	170.18	198.56	226.92	141.82	166.66	191.50	258.80	296.08	333.32	209.22	239.32	269.46	368.78	411.28	453.86	322.64	359.92	397.14
56	177.30	205.66	233.98	148.94	173.78	198.56	283.64	322.64	361.70	226.92	258.80	290.76	393.58	437.90	482.20	340.40	379.40	418.40
57	187.92	218.10	248.22	159.60	186.14	212.76	301.42	342.20	382.94	248.22	283.64	319.12	411.28	457.42	503.52	358.10	398.88	439.68
58	205.66	237.58	269.46	170.18	198.56	226.92	319.12	361.70	404.26	273.04	310.26	347.48	443.22	494.66	546.08	375.86	418.40	460.96
59	226.92	262.40	297.90	180.82	210.96	241.10	343.98	388.30	432.60	290.76	329.78	368.78	468.04	521.26	574.44	411.28	457.42	503.52
60	237.58	274.80	312.08	205.66	237.58	269.46	368.78	418.40	468.04	319.12	361.70	404.26	496.38	553.18	609.90	432.60	482.20	531.88
61	248.22	287.18	326.22	212.76	244.68	276.58	386.52	437.90	489.36	343.98	388.30	432.60	514.18	572.66	631.16	450.34	501.76	553.18
62	265.92	306.72	347.48	226.92	262.40	297.90	411.28	464.48	517.70	361.70	407.76	453.86	542.52	604.54	666.64	485.78	540.74	595.68
63	283.64	326.22	368.78	237.58	274.80	312.08	429.06	484.02	539.00	382.94	432.60	482.20	570.88	636.50	702.04	503.52	560.24	616.98
64	294.28	338.60	382.94	248.22	287.18	326.22	446.76	503.52	560.24	407.76	459.20	510.62	588.58	655.98	723.38	528.36	586.84	645.34
65	312.08	358.10	404.26	265.92	306.72	347.48	485.78	547.84	609.90	436.10	491.08	546.08	624.04	694.98	765.88	560.24	624.04	687.88
66	365.22	416.66	468.04	308.50	352.80	397.14	549.60	615.18	680.80	492.90	551.36	609.90	702.04	780.10	858.08	627.64	696.78	765.88
67	418.40	475.16	531.88	361.70	411.28	460.96	616.98	687.88	758.84	563.80	629.38	694.98	783.64	866.98	950.28	705.68	781.84	858.08
68	464.48	526.56	588.58	411.28	464.48	517.70	694.98	772.98	851.00	627.64	696.78	765.88	875.84	966.24	999.98	780.10	861.62	943.14
69	517.70	585.06	652.46	446.76	503.52	560.24	762.38	845.66	929.02	691.48	767.68	843.92	960.94	999.98	999.98	868.74	959.12	999.98
70	570.88	643.58	716.28	503.52	567.36	631.16	840.36	930.76	999.98	758.84	840.36	921.94	999.98	999.98	999.98	943.14	999.98	999.98
71	624.04	702.04	780.10	553.18	620.50	687.88	907.76	999.98	999.98	822.66	907.76	992.84	999.98	999.98	999.98	999.98	999.98	999.98
72	670.18	753.48	836.82	588.58	659.50	730.46	978.64	999.98	999.98	886.44	978.64	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	719.80	806.70	893.58	641.80	718.02	794.30	999.98	999.98	999.98	950.28	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	776.56	870.48	964.48	691.48	771.22	851.00	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	836.82	936.14	999.98	744.64	829.74	914.80	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	953.84	999.98	999.98	854.52	948.52	999.98	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	971.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	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
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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
41	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
42	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
43	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
44	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
45	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
46	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
47	95.78	111.70	127.66	74.42	86.88	99.30	159.60	182.60	205.66	127.66	145.36	163.12	226.92	255.28	283.64	187.92	210.96	233.98
48	99.30	117.00	134.78	77.98	92.16	106.34	163.12	187.92	212.76	134.78	156.02	177.30	226.92	255.28	283.64	198.56	223.40	248.22
49	99.30	117.00	134.78	77.98	92.16	106.34	170.18	195.00	219.86	141.82	163.12	184.40	237.58	267.72	297.90	198.56	223.40	248.22
50	113.48	134.78	156.02	88.62	104.62	120.60	180.82	207.46	233.98	152.48	175.50	198.56	237.58	267.72	297.90	209.22	235.82	262.40
51	113.48	134.78	156.02	88.62	104.62	120.60	180.82	207.46	233.98	152.48	175.50	198.56	248.22	280.12	312.08	216.28	242.88	269.46
52	113.48	134.78	156.02	88.62	104.62	120.60	195.00	221.62	248.22	159.60	182.60	205.66	248.22	280.12	312.08	216.28	242.88	269.46
53	117.00	140.08	163.12	92.16	109.90	127.66	198.56	226.92	255.28	163.12	187.92	212.76	269.46	304.92	340.40	226.92	255.28	283.64
54	117.00	140.08	163.12	92.16	109.90	127.66	205.66	233.98	262.40	170.18	195.00	219.86	269.46	304.92	340.40	233.98	262.40	290.76
55	134.78	159.60	184.40	106.34	127.66	148.94	216.28	246.46	276.58	180.82	207.46	233.98	280.12	317.38	354.58	244.68	274.80	304.92
56	141.82	166.66	191.50	106.34	127.66	148.94	223.40	253.56	283.64	195.00	221.62	248.22	290.76	329.78	368.78	262.40	294.28	326.22
57	152.48	179.08	205.66	117.00	140.08	163.12	241.10	273.04	304.92	212.76	241.10	269.46	308.50	349.26	390.06	276.58	312.08	347.48
58	163.12	191.50	219.86	134.78	159.60	184.40	255.28	290.76	326.22	223.40	253.56	283.64	333.32	375.86	418.40	294.28	331.52	368.78
59	173.78	203.92	233.98	141.82	166.66	191.50	280.12	317.38	354.58	241.10	273.04	304.92	351.06	395.38	439.68	304.92	343.98	382.94
60	191.50	223.40	255.28	152.48	179.08	205.66	290.76	329.78	368.78	255.28	290.76	326.22	368.78	414.88	460.96	329.78	370.56	411.28
61	205.66	237.58	269.46	163.12	191.50	219.86	308.50	349.26	390.06	280.12	317.38	354.58	390.06	439.68	489.36	340.40	382.94	425.50
62	219.86	255.28	290.76	170.18	198.56	226.92	319.12	361.70	404.26	290.76	329.78	368.78	414.88	466.28	517.70	351.06	395.38	439.68
63	230.46	267.72	304.92	180.82	210.96	241.10	343.98	388.30	432.60	308.50	349.26	390.06	432.60	485.78	539.00	368.78	414.88	460.96
64	241.10	280.12	319.12	191.50	223.40	255.28	354.58	400.70	446.76	319.12	361.70	404.26	450.34	505.28	560.24	382.94	432.60	482.20
65	258.80	299.62	340.40	212.76	248.22	283.64	375.86	425.50	475.16	343.98	388.30	432.60	475.16	531.88	588.58	407.76	459.20	510.62
66	294.28	338.60	382.94	241.10	280.12	319.12	418.40	471.58	524.74	375.86	425.50	475.16	535.40	597.50	659.50	443.22	498.20	553.18
67	326.22	375.86	425.50	269.46	312.08	354.58	453.86	510.62	567.36	411.28	464.48	517.70	585.06	650.68	716.28	485.78	544.26	602.80
68	368.78	421.96	475.16	304.92	351.06	397.14	503.52	567.36	631.16	439.68	496.38	553.18	645.34	716.28	787.18	528.36	593.92	659.50
69	397.14	453.86	510.62	336.88	388.30	439.68	546.08	613.40	680.80	471.58	533.66	595.68	705.68	781.84	858.08	570.88	640.04	709.16
70	446.76	510.62	574.44	372.32	427.26	482.20	592.16	664.86	737.54	507.04	572.66	638.26	765.88	847.48	929.02	620.50	696.78	772.98
71	475.16	542.52	609.90	400.70	459.20	517.70	638.26	716.28	794.30	535.40	604.54	673.68	822.66	907.76	992.84	655.98	735.78	815.54
72	510.62	581.56	652.46	439.68	503.52	567.36	673.68	755.28	836.82	570.88	643.58	716.28	882.96	973.34	999.98	698.56	781.84	865.18
73	549.60	625.88	702.04	468.04	535.40	602.80	719.80	806.70	893.58	602.80	680.80	758.84	943.14	999.98	999.98	741.10	831.54	921.94
74	585.06	664.86	744.64	503.52	574.44	645.34	765.88	858.08	950.28	638.26	719.80	801.34	999.96	999.98	999.98	783.64	877.60	971.60
75	624.04	709.16	794.30	542.52	618.76	694.98	812.00	909.52	999.98	666.64	751.74	836.82	999.98	999.98	999.98	836.82	936.14	999.98
76	712.68	806.70	900.68	620.50	703.84	787.18	886.44	992.84	999.98	741.10	835.06	929.02	999.98	999.98	999.98	925.46	999.98	999.98
77	801.34	904.16	999.98	716.28	808.46	900.68	971.60	999.98	999.98	822.66	925.46	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	889.96	999.98	999.98	808.46	911.30	999.98	999.98	999.98	999.98	893.58	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	978.64	999.98	999.98	886.44	996.38	999.98	999.98	999.98	999.98	985.74	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				985.74	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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Fourth 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	169.16	190.28	211.38	152.22	170.56	188.88	80.12	90.14	100.14	72.10	80.78	89.46	141.62	161.54	181.40	130.46	147.96	165.50
41	172.84	194.44	216.04	155.58	174.28	193.02	83.00	93.40	103.74	74.68	83.68	92.72	143.34	163.46	183.58	132.06	149.76	167.52
42	176.56	198.64	220.70	158.90	178.04	197.16	85.88	96.60	107.38	77.28	86.58	95.90	145.06	165.40	185.84	133.68	151.56	169.50
43	180.26	202.80	225.34	162.22	181.76	201.34	88.76	99.84	110.96	79.88	89.48	99.08	146.78	167.40	187.98	135.22	153.38	171.52
44	184.00	206.98	229.98	165.54	185.48	205.40	91.64	103.12	114.56	82.48	92.42	102.32	148.48	169.36	190.20	136.86	155.18	173.52
45	187.70	211.14	234.62	168.90	189.22	209.58	94.54	106.36	118.20	85.08	95.32	105.58	150.20	171.34	192.38	138.38	156.96	175.52
46	198.08	222.02	245.96	178.90	199.64	220.44	101.10	113.32	125.56	91.28	101.90	112.48	155.24	176.56	197.90	139.90	158.68	177.44
47	210.34	235.62	260.86	189.08	211.96	234.80	108.74	121.78	134.86	97.78	109.60	121.38	165.54	187.98	210.40	146.58	166.44	186.26
48	226.26	252.88	279.48	197.98	222.08	246.20	118.38	132.30	146.22	103.56	116.20	128.80	174.34	198.74	223.08	151.64	171.70	191.76
49	239.30	267.28	295.26	208.72	233.34	257.94	126.58	141.42	156.26	110.44	123.46	136.54	179.70	204.36	229.00	155.04	176.16	197.30
50	261.22	291.52	321.80	218.00	243.96	269.88	139.74	155.94	172.18	116.60	130.46	144.38	186.90	212.74	238.52	160.20	181.56	202.92
51	274.22	305.20	336.14	228.24	255.64	283.04	148.92	165.74	182.52	123.94	138.86	153.72	194.84	221.90	249.02	171.40	193.94	216.54
52	289.32	321.82	354.40	244.10	272.12	300.16	159.34	177.26	195.18	134.42	149.88	165.30	201.14	228.54	256.00	173.72	196.58	219.42
53	304.80	338.94	373.12	254.90	284.44	314.02	170.12	189.20	208.32	142.30	158.78	175.28	209.36	238.08	266.82	181.56	205.66	229.74
54	324.42	360.24	396.08	265.94	297.10	328.20	183.40	203.68	223.88	150.30	167.92	185.54	221.50	251.52	281.54	187.70	212.16	236.50
55	344.64	382.12	419.70	283.02	316.70	350.40	197.16	218.64	240.12	161.92	181.20	200.46	230.06	261.48	292.78	197.74	224.36	250.96
56	373.60	412.94	452.26	310.68	346.10	381.44	216.72	239.56	262.38	180.26	200.78	221.30	248.72	282.48	316.24	214.00	241.96	269.88
57	399.52	440.68	481.82	339.28	376.44	413.56	234.84	259.04	283.26	199.48	221.30	243.14	269.76	304.94	340.14	234.56	263.88	293.26
58	432.26	476.36	520.38	364.70	403.60	442.52	257.36	283.54	309.78	217.10	240.24	263.44	287.32	323.96	360.60	251.68	282.36	313.06
59	464.00	509.98	539.46	395.04	435.76	476.54	279.48	307.18	334.90	237.98	262.50	287.10	313.28	351.44	389.60	273.14	305.26	337.40
60	492.32	539.46	539.46	421.98	464.58	507.24	299.96	329.14	358.36	257.12	283.04	309.04	331.74	371.40	411.08	299.16	334.78	370.40
61	523.28	539.46	539.46	451.92	496.22	539.46	321.74	352.26	360.66	277.86	305.12	332.38	353.28	394.38	435.40	320.42	357.40	394.38
62	539.46	539.46	539.46	484.66	531.82	539.46	341.48	360.66	360.66	300.62	329.90	359.14	375.20	417.70	460.16	337.88	376.22	414.56
63	539.46	539.46	539.46	511.52	539.46	539.46	360.66	360.66	360.66	320.00	350.62	360.66	399.52	444.52	489.48	359.78	399.52	439.24
64	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	342.76	360.66	360.66	417.88	464.36	494.94	377.80	418.94	460.10
65	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	447.20	494.94	494.94	406.72	450.40	494.02
66	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	467.88	494.94	494.94
67	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
68	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
69	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
70	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
71	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
72	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
73	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
74	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
75	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
76	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
77	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
78	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
79	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94

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

Premium Rates with Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	111.10	125.02	138.90	92.58	104.18	115.72	53.64	60.36	67.06	44.72	50.30	55.90	84.56	96.08	107.66	71.74	82.02	92.26
41	113.12	127.26	141.40	94.26	106.06	117.86	55.20	62.10	69.00	46.00	51.74	57.48	85.36	96.98	108.64	72.38	82.76	93.12
42	115.10	129.52	143.90	95.92	107.90	119.88	56.74	63.80	70.92	47.30	53.20	59.14	86.18	97.88	109.66	73.10	83.56	93.98
43	117.10	131.74	146.42	97.58	109.80	121.96	58.30	65.60	72.88	48.58	54.64	60.74	86.94	98.80	110.68	73.78	84.32	94.86
44	119.12	133.98	148.88	99.26	111.68	124.10	59.82	67.36	74.80	49.88	56.10	62.34	87.76	99.74	111.70	74.42	85.10	95.72
45	121.10	136.24	151.40	100.90	113.54	126.14	61.40	69.10	76.76	51.18	57.56	63.96	88.56	100.64	112.72	75.14	85.86	96.60
46	123.54	138.98	154.44	105.54	118.40	131.30	63.42	71.40	79.32	54.18	60.82	67.42	89.42	101.66	113.86	75.90	86.74	97.58
47	129.96	146.34	162.78	111.58	125.36	139.14	67.54	76.10	84.60	57.98	65.16	72.32	95.82	109.52	123.18	79.40	90.36	101.30
48	135.16	151.88	168.58	116.44	130.48	144.52	71.06	79.84	88.60	61.20	68.56	75.98	100.90	115.40	129.96	84.32	96.08	107.86
49	141.82	159.56	177.30	125.46	140.44	155.46	75.38	84.78	94.20	66.70	74.64	82.66	107.52	122.12	136.82	87.96	99.84	111.68
50	147.24	165.30	183.38	134.78	150.72	166.70	79.08	88.78	98.50	72.36	80.96	89.54	112.76	128.28	143.78	93.00	105.70	118.40
51	156.28	176.14	196.04	140.64	156.94	173.30	85.22	96.04	106.90	76.68	85.58	94.46	118.60	135.06	151.48	94.32	107.18	120.04
52	165.50	185.82	206.14	148.12	165.50	182.92	91.50	102.76	113.98	81.88	91.50	101.14	123.14	139.78	156.46	98.50	111.54	124.58
53	173.52	195.02	216.52	154.22	172.04	189.82	97.26	109.28	121.32	86.42	96.42	106.40	129.20	146.82	164.42	105.68	120.40	135.06
54	180.22	202.14	224.14	162.04	180.98	199.88	102.28	114.76	127.18	91.96	102.72	113.48	135.38	153.94	172.54	113.00	127.92	142.80
55	188.56	211.74	234.98	176.22	196.30	216.36	108.34	121.64	134.96	101.20	112.76	124.30	144.66	164.28	183.84	119.04	134.86	150.70
56	203.30	227.70	252.12	189.08	211.14	233.18	118.22	132.44	146.64	110.00	122.82	135.62	155.72	177.06	198.42	128.24	145.02	161.82
57	221.58	247.28	272.96	203.92	227.20	250.48	130.46	145.58	160.68	120.04	133.74	147.44	165.42	187.86	210.26	137.58	155.38	173.16
58	243.74	270.70	297.70	222.46	246.96	271.50	145.16	161.22	177.28	132.46	147.06	161.68	181.62	205.06	228.54	153.40	172.20	191.00
59	261.50	290.64	319.80	238.18	264.00	289.84	157.44	174.96	192.54	143.38	158.92	174.48	191.74	216.36	240.92	163.28	183.08	202.86
60	284.86	315.38	345.90	257.76	284.86	311.98	173.30	191.86	210.44	156.82	173.30	189.80	205.38	231.06	256.72	179.70	200.58	221.44
61	301.44	333.30	365.18	273.88	302.30	330.74	185.22	204.78	224.36	168.30	185.74	203.20	218.82	245.58	272.30	191.26	213.98	236.66
62	318.38	351.64	384.84	295.64	326.28	356.88	197.54	218.14	238.76	183.42	202.46	221.42	230.86	259.50	288.14	201.36	225.10	248.86
63	342.78	377.42	412.08	312.60	344.60	376.52	214.66	236.34	258.08	195.78	215.78	235.82	244.74	274.48	304.30	218.30	243.10	267.88
64	364.24	400.28	436.34	333.56	366.92	400.28	230.12	252.90	275.70	210.76	231.82	252.90	258.86	289.74	320.66	228.80	254.66	280.56
65	389.76	429.10	468.44	351.34	386.10	420.86	248.40	273.46	298.54	223.92	246.08	268.22	274.88	307.78	340.68	244.54	272.36	300.18
66	446.92	489.36	531.84	393.36	431.18	469.06	286.46	313.64	340.92	252.12	276.36	300.66	314.36	350.90	387.40	285.48	316.02	346.68
67	504.98	544.94	544.94	439.78	482.64	525.48	325.50	356.16	362.50	283.46	311.10	338.74	359.50	398.88	438.24	326.96	360.36	393.76
68	544.94	544.94	544.94	490.72	536.78	544.94	362.50	362.50	362.50	318.06	347.90	362.50	401.90	444.18	486.40	367.38	404.50	441.54
69	544.94	544.94	544.94	538.76	544.94	544.94	362.50	362.50	362.50	351.06	362.50	362.50	443.12	489.12	497.43	408.36	447.44	486.52
70	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	490.12	497.43	497.43	451.58	493.64	497.43
71	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	495.92	497.43	497.43
72	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
73	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
74	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43

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

Premium Rates with Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	98.32	109.74	121.20	86.88	96.04	105.16	47.06	52.58	58.06	41.60	46.00	50.36	72.04	82.34	92.62	59.16	68.18	77.18
41	100.56	112.24	123.94	88.86	98.20	107.56	48.82	54.52	60.20	43.16	47.70	52.26	72.66	83.06	93.40	59.64	68.74	77.86
42	102.78	114.76	126.70	90.82	100.42	110.00	50.62	56.50	62.36	44.72	49.42	54.14	73.26	83.70	94.18	60.18	69.36	78.50
43	105.02	117.28	129.44	92.86	102.60	112.38	52.36	58.48	64.54	46.26	51.18	56.06	73.88	84.42	94.98	60.68	69.90	79.14
44	107.30	119.78	132.26	94.80	104.82	114.78	54.14	60.44	66.72	47.86	52.88	57.94	74.46	85.10	95.78	61.18	70.48	79.80
45	109.56	122.28	135.02	96.82	107.02	117.22	55.90	62.36	68.90	49.40	54.62	59.78	75.08	85.82	96.54	61.66	71.06	80.46
46	111.52	124.50	137.46	98.58	108.96	119.34	57.54	64.24	70.92	50.84	56.24	61.60	75.90	86.72	97.54	62.32	71.82	81.30
47	118.80	131.96	145.20	100.28	110.90	121.46	61.96	68.84	75.72	52.30	57.84	63.36	79.40	90.36	101.32	62.98	72.56	82.16
48	122.20	136.34	150.44	106.10	117.54	128.94	64.38	71.84	79.24	55.90	61.92	67.94	81.64	93.36	105.16	66.40	76.10	85.82
49	127.04	141.36	155.78	107.92	119.54	131.14	67.58	75.22	82.88	57.42	63.58	69.78	85.26	97.16	109.02	68.50	78.98	89.44
50	133.36	148.64	163.96	113.92	126.42	138.96	71.64	79.82	88.00	61.20	67.90	74.62	90.38	103.10	115.82	72.02	82.58	93.18
51	136.30	151.96	167.58	116.46	129.20	141.98	74.30	82.80	91.30	63.46	70.44	77.40	91.62	104.46	117.34	72.96	83.70	94.44
52	142.16	158.16	174.12	118.98	132.04	145.06	78.56	87.38	96.22	65.74	72.94	80.18	95.70	108.76	121.84	75.40	87.02	98.60
53	146.66	163.74	180.72	127.38	142.24	157.06	82.12	91.66	101.20	71.32	79.64	87.94	99.88	114.58	129.26	82.28	94.02	105.80
54	152.70	170.12	187.52	130.04	145.18	160.30	86.58	96.44	106.30	73.74	82.32	90.88	104.18	119.02	133.94	83.32	95.26	107.12
55	160.46	178.96	197.48	140.38	156.60	172.78	92.06	102.68	113.32	80.58	89.86	99.14	110.00	125.84	141.68	88.92	101.70	114.54
56	174.78	194.44	214.14	151.12	168.52	185.82	101.66	113.10	124.56	87.90	97.98	108.06	122.12	138.92	155.72	97.70	111.44	125.20
57	186.32	207.24	228.12	162.22	180.70	199.20	109.74	122.06	134.34	95.56	106.44	117.32	131.44	149.24	166.98	108.22	123.70	139.16
58	204.76	228.52	252.28	173.64	193.30	212.94	122.06	136.24	150.38	103.52	115.22	126.94	140.96	159.76	178.52	120.60	137.04	153.44
59	220.42	245.44	270.52	193.70	215.42	237.12	132.90	148.00	163.12	116.78	129.88	142.98	153.78	173.62	193.44	130.04	147.44	164.90
60	238.20	265.46	292.68	207.58	231.40	255.24	145.20	161.84	178.42	126.56	141.06	155.62	166.94	189.40	211.90	144.48	163.76	182.98
61	250.58	279.06	307.56	219.42	244.48	269.56	154.22	171.82	189.34	135.10	150.52	165.92	176.76	200.28	223.82	157.30	177.60	197.88
62	268.38	299.06	329.80	240.30	267.50	294.66	166.84	185.86	204.96	149.36	166.24	183.14	190.06	214.64	239.22	167.14	188.40	209.74
63	286.66	319.60	352.52	252.84	281.30	309.80	179.80	200.44	221.10	158.56	176.42	194.30	200.28	225.94	251.62	178.76	201.92	225.10
64	299.90	334.24	368.58	269.24	299.02	328.84	189.76	211.50	233.22	170.32	189.18	208.08	210.64	237.40	264.16	192.26	216.52	240.74
65	322.60	359.28	395.94	289.62	322.60	355.62	205.86	229.24	252.60	184.80	205.86	226.90	231.34	260.88	290.44	207.68	233.82	260.04
66	366.26	406.94	447.64	327.42	363.52	399.52	235.04	261.16	287.30	210.12	233.28	256.40	263.54	295.00	326.48	236.34	264.40	292.48
67	412.52	456.38	500.22	371.46	411.58	451.72	266.22	294.52	322.82	239.68	265.62	291.50	297.92	332.16	366.38	272.26	303.88	335.56
68	465.18	513.22	544.94	414.34	457.64	500.94	301.84	333.02	362.50	268.82	296.96	325.04	337.86	375.78	413.74	305.14	338.76	372.34
69	514.94	544.94	544.94	465.54	514.00	544.94	335.88	362.50	362.50	303.68	335.26	362.50	373.16	413.96	454.70	338.44	375.78	413.06
70	544.94	544.94	544.94	509.86	544.94	544.94	362.50	362.50	362.50	334.34	362.50	362.50	414.14	458.68	497.43	373.94	414.14	454.30
71	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	361.56	362.50	362.50	449.66	497.08	497.43	407.48	449.66	491.78
72	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	486.80	497.43	497.43	440.94	486.80	497.43
73	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	472.70	497.43	497.43
74	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
80				544.94	544.94					362.50	362.50					497.43	497.43	
81				544.94	544.94					362.50	362.50					497.43	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	69.12	77.60	86.10	55.56	62.88	70.26	32.84	36.92	40.94	26.42	29.86	33.40	55.42	63.76	72.14	43.80	50.24	56.68
41	70.84	79.52	88.22	56.90	64.42	71.98	34.22	38.42	42.64	27.50	31.12	34.78	55.88	64.32	72.76	44.16	50.68	57.16
42	72.52	81.46	90.38	58.30	66.00	73.74	35.56	39.96	44.30	28.56	32.36	36.18	56.30	64.84	73.36	44.58	51.08	57.64
43	74.24	83.38	92.52	59.64	67.56	75.48	36.92	41.48	46.00	29.66	33.60	37.54	56.82	65.38	73.96	44.94	51.52	58.12
44	75.98	85.34	94.64	61.04	69.12	77.24	38.28	42.98	47.70	30.78	34.84	38.92	57.26	65.92	74.58	45.30	51.94	58.60
45	77.70	87.26	96.76	62.44	70.68	78.94	39.62	44.50	49.38	31.86	36.06	40.28	57.72	66.46	75.20	45.68	52.36	59.06
46	79.30	89.04	98.78	63.72	72.14	80.60	41.00	46.04	51.04	32.94	37.30	41.68	58.28	67.06	75.86	46.08	52.86	59.62
47	84.88	95.48	106.08	70.28	78.92	87.50	44.42	49.98	55.56	36.80	41.30	45.78	61.52	70.44	79.30	49.22	56.06	62.90
48	86.54	97.36	108.20	75.72	85.22	94.68	45.86	51.56	57.26	40.10	45.14	50.14	63.46	73.12	82.74	52.44	60.70	69.00
49	92.38	104.10	115.84	77.24	86.88	96.54	49.44	55.76	62.02	41.38	46.50	51.68	66.80	76.52	86.30	55.64	64.02	72.36
50	94.16	106.08	118.06	82.90	93.48	104.00	50.98	57.42	63.90	44.84	50.58	56.28	71.60	82.12	92.68	60.36	69.52	78.60
51	100.40	113.32	126.22	87.48	98.26	108.98	55.08	62.14	69.22	47.98	53.90	59.78	72.72	83.44	94.16	61.34	70.62	79.86
52	102.44	115.58	128.76	89.24	100.22	111.20	56.90	64.24	71.56	49.60	55.72	61.80	79.70	90.60	101.46	65.22	74.64	84.02
53	113.40	128.32	143.26	95.50	107.44	119.38	63.78	72.18	80.60	53.74	60.44	67.18	82.42	94.20	106.00	67.72	77.98	88.32
54	115.64	130.84	146.02	100.40	112.60	124.78	65.82	74.46	83.14	57.16	64.10	71.04	86.68	98.62	110.60	71.74	82.18	92.68
55	122.50	138.78	155.04	106.96	120.18	133.34	70.48	79.86	89.24	61.60	69.16	76.74	92.54	105.46	118.34	77.38	88.74	100.16
56	129.44	146.82	164.18	116.84	131.02	145.26	75.40	85.50	95.64	68.08	76.32	84.60	96.72	109.80	122.82	84.42	95.98	107.50
57	139.80	158.32	176.76	125.38	141.44	157.48	82.36	93.26	104.16	73.82	83.32	92.76	105.64	119.64	133.58	93.22	105.64	118.06
58	153.76	173.36	193.00	135.76	152.92	170.12	91.52	103.24	114.94	80.84	91.08	101.30	113.16	128.90	144.62	99.00	112.38	125.72
59	164.74	185.52	206.34	143.10	161.42	179.70	99.14	111.64	124.14	86.10	97.10	108.10	125.60	142.32	159.02	108.10	122.44	136.72
60	176.02	198.02	220.00	157.40	176.88	196.30	106.94	120.30	133.70	95.64	107.50	119.28	131.90	149.58	167.28	115.82	131.90	147.96
61	189.36	213.50	237.58	165.26	185.90	206.62	116.32	131.14	145.98	101.52	114.22	126.94	141.14	159.80	178.50	128.16	145.20	162.24
62	204.82	230.24	255.60	173.32	195.20	217.08	127.16	142.92	158.70	107.58	121.22	134.80	147.28	166.94	186.60	134.18	152.18	170.20
63	217.14	243.82	270.52	185.10	208.24	231.36	136.22	152.92	169.68	116.10	130.62	145.10	160.10	180.76	201.40	143.60	162.56	181.54
64	229.76	257.76	285.82	195.36	220.68	246.00	145.48	163.22	181.00	123.74	139.76	155.80	166.48	188.12	209.74	149.82	169.82	189.80
65	246.30	275.68	305.08	211.34	238.00	264.64	157.44	176.24	195.02	135.10	152.16	169.20	177.96	201.50	225.00	162.86	183.84	204.82
66	278.96	311.26	343.60	230.90	259.58	288.22	178.82	199.60	220.32	148.08	166.40	184.80	199.64	225.02	250.38	179.36	203.02	226.72
67	306.36	340.72	375.10	254.40	285.02	315.66	197.04	219.14	241.22	163.60	183.28	202.98	218.24	245.50	272.78	197.74	223.36	248.92
68	339.68	377.00	414.34	278.10	312.60	347.14	219.06	243.18	267.20	179.36	201.62	223.88	243.96	274.88	305.80	213.06	240.50	268.00
69	373.32	413.62	453.96	301.98	338.60	375.20	241.44	267.52	293.62	195.32	219.00	242.68	266.58	299.44	332.36	230.24	260.52	290.80
70	407.22	450.62	493.96	329.94	370.48	410.96	264.16	292.28	320.40	214.02	240.32	266.58	291.28	327.00	362.76	249.40	281.68	313.92
71	443.16	489.02	534.86	353.42	396.38	439.34	290.00	319.98	349.98	231.24	259.40	287.50	315.66	354.26	392.84	264.80	299.02	333.20
72	481.16	530.42	544.94	380.66	426.06	471.50	317.98	350.52	362.50	251.56	281.54	311.56	335.06	375.66	416.18	283.92	320.08	356.26
73	514.00	544.94	544.94	403.86	453.14	502.40	341.90	362.50	362.50	268.64	301.44	334.20	358.04	401.26	444.52	299.88	338.66	377.48
74	544.92	544.94	544.94	427.06	478.24	529.48	362.48	362.50	362.50	284.06	318.16	352.20	380.96	426.86	472.70	317.46	358.04	398.62
75	544.94	544.94	544.94	456.00	510.16	544.94	362.50	362.50	362.50	303.36	339.36	362.50	403.94	452.42	497.43	331.62	373.94	416.24
76	544.94	544.94	544.94	504.32	544.94	544.94	362.50	362.50	362.50	335.46	362.50	362.50	440.94	493.84	497.43	368.66	415.40	462.12
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	483.32	497.43	497.43	409.22	460.34	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	444.52	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	490.32	497.43	497.43
80				544.94	544.94					362.50	362.50					497.43	497.43	
81				544.94	544.94					362.50	362.50					497.43	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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 END 32100 RB31 RS 2022/30160A END 32100 RB 31 RS 2022

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA CoverLetter_30160A_32100_RS.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_RS.20220421.pdf PA Supplement_30160A_32100_RS.20220421.pdf PA Supplement_Attachments3thru9_30160A_32100_RS.20220421.xlsx PA ActuarialMemorandum_Exhibit5&6_30160A_32100_RS.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 END 32100 RB31 RS 2022/30160A END 32100 RB 31 RS 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:	NA
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 END 32100 RB31 RS 2022/30160A END 32100 RB 31 RS 2022

Attachment(s):	30274A.pdf 32100-PA.pdf 116353-3031.pdf 30160A-PA.pdf 30165A-PA.pdf 30273A.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		
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Attachment PA Supplement_Attachments3thru9_30160A_32100_RS.20220421.xlsx is not a PDF document and cannot be reproduced here.

Attachment PA ActuarialMemorandum_Exhibit5&6_30160A_32100_RS.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-133072645
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 before 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 on or after 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 for policies issued in Pennsylvania on or after September 16, 2002. At this time, we are requesting the following premium rate increases for policies issued in Pennsylvania with endorsement:

- a 118.5% premium rate increase for policies with a lifetime benefit period, spread over four years with an implementation schedule of four consecutive annual premium rate increases of 21.6% each; and
- a 71.0% premium rate increase for policies with non-lifetime benefit periods, spread over four years with an implementation schedule of four consecutive annual premium rate increases of 14.4% each.

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

RiverSource Insurance

As noted in the Actuarial Memorandum, four prior premium rate increases have been approved and implemented on all policies issued on or after September 16, 2002 under this policy form with endorsement in Pennsylvania:

- a 20% increase was approved in September 2015 and implemented on each policyholder's next policy anniversary beginning in December 2015;
- a 20% increase was approved in September 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
- a 20% increase was approved in March 2021 and implemented on each policyholder's next policy anniversary beginning in August 2021.

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

The following electronic items are included with this submission:

- this cover letter;
- an Actuarial Memorandum and Premium Rate Schedules;
- a Supplement to the Actuarial Memorandum;
- copies of policy form 30160A-PA, endorsement forms 32100-PA and 116353-3031, and rider forms 30273A, 30274A and 30165A-PA;
- a Microsoft Excel workbook containing Exhibits 5 and 6 of the Actuarial Memorandum; and
- 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

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 on or after 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 requested premium rate increase for 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 on or after 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.

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%

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.

Mortality

We conduct a mortality study every year to develop durational mortality actual-to-expected adjustment factors ("mortality A/E factors") that are applied to the 1983 Individual Annuity Mortality ("IAM") Basic table. The mortality study is based on actual experience for all 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, third and fourth years of the multi-year premium rate increase. It is also assumed that an additional 0.7% of all inforce policyholders will lapse each year due to exercising the contingent nonforfeiture benefit option.

Adverse selection of 2.70% for policies with a lifetime benefit period and 2.20% for policies with non-lifetime benefit periods in the first year of premium increase notification is assumed, grading down to 0% in the sixth 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 renewal commission rates were periodically reduced from 2008 through 2020.

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. The assumptions used in this filing are considered best-estimate and do not reflect moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting and claims adjudication practices for this particular policy form issued with endorsement were taken into consideration.

RiverSource Life does not currently market any stand-alone LTC policies in Pennsylvania or any other state. Therefore, the requirement to provide a comparison of the projection

assumptions used in this premium rate increase filing with those used for pricing new business is not applicable.

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 <u>illustration</u> of the historical loss ratio calculation for each calendar year:

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

LR_j = loss ratio for year *j*

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

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

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

EP_j = earned premium in year *j*

ValDate = December 31, 2020

j = year of claim incurral

k = date of claim incurral

t = date of claim payment

v = 1 / 1.045 = 0.956938

A historical annual loss ratio is calculated, without and with interest, as historical incurred claims divided by historical earned premiums. Historical earned premiums in Exhibit 5 are calculated based on the issue and, if appropriate, termination date for each policy. Historical incurred claims in Exhibit 5 are determined by discounting claim payments and open claim reserves to the actual original loss date for each claim and by discounting IBNR to the time it is assumed to occur. These items are then summed to produce a total for each calendar year. For purposes of accumulating historical experience for a historical or for a lifetime loss ratio calculation, these calendar year totals are assumed to represent a mid-year value.

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

A lifetime loss ratio as of December 31, 2020 is calculated as the sum of accumulated historical experience and discounted projected future experience where accumulation and discounting of the total for each calendar year occur at 4.5% and assume mid-year values.

15. History of Previous Premium Rate Revisions

Four prior premium rate increases have been approved and implemented on all policies issued on or after September 16, 2002 under this policy form issued with endorsement in Pennsylvania:

- a 20% increase was approved in September 2015 and implemented on each policyholder's next policy anniversary beginning in December 2015;
- a 20% increase was approved in September 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
- a 20% increase was approved in March 2021 and implemented on each policyholder's next policy anniversary beginning in August 2021.

The actual and projected premiums in Exhibits 5 and 6 reflect the accumulated premium rate increases as approved in Pennsylvania and implemented on all policies, regardless of issue date, from 2015 through 2022 on a nationwide basis.

16. Analysis Performed to Consider a Premium Rate Increase

The initial premium schedule was based on pricing assumptions believed to be appropriate, based on the company's experience when the initial rate schedule was developed. The original pricing assumptions for morbidity, mortality, lapse rates and interest are shown in Exhibit 1 and were as follows:

Original Pricing Morbidity
See description in section 5.

Original Pricing Expected Mortality
1983 Individual Annuity Mortality Basic Table.

Original Pricing Expected Lapse Rates
Original pricing lapse rates varied by issue age and duration, as shown in the following table:

	Issue Age				
Duration	**45**	**55**	**65**	**75**	**82**
1	10%	9%	8%	7%	6%
2	9%	8%	7%	6%	5%
3	8%	7%	6%	5%	4%
4	7%	6%	5%	4%	3%
5	6%	5%	5%	4%	3%
6+	5%	5%	5%	4%	3%

At the time the product was priced, the company's management determined that a rate schedule increase would be considered if experience exhibited deterioration such that the lifetime loss ratio exceeded 73.0%, which is the expected loss ratio at the time of original pricing assuming a 10% deterioration.

As part of the inforce management of this block of business, at least once a year since 1999, the company has performed detailed experience analysis and has continued to revise assumptions for the LTC block of business in light of these analyses. Additionally, since 1999, the company has performed at least annually a gross premium valuation on its LTC blocks of business. An analysis of the projected lifetime loss ratio based on current assumptions compared to those assumed at the time original pricing revealed that experience has deteriorated such that the lifetime loss ratio is much higher than 73.0%.

The assumptions used in this premium rate increase filing described in section 5 are based on the actual inforce experience of RiverSource Life and are deemed reasonable for this particular policy form. Actual voluntary lapse and mortality have been lower than expected in pricing and actual morbidity experience is worse than expected for older attained ages.

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

The company is requesting the following premium rate increases for policies issued on or after September 16, 2002:

- a 118.5% premium rate increase for policies with a lifetime benefit period, spread over four years with an implementation schedule of four consecutive annual premium rate increases of 21.6% each; and

- a 71.0% premium rate increase for policies with non-lifetime benefit periods, spread over four years with an implementation schedule of four consecutive annual premium rate increases of 14.4% each.

Projected experience assuming the requested premium rate increases are implemented on all policies, regardless of issue date, from 2022 through 2026 is provided in Exhibit 5.

The company's management has indicated that no additional future premium rate increases are anticipated unless experience becomes worse than moderately adverse. Moderately adverse experience is defined as a 10% increase in the future loss ratio, which would produce a 100.7% lifetime loss ratio for policies with a lifetime benefit period and a 89.7% lifetime loss ratio for policies with non-lifetime benefit periods. This is equivalent to a 7.1% increase in the lifetime loss ratio for policies with a lifetime benefit period and a 6.2% increase in the lifetime loss ratio for policies with non-lifetime benefit periods, due to any combination of deterioration in the experience from that expected based on the current best-estimate assumptions described in section 5.

Exhibit 6 provides a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premiums times 58%,
2. 85% of the accumulated value of premium rate schedule increases,
3. Present value of the future projected initial earned premiums times 58%, and
4. 85% of the present value of future projected premiums in excess of the projected initial earned premiums.

The future projected incurred claims in Exhibit 6 are increased by 10% from the best-estimate projections in Exhibit 5 to reflect assumptions that include moderately adverse conditions. A 10% increase in future incurred claims was determined as one scenario that results in a 10% increase in the future loss ratio (which is the definition of moderately adverse experience as defined above). It is among many possible alternative moderately adverse experience scenarios but is considered one of the simplest since it involves only one assumption shift.

Present and accumulated values in Exhibit 6 are determined at 4.5%, which is the maximum valuation rate for contract reserves for this policy form.

Premium rate tables with the first, second, third and fourth consecutive requested rate increases are provided in Exhibit 7.

RiverSource Life does not currently market any stand-alone LTC policies in Pennsylvania or any other state. Therefore, the required statement that the renewal premium rate schedules with the requested premium rate increases of 118.5% for policies with a lifetime benefit period and 71.0% for policies with non-lifetime benefit periods are not greater than new business premium rate schedules is not applicable.

18. Pennsylvania Average Annual Premium for Policies Issued On or After September 16, 2002 (Based on December 31, 2020 Inforce)

	Policies with a Lifetime Benefit Period	Policies with Non-Lifetime Benefit Periods
Before rate increase	$3,347	$2,427
After 1st rate increase	$4,069	$2,776
After 2nd rate increase	$4,946	$3,174
After 3rd rate increase	$6,014	$3,630
After 4th rate increase	$7,312	$4,151

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

19. Proposed Effective Date

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

20. 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%

21. 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 on or after September 16, 2002:		
Policies with a Lifetime Benefit Period	60	$ 200,820
Policies with Non-Lifetime Benefit Periods	161	390,813
Total Issued on or after September 16, 2002	221	$ 591,633
Issued prior to September 16, 2002	1,248	3,934,179*
Total	1,469	$4,525,812
Nationwide	24,677	$66,136,713

* The premium for Pennsylvania policies issued prior to September 16, 2002 only reflects the cumulative 153.5% premium increase for policies with a lifetime benefit period and 135.9% premium increase for policies with non-lifetime benefit periods that have been previously approved in Pennsylvania for these policies.

22. 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. I hereby certify that, if the requested premium rate schedule increases of 118.5% for policies with a lifetime benefit period and 71.0% for policies with non-lifetime benefit periods are implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated.

Anju Gupta-Lavey

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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, third and fourth years of the multi-year premium rate increase. It is also assumed that an additional 0.7% of all inforce policyholders will lapse each year due to exercising the contingent nonforfeiture benefit option. The following adverse selection factors from the total impact of reducing the daily benefit amount and exercising the contingent nonforfeiture benefit are used:

Year of Premium Increase	Lifetime Benefit Period	Non-Lifetime Benefit Periods
1	2.70%	2.20%
2	2.70%	2.20%
3	2.70%	2.20%
4	2.70%	2.20%
5	0.70%	0.20%
6	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	19,770,381	1,792,721	9.1%	34,274,307	3,107,896	9.1%	12,668	4.50%	1.7336
	2009	19,204,486	6,749,754	35.1%	31,859,579	11,197,609	35.1%	12,417	4.50%	1.6590
	2010	18,769,488	6,908,684	36.8%	29,797,064	10,967,720	36.8%	12,180	4.50%	1.5875
	2011	18,335,128	9,585,815	52.3%	27,854,073	14,562,428	52.3%	11,976	4.50%	1.5192
	2012	17,959,397	11,359,093	63.2%	26,108,397	16,513,234	63.2%	11,764	4.50%	1.4537
	2013	17,515,816	8,904,107	50.8%	24,367,027	12,386,898	50.8%	11,560	4.50%	1.3911
	2014	17,145,116	9,533,339	55.6%	22,824,240	12,691,148	55.6%	11,368	4.50%	1.3312
	2015	16,790,001	17,943,671	106.9%	21,388,992	22,858,667	106.9%	11,201	4.50%	1.2739
	2016	18,232,940	21,050,417	115.5%	22,226,957	25,661,616	115.5%	11,005	4.50%	1.2191
	2017	19,234,547	20,358,190	105.8%	22,438,249	23,749,047	105.8%	10,785	4.50%	1.1666
	2018	20,782,384	21,958,175	105.7%	23,199,899	24,512,464	105.7%	10,583	4.50%	1.1163
	2019	21,296,494	26,747,127	125.6%	22,750,060	28,572,719	125.6%	9,338	4.50%	1.0683
	2020	22,582,717	32,097,697	142.1%	23,085,237	32,811,948	142.1%	8,745	4.50%	1.0223
Projected Future Experience	2021	23,288,593	31,567,210	135.5%	22,781,646	30,880,054	135.5%	8,439	4.50%	0.9782
	2022	25,222,212	33,883,683	134.3%	23,610,693	31,718,759	134.3%	8,137	4.50%	0.9361
	2023	24,455,429	36,248,204	148.2%	21,907,083	32,471,008	148.2%	7,837	4.50%	0.8958
	2024	23,353,959	38,667,408	165.6%	20,019,512	33,146,528	165.6%	7,520	4.50%	0.8572
	2025	22,207,029	41,199,564	185.5%	18,216,593	33,796,312	185.5%	7,181	4.50%	0.8203
	2026	21,008,215	43,895,863	208.9%	16,491,097	34,457,518	208.9%	6,822	4.50%	0.7850
	2027	19,766,685	46,490,406	235.2%	14,848,342	34,922,671	235.2%	6,447	4.50%	0.7512
	2028	18,497,761	48,893,601	264.3%	13,296,795	35,146,319	264.3%	6,060	4.50%	0.7188
	2029	17,220,389	50,960,690	295.9%	11,845,530	35,054,747	295.9%	5,667	4.50%	0.6879
	2030	15,943,542	52,597,775	329.9%	10,494,942	34,622,834	329.9%	5,269	4.50%	0.6583
	2031	14,675,599	53,802,167	366.6%	9,244,316	33,890,558	366.6%	4,869	4.50%	0.6299
	2032	13,419,462	54,588,712	406.8%	8,089,054	32,905,274	406.8%	4,469	4.50%	0.6028
	2033	12,187,534	54,956,869	450.9%	7,030,111	31,700,663	450.9%	4,073	4.50%	0.5768
	2034	10,993,590	54,940,005	499.7%	6,068,336	30,326,254	499.7%	3,688	4.50%	0.5520
	2035	9,846,643	54,485,999	553.3%	5,201,181	28,780,525	553.3%	3,313	4.50%	0.5282
	2036	8,751,553	53,563,584	612.0%	4,423,669	27,074,916	612.0%	2,953	4.50%	0.5055
	2037	7,716,416	52,177,058	676.2%	3,732,475	25,238,341	676.2%	2,612	4.50%	0.4837
	2038	6,753,256	50,396,280	746.3%	3,125,922	23,327,242	746.3%	2,293	4.50%	0.4629
	2039	5,866,554	48,269,566	822.8%	2,598,554	21,380,705	822.8%	1,998	4.50%	0.4429
	2040	5,057,170	45,787,484	905.4%	2,143,581	19,407,925	905.4%	1,727	4.50%	0.4239
	2041	4,324,890	42,883,910	991.6%	1,754,249	17,394,439	991.6%	1,481	4.50%	0.4056
	2042	3,668,432	39,640,051	1080.6%	1,423,902	15,386,292	1080.6%	1,259	4.50%	0.3882
	2043	3,085,490	36,203,811	1173.4%	1,146,061	13,447,382	1173.4%	1,061	4.50%	0.3714
	2044	2,572,822	32,745,802	1272.8%	914,486	11,639,191	1272.8%	886	4.50%	0.3554
	2045	2,126,382	29,314,594	1378.6%	723,256	9,970,909	1378.6%	733	4.50%	0.3401
	2046	1,741,471	25,974,018	1491.5%	566,827	8,454,224	1491.5%	601	4.50%	0.3255
	2047	1,412,935	22,775,917	1612.0%	440,089	7,094,049	1612.0%	488	4.50%	0.3115
	2048	1,135,353	19,757,561	1740.2%	338,402	5,888,916	1740.2%	392	4.50%	0.2981
	2049	903,231	16,950,882	1876.7%	257,623	4,834,794	1876.7%	312	4.50%	0.2852
	2050	711,154	14,372,401	2021.0%	194,103	3,922,823	2021.0%	245	4.50%	0.2729
	2051	553,920	12,036,653	2173.0%	144,677	3,143,829	2173.0%	191	4.50%	0.2612
	2052	426,634	9,954,340	2333.2%	106,633	2,487,994	2333.2%	147	4.50%	0.2499
	2053	324,776	8,123,054	2501.1%	77,679	1,942,853	2501.1%	111	4.50%	0.2392
	2054	244,242	6,538,317	2677.0%	55,902	1,496,478	2677.0%	84	4.50%	0.2289
	2055	181,361	5,188,925	2861.1%	39,722	1,136,489	2861.1%	62	4.50%	0.2190
	2056	132,895	4,058,492	3053.9%	27,853	850,622	3053.9%	45	4.50%	0.2096
	2057	96,038	3,126,579	3255.6%	19,262	627,083	3255.6%	32	4.50%	0.2006
	2058	68,396	2,370,550	3465.9%	13,127	454,976	3465.9%	23	4.50%	0.1919
	2059	47,959	1,766,381	3683.1%	8,808	324,420	3683.1%	16	4.50%	0.1837
	2060	33,071	1,291,913	3906.4%	5,812	227,060	3906.4%	11	4.50%	0.1758
	2061	22,393	924,970	4130.7%	3,766	155,567	4130.7%	7	4.50%	0.1682
	2062	14,858	646,678	4352.4%	2,391	104,079	4352.4%	5	4.50%	0.1609
	2063	9,637	440,579	4572.0%	1,484	67,855	4572.0%	3	4.50%	0.1540
	2064	6,091	291,715	4789.6%	898	42,993	4789.6%	2	4.50%	0.1474
	2065	3,737	187,240	5010.3%	527	26,407	5010.3%	1	4.50%	0.1410
	2066	2,216	115,962	5233.0%	299	15,650	5233.0%	1	4.50%	0.1350
	2067	1,263	68,902	5456.3%	163	8,899	5456.3%	0	4.50%	0.1291
	2068	687	39,008	5678.9%	85	4,821	5678.9%	0	4.50%	0.1236
	Past	390,304,107	211,278,573	54.1%	626,247,645	271,603,644	43.4%			
	Future	330,083,921	1,285,161,331	389.3%	233,437,521	721,400,245	309.0%			
	Lifetime	720,388,028	1,496,439,904	207.7%	859,685,166	993,003,889	115.5%			

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 Four 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	19,770,381	1,792,721	9.1%	34,274,307	3,107,896	9.1%	12,668	4.50%	1.7336
	2009	19,204,486	6,749,754	35.1%	31,859,579	11,197,609	35.1%	12,417	4.50%	1.6590
	2010	18,769,488	6,908,684	36.8%	29,797,064	10,967,720	36.8%	12,180	4.50%	1.5875
	2011	18,335,128	9,585,815	52.3%	27,854,073	14,562,428	52.3%	11,976	4.50%	1.5192
	2012	17,959,397	11,359,093	63.2%	26,108,397	16,513,234	63.2%	11,764	4.50%	1.4537
	2013	17,515,816	8,904,107	50.8%	24,367,027	12,386,898	50.8%	11,560	4.50%	1.3911
	2014	17,145,116	9,533,339	55.6%	22,824,240	12,691,148	55.6%	11,368	4.50%	1.3312
	2015	16,790,001	17,943,671	106.9%	21,388,992	22,858,667	106.9%	11,201	4.50%	1.2739
	2016	18,232,940	21,050,417	115.5%	22,226,957	25,661,616	115.5%	11,005	4.50%	1.2191
	2017	19,234,547	20,358,190	105.8%	22,438,249	23,749,047	105.8%	10,785	4.50%	1.1666
	2018	20,782,384	21,958,175	105.7%	23,199,899	24,512,464	105.7%	10,583	4.50%	1.1163
	2019	21,296,494	26,747,127	125.6%	22,750,060	28,572,719	125.6%	9,338	4.50%	1.0683
	2020	22,582,717	32,097,697	142.1%	23,085,237	32,811,948	142.1%	8,745	4.50%	1.0223
Projected Future Experience	2021	23,288,593	31,567,210	135.5%	22,781,646	30,880,054	135.5%	8,439	4.50%	0.9782
	2022	26,027,274	33,803,085	129.9%	24,364,318	31,643,310	129.9%	8,098	4.50%	0.9361
	2023	29,613,768	35,900,105	121.2%	26,527,905	32,159,182	121.2%	7,745	4.50%	0.8958
	2024	33,649,428	38,101,384	113.2%	28,845,008	32,661,320	113.2%	7,379	4.50%	0.8572
	2025	38,076,179	40,302,861	105.8%	31,234,176	33,060,740	105.8%	6,997	4.50%	0.8203
	2026	41,527,652	42,461,225	102.2%	32,598,512	33,331,351	102.2%	6,632	4.50%	0.7850
	2027	39,568,225	44,436,034	112.3%	29,722,865	33,379,467	112.3%	6,267	4.50%	0.7512
	2028	37,028,244	46,176,371	124.7%	26,617,113	33,193,085	124.7%	5,891	4.50%	0.7188
	2029	34,471,335	47,712,105	138.4%	23,712,079	32,820,116	138.4%	5,509	4.50%	0.6879
	2030	31,915,459	49,103,639	153.9%	21,008,563	32,322,796	153.9%	5,122	4.50%	0.6583
	2031	29,377,390	50,128,318	170.6%	18,505,131	31,576,361	170.6%	4,734	4.50%	0.6299
	2032	26,862,933	50,766,453	189.0%	16,192,581	30,601,272	189.0%	4,345	4.50%	0.6028
	2033	24,396,915	51,019,598	209.1%	14,072,825	29,429,535	209.1%	3,960	4.50%	0.5768
	2034	22,006,916	50,920,280	231.4%	12,147,566	28,107,412	231.4%	3,585	4.50%	0.5520
	2035	19,710,989	50,422,059	255.8%	10,411,714	26,633,876	255.8%	3,221	4.50%	0.5282
	2036	17,518,861	49,497,459	282.5%	8,855,302	25,019,602	282.5%	2,871	4.50%	0.5055
	2037	15,446,732	48,151,543	311.7%	7,471,672	23,291,176	311.7%	2,539	4.50%	0.4837
	2038	13,518,675	46,449,789	343.6%	6,257,474	21,500,505	343.6%	2,230	4.50%	0.4629
	2039	11,743,671	44,437,215	378.4%	5,201,786	19,683,189	378.4%	1,942	4.50%	0.4429
	2040	10,123,443	42,105,775	415.9%	4,291,021	17,847,361	415.9%	1,679	4.50%	0.4239
	2041	8,657,561	39,395,236	455.0%	3,511,653	15,979,374	455.0%	1,439	4.50%	0.4056
	2042	7,343,458	36,380,371	495.4%	2,850,364	14,121,046	495.4%	1,224	4.50%	0.3882
	2043	6,176,522	33,196,821	537.5%	2,294,180	12,330,480	537.5%	1,031	4.50%	0.3714
	2044	5,150,263	30,000,584	582.5%	1,830,613	10,663,429	582.5%	861	4.50%	0.3554
	2045	4,256,577	26,835,685	630.5%	1,447,809	9,127,746	630.5%	713	4.50%	0.3401
	2046	3,486,063	23,759,864	681.6%	1,134,671	7,733,544	681.6%	584	4.50%	0.3255
	2047	2,828,399	20,819,811	736.1%	880,966	6,484,778	736.1%	474	4.50%	0.3115
	2048	2,272,737	18,048,859	794.1%	677,409	5,379,622	794.1%	381	4.50%	0.2981
	2049	1,808,076	15,475,394	855.9%	515,706	4,413,950	855.9%	303	4.50%	0.2852
	2050	1,423,577	13,113,823	921.2%	388,553	3,579,305	921.2%	239	4.50%	0.2729
	2051	1,108,827	10,976,721	989.9%	289,612	2,866,987	989.9%	186	4.50%	0.2612
	2052	854,027	9,073,220	1062.4%	213,456	2,267,766	1062.4%	143	4.50%	0.2499
	2053	650,130	7,400,563	1138.3%	155,497	1,770,049	1138.3%	108	4.50%	0.2392
	2054	488,919	5,954,166	1217.8%	111,903	1,362,778	1217.8%	81	4.50%	0.2289
	2055	363,043	4,723,392	1301.1%	79,514	1,034,527	1301.1%	60	4.50%	0.2190
	2056	266,025	3,692,959	1388.2%	55,756	774,009	1388.2%	44	4.50%	0.2096
	2057	192,245	2,843,958	1479.3%	38,558	570,399	1479.3%	31	4.50%	0.2006
	2058	136,912	2,155,546	1574.4%	26,277	413,710	1574.4%	22	4.50%	0.1919
	2059	96,002	1,605,671	1672.5%	17,632	294,903	1672.5%	15	4.50%	0.1837
	2060	66,201	1,174,028	1773.4%	11,635	206,341	1773.4%	11	4.50%	0.1758
	2061	44,825	840,340	1874.7%	7,539	141,334	1874.7%	7	4.50%	0.1682
	2062	29,742	587,363	1974.9%	4,787	94,532	1974.9%	5	4.50%	0.1609
	2063	19,290	400,073	2074.0%	2,971	61,617	2074.0%	3	4.50%	0.1540
	2064	12,192	264,837	2172.2%	1,797	39,032	2172.2%	2	4.50%	0.1474
	2065	7,481	169,954	2271.9%	1,055	23,969	2271.9%	1	4.50%	0.1410
	2066	4,436	105,236	2372.4%	599	14,203	2372.4%	1	4.50%	0.1350
	2067	2,528	62,518	2473.2%	326	8,074	2473.2%	0	4.50%	0.1291
	2068	1,375	35,388	2573.7%	170	4,374	2573.7%	0	4.50%	0.1236
	Past	390,304,107	211,278,573	54.1%	626,247,645	271,603,644	43.4%			
	Future	573,620,115	1,202,554,890	209.6%	387,370,265	680,903,590	175.8%			
	Lifetime	963,924,221	1,413,833,464	146.7%	1,013,617,910	952,507,234	94.0%			

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	28,229,950	7,592,223	26.9%	48,939,975	13,162,021	26.9%	21,137	4.50%	1.7336
	2009	27,310,376	11,531,985	42.2%	45,306,971	19,131,165	42.2%	20,671	4.50%	1.6590
	2010	26,622,840	10,898,573	40.9%	42,264,470	17,301,776	40.9%	20,246	4.50%	1.5875
	2011	25,948,805	15,409,138	59.4%	39,420,499	23,409,014	59.4%	19,835	4.50%	1.5192
	2012	25,257,782	15,117,008	59.9%	36,718,394	21,976,287	59.9%	19,378	4.50%	1.4537
	2013	24,482,360	16,678,923	68.1%	34,058,496	23,202,789	68.1%	18,945	4.50%	1.3911
	2014	23,700,494	19,932,136	84.1%	31,551,011	26,534,428	84.1%	18,475	4.50%	1.3312
	2015	22,955,240	27,498,163	119.8%	29,242,967	35,030,254	119.8%	18,021	4.50%	1.2739
	2016	24,592,087	26,736,604	108.7%	29,979,107	32,593,392	108.7%	17,514	4.50%	1.2191
	2017	25,589,122	29,398,264	114.9%	29,851,242	34,294,833	114.9%	17,027	4.50%	1.1666
	2018	27,331,233	32,482,529	118.8%	30,510,545	36,261,065	118.8%	16,563	4.50%	1.1163
	2019	28,855,651	34,509,195	119.6%	30,825,158	36,864,578	119.6%	16,204	4.50%	1.0683
	2020	31,474,315	45,258,098	143.8%	32,174,694	46,265,200	143.8%	15,932	4.50%	1.0223
Projected Future Experience	2021	32,360,770	41,697,783	128.9%	31,656,340	40,790,105	128.9%	15,176	4.50%	0.9782
	2022	34,458,844	43,233,974	125.5%	32,257,170	40,471,632	125.5%	14,429	4.50%	0.9361
	2023	32,834,284	44,746,112	136.3%	29,412,831	40,083,403	136.3%	13,691	4.50%	0.8958
	2024	30,777,373	46,286,538	150.4%	26,383,021	39,677,809	150.4%	12,936	4.50%	0.8572
	2025	28,724,085	47,983,975	167.1%	23,562,583	39,361,615	167.1%	12,163	4.50%	0.8203
	2026	26,669,015	49,834,496	186.9%	20,934,731	39,119,246	186.9%	11,372	4.50%	0.7850
	2027	24,620,516	51,511,931	209.2%	18,494,443	38,694,741	209.2%	10,570	4.50%	0.7512
	2028	22,592,345	52,913,535	234.2%	16,240,116	38,035,979	234.2%	9,761	4.50%	0.7188
	2029	20,599,531	53,917,258	261.7%	14,169,968	37,088,505	261.7%	8,953	4.50%	0.6879
	2030	18,651,841	54,468,539	292.0%	12,277,698	35,854,277	292.0%	8,149	4.50%	0.6583
	2031	16,762,077	54,546,555	325.4%	10,558,611	34,359,456	325.4%	7,358	4.50%	0.6299
	2032	14,938,204	54,115,516	362.3%	9,004,530	32,620,038	362.3%	6,584	4.50%	0.6028
	2033	13,198,284	53,170,064	402.9%	7,613,141	30,669,984	402.9%	5,841	4.50%	0.5768
	2034	11,560,226	51,784,852	448.0%	6,381,112	28,584,646	448.0%	5,135	4.50%	0.5520
	2035	10,034,930	49,966,721	497.9%	5,300,638	26,393,357	497.9%	4,471	4.50%	0.5282
	2036	8,625,504	47,697,077	553.0%	4,359,955	24,109,559	553.0%	3,853	4.50%	0.5055
	2037	7,337,697	45,024,057	613.6%	3,549,286	21,778,393	613.6%	3,287	4.50%	0.4837
	2038	6,183,707	42,075,853	680.4%	2,862,291	19,475,914	680.4%	2,779	4.50%	0.4629
	2039	5,166,174	38,958,647	754.1%	2,288,325	17,256,491	754.1%	2,330	4.50%	0.4429
	2040	4,279,881	35,710,224	834.4%	1,814,112	15,136,480	834.4%	1,937	4.50%	0.4239
	2041	3,515,530	32,286,109	918.4%	1,425,959	13,095,792	918.4%	1,596	4.50%	0.4056
	2042	2,862,402	28,751,465	1004.5%	1,111,042	11,159,885	1004.5%	1,304	4.50%	0.3882
	2043	2,309,623	25,243,573	1093.0%	857,876	9,376,360	1093.0%	1,055	4.50%	0.3714
	2044	1,846,378	21,915,305	1186.9%	656,278	7,789,592	1186.9%	845	4.50%	0.3554
	2045	1,462,096	18,815,300	1286.9%	497,309	6,399,736	1286.9%	671	4.50%	0.3401
	2046	1,146,611	15,975,841	1393.3%	373,208	5,199,940	1393.3%	527	4.50%	0.3255
	2047	890,323	13,411,854	1506.4%	277,310	4,177,410	1506.4%	410	4.50%	0.3115
	2048	684,338	11,129,631	1626.3%	203,973	3,317,285	1626.3%	316	4.50%	0.2981
	2049	520,563	9,126,249	1753.1%	148,477	2,603,023	1753.1%	240	4.50%	0.2852
	2050	391,768	7,393,131	1887.1%	106,930	2,017,892	1887.1%	181	4.50%	0.2729
	2051	291,603	5,915,203	2028.5%	76,163	1,544,980	2028.5%	135	4.50%	0.2612
	2052	214,584	4,671,503	2177.0%	53,633	1,167,598	2177.0%	99	4.50%	0.2499
	2053	156,048	3,639,885	2332.5%	37,323	870,579	2332.5%	72	4.50%	0.2392
	2054	112,092	2,797,703	2495.9%	25,655	640,333	2495.9%	52	4.50%	0.2289
	2055	79,493	2,120,028	2666.9%	17,411	464,333	2666.9%	37	4.50%	0.2190
	2056	55,628	1,583,056	2845.8%	11,659	331,794	2845.8%	25	4.50%	0.2096
	2057	38,389	1,164,406	3033.1%	7,700	233,539	3033.1%	17	4.50%	0.2006
	2058	26,110	843,183	3229.4%	5,011	161,831	3229.4%	12	4.50%	0.1919
	2059	17,487	600,438	3433.6%	3,212	110,279	3433.6%	8	4.50%	0.1837
	2060	11,521	419,702	3642.9%	2,025	73,765	3642.9%	5	4.50%	0.1758
	2061	7,456	287,428	3854.9%	1,254	48,341	3854.9%	3	4.50%	0.1682
	2062	4,731	192,471	4068.0%	761	30,977	4068.0%	2	4.50%	0.1609
	2063	2,937	125,611	4277.5%	452	19,346	4277.5%	1	4.50%	0.1540
	2064	1,777	79,713	4485.2%	262	11,748	4485.2%	1	4.50%	0.1474
	2065	1,045	49,090	4698.4%	147	6,923	4698.4%	0	4.50%	0.1410
	2066	594	29,198	4916.9%	80	3,941	4916.9%	0	4.50%	0.1350
	2067	324	16,674	5140.2%	42	2,153	5140.2%	0	4.50%	0.1291
	2068	169	9,075	5367.0%	21	1,122	5367.0%	0	4.50%	0.1236
	Past	547,278,274	311,895,953	57.0%	882,347,118	402,204,123	45.6%			
	Future	387,026,909	1,168,236,531	301.8%	285,022,075	710,422,126	249.3%			
	Lifetime	934,305,183	1,480,132,484	158.4%	1,167,369,194	1,112,626,249	95.3%			

Exhibit 5(ii)
RiverSource Life Insurance Company
Nationwide Experience for Policies with Non-Lifetime Benefit Periods
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
With Requested Premium Rate Increase, Spread Over Four 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	28,229,950	7,592,223	26.9%	48,939,975	13,162,021	26.9%	21,137	4.50%	1.7336
	2009	27,310,376	11,531,985	42.2%	45,306,971	19,131,165	42.2%	20,671	4.50%	1.6590
	2010	26,622,840	10,898,573	40.9%	42,264,470	17,301,776	40.9%	20,246	4.50%	1.5875
	2011	25,948,805	15,409,138	59.4%	39,420,499	23,409,014	59.4%	19,835	4.50%	1.5192
	2012	25,257,782	15,117,008	59.9%	36,718,394	21,976,287	59.9%	19,378	4.50%	1.4537
	2013	24,482,360	16,678,923	68.1%	34,058,496	23,202,789	68.1%	18,945	4.50%	1.3911
	2014	23,700,494	19,932,136	84.1%	31,551,011	26,534,428	84.1%	18,475	4.50%	1.3312
	2015	22,955,240	27,498,163	119.8%	29,242,967	35,030,254	119.8%	18,021	4.50%	1.2739
	2016	24,592,087	26,736,604	108.7%	29,979,107	32,593,392	108.7%	17,514	4.50%	1.2191
	2017	25,589,122	29,398,264	114.9%	29,851,242	34,294,833	114.9%	17,027	4.50%	1.1666
	2018	27,331,233	32,482,529	118.8%	30,510,545	36,261,065	118.8%	16,563	4.50%	1.1163
	2019	28,855,651	34,509,195	119.6%	30,825,158	36,864,578	119.6%	16,204	4.50%	1.0683
	2020	31,474,315	45,258,098	143.8%	32,174,694	46,265,200	143.8%	15,932	4.50%	1.0223
Projected Future Experience	2021	32,360,770	41,697,783	128.9%	31,656,340	40,790,105	128.9%	15,176	4.50%	0.9782
	2022	35,154,445	43,110,689	122.6%	32,908,328	40,356,224	122.6%	14,360	4.50%	0.9361
	2023	37,217,242	44,119,867	118.5%	33,339,069	39,522,415	118.5%	13,530	4.50%	0.8958
	2024	39,106,369	45,254,060	115.7%	33,522,815	38,792,747	115.7%	12,693	4.50%	0.8572
	2025	40,912,646	46,397,704	113.4%	33,560,951	38,060,385	113.4%	11,851	4.50%	0.8203
	2026	41,748,061	47,483,518	113.7%	32,771,530	37,273,767	113.7%	11,055	4.50%	0.7850
	2027	38,886,869	48,539,125	124.8%	29,211,045	36,461,628	124.8%	10,276	4.50%	0.7512
	2028	35,683,787	49,356,908	138.3%	25,650,673	35,479,359	138.3%	9,489	4.50%	0.7188
	2029	32,536,472	50,105,282	154.0%	22,381,129	34,466,330	154.0%	8,704	4.50%	0.6879
	2030	29,460,360	50,555,101	171.6%	19,392,477	33,278,231	171.6%	7,922	4.50%	0.6583
	2031	26,475,677	50,580,557	191.0%	16,677,311	31,861,232	191.0%	7,153	4.50%	0.6299
	2032	23,595,010	50,138,040	212.5%	14,222,725	30,222,474	212.5%	6,401	4.50%	0.6028
	2033	20,846,892	49,223,393	236.1%	12,025,072	28,393,434	236.1%	5,678	4.50%	0.5768
	2034	18,259,623	47,906,108	262.4%	10,079,103	26,443,624	262.4%	4,992	4.50%	0.5520
	2035	15,850,438	46,192,972	291.4%	8,372,498	24,399,993	291.4%	4,347	4.50%	0.5282
	2036	13,624,249	44,067,192	323.4%	6,886,683	22,274,752	323.4%	3,746	4.50%	0.5055
	2037	11,590,140	41,573,458	358.7%	5,606,217	20,109,319	358.7%	3,195	4.50%	0.4837
	2038	9,767,384	38,830,216	397.5%	4,521,090	17,973,586	397.5%	2,702	4.50%	0.4629
	2039	8,160,162	35,935,352	440.4%	3,614,493	15,917,341	440.4%	2,265	4.50%	0.4429
	2040	6,760,232	32,923,572	487.0%	2,865,457	13,955,303	487.0%	1,883	4.50%	0.4239
	2041	5,552,915	29,753,734	535.8%	2,252,356	12,068,618	535.8%	1,552	4.50%	0.4056
	2042	4,521,274	26,485,625	585.8%	1,754,933	10,280,399	585.8%	1,267	4.50%	0.3882
	2043	3,648,138	23,245,388	637.2%	1,355,048	8,634,163	637.2%	1,025	4.50%	0.3714
	2044	2,916,425	20,173,419	691.7%	1,036,616	7,170,454	691.7%	822	4.50%	0.3554
	2045	2,309,437	17,314,048	749.7%	785,520	5,889,108	749.7%	652	4.50%	0.3401
	2046	1,811,117	14,696,561	811.5%	589,496	4,783,550	811.5%	513	4.50%	0.3255
	2047	1,406,300	12,334,281	877.1%	438,022	3,841,777	877.1%	399	4.50%	0.3115
	2048	1,080,938	10,232,620	946.6%	322,183	3,049,923	946.6%	307	4.50%	0.2981
	2049	822,249	8,388,549	1020.2%	234,525	2,392,614	1020.2%	234	4.50%	0.2852
	2050	618,813	6,793,888	1097.9%	168,900	1,854,333	1097.9%	176	4.50%	0.2729
	2051	460,598	5,434,526	1179.9%	120,303	1,419,433	1179.9%	131	4.50%	0.2612
	2052	338,943	4,290,984	1266.0%	84,716	1,072,491	1266.0%	96	4.50%	0.2499
	2053	246,484	3,342,733	1356.2%	58,953	799,507	1356.2%	70	4.50%	0.2392
	2054	177,054	2,568,827	1450.9%	40,524	587,948	1450.9%	50	4.50%	0.2289
	2055	125,563	1,946,252	1550.0%	27,501	426,272	1550.0%	35	4.50%	0.2190
	2056	87,866	1,453,058	1653.7%	18,416	304,547	1653.7%	25	4.50%	0.2096
	2057	60,638	1,068,623	1762.3%	12,162	214,328	1762.3%	17	4.50%	0.2006
	2058	41,241	773,712	1876.1%	7,915	148,497	1876.1%	12	4.50%	0.1919
	2059	27,621	550,893	1994.4%	5,073	101,179	1994.4%	8	4.50%	0.1837
	2060	18,198	385,021	2115.8%	3,198	67,669	2115.8%	5	4.50%	0.1758
	2061	11,777	263,646	2238.6%	1,981	44,342	2238.6%	3	4.50%	0.1682
	2062	7,473	176,526	2362.1%	1,203	28,411	2362.1%	2	4.50%	0.1609
	2063	4,638	115,193	2483.5%	714	17,741	2483.5%	1	4.50%	0.1540
	2064	2,807	73,094	2603.8%	414	10,773	2603.8%	1	4.50%	0.1474
	2065	1,650	45,010	2727.3%	233	6,348	2727.3%	0	4.50%	0.1410
	2066	938	26,769	2853.9%	127	3,613	2853.9%	0	4.50%	0.1350
	2067	512	15,285	2983.2%	66	1,974	2983.2%	0	4.50%	0.1291
	2068	267	8,319	3114.6%	33	1,028	3114.6%	0	4.50%	0.1236
	Past	547,278,274	311,895,953	57.0%	882,347,118	402,204,123	45.6%			
	Future	544,298,706	1,095,947,482	201.4%	388,586,136	671,253,288	172.7%			
	Lifetime	1,091,576,980	1,407,843,436	129.0%	1,270,933,255	1,073,457,412	84.5%			

Exhibit 5(iii)
RiverSource Life Insurance Company
Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Before Premium Rate Increase
Policy Form 30160A, 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	48,000,331	9,384,944	19.6%	83,214,281	16,269,916	19.6%	33,805	4.50%	1.7336
	2009	46,514,863	18,281,739	39.3%	77,166,550	30,328,774	39.3%	33,088	4.50%	1.6590
	2010	45,392,327	17,807,257	39.2%	72,061,533	28,269,496	39.2%	32,426	4.50%	1.5875
	2011	44,283,933	24,994,953	56.4%	67,274,572	37,971,442	56.4%	31,811	4.50%	1.5192
	2012	43,217,179	26,476,101	61.3%	62,826,792	38,489,521	61.3%	31,142	4.50%	1.4537
	2013	41,998,176	25,583,031	60.9%	58,425,523	35,589,687	60.9%	30,505	4.50%	1.3911
	2014	40,845,610	29,465,475	72.1%	54,375,251	39,225,577	72.1%	29,843	4.50%	1.3312
	2015	39,745,241	45,441,834	114.3%	50,631,959	57,888,921	114.3%	29,222	4.50%	1.2739
	2016	42,825,027	47,787,021	111.6%	52,206,064	58,255,008	111.6%	28,519	4.50%	1.2191
	2017	44,823,669	49,756,454	111.0%	52,289,491	58,043,880	111.0%	27,812	4.50%	1.1666
	2018	48,113,618	54,440,704	113.2%	53,710,444	60,773,529	113.2%	27,146	4.50%	1.1163
	2019	50,152,145	61,256,322	122.1%	53,575,219	65,437,297	122.1%	25,542	4.50%	1.0683
	2020	54,057,032	77,355,795	143.1%	55,259,931	79,077,149	143.1%	24,677	4.50%	1.0223
Projected Future Experience	2021	55,649,363	73,264,994	131.7%	54,437,986	71,670,159	131.7%	23,614	4.50%	0.9782
	2022	59,681,056	77,117,657	129.2%	55,867,864	72,190,391	129.2%	22,566	4.50%	0.9361
	2023	57,289,713	80,994,317	141.4%	51,319,914	72,554,411	141.4%	21,528	4.50%	0.8958
	2024	54,131,331	84,953,946	156.9%	46,402,533	72,824,337	156.9%	20,456	4.50%	0.8572
	2025	50,931,115	89,183,538	175.1%	41,779,176	73,157,927	175.1%	19,344	4.50%	0.8203
	2026	47,677,230	93,730,359	196.6%	37,425,828	73,576,764	196.6%	18,194	4.50%	0.7850
	2027	44,387,201	98,002,337	220.8%	33,342,785	73,617,412	220.8%	17,017	4.50%	0.7512
	2028	41,090,106	101,807,135	247.8%	29,536,911	73,182,297	247.8%	15,821	4.50%	0.7188
	2029	37,819,921	104,877,948	277.3%	26,015,498	72,143,251	277.3%	14,620	4.50%	0.6879
	2030	34,595,384	107,066,314	309.5%	22,772,641	70,477,111	309.5%	13,418	4.50%	0.6583
	2031	31,437,676	108,348,722	344.6%	19,802,927	68,250,014	344.6%	12,227	4.50%	0.6299
	2032	28,357,666	108,704,228	383.3%	17,093,584	65,525,312	383.3%	11,053	4.50%	0.6028
	2033	25,385,818	108,126,933	425.9%	14,643,252	62,370,647	425.9%	9,914	4.50%	0.5768
	2034	22,553,816	106,724,857	473.2%	12,449,448	58,910,901	473.2%	8,822	4.50%	0.5520
	2035	19,881,573	104,452,720	525.4%	10,501,819	55,173,882	525.4%	7,784	4.50%	0.5282
	2036	17,377,057	101,260,661	582.7%	8,783,624	51,184,475	582.7%	6,806	4.50%	0.5055
	2037	15,054,113	97,201,115	645.7%	7,281,761	47,016,734	645.7%	5,899	4.50%	0.4837
	2038	12,936,962	92,472,133	714.8%	5,988,213	42,803,156	714.8%	5,073	4.50%	0.4629
	2039	11,032,728	87,228,212	790.6%	4,886,878	38,637,196	790.6%	4,328	4.50%	0.4429
	2040	9,337,051	81,497,707	872.8%	3,957,693	34,544,406	872.8%	3,664	4.50%	0.4239
	2041	7,840,420	75,170,020	958.7%	3,180,207	30,490,231	958.7%	3,077	4.50%	0.4056
	2042	6,530,833	68,391,516	1047.2%	2,534,944	26,546,177	1047.2%	2,562	4.50%	0.3882
	2043	5,395,112	61,447,384	1138.9%	2,003,936	22,823,743	1138.9%	2,116	4.50%	0.3714
	2044	4,419,200	54,661,107	1236.9%	1,570,764	19,428,783	1236.9%	1,731	4.50%	0.3554
	2045	3,588,478	48,129,894	1341.2%	1,220,566	16,370,645	1341.2%	1,404	4.50%	0.3401
	2046	2,888,082	41,949,859	1452.5%	940,035	13,654,164	1452.5%	1,128	4.50%	0.3255
	2047	2,303,258	36,187,771	1571.2%	717,399	11,271,459	1571.2%	898	4.50%	0.3115
	2048	1,819,691	30,887,192	1697.4%	542,375	9,206,201	1697.4%	708	4.50%	0.2981
	2049	1,423,794	26,077,130	1831.5%	406,100	7,437,818	1831.5%	552	4.50%	0.2852
	2050	1,102,922	21,765,532	1973.4%	301,033	5,940,715	1973.4%	426	4.50%	0.2729
	2051	845,523	17,951,856	2123.2%	220,840	4,688,809	2123.2%	326	4.50%	0.2612
	2052	641,217	14,625,843	2280.9%	160,266	3,655,592	2280.9%	246	4.50%	0.2499
	2053	480,824	11,762,939	2446.4%	115,002	2,813,432	2446.4%	183	4.50%	0.2392
	2054	356,335	9,336,019	2620.0%	81,557	2,136,811	2620.0%	135	4.50%	0.2289
	2055	260,854	7,308,953	2801.9%	57,133	1,600,822	2801.9%	98	4.50%	0.2190
	2056	188,522	5,641,548	2992.5%	39,513	1,182,415	2992.5%	71	4.50%	0.2096
	2057	134,427	4,290,985	3192.1%	26,961	860,622	3192.1%	50	4.50%	0.2006
	2058	94,505	3,213,734	3400.6%	18,138	616,807	3400.6%	35	4.50%	0.1919
	2059	65,446	2,366,819	3616.5%	12,020	434,698	3616.5%	24	4.50%	0.1837
	2060	44,592	1,711,615	3838.4%	7,837	300,824	3838.4%	16	4.50%	0.1758
	2061	29,849	1,212,397	4061.8%	5,020	203,908	4061.8%	11	4.50%	0.1682
	2062	19,589	839,149	4283.7%	3,153	135,056	4283.7%	7	4.50%	0.1609
	2063	12,573	566,190	4503.2%	1,936	87,201	4503.2%	4	4.50%	0.1540
	2064	7,868	371,428	4720.8%	1,160	54,741	4720.8%	3	4.50%	0.1474
	2065	4,782	236,331	4942.2%	674	33,331	4942.2%	2	4.50%	0.1410
	2066	2,810	145,160	5166.2%	379	19,591	5166.2%	1	4.50%	0.1350
	2067	1,587	85,576	5391.7%	205	11,052	5391.7%	0	4.50%	0.1291
	2068	856	48,083	5617.3%	106	5,943	5617.3%	0	4.50%	0.1236
	Past	937,582,381	523,174,526	55.8%	1,508,594,763	673,807,768	44.7%			
	Future	717,110,830	2,453,397,862	342.1%	518,459,596	1,431,822,370	276.2%			
	Lifetime	1,654,693,211	2,976,572,389	179.9%	2,027,054,360	2,105,630,138	103.9%			

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 Four 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	48,000,331	9,384,944	19.6%	83,214,281	16,269,916	19.6%	33,805	4.50%	1.7336
	2009	46,514,863	18,281,739	39.3%	77,166,550	30,328,774	39.3%	33,088	4.50%	1.6590
	2010	45,392,327	17,807,257	39.2%	72,061,533	28,269,496	39.2%	32,426	4.50%	1.5875
	2011	44,283,933	24,994,953	56.4%	67,274,572	37,971,442	56.4%	31,811	4.50%	1.5192
	2012	43,217,179	26,476,101	61.3%	62,826,792	38,489,521	61.3%	31,142	4.50%	1.4537
	2013	41,998,176	25,583,031	60.9%	58,425,523	35,589,687	60.9%	30,505	4.50%	1.3911
	2014	40,845,610	29,465,475	72.1%	54,375,251	39,225,577	72.1%	29,843	4.50%	1.3312
	2015	39,745,241	45,441,834	114.3%	50,631,959	57,888,921	114.3%	29,222	4.50%	1.2739
	2016	42,825,027	47,787,021	111.6%	52,206,064	58,255,008	111.6%	28,519	4.50%	1.2191
	2017	44,823,669	49,756,454	111.0%	52,289,491	58,043,880	111.0%	27,812	4.50%	1.1666
	2018	48,113,618	54,440,704	113.2%	53,710,444	60,773,529	113.2%	27,146	4.50%	1.1163
	2019	50,152,145	61,256,322	122.1%	53,575,219	65,437,297	122.1%	25,542	4.50%	1.0683
	2020	54,057,032	77,355,795	143.1%	55,259,931	79,077,149	143.1%	24,677	4.50%	1.0223
Projected Future Experience	2021	55,649,363	73,264,994	131.7%	54,437,986	71,670,159	131.7%	23,614	4.50%	0.9782
	2022	61,181,719	76,913,774	125.7%	57,272,645	71,999,534	125.7%	22,458	4.50%	0.9361
	2023	66,831,011	80,019,973	119.7%	59,866,973	71,681,597	119.7%	21,274	4.50%	0.8958
	2024	72,755,796	83,355,444	114.6%	62,367,823	71,454,067	114.6%	20,072	4.50%	0.8572
	2025	78,988,825	86,700,565	109.8%	64,795,127	71,121,125	109.8%	18,848	4.50%	0.8203
	2026	83,275,713	89,944,742	108.0%	65,370,042	70,605,118	108.0%	17,687	4.50%	0.7850
	2027	78,455,094	92,975,159	118.5%	58,933,910	69,841,095	118.5%	16,543	4.50%	0.7512
	2028	72,712,031	95,533,279	131.4%	52,267,785	68,672,444	131.4%	15,380	4.50%	0.7188
	2029	67,007,807	97,817,387	146.0%	46,093,208	67,286,446	146.0%	14,213	4.50%	0.6879
	2030	61,375,819	99,658,740	162.4%	40,401,040	65,601,026	162.4%	13,044	4.50%	0.6583
	2031	55,853,067	100,708,875	180.3%	35,182,442	63,437,593	180.3%	11,887	4.50%	0.6299
	2032	50,457,943	100,904,493	200.0%	30,415,307	60,823,746	200.0%	10,745	4.50%	0.6028
	2033	45,243,807	100,242,991	221.6%	26,097,897	57,822,969	221.6%	9,638	4.50%	0.5768
	2034	40,266,539	98,826,388	245.4%	22,226,669	54,551,036	245.4%	8,577	4.50%	0.5520
	2035	35,561,428	96,615,031	271.7%	18,784,212	51,033,868	271.7%	7,568	4.50%	0.5282
	2036	31,143,111	93,564,650	300.4%	15,741,985	47,294,354	300.4%	6,617	4.50%	0.5055
	2037	27,036,872	89,725,002	331.9%	13,077,889	43,400,495	331.9%	5,735	4.50%	0.4837
	2038	23,286,059	85,280,005	366.2%	10,778,564	39,474,091	366.2%	4,931	4.50%	0.4629
	2039	19,903,833	80,372,567	403.8%	8,816,279	35,600,530	403.8%	4,208	4.50%	0.4429
	2040	16,883,675	75,029,346	444.4%	7,156,478	31,802,664	444.4%	3,562	4.50%	0.4239
	2041	14,210,475	69,148,970	486.6%	5,764,009	28,047,991	486.6%	2,991	4.50%	0.4056
	2042	11,864,732	62,865,996	529.9%	4,605,298	24,401,446	529.9%	2,491	4.50%	0.3882
	2043	9,824,660	56,442,210	574.5%	3,649,228	20,964,643	574.5%	2,057	4.50%	0.3714
	2044	8,066,688	50,174,003	622.0%	2,867,229	17,833,884	622.0%	1,683	4.50%	0.3554
	2045	6,566,014	44,149,733	672.4%	2,233,329	15,016,854	672.4%	1,365	4.50%	0.3401
	2046	5,297,180	38,456,425	726.0%	1,724,167	12,517,094	726.0%	1,097	4.50%	0.3255
	2047	4,234,699	33,154,092	782.9%	1,318,988	10,326,555	782.9%	873	4.50%	0.3115
	2048	3,353,675	28,281,479	843.3%	999,592	8,429,545	843.3%	688	4.50%	0.2981
	2049	2,630,325	23,863,943	907.3%	750,231	6,806,564	907.3%	537	4.50%	0.2852
	2050	2,042,390	19,907,712	974.7%	557,453	5,433,639	974.7%	415	4.50%	0.2729
	2051	1,569,426	16,411,247	1045.7%	409,915	4,286,420	1045.7%	317	4.50%	0.2612
	2052	1,192,970	13,364,204	1120.2%	298,172	3,340,257	1120.2%	239	4.50%	0.2499
	2053	896,614	10,743,297	1198.2%	214,450	2,569,556	1198.2%	178	4.50%	0.2392
	2054	665,973	8,522,993	1279.8%	152,427	1,950,727	1279.8%	131	4.50%	0.2289
	2055	488,606	6,669,645	1365.0%	107,015	1,460,800	1365.0%	96	4.50%	0.2190
	2056	353,891	5,146,017	1454.1%	74,172	1,078,557	1454.1%	69	4.50%	0.2096
	2057	252,883	3,912,581	1547.2%	50,719	784,727	1547.2%	48	4.50%	0.2006
	2058	178,153	2,929,258	1644.2%	34,193	562,208	1644.2%	34	4.50%	0.1919
	2059	123,624	2,156,563	1744.5%	22,705	396,082	1744.5%	23	4.50%	0.1837
	2060	84,399	1,559,049	1847.2%	14,833	274,010	1847.2%	16	4.50%	0.1758
	2061	56,602	1,103,986	1950.4%	9,520	185,675	1950.4%	10	4.50%	0.1682
	2062	37,215	763,889	2052.6%	5,990	122,943	2052.6%	7	4.50%	0.1609
	2063	23,928	515,266	2153.4%	3,685	79,358	2153.4%	4	4.50%	0.1540
	2064	14,999	337,931	2253.0%	2,211	49,805	2253.0%	3	4.50%	0.1474
	2065	9,131	214,964	2354.2%	1,288	30,317	2354.2%	2	4.50%	0.1410
	2066	5,374	132,005	2456.4%	725	17,816	2456.4%	1	4.50%	0.1350
	2067	3,040	77,803	2559.2%	393	10,048	2559.2%	0	4.50%	0.1291
	2068	1,642	43,707	2661.7%	203	5,402	2661.7%	0	4.50%	0.1236
	Past	937,582,381	523,174,526	55.8%	1,508,594,763	673,807,768	44.7%			
	Future	1,117,918,820	2,298,502,373	205.6%	775,956,401	1,352,156,879	174.3%			
	Lifetime	2,055,501,201	2,821,676,899	137.3%	2,284,551,164	2,025,964,646	88.7%			

Exhibit 6
RiverSource Life Insurance Company
Demonstration that Lifetime Incurred Claims with Requested Premium Rate Increases are Not Less than Lifetime Earned Premium with Prescribed Factors

Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Accumulation and Discounting Occur at 4.5%
Policy Form 30160A, Issued with Endorsement Form 32100

1	Accumulated value of initial earned premiums	1,442,104,561	x	58%	=	836,420,645
2a	Accumulated value of earned premiums	1,508,594,763				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	66,490,202	x	85%	=	56,516,672
3	Present value of future projected initial earned premiums	260,133,024	x	58%	=	150,877,154
4a	Present value of future projected earned premiums	775,956,401				
4b	Present value of future projected earned premiums in excess of the projected initial earned premiums (4a - 3)	515,823,376	x	85%	=	438,449,870
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3 and 4b**					**1,482,264,342**
6a	Accumulated value of past incurred claims without the inclusion of active life reserves					673,807,768
6b	Present value of future projected incurred claims without the inclusion of active life reserves					1,352,156,879
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**					**2,025,964,646**
8	**Test: 7 is not less than 5**					**PASS**

The future projected incurred claims reflect assumptions that include moderately adverse conditions.
Present and accumulated values are determined at 4.5%, which is the maximum valuation rate for contract reserves for this policy form.

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

Premium Rates with First 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
41	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
42	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
43	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
44	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
45	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
46	141.18	161.36	181.52	115.96	133.62	151.28	229.40	260.92	292.42	206.74	234.46	262.20	312.64	350.44	388.26	282.36	315.14	347.92
47	143.70	165.14	186.58	118.50	137.40	156.30	242.02	274.82	307.58	214.30	243.30	272.26	325.22	364.30	403.38	292.42	327.74	363.04
48	143.70	165.14	186.58	123.54	142.44	161.36	252.10	287.42	322.70	219.34	248.32	277.32	342.86	383.22	423.54	300.02	336.56	373.10
49	151.28	173.96	196.64	126.06	146.22	166.38	257.16	292.42	327.74	221.86	252.10	282.36	355.46	397.08	438.68	310.08	346.64	383.22
50	151.28	173.96	196.64	131.12	151.28	171.42	264.70	301.28	337.84	226.90	257.16	287.42	380.66	424.80	468.92	317.64	355.46	393.28
51	156.30	181.52	206.74	133.62	155.06	176.48	272.26	310.08	347.92	239.52	271.02	302.54	390.76	434.90	479.00	325.22	364.30	403.38
52	161.36	186.58	211.80	133.62	155.06	176.48	277.32	315.14	352.94	239.52	271.02	302.54	403.38	448.76	494.12	340.36	379.42	418.48
53	163.86	190.34	216.80	146.22	168.92	191.58	284.88	323.94	363.04	247.06	279.82	312.64	415.98	462.62	509.28	347.92	388.26	428.60
54	163.86	190.34	216.80	146.22	168.92	191.58	297.48	337.84	378.16	252.10	284.88	317.64	433.62	481.50	529.44	355.46	397.08	438.68
55	171.42	199.18	226.90	156.30	181.52	206.74	305.04	346.64	388.26	262.20	297.48	332.78	451.28	500.42	549.60	370.60	414.74	458.84
56	184.02	213.04	242.02	161.36	186.58	211.80	325.22	369.36	413.46	279.82	316.40	352.94	479.00	529.44	579.84	398.32	443.70	489.10
57	201.68	231.96	262.20	173.96	200.44	226.90	347.92	393.28	438.68	302.54	340.36	378.16	501.72	553.38	605.06	426.06	472.70	519.34
58	214.30	245.82	277.32	186.58	214.30	242.02	365.56	412.18	458.84	320.20	359.24	398.32	531.94	586.16	640.36	448.76	496.66	544.54
59	226.90	259.68	292.42	199.18	228.16	257.16	393.28	441.20	489.10	342.86	383.22	423.54	559.68	615.14	670.58	476.50	525.64	574.80
60	247.06	282.36	317.64	211.80	242.02	272.26	410.94	460.10	509.28	370.60	414.74	458.84	582.36	639.08	695.80	499.16	549.60	600.02
61	259.68	296.22	332.78	221.86	252.10	282.36	433.62	484.06	534.46	393.28	438.68	484.06	610.12	668.08	726.08	526.92	578.60	630.28
62	272.26	310.08	347.92	229.40	260.92	292.42	456.32	508.02	559.68	410.94	457.58	504.22	632.78	692.04	751.26	557.16	611.36	665.58
63	284.88	323.94	363.04	247.06	279.82	312.64	481.50	535.74	589.96	433.62	481.50	529.44	660.52	721.02	781.54	579.84	635.32	690.80
64	302.54	342.86	383.22	262.20	297.48	332.78	499.16	554.64	610.12	451.28	500.42	549.60	688.24	750.02	811.80	607.56	664.28	721.02
65	320.20	364.30	408.42	274.82	311.34	347.92	529.44	587.40	645.40	481.50	533.22	584.90	718.52	782.78	847.08	632.78	692.04	751.26
66	375.66	422.28	468.92	320.20	359.24	398.32	612.62	674.38	736.16	549.60	605.06	660.52	816.84	884.88	952.96	713.46	777.74	842.06
67	438.68	489.10	539.52	380.66	424.80	468.92	698.36	765.12	831.94	622.70	681.94	741.20	917.68	990.78	999.98	791.64	859.66	927.76
68	499.16	554.64	610.12	428.60	476.50	524.38	781.54	852.14	922.70	698.36	762.62	826.92	999.98	999.98	999.98	872.28	945.40	999.98
69	567.24	626.48	685.74	481.50	533.22	584.90	862.22	937.84	999.98	776.48	844.56	912.62	999.98	999.98	999.98	950.46	999.98	999.98
70	627.76	692.04	756.32	531.94	588.66	645.40	947.92	999.98	999.98	847.08	920.20	993.32	999.98	999.98	999.98	999.98	999.98	999.98
71	683.20	750.02	816.84	582.36	641.62	700.86	999.98	999.98	999.98	917.68	993.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	751.26	821.86	892.48	632.78	697.10	761.38	999.98	999.98	999.98	995.84	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	811.80	887.44	963.06	685.74	753.82	821.86	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	869.78	949.20	999.98	736.16	809.26	882.38	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	940.34	999.98	999.98	794.14	871.02	947.92	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	859.66	946.68	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	925.24	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	990.78	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
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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
41	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
42	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
43	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
44	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
45	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
46	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	194.44	218.16	241.88
47	111.44	129.24	147.02	94.84	109.08	123.32	166.00	189.68	213.40	137.52	156.48	175.48	234.76	264.40	294.04	201.56	226.44	251.34
48	111.44	129.24	147.02	97.20	112.64	128.06	173.08	198.00	222.90	144.64	164.80	184.96	239.48	269.12	298.76	206.30	231.20	256.08
49	113.80	132.78	151.76	97.20	112.64	128.06	182.60	207.48	232.36	149.40	169.56	189.68	246.62	277.44	308.26	218.16	244.24	270.34
50	118.56	137.52	156.48	104.34	120.92	137.52	189.68	215.76	241.88	156.48	177.84	199.20	251.34	282.18	313.00	230.02	257.28	284.56
51	120.92	141.08	161.24	104.34	120.92	137.52	196.80	224.08	251.34	156.48	177.84	199.20	260.84	294.04	327.24	234.76	262.00	289.30
52	120.92	141.08	161.24	104.34	120.92	137.52	201.56	228.84	256.08	161.24	182.60	203.92	270.34	303.52	336.72	241.88	270.34	298.76
53	123.32	144.64	166.00	106.72	124.48	142.28	208.68	237.12	265.58	170.72	194.44	218.16	277.44	311.82	346.20	246.62	275.04	303.52
54	123.32	144.64	166.00	106.72	124.48	142.28	215.76	245.40	275.04	180.20	203.92	227.64	282.18	316.56	350.92	253.72	283.36	313.00
55	132.78	156.48	180.20	113.80	132.78	151.76	227.64	258.48	289.30	187.34	212.24	237.12	289.30	324.86	360.44	270.34	301.16	331.96
56	142.28	166.00	189.68	118.56	137.52	156.48	241.88	275.04	308.26	199.20	225.28	251.34	305.90	342.64	379.40	284.56	317.76	350.92
57	154.12	179.04	203.92	125.68	145.84	166.00	253.72	288.12	322.48	211.06	238.32	265.58	327.24	365.18	403.12	301.16	335.54	369.92
58	166.00	192.06	218.16	137.52	158.88	180.20	275.04	310.62	346.20	232.36	260.84	289.30	353.32	392.44	431.56	322.48	358.04	393.60
59	173.08	200.38	227.64	151.76	175.48	199.20	286.92	323.68	360.44	244.24	273.88	303.52	372.28	413.78	455.28	339.08	375.84	412.60
60	189.68	218.16	246.62	158.88	183.76	208.68	303.52	341.46	379.40	265.58	296.40	327.24	398.36	441.04	483.74	360.44	398.36	436.32
61	199.20	227.64	256.08	163.62	188.52	213.40	320.12	359.26	398.36	279.80	313.00	346.20	414.96	458.84	502.70	377.04	416.16	455.28
62	206.30	235.94	265.58	175.48	201.56	227.64	334.32	375.84	417.32	291.64	326.04	360.44	431.56	476.60	521.68	400.74	442.26	483.74
63	218.16	248.98	279.80	187.34	214.60	241.88	350.92	393.60	436.32	313.00	348.58	384.14	457.64	503.88	550.14	417.32	460.02	502.70
64	237.12	270.34	303.52	194.44	222.90	251.34	367.54	411.40	455.28	324.86	361.60	398.36	479.00	526.42	573.84	438.68	482.52	526.42
65	248.98	283.36	317.76	206.30	235.94	265.58	386.52	432.76	479.00	343.84	382.96	422.08	505.08	556.06	607.04	455.28	500.32	545.38
66	286.92	323.68	360.44	241.88	275.04	308.26	438.68	489.66	540.64	398.36	441.04	483.74	573.84	628.38	682.92	505.08	553.68	602.30
67	329.62	371.10	412.60	279.80	315.36	350.92	497.96	552.48	607.04	452.88	499.12	545.38	642.60	703.10	763.54	559.60	614.16	668.70
68	367.54	411.40	455.28	308.26	346.20	384.14	552.48	610.60	668.70	505.08	556.06	607.04	711.36	775.40	839.42	618.88	676.98	735.08
69	407.86	455.28	502.70	350.92	393.60	436.32	604.66	667.50	730.32	557.24	610.60	663.94	784.88	854.82	924.78	673.44	737.44	801.48
70	445.80	497.96	550.14	388.90	433.92	479.00	663.94	730.32	796.72	611.76	668.70	725.60	848.90	922.42	995.92	732.74	802.64	872.60
71	483.74	538.28	592.80	422.08	469.48	516.92	720.86	792.02	863.14	668.70	730.32	792.02	922.42	999.98	999.98	787.26	860.76	934.26
72	524.04	582.12	640.24	464.76	516.92	569.10	770.66	845.34	920.04	716.12	780.14	844.16	991.16	999.98	999.98	841.78	921.20	999.98
73	564.36	626.02	687.66	497.96	552.48	607.04	827.58	907.00	986.42	777.76	846.54	915.28	999.98	999.98	999.98	896.32	979.32	999.98
74	604.66	669.88	735.08	535.88	592.80	649.74	886.86	969.86	999.98	827.58	899.90	972.20	999.98	999.98	999.98	950.84	999.98	999.98
75	652.08	722.06	792.02	573.84	635.48	697.14	946.14	999.98	999.98	882.10	957.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	732.74	807.40	882.10	654.44	720.86	787.26	999.98	999.98	999.98	991.16	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	815.70	896.32	976.94	737.44	809.78	882.10	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	896.32	981.70	999.98	820.44	898.70	976.94	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	986.42	999.98	999.98	908.18	992.36	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

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

Premium Rates with First 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
41	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
42	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
43	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
44	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
45	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
46	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
47	90.12	104.34	118.56	64.04	74.70	85.36	137.52	156.48	175.48	109.08	125.68	142.28	213.40	237.12	260.84	180.20	199.20	218.16
48	92.48	107.88	123.32	66.40	78.24	90.12	139.92	160.04	180.20	113.80	130.40	147.02	215.76	240.70	265.58	187.34	207.48	227.64
49	97.20	112.64	128.06	71.12	83.00	94.84	144.64	164.80	184.96	116.20	133.98	151.76	220.52	245.40	270.34	187.34	207.48	227.64
50	99.60	116.20	132.78	75.88	90.12	104.34	151.76	173.08	194.44	120.92	138.72	156.48	227.64	253.72	279.80	194.44	215.76	237.12
51	99.60	116.20	132.78	75.88	90.12	104.34	151.76	173.08	194.44	120.92	138.72	156.48	227.64	253.72	279.80	194.44	215.76	237.12
52	104.34	120.92	137.52	85.36	99.60	113.80	156.48	177.84	199.20	123.32	142.28	161.24	232.36	258.48	284.56	194.44	215.76	237.12
53	106.72	124.48	142.28	87.74	103.14	118.56	161.24	184.96	208.68	132.78	151.76	170.72	234.76	262.00	289.30	203.92	227.64	251.34
54	106.72	124.48	142.28	87.74	103.14	118.56	166.00	189.68	213.40	132.78	151.76	170.72	239.48	266.76	294.04	203.92	227.64	251.34
55	113.80	132.78	151.76	94.84	111.44	128.06	173.08	198.00	222.90	139.92	160.04	180.20	246.62	275.04	303.52	215.76	240.70	265.58
56	118.56	137.52	156.48	99.60	116.20	132.78	189.68	215.76	241.88	151.76	173.08	194.44	263.20	292.84	322.48	227.64	253.72	279.80
57	125.68	145.84	166.00	106.72	124.48	142.28	201.56	228.84	256.08	166.00	189.68	213.40	275.04	305.90	336.72	239.48	266.76	294.04
58	137.52	158.88	180.20	113.80	132.78	151.76	213.40	241.88	270.34	182.60	207.48	232.36	296.40	330.80	365.18	251.34	279.80	308.26
59	151.76	175.48	199.20	120.92	141.08	161.24	230.02	259.66	289.30	194.44	220.52	246.62	313.00	348.58	384.14	275.04	305.90	336.72
60	158.88	183.76	208.68	137.52	158.88	180.20	246.62	279.80	313.00	213.40	241.88	270.34	331.96	369.92	407.86	289.30	322.48	355.68
61	166.00	192.06	218.16	142.28	163.62	184.96	258.48	292.84	327.24	230.02	259.66	289.30	343.84	382.96	422.08	301.16	335.54	369.92
62	177.84	205.12	232.36	151.76	175.48	199.20	275.04	310.62	346.20	241.88	272.68	303.52	362.80	404.28	445.80	324.86	361.60	398.36
63	189.68	218.16	246.62	158.88	183.76	208.68	286.92	323.68	360.44	256.08	289.30	322.48	381.76	425.64	469.48	336.72	374.64	412.60
64	196.80	226.44	256.08	166.00	192.06	218.16	298.76	336.72	374.64	272.68	307.08	341.46	393.60	438.68	483.74	353.32	392.44	431.56
65	208.68	239.48	270.34	177.84	205.12	232.36	324.86	366.36	407.86	291.64	328.40	365.18	417.32	464.76	512.16	374.64	417.32	460.02
66	244.24	278.62	313.00	206.30	235.94	265.58	367.54	411.40	455.28	329.62	368.72	407.86	469.48	521.68	573.84	419.72	465.96	512.16
67	279.80	317.76	355.68	241.88	275.04	308.26	412.60	460.02	507.46	377.04	420.88	464.76	524.04	579.78	635.48	471.90	522.84	573.84
68	310.62	352.12	393.60	275.04	310.62	346.20	464.76	516.92	569.10	419.72	465.96	512.16	585.70	646.16	706.62	521.68	576.20	630.72
69	346.20	391.24	436.32	298.76	336.72	374.64	509.82	565.52	621.26	462.40	513.38	564.36	642.60	707.80	773.00	580.96	641.40	701.88
70	381.76	430.38	479.00	336.72	379.40	422.08	561.98	622.44	682.92	507.46	561.98	616.52	699.52	769.46	839.42	630.72	694.76	758.80
71	417.32	469.48	521.68	369.92	414.96	460.02	607.04	671.04	735.08	550.14	607.04	663.94	754.04	827.58	901.06	678.16	746.94	815.70
72	448.18	503.88	559.60	393.60	441.04	488.48	654.44	723.22	792.02	592.80	654.44	716.12	813.32	892.78	972.20	730.32	803.86	877.36
73	481.36	539.46	597.56	429.20	480.16	531.18	704.26	776.58	848.90	635.48	699.52	763.54	867.86	950.84	999.98	782.50	860.76	939.00
74	519.30	582.12	644.98	462.40	515.74	569.10	754.04	829.94	905.82	682.92	751.70	820.44	929.54	999.98	999.98	832.28	914.10	995.92
75	559.60	626.02	692.40	497.96	554.88	611.76	806.22	886.86	967.46	727.98	800.30	872.60	986.42	999.98	999.98	891.56	979.32	999.98
76	637.86	710.18	782.50	571.44	634.30	697.14	891.56	979.32	999.98	813.32	892.78	972.20	999.98	999.98	999.98	979.32	999.98	999.98
77	711.36	789.62	867.86	649.74	718.48	787.26	979.32	999.98	999.98	901.06	986.42	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	792.02	874.98	957.98	730.32	803.86	877.36	999.98	999.98	999.98	993.54	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	872.60	962.72	999.98	810.98	891.56	972.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				891.56	976.94					999.98	999.98					999.98	999.98	
81				969.86	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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with First 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
41	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
42	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
43	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
44	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
45	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
46	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
47	64.04	74.70	85.36	49.78	58.10	66.40	106.72	122.12	137.52	85.36	97.20	109.08	151.76	170.72	189.68	125.68	141.08	156.48
48	66.40	78.24	90.12	52.16	61.64	71.12	109.08	125.68	142.28	90.12	104.34	118.56	151.76	170.72	189.68	132.78	149.40	166.00
49	66.40	78.24	90.12	52.16	61.64	71.12	113.80	130.40	147.02	94.84	109.08	123.32	158.88	179.04	199.20	132.78	149.40	166.00
50	75.88	90.12	104.34	59.28	69.96	80.64	120.92	138.72	156.48	101.96	117.38	132.78	158.88	179.04	199.20	139.92	157.70	175.48
51	75.88	90.12	104.34	59.28	69.96	80.64	120.92	138.72	156.48	101.96	117.38	132.78	166.00	187.34	208.68	144.64	162.42	180.20
52	75.88	90.12	104.34	59.28	69.96	80.64	130.40	148.20	166.00	106.72	122.12	137.52	166.00	187.34	208.68	144.64	162.42	180.20
53	78.24	93.68	109.08	61.64	73.50	85.36	132.78	151.76	170.72	109.08	125.68	142.28	180.20	203.92	227.64	151.76	170.72	189.68
54	78.24	93.68	109.08	61.64	73.50	85.36	137.52	156.48	175.48	113.80	130.40	147.02	180.20	203.92	227.64	156.48	175.48	194.44
55	90.12	106.72	123.32	71.12	85.36	99.60	144.64	164.80	184.96	120.92	138.72	156.48	187.34	212.24	237.12	163.62	183.76	203.92
56	94.84	111.44	128.06	71.12	85.36	99.60	149.40	169.56	189.68	130.40	148.20	166.00	194.44	220.52	246.62	175.48	196.80	218.16
57	101.96	119.76	137.52	78.24	93.68	109.08	161.24	182.60	203.92	142.28	161.24	180.20	206.30	233.56	260.84	184.96	208.68	232.36
58	109.08	128.06	147.02	90.12	106.72	123.32	170.72	194.44	218.16	149.40	169.56	189.68	222.90	251.34	279.80	196.80	221.70	246.62
59	116.20	136.36	156.48	94.84	111.44	128.06	187.34	212.24	237.12	161.24	182.60	203.92	234.76	264.40	294.04	203.92	230.02	256.08
60	128.06	149.40	170.72	101.96	119.76	137.52	194.44	220.52	246.62	170.72	194.44	218.16	246.62	277.44	308.26	220.52	247.80	275.04
61	137.52	158.88	180.20	109.08	128.06	147.02	206.30	233.56	260.84	187.34	212.24	237.12	260.84	294.04	327.24	227.64	256.08	284.56
62	147.02	170.72	194.44	113.80	132.78	151.76	213.40	241.88	270.34	194.44	220.52	246.62	277.44	311.82	346.20	234.76	264.40	294.04
63	154.12	179.04	203.92	120.92	141.08	161.24	230.02	259.66	289.30	206.30	233.56	260.84	289.30	324.86	360.44	246.62	277.44	308.26
64	161.24	187.34	213.40	128.06	149.40	170.72	237.12	267.96	298.76	213.40	241.88	270.34	301.16	337.90	374.64	256.08	289.30	322.48
65	173.08	200.38	227.64	142.28	166.00	189.68	251.34	284.56	317.76	230.02	259.66	289.30	317.76	355.68	393.60	272.68	307.08	341.46
66	196.80	226.44	256.08	161.24	187.34	213.40	279.80	315.36	350.92	251.34	284.56	317.76	358.04	399.56	441.04	296.40	333.16	369.92
67	218.16	251.34	284.56	180.20	208.68	237.12	303.52	341.46	379.40	275.04	310.62	346.20	391.24	435.12	479.00	324.86	363.96	403.12
68	246.62	282.18	317.76	203.92	234.76	265.58	336.72	379.40	422.08	294.04	331.96	369.92	431.56	479.00	526.42	353.32	397.18	441.04
69	265.58	303.52	341.46	225.28	259.66	294.04	365.18	410.20	455.28	315.36	356.88	398.36	471.90	522.84	573.84	381.76	428.00	474.24
70	298.76	341.46	384.14	248.98	285.72	322.48	396.00	444.60	493.20	339.08	382.96	426.82	512.16	566.74	621.26	414.96	465.96	516.92
71	317.76	362.80	407.86	267.96	307.08	346.20	426.82	479.00	531.18	358.04	404.28	450.52	550.14	607.04	663.94	438.68	492.04	545.38
72	341.46	388.90	436.32	294.04	336.72	379.40	450.52	505.08	559.60	381.76	430.38	479.00	590.46	650.90	711.36	467.14	522.84	578.58
73	367.54	418.54	469.48	313.00	358.04	403.12	481.36	539.46	597.56	403.12	455.28	507.46	630.72	694.76	758.80	495.60	556.06	616.52
74	391.24	444.60	497.96	336.72	384.14	431.56	512.16	573.84	635.48	426.82	481.36	535.88	668.70	735.08	801.48	524.04	586.88	649.74
75	417.32	474.24	531.18	362.80	413.78	464.76	543.02	608.22	673.44	445.80	502.70	559.60	711.36	782.50	853.64	559.60	626.02	692.40
76	476.60	539.46	602.30	414.96	470.68	526.42	592.80	663.94	735.08	495.60	558.42	621.26	768.30	844.16	920.04	618.88	691.22	763.54
77	535.88	604.66	673.44	479.00	540.64	602.30	649.74	725.60	801.48	550.14	618.88	687.66	827.58	909.36	991.16	678.16	756.42	834.68
78	595.16	669.88	744.58	540.64	609.42	678.16	699.52	781.34	863.14	597.56	671.04	744.58	891.56	979.32	999.98	739.82	822.82	905.82
79	654.44	735.08	815.70	592.80	666.32	739.82	756.42	845.34	934.26	659.20	739.82	820.44	948.50	999.98	999.98	799.10	888.02	976.94
80				659.20	739.82					706.62	792.02					856.00	949.68	
81				716.12	801.48					761.16	852.46					920.04	999.98	
82				777.76	870.26					818.08	916.50					979.32	999.98	
83				844.16	943.74					874.98	980.48					999.98	999.98	
84				905.82	999.98					934.26	999.98					999.98	999.98	

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

Premium Rates with First 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	94.12	105.88	117.62	84.70	94.90	105.10	44.58	50.16	55.72	40.12	44.94	49.78	78.80	89.88	100.94	72.60	82.34	92.08
41	96.16	108.20	120.22	86.56	96.98	107.40	46.18	51.96	57.72	41.56	46.56	51.58	79.76	90.96	102.16	73.48	83.34	93.20
42	98.24	110.52	122.80	88.42	99.06	109.70	47.78	53.76	59.74	43.00	48.18	53.36	80.72	92.04	103.40	74.38	84.34	94.32
43	100.30	112.84	125.38	90.26	101.14	112.02	49.38	55.56	61.74	44.44	49.80	55.14	81.68	93.14	104.60	75.24	85.34	95.44
44	102.38	115.16	127.96	92.12	103.20	114.30	51.00	57.38	63.74	45.90	51.42	56.94	82.62	94.24	105.84	76.14	86.34	96.54
45	104.44	117.48	130.54	93.98	105.30	116.62	52.60	59.18	65.76	47.34	53.04	58.74	83.58	95.32	107.06	77.00	87.34	97.66
46	110.22	123.54	136.86	99.54	111.08	122.66	56.26	63.06	69.86	50.80	56.70	62.60	86.38	98.24	110.12	77.84	88.30	98.74
47	117.04	131.10	145.16	105.22	117.94	130.64	60.50	67.76	75.04	54.40	60.98	67.54	92.12	104.60	117.08	81.56	92.62	103.64
48	125.90	140.72	155.52	110.16	123.58	137.00	65.86	73.62	81.36	57.62	64.66	71.68	97.00	110.58	124.14	84.38	95.54	106.70
49	133.14	148.72	164.30	116.14	129.84	143.52	70.44	78.70	86.94	61.46	68.70	75.96	99.98	113.70	127.42	86.26	98.02	109.78
50	145.36	162.22	179.06	121.30	135.74	150.18	77.76	86.78	95.80	64.88	72.60	80.34	104.00	118.38	132.72	89.14	101.04	112.92
51	152.58	169.82	187.04	127.00	142.24	157.50	82.86	92.22	101.56	68.96	77.26	85.54	108.42	123.48	138.56	95.38	107.92	120.48
52	160.98	179.08	197.20	135.82	151.42	167.02	88.66	98.64	108.60	74.80	83.40	91.98	111.92	127.18	142.44	96.66	109.38	122.10
53	169.60	188.60	207.62	141.84	158.28	174.74	94.66	105.28	115.90	79.18	88.36	97.54	116.50	132.48	148.46	101.04	114.44	127.84
54	180.52	200.44	220.40	147.98	165.30	182.62	102.04	113.32	124.58	83.64	93.44	103.24	123.24	139.96	156.66	104.44	118.04	131.60
55	191.76	212.64	233.52	157.48	176.22	194.96	109.70	121.66	133.60	90.10	100.82	111.54	128.02	145.48	162.92	110.04	124.84	139.64
56	207.88	229.78	251.66	172.88	192.58	212.26	120.60	133.30	146.00	100.30	111.72	123.14	138.40	157.18	175.96	119.08	134.64	150.18
57	222.30	245.20	268.10	188.78	209.46	230.12	130.68	144.14	157.60	111.00	123.14	135.28	150.10	169.68	189.26	130.52	146.84	163.16
58	240.54	265.06	289.56	202.92	224.58	246.24	143.20	157.78	172.38	120.80	133.68	146.58	159.88	180.26	200.66	140.04	157.12	174.20
59	258.18	283.76	309.34	219.80	242.48	265.16	155.52	170.94	186.34	132.42	146.06	159.74	174.32	195.56	216.78	151.98	169.86	187.74
60	273.94	300.62	327.30	234.80	258.52	282.24	166.90	183.14	199.40	143.06	157.50	171.96	184.58	206.66	228.74	166.46	186.28	206.10
61	291.16	318.82	346.50	251.46	276.12	300.78	179.02	196.02	213.04	154.62	169.78	184.94	196.58	219.44	242.28	178.28	198.86	219.44
62	306.30	334.98	363.64	269.68	295.92	322.16	190.00	207.78	225.56	167.28	183.56	199.84	208.76	232.42	256.04	188.00	209.34	230.68
63	324.24	353.92	383.64	284.62	311.86	339.08	202.84	221.40	239.98	178.06	195.10	212.12	222.30	247.34	272.36	200.20	222.30	244.42
64	342.52	373.28	404.02	302.38	330.62	358.84	216.04	235.44	254.82	190.72	208.52	226.34	232.52	258.38	284.22	210.22	233.12	256.02
65	362.50	394.92	427.36	319.24	349.14	379.02	230.46	251.06	271.68	202.96	221.96	240.96	248.84	276.08	303.34	226.30	250.62	274.90
66	416.40	451.08	485.80	363.70	396.48	429.26	266.44	288.64	310.84	232.72	253.68	274.66	290.22	319.48	348.74	260.36	286.62	312.90
67	472.62	510.28	539.46	407.70	442.74	477.82	304.32	328.58	352.82	262.52	285.10	307.68	333.42	365.30	397.20	297.32	325.60	353.88
68	525.96	539.46	539.46	453.82	491.86	529.90	340.76	360.66	360.66	294.02	318.68	343.32	376.04	410.02	443.96	336.02	366.94	397.88
69	539.46	539.46	539.46	499.48	539.46	539.46	360.66	360.66	360.66	325.56	351.88	360.66	418.08	454.74	491.42	376.50	409.50	442.52
70	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	356.16	360.66	360.66	463.14	494.94	494.94	413.88	449.60	485.32
71	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	449.98	487.06	494.94
72	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	490.02	494.94	494.94
73	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
74	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
75	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
76	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
77	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
78	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
79	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94

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

Premium Rates with First 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	74.30	83.60	92.88	61.92	69.66	77.40	35.88	40.36	44.84	29.90	33.64	37.38	56.54	64.26	71.98	47.98	54.84	61.70
41	75.64	85.10	94.56	63.04	70.92	78.80	36.92	41.52	46.14	30.76	34.60	38.44	57.08	64.86	72.66	48.42	55.36	62.28
42	76.98	86.60	96.22	64.16	72.16	80.18	37.96	42.68	47.44	31.62	35.58	39.54	57.62	65.46	73.34	48.88	55.88	62.84
43	78.30	88.10	97.90	65.26	73.42	81.58	38.98	43.86	48.74	32.48	36.54	40.62	58.14	66.08	74.02	49.34	56.38	63.44
44	79.64	89.60	99.56	66.38	74.68	82.98	40.02	45.04	50.02	33.36	37.52	41.70	58.68	66.70	74.70	49.78	56.92	64.02
45	80.98	91.10	101.24	67.48	75.92	84.36	41.06	46.20	51.34	34.22	38.50	42.78	59.22	67.30	75.38	50.24	57.42	64.60
46	82.62	92.94	103.28	70.58	79.18	87.80	42.42	47.74	53.04	36.24	40.66	45.08	59.80	67.98	76.14	50.76	58.02	65.26
47	86.90	97.88	108.86	74.62	83.82	93.04	45.16	50.88	56.58	38.78	43.56	48.36	64.08	73.24	82.38	53.10	60.42	67.74
48	90.38	101.56	112.74	77.86	87.26	96.64	47.52	53.40	59.26	40.92	45.86	50.80	67.48	77.18	86.90	56.38	64.26	72.12
49	94.84	106.70	118.56	83.90	93.92	103.96	50.40	56.70	63.00	44.60	49.92	55.26	71.90	81.68	91.48	58.82	66.76	74.68
50	98.46	110.56	122.64	90.12	100.80	111.48	52.88	59.38	65.86	48.40	54.14	59.88	75.40	85.78	96.16	62.20	70.70	79.18
51	104.50	117.80	131.10	94.04	104.96	115.88	56.98	64.22	71.48	51.28	57.22	63.18	79.32	90.32	101.30	63.06	71.68	80.28
52	110.68	124.26	137.86	99.04	110.68	122.32	61.20	68.72	76.22	54.76	61.20	67.64	82.34	93.48	104.62	65.86	74.60	83.30
53	116.04	130.42	144.80	103.14	115.04	126.94	65.04	73.08	81.14	57.80	64.48	71.14	86.40	98.18	109.96	70.68	80.50	90.32
54	120.52	135.18	149.88	108.36	121.02	133.68	68.40	76.74	85.06	61.50	68.68	75.88	90.52	102.94	115.38	75.58	85.54	95.50
55	126.10	141.60	157.12	117.84	131.28	144.70	72.44	81.34	90.24	67.68	75.40	83.12	96.74	109.86	122.94	79.62	90.20	100.78
56	135.94	152.26	168.60	126.44	141.20	155.94	79.06	88.56	98.06	73.56	82.14	90.70	104.14	118.40	132.70	85.76	96.98	108.20
57	148.18	165.36	182.54	136.36	151.94	167.50	87.24	97.34	107.46	80.28	89.44	98.60	110.62	125.62	140.60	92.02	103.90	115.80
58	162.98	181.02	199.08	148.76	165.16	181.56	97.06	107.80	118.54	88.58	98.34	108.12	121.44	137.14	152.84	102.58	115.16	127.72
59	174.88	194.36	213.86	159.28	176.54	193.82	105.28	117.00	128.76	95.88	106.28	116.68	128.24	144.70	161.12	109.18	122.42	135.66
60	190.50	210.90	231.32	172.36	190.50	208.64	115.88	128.30	140.72	104.86	115.88	126.92	137.34	154.52	171.68	120.18	134.12	148.08
61	201.58	222.88	244.20	183.16	202.16	221.18	123.86	136.94	150.04	112.54	124.22	135.90	146.34	164.22	182.10	127.90	143.10	158.26
62	212.92	235.14	257.36	197.70	218.18	238.64	132.10	145.88	159.68	122.66	135.38	148.06	154.38	173.54	192.70	134.66	150.54	166.42
63	229.24	252.40	275.56	209.04	230.44	251.80	143.56	158.06	172.58	130.92	144.30	157.70	163.66	183.56	203.50	145.98	162.56	179.14
64	243.58	267.68	291.80	223.06	245.36	267.68	153.90	169.12	184.38	140.94	155.02	169.12	173.10	193.76	214.44	153.00	170.30	187.62
65	260.64	286.96	313.26	234.96	258.20	281.44	166.12	182.88	199.64	149.74	164.56	179.38	183.82	205.82	227.82	163.52	182.14	200.74
66	298.86	327.24	355.66	263.04	288.36	313.68	191.56	209.76	227.98	168.60	184.82	201.06	210.22	234.66	259.08	190.90	211.34	231.82
67	337.70	369.48	401.26	294.08	322.76	351.40	217.68	238.18	258.66	189.56	208.06	226.52	240.42	266.76	293.08	218.66	240.98	263.32
68	377.20	411.16	445.10	328.16	358.96	389.78	244.48	266.48	288.50	212.70	232.66	252.64	268.76	297.02	325.28	245.68	270.50	295.28
69	419.90	457.32	494.74	360.28	394.52	428.76	273.62	298.00	322.38	234.76	257.08	279.42	296.32	327.10	357.90	273.08	299.22	325.36
70	458.16	497.84	537.50	395.46	433.20	470.96	300.12	326.12	352.10	259.06	283.76	308.50	327.76	360.54	393.32	302.00	330.12	358.20
71	500.30	543.40	544.94	427.00	466.88	506.74	328.70	357.02	362.50	280.54	306.74	332.92	357.52	392.80	428.08	331.64	362.22	392.80
72	540.14	544.94	544.94	458.72	502.02	544.94	356.00	362.50	362.50	302.34	330.86	359.40	383.34	420.50	457.66	356.22	388.06	419.92
73	544.94	544.94	544.94	488.44	533.68	544.94	362.50	362.50	362.50	324.44	354.48	362.50	411.66	451.18	490.68	386.90	421.10	455.30
74	544.94	544.94	544.94	518.16	544.94	544.94	362.50	362.50	362.50	344.70	362.50	362.50	441.16	482.44	497.43	411.66	447.64	483.62
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	470.64	497.43	497.43	438.78	476.54	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	493.04	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43

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

Premium Rates with First 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	65.74	73.38	81.04	58.10	64.22	70.32	31.48	35.16	38.82	27.82	30.76	33.68	48.18	55.06	61.94	39.56	45.60	51.62
41	67.24	75.06	82.88	59.42	65.68	71.94	32.66	36.46	40.26	28.86	31.90	34.94	48.58	55.54	62.46	39.90	45.98	52.06
42	68.74	76.74	84.74	60.74	67.16	73.56	33.84	37.78	41.72	29.90	33.06	36.20	48.98	55.98	62.98	40.24	46.38	52.48
43	70.24	78.42	86.58	62.08	68.62	75.16	35.02	39.10	43.16	30.94	34.22	37.48	49.40	56.46	63.52	40.58	46.74	52.92
44	71.76	80.10	88.44	63.40	70.10	76.76	36.20	40.42	44.62	32.00	35.36	38.74	49.80	56.92	64.04	40.90	47.14	53.36
45	73.26	81.78	90.30	64.74	71.56	78.38	37.38	41.72	46.08	33.04	36.52	39.98	50.22	57.38	64.56	41.24	47.52	53.80
46	74.58	83.26	91.92	65.92	72.86	79.80	38.48	42.96	47.44	34.00	37.60	41.18	50.76	58.00	65.24	41.68	48.02	54.38
47	79.44	88.26	97.10	67.08	74.16	81.22	41.44	46.04	50.64	34.98	38.68	42.36	53.10	60.42	67.76	42.12	48.54	54.94
48	81.72	91.18	100.60	70.96	78.60	86.22	43.06	48.04	53.00	37.38	41.40	45.44	54.60	62.44	70.32	44.40	50.88	57.38
49	84.96	94.54	104.16	72.18	79.94	87.70	45.20	50.30	55.42	38.40	42.52	46.66	57.02	64.98	72.92	45.80	52.82	59.82
50	89.18	99.40	109.64	76.18	84.54	92.92	47.90	53.38	58.86	40.92	45.40	49.90	60.44	68.94	77.44	48.16	55.24	62.32
51	91.16	101.62	112.06	77.88	86.40	94.96	49.68	55.38	61.06	42.44	47.10	51.76	61.26	69.86	78.48	48.80	55.98	63.16
52	95.08	105.76	116.42	79.56	88.28	97.02	52.54	58.44	64.34	43.96	48.78	53.62	64.00	72.72	81.46	50.42	58.18	65.94
53	98.08	109.48	120.86	85.20	95.10	105.02	54.92	61.30	67.68	47.70	53.26	58.80	66.80	76.62	86.46	55.02	62.88	70.74
54	102.12	113.76	125.40	86.96	97.08	107.20	57.90	64.50	71.10	49.30	55.04	60.78	69.66	79.60	89.56	55.72	63.70	71.64
55	107.30	119.68	132.06	93.88	104.72	115.56	61.56	68.66	75.78	53.88	60.10	66.30	73.56	84.14	94.74	59.46	68.02	76.58
56	116.88	130.04	143.20	101.08	112.68	124.26	67.98	75.62	83.28	58.78	65.52	72.26	81.68	92.90	104.14	65.34	74.52	83.72
57	124.60	138.58	152.54	108.48	120.84	133.22	73.38	81.62	89.84	63.90	71.18	78.46	87.90	99.80	111.68	72.38	82.72	93.06
58	136.92	152.82	168.70	116.12	129.26	142.40	81.62	91.10	100.56	69.22	77.06	84.88	94.26	106.82	119.38	80.64	91.64	102.62
59	147.40	164.14	180.90	129.52	144.06	158.58	88.88	98.98	109.08	78.10	86.86	95.62	102.84	116.10	129.36	86.96	98.60	110.28
60	159.30	177.52	195.72	138.82	154.74	170.68	97.10	108.22	119.32	84.64	94.34	104.06	111.64	126.66	141.70	96.62	109.50	122.38
61	167.56	186.62	205.68	146.74	163.50	180.26	103.14	114.90	126.62	90.36	100.66	110.96	118.22	133.94	149.68	105.20	118.76	132.32
62	179.48	200.00	220.54	160.70	178.88	197.06	111.56	124.30	137.06	99.88	111.18	122.48	127.10	143.54	159.98	111.78	126.00	140.26
63	191.70	213.72	235.74	169.08	188.12	207.18	120.24	134.04	147.86	106.04	117.98	129.94	133.94	151.10	168.26	119.54	135.04	150.54
64	200.56	223.52	246.48	180.04	199.96	219.90	126.90	141.44	155.96	113.90	126.52	139.14	140.86	158.76	176.64	128.56	144.80	161.00
65	215.74	240.26	264.78	193.68	215.74	237.80	137.66	153.30	168.94	123.58	137.66	151.74	154.70	174.46	194.22	138.88	156.38	173.90
66	244.92	272.14	299.36	218.96	243.10	267.18	157.18	174.66	192.12	140.52	156.00	171.46	176.24	197.28	218.32	158.06	176.82	195.58
67	275.86	305.20	334.52	248.40	275.24	302.08	178.02	196.96	215.88	160.30	177.62	194.94	199.22	222.12	245.02	182.06	203.22	224.40
68	311.08	343.20	375.30	277.08	306.04	335.00	201.84	222.70	243.52	179.78	198.58	217.36	225.94	251.30	276.66	204.06	226.54	249.00
69	344.36	379.28	414.24	311.32	343.72	376.10	224.62	247.42	270.20	203.08	224.20	245.34	249.54	276.82	304.08	226.34	251.30	276.24
70	378.16	415.98	453.78	340.96	375.58	410.20	247.96	272.76	297.56	223.58	246.28	268.98	276.94	306.74	336.54	250.06	276.94	303.82
71	409.14	449.04	488.92	367.96	405.28	442.60	268.86	295.08	321.28	241.80	266.32	290.84	300.70	332.40	364.12	272.50	300.70	328.88
72	442.94	486.20	529.46	397.74	437.78	477.82	291.70	320.18	348.68	261.92	288.30	314.66	325.54	359.76	393.98	294.88	325.54	356.22
73	472.94	518.16	544.94	426.42	469.06	511.70	313.06	343.00	362.50	282.26	310.50	338.72	350.32	386.30	422.28	316.10	347.96	379.82
74	506.54	544.94	544.94	453.54	498.14	542.72	336.96	362.50	362.50	301.70	331.36	361.04	375.10	412.84	450.58	339.70	373.92	408.12
75	537.54	544.94	544.94	485.86	533.68	544.94	357.58	362.50	362.50	323.20	355.02	362.50	401.04	441.16	481.24	362.12	398.10	434.06
76	544.94	544.94	544.94	533.68	544.94	544.94	362.50	362.50	362.50	355.02	362.50	362.50	443.50	487.14	497.43	404.58	444.10	483.62
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	487.14	497.43	497.43	448.22	490.68	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	494.22	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
80				544.94	544.94					362.50	362.50					497.43	497.43	
81				544.94	544.94					362.50	362.50					497.43	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with First 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	46.22	51.90	57.58	37.14	42.04	46.98	21.96	24.68	27.38	17.66	19.98	22.34	37.06	42.64	48.24	29.30	33.60	37.90
41	47.36	53.18	59.00	38.06	43.08	48.14	22.88	25.70	28.50	18.38	20.82	23.26	37.36	43.00	48.66	29.54	33.90	38.22
42	48.50	54.48	60.44	38.98	44.14	49.30	23.78	26.72	29.62	19.10	21.64	24.18	37.66	43.36	49.06	29.80	34.16	38.54
43	49.66	55.76	61.86	39.90	45.18	50.48	24.68	27.74	30.76	19.84	22.48	25.10	37.98	43.72	49.46	30.04	34.46	38.86
44	50.80	57.06	63.30	40.82	46.22	51.64	25.60	28.74	31.90	20.58	23.30	26.02	38.30	44.08	49.88	30.30	34.74	39.18
45	51.96	58.34	64.72	41.74	47.26	52.80	26.50	29.76	33.02	21.30	24.12	26.94	38.60	44.44	50.28	30.54	35.02	39.50
46	53.02	59.54	66.06	42.60	48.24	53.90	27.42	30.78	34.14	22.02	24.94	27.86	38.96	44.84	50.74	30.82	35.34	39.88
47	56.76	63.86	70.94	47.00	52.78	58.52	29.70	33.42	37.14	24.60	27.62	30.62	41.14	47.10	53.02	32.92	37.48	42.06
48	57.88	65.12	72.36	50.64	56.98	63.32	30.66	34.48	38.30	26.82	30.18	33.52	42.44	48.90	55.34	35.06	40.60	46.14
49	61.78	69.62	77.46	51.64	58.10	64.56	33.08	37.28	41.48	27.66	31.10	34.56	44.66	51.18	57.70	37.22	42.82	48.40
50	62.96	70.94	78.94	55.44	62.50	69.54	34.08	38.40	42.72	30.00	33.82	37.64	47.88	54.92	61.96	40.36	46.48	52.58
51	67.14	75.78	84.40	58.50	65.70	72.88	36.84	41.56	46.30	32.10	36.04	39.98	48.64	55.80	62.96	41.02	47.22	53.42
52	68.50	77.30	86.10	59.68	67.02	74.36	38.06	42.96	47.86	33.18	37.26	41.32	53.30	60.58	67.84	43.62	49.92	56.20
53	75.84	85.82	95.80	63.88	71.84	79.84	42.66	48.28	53.90	35.94	40.42	44.92	55.12	63.00	70.88	45.28	52.16	59.06
54	77.32	87.50	97.66	67.14	75.30	83.44	44.02	49.80	55.60	38.22	42.86	47.50	57.96	65.96	73.96	47.98	54.96	61.96
55	81.92	92.80	103.68	71.54	80.36	89.16	47.14	53.42	59.68	41.18	46.24	51.32	61.88	70.52	79.14	51.74	59.34	66.96
56	86.58	98.18	109.80	78.14	87.62	97.14	50.42	57.18	63.96	45.52	51.04	56.58	64.68	73.42	82.14	56.46	64.18	71.88
57	93.50	105.86	118.22	83.84	94.58	105.32	55.08	62.36	69.64	49.38	55.72	62.04	70.64	80.00	89.34	62.34	70.64	78.94
58	102.82	115.94	129.08	90.78	102.26	113.76	61.22	69.04	76.86	54.06	60.90	67.74	75.68	86.20	96.70	66.22	75.16	84.08
59	110.16	124.08	138.00	95.70	107.94	120.18	66.30	74.64	83.02	57.58	64.94	72.30	84.00	95.18	106.34	72.30	81.88	91.44
60	117.70	132.42	147.12	105.26	118.28	131.28	71.52	80.46	89.40	63.96	71.88	79.76	88.20	100.02	111.86	77.44	88.20	98.94
61	126.64	142.76	158.88	110.52	124.32	138.16	77.80	87.70	97.62	67.90	76.38	84.88	94.38	106.86	119.36	85.72	97.10	108.50
62	136.98	153.96	170.92	115.90	130.54	145.18	85.04	95.58	106.12	71.96	81.06	90.14	98.50	111.64	124.78	89.74	101.78	113.82
63	145.20	163.06	180.90	123.78	139.26	154.72	91.08	102.26	113.48	77.64	87.34	97.04	107.06	120.88	134.68	96.04	108.72	121.42
64	153.64	172.36	191.12	130.64	147.58	164.50	97.30	109.16	121.04	82.74	93.46	104.18	111.32	125.80	140.26	100.20	113.56	126.92
65	164.70	184.36	204.02	141.34	159.16	176.98	105.28	117.86	130.42	90.36	101.76	113.14	119.00	134.74	150.46	108.90	122.94	136.98
66	186.54	208.16	229.78	154.42	173.58	192.74	119.60	133.48	147.34	99.02	111.28	123.58	133.50	150.48	167.44	119.94	135.78	151.62
67	204.88	227.86	250.84	170.12	190.60	211.10	131.76	146.54	161.30	109.40	122.56	135.74	145.94	164.18	182.42	132.24	149.36	166.46
68	227.16	252.12	277.08	185.98	209.04	232.14	146.50	162.62	178.70	119.94	134.82	149.72	163.14	183.82	204.50	142.48	160.84	179.22
69	249.64	276.60	303.58	201.96	226.44	250.90	161.46	178.90	196.36	130.62	146.46	162.28	178.28	200.26	222.26	153.96	174.22	194.46
70	272.32	301.34	330.32	220.64	247.76	274.84	176.64	195.46	214.26	143.12	160.72	178.28	194.78	218.68	242.58	166.78	188.36	209.92
71	296.36	327.02	357.68	236.34	265.08	293.80	193.92	213.98	234.04	154.64	173.46	192.26	211.10	236.92	262.72	177.08	199.96	222.82
72	321.76	354.70	387.66	254.56	284.92	315.30	212.64	234.40	256.18	168.22	188.28	208.36	224.06	251.20	278.32	189.86	214.04	238.24
73	343.72	378.62	413.50	270.08	303.02	335.98	228.64	251.86	275.08	179.66	201.58	223.50	239.44	268.34	297.26	200.54	226.48	252.42
74	364.40	400.58	436.76	285.58	319.82	354.08	242.40	266.48	290.54	189.96	212.76	235.54	254.76	285.44	316.10	212.30	239.44	266.56
75	387.66	426.42	465.18	304.94	341.16	377.32	257.88	283.66	309.46	202.86	226.94	251.00	270.12	302.56	335.00	221.76	250.06	278.36
76	418.68	460.02	501.38	337.26	376.68	416.08	278.50	306.00	333.52	224.34	250.58	276.80	294.88	330.26	365.66	246.54	277.78	309.04
77	450.98	495.56	540.14	369.56	412.20	454.86	300.00	329.64	359.30	245.84	274.20	302.58	323.20	360.94	398.68	273.66	307.86	342.06
78	485.86	533.68	544.94	403.16	448.40	493.62	323.20	355.02	362.50	268.20	298.28	328.36	347.96	388.66	429.36	297.26	333.80	370.38
79	516.88	544.94	544.94	435.46	483.92	532.38	343.84	362.50	362.50	289.68	321.92	354.16	376.26	420.50	464.74	327.90	368.02	408.12
80				466.48	517.52					310.30	344.28					351.50	393.98	
81				501.38	544.94					333.52	362.50					378.62	424.04	
82				533.68	544.94					355.02	362.50					406.94	455.90	
83				544.94	544.94					362.50	362.50					435.26	487.72	
84				544.94	544.94					362.50	362.50					464.74	497.43	

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

Premium Rates with Second 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
41	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
42	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
43	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
44	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
45	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
46	171.64	196.18	220.70	140.98	162.46	183.92	278.90	317.22	355.52	251.36	285.06	318.78	380.10	426.06	472.04	343.30	383.14	423.00
47	174.72	200.78	226.84	144.08	167.06	190.02	294.24	334.12	373.96	260.54	295.80	331.02	395.40	442.92	490.44	355.52	398.46	441.38
48	174.72	200.78	226.84	150.20	173.18	196.18	306.50	349.44	392.34	266.68	301.90	337.16	416.84	465.92	514.94	364.76	409.20	453.62
49	183.92	211.50	239.08	153.26	177.78	202.28	312.66	355.52	398.46	269.74	306.50	343.30	432.16	482.78	533.34	377.00	421.44	465.92
50	183.92	211.50	239.08	159.42	183.92	208.42	321.82	366.30	410.74	275.86	312.66	349.44	462.80	516.48	570.12	386.18	432.16	478.16
51	190.02	220.70	251.36	162.46	188.52	214.56	331.02	377.00	423.00	291.20	329.50	367.82	475.08	528.76	582.36	395.40	442.92	490.44
52	196.18	226.84	257.50	162.46	188.52	214.56	337.16	383.14	429.10	291.20	329.50	367.82	490.44	545.60	600.76	413.82	461.30	508.78
53	199.22	231.42	263.58	177.78	205.38	232.92	346.36	393.84	441.38	300.38	340.20	380.10	505.74	562.46	619.18	423.00	472.04	521.10
54	199.22	231.42	263.58	177.78	205.38	232.92	361.68	410.74	459.76	306.50	346.36	386.18	527.20	585.40	643.70	432.16	482.78	533.34
55	208.42	242.16	275.86	190.02	220.70	251.36	370.86	421.44	472.04	318.78	361.68	404.60	548.66	608.42	668.20	450.58	504.24	557.86
56	223.74	259.02	294.24	196.18	226.84	257.50	395.40	449.06	502.68	340.20	384.68	429.10	582.36	643.70	704.98	484.28	539.46	594.64
57	245.20	282.02	318.78	211.50	243.70	275.86	423.00	478.16	533.34	367.82	413.82	459.76	610.00	672.80	735.64	518.00	574.70	631.42
58	260.54	298.86	337.16	226.84	260.54	294.24	444.44	501.12	557.86	389.30	436.76	484.28	646.74	712.66	778.56	545.60	603.84	662.06
59	275.86	315.72	355.52	242.16	277.40	312.66	478.16	536.42	594.64	416.84	465.92	514.94	680.46	747.88	815.30	579.32	639.08	698.84
60	300.38	343.30	386.18	257.50	294.24	331.02	499.62	559.40	619.18	450.58	504.24	557.86	708.04	777.00	845.96	606.88	668.20	729.50
61	315.72	360.14	404.60	269.74	306.50	343.30	527.20	588.52	649.80	478.16	533.34	588.52	741.78	812.26	882.76	640.64	703.46	766.30
62	331.02	377.00	423.00	278.90	317.22	355.52	554.80	617.66	680.46	499.62	556.32	613.04	769.34	841.38	913.38	677.40	743.30	809.22
63	346.36	393.84	441.38	300.38	340.20	380.10	585.40	651.36	717.28	527.20	585.40	643.70	803.06	876.62	950.20	704.98	772.42	839.88
64	367.82	416.84	465.92	318.78	361.68	404.60	606.88	674.34	741.78	548.66	608.42	668.20	836.76	911.88	986.98	738.68	807.64	876.62
65	389.30	442.92	496.56	334.12	378.52	423.00	643.70	714.16	784.68	585.40	648.28	711.12	873.58	951.70	999.98	769.34	841.38	913.38
66	456.72	513.40	570.12	389.30	436.76	484.28	744.82	819.92	895.02	668.20	735.64	803.06	993.12	999.98	999.98	867.42	945.58	999.98
67	533.34	594.64	655.94	462.80	516.48	570.12	849.06	930.24	999.98	757.08	829.10	901.16	999.98	999.98	999.98	962.48	999.98	999.98
68	606.88	674.34	741.78	521.10	579.32	637.54	950.20	999.98	999.98	849.06	927.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98
69	689.66	761.68	833.72	585.40	648.28	711.12	999.98	999.98	999.98	944.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	763.24	841.38	919.54	646.74	715.70	784.68	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	830.64	911.88	993.12	708.04	780.08	852.10	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	913.38	999.22	999.98	769.34	847.54	925.68	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	986.98	999.98	999.98	833.72	916.50	999.22	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	999.98	999.98	999.98	895.02	983.90	999.98	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	965.52	999.98	999.98	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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
41	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
42	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
43	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
44	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
45	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
46	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	222.34	249.48	276.60
47	127.44	147.80	168.12	108.46	124.74	141.02	189.82	216.90	244.04	157.26	178.94	200.66	268.46	302.36	336.24	230.50	258.94	287.42
48	127.44	147.80	168.12	111.16	128.80	146.44	197.92	226.42	254.90	165.40	188.46	211.50	273.86	307.74	341.64	235.92	264.38	292.84
49	130.14	151.84	173.54	111.16	128.80	146.44	208.80	237.26	265.72	170.84	193.90	216.90	282.02	317.26	352.50	249.48	279.30	309.14
50	135.58	157.26	178.94	119.32	138.28	157.26	216.90	246.72	276.60	178.94	203.36	227.80	287.42	322.68	357.92	263.04	294.20	325.40
51	138.28	161.32	184.38	119.32	138.28	157.26	225.04	256.24	287.42	178.94	203.36	227.80	298.28	336.24	374.22	268.46	299.60	330.82
52	138.28	161.32	184.38	119.32	138.28	157.26	230.50	261.68	292.84	184.38	208.80	233.18	309.14	347.08	385.06	276.60	309.14	341.64
53	141.02	165.40	189.82	122.04	142.34	162.70	238.64	271.16	303.70	195.22	222.34	249.48	317.26	356.58	395.90	282.02	314.52	347.08
54	141.02	165.40	189.82	122.04	142.34	162.70	246.72	280.62	314.52	206.06	233.18	260.32	322.68	362.00	401.28	290.14	324.04	357.92
55	151.84	178.94	206.06	130.14	151.84	173.54	260.32	295.58	330.82	214.22	242.70	271.16	330.82	371.48	412.18	309.14	344.38	379.60
56	162.70	189.82	216.90	135.58	157.26	178.94	276.60	314.52	352.50	227.80	257.62	287.42	349.80	391.82	433.86	325.40	363.36	401.28
57	176.24	204.74	233.18	143.72	166.78	189.82	290.14	329.48	368.76	241.36	272.52	303.70	374.22	417.60	460.98	344.38	383.70	423.02
58	189.82	219.62	249.48	157.26	181.68	206.06	314.52	355.20	395.90	265.72	298.28	330.82	404.04	448.76	493.50	368.76	409.44	450.10
59	197.92	229.14	260.32	173.54	200.66	227.80	328.10	370.14	412.18	279.30	313.20	347.08	425.72	473.18	520.62	387.74	429.78	471.82
60	216.90	249.48	282.02	181.68	210.14	238.64	347.08	390.48	433.86	303.70	338.94	374.22	455.54	504.34	553.18	412.18	455.54	498.94
61	227.80	260.32	292.84	187.10	215.58	244.04	366.06	410.82	455.54	319.96	357.92	395.90	474.52	524.70	574.86	431.16	475.90	520.62
62	235.92	269.80	303.70	200.66	230.50	260.32	382.30	429.78	477.22	333.50	372.84	412.18	493.50	545.00	596.56	458.26	505.74	553.18
63	249.48	284.72	319.96	214.22	245.40	276.60	401.28	450.10	498.94	357.92	398.62	439.28	523.32	576.20	629.10	477.22	526.04	574.86
64	271.16	309.14	347.08	222.34	254.90	287.42	420.30	470.44	520.62	371.48	413.50	455.54	547.76	601.98	656.20	501.64	551.78	601.98
65	284.72	324.04	363.36	235.92	269.80	303.70	442.00	494.88	547.76	393.20	437.92	482.66	577.58	635.88	694.18	520.62	572.14	623.66
66	328.10	370.14	412.18	276.60	314.52	352.50	501.64	559.94	618.24	455.54	504.34	553.18	656.20	718.58	780.94	577.58	633.16	688.76
67	376.94	424.36	471.82	319.96	360.62	401.28	569.44	631.78	694.18	517.88	570.76	623.66	734.84	804.02	873.14	639.92	702.32	764.68
68	420.30	470.44	520.62	352.50	395.90	439.28	631.78	698.24	764.68	577.58	635.88	694.18	813.46	886.70	959.90	707.72	774.14	840.58
69	466.40	520.62	574.86	401.28	450.10	498.94	691.44	763.30	835.14	637.22	698.24	759.24	897.54	977.52	999.98	770.10	843.28	916.52
70	509.78	569.44	629.10	444.72	496.20	547.76	759.24	835.14	911.08	699.56	764.68	829.74	970.74	999.98	999.98	837.92	917.84	997.84
71	553.18	615.54	677.88	482.66	536.86	591.12	824.32	905.70	987.02	764.68	835.14	905.70	999.98	999.98	999.98	900.26	984.30	999.98
72	599.26	665.68	732.14	531.46	591.12	650.78	881.28	966.68	999.98	818.90	892.12	965.32	999.98	999.98	999.98	962.60	999.98	999.98
73	645.36	715.88	786.36	569.44	631.78	694.18	946.36	999.98	999.98	889.40	968.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	691.44	766.04	840.58	612.80	677.88	743.00	999.98	999.98	999.98	946.36	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	745.68	825.70	905.70	656.20	726.70	797.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	837.92	923.28	999.98	748.38	824.32	900.26	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	932.78	999.98	999.98	843.28	926.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	938.20	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

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

Premium Rates with Second 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
41	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
42	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
43	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
44	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
45	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
46	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
47	103.06	119.32	135.58	73.24	85.42	97.62	157.26	178.94	200.66	124.74	143.72	162.70	244.04	271.16	298.28	206.06	227.80	249.48
48	105.76	123.36	141.02	75.94	89.48	103.06	160.00	183.02	206.06	130.14	149.12	168.12	246.72	275.24	303.70	214.22	237.26	260.32
49	111.16	128.80	146.44	81.32	94.92	108.46	165.40	188.46	211.50	132.88	153.22	173.54	252.18	280.62	309.14	214.22	237.26	260.32
50	113.90	132.88	151.84	86.78	103.06	119.32	173.54	197.92	222.34	138.28	158.64	178.94	260.32	290.14	319.96	222.34	246.72	271.16
51	113.90	132.88	151.84	86.78	103.06	119.32	173.54	197.92	222.34	138.28	158.64	178.94	260.32	290.14	319.96	222.34	246.72	271.16
52	119.32	138.28	157.26	97.62	113.90	130.14	178.94	203.36	227.80	141.02	162.70	184.38	265.72	295.58	325.40	222.34	246.72	271.16
53	122.04	142.34	162.70	100.34	117.94	135.58	184.38	211.50	238.64	151.84	173.54	195.22	268.46	299.60	330.82	233.18	260.32	287.42
54	122.04	142.34	162.70	100.34	117.94	135.58	189.82	216.90	244.04	151.84	173.54	195.22	273.86	305.04	336.24	233.18	260.32	287.42
55	130.14	151.84	173.54	108.46	127.44	146.44	197.92	226.42	254.90	160.00	183.02	206.06	282.02	314.52	347.08	246.72	275.24	303.70
56	135.58	157.26	178.94	113.90	132.88	151.84	216.90	246.72	276.60	173.54	197.92	222.34	300.98	334.88	368.76	260.32	290.14	319.96
57	143.72	166.78	189.82	122.04	142.34	162.70	230.50	261.68	292.84	189.82	216.90	244.04	314.52	349.80	385.06	273.86	305.04	336.24
58	157.26	181.68	206.06	130.14	151.84	173.54	244.04	276.60	309.14	208.80	237.26	265.72	338.94	378.28	417.60	287.42	319.96	352.50
59	173.54	200.66	227.80	138.28	161.32	184.38	263.04	296.94	330.82	222.34	252.18	282.02	357.92	398.62	439.28	314.52	349.80	385.06
60	181.68	210.14	238.64	157.26	181.68	206.06	282.02	319.96	357.92	244.04	276.60	309.14	379.60	423.02	466.40	330.82	368.76	406.74
61	189.82	219.62	249.48	162.70	187.10	211.50	295.58	334.88	374.22	263.04	296.94	330.82	393.20	437.92	482.66	344.38	383.70	423.02
62	203.36	234.56	265.72	173.54	200.66	227.80	314.52	355.20	395.90	276.60	311.82	347.08	414.88	462.30	509.78	371.48	413.50	455.54
63	216.90	249.48	282.02	181.68	210.14	238.64	328.10	370.14	412.18	292.84	330.82	368.76	436.56	486.74	536.86	385.06	428.42	471.82
64	225.04	258.94	292.84	189.82	219.62	249.48	341.64	385.06	428.42	311.82	351.16	390.48	450.10	501.64	553.18	404.04	448.76	493.50
65	238.64	273.86	309.14	203.36	234.56	265.72	371.48	418.94	466.40	333.50	375.54	417.60	477.22	531.46	585.68	428.42	477.22	526.04
66	279.30	318.62	357.92	235.92	269.80	303.70	420.30	470.44	520.62	376.94	421.64	466.40	536.86	596.56	656.20	479.96	532.84	585.68
67	319.96	363.36	406.74	276.60	314.52	352.50	471.82	526.04	580.30	431.16	481.30	531.46	599.26	663.00	726.70	539.64	597.88	656.20
68	355.20	402.66	450.10	314.52	355.20	395.90	531.46	591.12	650.78	479.96	532.84	585.68	669.76	738.90	808.04	596.56	658.90	721.24
69	395.90	447.40	498.94	341.64	385.06	428.42	583.00	646.70	710.44	528.78	587.06	645.36	734.84	809.40	883.96	664.34	733.46	802.62
70	436.56	492.16	547.76	385.06	433.86	482.66	642.64	711.78	780.94	580.30	642.64	705.02	799.92	879.90	959.90	721.24	794.48	867.72
71	477.22	536.86	596.56	423.02	474.52	526.04	694.18	767.36	840.58	629.10	694.18	759.24	862.28	946.36	999.98	775.50	854.16	932.78
72	512.50	576.20	639.92	450.10	504.34	558.60	748.38	827.02	905.70	677.88	748.38	818.90	930.06	999.98	999.98	835.14	919.24	999.98
73	550.46	616.90	683.34	490.80	549.08	607.42	805.34	888.04	970.74	726.70	799.92	873.14	992.42	999.98	999.98	894.82	984.30	999.98
74	593.84	665.68	737.56	528.78	589.76	650.78	862.28	949.06	999.98	780.94	859.60	938.20	999.98	999.98	999.98	951.74	999.98	999.98
75	639.92	715.88	791.78	569.44	634.52	699.56	921.94	999.98	999.98	832.46	915.18	997.84	999.98	999.98	999.98	999.98	999.98	999.98
76	729.42	812.12	894.82	653.46	725.34	797.20	999.98	999.98	999.98	930.06	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	813.46	902.96	992.42	743.00	821.60	900.26	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	905.70	999.98	999.98	835.14	919.24	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	997.84	999.98	999.98	927.38	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
41	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
42	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
43	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
44	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
45	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
46	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
47	73.24	85.42	97.62	56.92	66.44	75.94	122.04	139.64	157.26	97.62	111.16	124.74	173.54	195.22	216.90	143.72	161.32	178.94
48	75.94	89.48	103.06	59.64	70.48	81.32	124.74	143.72	162.70	103.06	119.32	135.58	173.54	195.22	216.90	151.84	170.84	189.82
49	75.94	89.48	103.06	59.64	70.48	81.32	130.14	149.12	168.12	108.46	124.74	141.02	181.68	204.74	227.80	151.84	170.84	189.82
50	86.78	103.06	119.32	67.78	80.00	92.22	138.28	158.64	178.94	116.60	134.22	151.84	181.68	204.74	227.80	160.00	180.34	200.66
51	86.78	103.06	119.32	67.78	80.00	92.22	138.28	158.64	178.94	116.60	134.22	151.84	189.82	214.22	238.64	165.40	185.74	206.06
52	86.78	103.06	119.32	67.78	80.00	92.22	149.12	169.48	189.82	122.04	139.64	157.26	189.82	214.22	238.64	165.40	185.74	206.06
53	89.48	107.12	124.74	70.48	84.04	97.62	151.84	173.54	195.22	124.74	143.72	162.70	206.06	233.18	260.32	173.54	195.22	216.90
54	89.48	107.12	124.74	70.48	84.04	97.62	157.26	178.94	200.66	130.14	149.12	168.12	206.06	233.18	260.32	178.94	200.66	222.34
55	103.06	122.04	141.02	81.32	97.62	113.90	165.40	188.46	211.50	138.28	158.64	178.94	214.22	242.70	271.16	187.10	210.14	233.18
56	108.46	127.44	146.44	81.32	97.62	113.90	170.84	193.90	216.90	149.12	169.48	189.82	222.34	252.18	282.02	200.66	225.04	249.48
57	116.60	136.94	157.26	89.48	107.12	124.74	184.38	208.80	233.18	162.70	184.38	206.06	235.92	267.08	298.28	211.50	238.64	265.72
58	124.74	146.44	168.12	103.06	122.04	141.02	195.22	222.34	249.48	170.84	193.90	216.90	254.90	287.42	319.96	225.04	253.52	282.02
59	132.88	155.94	178.94	108.46	127.44	146.44	214.22	242.70	271.16	184.38	208.80	233.18	268.46	302.36	336.24	233.18	263.04	292.84
60	146.44	170.84	195.22	116.60	136.94	157.26	222.34	252.18	282.02	195.22	222.34	249.48	282.02	317.26	352.50	252.18	283.36	314.52
61	157.26	181.68	206.06	124.74	146.44	168.12	235.92	267.08	298.28	214.22	242.70	271.16	298.28	336.24	374.22	260.32	292.84	325.40
62	168.12	195.22	222.34	130.14	151.84	173.54	244.04	276.60	309.14	222.34	252.18	282.02	317.26	356.58	395.90	268.46	302.36	336.24
63	176.24	204.74	233.18	138.28	161.32	184.38	263.04	296.94	330.82	235.92	267.08	298.28	330.82	371.48	412.18	282.02	317.26	352.50
64	184.38	214.22	244.04	146.44	170.84	195.22	271.16	306.42	341.64	244.04	276.60	309.14	344.38	386.40	428.42	292.84	330.82	368.76
65	197.92	229.14	260.32	162.70	189.82	216.90	287.42	325.40	363.36	263.04	296.94	330.82	363.36	406.74	450.10	311.82	351.16	390.48
66	225.04	258.94	292.84	184.38	214.22	244.04	319.96	360.62	401.28	287.42	325.40	363.36	409.44	456.92	504.34	338.94	380.98	423.02
67	249.48	287.42	325.40	206.06	238.64	271.16	347.08	390.48	433.86	314.52	355.20	395.90	447.40	497.58	547.76	371.48	416.20	460.98
68	282.02	322.68	363.36	233.18	268.46	303.70	385.06	433.86	482.66	336.24	379.60	423.02	493.50	547.76	601.98	404.04	454.18	504.34
69	303.70	347.08	390.48	257.62	296.94	336.24	417.60	469.08	520.62	360.62	408.10	455.54	539.64	597.88	656.20	436.56	489.44	542.30
70	341.64	390.48	439.28	284.72	326.74	368.76	452.84	508.42	564.00	387.74	437.92	488.08	585.68	648.08	710.44	474.52	532.84	591.12
71	363.36	414.88	466.40	306.42	351.16	395.90	488.08	547.76	607.42	409.44	462.30	515.18	629.10	694.18	759.24	501.64	562.66	623.66
72	390.48	444.72	498.94	336.24	385.06	433.86	515.18	577.58	639.92	436.56	492.16	547.76	675.22	744.32	813.46	534.20	597.88	661.62
73	420.30	478.62	536.86	357.92	409.44	460.98	550.46	616.90	683.34	460.98	520.62	580.30	721.24	794.48	867.72	566.74	635.88	705.02
74	447.40	508.42	569.44	385.06	439.28	493.50	585.68	656.20	726.70	488.08	550.46	612.80	764.68	840.58	916.52	599.26	671.12	743.00
75	477.22	542.30	607.42	414.88	473.18	531.46	620.96	695.52	770.10	509.78	574.86	639.92	813.46	894.82	976.16	639.92	715.88	791.78
76	545.00	616.90	688.76	474.52	538.24	601.98	677.88	759.24	840.58	566.74	638.58	710.44	878.58	965.32	999.98	707.72	790.44	873.14
77	612.80	691.44	770.10	547.76	618.24	688.76	743.00	829.74	916.52	629.10	707.72	786.36	946.36	999.98	999.98	775.50	865.00	954.48
78	680.58	766.04	851.46	618.24	696.90	775.50	799.92	893.48	987.02	683.34	767.36	851.46	999.98	999.98	999.98	846.00	940.92	999.98
79	748.38	840.58	932.78	677.88	761.96	846.00	865.00	966.68	999.98	753.82	846.00	938.20	999.98	999.98	999.98	913.80	999.98	999.98
80				753.82	846.00					808.04	905.70					978.86	999.98	
81				818.90	916.52					870.42	974.82					999.98	999.98	
82				889.40	995.18					935.50	999.98					999.98	999.98	
83				965.32	999.98					999.98	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

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

Premium Rates with Second 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	114.44	128.72	143.00	102.98	115.38	127.78	54.20	60.98	67.74	48.78	54.64	60.52	95.80	109.28	122.72	88.26	100.10	111.96
41	116.92	131.54	146.16	105.24	117.90	130.58	56.14	63.18	70.18	50.52	56.60	62.72	96.98	110.58	124.20	89.34	101.32	113.32
42	119.44	134.38	149.30	107.50	120.44	133.38	58.10	65.36	72.64	52.28	58.58	64.88	98.14	111.90	125.72	90.44	102.54	114.68
43	121.94	137.20	152.44	109.74	122.96	136.20	60.04	67.54	75.06	54.04	60.54	67.04	99.30	113.24	127.18	91.48	103.76	116.04
44	124.48	140.02	155.58	112.00	125.48	138.96	62.00	69.76	77.50	55.80	62.52	69.22	100.44	114.58	128.68	92.58	104.98	117.38
45	126.98	142.84	158.72	114.26	128.02	141.78	63.96	71.96	79.96	57.56	64.48	71.42	101.62	115.90	130.16	93.62	106.18	118.74
46	134.00	150.20	166.40	121.02	135.06	149.14	68.40	76.66	84.94	61.76	68.94	76.10	105.02	119.44	133.88	94.64	107.36	120.04
47	142.30	159.40	176.48	127.92	143.40	158.84	73.56	82.38	91.24	66.14	74.14	82.12	112.00	127.18	142.34	99.16	112.60	126.00
48	153.06	171.08	189.08	133.94	150.24	166.56	80.08	89.50	98.92	70.06	78.62	87.14	117.94	134.44	150.92	102.58	116.16	129.72
49	161.88	180.82	199.76	141.20	157.86	174.50	85.64	95.68	105.70	74.72	83.52	92.36	121.56	138.24	154.92	104.88	119.18	133.48
50	176.72	197.22	217.70	147.48	165.04	182.58	94.54	105.50	116.48	78.88	88.26	97.68	126.44	143.92	161.36	108.38	122.84	137.28
51	185.50	206.46	227.40	154.40	172.94	191.48	100.74	112.12	123.48	83.84	93.94	104.00	131.82	150.12	168.46	115.96	131.20	146.48
52	195.72	217.72	239.76	165.14	184.10	203.06	107.80	119.92	132.04	90.94	101.40	111.82	136.08	154.62	173.18	117.52	132.98	148.44
53	206.20	229.30	252.42	172.44	192.44	212.44	115.08	128.00	140.92	96.26	107.42	118.58	141.64	161.06	180.50	122.84	139.14	155.42
54	219.48	243.70	267.96	179.92	200.98	222.02	124.06	137.78	151.46	101.68	113.60	125.52	149.84	170.16	190.46	126.98	143.52	160.00
55	233.14	258.52	283.92	191.46	214.24	237.04	133.38	147.92	162.44	109.54	122.58	135.62	155.64	176.88	198.08	133.78	151.78	169.78
56	252.74	279.36	305.96	210.18	234.14	258.06	146.62	162.06	177.50	121.94	135.82	149.72	168.26	191.10	213.94	144.78	163.70	182.58
57	270.28	298.12	325.96	229.52	254.66	279.78	158.88	175.24	191.62	134.96	149.72	164.48	182.50	206.30	230.10	158.68	178.52	198.38
58	292.44	322.26	352.04	246.72	273.04	299.38	174.10	191.82	209.58	146.86	162.52	178.22	194.38	219.16	243.96	170.26	191.02	211.80
59	313.90	345.00	376.10	267.24	294.80	322.38	189.08	207.82	226.56	161.00	177.58	194.22	211.94	237.76	263.56	184.78	206.52	228.26
60	333.06	365.50	397.94	285.48	314.30	343.14	202.92	222.66	242.44	173.94	191.48	209.06	224.42	251.26	278.10	202.38	226.48	250.58
61	354.00	387.62	421.28	305.72	335.70	365.68	217.66	238.32	259.02	187.98	206.42	224.86	239.00	266.80	294.56	216.76	241.78	266.80
62	372.40	407.26	442.12	327.88	359.78	391.68	231.00	252.62	274.24	203.38	223.18	242.96	253.82	282.58	311.30	228.58	254.52	280.46
63	394.22	430.30	466.44	346.04	379.16	412.26	246.62	269.18	291.76	216.48	237.20	257.90	270.28	300.72	331.14	243.40	270.28	297.16
64	416.44	453.84	491.20	367.64	401.96	436.28	262.66	286.24	309.82	231.88	253.52	275.18	282.70	314.14	345.56	255.58	283.42	311.26
65	440.72	480.14	519.58	388.14	424.48	460.82	280.20	305.24	330.30	246.76	269.86	292.96	302.54	335.66	368.80	275.14	304.70	334.22
66	506.26	539.46	539.46	442.18	482.04	521.90	323.94	350.92	360.66	282.94	308.42	333.94	352.86	388.42	424.00	316.54	348.48	380.42
67	539.46	539.46	539.46	495.68	538.28	539.46	360.66	360.66	360.66	319.18	346.62	360.66	405.38	444.14	482.92	361.48	395.86	430.24
68	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	357.48	360.66	360.66	457.20	494.94	494.94	408.54	446.12	483.74
69	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	457.74	494.94	494.94
70	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
71	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
72	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
73	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
74	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
75	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
76	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
77	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
78	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
79	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94

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

Premium Rates with Second 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	84.96	95.60	106.22	70.80	79.66	88.50	41.02	46.16	51.28	34.20	38.46	42.74	64.66	73.48	82.32	54.86	62.72	70.56
41	86.50	97.32	108.14	72.08	81.10	90.12	42.22	47.48	52.76	35.18	39.56	43.96	65.28	74.16	83.08	55.36	63.30	71.22
42	88.02	99.04	110.04	73.36	82.52	91.68	43.40	48.80	54.24	36.16	40.68	45.22	65.90	74.86	83.86	55.90	63.90	71.86
43	89.54	100.74	111.96	74.62	83.96	93.28	44.58	50.16	55.74	37.14	41.78	46.46	66.48	75.56	84.64	56.42	64.48	72.54
44	91.08	102.46	113.86	75.90	85.40	94.90	45.76	51.50	57.20	38.14	42.90	47.68	67.10	76.28	85.42	56.92	65.08	73.20
45	92.60	104.18	115.78	77.16	86.82	96.46	46.96	52.84	58.70	39.14	44.02	48.92	67.72	76.96	86.20	57.46	65.66	73.88
46	94.48	106.28	118.10	80.72	90.54	100.40	48.50	54.60	60.66	41.44	46.50	51.56	68.38	77.74	87.06	58.04	66.34	74.62
47	99.38	111.92	124.48	85.34	95.86	106.40	51.64	58.18	64.70	44.34	49.82	55.30	73.28	83.76	94.20	60.72	69.10	77.46
48	103.36	116.14	128.92	89.04	99.78	110.52	54.34	61.06	67.76	46.80	52.44	58.10	77.16	88.26	99.38	64.48	73.48	82.48
49	108.46	122.02	135.58	95.94	107.40	118.88	57.64	64.84	72.04	51.00	57.08	63.20	82.22	93.40	104.62	67.26	76.34	85.40
50	112.60	126.42	140.24	103.06	115.26	127.48	60.48	67.90	75.32	55.34	61.92	68.48	86.22	98.10	109.96	71.12	80.84	90.54
51	119.50	134.70	149.92	107.54	120.02	132.52	65.16	73.44	81.74	58.64	65.44	72.24	90.70	103.28	115.84	72.12	81.96	91.80
52	126.56	142.10	157.64	113.26	126.56	139.88	69.98	78.58	87.16	62.62	69.98	77.34	94.16	106.90	119.64	75.32	85.30	95.26
53	132.70	149.14	165.58	117.94	131.56	145.16	74.38	83.56	92.78	66.10	73.74	81.36	98.80	112.28	125.74	80.82	92.06	103.28
54	137.82	154.58	171.40	123.92	138.40	152.86	78.22	87.76	97.26	70.32	78.54	86.78	103.52	117.72	131.94	86.42	97.82	109.20
55	144.20	161.92	179.68	134.76	150.12	165.46	82.84	93.02	103.20	77.40	86.22	95.06	110.62	125.62	140.58	91.04	103.14	115.24
56	155.46	174.12	192.80	144.58	161.46	178.32	90.40	101.28	112.14	84.12	93.92	103.72	119.08	135.40	151.74	98.06	110.90	123.74
57	169.44	189.10	208.74	155.94	173.74	191.54	99.76	111.32	122.88	91.80	102.28	112.76	126.50	143.66	160.78	105.22	118.82	132.42
58	186.38	207.00	227.66	170.12	188.86	207.62	111.00	123.28	135.56	101.30	112.46	123.64	138.88	156.82	174.78	117.30	131.68	146.06
59	199.98	222.26	244.56	182.14	201.88	221.64	120.40	133.80	147.24	109.64	121.54	133.42	146.64	165.46	184.24	124.86	140.00	155.14
60	217.84	241.18	264.52	197.10	217.84	238.58	132.52	146.72	160.92	119.92	132.52	145.14	157.06	176.70	196.32	137.42	153.38	169.34
61	230.52	254.88	279.26	209.44	231.18	252.92	141.64	156.60	171.58	128.70	142.04	155.40	167.34	187.80	208.24	146.26	163.64	180.98
62	243.48	268.90	294.30	226.08	249.50	272.90	151.06	166.82	182.60	140.26	154.82	169.32	176.54	198.44	220.36	153.98	172.14	190.30
63	262.14	288.62	315.12	239.04	263.52	287.94	164.16	180.74	197.36	149.72	165.02	180.34	187.16	209.90	232.70	166.94	185.90	204.86
64	278.54	306.10	333.68	255.08	280.58	306.10	175.98	193.40	210.84	161.16	177.28	193.40	197.94	221.58	245.22	174.96	194.74	214.54
65	298.06	328.14	358.22	268.68	295.26	321.84	189.96	209.12	228.30	171.24	188.18	205.12	210.20	235.36	260.52	187.00	208.28	229.56
66	341.76	374.22	406.70	300.80	329.74	358.70	219.06	239.86	260.70	192.80	211.34	229.92	240.40	268.34	296.26	218.30	241.68	265.10
67	386.18	422.52	458.86	336.30	369.08	401.84	248.92	272.36	295.78	216.76	237.92	259.04	274.92	305.04	335.14	250.04	275.56	301.12
68	431.34	470.18	508.98	375.26	410.48	445.72	279.58	304.72	329.90	243.22	266.06	288.90	307.34	339.66	371.96	280.94	309.32	337.66
69	480.16	522.96	544.94	412.00	451.14	490.30	312.90	340.78	362.50	268.46	293.98	319.52	338.86	374.04	409.28	312.28	342.16	372.06
70	523.92	544.94	544.94	452.22	495.38	538.56	343.20	362.50	362.50	296.24	324.48	352.78	374.80	412.28	449.78	345.34	377.50	409.62
71	544.94	544.94	544.94	488.28	533.90	544.94	362.50	362.50	362.50	320.80	350.76	362.50	408.84	449.18	489.52	379.24	414.22	449.18
72	544.94	544.94	544.94	524.56	544.94	544.94	362.50	362.50	362.50	345.74	362.50	362.50	438.36	480.86	497.43	407.34	443.76	480.20
73	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	470.74	497.43	497.43	442.44	481.54	497.43
74	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	470.74	497.43	497.43
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43

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

Premium Rates with Second 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	75.18	83.92	92.68	66.44	73.44	80.42	36.00	40.20	44.40	31.82	35.18	38.52	55.10	62.96	70.84	45.24	52.14	59.02
41	76.90	85.84	94.78	67.94	75.10	82.26	37.34	41.70	46.04	33.00	36.48	39.96	55.56	63.52	71.42	45.62	52.58	59.54
42	78.60	87.76	96.90	69.46	76.80	84.12	38.70	43.20	47.70	34.20	37.80	41.40	56.02	64.02	72.02	46.02	53.04	60.02
43	80.32	89.68	99.00	71.00	78.46	85.94	40.04	44.72	49.36	35.38	39.14	42.86	56.50	64.56	72.64	46.40	53.44	60.52
44	82.06	91.60	101.14	72.50	80.16	87.78	41.40	46.22	51.02	36.60	40.44	44.30	56.94	65.08	73.24	46.78	53.90	61.02
45	83.78	93.52	103.26	74.04	81.84	89.64	42.74	47.70	52.70	37.78	41.76	45.72	57.42	65.62	73.82	47.16	54.34	61.52
46	85.28	95.22	105.12	75.38	83.32	91.26	44.00	49.12	54.24	38.88	43.00	47.10	58.04	66.32	74.60	47.66	54.92	62.18
47	90.84	100.92	111.04	76.70	84.80	92.88	47.38	52.64	57.90	40.00	44.24	48.44	60.72	69.10	77.48	48.16	55.50	62.82
48	93.44	104.26	115.04	81.14	89.88	98.60	49.24	54.94	60.60	42.74	47.34	51.96	62.44	71.40	80.42	50.78	58.18	65.62
49	97.16	108.10	119.12	82.54	91.42	100.28	51.68	57.52	63.38	43.92	48.62	53.36	65.20	74.30	83.38	52.38	60.40	68.40
50	101.98	113.66	125.38	87.12	96.68	106.26	54.78	61.04	67.30	46.80	51.92	57.06	69.12	78.84	88.56	55.08	63.16	71.26
51	104.24	116.20	128.14	89.06	98.80	108.58	56.82	63.32	69.82	48.54	53.86	59.18	70.06	79.88	89.74	55.80	64.02	72.22
52	108.72	120.94	133.14	90.98	100.96	110.94	60.08	66.82	73.58	50.26	55.78	61.32	73.18	83.16	93.16	57.66	66.54	75.40
53	112.16	125.20	138.20	97.42	108.76	120.10	62.80	70.10	77.40	54.54	60.90	67.24	76.38	87.62	98.86	62.92	71.90	80.90
54	116.78	130.08	143.40	99.44	111.02	122.58	66.22	73.76	81.30	56.38	62.94	69.50	79.66	91.02	102.42	63.72	72.84	81.92
55	122.70	136.86	151.02	107.36	119.76	132.14	70.40	78.52	86.66	61.62	68.72	75.82	84.12	96.22	108.34	68.00	77.78	87.58
56	133.66	148.70	163.76	115.58	128.86	142.10	77.74	86.48	95.24	67.22	74.92	82.64	93.40	106.24	119.08	74.72	85.22	95.74
57	142.48	158.48	174.44	124.06	138.18	152.34	83.92	93.34	102.74	73.08	81.40	89.72	100.52	114.12	127.70	82.76	94.60	106.42
58	156.58	174.76	192.92	132.78	147.82	162.84	93.34	104.18	115.00	79.16	88.12	97.06	107.78	122.16	136.52	92.22	104.80	117.34
59	168.56	187.70	206.86	148.12	164.74	181.34	101.64	113.18	124.74	89.30	99.32	109.34	117.60	132.76	147.92	99.44	112.76	126.10
60	182.16	203.00	223.82	158.74	176.96	195.18	111.04	123.76	136.44	96.78	107.88	119.00	127.66	144.84	162.04	110.48	125.22	139.94
61	191.62	213.40	235.20	167.80	186.96	206.14	117.94	131.40	144.80	103.32	115.10	126.88	135.18	153.16	171.16	120.30	135.80	151.32
62	205.24	228.70	252.20	183.76	204.56	225.34	127.58	142.14	156.74	114.22	127.14	140.06	145.34	164.14	182.94	127.82	144.08	160.40
63	219.22	244.40	269.58	193.34	215.12	236.92	137.50	153.28	169.08	121.26	134.92	148.60	153.16	172.78	192.42	136.70	154.42	172.14
64	229.34	255.60	281.86	205.88	228.66	251.46	145.12	161.74	178.34	130.24	144.68	159.12	161.08	181.54	202.00	147.02	165.58	184.10
65	246.70	274.74	302.78	221.48	246.70	271.94	157.42	175.30	193.18	141.32	157.42	173.52	176.90	199.50	222.10	158.82	178.82	198.86
66	280.08	311.20	342.32	250.38	278.00	305.52	179.74	199.72	219.70	160.68	178.40	196.08	201.54	225.60	249.66	180.74	202.20	223.66
67	315.46	349.00	382.54	284.06	314.74	345.44	203.58	225.24	246.86	183.30	203.12	222.92	227.82	254.00	280.18	208.20	232.38	256.60
68	355.74	392.46	429.16	316.86	349.96	383.08	230.82	254.66	278.48	205.58	227.08	248.56	258.38	287.38	316.38	233.34	259.06	284.74
69	393.78	433.72	473.70	356.00	393.06	430.08	256.86	282.94	308.98	232.22	256.38	280.56	285.36	316.56	347.72	258.82	287.38	315.88
70	432.44	475.68	518.92	389.90	429.48	469.08	283.56	311.92	340.26	255.68	281.62	307.58	316.70	350.76	384.84	285.96	316.70	347.42
71	467.86	513.50	544.94	420.78	463.46	506.12	307.46	337.44	362.50	276.50	304.54	332.58	343.86	380.12	416.38	311.62	343.86	376.08
72	506.52	544.94	544.94	454.82	500.62	544.94	333.56	362.50	362.50	299.52	329.68	359.82	372.26	411.40	450.52	337.20	372.26	407.34
73	540.82	544.94	544.94	487.62	536.38	544.94	358.00	362.50	362.50	322.78	355.06	362.50	400.60	441.74	482.90	361.48	397.90	434.34
74	544.94	544.94	544.94	518.64	544.94	544.94	362.50	362.50	362.50	345.00	362.50	362.50	428.94	472.10	497.43	388.46	427.60	466.70
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	458.60	497.43	497.43	414.10	455.24	496.36
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	462.66	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
80				544.94	544.94					362.50	362.50					497.43	497.43	
81				544.94	544.94					362.50	362.50					497.43	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with Second 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	52.86	59.34	65.84	42.48	48.08	53.72	25.12	28.22	31.30	20.20	22.84	25.54	42.38	48.76	55.16	33.50	38.42	43.34
41	54.16	60.82	67.46	43.52	49.26	55.04	26.16	29.38	32.60	21.02	23.80	26.60	42.72	49.18	55.64	33.78	38.76	43.70
42	55.46	62.30	69.12	44.58	50.48	56.38	27.20	30.56	33.88	21.84	24.74	27.66	43.06	49.58	56.10	34.08	39.06	44.08
43	56.78	63.76	70.74	45.62	51.66	57.72	28.22	31.72	35.18	22.68	25.70	28.70	43.44	50.00	56.56	34.36	39.40	44.44
44	58.10	65.26	72.38	46.68	52.86	59.06	29.28	32.86	36.48	23.54	26.64	29.76	43.80	50.40	57.04	34.64	39.72	44.80
45	59.42	66.72	74.00	47.74	54.04	60.38	30.30	34.04	37.76	24.36	27.58	30.80	44.14	50.82	57.50	34.92	40.04	45.16
46	60.64	68.08	75.54	48.72	55.16	61.64	31.36	35.20	39.04	25.18	28.52	31.86	44.56	51.28	58.02	35.24	40.42	45.60
47	64.90	73.02	81.12	53.74	60.36	66.92	33.96	38.22	42.48	28.14	31.58	35.02	47.04	53.86	60.64	37.64	42.86	48.10
48	66.18	74.46	82.74	57.90	65.16	72.40	35.06	39.42	43.80	30.66	34.52	38.34	48.54	55.92	63.28	40.10	46.42	52.76
49	70.64	79.62	88.58	59.06	66.44	73.82	37.82	42.64	47.44	31.64	35.56	39.52	51.08	58.52	65.98	42.56	48.96	55.34
50	72.00	81.12	90.28	63.40	71.48	79.52	38.98	43.92	48.86	34.30	38.68	43.04	54.76	62.80	70.86	46.16	53.16	60.12
51	76.78	86.66	96.52	66.90	75.14	83.34	42.12	47.52	52.94	36.70	41.22	45.72	55.62	63.80	72.00	46.90	54.00	61.08
52	78.34	88.40	98.46	68.24	76.64	85.04	43.52	49.12	54.72	37.94	42.60	47.26	60.96	69.28	77.58	49.88	57.08	64.26
53	86.72	98.14	109.56	73.04	82.16	91.30	48.78	55.20	61.64	41.10	46.22	51.36	63.04	72.04	81.06	51.78	59.64	67.54
54	88.42	100.06	111.68	76.78	86.10	95.42	50.34	56.94	63.58	43.70	49.02	54.32	66.28	75.42	84.58	54.86	62.84	70.86
55	93.68	106.12	118.56	81.80	91.90	101.96	53.90	61.08	68.24	47.10	52.88	58.68	70.76	80.64	90.50	59.16	67.86	76.58
56	99.00	112.28	125.56	89.36	100.20	111.08	57.66	65.38	73.14	52.06	58.36	64.70	73.96	83.96	93.92	64.56	73.40	82.20
57	106.92	121.06	135.18	95.88	108.16	120.44	62.98	71.32	79.64	56.46	63.72	70.94	80.78	91.48	102.16	71.28	80.78	90.28
58	117.58	132.58	147.60	103.82	116.94	130.08	70.00	78.94	87.90	61.82	69.64	77.46	86.54	98.58	110.58	75.72	85.94	96.14
59	125.98	141.88	157.80	109.44	123.44	137.42	75.82	85.36	94.94	65.84	74.26	82.68	96.06	108.84	121.60	82.68	93.64	104.56
60	134.60	151.42	168.24	120.36	135.26	150.12	81.78	92.00	102.24	73.14	82.20	91.20	100.86	114.38	127.92	88.56	100.86	113.14
61	144.82	163.26	181.68	126.38	142.16	158.00	88.96	100.28	111.64	77.64	87.34	97.06	107.92	122.20	136.50	98.02	111.04	124.08
62	156.64	176.06	195.46	132.54	149.28	166.02	97.24	109.30	121.36	82.28	92.70	103.08	112.64	127.66	142.70	102.62	116.38	130.16
63	166.04	186.46	206.86	141.54	159.24	176.92	104.16	116.94	129.76	88.78	99.88	110.96	122.42	138.24	154.02	109.82	124.32	138.84
64	175.70	197.10	218.56	149.40	168.76	188.12	111.26	124.82	138.42	94.62	106.88	119.14	127.30	143.86	160.40	114.58	129.86	145.14
65	188.34	210.82	233.30	161.62	182.00	202.38	120.40	134.78	149.14	103.32	116.36	129.38	136.08	154.08	172.06	124.54	140.58	156.64
66	213.32	238.04	262.76	176.58	198.50	220.40	136.76	152.64	168.48	113.24	127.26	141.32	152.66	172.08	191.48	137.16	155.26	173.38
67	234.28	260.56	286.84	194.54	217.96	241.40	150.68	167.58	184.46	125.10	140.16	155.22	166.88	187.74	208.60	151.22	170.80	190.36
68	259.76	288.30	316.86	212.68	239.04	265.46	167.52	185.96	204.34	137.16	154.18	171.20	186.56	210.20	233.86	162.94	183.92	204.94
69	285.48	316.30	347.16	230.94	258.94	286.92	184.64	204.58	224.54	149.36	167.48	185.58	203.86	229.00	254.16	176.06	199.22	222.38
70	311.40	344.60	377.74	252.30	283.32	314.28	202.00	223.52	245.02	163.66	183.78	203.86	222.74	250.06	277.40	190.72	215.40	240.06
71	338.90	373.96	409.02	270.26	303.12	335.98	221.76	244.70	267.64	176.84	198.36	219.86	241.40	270.92	300.42	202.50	228.66	254.80
72	367.94	405.62	443.30	291.10	325.82	360.56	243.16	268.04	292.96	192.36	215.30	238.26	256.22	287.26	318.26	217.12	244.76	272.44
73	393.06	432.96	472.86	308.84	346.52	384.20	261.46	288.02	314.56	205.44	230.52	255.58	273.80	306.86	339.92	229.32	258.98	288.66
74	416.70	458.08	499.44	326.58	365.72	404.90	277.20	304.72	332.24	217.22	243.30	269.34	291.32	326.42	361.48	242.78	273.80	304.82
75	443.30	487.62	531.94	348.70	390.12	431.48	294.90	324.38	353.88	231.98	259.52	287.02	308.90	345.98	383.08	253.60	285.96	318.32
76	478.78	526.04	544.94	385.66	430.74	475.80	318.48	349.92	362.50	256.54	286.54	316.54	337.20	377.66	418.14	281.92	317.66	353.40
77	515.72	544.94	544.94	422.60	471.36	520.14	343.06	362.50	362.50	281.12	313.56	346.02	369.60	412.74	455.90	312.94	352.04	391.16
78	544.94	544.94	544.94	461.02	512.76	544.94	362.50	362.50	362.50	306.70	341.10	362.50	397.90	444.44	490.98	339.92	381.72	423.54
79	544.94	544.94	544.94	497.96	544.94	544.94	362.50	362.50	362.50	331.26	362.50	362.50	430.26	480.86	497.43	374.96	420.84	466.70
80				533.44	544.94					354.84	362.50					401.96	450.52	
81				544.94	544.94					362.50	362.50					432.96	484.90	
82				544.94	544.94					362.50	362.50					465.34	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with Third 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
41	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
42	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
43	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
44	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
45	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
46	208.68	238.52	268.32	171.40	197.52	223.62	339.08	385.68	432.24	305.60	346.58	387.58	462.12	518.00	573.90	417.38	465.82	514.28
47	212.42	244.10	275.80	175.18	203.12	231.02	357.74	406.22	454.66	316.76	359.64	402.46	480.72	538.50	596.28	432.24	484.44	536.64
48	212.42	244.10	275.80	182.62	210.56	238.52	372.64	424.84	477.00	324.24	367.06	409.92	506.80	566.46	626.06	443.48	497.50	551.52
49	223.62	257.14	290.68	186.34	216.14	245.94	380.14	432.24	484.44	327.96	372.64	417.38	525.42	586.96	648.44	458.36	512.38	566.46
50	223.62	257.14	290.68	193.82	223.62	253.40	391.26	445.34	499.38	335.40	380.14	424.84	562.68	627.94	693.16	469.52	525.42	581.34
51	231.02	268.32	305.60	197.52	229.20	260.86	402.46	458.36	514.28	354.04	400.60	447.20	577.60	642.86	708.04	480.72	538.50	596.28
52	238.52	275.80	313.06	197.52	229.20	260.86	409.92	465.82	521.70	354.04	400.60	447.20	596.28	663.34	730.40	503.12	560.84	618.58
53	242.22	281.36	320.46	216.14	249.70	283.18	421.10	478.84	536.64	365.20	413.62	462.12	614.88	683.84	752.80	514.28	573.90	633.56
54	242.22	281.36	320.46	216.14	249.70	283.18	439.74	499.38	558.98	372.64	421.10	469.52	640.98	711.74	782.62	525.42	586.96	648.44
55	253.40	294.42	335.40	231.02	268.32	305.60	450.90	512.38	573.90	387.58	439.74	491.92	667.06	739.72	812.40	547.82	613.06	678.24
56	272.02	314.92	357.74	238.52	275.80	313.06	480.72	545.96	611.16	413.62	467.70	521.70	708.04	782.62	857.12	588.78	655.88	722.96
57	298.12	342.88	387.58	257.14	296.30	335.40	514.28	581.34	648.44	447.20	503.12	558.98	741.64	818.00	894.40	629.78	698.72	767.68
58	316.76	363.36	409.92	275.80	316.76	357.74	540.36	609.26	678.24	473.32	531.02	588.78	786.30	866.46	946.58	663.34	734.14	804.94
59	335.40	383.86	432.24	294.42	337.26	380.14	581.34	652.18	722.96	506.80	566.46	626.06	827.30	909.28	991.24	704.34	777.00	849.66
60	365.20	417.38	469.52	313.06	357.74	402.46	607.44	680.12	752.80	547.82	613.06	678.24	860.84	944.68	999.98	737.84	812.40	886.92
61	383.86	437.86	491.92	327.96	372.64	417.38	640.98	715.52	790.02	581.34	648.44	715.52	901.86	987.54	999.98	778.90	855.26	931.66
62	402.46	458.36	514.28	339.08	385.68	432.24	674.52	750.96	827.30	607.44	676.38	745.34	935.36	999.98	999.98	823.58	903.70	983.86
63	421.10	478.84	536.64	365.20	413.62	462.12	711.74	791.92	872.08	640.98	711.74	782.62	976.36	999.98	999.98	857.12	939.10	999.98
64	447.20	506.80	566.46	387.58	439.74	491.92	737.84	819.86	901.86	667.06	739.72	812.40	999.98	999.98	999.98	898.08	981.94	999.98
65	473.32	538.50	603.72	406.22	460.20	514.28	782.62	868.28	954.02	711.74	788.18	864.58	999.98	999.98	999.98	935.36	999.98	999.98
66	555.28	624.20	693.16	473.32	531.02	588.78	905.56	996.86	999.98	812.40	894.40	976.36	999.98	999.98	999.98	999.98	999.98	999.98
67	648.44	722.96	797.50	562.68	627.94	693.16	999.98	999.98	999.98	920.46	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
68	737.84	819.86	901.86	633.56	704.34	775.12	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	838.50	926.06	999.98	711.74	788.18	864.58	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	927.94	999.98	999.98	786.30	870.14	954.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	999.98	999.98	999.98	860.84	948.42	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	999.98	999.98	999.98	935.36	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
41	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
42	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
43	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
44	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
45	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
46	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	254.26	285.28	316.30
47	145.74	169.02	192.26	124.02	142.64	161.26	217.06	248.04	279.06	179.84	204.62	229.46	307.00	345.76	384.50	263.58	296.10	328.68
48	145.74	169.02	192.26	127.12	147.28	167.46	226.32	258.92	291.48	189.14	215.52	241.86	313.16	351.92	390.68	269.78	302.32	334.88
49	148.82	173.64	198.44	127.12	147.28	167.46	238.76	271.32	303.86	195.36	221.74	248.04	322.50	362.80	403.10	285.28	319.38	353.52
50	155.04	179.84	204.62	136.44	158.12	179.84	248.04	282.14	316.30	204.62	232.54	260.50	328.68	369.00	409.30	300.80	336.42	372.10
51	158.12	184.48	210.84	136.44	158.12	179.84	257.34	293.02	328.68	204.62	232.54	260.50	341.10	384.50	427.94	307.00	342.60	378.30
52	158.12	184.48	210.84	136.44	158.12	179.84	263.58	299.24	334.88	210.84	238.76	266.64	353.52	396.90	440.32	316.30	353.52	390.68
53	161.26	189.14	217.06	139.56	162.78	186.06	272.90	310.08	347.30	223.24	254.26	285.28	362.80	407.76	452.72	322.50	359.66	396.90
54	161.26	189.14	217.06	139.56	162.78	186.06	282.14	320.90	359.66	235.64	266.64	297.68	369.00	413.96	458.88	331.78	370.56	409.30
55	173.64	204.62	235.64	148.82	173.64	198.44	297.68	338.00	378.30	244.96	277.54	310.08	378.30	424.80	471.34	353.52	393.82	434.08
56	186.06	217.06	248.04	155.04	179.84	204.62	316.30	359.66	403.10	260.50	294.60	328.68	400.00	448.06	496.14	372.10	415.52	458.88
57	201.54	234.12	266.64	164.34	190.72	217.06	331.78	376.78	421.68	276.00	311.64	347.30	427.94	477.54	527.14	393.82	438.78	483.74
58	217.06	251.14	285.28	179.84	207.76	235.64	359.66	406.18	452.72	303.86	341.10	378.30	462.04	513.18	564.34	421.68	468.20	514.70
59	226.32	262.02	297.68	198.44	229.46	260.50	375.20	423.26	471.34	319.38	358.16	396.90	486.82	541.10	595.34	443.40	491.46	539.54
60	248.04	285.28	322.50	207.76	240.30	272.90	396.90	446.52	496.14	347.30	387.58	427.94	520.92	576.72	632.58	471.34	520.92	570.56
61	260.50	297.68	334.88	213.96	246.52	279.06	418.60	469.78	520.92	365.88	409.30	452.72	542.62	600.02	657.38	493.04	544.20	595.34
62	269.78	308.52	347.30	229.46	263.58	297.68	437.18	491.46	545.72	381.36	426.36	471.34	564.34	623.22	682.18	524.04	578.34	632.58
63	285.28	325.58	365.88	244.96	280.62	316.30	458.88	514.70	570.56	409.30	455.84	502.34	598.44	658.90	719.40	545.72	601.54	657.38
64	310.08	353.52	396.90	254.26	291.48	328.68	480.62	537.96	595.34	424.80	472.86	520.92	626.38	688.38	750.38	573.64	630.98	688.38
65	325.58	370.56	415.52	269.78	308.52	347.30	505.44	565.92	626.38	449.64	500.78	551.94	660.48	727.16	793.82	595.34	654.26	713.18
66	375.20	423.26	471.34	316.30	359.66	403.10	573.64	640.32	706.98	520.92	576.72	632.58	750.38	821.72	893.04	660.48	724.04	787.62
67	431.04	485.28	539.54	365.88	412.38	458.88	651.18	722.46	793.82	592.22	652.68	713.18	840.32	919.42	998.46	731.78	803.12	874.44
68	480.62	537.96	595.34	403.10	452.72	502.34	722.46	798.46	874.44	660.48	727.16	793.82	930.22	999.98	999.98	809.30	885.26	961.24
69	533.34	595.34	657.38	458.88	514.70	570.56	790.68	872.86	955.02	728.68	798.46	868.22	999.98	999.98	999.98	880.64	964.32	999.98
70	582.96	651.18	719.40	508.56	567.42	626.38	868.22	955.02	999.98	799.98	874.44	948.84	999.98	999.98	999.98	958.18	999.98	999.98
71	632.58	703.90	775.18	551.94	613.92	675.96	942.64	999.98	999.98	874.44	955.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	685.28	761.22	837.22	607.74	675.96	744.18	999.98	999.98	999.98	936.44	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	738.00	818.64	899.22	651.18	722.46	793.82	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	790.68	876.00	961.24	700.76	775.18	849.64	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	852.72	944.22	999.98	750.38	831.00	911.62	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	958.18	999.98	999.98	855.80	942.64	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	964.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
41	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
42	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
43	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
44	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
45	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
46	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
47	117.86	136.44	155.04	83.76	97.68	111.64	179.84	204.62	229.46	142.64	164.34	186.06	279.06	310.08	341.10	235.64	260.50	285.28
48	120.94	141.06	161.26	86.84	102.32	117.86	182.96	209.28	235.64	148.82	170.52	192.26	282.14	314.74	347.30	244.96	271.32	297.68
49	127.12	147.28	167.46	93.00	108.54	124.02	189.14	215.52	241.86	151.96	175.22	198.44	288.38	320.90	353.52	244.96	271.32	297.68
50	130.24	151.96	173.64	99.24	117.86	136.44	198.44	226.32	254.26	158.12	181.42	204.62	297.68	331.78	365.88	254.26	282.14	310.08
51	130.24	151.96	173.64	99.24	117.86	136.44	198.44	226.32	254.26	158.12	181.42	204.62	297.68	331.78	365.88	254.26	282.14	310.08
52	136.44	158.12	179.84	111.64	130.24	148.82	204.62	232.54	260.50	161.26	186.06	210.84	303.86	338.00	372.10	254.26	282.14	310.08
53	139.56	162.78	186.06	114.74	134.86	155.04	210.84	241.86	272.90	173.64	198.44	223.24	307.00	342.60	378.30	266.64	297.68	328.68
54	139.56	162.78	186.06	114.74	134.86	155.04	217.06	248.04	279.06	173.64	198.44	223.24	313.16	348.82	384.50	266.64	297.68	328.68
55	148.82	173.64	198.44	124.02	145.74	167.46	226.32	258.92	291.48	182.96	209.28	235.64	322.50	359.66	396.90	282.14	314.74	347.30
56	155.04	179.84	204.62	130.24	151.96	173.64	248.04	282.14	316.30	198.44	226.32	254.26	344.18	382.94	421.68	297.68	331.78	365.88
57	164.34	190.72	217.06	139.56	162.78	186.06	263.58	299.24	334.88	217.06	248.04	279.06	359.66	400.00	440.32	313.16	348.82	384.50
58	179.84	207.76	235.64	148.82	173.64	198.44	279.06	316.30	353.52	238.76	271.32	303.86	387.58	432.58	477.54	328.68	365.88	403.10
59	198.44	229.46	260.50	158.12	184.48	210.84	300.80	339.56	378.30	254.26	288.38	322.50	409.30	455.84	502.34	359.66	400.00	440.32
60	207.76	240.30	272.90	179.84	207.76	235.64	322.50	365.88	409.30	279.06	316.30	353.52	434.08	483.74	533.34	378.30	421.68	465.12
61	217.06	251.14	285.28	186.06	213.96	241.86	338.00	382.94	427.94	300.80	339.56	378.30	449.64	500.78	551.94	393.82	438.78	483.74
62	232.54	268.22	303.86	198.44	229.46	260.50	359.66	406.18	452.72	316.30	356.58	396.90	474.42	528.66	582.96	424.80	472.86	520.92
63	248.04	285.28	322.50	207.76	240.30	272.90	375.20	423.26	471.34	334.88	378.30	421.68	499.22	556.60	613.92	440.32	489.92	539.54
64	257.34	296.10	334.88	217.06	251.14	285.28	390.68	440.32	489.92	356.58	401.56	446.52	514.70	573.64	632.58	462.04	513.18	564.34
65	272.90	313.16	353.52	232.54	268.22	303.86	424.80	479.08	533.34	381.36	429.44	477.54	545.72	607.74	669.74	489.92	545.72	601.54
66	319.38	364.36	409.30	269.78	308.52	347.30	480.62	537.96	595.34	431.04	482.16	533.34	613.92	682.18	750.38	548.86	609.32	669.74
67	365.88	415.52	465.12	316.30	359.66	403.10	539.54	601.54	663.60	493.04	550.38	607.74	685.28	758.16	831.00	617.10	683.70	750.38
68	406.18	460.46	514.70	359.66	406.18	452.72	607.74	675.96	744.18	548.86	609.32	669.74	765.90	844.96	924.02	682.18	753.48	824.76
69	452.72	511.62	570.56	390.68	440.32	489.92	666.68	739.52	812.42	604.68	671.32	738.00	840.32	925.58	999.98	759.70	838.74	917.82
70	499.22	562.80	626.38	440.32	496.14	551.94	734.88	813.94	893.04	663.60	734.88	806.22	914.74	999.98	999.98	824.76	908.52	992.26
71	545.72	613.92	682.18	483.74	542.62	601.54	793.82	877.50	961.24	719.40	793.82	868.22	986.04	999.98	999.98	886.82	976.76	999.98
72	586.06	658.90	731.78	514.70	576.72	638.78	855.80	945.72	999.98	775.18	855.80	936.44	999.98	999.98	999.98	955.02	999.98	999.98
73	629.46	705.44	781.42	561.24	627.90	694.60	920.94	999.98	999.98	831.00	914.74	998.46	999.98	999.98	999.98	999.98	999.98	999.98
74	679.08	761.22	843.42	604.68	674.42	744.18	986.04	999.98	999.98	893.04	982.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	731.78	818.64	905.42	651.18	725.60	799.98	999.98	999.98	999.98	951.94	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	834.12	928.68	999.98	747.26	829.46	911.62	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	930.22	999.98	999.98	849.64	939.52	999.98	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	955.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
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
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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
41	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
42	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
43	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
44	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
45	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
46	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
47	83.76	97.68	111.64	65.08	75.98	86.84	139.56	159.68	179.84	111.64	127.12	142.64	198.44	223.24	248.04	164.34	184.48	204.62
48	86.84	102.32	117.86	68.20	80.60	93.00	142.64	164.34	186.06	117.86	136.44	155.04	198.44	223.24	248.04	173.64	195.36	217.06
49	86.84	102.32	117.86	68.20	80.60	93.00	148.82	170.52	192.26	124.02	142.64	161.26	207.76	234.12	260.50	173.64	195.36	217.06
50	99.24	117.86	136.44	77.50	91.48	105.46	158.12	181.42	204.62	133.34	153.48	173.64	207.76	234.12	260.50	182.96	206.22	229.46
51	99.24	117.86	136.44	77.50	91.48	105.46	158.12	181.42	204.62	133.34	153.48	173.64	217.06	244.96	272.90	189.14	212.40	235.64
52	99.24	117.86	136.44	77.50	91.48	105.46	170.52	193.80	217.06	139.56	159.68	179.84	217.06	244.96	272.90	189.14	212.40	235.64
53	102.32	122.50	142.64	80.60	96.10	111.64	173.64	198.44	223.24	142.64	164.34	186.06	235.64	266.64	297.68	198.44	223.24	248.04
54	102.32	122.50	142.64	80.60	96.10	111.64	179.84	204.62	229.46	148.82	170.52	192.26	235.64	266.64	297.68	204.62	229.46	254.26
55	117.86	139.56	161.26	93.00	111.64	130.24	189.14	215.52	241.86	158.12	181.42	204.62	244.96	277.54	310.08	213.96	240.30	266.64
56	124.02	145.74	167.46	93.00	111.64	130.24	195.36	221.74	248.04	170.52	193.80	217.06	254.26	288.38	322.50	229.46	257.34	285.28
57	133.34	156.60	179.84	102.32	122.50	142.64	210.84	238.76	266.64	186.06	210.84	235.64	269.78	305.42	341.10	241.86	272.90	303.86
58	142.64	167.46	192.26	117.86	139.56	161.26	223.24	254.26	285.28	195.36	221.74	248.04	291.48	328.68	365.88	257.34	289.90	322.50
59	151.96	178.32	204.62	124.02	145.74	167.46	244.96	277.54	310.08	210.84	238.76	266.64	307.00	345.76	384.50	266.64	300.80	334.88
60	167.46	195.36	223.24	133.34	156.60	179.84	254.26	288.38	322.50	223.24	254.26	285.28	322.50	362.80	403.10	288.38	324.04	359.66
61	179.84	207.76	235.64	142.64	167.46	192.26	269.78	305.42	341.10	244.96	277.54	310.08	341.10	384.50	427.94	297.68	334.88	372.10
62	192.26	223.24	254.26	148.82	173.64	198.44	279.06	316.30	353.52	254.26	288.38	322.50	362.80	407.76	452.72	307.00	345.76	384.50
63	201.54	234.12	266.64	158.12	184.48	210.84	300.80	339.56	378.30	269.78	305.42	341.10	378.30	424.80	471.34	322.50	362.80	403.10
64	210.84	244.96	279.06	167.46	195.36	223.24	310.08	350.40	390.68	279.06	316.30	353.52	393.82	441.86	489.92	334.88	378.30	421.68
65	226.32	262.02	297.68	186.06	217.06	248.04	328.68	372.10	415.52	300.80	339.56	378.30	415.52	465.12	514.70	356.58	401.56	446.52
66	257.34	296.10	334.88	210.84	244.96	279.06	365.88	412.38	458.88	328.68	372.10	415.52	468.20	522.50	576.72	387.58	435.66	483.74
67	285.28	328.68	372.10	235.64	272.90	310.08	396.90	446.52	496.14	359.66	406.18	452.72	511.62	569.00	626.38	424.80	475.94	527.14
68	322.50	369.00	415.52	266.64	307.00	347.30	440.32	496.14	551.94	384.50	434.08	483.74	564.34	626.38	688.38	462.04	519.38	576.72
69	347.30	396.90	446.52	294.60	339.56	384.50	477.54	536.40	595.34	412.38	466.68	520.92	617.10	683.70	750.38	499.22	559.70	620.14
70	390.68	446.52	502.34	325.58	373.64	421.68	517.84	581.40	644.96	443.40	500.78	558.14	669.74	741.10	812.42	542.62	609.32	675.96
71	415.52	474.42	533.34	350.40	401.56	452.72	558.14	626.38	694.60	468.20	528.66	589.12	719.40	793.82	868.22	573.64	643.42	713.18
72	446.52	508.56	570.56	384.50	440.32	496.14	589.12	660.48	731.78	499.22	562.80	626.38	772.14	851.16	930.22	610.88	683.70	756.58
73	480.62	547.32	613.92	409.30	468.20	527.14	629.46	705.44	781.42	527.14	595.34	663.60	824.76	908.52	992.26	648.08	727.16	806.22
74	511.62	581.40	651.18	440.32	502.34	564.34	669.74	750.38	831.00	558.14	629.46	700.76	874.44	961.24	999.98	685.28	767.44	849.64
75	545.72	620.14	694.60	474.42	541.10	607.74	710.08	795.36	880.64	582.96	657.38	731.78	930.22	999.98	999.98	731.78	818.64	905.42
76	623.22	705.44	787.62	542.62	615.50	688.38	775.18	868.22	961.24	648.08	730.24	812.42	999.98	999.98	999.98	809.30	903.90	998.46
77	700.76	790.68	880.64	626.38	706.98	787.62	849.64	948.84	999.98	719.40	809.30	899.22	999.98	999.98	999.98	886.82	989.16	999.98
78	778.26	876.00	973.68	706.98	796.92	886.82	914.74	999.98	999.98	781.42	877.50	973.68	999.98	999.98	999.98	967.42	999.98	999.98
79	855.80	961.24	999.98	775.18	871.32	967.42	989.16	999.98	999.98	862.02	967.42	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				862.02	967.42					924.02	999.98					999.98	999.98	
81				936.44	999.98					995.36	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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Third 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	139.14	156.50	173.86	125.20	140.28	155.36	65.90	74.14	82.36	59.30	66.44	73.58	116.48	132.86	149.20	107.30	121.70	136.12
41	142.16	159.92	177.70	127.96	143.34	158.76	68.26	76.82	85.32	61.42	68.82	76.26	117.90	134.44	151.00	108.62	123.18	137.78
42	145.22	163.38	181.52	130.70	146.44	162.16	70.64	79.46	88.32	63.56	71.22	78.88	119.32	136.04	152.86	109.96	124.66	139.42
43	148.26	166.80	185.34	133.42	149.50	165.60	73.00	82.12	91.26	65.70	73.60	81.50	120.72	137.68	154.62	111.22	126.16	141.08
44	151.34	170.24	189.16	136.16	152.56	168.94	75.38	84.82	94.22	67.84	76.02	84.16	122.12	139.30	156.44	112.56	127.64	142.72
45	154.38	173.66	192.98	138.92	155.64	172.38	77.76	87.48	97.22	69.98	78.40	86.84	123.54	140.92	158.24	113.82	129.10	144.36
46	162.92	182.62	202.30	147.14	164.20	181.32	83.16	93.20	103.28	75.08	83.82	92.52	127.68	145.22	162.78	115.06	130.52	145.94
47	173.00	193.80	214.56	155.52	174.34	193.12	89.44	100.16	110.92	80.42	90.14	99.84	136.16	154.62	173.06	120.56	136.90	153.20
48	186.10	208.00	229.88	162.84	182.66	202.50	97.36	108.82	120.26	85.18	95.58	105.94	143.40	163.46	183.48	124.72	141.22	157.72
49	196.82	219.84	242.86	171.68	191.92	212.16	104.12	116.32	128.52	90.84	101.54	112.30	147.80	168.08	188.36	127.52	144.90	162.28
50	214.86	239.78	264.68	179.30	200.66	221.98	114.94	128.26	141.62	95.90	107.30	118.76	153.72	174.98	196.18	131.76	149.34	166.90
51	225.54	251.02	276.48	187.72	210.26	232.80	122.48	136.32	150.12	101.94	114.22	126.44	160.26	182.52	204.82	140.98	159.52	178.10
52	237.96	264.70	291.50	200.78	223.82	246.88	131.06	145.80	160.54	110.56	123.28	135.96	165.44	187.98	210.56	142.88	161.68	180.48
53	250.70	278.78	306.90	209.66	233.96	258.28	139.92	155.62	171.34	117.04	130.60	144.16	172.20	195.82	219.46	149.34	169.16	188.96
54	266.84	296.30	325.78	218.74	244.36	269.94	150.84	167.52	184.14	123.62	138.12	152.60	182.18	206.88	231.56	154.38	174.50	194.52
55	283.46	314.30	345.20	232.78	260.48	288.20	162.16	179.84	197.50	133.18	149.04	164.88	189.22	215.06	240.82	162.64	184.54	206.42
56	307.28	339.64	371.98	255.54	284.66	313.74	178.26	197.04	215.80	148.26	165.14	182.02	204.58	232.34	260.10	176.02	199.02	221.98
57	328.60	362.46	396.30	279.06	309.62	340.16	193.16	213.06	232.98	164.08	182.02	199.98	221.88	250.82	279.76	192.92	217.04	241.20
58	355.54	391.80	428.02	299.96	331.96	363.98	211.68	233.22	254.80	178.56	197.60	216.68	236.32	266.46	296.60	207.00	232.24	257.50
59	381.64	419.46	457.26	324.92	358.42	391.96	229.88	252.66	275.46	195.74	215.90	236.14	257.68	289.06	320.44	224.66	251.08	277.52
60	404.94	444.38	483.82	347.08	382.12	417.20	246.72	270.72	294.76	211.48	232.80	254.18	272.86	305.48	338.12	246.06	275.36	304.66
61	430.40	471.26	512.20	371.70	408.14	444.60	264.64	289.74	314.92	228.54	250.96	273.38	290.58	324.38	358.12	263.54	293.96	324.38
62	452.76	495.14	537.54	398.64	437.42	476.20	280.86	307.14	333.42	247.26	271.34	295.40	308.60	343.56	378.48	277.90	309.44	340.98
63	479.30	523.16	539.46	420.72	460.98	501.22	299.84	327.26	354.72	263.20	288.38	313.56	328.60	365.62	402.60	295.92	328.60	361.28
64	506.30	539.46	539.46	446.98	488.70	530.44	319.34	348.02	360.66	281.92	308.24	334.56	343.70	381.94	420.14	310.74	344.58	378.44
65	535.82	539.46	539.46	471.90	516.08	539.46	340.66	360.66	360.66	300.02	328.10	356.18	367.82	408.10	448.38	334.52	370.46	406.34
66	539.46	539.46	539.46	537.60	539.46	539.46	360.66	360.66	360.66	344.00	360.66	360.66	429.00	472.24	494.94	384.84	423.68	462.52
67	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	492.86	494.94	494.94	439.48	481.28	494.94
68	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
69	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
70	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
71	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
72	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
73	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
74	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
75	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
76	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
77	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
78	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
79	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94

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

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	97.16	109.32	121.46	80.96	91.10	101.20	46.90	52.78	58.64	39.10	43.98	48.88	73.94	84.02	94.14	62.74	71.72	80.68
41	98.92	111.28	123.66	82.42	92.74	103.06	48.28	54.30	60.34	40.22	45.24	50.26	74.64	84.80	95.00	63.30	72.38	81.44
42	100.66	113.26	125.84	83.88	94.36	104.84	49.62	55.80	62.02	41.36	46.52	51.72	75.36	85.60	95.90	63.92	73.08	82.18
43	102.40	115.20	128.04	85.34	96.02	106.66	50.98	57.36	63.74	42.48	47.78	53.12	76.02	86.40	96.78	64.52	73.74	82.96
44	104.16	117.16	130.20	86.80	97.66	108.52	52.32	58.90	65.42	43.62	49.06	54.52	76.74	87.22	97.68	65.08	74.42	83.70
45	105.90	119.14	132.40	88.24	99.28	110.30	53.70	60.42	67.12	44.76	50.34	55.94	77.44	88.00	98.58	65.70	75.08	84.48
46	108.04	121.54	135.06	92.30	103.54	114.82	55.46	62.44	69.36	47.38	53.18	58.96	78.20	88.90	99.56	66.38	75.86	85.34
47	113.64	127.98	142.34	97.58	109.62	121.68	59.06	66.54	73.98	50.70	56.98	63.24	83.80	95.78	107.72	69.44	79.02	88.58
48	118.20	132.82	147.42	101.82	114.10	126.38	62.14	69.82	77.48	53.52	59.96	66.44	88.24	100.92	113.64	73.74	84.02	94.32
49	124.02	139.54	155.04	109.72	122.82	135.94	65.92	74.14	82.38	58.32	65.28	72.28	94.02	106.80	119.64	76.92	87.30	97.66
50	128.76	144.56	160.36	117.86	131.80	145.78	69.16	77.64	86.14	63.28	70.80	78.30	98.60	112.18	125.74	81.32	92.44	103.54
51	136.66	154.04	171.44	122.98	137.24	151.54	74.52	83.98	93.48	67.06	74.84	82.60	103.72	118.10	132.46	82.48	93.72	104.98
52	144.72	162.50	180.26	129.52	144.72	159.96	80.02	89.86	99.68	71.60	80.02	88.44	107.68	122.24	136.82	86.14	97.54	108.94
53	151.74	170.54	189.34	134.86	150.44	166.00	85.06	95.56	106.10	75.58	84.32	93.04	112.98	128.40	143.78	92.42	105.28	118.10
54	157.60	176.76	196.00	141.70	158.26	174.80	89.44	100.36	111.22	80.42	89.82	99.24	118.38	134.62	150.88	98.82	111.86	124.88
55	164.90	185.16	205.48	154.10	171.66	189.20	94.74	106.38	118.02	88.50	98.60	108.70	126.50	143.66	160.76	104.10	117.94	131.78
56	177.78	199.12	220.48	165.34	184.64	203.92	103.38	115.82	128.24	96.20	107.40	118.60	136.18	154.84	173.52	112.14	126.82	141.50
57	193.76	216.24	238.70	178.32	198.68	219.04	114.08	127.30	140.52	104.98	116.96	128.94	144.66	164.28	183.86	120.32	135.88	151.42
58	213.14	236.72	260.34	194.54	215.96	237.42	126.94	140.98	155.02	115.84	128.60	141.38	158.82	179.32	199.86	134.14	150.58	167.02
59	228.68	254.16	279.66	208.28	230.86	253.46	137.68	153.00	168.38	125.38	138.98	152.58	167.68	189.20	210.68	142.78	160.10	177.40
60	249.10	275.80	302.48	225.40	249.10	272.82	151.54	167.78	184.02	137.14	151.54	165.98	179.60	202.06	224.50	157.14	175.40	193.64
61	263.60	291.46	319.34	239.50	264.36	289.22	161.98	179.08	196.20	147.18	162.42	177.70	191.36	214.76	238.12	167.26	187.12	206.96
62	278.42	307.50	336.54	258.54	285.32	312.08	172.74	190.76	208.80	160.40	177.04	193.62	201.88	226.92	251.98	176.08	196.84	217.62
63	299.76	330.04	360.36	273.36	301.34	329.26	187.72	206.68	225.68	171.20	188.70	206.22	214.02	240.02	266.10	190.90	212.58	234.26
64	318.52	350.04	381.58	291.70	320.86	350.04	201.24	221.16	241.10	184.30	202.72	221.16	226.36	253.38	280.42	200.08	222.70	245.34
65	340.84	375.24	409.64	307.24	337.64	368.04	217.22	239.14	261.06	195.82	215.20	234.56	240.38	269.14	297.92	213.84	238.18	262.50
66	390.82	427.94	465.08	343.98	377.06	410.18	250.50	274.28	298.12	220.48	241.68	262.92	274.90	306.86	338.78	249.64	276.36	303.16
67	441.60	483.16	524.72	384.58	422.06	459.52	284.64	311.46	338.24	247.88	272.06	296.22	314.38	348.82	383.24	285.92	315.12	344.34
68	493.26	537.66	544.94	429.12	469.40	509.70	319.70	348.46	362.50	278.14	304.24	330.36	351.46	388.42	425.34	321.26	353.72	386.12
69	544.94	544.94	544.94	471.14	515.90	544.94	357.82	362.50	362.50	307.00	336.18	362.50	387.50	427.72	468.02	357.10	391.28	425.46
70	544.94	544.94	544.94	517.12	544.94	544.94	362.50	362.50	362.50	338.76	362.50	362.50	428.60	471.46	497.43	394.90	431.68	468.42
71	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	467.52	497.43	497.43	433.68	473.68	497.43
72	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	465.80	497.43	497.43
73	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
74	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43

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

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	85.98	95.96	105.98	75.98	83.98	91.96	41.16	45.98	50.78	36.38	40.22	44.04	63.00	72.00	81.00	51.74	59.62	67.50
41	87.94	98.16	108.38	77.70	85.88	94.06	42.70	47.68	52.64	37.74	41.72	45.70	63.54	72.64	81.68	52.16	60.12	68.08
42	89.88	100.36	110.80	79.42	87.82	96.20	44.26	49.40	54.54	39.10	43.22	47.34	64.06	73.20	82.36	52.62	60.66	68.64
43	91.84	102.56	113.20	81.20	89.72	98.28	45.78	51.14	56.44	40.46	44.76	49.02	64.60	73.82	83.06	53.06	61.12	69.20
44	93.84	104.74	115.66	82.90	91.66	100.38	47.34	52.86	58.34	41.86	46.24	50.66	65.12	74.42	83.76	53.50	61.64	69.78
45	95.80	106.94	118.08	84.66	93.58	102.50	48.88	54.54	60.26	43.20	47.76	52.28	65.66	75.04	84.42	53.92	62.14	70.36
46	97.52	108.88	120.20	86.20	95.28	104.36	50.32	56.18	62.02	44.46	49.18	53.86	66.38	75.84	85.30	54.50	62.80	71.10
47	103.88	115.40	126.98	87.70	96.98	106.22	54.18	60.20	66.22	45.74	50.58	55.40	69.44	79.02	88.60	55.08	63.46	71.84
48	106.86	119.22	131.56	92.78	102.78	112.76	56.30	62.82	69.30	48.88	54.14	59.42	71.40	81.64	91.96	58.06	66.54	75.04
49	111.10	123.62	136.22	94.38	104.54	114.68	59.10	65.78	72.48	50.22	55.60	61.02	74.56	84.96	95.34	59.90	69.06	78.22
50	116.62	129.98	143.38	99.62	110.56	121.52	62.64	69.80	76.96	53.52	59.38	65.26	79.04	90.16	101.28	62.98	72.22	81.48
51	119.20	132.88	146.54	101.84	112.98	124.16	64.98	72.40	79.84	55.50	61.60	67.68	80.12	91.34	102.62	63.80	73.20	82.58
52	124.32	138.30	152.26	104.04	115.46	126.86	68.70	76.42	84.14	57.48	63.78	70.12	83.68	95.10	106.54	65.94	76.10	86.22
53	128.26	143.18	158.04	111.40	124.38	137.34	71.82	80.16	88.50	62.36	69.64	76.90	87.34	100.20	113.04	71.96	82.22	92.52
54	133.54	148.76	163.98	113.72	126.96	140.18	75.72	84.34	92.96	64.48	71.98	79.48	91.10	104.08	117.12	72.86	83.30	93.68
55	140.32	156.50	172.70	122.76	136.94	151.10	80.50	89.80	99.10	70.46	78.58	86.70	96.20	110.04	123.90	77.76	88.94	100.16
56	152.84	170.04	187.26	132.16	147.36	162.50	88.90	98.90	108.92	76.86	85.68	94.50	106.80	121.48	136.18	85.44	97.46	109.48
57	162.94	181.22	199.48	141.86	158.02	174.20	95.96	106.74	117.48	83.56	93.08	102.60	114.94	130.50	146.02	94.64	108.18	121.70
58	179.06	199.84	220.62	151.84	169.04	186.22	106.74	119.14	131.50	90.52	100.76	111.00	123.26	139.70	156.12	105.46	119.84	134.18
59	192.76	214.64	236.56	169.38	188.38	207.36	116.22	129.42	142.64	102.12	113.58	125.04	134.48	151.82	169.16	113.72	128.94	144.20
60	208.30	232.14	255.94	181.52	202.36	223.20	126.98	141.52	156.02	110.68	123.36	136.08	145.98	165.62	185.30	126.34	143.20	160.02
61	219.12	244.04	268.96	191.88	213.80	235.72	134.86	150.26	165.58	118.14	131.62	145.10	154.58	175.14	195.72	137.56	155.30	173.04
62	234.70	261.52	288.40	210.14	233.92	257.68	145.90	162.54	179.24	130.62	145.38	160.16	166.20	187.70	209.20	146.16	164.76	183.42
63	250.68	279.48	308.28	221.10	246.00	270.92	157.24	175.28	193.34	138.66	154.28	169.92	175.14	197.58	220.04	156.32	176.58	196.84
64	262.26	292.28	322.32	235.44	261.48	287.56	165.94	184.96	203.94	148.94	165.44	181.96	184.20	207.60	231.00	168.12	189.34	210.52
65	282.10	314.18	346.24	253.26	282.10	310.98	180.02	200.46	220.90	161.60	180.02	198.42	202.30	228.14	253.98	181.62	204.48	227.40
66	320.28	355.86	391.46	286.32	317.90	349.38	205.54	228.38	251.24	183.74	204.00	224.22	230.46	257.98	285.50	206.68	231.22	255.76
67	360.74	399.10	437.44	324.84	359.92	395.02	232.80	257.56	282.30	209.60	232.28	254.92	260.52	290.46	320.40	238.08	265.74	293.44
68	406.80	448.80	490.76	362.34	400.20	438.06	263.96	291.22	318.46	235.08	259.68	284.24	295.46	328.62	361.80	266.84	296.24	325.60
69	450.30	495.98	541.70	407.10	449.48	491.82	293.72	323.56	353.32	265.56	293.18	320.82	326.32	362.00	397.62	295.96	328.62	361.22
70	494.50	543.96	544.94	445.86	491.12	536.40	324.26	356.70	362.50	292.38	322.04	351.72	362.16	401.10	440.08	327.00	362.16	397.28
71	535.02	544.94	544.94	481.18	529.98	544.94	351.60	362.50	362.50	316.18	348.26	362.50	393.22	434.68	476.14	356.34	393.22	430.06
72	544.94	544.94	544.94	520.10	544.94	544.94	362.50	362.50	362.50	342.52	362.50	362.50	425.70	470.44	497.43	385.60	425.70	465.80
73	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	458.10	497.43	497.43	413.36	455.02	496.68
74	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	490.50	497.43	497.43	444.22	488.98	497.43
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	473.54	497.43	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
80				544.94	544.94					362.50	362.50					497.43	497.43	
81				544.94	544.94					362.50	362.50					497.43	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	60.44	67.86	75.30	48.58	54.98	61.44	28.72	32.28	35.80	23.10	26.12	29.20	48.46	55.76	63.08	38.30	43.94	49.56
41	61.94	69.54	77.14	49.76	56.34	62.94	29.92	33.60	37.28	24.04	27.22	30.42	48.86	56.24	63.62	38.62	44.32	49.98
42	63.42	71.24	79.04	50.98	57.72	64.48	31.10	34.94	38.74	24.98	28.30	31.64	49.24	56.70	64.16	38.98	44.66	50.40
43	64.92	72.92	80.90	52.16	59.08	66.00	32.28	36.28	40.22	25.94	29.38	32.82	49.68	57.18	64.68	39.30	45.06	50.82
44	66.44	74.62	82.76	53.38	60.44	67.54	33.48	37.58	41.72	26.92	30.46	34.04	50.08	57.64	65.22	39.62	45.42	51.24
45	67.94	76.30	84.62	54.60	61.80	69.04	34.64	38.92	43.18	27.86	31.54	35.22	50.48	58.12	65.76	39.94	45.78	51.64
46	69.34	77.86	86.38	55.72	63.08	70.48	35.86	40.26	44.64	28.80	32.62	36.44	50.96	58.64	66.34	40.30	46.22	52.14
47	74.22	83.50	92.76	61.46	69.02	76.52	38.84	43.70	48.58	32.18	36.12	40.04	53.80	61.60	69.34	43.04	49.02	55.00
48	75.68	85.14	94.62	66.22	74.52	82.80	40.10	45.08	50.08	35.06	39.48	43.84	55.50	63.94	72.36	45.86	53.08	60.34
49	80.78	91.04	101.30	67.54	75.98	84.42	43.24	48.76	54.24	36.18	40.66	45.20	58.42	66.92	75.46	48.66	55.98	63.28
50	82.34	92.76	103.24	72.50	81.74	90.94	44.58	50.22	55.88	39.22	44.24	49.22	62.62	71.82	81.04	52.78	60.80	68.74
51	87.80	99.10	110.38	76.50	85.92	95.30	48.16	54.34	60.54	41.96	47.14	52.28	63.60	72.96	82.34	53.64	61.76	69.84
52	89.58	101.08	112.60	78.04	87.64	97.24	49.76	56.18	62.58	43.38	48.72	54.04	69.70	79.22	88.72	57.04	65.28	73.48
53	99.16	112.22	125.28	83.52	93.96	104.40	55.78	63.12	70.48	47.00	52.86	58.74	72.08	82.38	92.70	59.22	68.20	77.24
54	101.12	114.42	127.70	87.80	98.46	109.12	57.56	65.12	72.70	49.98	56.06	62.12	75.80	86.24	96.72	62.74	71.86	81.04
55	107.12	121.36	135.58	93.54	105.10	116.60	61.64	69.84	78.04	53.86	60.48	67.10	80.92	92.22	103.48	67.66	77.60	87.58
56	113.20	128.40	143.58	102.18	114.58	127.02	65.94	74.76	83.64	59.54	66.74	73.98	84.58	96.02	107.40	73.82	83.94	94.00
57	122.26	138.44	154.58	109.64	123.68	137.72	72.02	81.56	91.08	64.56	72.86	81.12	92.38	104.62	116.82	81.52	92.38	103.24
58	134.46	151.60	168.78	118.72	133.72	148.76	80.04	90.28	100.52	70.70	79.64	88.58	98.96	112.72	126.46	86.58	98.28	109.94
59	144.06	162.24	180.44	125.14	141.16	157.14	86.70	97.62	108.56	75.30	84.92	94.54	109.84	124.46	139.06	94.54	107.08	119.56
60	153.92	173.16	192.38	137.64	154.68	171.66	93.52	105.20	116.92	83.64	94.00	104.30	115.34	130.80	146.28	101.28	115.34	129.38
61	165.60	186.70	207.76	144.52	162.56	180.68	101.72	114.68	127.66	88.78	99.88	111.00	123.42	139.74	156.10	112.08	126.98	141.88
62	179.12	201.34	223.52	151.56	170.70	189.84	111.20	124.98	138.78	94.08	106.00	117.88	128.80	145.98	163.18	117.34	133.08	148.84
63	189.88	213.22	236.56	161.86	182.10	202.32	119.12	133.72	148.38	101.52	114.22	126.88	140.00	158.08	176.12	125.58	142.16	158.76
64	200.92	225.40	249.94	170.84	192.98	215.12	127.22	142.74	158.28	108.20	122.22	136.24	145.58	164.50	183.42	131.02	148.50	165.98
65	215.38	241.08	266.78	184.82	208.12	231.42	137.68	154.12	170.54	118.14	133.06	147.96	155.62	176.20	196.76	142.42	160.76	179.12
66	243.94	272.20	300.48	201.92	227.00	252.04	156.38	174.54	192.66	129.50	145.52	161.60	174.58	196.78	218.96	156.84	177.54	198.26
67	267.90	297.96	328.02	222.46	249.24	276.04	172.30	191.64	210.94	143.06	160.28	177.50	190.84	214.68	238.54	172.92	195.32	217.68
68	297.04	329.68	362.34	243.20	273.36	303.56	191.56	212.66	233.66	156.84	176.32	195.78	213.34	240.38	267.42	186.32	210.32	234.36
69	326.46	361.70	396.98	264.08	296.10	328.10	211.14	233.94	256.76	170.80	191.52	212.22	233.12	261.86	290.64	201.34	227.82	254.30
70	356.10	394.06	431.96	288.52	323.98	359.38	231.00	255.60	280.18	187.16	210.16	233.12	254.72	285.96	317.22	218.10	246.32	274.52
71	387.54	427.64	467.72	309.06	346.62	384.20	253.60	279.82	306.06	202.22	226.84	251.42	276.04	309.80	343.54	231.56	261.48	291.38
72	420.76	463.84	506.92	332.88	372.58	412.32	278.06	306.52	335.00	219.98	246.20	272.46	293.00	328.50	363.94	248.28	279.90	311.54
73	449.48	495.10	540.74	353.16	396.26	439.34	298.98	329.36	359.72	234.92	263.60	292.26	313.10	350.90	388.72	262.24	296.16	330.10
74	476.52	523.82	544.94	373.46	418.22	463.02	316.98	348.46	362.50	248.40	278.22	308.00	333.14	373.28	413.36	277.62	313.10	348.58
75	506.92	544.94	544.94	398.76	446.12	493.42	337.22	362.50	362.50	265.28	296.76	328.22	353.24	395.64	438.06	290.00	327.00	364.00
76	544.94	544.94	544.94	441.02	492.56	544.10	362.50	362.50	362.50	293.36	327.66	361.98	385.60	431.86	478.16	322.38	363.26	404.12
77	544.94	544.94	544.94	483.26	539.02	544.94	362.50	362.50	362.50	321.48	358.56	362.50	422.66	471.98	497.43	357.86	402.56	447.30
78	544.94	544.94	544.94	527.20	544.94	544.94	362.50	362.50	362.50	350.72	362.50	362.50	455.02	497.43	497.43	388.72	436.50	484.34
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	492.02	497.43	497.43	428.78	481.24	497.43
80				544.94	544.94					362.50	362.50					459.66	497.43	
81				544.94	544.94					362.50	362.50					495.10	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with Fourth 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
41	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
42	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
43	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
44	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
45	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
46	253.72	290.00	326.22	208.38	240.14	271.88	412.26	468.92	525.52	371.54	421.38	471.22	561.84	629.78	697.74	507.46	566.34	625.26
47	258.26	296.78	335.32	212.98	246.96	280.88	434.94	493.88	552.78	385.12	437.26	489.32	584.46	654.70	724.96	525.52	588.98	652.44
48	258.26	296.78	335.32	222.02	256.00	290.00	453.06	516.52	579.94	394.22	446.28	498.38	616.16	688.70	761.16	539.18	604.86	670.54
49	271.88	312.64	353.40	226.56	262.78	299.02	462.18	525.52	588.98	398.74	453.06	507.46	638.80	713.62	788.38	557.28	622.96	688.70
50	271.88	312.64	353.40	235.64	271.88	308.08	475.70	541.44	607.14	407.78	462.18	516.52	684.10	763.46	842.74	570.84	638.80	706.80
51	280.88	326.22	371.54	240.14	278.66	317.16	489.32	557.28	625.26	430.44	487.06	543.70	702.24	781.60	860.84	584.46	654.70	724.96
52	290.00	335.32	380.62	240.14	278.66	317.16	498.38	566.34	634.28	430.44	487.06	543.70	724.96	806.50	888.02	611.70	681.88	752.08
53	294.50	342.08	389.62	262.78	303.58	344.30	511.98	582.18	652.44	444.02	502.88	561.84	747.58	831.42	915.26	625.26	697.74	770.28
54	294.50	342.08	389.62	262.78	303.58	344.30	534.64	607.14	679.60	453.06	511.98	570.84	779.30	865.34	951.52	638.80	713.62	788.38
55	308.08	357.96	407.78	280.88	326.22	371.54	548.20	622.96	697.74	471.22	534.64	598.08	811.02	899.36	987.72	666.04	745.36	824.60
56	330.72	382.88	434.94	290.00	335.32	380.62	584.46	663.78	743.04	502.88	568.64	634.28	860.84	951.52	999.98	715.84	797.42	878.98
57	362.46	416.88	471.22	312.64	360.24	407.78	625.26	706.80	788.38	543.70	611.70	679.60	901.68	994.52	999.98	765.68	849.50	933.34
58	385.12	441.78	498.38	335.32	385.12	434.94	656.98	740.74	824.60	575.46	645.62	715.84	955.98	999.98	999.98	806.50	892.56	978.64
59	407.78	466.70	525.52	357.96	410.04	462.18	706.80	792.92	878.98	616.16	688.70	761.16	999.98	999.98	999.98	856.34	944.68	999.98
60	444.02	507.46	570.84	380.62	434.94	489.32	738.52	826.90	915.26	666.04	745.36	824.60	999.98	999.98	999.98	897.06	987.72	999.98
61	466.70	532.36	598.08	398.74	453.06	507.46	779.30	869.94	960.50	706.80	788.38	869.94	999.98	999.98	999.98	946.98	999.98	999.98
62	489.32	557.28	625.26	412.26	468.92	525.52	820.08	913.02	999.98	738.52	822.34	906.18	999.98	999.98	999.98	999.98	999.98	999.98
63	511.98	582.18	652.44	444.02	502.88	561.84	865.34	962.82	999.98	779.30	865.34	951.52	999.98	999.98	999.98	999.98	999.98	999.98
64	543.70	616.16	688.70	471.22	534.64	598.08	897.06	996.78	999.98	811.02	899.36	987.72	999.98	999.98	999.98	999.98	999.98	999.98
65	575.46	654.70	734.00	493.88	559.52	625.26	951.52	999.98	999.98	865.34	958.28	999.98	999.98	999.98	999.98	999.98	999.98	999.98
66	675.12	758.90	842.74	575.46	645.62	715.84	999.98	999.98	999.98	987.72	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
67	788.38	878.98	969.60	684.10	763.46	842.74	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
68	897.06	996.78	999.98	770.28	856.34	942.40	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
69	999.98	999.98	999.98	865.34	958.28	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	999.98	999.98	999.98	955.98	999.98	999.98	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	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

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

Premium Rates with Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
41	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
42	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
43	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
44	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
45	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
46	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	290.76	326.22	361.70
47	166.66	193.28	219.86	141.82	163.12	184.40	248.22	283.64	319.12	205.66	233.98	262.40	351.06	395.38	439.68	301.42	338.60	375.86
48	166.66	193.28	219.86	145.36	168.42	191.50	258.80	296.08	333.32	216.28	246.46	276.58	358.10	402.44	446.76	308.50	345.72	382.94
49	170.18	198.56	226.92	145.36	168.42	191.50	273.04	310.26	347.48	223.40	253.56	283.64	368.78	414.88	460.96	326.22	365.22	404.26
50	177.30	205.66	233.98	156.02	180.82	205.66	283.64	322.64	361.70	233.98	265.92	297.90	375.86	421.96	468.04	343.98	384.70	425.50
51	180.82	210.96	241.10	156.02	180.82	205.66	294.28	335.08	375.86	233.98	265.92	297.90	390.06	439.68	489.36	351.06	391.78	432.60
52	180.82	210.96	241.10	156.02	180.82	205.66	301.42	342.20	382.94	241.10	273.04	304.92	404.26	453.86	503.52	361.70	404.26	446.76
53	184.40	216.28	248.22	159.60	186.14	212.76	312.08	354.58	397.14	255.28	290.76	326.22	414.88	466.28	517.70	368.78	411.28	453.86
54	184.40	216.28	248.22	159.60	186.14	212.76	322.64	366.96	411.28	269.46	304.92	340.40	421.96	473.38	524.74	379.40	423.74	468.04
55	198.56	233.98	269.46	170.18	198.56	226.92	340.40	386.52	432.60	280.12	317.38	354.58	432.60	485.78	539.00	404.26	450.34	496.38
56	212.76	248.22	283.64	177.30	205.66	233.98	361.70	411.28	460.96	297.90	336.88	375.86	457.42	512.38	567.36	425.50	475.16	524.74
57	230.46	267.72	304.92	187.92	218.10	248.22	379.40	430.86	482.20	315.62	356.38	397.14	489.36	546.08	602.80	450.34	501.76	553.18
58	248.22	287.18	326.22	205.66	237.58	269.46	411.28	464.48	517.70	347.48	390.06	432.60	528.36	586.84	645.34	482.20	535.40	588.58
59	258.80	299.62	340.40	226.92	262.40	297.90	429.06	484.02	539.00	365.22	409.56	453.86	556.70	618.76	680.80	507.04	562.00	616.98
60	283.64	326.22	368.78	237.58	274.80	312.08	453.86	510.62	567.36	397.14	443.22	489.36	595.68	659.50	723.38	539.00	595.68	652.46
61	297.90	340.40	382.94	244.68	281.90	319.12	478.68	537.20	595.68	418.40	468.04	517.70	620.50	686.14	751.74	563.80	622.32	680.80
62	308.50	352.80	397.14	262.40	301.42	340.40	499.94	562.00	624.04	436.10	487.56	539.00	645.34	712.68	780.10	599.26	661.36	723.38
63	326.22	372.32	418.40	280.12	320.90	361.70	524.74	588.58	652.46	468.04	521.26	574.44	684.34	753.48	822.66	624.04	687.88	751.74
64	354.58	404.26	453.86	290.76	333.32	375.86	549.60	615.18	680.80	485.78	540.74	595.68	716.28	787.18	858.08	655.98	721.54	787.18
65	372.32	423.74	475.16	308.50	352.80	397.14	577.98	647.14	716.28	514.18	572.66	631.16	755.28	831.54	907.76	680.80	748.16	815.54
66	429.06	484.02	539.00	361.70	411.28	460.96	655.98	732.22	808.46	595.68	659.50	723.38	858.08	939.66	999.98	755.28	827.96	900.68
67	492.90	554.94	616.98	418.40	471.58	524.74	744.64	826.16	907.76	677.22	746.36	815.54	960.94	999.98	999.98	836.82	918.40	999.96
68	549.60	615.18	680.80	460.96	517.70	574.44	826.16	913.06	999.96	755.28	831.54	907.76	999.98	999.98	999.98	925.46	999.98	999.98
69	609.90	680.80	751.74	524.74	588.58	652.46	904.16	998.14	999.98	833.28	913.06	992.84	999.98	999.98	999.98	999.98	999.98	999.98
70	666.64	744.64	822.66	581.56	648.86	716.28	992.84	999.98	999.98	914.80	999.96	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	723.38	804.94	886.44	631.16	702.04	772.98	999.98	999.98	999.98	999.96	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	783.64	870.48	957.38	694.98	772.98	851.00	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	843.92	936.14	999.98	744.64	826.16	907.76	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	904.16	999.98	999.98	801.34	886.44	971.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	975.12	999.98	999.98	858.08	950.28	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	978.64	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
41	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
42	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
43	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
44	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
45	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
46	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
47	134.78	156.02	177.30	95.78	111.70	127.66	205.66	233.98	262.40	163.12	187.92	212.76	319.12	354.58	390.06	269.46	297.90	326.22
48	138.30	161.30	184.40	99.30	117.00	134.78	209.22	239.32	269.46	170.18	195.00	219.86	322.64	359.92	397.14	280.12	310.26	340.40
49	145.36	168.42	191.50	106.34	124.12	141.82	216.28	246.46	276.58	173.78	200.38	226.92	329.78	366.96	404.26	280.12	310.26	340.40
50	148.94	173.78	198.56	113.48	134.78	156.02	226.92	258.80	290.76	180.82	207.46	233.98	340.40	379.40	418.40	290.76	322.64	354.58
51	148.94	173.78	198.56	113.48	134.78	156.02	226.92	258.80	290.76	180.82	207.46	233.98	340.40	379.40	418.40	290.76	322.64	354.58
52	156.02	180.82	205.66	127.66	148.94	170.18	233.98	265.92	297.90	184.40	212.76	241.10	347.48	386.52	425.50	290.76	322.64	354.58
53	159.60	186.14	212.76	131.20	154.22	177.30	241.10	276.58	312.08	198.56	226.92	255.28	351.06	391.78	432.60	304.92	340.40	375.86
54	159.60	186.14	212.76	131.20	154.22	177.30	248.22	283.64	319.12	198.56	226.92	255.28	358.10	398.88	439.68	304.92	340.40	375.86
55	170.18	198.56	226.92	141.82	166.66	191.50	258.80	296.08	333.32	209.22	239.32	269.46	368.78	411.28	453.86	322.64	359.92	397.14
56	177.30	205.66	233.98	148.94	173.78	198.56	283.64	322.64	361.70	226.92	258.80	290.76	393.58	437.90	482.20	340.40	379.40	418.40
57	187.92	218.10	248.22	159.60	186.14	212.76	301.42	342.20	382.94	248.22	283.64	319.12	411.28	457.42	503.52	358.10	398.88	439.68
58	205.66	237.58	269.46	170.18	198.56	226.92	319.12	361.70	404.26	273.04	310.26	347.48	443.22	494.66	546.08	375.86	418.40	460.96
59	226.92	262.40	297.90	180.82	210.96	241.10	343.98	388.30	432.60	290.76	329.78	368.78	468.04	521.26	574.44	411.28	457.42	503.52
60	237.58	274.80	312.08	205.66	237.58	269.46	368.78	418.40	468.04	319.12	361.70	404.26	496.38	553.18	609.90	432.60	482.20	531.88
61	248.22	287.18	326.22	212.76	244.68	276.58	386.52	437.90	489.36	343.98	388.30	432.60	514.18	572.66	631.16	450.34	501.76	553.18
62	265.92	306.72	347.48	226.92	262.40	297.90	411.28	464.48	517.70	361.70	407.76	453.86	542.52	604.54	666.64	485.78	540.74	595.68
63	283.64	326.22	368.78	237.58	274.80	312.08	429.06	484.02	539.00	382.94	432.60	482.20	570.88	636.50	702.04	503.52	560.24	616.98
64	294.28	338.60	382.94	248.22	287.18	326.22	446.76	503.52	560.24	407.76	459.20	510.62	588.58	655.98	723.38	528.36	586.84	645.34
65	312.08	358.10	404.26	265.92	306.72	347.48	485.78	547.84	609.90	436.10	491.08	546.08	624.04	694.98	765.88	560.24	624.04	687.88
66	365.22	416.66	468.04	308.50	352.80	397.14	549.60	615.18	680.80	492.90	551.36	609.90	702.04	780.10	858.08	627.64	696.78	765.88
67	418.40	475.16	531.88	361.70	411.28	460.96	616.98	687.88	758.84	563.80	629.38	694.98	783.64	866.98	950.28	705.68	781.84	858.08
68	464.48	526.56	588.58	411.28	464.48	517.70	694.98	772.98	851.00	627.64	696.78	765.88	875.84	966.24	999.98	780.10	861.62	943.14
69	517.70	585.06	652.46	446.76	503.52	560.24	762.38	845.66	929.02	691.48	767.68	843.92	960.94	999.98	999.98	868.74	959.12	999.98
70	570.88	643.58	716.28	503.52	567.36	631.16	840.36	930.76	999.98	758.84	840.36	921.94	999.98	999.98	999.98	943.14	999.98	999.98
71	624.04	702.04	780.10	553.18	620.50	687.88	907.76	999.98	999.98	822.66	907.76	992.84	999.98	999.98	999.98	999.98	999.98	999.98
72	670.18	753.48	836.82	588.58	659.50	730.46	978.64	999.98	999.98	886.44	978.64	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	719.80	806.70	893.58	641.80	718.02	794.30	999.98	999.98	999.98	950.28	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	776.56	870.48	964.48	691.48	771.22	851.00	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	836.82	936.14	999.98	744.64	829.74	914.80	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	953.84	999.98	999.98	854.52	948.52	999.98	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	971.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	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
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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
41	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
42	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
43	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
44	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
45	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
46	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
47	95.78	111.70	127.66	74.42	86.88	99.30	159.60	182.60	205.66	127.66	145.36	163.12	226.92	255.28	283.64	187.92	210.96	233.98
48	99.30	117.00	134.78	77.98	92.16	106.34	163.12	187.92	212.76	134.78	156.02	177.30	226.92	255.28	283.64	198.56	223.40	248.22
49	99.30	117.00	134.78	77.98	92.16	106.34	170.18	195.00	219.86	141.82	163.12	184.40	237.58	267.72	297.90	198.56	223.40	248.22
50	113.48	134.78	156.02	88.62	104.62	120.60	180.82	207.46	233.98	152.48	175.50	198.56	237.58	267.72	297.90	209.22	235.82	262.40
51	113.48	134.78	156.02	88.62	104.62	120.60	180.82	207.46	233.98	152.48	175.50	198.56	248.22	280.12	312.08	216.28	242.88	269.46
52	113.48	134.78	156.02	88.62	104.62	120.60	195.00	221.62	248.22	159.60	182.60	205.66	248.22	280.12	312.08	216.28	242.88	269.46
53	117.00	140.08	163.12	92.16	109.90	127.66	198.56	226.92	255.28	163.12	187.92	212.76	269.46	304.92	340.40	226.92	255.28	283.64
54	117.00	140.08	163.12	92.16	109.90	127.66	205.66	233.98	262.40	170.18	195.00	219.86	269.46	304.92	340.40	233.98	262.40	290.76
55	134.78	159.60	184.40	106.34	127.66	148.94	216.28	246.46	276.58	180.82	207.46	233.98	280.12	317.38	354.58	244.68	274.80	304.92
56	141.82	166.66	191.50	106.34	127.66	148.94	223.40	253.56	283.64	195.00	221.62	248.22	290.76	329.78	368.78	262.40	294.28	326.22
57	152.48	179.08	205.66	117.00	140.08	163.12	241.10	273.04	304.92	212.76	241.10	269.46	308.50	349.26	390.06	276.58	312.08	347.48
58	163.12	191.50	219.86	134.78	159.60	184.40	255.28	290.76	326.22	223.40	253.56	283.64	333.32	375.86	418.40	294.28	331.52	368.78
59	173.78	203.92	233.98	141.82	166.66	191.50	280.12	317.38	354.58	241.10	273.04	304.92	351.06	395.38	439.68	304.92	343.98	382.94
60	191.50	223.40	255.28	152.48	179.08	205.66	290.76	329.78	368.78	255.28	290.76	326.22	368.78	414.88	460.96	329.78	370.56	411.28
61	205.66	237.58	269.46	163.12	191.50	219.86	308.50	349.26	390.06	280.12	317.38	354.58	390.06	439.68	489.36	340.40	382.94	425.50
62	219.86	255.28	290.76	170.18	198.56	226.92	319.12	361.70	404.26	290.76	329.78	368.78	414.88	466.28	517.70	351.06	395.38	439.68
63	230.46	267.72	304.92	180.82	210.96	241.10	343.98	388.30	432.60	308.50	349.26	390.06	432.60	485.78	539.00	368.78	414.88	460.96
64	241.10	280.12	319.12	191.50	223.40	255.28	354.58	400.70	446.76	319.12	361.70	404.26	450.34	505.28	560.24	382.94	432.60	482.20
65	258.80	299.62	340.40	212.76	248.22	283.64	375.86	425.50	475.16	343.98	388.30	432.60	475.16	531.88	588.58	407.76	459.20	510.62
66	294.28	338.60	382.94	241.10	280.12	319.12	418.40	471.58	524.74	375.86	425.50	475.16	535.40	597.50	659.50	443.22	498.20	553.18
67	326.22	375.86	425.50	269.46	312.08	354.58	453.86	510.62	567.36	411.28	464.48	517.70	585.06	650.68	716.28	485.78	544.26	602.80
68	368.78	421.96	475.16	304.92	351.06	397.14	503.52	567.36	631.16	439.68	496.38	553.18	645.34	716.28	787.18	528.36	593.92	659.50
69	397.14	453.86	510.62	336.88	388.30	439.68	546.08	613.40	680.80	471.58	533.66	595.68	705.68	781.84	858.08	570.88	640.04	709.16
70	446.76	510.62	574.44	372.32	427.26	482.20	592.16	664.86	737.54	507.04	572.66	638.26	765.88	847.48	929.02	620.50	696.78	772.98
71	475.16	542.52	609.90	400.70	459.20	517.70	638.26	716.28	794.30	535.40	604.54	673.68	822.66	907.76	992.84	655.98	735.78	815.54
72	510.62	581.56	652.46	439.68	503.52	567.36	673.68	755.28	836.82	570.88	643.58	716.28	882.96	973.34	999.98	698.56	781.84	865.18
73	549.60	625.88	702.04	468.04	535.40	602.80	719.80	806.70	893.58	602.80	680.80	758.84	943.14	999.98	999.98	741.10	831.54	921.94
74	585.06	664.86	744.64	503.52	574.44	645.34	765.88	858.08	950.28	638.26	719.80	801.34	999.96	999.98	999.98	783.64	877.60	971.60
75	624.04	709.16	794.30	542.52	618.76	694.98	812.00	909.52	999.98	666.64	751.74	836.82	999.98	999.98	999.98	836.82	936.14	999.98
76	712.68	806.70	900.68	620.50	703.84	787.18	886.44	992.84	999.98	741.10	835.06	929.02	999.98	999.98	999.98	925.46	999.98	999.98
77	801.34	904.16	999.98	716.28	808.46	900.68	971.60	999.98	999.98	822.66	925.46	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	889.96	999.98	999.98	808.46	911.30	999.98	999.98	999.98	999.98	893.58	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	978.64	999.98	999.98	886.44	996.38	999.98	999.98	999.98	999.98	985.74	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				985.74	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 7
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Fourth 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	169.16	190.28	211.38	152.22	170.56	188.88	80.12	90.14	100.14	72.10	80.78	89.46	141.62	161.54	181.40	130.46	147.96	165.50
41	172.84	194.44	216.04	155.58	174.28	193.02	83.00	93.40	103.74	74.68	83.68	92.72	143.34	163.46	183.58	132.06	149.76	167.52
42	176.56	198.64	220.70	158.90	178.04	197.16	85.88	96.60	107.38	77.28	86.58	95.90	145.06	165.40	185.84	133.68	151.56	169.50
43	180.26	202.80	225.34	162.22	181.76	201.34	88.76	99.84	110.96	79.88	89.48	99.08	146.78	167.40	187.98	135.22	153.38	171.52
44	184.00	206.98	229.98	165.54	185.48	205.40	91.64	103.12	114.56	82.48	92.42	102.32	148.48	169.36	190.20	136.86	155.18	173.52
45	187.70	211.14	234.62	168.90	189.22	209.58	94.54	106.36	118.20	85.08	95.32	105.58	150.20	171.34	192.38	138.38	156.96	175.52
46	198.08	222.02	245.96	178.90	199.64	220.44	101.10	113.32	125.56	91.28	101.90	112.48	155.24	176.56	197.90	139.90	158.68	177.44
47	210.34	235.62	260.86	189.08	211.96	234.80	108.74	121.78	134.86	97.78	109.60	121.38	165.54	187.98	210.40	146.58	166.44	186.26
48	226.26	252.88	279.48	197.98	222.08	246.20	118.38	132.30	146.22	103.56	116.20	128.80	174.34	198.74	223.08	151.64	171.70	191.76
49	239.30	267.28	295.26	208.72	233.34	257.94	126.58	141.42	156.26	110.44	123.46	136.54	179.70	204.36	229.00	155.04	176.16	197.30
50	261.22	291.52	321.80	218.00	243.96	269.88	139.74	155.94	172.18	116.60	130.46	144.38	186.90	212.74	238.52	160.20	181.56	202.92
51	274.22	305.20	336.14	228.24	255.64	283.04	148.92	165.74	182.52	123.94	138.86	153.72	194.84	221.90	249.02	171.40	193.94	216.54
52	289.32	321.82	354.40	244.10	272.12	300.16	159.34	177.26	195.18	134.42	149.88	165.30	201.14	228.54	256.00	173.72	196.58	219.42
53	304.80	338.94	373.12	254.90	284.44	314.02	170.12	189.20	208.32	142.30	158.78	175.28	209.36	238.08	266.82	181.56	205.66	229.74
54	324.42	360.24	396.08	265.94	297.10	328.20	183.40	203.68	223.88	150.30	167.92	185.54	221.50	251.52	281.54	187.70	212.16	236.50
55	344.64	382.12	419.70	283.02	316.70	350.40	197.16	218.64	240.12	161.92	181.20	200.46	230.06	261.48	292.78	197.74	224.36	250.96
56	373.60	412.94	452.26	310.68	346.10	381.44	216.72	239.56	262.38	180.26	200.78	221.30	248.72	282.48	316.24	214.00	241.96	269.88
57	399.52	440.68	481.82	339.28	376.44	413.56	234.84	259.04	283.26	199.48	221.30	243.14	269.76	304.94	340.14	234.56	263.88	293.26
58	432.26	476.36	520.38	364.70	403.60	442.52	257.36	283.54	309.78	217.10	240.24	263.44	287.32	323.96	360.60	251.68	282.36	313.06
59	464.00	509.98	539.46	395.04	435.76	476.54	279.48	307.18	334.90	237.98	262.50	287.10	313.28	351.44	389.60	273.14	305.26	337.40
60	492.32	539.46	539.46	421.98	464.58	507.24	299.96	329.14	358.36	257.12	283.04	309.04	331.74	371.40	411.08	299.16	334.78	370.40
61	523.28	539.46	539.46	451.92	496.22	539.46	321.74	352.26	360.66	277.86	305.12	332.38	353.28	394.38	435.40	320.42	357.40	394.38
62	539.46	539.46	539.46	484.66	531.82	539.46	341.48	360.66	360.66	300.62	329.90	359.14	375.20	417.70	460.16	337.88	376.22	414.56
63	539.46	539.46	539.46	511.52	539.46	539.46	360.66	360.66	360.66	320.00	350.62	360.66	399.52	444.52	489.48	359.78	399.52	439.24
64	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	342.76	360.66	360.66	417.88	464.36	494.94	377.80	418.94	460.10
65	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	447.20	494.94	494.94	406.72	450.40	494.02
66	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	467.88	494.94	494.94
67	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
68	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
69	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
70	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
71	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
72	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
73	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
74	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
75	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
76	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
77	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
78	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
79	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94

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

Premium Rates with Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	111.10	125.02	138.90	92.58	104.18	115.72	53.64	60.36	67.06	44.72	50.30	55.90	84.56	96.08	107.66	71.74	82.02	92.26
41	113.12	127.26	141.40	94.26	106.06	117.86	55.20	62.10	69.00	46.00	51.74	57.48	85.36	96.98	108.64	72.38	82.76	93.12
42	115.10	129.52	143.90	95.92	107.90	119.88	56.74	63.80	70.92	47.30	53.20	59.14	86.18	97.88	109.66	73.10	83.56	93.98
43	117.10	131.74	146.42	97.58	109.80	121.96	58.30	65.60	72.88	48.58	54.64	60.74	86.94	98.80	110.68	73.78	84.32	94.86
44	119.12	133.98	148.88	99.26	111.68	124.10	59.82	67.36	74.80	49.88	56.10	62.34	87.76	99.74	111.70	74.42	85.10	95.72
45	121.10	136.24	151.40	100.90	113.54	126.14	61.40	69.10	76.76	51.18	57.56	63.96	88.56	100.64	112.72	75.14	85.86	96.60
46	123.54	138.98	154.44	105.54	118.40	131.30	63.42	71.40	79.32	54.18	60.82	67.42	89.42	101.66	113.86	75.90	86.74	97.58
47	129.96	146.34	162.78	111.58	125.36	139.14	67.54	76.10	84.60	57.98	65.16	72.32	95.82	109.52	123.18	79.40	90.36	101.30
48	135.16	151.88	168.58	116.44	130.48	144.52	71.06	79.84	88.60	61.20	68.56	75.98	100.90	115.40	129.96	84.32	96.08	107.86
49	141.82	159.56	177.30	125.46	140.44	155.46	75.38	84.78	94.20	66.70	74.64	82.66	107.52	122.12	136.82	87.96	99.84	111.68
50	147.24	165.30	183.38	134.78	150.72	166.70	79.08	88.78	98.50	72.36	80.96	89.54	112.76	128.28	143.78	93.00	105.70	118.40
51	156.28	176.14	196.04	140.64	156.94	173.30	85.22	96.04	106.90	76.68	85.58	94.46	118.60	135.06	151.48	94.32	107.18	120.04
52	165.50	185.82	206.14	148.12	165.50	182.92	91.50	102.76	113.98	81.88	91.50	101.14	123.14	139.78	156.46	98.50	111.54	124.58
53	173.52	195.02	216.52	154.22	172.04	189.82	97.26	109.28	121.32	86.42	96.42	106.40	129.20	146.82	164.42	105.68	120.40	135.06
54	180.22	202.14	224.14	162.04	180.98	199.88	102.28	114.76	127.18	91.96	102.72	113.48	135.38	153.94	172.54	113.00	127.92	142.80
55	188.56	211.74	234.98	176.22	196.30	216.36	108.34	121.64	134.96	101.20	112.76	124.30	144.66	164.28	183.84	119.04	134.86	150.70
56	203.30	227.70	252.12	189.08	211.14	233.18	118.22	132.44	146.64	110.00	122.82	135.62	155.72	177.06	198.42	128.24	145.02	161.82
57	221.58	247.28	272.96	203.92	227.20	250.48	130.46	145.58	160.68	120.04	133.74	147.44	165.42	187.86	210.26	137.58	155.38	173.16
58	243.74	270.70	297.70	222.46	246.96	271.50	145.16	161.22	177.28	132.46	147.06	161.68	181.62	205.06	228.54	153.40	172.20	191.00
59	261.50	290.64	319.80	238.18	264.00	289.84	157.44	174.96	192.54	143.38	158.92	174.48	191.74	216.36	240.92	163.28	183.08	202.86
60	284.86	315.38	345.90	257.76	284.86	311.98	173.30	191.86	210.44	156.82	173.30	189.80	205.38	231.06	256.72	179.70	200.58	221.44
61	301.44	333.30	365.18	273.88	302.30	330.74	185.22	204.78	224.36	168.30	185.74	203.20	218.82	245.58	272.30	191.26	213.98	236.66
62	318.38	351.64	384.84	295.64	326.28	356.88	197.54	218.14	238.76	183.42	202.46	221.42	230.86	259.50	288.14	201.36	225.10	248.86
63	342.78	377.42	412.08	312.60	344.60	376.52	214.66	236.34	258.08	195.78	215.78	235.82	244.74	274.48	304.30	218.30	243.10	267.88
64	364.24	400.28	436.34	333.56	366.92	400.28	230.12	252.90	275.70	210.76	231.82	252.90	258.86	289.74	320.66	228.80	254.66	280.56
65	389.76	429.10	468.44	351.34	386.10	420.86	248.40	273.46	298.54	223.92	246.08	268.22	274.88	307.78	340.68	244.54	272.36	300.18
66	446.92	489.36	531.84	393.36	431.18	469.06	286.46	313.64	340.92	252.12	276.36	300.66	314.36	350.90	387.40	285.48	316.02	346.68
67	504.98	544.94	544.94	439.78	482.64	525.48	325.50	356.16	362.50	283.46	311.10	338.74	359.50	398.88	438.24	326.96	360.36	393.76
68	544.94	544.94	544.94	490.72	536.78	544.94	362.50	362.50	362.50	318.06	347.90	362.50	401.90	444.18	486.40	367.38	404.50	441.54
69	544.94	544.94	544.94	538.76	544.94	544.94	362.50	362.50	362.50	351.06	362.50	362.50	443.12	489.12	497.43	408.36	447.44	486.52
70	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	490.12	497.43	497.43	451.58	493.64	497.43
71	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	495.92	497.43	497.43
72	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
73	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
74	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43

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

Premium Rates with Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	98.32	109.74	121.20	86.88	96.04	105.16	47.06	52.58	58.06	41.60	46.00	50.36	72.04	82.34	92.62	59.16	68.18	77.18
41	100.56	112.24	123.94	88.86	98.20	107.56	48.82	54.52	60.20	43.16	47.70	52.26	72.66	83.06	93.40	59.64	68.74	77.86
42	102.78	114.76	126.70	90.82	100.42	110.00	50.62	56.50	62.36	44.72	49.42	54.14	73.26	83.70	94.18	60.18	69.36	78.50
43	105.02	117.28	129.44	92.86	102.60	112.38	52.36	58.48	64.54	46.26	51.18	56.06	73.88	84.42	94.98	60.68	69.90	79.14
44	107.30	119.78	132.26	94.80	104.82	114.78	54.14	60.44	66.72	47.86	52.88	57.94	74.46	85.10	95.78	61.18	70.48	79.80
45	109.56	122.28	135.02	96.82	107.02	117.22	55.90	62.36	68.90	49.40	54.62	59.78	75.08	85.82	96.54	61.66	71.06	80.46
46	111.52	124.50	137.46	98.58	108.96	119.34	57.54	64.24	70.92	50.84	56.24	61.60	75.90	86.72	97.54	62.32	71.82	81.30
47	118.80	131.96	145.20	100.28	110.90	121.46	61.96	68.84	75.72	52.30	57.84	63.36	79.40	90.36	101.32	62.98	72.56	82.16
48	122.20	136.34	150.44	106.10	117.54	128.94	64.38	71.84	79.24	55.90	61.92	67.94	81.64	93.36	105.16	66.40	76.10	85.82
49	127.04	141.36	155.78	107.92	119.54	131.14	67.58	75.22	82.88	57.42	63.58	69.78	85.26	97.16	109.02	68.50	78.98	89.44
50	133.36	148.64	163.96	113.92	126.42	138.96	71.64	79.82	88.00	61.20	67.90	74.62	90.38	103.10	115.82	72.02	82.58	93.18
51	136.30	151.96	167.58	116.46	129.20	141.98	74.30	82.80	91.30	63.46	70.44	77.40	91.62	104.46	117.34	72.96	83.70	94.44
52	142.16	158.16	174.12	118.98	132.04	145.06	78.56	87.38	96.22	65.74	72.94	80.18	95.70	108.76	121.84	75.40	87.02	98.60
53	146.66	163.74	180.72	127.38	142.24	157.06	82.12	91.66	101.20	71.32	79.64	87.94	99.88	114.58	129.26	82.28	94.02	105.80
54	152.70	170.12	187.52	130.04	145.18	160.30	86.58	96.44	106.30	73.74	82.32	90.88	104.18	119.02	133.94	83.32	95.26	107.12
55	160.46	178.96	197.48	140.38	156.60	172.78	92.06	102.68	113.32	80.58	89.86	99.14	110.00	125.84	141.68	88.92	101.70	114.54
56	174.78	194.44	214.14	151.12	168.52	185.82	101.66	113.10	124.56	87.90	97.98	108.06	122.12	138.92	155.72	97.70	111.44	125.20
57	186.32	207.24	228.12	162.22	180.70	199.20	109.74	122.06	134.34	95.56	106.44	117.32	131.44	149.24	166.98	108.22	123.70	139.16
58	204.76	228.52	252.28	173.64	193.30	212.94	122.06	136.24	150.38	103.52	115.22	126.94	140.96	159.76	178.52	120.60	137.04	153.44
59	220.42	245.44	270.52	193.70	215.42	237.12	132.90	148.00	163.12	116.78	129.88	142.98	153.78	173.62	193.44	130.04	147.44	164.90
60	238.20	265.46	292.68	207.58	231.40	255.24	145.20	161.84	178.42	126.56	141.06	155.62	166.94	189.40	211.90	144.48	163.76	182.98
61	250.58	279.06	307.56	219.42	244.48	269.56	154.22	171.82	189.34	135.10	150.52	165.92	176.76	200.28	223.82	157.30	177.60	197.88
62	268.38	299.06	329.80	240.30	267.50	294.66	166.84	185.86	204.96	149.36	166.24	183.14	190.06	214.64	239.22	167.14	188.40	209.74
63	286.66	319.60	352.52	252.84	281.30	309.80	179.80	200.44	221.10	158.56	176.42	194.30	200.28	225.94	251.62	178.76	201.92	225.10
64	299.90	334.24	368.58	269.24	299.02	328.84	189.76	211.50	233.22	170.32	189.18	208.08	210.64	237.40	264.16	192.26	216.52	240.74
65	322.60	359.28	395.94	289.62	322.60	355.62	205.86	229.24	252.60	184.80	205.86	226.90	231.34	260.88	290.44	207.68	233.82	260.04
66	366.26	406.94	447.64	327.42	363.52	399.52	235.04	261.16	287.30	210.12	233.28	256.40	263.54	295.00	326.48	236.34	264.40	292.48
67	412.52	456.38	500.22	371.46	411.58	451.72	266.22	294.52	322.82	239.68	265.62	291.50	297.92	332.16	366.38	272.26	303.88	335.56
68	465.18	513.22	544.94	414.34	457.64	500.94	301.84	333.02	362.50	268.82	296.96	325.04	337.86	375.78	413.74	305.14	338.76	372.34
69	514.94	544.94	544.94	465.54	514.00	544.94	335.88	362.50	362.50	303.68	335.26	362.50	373.16	413.96	454.70	338.44	375.78	413.06
70	544.94	544.94	544.94	509.86	544.94	544.94	362.50	362.50	362.50	334.34	362.50	362.50	414.14	458.68	497.43	373.94	414.14	454.30
71	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	361.56	362.50	362.50	449.66	497.08	497.43	407.48	449.66	491.78
72	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	486.80	497.43	497.43	440.94	486.80	497.43
73	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	472.70	497.43	497.43
74	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
80				544.94	544.94					362.50	362.50					497.43	497.43	
81				544.94	544.94					362.50	362.50					497.43	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	69.12	77.60	86.10	55.56	62.88	70.26	32.84	36.92	40.94	26.42	29.86	33.40	55.42	63.76	72.14	43.80	50.24	56.68
41	70.84	79.52	88.22	56.90	64.42	71.98	34.22	38.42	42.64	27.50	31.12	34.78	55.88	64.32	72.76	44.16	50.68	57.16
42	72.52	81.46	90.38	58.30	66.00	73.74	35.56	39.96	44.30	28.56	32.36	36.18	56.30	64.84	73.36	44.58	51.08	57.64
43	74.24	83.38	92.52	59.64	67.56	75.48	36.92	41.48	46.00	29.66	33.60	37.54	56.82	65.38	73.96	44.94	51.52	58.12
44	75.98	85.34	94.64	61.04	69.12	77.24	38.28	42.98	47.70	30.78	34.84	38.92	57.26	65.92	74.58	45.30	51.94	58.60
45	77.70	87.26	96.76	62.44	70.68	78.94	39.62	44.50	49.38	31.86	36.06	40.28	57.72	66.46	75.20	45.68	52.36	59.06
46	79.30	89.04	98.78	63.72	72.14	80.60	41.00	46.04	51.04	32.94	37.30	41.68	58.28	67.06	75.86	46.08	52.86	59.62
47	84.88	95.48	106.08	70.28	78.92	87.50	44.42	49.98	55.56	36.80	41.30	45.78	61.52	70.44	79.30	49.22	56.06	62.90
48	86.54	97.36	108.20	75.72	85.22	94.68	45.86	51.56	57.26	40.10	45.14	50.14	63.46	73.12	82.74	52.44	60.70	69.00
49	92.38	104.10	115.84	77.24	86.88	96.54	49.44	55.76	62.02	41.38	46.50	51.68	66.80	76.52	86.30	55.64	64.02	72.36
50	94.16	106.08	118.06	82.90	93.48	104.00	50.98	57.42	63.90	44.84	50.58	56.28	71.60	82.12	92.68	60.36	69.52	78.60
51	100.40	113.32	126.22	87.48	98.26	108.98	55.08	62.14	69.22	47.98	53.90	59.78	72.72	83.44	94.16	61.34	70.62	79.86
52	102.44	115.58	128.76	89.24	100.22	111.20	56.90	64.24	71.56	49.60	55.72	61.80	79.70	90.60	101.46	65.22	74.64	84.02
53	113.40	128.32	143.26	95.50	107.44	119.38	63.78	72.18	80.60	53.74	60.44	67.18	82.42	94.20	106.00	67.72	77.98	88.32
54	115.64	130.84	146.02	100.40	112.60	124.78	65.82	74.46	83.14	57.16	64.10	71.04	86.68	98.62	110.60	71.74	82.18	92.68
55	122.50	138.78	155.04	106.96	120.18	133.34	70.48	79.86	89.24	61.60	69.16	76.74	92.54	105.46	118.34	77.38	88.74	100.16
56	129.44	146.82	164.18	116.84	131.02	145.26	75.40	85.50	95.64	68.08	76.32	84.60	96.72	109.80	122.82	84.42	95.98	107.50
57	139.80	158.32	176.76	125.38	141.44	157.48	82.36	93.26	104.16	73.82	83.32	92.76	105.64	119.64	133.58	93.22	105.64	118.06
58	153.76	173.36	193.00	135.76	152.92	170.12	91.52	103.24	114.94	80.84	91.08	101.30	113.16	128.90	144.62	99.00	112.38	125.72
59	164.74	185.52	206.34	143.10	161.42	179.70	99.14	111.64	124.14	86.10	97.10	108.10	125.60	142.32	159.02	108.10	122.44	136.72
60	176.02	198.02	220.00	157.40	176.88	196.30	106.94	120.30	133.70	95.64	107.50	119.28	131.90	149.58	167.28	115.82	131.90	147.96
61	189.36	213.50	237.58	165.26	185.90	206.62	116.32	131.14	145.98	101.52	114.22	126.94	141.14	159.80	178.50	128.16	145.20	162.24
62	204.82	230.24	255.60	173.32	195.20	217.08	127.16	142.92	158.70	107.58	121.22	134.80	147.28	166.94	186.60	134.18	152.18	170.20
63	217.14	243.82	270.52	185.10	208.24	231.36	136.22	152.92	169.68	116.10	130.62	145.10	160.10	180.76	201.40	143.60	162.56	181.54
64	229.76	257.76	285.82	195.36	220.68	246.00	145.48	163.22	181.00	123.74	139.76	155.80	166.48	188.12	209.74	149.82	169.82	189.80
65	246.30	275.68	305.08	211.34	238.00	264.64	157.44	176.24	195.02	135.10	152.16	169.20	177.96	201.50	225.00	162.86	183.84	204.82
66	278.96	311.26	343.60	230.90	259.58	288.22	178.82	199.60	220.32	148.08	166.40	184.80	199.64	225.02	250.38	179.36	203.02	226.72
67	306.36	340.72	375.10	254.40	285.02	315.66	197.04	219.14	241.22	163.60	183.28	202.98	218.24	245.50	272.78	197.74	223.36	248.92
68	339.68	377.00	414.34	278.10	312.60	347.14	219.06	243.18	267.20	179.36	201.62	223.88	243.96	274.88	305.80	213.06	240.50	268.00
69	373.32	413.62	453.96	301.98	338.60	375.20	241.44	267.52	293.62	195.32	219.00	242.68	266.58	299.44	332.36	230.24	260.52	290.80
70	407.22	450.62	493.96	329.94	370.48	410.96	264.16	292.28	320.40	214.02	240.32	266.58	291.28	327.00	362.76	249.40	281.68	313.92
71	443.16	489.02	534.86	353.42	396.38	439.34	290.00	319.98	349.98	231.24	259.40	287.50	315.66	354.26	392.84	264.80	299.02	333.20
72	481.16	530.42	544.94	380.66	426.06	471.50	317.98	350.52	362.50	251.56	281.54	311.56	335.06	375.66	416.18	283.92	320.08	356.26
73	514.00	544.94	544.94	403.86	453.14	502.40	341.90	362.50	362.50	268.64	301.44	334.20	358.04	401.26	444.52	299.88	338.66	377.48
74	544.92	544.94	544.94	427.06	478.24	529.48	362.48	362.50	362.50	284.06	318.16	352.20	380.96	426.86	472.70	317.46	358.04	398.62
75	544.94	544.94	544.94	456.00	510.16	544.94	362.50	362.50	362.50	303.36	339.36	362.50	403.94	452.42	497.43	331.62	373.94	416.24
76	544.94	544.94	544.94	504.32	544.94	544.94	362.50	362.50	362.50	335.46	362.50	362.50	440.94	493.84	497.43	368.66	415.40	462.12
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	483.32	497.43	497.43	409.22	460.34	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	444.52	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	490.32	497.43	497.43
80				544.94	544.94					362.50	362.50					497.43	497.43	
81				544.94	544.94					362.50	362.50					497.43	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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 requirements set forth in Regulation 89a.118.

(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 on or after September 16, 2002:

- a 118.5% premium rate increase for policies with a lifetime benefit period, spread over four years with an implementation schedule of four consecutive annual premium rate increases of 21.6% each; and
- a 71.0% premium rate increase for policies with non-lifetime benefit periods, spread over four years with an implementation schedule of four consecutive annual premium rate increases of 14.4% 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 on or after September 16, 2002 are as follows:

	Policies with a Lifetime Benefit Period	Policies with Non-Lifetime Benefit Periods
Before rate increase	$3,347	$2,427
After 1st rate increase	$4,069	$2,776
After 2nd rate increase	$4,946	$3,174
After 3rd rate increase	$6,014	$3,630
After 4th rate increase	$7,312	$4,151

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 2015 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 2015 through 2022.

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

(2)(ii)(A): Four prior premium rate increases have been approved and implemented on all policies issued on or after September 16, 2002 under this policy form issued with endorsement in Pennsylvania:

- a 20% increase was approved in September 2015 and implemented on each policyholder's next policy anniversary beginning in December 2015;
- a 20% increase was approved in September 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
- a 20% increase was approved in March 2021 and implemented on each policyholder's next policy anniversary beginning in August 2021.

(2)(ii)(B): A commission of 2.35% of premium is currently paid in most states. This renewal commission rate was reduced periodically from 2008 through 2020.

(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, regardless of issue date, from 2015 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 2015 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 2015 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 2015 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 On or After 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	116.12	132.72	149.30	95.38	109.90	124.42	184.56	210.48	236.40	170.04	192.84	215.66	248.84	279.94	311.04	223.94	250.90	277.88
41	116.12	132.72	149.30	95.38	109.90	124.42	184.56	210.48	236.40	170.04	192.84	215.66	248.84	279.94	311.04	223.94	250.90	277.88
42	116.12	132.72	149.30	95.38	109.90	124.42	184.56	210.48	236.40	170.04	192.84	215.66	248.84	279.94	311.04	223.94	250.90	277.88
43	116.12	132.72	149.30	95.38	109.90	124.42	184.56	210.48	236.40	170.04	192.84	215.66	248.84	279.94	311.04	223.94	250.90	277.88
44	116.12	132.72	149.30	95.38	109.90	124.42	184.56	210.48	236.40	170.04	192.84	215.66	248.84	279.94	311.04	223.94	250.90	277.88
45	116.12	132.72	149.30	95.38	109.90	124.42	184.56	210.48	236.40	170.04	192.84	215.66	248.84	279.94	311.04	223.94	250.90	277.88
46	116.12	132.72	149.30	95.38	109.90	124.42	188.68	214.60	240.52	170.04	192.84	215.66	257.14	288.24	319.34	232.24	259.20	286.16
47	118.20	135.82	153.46	97.46	113.02	128.56	199.06	226.04	252.98	176.26	200.12	223.94	267.50	299.64	331.78	240.52	269.56	298.60
48	118.20	135.82	153.46	101.62	117.16	132.72	207.36	236.40	265.42	180.40	204.24	228.10	282.00	315.20	348.36	246.76	276.82	306.88
49	124.42	143.08	161.74	103.68	120.26	136.84	211.52	240.52	269.56	182.48	207.36	232.24	292.36	326.60	360.82	255.04	285.12	315.20
50	124.42	143.08	161.74	107.84	124.42	141.00	217.72	247.80	277.88	186.62	211.52	236.40	313.10	349.40	385.68	261.26	292.36	323.48
51	128.56	149.30	170.04	109.90	127.54	145.16	223.94	255.04	286.16	197.00	222.92	248.84	321.40	357.70	393.98	267.50	299.64	331.78
52	132.72	153.46	174.20	109.90	127.54	145.16	228.10	259.20	290.30	197.00	222.92	248.84	331.78	369.10	406.42	279.94	312.08	344.20
53	134.78	156.56	178.32	120.26	138.94	157.58	234.32	266.44	298.60	203.20	230.16	257.14	342.14	380.50	418.88	286.16	319.34	352.52
54	134.78	156.56	178.32	120.26	138.94	157.58	244.68	277.88	311.04	207.36	234.32	261.26	356.66	396.04	435.46	292.36	326.60	360.82
55	141.00	163.82	186.62	128.56	149.30	170.04	250.90	285.12	319.34	215.66	244.68	273.72	371.18	411.60	452.04	304.82	341.12	377.40
56	151.36	175.22	199.06	132.72	153.46	174.20	267.50	303.80	340.08	230.16	260.24	290.30	393.98	435.46	476.92	327.62	364.94	402.28
57	165.88	190.78	215.66	143.08	164.86	186.62	286.16	323.48	360.82	248.84	279.94	311.04	412.66	455.16	497.66	350.44	388.80	427.16
58	176.26	202.18	228.10	153.46	176.26	199.06	300.68	339.02	377.40	263.36	295.48	327.62	437.52	482.12	526.70	369.10	408.50	447.88
59	186.62	213.58	240.52	163.82	187.66	211.52	323.48	362.88	402.28	282.00	315.20	348.36	460.34	505.96	551.56	391.92	432.34	472.78
60	203.20	232.24	261.26	174.20	199.06	223.94	338.00	378.44	418.88	304.82	341.12	377.40	479.00	525.64	572.30	410.56	452.04	493.52
61	213.58	243.64	273.72	182.48	207.36	232.24	356.66	398.14	439.60	323.48	360.82	398.14	501.82	549.50	597.20	433.40	475.90	518.40
62	223.94	255.04	286.16	188.68	214.60	240.52	375.32	417.84	460.34	338.00	376.36	414.72	520.46	569.20	617.92	458.26	502.84	547.44
63	234.32	266.44	298.60	203.20	230.16	257.14	396.04	440.64	485.24	356.66	396.04	435.46	543.28	593.04	642.82	476.92	522.56	568.18
64	248.84	282.00	315.20	215.66	244.68	273.72	410.56	456.20	501.82	371.18	411.60	452.04	566.08	616.90	667.70	499.72	546.38	593.04
65	263.36	299.64	335.92	226.04	256.08	286.16	435.46	483.14	530.84	396.04	438.58	481.08	590.98	643.84	696.72	520.46	569.20	617.92
66	308.98	347.32	385.68	263.36	295.48	327.62	503.88	554.68	605.50	452.04	497.66	543.28	671.86	727.82	783.82	586.82	639.70	692.60
67	360.82	402.28	443.76	313.10	349.40	385.68	574.40	629.32	684.28	512.18	560.90	609.64	754.80	814.92	875.06	651.12	707.08	763.08
68	410.56	456.20	501.82	352.52	391.92	431.30	642.82	700.88	758.92	574.40	627.26	680.14	831.50	894.76	958.00	717.46	777.60	837.74
69	466.56	515.28	564.02	396.04	438.58	481.08	709.18	771.38	833.60	638.66	694.66	750.64	920.68	989.12	999.98	781.76	845.00	908.24
70	516.34	569.20	622.08	437.52	484.18	530.84	779.66	846.02	912.38	696.72	756.86	817.00	999.98	999.98	999.98	841.88	908.24	974.60
71	561.94	616.90	671.86	479.00	527.74	576.46	850.18	920.68	991.18	754.80	817.00	879.22	999.98	999.98	999.98	908.24	978.74	999.98
72	617.92	675.98	734.06	520.46	573.36	626.24	918.60	992.20	999.98	819.08	884.40	949.70	999.98	999.98	999.98	972.52	999.98	999.98
73	667.70	729.92	792.12	564.02	620.02	675.98	989.12	999.98	999.98	877.12	946.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	715.40	780.72	846.02	605.50	665.62	725.76	999.98	999.98	999.98	937.28	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	773.44	842.92	912.38	653.18	716.42	779.66	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	835.66	913.42	991.18	707.08	778.64	850.18	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	902.02	988.08	999.98	761.02	840.84	920.68	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	964.22	999.98	999.98	814.92	903.04	991.18	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	868.84	965.26	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

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 On or After 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	95.38	109.90	124.42	82.94	95.38	107.84	136.84	155.52	174.20	116.12	132.72	149.30	199.06	223.94	248.84	165.88	186.62	207.36
41	95.38	109.90	124.42	82.94	95.38	107.84	136.84	155.52	174.20	116.12	132.72	149.30	199.06	223.94	248.84	165.88	186.62	207.36
42	95.38	109.90	124.42	82.94	95.38	107.84	136.84	155.52	174.20	116.12	132.72	149.30	199.06	223.94	248.84	165.88	186.62	207.36
43	95.38	109.90	124.42	82.94	95.38	107.84	136.84	155.52	174.20	116.12	132.72	149.30	199.06	223.94	248.84	165.88	186.62	207.36
44	95.38	109.90	124.42	82.94	95.38	107.84	136.84	155.52	174.20	116.12	132.72	149.30	199.06	223.94	248.84	165.88	186.62	207.36
45	95.38	109.90	124.42	82.94	95.38	107.84	136.84	155.52	174.20	116.12	132.72	149.30	199.06	223.94	248.84	165.88	186.62	207.36
46	95.38	109.90	124.42	82.94	95.38	107.84	136.84	155.52	174.20	116.12	132.72	149.30	199.06	223.94	248.84	170.04	190.78	211.52
47	97.46	113.02	128.56	82.94	95.38	107.84	145.16	165.88	186.62	120.26	136.84	153.46	205.30	231.22	257.14	176.26	198.02	219.80
48	97.46	113.02	128.56	85.00	98.50	111.98	151.36	173.14	194.92	126.48	144.12	161.74	209.42	235.34	261.26	180.40	202.18	223.94
49	99.52	116.12	132.72	85.00	98.50	111.98	159.68	181.44	203.20	130.64	148.28	165.88	215.66	242.62	269.56	190.78	213.58	236.40
50	103.68	120.26	136.84	91.24	105.74	120.26	165.88	188.68	211.52	136.84	155.52	174.20	219.80	246.76	273.72	201.14	224.98	248.84
51	105.74	123.38	141.00	91.24	105.74	120.26	172.10	195.96	219.80	136.84	155.52	174.20	228.10	257.14	286.16	205.30	229.12	252.98
52	105.74	123.38	141.00	91.24	105.74	120.26	176.26	200.12	223.94	141.00	159.68	178.32	236.40	265.42	294.46	211.52	236.40	261.26
53	107.84	126.48	145.16	93.32	108.86	124.42	182.48	207.36	232.24	149.30	170.04	190.78	242.62	272.68	302.74	215.66	240.52	265.42
54	107.84	126.48	145.16	93.32	108.86	124.42	188.68	214.60	240.52	157.58	178.32	199.06	246.76	276.82	306.88	221.88	247.80	273.72
55	116.12	136.84	157.58	99.52	116.12	132.72	199.06	226.04	252.98	163.82	185.60	207.36	252.98	284.08	315.20	236.40	263.36	290.30
56	124.42	145.16	165.88	103.68	120.26	136.84	211.52	240.52	269.56	174.20	197.00	219.80	267.50	299.64	331.78	248.84	277.88	306.88
57	134.78	156.56	178.32	109.90	127.54	145.16	221.88	251.96	282.00	184.56	208.40	232.24	286.16	319.34	352.52	263.36	293.42	323.48
58	145.16	167.96	190.78	120.26	138.94	157.58	240.52	271.64	302.74	203.20	228.10	252.98	308.98	343.18	377.40	282.00	313.10	344.20
59	151.36	175.22	199.06	132.72	153.46	174.20	250.90	283.06	315.20	213.58	239.50	265.42	325.56	361.84	398.14	296.52	328.66	360.82
60	165.88	190.78	215.66	138.94	160.70	182.48	265.42	298.60	331.78	232.24	259.20	286.16	348.36	385.68	423.02	315.20	348.36	381.56
61	174.20	199.06	223.94	143.08	164.86	186.62	279.94	314.16	348.36	244.68	273.72	302.74	362.88	401.24	439.60	329.72	363.92	398.14
62	180.40	206.32	232.24	153.46	176.26	199.06	292.36	328.66	364.94	255.04	285.12	315.20	377.40	416.78	456.20	350.44	386.74	423.02
63	190.78	217.72	244.68	163.82	187.66	211.52	306.88	344.20	381.56	273.72	304.82	335.92	400.20	440.64	481.08	364.94	402.28	439.60
64	207.36	236.40	265.42	170.04	194.92	219.80	321.40	359.76	398.14	284.08	316.22	348.36	418.88	460.34	501.82	383.62	421.96	460.34
65	217.72	247.80	277.88	180.40	206.32	232.24	338.00	378.44	418.88	300.68	334.90	369.10	441.68	486.26	530.84	398.14	437.52	476.92
66	250.90	283.06	315.20	211.52	240.52	269.56	383.62	428.20	472.78	348.36	385.68	423.02	501.82	549.50	597.20	441.68	484.18	526.70
67	288.24	324.52	360.82	244.68	275.78	306.88	435.46	483.14	530.84	396.04	436.48	476.92	561.94	614.84	667.70	489.36	537.08	584.76
68	321.40	359.76	398.14	269.56	302.74	335.92	483.14	533.96	584.76	441.68	486.26	530.84	622.08	678.08	734.06	541.20	592.00	642.82
69	356.66	398.14	439.60	306.88	344.20	381.56	528.76	583.72	638.66	487.30	533.96	580.60	686.36	747.52	808.70	588.92	644.88	700.88
70	389.84	435.46	481.08	340.08	379.46	418.88	580.60	638.66	696.72	534.98	584.76	634.52	742.34	806.64	870.92	640.76	701.90	763.08
71	423.02	470.72	518.40	369.10	410.56	452.04	630.38	692.60	754.80	584.76	638.66	692.60	806.64	876.10	945.56	688.44	752.72	817.00
72	458.26	509.06	559.88	406.42	452.04	497.66	673.92	739.24	804.56	626.24	682.22	738.20	866.76	939.34	999.98	736.12	805.58	875.06
73	493.52	547.44	601.34	435.46	483.14	530.84	723.70	793.16	862.60	680.14	740.28	800.40	926.90	999.98	999.98	783.82	856.40	928.96
74	528.76	585.80	642.82	468.62	518.40	568.18	775.54	848.12	920.68	723.70	786.94	850.18	987.02	999.98	999.98	831.50	909.26	987.02
75	570.24	631.42	692.60	501.82	555.72	609.64	827.38	905.14	982.90	771.38	837.74	904.08	999.98	999.98	999.98	885.44	967.34	999.98
76	640.76	706.06	771.38	572.30	630.38	688.44	922.76	999.98	999.98	866.76	939.34	999.98	999.98	999.98	999.98	982.90	999.98	999.98
77	713.32	783.82	854.32	644.88	708.14	771.38	999.98	999.98	999.98	962.16	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	783.82	858.48	933.12	717.46	785.90	854.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	862.60	943.48	999.98	794.18	867.80	941.42	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

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 On or After 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	78.80	91.24	103.68	56.00	65.32	74.64	116.12	132.72	149.30	95.38	109.90	124.42	178.32	199.06	219.80	157.58	174.20	190.78
41	78.80	91.24	103.68	56.00	65.32	74.64	116.12	132.72	149.30	95.38	109.90	124.42	178.32	199.06	219.80	157.58	174.20	190.78
42	78.80	91.24	103.68	56.00	65.32	74.64	116.12	132.72	149.30	95.38	109.90	124.42	178.32	199.06	219.80	157.58	174.20	190.78
43	78.80	91.24	103.68	56.00	65.32	74.64	116.12	132.72	149.30	95.38	109.90	124.42	178.32	199.06	219.80	157.58	174.20	190.78
44	78.80	91.24	103.68	56.00	65.32	74.64	116.12	132.72	149.30	95.38	109.90	124.42	178.32	199.06	219.80	157.58	174.20	190.78
45	78.80	91.24	103.68	56.00	65.32	74.64	116.12	132.72	149.30	95.38	109.90	124.42	178.32	199.06	219.80	157.58	174.20	190.78
46	78.80	91.24	103.68	56.00	65.32	74.64	116.12	132.72	149.30	95.38	109.90	124.42	178.32	199.06	219.80	157.58	174.20	190.78
47	78.80	91.24	103.68	56.00	65.32	74.64	120.26	136.84	153.46	95.38	109.90	124.42	186.62	207.36	228.10	157.58	174.20	190.78
48	80.88	94.34	107.84	58.06	68.42	78.80	122.36	139.96	157.58	99.52	114.04	128.56	188.68	210.48	232.24	163.82	181.44	199.06
49	85.00	98.50	111.98	62.20	72.58	82.94	126.48	144.12	161.74	101.62	117.16	132.72	192.84	214.60	236.40	163.82	181.44	199.06
50	87.10	101.62	116.12	66.36	78.80	91.24	132.72	151.36	170.04	105.74	121.30	136.84	199.06	221.88	244.68	170.04	188.68	207.36
51	87.10	101.62	116.12	66.36	78.80	91.24	132.72	151.36	170.04	105.74	121.30	136.84	199.06	221.88	244.68	170.04	188.68	207.36
52	91.24	105.74	120.26	74.64	87.10	99.52	136.84	155.52	174.20	107.84	124.42	141.00	203.20	226.04	248.84	170.04	188.68	207.36
53	93.32	108.86	124.42	76.72	90.20	103.68	141.00	161.74	182.48	116.12	132.72	149.30	205.30	229.12	252.98	178.32	199.06	219.80
54	93.32	108.86	124.42	76.72	90.20	103.68	145.16	165.88	186.62	116.12	132.72	149.30	209.42	233.28	257.14	178.32	199.06	219.80
55	99.52	116.12	132.72	82.94	97.46	111.98	151.36	173.14	194.92	122.36	139.96	157.58	215.66	240.52	265.42	188.68	210.48	232.24
56	103.68	120.26	136.84	87.10	101.62	116.12	165.88	188.68	211.52	132.72	151.36	170.04	230.16	256.08	282.00	199.06	221.88	244.68
57	109.90	127.54	145.16	93.32	108.86	124.42	176.26	200.12	223.94	145.16	165.88	186.62	240.52	267.50	294.46	209.42	233.28	257.14
58	120.26	138.94	157.58	99.52	116.12	132.72	186.62	211.52	236.40	159.68	181.44	203.20	259.20	289.28	319.34	219.80	244.68	269.56
59	132.72	153.46	174.20	105.74	123.38	141.00	201.14	227.06	252.98	170.04	192.84	215.66	273.72	304.82	335.92	240.52	267.50	294.46
60	138.94	160.70	182.48	120.26	138.94	157.58	215.66	244.68	273.72	186.62	211.52	236.40	290.30	323.48	356.66	252.98	282.00	311.04
61	145.16	167.96	190.78	124.42	143.08	161.74	226.04	256.08	286.16	201.14	227.06	252.98	300.68	334.90	369.10	263.36	293.42	323.48
62	155.52	179.38	203.20	132.72	153.46	174.20	240.52	271.64	302.74	211.52	238.46	265.42	317.26	353.54	389.84	284.08	316.22	348.36
63	165.88	190.78	215.66	138.94	160.70	182.48	250.90	283.06	315.20	223.94	252.98	282.00	333.84	372.22	410.56	294.46	327.62	360.82
64	172.10	198.02	223.94	145.16	167.96	190.78	261.26	294.46	327.62	238.46	268.54	298.60	344.20	383.62	423.02	308.98	343.18	377.40
65	182.48	209.42	236.40	155.52	179.38	203.20	284.08	320.38	356.66	255.04	287.18	319.34	364.94	406.42	447.88	327.62	364.94	402.28
66	213.58	243.64	273.72	180.40	206.32	232.24	321.40	359.76	398.14	288.24	322.44	356.66	410.56	456.20	501.82	367.04	407.48	447.88
67	244.68	277.88	311.04	211.52	240.52	269.56	360.82	402.28	443.76	329.72	368.06	406.42	458.26	507.00	555.72	412.66	457.22	501.82
68	271.64	307.92	344.20	240.52	271.64	302.74	406.42	452.04	497.66	367.04	407.48	447.88	512.18	565.06	617.92	456.20	503.88	551.56
69	302.74	342.14	381.56	261.26	294.46	327.62	445.82	494.54	543.28	404.36	448.94	493.52	561.94	618.96	675.98	508.04	560.90	613.78
70	333.84	376.36	418.88	294.46	331.78	369.10	491.44	544.32	597.20	443.76	491.44	539.14	611.72	672.88	734.06	551.56	607.56	663.56
71	364.94	410.56	456.20	323.48	362.88	402.28	530.84	586.82	642.82	481.08	530.84	580.60	659.40	723.70	787.96	593.04	653.18	713.32
72	391.92	440.64	489.36	344.20	385.68	427.16	572.30	632.44	692.60	518.40	572.30	626.24	711.24	780.72	850.18	638.66	702.96	767.24
73	420.94	471.74	522.56	375.32	419.90	464.50	615.86	679.10	742.34	555.72	611.72	667.70	758.92	831.50	904.08	684.28	752.72	821.14
74	454.12	509.06	564.02	404.36	451.00	497.66	659.40	725.76	792.12	597.20	657.34	717.46	812.86	889.58	966.28	727.82	799.36	870.92
75	489.36	547.44	605.50	435.46	485.24	534.98	705.02	775.54	846.02	636.60	699.84	763.08	862.60	943.48	999.98	779.66	856.40	933.12
76	557.80	621.04	684.28	499.72	554.68	609.64	779.66	856.40	933.12	711.24	780.72	850.18	939.34	999.98	999.98	856.40	940.36	999.98
77	622.08	690.50	758.92	568.18	628.30	688.44	856.40	938.30	999.98	787.96	862.60	937.28	999.98	999.98	999.98	931.06	999.98	999.98
78	692.60	765.16	837.74	638.66	702.96	767.24	937.28	999.98	999.98	868.84	950.74	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	763.08	841.88	920.68	709.18	779.66	850.18	999.98	999.98	999.98	947.64	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				779.66	854.32					999.98	999.98					999.98	999.98	
81				848.12	927.94					999.98	999.98					999.98	999.98	
82				922.76	999.98					999.98	999.98					999.98	999.98	
83				997.40	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 On or After 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	56.00	65.32	74.64	43.54	50.80	58.06	89.16	102.64	116.12	70.52	80.88	91.24	126.48	142.04	157.58	101.62	115.08	128.56
41	56.00	65.32	74.64	43.54	50.80	58.06	89.16	102.64	116.12	70.52	80.88	91.24	126.48	142.04	157.58	101.62	115.08	128.56
42	56.00	65.32	74.64	43.54	50.80	58.06	89.16	102.64	116.12	70.52	80.88	91.24	126.48	142.04	157.58	101.62	115.08	128.56
43	56.00	65.32	74.64	43.54	50.80	58.06	89.16	102.64	116.12	70.52	80.88	91.24	126.48	142.04	157.58	101.62	115.08	128.56
44	56.00	65.32	74.64	43.54	50.80	58.06	89.16	102.64	116.12	70.52	80.88	91.24	126.48	142.04	157.58	101.62	115.08	128.56
45	56.00	65.32	74.64	43.54	50.80	58.06	89.16	102.64	116.12	70.52	80.88	91.24	126.48	142.04	157.58	101.62	115.08	128.56
46	56.00	65.32	74.64	43.54	50.80	58.06	89.16	102.64	116.12	70.52	80.88	91.24	126.48	142.04	157.58	101.62	115.08	128.56
47	56.00	65.32	74.64	43.54	50.80	58.06	93.32	106.80	120.26	74.64	85.00	95.38	132.72	149.30	165.88	109.90	123.38	136.84
48	58.06	68.42	78.80	45.62	53.90	62.20	95.38	109.90	124.42	78.80	91.24	103.68	132.72	149.30	165.88	116.12	130.64	145.16
49	58.06	68.42	78.80	45.62	53.90	62.20	99.52	114.04	128.56	82.94	95.38	107.84	138.94	156.56	174.20	116.12	130.64	145.16
50	66.36	78.80	91.24	51.84	61.18	70.52	105.74	121.30	136.84	89.16	102.64	116.12	138.94	156.56	174.20	122.36	137.90	153.46
51	66.36	78.80	91.24	51.84	61.18	70.52	105.74	121.30	136.84	89.16	102.64	116.12	145.16	163.82	182.48	126.48	142.04	157.58
52	66.36	78.80	91.24	51.84	61.18	70.52	114.04	129.60	145.16	93.32	106.80	120.26	145.16	163.82	182.48	126.48	142.04	157.58
53	68.42	81.92	95.38	53.90	64.28	74.64	116.12	132.72	149.30	95.38	109.90	124.42	157.58	178.32	199.06	132.72	149.30	165.88
54	68.42	81.92	95.38	53.90	64.28	74.64	120.26	136.84	153.46	99.52	114.04	128.56	157.58	178.32	199.06	136.84	153.46	170.04
55	78.80	93.32	107.84	62.20	74.64	87.10	126.48	144.12	161.74	105.74	121.30	136.84	163.82	185.60	207.36	143.08	160.70	178.32
56	82.94	97.46	111.98	62.20	74.64	87.10	130.64	148.28	165.88	114.04	129.60	145.16	170.04	192.84	215.66	153.46	172.10	190.78
57	89.16	104.72	120.26	68.42	81.92	95.38	141.00	159.68	178.32	124.42	141.00	157.58	180.40	204.24	228.10	161.74	182.48	203.20
58	95.38	111.98	128.56	78.80	93.32	107.84	149.30	170.04	190.78	130.64	148.28	165.88	194.92	219.80	244.68	172.10	193.88	215.66
59	101.62	119.24	136.84	82.94	97.46	111.98	163.82	185.60	207.36	141.00	159.68	178.32	205.30	231.22	257.14	178.32	201.14	223.94
60	111.98	130.64	149.30	89.16	104.72	120.26	170.04	192.84	215.66	149.30	170.04	190.78	215.66	242.62	269.56	192.84	216.70	240.52
61	120.26	138.94	157.58	95.38	111.98	128.56	180.40	204.24	228.10	163.82	185.60	207.36	228.10	257.14	286.16	199.06	223.94	248.84
62	128.56	149.30	170.04	99.52	116.12	132.72	186.62	211.52	236.40	170.04	192.84	215.66	242.62	272.68	302.74	205.30	231.22	257.14
63	134.78	156.56	178.32	105.74	123.38	141.00	201.14	227.06	252.98	180.40	204.24	228.10	252.98	284.08	315.20	215.66	242.62	269.56
64	141.00	163.82	186.62	111.98	130.64	149.30	207.36	234.32	261.26	186.62	211.52	236.40	263.36	295.48	327.62	223.94	252.98	282.00
65	151.36	175.22	199.06	124.42	145.16	165.88	219.80	248.84	277.88	201.14	227.06	252.98	277.88	311.04	344.20	238.46	268.54	298.60
66	172.10	198.02	223.94	141.00	163.82	186.62	244.68	275.78	306.88	219.80	248.84	277.88	313.10	349.40	385.68	259.20	291.34	323.48
67	190.78	219.80	248.84	157.58	182.48	207.36	265.42	298.60	331.78	240.52	271.64	302.74	342.14	380.50	418.88	284.08	318.28	352.52
68	215.66	246.76	277.88	178.32	205.30	232.24	294.46	331.78	369.10	257.14	290.30	323.48	377.40	418.88	460.34	308.98	347.32	385.68
69	232.24	265.42	298.60	197.00	227.06	257.14	319.34	358.72	398.14	275.78	312.08	348.36	412.66	457.22	501.82	333.84	374.28	414.72
70	261.26	298.60	335.92	217.72	249.86	282.00	346.30	388.80	431.30	296.52	334.90	373.24	447.88	495.60	543.28	362.88	407.48	452.04
71	277.88	317.26	356.66	234.32	268.54	302.74	373.24	418.88	464.50	313.10	353.54	393.98	481.08	530.84	580.60	383.62	430.28	476.92
72	298.60	340.08	381.56	257.14	294.46	331.78	393.98	441.68	489.36	333.84	376.36	418.88	516.34	569.20	622.08	408.50	457.22	505.96
73	321.40	366.00	410.56	273.72	313.10	352.52	420.94	471.74	522.56	352.52	398.14	443.76	551.56	607.56	663.56	433.40	486.26	539.14
74	342.14	388.80	435.46	294.46	335.92	377.40	447.88	501.82	555.72	373.24	420.94	468.62	584.76	642.82	700.88	458.26	513.22	568.18
75	364.94	414.72	464.50	317.26	361.84	406.42	474.86	531.88	588.92	389.84	439.60	489.36	622.08	684.28	746.50	489.36	547.44	605.50
76	416.78	471.74	526.70	362.88	411.60	460.34	518.40	580.60	642.82	433.40	488.32	543.28	671.86	738.20	804.56	541.20	604.46	667.70
77	468.62	528.76	588.92	418.88	472.78	526.70	568.18	634.52	700.88	481.08	541.20	601.34	723.70	795.22	866.76	593.04	661.48	729.92
78	520.46	585.80	651.12	472.78	532.92	593.04	611.72	683.26	754.80	522.56	586.82	651.12	779.66	856.40	933.12	646.96	719.54	792.12
79	572.30	642.82	713.32	518.40	582.68	646.96	661.48	739.24	817.00	576.46	646.96	717.46	829.44	910.32	991.18	698.80	776.56	854.32
80				576.46	646.96					617.92	692.60					748.56	830.48	
81				626.24	700.88					665.62	745.46					804.56	891.64	
82				680.14	761.02					715.40	801.46					856.40	948.68	
83				738.20	825.28					765.16	857.42					910.32	999.98	
84				792.12	885.44					817.00	914.44					962.16	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 On or After 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	77.41	87.08	96.75	69.66	78.05	86.44	36.67	41.25	45.83	33.00	36.97	40.94	64.82	73.92	83.02	59.72	67.73	75.74
41	79.10	88.99	98.88	71.19	79.76	88.34	37.99	42.73	47.48	34.18	38.30	42.42	65.60	74.82	84.03	60.44	68.55	76.66
42	80.80	90.90	101.00	72.72	81.47	90.23	39.30	44.22	49.13	35.37	39.63	43.89	66.39	75.71	85.04	61.17	69.37	77.58
43	82.50	92.81	103.12	74.24	83.18	92.13	40.62	45.70	50.78	36.56	40.96	45.36	67.18	76.61	86.04	61.89	70.19	78.50
44	84.20	94.72	105.24	75.77	84.89	94.02	41.94	47.19	52.43	37.75	42.29	46.84	67.96	77.51	87.05	62.62	71.01	79.41
45	85.90	96.63	107.37	77.30	86.61	95.92	43.26	48.67	54.08	38.93	43.62	48.31	68.75	78.40	88.06	63.34	71.83	80.33
46	90.65	101.61	112.57	81.87	91.37	100.88	46.27	51.87	57.46	41.79	46.64	51.49	71.05	80.81	90.57	64.03	72.62	81.21
47	96.26	107.83	119.39	86.55	97.00	107.45	49.76	55.74	61.72	44.74	50.15	55.55	75.77	86.04	96.30	67.09	76.18	85.24
48	103.55	115.74	127.92	90.61	101.65	112.69	54.17	60.55	66.92	47.40	53.18	58.95	79.78	90.95	102.11	69.40	78.58	87.76
49	109.50	122.32	135.14	95.52	106.79	118.05	57.94	64.73	71.51	50.55	56.51	62.47	82.24	93.52	104.81	70.95	80.62	90.30
50	119.56	133.43	147.28	99.77	111.64	123.53	63.96	71.37	78.79	53.37	59.72	66.08	85.54	97.36	109.17	73.32	83.10	92.88
51	125.50	139.67	153.84	104.45	117.00	129.55	68.15	75.85	83.54	56.72	63.54	70.35	89.18	101.57	113.96	78.45	88.77	99.10
52	132.41	147.30	162.20	111.72	124.55	137.37	72.93	81.13	89.33	61.53	68.60	75.66	92.06	104.61	117.16	79.51	89.97	100.43
53	139.49	155.13	170.77	116.67	130.19	143.72	77.86	86.59	95.32	65.12	72.67	80.22	95.82	108.96	122.11	83.10	94.12	105.15
54	148.48	164.87	181.28	121.71	135.96	150.21	83.93	93.20	102.47	68.80	76.86	84.91	101.37	115.12	128.86	85.91	97.08	108.24
55	157.72	174.89	192.07	129.52	144.94	160.36	90.23	100.06	109.89	74.10	82.92	91.74	105.29	119.65	134.01	90.50	102.68	114.86
56	170.99	188.99	206.99	142.19	158.39	174.59	99.20	109.64	120.08	82.49	91.89	101.29	113.83	129.28	144.72	97.94	110.74	123.53
57	182.85	201.68	220.51	155.28	172.28	189.28	107.49	118.56	129.63	91.29	101.28	111.27	123.46	139.56	155.67	107.36	120.78	134.20
58	197.85	218.01	238.17	166.91	184.72	202.53	117.78	129.78	141.78	99.36	109.96	120.56	131.50	148.27	165.05	115.18	129.23	143.28
59	212.35	233.40	254.43	180.79	199.44	218.09	127.92	140.60	153.27	108.91	120.14	131.38	143.38	160.85	178.31	125.00	139.71	154.41
60	225.32	247.26	269.21	193.13	212.64	232.15	137.28	150.64	164.01	117.66	129.55	141.44	151.81	169.98	188.14	136.91	153.21	169.51
61	239.48	262.23	285.00	206.83	227.11	247.39	147.24	161.23	175.23	127.17	139.64	152.11	161.68	180.49	199.28	146.64	163.57	180.49
62	251.93	275.52	299.10	221.82	243.40	264.98	156.27	170.90	185.53	137.59	150.98	164.37	171.71	191.16	210.60	154.63	172.18	189.73
63	266.68	291.10	315.54	234.10	256.51	278.90	166.83	182.11	197.39	146.45	160.47	174.47	182.84	203.43	224.02	164.66	182.84	201.04
64	281.73	307.03	332.31	248.71	271.93	295.15	177.70	193.65	209.59	156.86	171.51	186.16	191.25	212.51	233.77	172.91	191.74	210.58
65	298.16	324.83	351.51	262.58	287.17	311.75	189.55	206.50	223.46	166.93	182.56	198.19	204.67	227.08	249.50	186.14	206.14	226.11
66	342.49	371.02	399.57	299.14	326.10	353.06	219.15	237.40	255.67	191.41	208.66	225.91	238.70	262.77	286.84	214.14	235.75	257.36
67	388.73	419.70	450.67	335.34	364.16	393.00	250.31	270.25	290.20	215.93	234.49	253.06	274.24	300.46	326.70	244.54	267.80	291.07
68	432.60	465.51	498.41	373.27	404.56	435.85	280.28	301.60	322.92	241.84	262.11	282.38	309.30	337.24	365.16	276.38	301.81	327.26
69	483.83	519.80	525.50	410.83	444.06	477.29	315.36	338.80	342.52	267.77	289.43	311.09	343.87	374.02	404.19	309.67	336.82	363.97
70	530.75	530.75	530.75	446.84	482.06	517.28	347.97	347.97	347.97	292.95	316.04	339.13	380.94	413.36	445.78	340.41	369.80	399.18
71	535.02	535.02	535.02	485.94	523.65	535.02	352.57	352.57	352.57	320.23	345.08	352.57	416.87	451.44	486.01	370.11	400.61	431.11
72	539.29	539.29	539.29	524.48	539.29	539.29	357.18	357.18	357.18	347.37	357.18	357.18	452.02	488.24	492.07	403.05	435.19	467.33
73	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	488.45	493.81	493.81	433.14	467.45	493.81
74	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	463.91	494.94	494.94
75	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
76	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
77	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
78	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
79	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94

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 On or After 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	64.98	73.10	81.23	54.15	60.92	67.69	31.37	35.29	39.22	26.14	29.41	32.68	49.44	56.19	62.94	41.96	47.96	53.95
41	66.15	74.42	82.69	55.12	62.02	68.91	32.28	36.31	40.35	26.90	30.26	33.62	49.91	56.72	63.54	42.35	48.41	54.46
42	67.32	75.73	84.15	56.10	63.11	70.12	33.19	37.33	41.49	27.65	31.11	34.57	50.38	57.25	64.13	42.75	48.86	54.96
43	68.48	77.04	85.61	57.07	64.20	71.34	34.09	38.36	42.62	28.41	31.96	35.52	50.84	57.79	64.73	43.15	49.31	55.47
44	69.65	78.36	87.07	58.04	65.30	72.56	35.00	39.38	43.75	29.17	32.81	36.46	51.31	58.32	65.32	43.54	49.77	55.98
45	70.82	79.67	88.53	59.01	66.39	73.77	35.91	40.40	44.89	29.92	33.67	37.41	51.78	58.85	65.91	43.94	50.22	56.49
46	72.25	81.28	90.32	61.72	69.25	76.78	37.10	41.74	46.38	31.69	35.56	39.43	52.30	59.44	66.58	44.38	50.73	57.06
47	76.00	85.59	95.19	65.25	73.30	81.36	39.50	44.49	49.47	33.91	38.10	42.29	56.04	64.04	72.04	46.43	52.83	59.24
48	79.03	88.81	98.59	68.08	76.30	84.51	41.55	46.69	51.83	35.79	40.11	44.43	59.01	67.50	75.99	49.31	56.19	63.06
49	82.94	93.31	103.67	73.37	82.14	90.91	44.08	49.59	55.10	39.00	43.66	48.32	62.87	71.43	80.00	51.43	58.38	65.31
50	86.11	96.68	107.24	78.80	88.14	97.49	46.25	51.92	57.59	42.32	47.34	52.36	65.94	75.01	84.09	54.40	61.82	69.25
51	91.38	103.01	114.64	82.24	91.79	101.34	49.82	56.16	62.50	44.84	50.04	55.25	69.36	78.98	88.58	55.15	62.68	70.21
52	96.79	108.67	120.56	86.60	96.79	106.97	53.52	60.09	66.66	47.89	53.52	59.15	72.00	81.75	91.48	57.60	65.23	72.85
53	101.48	114.05	126.62	90.20	100.60	111.01	56.87	63.91	70.96	50.55	56.38	62.21	75.55	85.85	96.15	61.81	70.40	78.98
54	105.39	118.22	131.06	94.76	105.83	116.90	59.81	67.10	74.38	53.78	60.06	66.35	79.15	90.02	100.90	66.10	74.81	83.51
55	110.27	123.83	137.40	103.05	114.80	126.54	63.34	71.13	78.92	59.19	65.94	72.69	84.60	96.07	107.51	69.62	78.88	88.13
56	118.87	133.15	147.43	110.57	123.48	136.37	69.14	77.45	85.76	64.32	71.83	79.32	91.06	103.54	116.04	74.99	84.81	94.62
57	129.58	144.60	159.63	119.25	132.87	146.48	76.29	85.13	93.98	70.21	78.22	86.23	96.74	109.85	122.95	80.47	90.86	101.26
58	142.53	158.30	174.09	130.08	144.43	158.77	84.87	94.27	103.66	77.46	86.00	94.55	106.19	119.93	133.66	89.71	100.71	111.69
59	152.93	169.97	187.02	139.29	154.38	169.49	92.06	102.32	112.59	83.85	92.94	102.03	112.15	126.53	140.90	95.47	107.06	118.64
60	166.59	184.43	202.29	150.73	166.59	182.46	101.33	112.19	123.05	91.69	101.33	110.99	120.11	135.12	150.13	105.09	117.29	129.49
61	176.28	194.91	213.55	160.17	176.78	193.41	108.31	119.76	131.21	98.42	108.62	118.84	127.97	143.61	159.25	111.85	125.13	138.39
62	186.19	205.62	225.06	172.89	190.80	208.69	115.52	127.57	139.64	107.26	118.38	129.48	135.00	151.76	168.51	117.76	131.65	145.54
63	200.47	220.72	240.98	182.80	201.51	220.20	125.54	138.22	150.91	114.48	126.19	137.90	143.12	160.52	177.95	127.65	142.16	156.66
64	213.00	234.08	255.17	195.07	214.56	234.08	134.58	147.90	161.23	123.25	135.57	147.90	151.37	169.44	187.52	133.80	148.93	164.07
65	227.93	250.94	273.94	205.46	225.79	246.12	145.27	159.93	174.59	130.95	143.90	156.86	160.75	179.99	199.22	143.00	159.28	175.54
66	261.34	286.17	311.01	230.02	252.16	274.30	167.52	183.44	199.36	147.44	161.63	175.83	183.84	205.20	226.56	166.94	184.82	202.72
67	295.31	323.11	350.89	257.17	282.25	307.30	190.36	208.28	226.19	165.77	181.94	198.09	210.25	233.27	256.30	191.22	210.74	230.27
68	329.86	359.55	389.23	286.97	313.91	340.85	213.80	233.04	252.28	186.00	203.46	220.93	235.02	259.74	284.45	214.85	236.54	258.22
69	367.19	399.91	432.64	315.06	345.00	374.95	239.27	260.59	281.92	205.30	224.81	244.34	259.12	286.05	312.98	238.80	261.67	284.52
70	400.65	435.35	470.04	345.82	378.82	411.84	262.45	285.18	307.91	226.54	248.15	269.78	286.62	315.29	343.95	264.10	288.68	313.24
71	437.51	475.19	512.86	373.40	408.27	443.13	287.45	312.20	336.95	245.33	268.23	291.14	312.64	343.50	374.35	290.02	316.75	343.50
72	472.34	511.89	544.94	401.15	439.00	476.86	311.31	337.37	359.15	264.39	289.33	314.29	335.23	367.72	400.22	311.51	339.36	367.21
73	505.11	544.94	544.94	427.14	466.69	506.23	335.51	361.96	361.96	283.72	309.99	336.26	359.99	394.55	429.09	338.33	368.24	398.15
74	537.87	544.94	544.94	453.12	495.50	537.87	357.80	362.50	362.50	301.43	329.61	357.80	385.78	421.88	457.98	359.99	391.45	422.91
75	544.94	544.94	544.94	482.52	527.15	544.94	362.50	362.50	362.50	320.98	350.67	362.50	411.57	450.25	488.93	383.71	416.72	449.72
76	544.94	544.94	544.94	535.63	544.94	544.94	362.50	362.50	362.50	356.31	362.50	362.50	459.01	497.43	497.43	431.16	467.26	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	478.61	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43

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 On or After 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	57.49	64.17	70.86	50.80	56.16	61.50	27.53	30.74	33.94	24.33	26.90	29.46	42.13	48.15	54.17	34.60	39.87	45.14
41	58.80	65.64	72.48	51.96	57.44	62.91	28.56	31.89	35.21	25.24	27.90	30.56	42.48	48.56	54.62	34.90	40.21	45.52
42	60.12	67.11	74.10	53.12	58.73	64.32	29.60	33.04	36.48	26.15	28.91	31.66	42.84	48.96	55.08	35.19	40.55	45.90
43	61.43	68.58	75.72	54.29	60.01	65.72	30.63	34.19	37.75	27.06	29.92	32.77	43.20	49.37	55.54	35.48	40.88	46.28
44	62.75	70.04	77.34	55.45	61.30	67.13	31.66	35.34	39.02	27.98	30.93	33.87	43.55	49.78	56.00	35.77	41.22	46.66
45	64.06	71.51	78.96	56.61	62.58	68.54	32.69	36.49	40.29	28.89	31.93	34.97	43.91	50.18	56.45	36.07	41.56	47.05
46	65.22	72.81	80.39	57.64	63.72	69.78	33.65	37.57	41.48	29.74	32.88	36.01	44.38	50.72	57.05	36.45	42.00	47.55
47	69.47	77.19	84.91	58.66	64.85	71.02	36.23	40.26	44.29	30.59	33.82	37.04	46.44	52.84	59.26	36.83	42.44	48.05
48	71.47	79.73	87.97	62.05	68.73	75.40	37.65	42.01	46.35	32.69	36.21	39.73	47.75	54.61	61.49	38.83	44.50	50.17
49	74.30	82.68	91.08	63.12	69.91	76.70	39.53	43.99	48.46	33.58	37.19	40.80	49.86	56.82	63.76	40.06	46.19	52.32
50	77.99	86.93	95.87	66.62	73.93	81.25	41.88	46.68	51.48	35.78	39.70	43.63	52.86	60.28	67.72	42.11	48.31	54.50
51	79.72	88.86	97.99	68.10	75.56	83.04	43.45	48.43	53.40	37.11	41.18	45.26	53.57	61.09	68.63	42.68	48.96	55.23
52	83.14	92.48	101.81	69.57	77.20	84.84	45.95	51.11	56.26	38.45	42.66	46.89	55.96	63.60	71.24	44.10	50.88	57.66
53	85.77	95.73	105.69	74.50	83.17	91.83	48.03	53.61	59.19	41.72	46.57	51.42	58.42	67.01	75.60	48.11	54.99	61.86
54	89.31	99.48	109.66	76.05	84.89	93.74	50.64	56.41	62.18	43.12	48.14	53.15	60.92	69.61	78.32	48.73	55.70	62.65
55	93.84	104.66	115.49	82.10	91.58	101.05	53.84	60.05	66.27	47.11	52.55	57.98	64.33	73.58	82.84	52.00	59.48	66.97
56	102.21	113.72	125.23	88.40	98.53	108.66	59.44	66.13	72.82	51.41	57.30	63.19	71.42	81.24	91.07	57.14	65.17	73.21
57	108.96	121.18	133.40	94.87	105.68	116.49	64.17	71.37	78.57	55.88	62.24	68.61	76.86	87.27	97.66	63.30	72.34	81.38
58	119.74	133.64	147.52	101.54	113.03	124.53	71.38	79.66	87.94	60.53	67.38	74.23	82.42	93.41	104.40	70.52	80.13	89.74
59	128.90	143.54	158.19	113.26	125.97	138.67	77.73	86.56	95.39	68.30	75.96	83.62	89.94	101.53	113.13	76.04	86.23	96.44
60	139.30	155.23	171.15	121.40	135.32	149.26	84.92	94.63	104.34	74.01	82.49	90.99	97.63	110.77	123.92	84.49	95.76	107.02
61	146.52	163.19	179.86	128.33	142.98	157.63	90.20	100.47	110.73	79.01	88.03	97.04	103.39	117.13	130.89	92.00	103.86	115.72
62	156.95	174.90	192.85	140.53	156.43	172.33	97.55	108.70	119.86	87.34	97.23	107.11	111.15	125.53	139.90	97.75	110.19	122.65
63	167.63	186.90	206.15	147.85	164.50	181.17	105.14	117.22	129.30	92.73	103.18	113.63	117.12	132.13	147.14	104.54	118.09	131.64
64	175.38	195.47	215.55	157.44	174.86	192.30	110.97	123.68	136.38	99.61	110.64	121.67	123.18	138.84	154.47	112.43	126.62	140.79
65	188.66	210.10	231.54	169.37	188.66	207.96	120.38	134.06	147.74	108.07	120.38	132.70	135.28	152.57	169.84	121.45	136.76	152.07
66	214.18	237.99	261.79	191.48	212.58	233.65	137.45	152.73	168.00	122.88	136.42	149.94	154.12	172.51	190.92	138.22	154.62	171.03
67	241.23	266.89	292.54	217.23	240.69	264.16	155.67	172.23	188.78	140.18	155.32	170.47	174.22	194.24	214.27	159.20	177.71	196.24
68	272.04	300.13	328.20	242.31	267.63	292.96	176.51	194.74	212.95	157.22	173.65	190.08	197.58	219.76	241.94	178.44	198.10	217.74
69	301.13	331.68	362.24	272.24	300.57	328.90	196.43	216.36	236.29	177.59	196.06	214.55	218.22	242.07	265.92	197.93	219.75	241.57
70	330.69	363.76	396.83	298.17	328.44	358.72	216.84	238.52	260.21	195.51	215.36	235.21	242.18	268.24	294.30	218.68	242.18	265.69
71	357.79	392.68	427.55	321.78	354.41	387.05	235.11	258.04	280.95	211.45	232.90	254.34	262.95	290.68	318.42	238.30	262.95	287.60
72	387.34	425.18	463.01	347.82	382.83	417.84	255.08	280.00	304.91	229.05	252.11	275.16	284.68	314.60	344.52	257.87	284.68	311.51
73	413.57	453.12	492.67	372.90	410.19	447.48	273.76	299.94	326.12	246.84	271.53	296.21	306.35	337.81	369.27	276.43	304.29	332.14
74	442.96	484.77	526.57	396.62	435.61	474.60	294.67	322.48	350.28	263.84	289.77	315.72	328.01	361.02	394.03	297.07	326.98	356.89
75	470.07	514.15	544.94	424.87	466.69	508.50	312.70	342.02	362.50	282.63	310.45	338.26	350.70	385.78	420.84	316.67	348.13	379.58
76	511.89	544.94	544.94	466.69	512.45	544.94	340.52	362.50	362.50	310.45	340.89	362.50	387.83	426.00	464.17	353.80	388.36	422.91
77	544.94	544.94	544.94	507.38	544.94	544.94	362.50	362.50	362.50	337.52	362.50	362.50	426.00	466.74	497.43	391.96	429.09	466.24
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	466.24	497.43	497.43	432.19	472.93	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	471.39	497.43	497.43
80				544.94	544.94					362.50	362.50					497.43	497.43	
81				544.94	544.94					362.50	362.50					497.43	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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 On or After 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	40.41	45.39	50.35	32.47	36.77	41.08	19.21	21.58	23.94	15.44	17.48	19.53	32.40	37.29	42.19	25.62	29.39	33.15
41	41.42	46.51	51.60	33.28	37.68	42.10	20.01	22.47	24.93	16.07	18.20	20.34	32.67	37.61	42.55	25.84	29.64	33.43
42	42.42	47.64	52.85	34.08	38.60	43.12	20.80	23.36	25.91	16.71	18.92	21.14	32.94	37.92	42.90	26.06	29.88	33.71
43	43.42	48.76	54.10	34.89	39.51	44.14	21.59	24.25	26.90	17.35	19.65	21.95	33.22	38.24	43.26	26.27	30.13	33.99
44	44.42	49.89	55.35	35.69	40.42	45.16	22.38	25.14	27.89	17.99	20.37	22.75	33.49	38.55	43.62	26.49	30.38	34.27
45	45.43	51.02	56.60	36.50	41.33	46.17	23.18	26.03	28.88	18.62	21.09	23.56	33.76	38.87	43.97	26.70	30.63	34.55
46	46.37	52.07	57.77	37.25	42.19	47.13	23.97	26.92	29.86	19.26	21.81	24.36	34.07	39.22	44.37	26.95	30.91	34.87
47	49.64	55.84	62.04	41.10	46.15	51.18	25.98	29.22	32.47	21.51	24.15	26.78	35.98	41.18	46.37	28.78	32.77	36.78
48	50.62	56.95	63.27	44.29	49.83	55.37	26.81	30.16	33.50	23.45	26.39	29.32	37.11	42.76	48.40	30.66	35.50	40.34
49	54.03	60.88	67.74	45.15	50.80	56.45	28.93	32.60	36.27	24.18	27.20	30.23	39.06	44.76	50.46	32.55	37.44	42.33
50	55.06	62.04	69.03	48.49	54.65	60.81	29.80	33.58	37.36	26.24	29.57	32.91	41.87	48.03	54.18	35.30	40.64	45.98
51	58.71	66.26	73.81	51.16	57.45	63.74	32.21	36.35	40.49	28.07	31.52	34.97	42.54	48.80	55.06	35.87	41.30	46.72
52	59.90	67.60	75.30	52.19	58.61	65.03	33.29	37.57	41.85	29.01	32.58	36.14	46.61	52.97	59.33	38.14	43.65	49.15
53	66.32	75.05	83.78	55.86	62.83	69.81	37.31	42.22	47.13	31.43	35.35	39.28	48.20	55.09	61.98	39.59	45.62	51.65
54	67.61	76.51	85.41	58.71	65.84	72.96	38.49	43.55	48.62	33.42	37.48	41.53	50.69	57.68	64.68	41.95	48.07	54.19
55	71.63	81.15	90.67	62.56	70.27	77.97	41.23	46.71	52.19	36.01	40.44	44.88	54.12	61.66	69.20	45.24	51.90	58.55
56	75.71	85.86	96.02	68.33	76.63	84.95	44.10	50.01	55.93	39.80	44.63	49.48	56.57	64.21	71.83	49.38	56.12	62.86
57	81.77	92.58	103.39	73.31	82.71	92.10	48.17	54.53	60.90	43.19	48.72	54.26	61.78	69.96	78.13	54.52	61.78	69.04
58	89.91	101.39	112.87	79.39	89.43	99.48	53.54	60.37	67.21	47.27	53.25	59.24	66.18	75.38	84.57	57.91	65.73	73.53
59	96.34	108.51	120.67	83.68	94.39	105.09	57.97	65.28	72.60	50.35	56.79	63.23	73.46	83.23	92.99	63.23	71.61	79.97
60	102.93	115.80	128.66	92.04	103.43	114.80	62.54	70.36	78.18	55.93	62.85	69.75	77.13	87.47	97.82	67.72	77.13	86.53
61	110.74	124.84	138.93	96.64	108.72	120.81	68.04	76.70	85.36	59.38	66.80	74.22	82.54	93.45	104.37	74.96	84.92	94.88
62	119.78	134.63	149.47	101.36	114.16	126.95	74.37	83.59	92.80	62.93	70.88	78.82	86.13	97.62	109.11	78.48	89.00	99.54
63	126.98	142.59	158.20	108.24	121.78	135.30	79.64	89.43	99.23	67.89	76.38	84.86	93.63	105.70	117.77	83.98	95.08	106.18
64	134.35	150.73	167.13	114.24	129.05	143.86	85.08	95.46	105.84	72.35	81.73	91.11	97.35	110.01	122.66	87.62	99.31	110.99
65	144.03	161.22	178.41	123.60	139.19	154.77	92.07	103.06	114.05	79.01	88.98	98.94	104.07	117.82	131.57	95.23	107.51	119.78
66	163.13	182.04	200.94	135.04	151.79	168.54	104.59	116.72	128.84	86.59	97.32	108.06	116.75	131.59	146.43	104.88	118.73	132.59
67	179.17	199.26	219.36	148.77	166.68	184.61	115.22	128.14	141.06	95.67	107.18	118.71	127.62	143.58	159.53	115.65	130.61	145.57
68	198.65	220.48	242.30	162.63	182.81	203.00	128.12	142.20	156.27	104.89	117.90	130.93	142.67	160.75	178.83	124.59	140.65	156.73
69	218.31	241.88	265.48	176.61	198.01	219.40	141.20	156.45	171.71	114.23	128.07	141.91	155.90	175.12	194.37	134.63	152.35	170.06
70	238.14	263.51	288.86	192.95	216.66	240.35	154.47	170.93	187.37	125.16	140.54	155.91	170.33	191.24	212.14	145.85	164.72	183.58
71	259.17	285.98	312.78	206.67	231.80	256.93	169.58	187.13	204.67	135.23	151.68	168.12	184.61	207.18	229.74	154.86	174.86	194.86
72	281.38	310.18	339.00	222.61	249.16	275.72	185.95	204.98	224.02	147.11	164.65	182.21	195.94	219.67	243.38	166.03	187.18	208.33
73	300.57	331.09	361.60	236.18	264.99	293.80	199.95	220.25	240.55	157.11	176.27	195.44	209.39	234.66	259.94	175.36	198.05	220.74
74	318.66	350.30	381.94	249.73	279.68	309.63	211.98	233.03	254.07	166.12	186.05	205.97	222.79	249.62	276.43	185.66	209.39	233.11
75	339.00	372.90	406.80	266.67	298.33	329.96	225.51	248.06	270.61	177.40	198.45	219.50	236.21	264.58	292.95	193.92	218.67	243.42
76	366.13	402.28	438.44	294.92	329.40	363.86	243.55	267.60	291.66	196.19	219.12	242.05	257.87	288.81	319.76	215.59	242.91	270.25
77	394.38	433.35	472.34	323.17	360.47	397.77	262.35	288.27	314.21	214.98	239.79	264.60	282.63	315.63	348.64	239.31	269.21	299.13
78	424.87	466.69	508.50	352.56	392.11	431.66	282.63	310.45	338.26	234.53	260.84	287.15	304.29	339.88	375.46	259.94	291.91	323.89
79	452.00	496.08	540.14	380.81	423.18	465.56	300.68	330.00	359.31	253.32	281.51	309.70	329.04	367.72	406.40	286.75	321.82	356.89
80				407.92	452.57					271.36	301.06					307.38	344.52	
81				438.44	485.90					291.66	323.23					331.10	370.82	
82				466.69	516.98					310.45	343.90					355.87	398.67	
83				496.08	544.94					330.00	362.50					380.62	426.51	
84				524.33	544.94					348.79	362.50					406.40	454.87	

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

Premium Rates with First 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
41	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
42	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
43	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
44	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
45	141.18	161.36	181.52	115.96	133.62	151.28	224.38	255.90	287.42	206.74	234.46	262.20	302.54	340.36	378.16	272.26	305.04	337.84
46	141.18	161.36	181.52	115.96	133.62	151.28	229.40	260.92	292.42	206.74	234.46	262.20	312.64	350.44	388.26	282.36	315.14	347.92
47	143.70	165.14	186.58	118.50	137.40	156.30	242.02	274.82	307.58	214.30	243.30	272.26	325.22	364.30	403.38	292.42	327.74	363.04
48	143.70	165.14	186.58	123.54	142.44	161.36	252.10	287.42	322.70	219.34	248.32	277.32	342.86	383.22	423.54	300.02	336.56	373.10
49	151.28	173.96	196.64	126.06	146.22	166.38	257.16	292.42	327.74	221.86	252.10	282.36	355.46	397.08	438.68	310.08	346.64	383.22
50	151.28	173.96	196.64	131.12	151.28	171.42	264.70	301.28	337.84	226.90	257.16	287.42	380.66	424.80	468.92	317.64	355.46	393.28
51	156.30	181.52	206.74	133.62	155.06	176.48	272.26	310.08	347.92	239.52	271.02	302.54	390.76	434.90	479.00	325.22	364.30	403.38
52	161.36	186.58	211.80	133.62	155.06	176.48	277.32	315.14	352.94	239.52	271.02	302.54	403.38	448.76	494.12	340.36	379.42	418.48
53	163.86	190.34	216.80	146.22	168.92	191.58	284.88	323.94	363.04	247.06	279.82	312.64	415.98	462.62	509.28	347.92	388.26	428.60
54	163.86	190.34	216.80	146.22	168.92	191.58	297.48	337.84	378.16	252.10	284.88	317.64	433.62	481.50	529.44	355.46	397.08	438.68
55	171.42	199.18	226.90	156.30	181.52	206.74	305.04	346.64	388.26	262.20	297.48	332.78	451.28	500.42	549.60	370.60	414.74	458.84
56	184.02	213.04	242.02	161.36	186.58	211.80	325.22	369.36	413.46	279.82	316.40	352.94	479.00	529.44	579.84	398.32	443.70	489.10
57	201.68	231.96	262.20	173.96	200.44	226.90	347.92	393.28	438.68	302.54	340.36	378.16	501.72	553.38	605.06	426.06	472.70	519.34
58	214.30	245.82	277.32	186.58	214.30	242.02	365.56	412.18	458.84	320.20	359.24	398.32	531.94	586.16	640.36	448.76	496.66	544.54
59	226.90	259.68	292.42	199.18	228.16	257.16	393.28	441.20	489.10	342.86	383.22	423.54	559.68	615.14	670.58	476.50	525.64	574.80
60	247.06	282.36	317.64	211.80	242.02	272.26	410.94	460.10	509.28	370.60	414.74	458.84	582.36	639.08	695.80	499.16	549.60	600.02
61	259.68	296.22	332.78	221.86	252.10	282.36	433.62	484.06	534.46	393.28	438.68	484.06	610.12	668.08	726.08	526.92	578.60	630.28
62	272.26	310.08	347.92	229.40	260.92	292.42	456.32	508.02	559.68	410.94	457.58	504.22	632.78	692.04	751.26	557.16	611.36	665.58
63	284.88	323.94	363.04	247.06	279.82	312.64	481.50	535.74	589.96	433.62	481.50	529.44	660.52	721.02	781.54	579.84	635.32	690.80
64	302.54	342.86	383.22	262.20	297.48	332.78	499.16	554.64	610.12	451.28	500.42	549.60	688.24	750.02	811.80	607.56	664.28	721.02
65	320.20	364.30	408.42	274.82	311.34	347.92	529.44	587.40	645.40	481.50	533.22	584.90	718.52	782.78	847.08	632.78	692.04	751.26
66	375.66	422.28	468.92	320.20	359.24	398.32	612.62	674.38	736.16	549.60	605.06	660.52	816.84	884.88	952.96	713.46	777.74	842.06
67	438.68	489.10	539.52	380.66	424.80	468.92	698.36	765.12	831.94	622.70	681.94	741.20	917.68	990.78	999.98	791.64	859.66	927.76
68	499.16	554.64	610.12	428.60	476.50	524.38	781.54	852.14	922.70	698.36	762.62	826.92	999.98	999.98	999.98	872.28	945.40	999.98
69	567.24	626.48	685.74	481.50	533.22	584.90	862.22	937.84	999.98	776.48	844.56	912.62	999.98	999.98	999.98	950.46	999.98	999.98
70	627.76	692.04	756.32	531.94	588.66	645.40	947.92	999.98	999.98	847.08	920.20	993.32	999.98	999.98	999.98	999.98	999.98	999.98
71	683.20	750.02	816.84	582.36	641.62	700.86	999.98	999.98	999.98	917.68	993.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	751.26	821.86	892.48	632.78	697.10	761.38	999.98	999.98	999.98	995.84	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	811.80	887.44	963.06	685.74	753.82	821.86	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	869.78	949.20	999.98	736.16	809.26	882.38	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	940.34	999.98	999.98	794.14	871.02	947.92	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	859.66	946.68	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	925.24	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	990.78	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
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 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
41	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
42	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
43	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
44	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
45	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	189.68	213.40	237.12
46	109.08	125.68	142.28	94.84	109.08	123.32	156.48	177.84	199.20	132.78	151.76	170.72	227.64	256.08	284.56	194.44	218.16	241.88
47	111.44	129.24	147.02	94.84	109.08	123.32	166.00	189.68	213.40	137.52	156.48	175.48	234.76	264.40	294.04	201.56	226.44	251.34
48	111.44	129.24	147.02	97.20	112.64	128.06	173.08	198.00	222.90	144.64	164.80	184.96	239.48	269.12	298.76	206.30	231.20	256.08
49	113.80	132.78	151.76	97.20	112.64	128.06	182.60	207.48	232.36	149.40	169.56	189.68	246.62	277.44	308.26	218.16	244.24	270.34
50	118.56	137.52	156.48	104.34	120.92	137.52	189.68	215.76	241.88	156.48	177.84	199.20	251.34	282.18	313.00	230.02	257.28	284.56
51	120.92	141.08	161.24	104.34	120.92	137.52	196.80	224.08	251.34	156.48	177.84	199.20	260.84	294.04	327.24	234.76	262.00	289.30
52	120.92	141.08	161.24	104.34	120.92	137.52	201.56	228.84	256.08	161.24	182.60	203.92	270.34	303.52	336.72	241.88	270.34	298.76
53	123.32	144.64	166.00	106.72	124.48	142.28	208.68	237.12	265.58	170.72	194.44	218.16	277.44	311.82	346.20	246.62	275.04	303.52
54	123.32	144.64	166.00	106.72	124.48	142.28	215.76	245.40	275.04	180.20	203.92	227.64	282.18	316.56	350.92	253.72	283.36	313.00
55	132.78	156.48	180.20	113.80	132.78	151.76	227.64	258.48	289.30	187.34	212.24	237.12	289.30	324.86	360.44	270.34	301.16	331.96
56	142.28	166.00	189.68	118.56	137.52	156.48	241.88	275.04	308.26	199.20	225.28	251.34	305.90	342.64	379.40	284.56	317.76	350.92
57	154.12	179.04	203.92	125.68	145.84	166.00	253.72	288.12	322.48	211.06	238.32	265.58	327.24	365.18	403.12	301.16	335.54	369.92
58	166.00	192.06	218.16	137.52	158.88	180.20	275.04	310.62	346.20	232.36	260.84	289.30	353.32	392.44	431.56	322.48	358.04	393.60
59	173.08	200.38	227.64	151.76	175.48	199.20	286.92	323.68	360.44	244.24	273.88	303.52	372.28	413.78	455.28	339.08	375.84	412.60
60	189.68	218.16	246.62	158.88	183.76	208.68	303.52	341.46	379.40	265.58	296.40	327.24	398.36	441.04	483.74	360.44	398.36	436.32
61	199.20	227.64	256.08	163.62	188.52	213.40	320.12	359.26	398.36	279.80	313.00	346.20	414.96	458.84	502.70	377.04	416.16	455.28
62	206.30	235.94	265.58	175.48	201.56	227.64	334.32	375.84	417.32	291.64	326.04	360.44	431.56	476.60	521.68	400.74	442.26	483.74
63	218.16	248.98	279.80	187.34	214.60	241.88	350.92	393.60	436.32	313.00	348.58	384.14	457.64	503.88	550.14	417.32	460.02	502.70
64	237.12	270.34	303.52	194.44	222.90	251.34	367.54	411.40	455.28	324.86	361.60	398.36	479.00	526.42	573.84	438.68	482.52	526.42
65	248.98	283.36	317.76	206.30	235.94	265.58	386.52	432.76	479.00	343.84	382.96	422.08	505.08	556.06	607.04	455.28	500.32	545.38
66	286.92	323.68	360.44	241.88	275.04	308.26	438.68	489.66	540.64	398.36	441.04	483.74	573.84	628.38	682.92	505.08	553.68	602.30
67	329.62	371.10	412.60	279.80	315.36	350.92	497.96	552.48	607.04	452.88	499.12	545.38	642.60	703.10	763.54	559.60	614.16	668.70
68	367.54	411.40	455.28	308.26	346.20	384.14	552.48	610.60	668.70	505.08	556.06	607.04	711.36	775.40	839.42	618.88	676.98	735.08
69	407.86	455.28	502.70	350.92	393.60	436.32	604.66	667.50	730.32	557.24	610.60	663.94	784.88	854.82	924.78	673.44	737.44	801.48
70	445.80	497.96	550.14	388.90	433.92	479.00	663.94	730.32	796.72	611.76	668.70	725.60	848.90	922.42	995.92	732.74	802.64	872.60
71	483.74	538.28	592.80	422.08	469.48	516.92	720.86	792.02	863.14	668.70	730.32	792.02	922.42	999.98	999.98	787.26	860.76	934.26
72	524.04	582.12	640.24	464.76	516.92	569.10	770.66	845.34	920.04	716.12	780.14	844.16	991.16	999.98	999.98	841.78	921.20	999.98
73	564.36	626.02	687.66	497.96	552.48	607.04	827.58	907.00	986.42	777.76	846.54	915.28	999.98	999.98	999.98	896.32	979.32	999.98
74	604.66	669.88	735.08	535.88	592.80	649.74	886.86	969.86	999.98	827.58	899.90	972.20	999.98	999.98	999.98	950.84	999.98	999.98
75	652.08	722.06	792.02	573.84	635.48	697.14	946.14	999.98	999.98	882.10	957.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	732.74	807.40	882.10	654.44	720.86	787.26	999.98	999.98	999.98	991.16	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	815.70	896.32	976.94	737.44	809.78	882.10	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	896.32	981.70	999.98	820.44	898.70	976.94	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	986.42	999.98	999.98	908.18	992.36	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

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

Premium Rates with First 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
41	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
42	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
43	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
44	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
45	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
46	90.12	104.34	118.56	64.04	74.70	85.36	132.78	151.76	170.72	109.08	125.68	142.28	203.92	227.64	251.34	180.20	199.20	218.16
47	90.12	104.34	118.56	64.04	74.70	85.36	137.52	156.48	175.48	109.08	125.68	142.28	213.40	237.12	260.84	180.20	199.20	218.16
48	92.48	107.88	123.32	66.40	78.24	90.12	139.92	160.04	180.20	113.80	130.40	147.02	215.76	240.70	265.58	187.34	207.48	227.64
49	97.20	112.64	128.06	71.12	83.00	94.84	144.64	164.80	184.96	116.20	133.98	151.76	220.52	245.40	270.34	187.34	207.48	227.64
50	99.60	116.20	132.78	75.88	90.12	104.34	151.76	173.08	194.44	120.92	138.72	156.48	227.64	253.72	279.80	194.44	215.76	237.12
51	99.60	116.20	132.78	75.88	90.12	104.34	151.76	173.08	194.44	120.92	138.72	156.48	227.64	253.72	279.80	194.44	215.76	237.12
52	104.34	120.92	137.52	85.36	99.60	113.80	156.48	177.84	199.20	123.32	142.28	161.24	232.36	258.48	284.56	194.44	215.76	237.12
53	106.72	124.48	142.28	87.74	103.14	118.56	161.24	184.96	208.68	132.78	151.76	170.72	234.76	262.00	289.30	203.92	227.64	251.34
54	106.72	124.48	142.28	87.74	103.14	118.56	166.00	189.68	213.40	132.78	151.76	170.72	239.48	266.76	294.04	203.92	227.64	251.34
55	113.80	132.78	151.76	94.84	111.44	128.06	173.08	198.00	222.90	139.92	160.04	180.20	246.62	275.04	303.52	215.76	240.70	265.58
56	118.56	137.52	156.48	99.60	116.20	132.78	189.68	215.76	241.88	151.76	173.08	194.44	263.20	292.84	322.48	227.64	253.72	279.80
57	125.68	145.84	166.00	106.72	124.48	142.28	201.56	228.84	256.08	166.00	189.68	213.40	275.04	305.90	336.72	239.48	266.76	294.04
58	137.52	158.88	180.20	113.80	132.78	151.76	213.40	241.88	270.34	182.60	207.48	232.36	296.40	330.80	365.18	251.34	279.80	308.26
59	151.76	175.48	199.20	120.92	141.08	161.24	230.02	259.66	289.30	194.44	220.52	246.62	313.00	348.58	384.14	275.04	305.90	336.72
60	158.88	183.76	208.68	137.52	158.88	180.20	246.62	279.80	313.00	213.40	241.88	270.34	331.96	369.92	407.86	289.30	322.48	355.68
61	166.00	192.06	218.16	142.28	163.62	184.96	258.48	292.84	327.24	230.02	259.66	289.30	343.84	382.96	422.08	301.16	335.54	369.92
62	177.84	205.12	232.36	151.76	175.48	199.20	275.04	310.62	346.20	241.88	272.68	303.52	362.80	404.28	445.80	324.86	361.60	398.36
63	189.68	218.16	246.62	158.88	183.76	208.68	286.92	323.68	360.44	256.08	289.30	322.48	381.76	425.64	469.48	336.72	374.64	412.60
64	196.80	226.44	256.08	166.00	192.06	218.16	298.76	336.72	374.64	272.68	307.08	341.46	393.60	438.68	483.74	353.32	392.44	431.56
65	208.68	239.48	270.34	177.84	205.12	232.36	324.86	366.36	407.86	291.64	328.40	365.18	417.32	464.76	512.16	374.64	417.32	460.02
66	244.24	278.62	313.00	206.30	235.94	265.58	367.54	411.40	455.28	329.62	368.72	407.86	469.48	521.68	573.84	419.72	465.96	512.16
67	279.80	317.76	355.68	241.88	275.04	308.26	412.60	460.02	507.46	377.04	420.88	464.76	524.04	579.78	635.48	471.90	522.84	573.84
68	310.62	352.12	393.60	275.04	310.62	346.20	464.76	516.92	569.10	419.72	465.96	512.16	585.70	646.16	706.62	521.68	576.20	630.72
69	346.20	391.24	436.32	298.76	336.72	374.64	509.82	565.52	621.26	462.40	513.38	564.36	642.60	707.80	773.00	580.96	641.40	701.88
70	381.76	430.38	479.00	336.72	379.40	422.08	561.98	622.44	682.92	507.46	561.98	616.52	699.52	769.46	839.42	630.72	694.76	758.80
71	417.32	469.48	521.68	369.92	414.96	460.02	607.04	671.04	735.08	550.14	607.04	663.94	754.04	827.58	901.06	678.16	746.94	815.70
72	448.18	503.88	559.60	393.60	441.04	488.48	654.44	723.22	792.02	592.80	654.44	716.12	813.32	892.78	972.20	730.32	803.86	877.36
73	481.36	539.46	597.56	429.20	480.16	531.18	704.26	776.58	848.90	635.48	699.52	763.54	867.86	950.84	999.98	782.50	860.76	939.00
74	519.30	582.12	644.98	462.40	515.74	569.10	754.04	829.94	905.82	682.92	751.70	820.44	929.54	999.98	999.98	832.28	914.10	995.92
75	559.60	626.02	692.40	497.96	554.88	611.76	806.22	886.86	967.46	727.98	800.30	872.60	986.42	999.98	999.98	891.56	979.32	999.98
76	637.86	710.18	782.50	571.44	634.30	697.14	891.56	979.32	999.98	813.32	892.78	972.20	999.98	999.98	999.98	979.32	999.98	999.98
77	711.36	789.62	867.86	649.74	718.48	787.26	979.32	999.98	999.98	901.06	986.42	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	792.02	874.98	957.98	730.32	803.86	877.36	999.98	999.98	999.98	993.54	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	872.60	962.72	999.98	810.98	891.56	972.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				891.56	976.94					999.98	999.98					999.98	999.98	
81				969.86	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 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
41	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
42	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
43	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
44	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
45	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
46	64.04	74.70	85.36	49.78	58.10	66.40	101.96	117.38	132.78	80.64	92.48	104.34	144.64	162.42	180.20	116.20	131.60	147.02
47	64.04	74.70	85.36	49.78	58.10	66.40	106.72	122.12	137.52	85.36	97.20	109.08	151.76	170.72	189.68	125.68	141.08	156.48
48	66.40	78.24	90.12	52.16	61.64	71.12	109.08	125.68	142.28	90.12	104.34	118.56	151.76	170.72	189.68	132.78	149.40	166.00
49	66.40	78.24	90.12	52.16	61.64	71.12	113.80	130.40	147.02	94.84	109.08	123.32	158.88	179.04	199.20	132.78	149.40	166.00
50	75.88	90.12	104.34	59.28	69.96	80.64	120.92	138.72	156.48	101.96	117.38	132.78	158.88	179.04	199.20	139.92	157.70	175.48
51	75.88	90.12	104.34	59.28	69.96	80.64	120.92	138.72	156.48	101.96	117.38	132.78	166.00	187.34	208.68	144.64	162.42	180.20
52	75.88	90.12	104.34	59.28	69.96	80.64	130.40	148.20	166.00	106.72	122.12	137.52	166.00	187.34	208.68	144.64	162.42	180.20
53	78.24	93.68	109.08	61.64	73.50	85.36	132.78	151.76	170.72	109.08	125.68	142.28	180.20	203.92	227.64	151.76	170.72	189.68
54	78.24	93.68	109.08	61.64	73.50	85.36	137.52	156.48	175.48	113.80	130.40	147.02	180.20	203.92	227.64	156.48	175.48	194.44
55	90.12	106.72	123.32	71.12	85.36	99.60	144.64	164.80	184.96	120.92	138.72	156.48	187.34	212.24	237.12	163.62	183.76	203.92
56	94.84	111.44	128.06	71.12	85.36	99.60	149.40	169.56	189.68	130.40	148.20	166.00	194.44	220.52	246.62	175.48	196.80	218.16
57	101.96	119.76	137.52	78.24	93.68	109.08	161.24	182.60	203.92	142.28	161.24	180.20	206.30	233.56	260.84	184.96	208.68	232.36
58	109.08	128.06	147.02	90.12	106.72	123.32	170.72	194.44	218.16	149.40	169.56	189.68	222.90	251.34	279.80	196.80	221.70	246.62
59	116.20	136.36	156.48	94.84	111.44	128.06	187.34	212.24	237.12	161.24	182.60	203.92	234.76	264.40	294.04	203.92	230.02	256.08
60	128.06	149.40	170.72	101.96	119.76	137.52	194.44	220.52	246.62	170.72	194.44	218.16	246.62	277.44	308.26	220.52	247.80	275.04
61	137.52	158.88	180.20	109.08	128.06	147.02	206.30	233.56	260.84	187.34	212.24	237.12	260.84	294.04	327.24	227.64	256.08	284.56
62	147.02	170.72	194.44	113.80	132.78	151.76	213.40	241.88	270.34	194.44	220.52	246.62	277.44	311.82	346.20	234.76	264.40	294.04
63	154.12	179.04	203.92	120.92	141.08	161.24	230.02	259.66	289.30	206.30	233.56	260.84	289.30	324.86	360.44	246.62	277.44	308.26
64	161.24	187.34	213.40	128.06	149.40	170.72	237.12	267.96	298.76	213.40	241.88	270.34	301.16	337.90	374.64	256.08	289.30	322.48
65	173.08	200.38	227.64	142.28	166.00	189.68	251.34	284.56	317.76	230.02	259.66	289.30	317.76	355.68	393.60	272.68	307.08	341.46
66	196.80	226.44	256.08	161.24	187.34	213.40	279.80	315.36	350.92	251.34	284.56	317.76	358.04	399.56	441.04	296.40	333.16	369.92
67	218.16	251.34	284.56	180.20	208.68	237.12	303.52	341.46	379.40	275.04	310.62	346.20	391.24	435.12	479.00	324.86	363.96	403.12
68	246.62	282.18	317.76	203.92	234.76	265.58	336.72	379.40	422.08	294.04	331.96	369.92	431.56	479.00	526.42	353.32	397.18	441.04
69	265.58	303.52	341.46	225.28	259.66	294.04	365.18	410.20	455.28	315.36	356.88	398.36	471.90	522.84	573.84	381.76	428.00	474.24
70	298.76	341.46	384.14	248.98	285.72	322.48	396.00	444.60	493.20	339.08	382.96	426.82	512.16	566.74	621.26	414.96	465.96	516.92
71	317.76	362.80	407.86	267.96	307.08	346.20	426.82	479.00	531.18	358.04	404.28	450.52	550.14	607.04	663.94	438.68	492.04	545.38
72	341.46	388.90	436.32	294.04	336.72	379.40	450.52	505.08	559.60	381.76	430.38	479.00	590.46	650.90	711.36	467.14	522.84	578.58
73	367.54	418.54	469.48	313.00	358.04	403.12	481.36	539.46	597.56	403.12	455.28	507.46	630.72	694.76	758.80	495.60	556.06	616.52
74	391.24	444.60	497.96	336.72	384.14	431.56	512.16	573.84	635.48	426.82	481.36	535.88	668.70	735.08	801.48	524.04	586.88	649.74
75	417.32	474.24	531.18	362.80	413.78	464.76	543.02	608.22	673.44	445.80	502.70	559.60	711.36	782.50	853.64	559.60	626.02	692.40
76	476.60	539.46	602.30	414.96	470.68	526.42	592.80	663.94	735.08	495.60	558.42	621.26	768.30	844.16	920.04	618.88	691.22	763.54
77	535.88	604.66	673.44	479.00	540.64	602.30	649.74	725.60	801.48	550.14	618.88	687.66	827.58	909.36	991.16	678.16	756.42	834.68
78	595.16	669.88	744.58	540.64	609.42	678.16	699.52	781.34	863.14	597.56	671.04	744.58	891.56	979.32	999.98	739.82	822.82	905.82
79	654.44	735.08	815.70	592.80	666.32	739.82	756.42	845.34	934.26	659.20	739.82	820.44	948.50	999.98	999.98	799.10	888.02	976.94
80				659.20	739.82					706.62	792.02					856.00	949.68	
81				716.12	801.48					761.16	852.46					920.04	999.98	
82				777.76	870.26					818.08	916.50					979.32	999.98	
83				844.16	943.74					874.98	980.48					999.98	999.98	
84				905.82	999.98					934.26	999.98					999.98	999.98	

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

Premium Rates with First 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	94.12	105.88	117.62	84.70	94.90	105.10	44.58	50.16	55.72	40.12	44.94	49.78	78.80	89.88	100.94	72.60	82.34	92.08
41	96.16	108.20	120.22	86.56	96.98	107.40	46.18	51.96	57.72	41.56	46.56	51.58	79.76	90.96	102.16	73.48	83.34	93.20
42	98.24	110.52	122.80	88.42	99.06	109.70	47.78	53.76	59.74	43.00	48.18	53.36	80.72	92.04	103.40	74.38	84.34	94.32
43	100.30	112.84	125.38	90.26	101.14	112.02	49.38	55.56	61.74	44.44	49.80	55.14	81.68	93.14	104.60	75.24	85.34	95.44
44	102.38	115.16	127.96	92.12	103.20	114.30	51.00	57.38	63.74	45.90	51.42	56.94	82.62	94.24	105.84	76.14	86.34	96.54
45	104.44	117.48	130.54	93.98	105.30	116.62	52.60	59.18	65.76	47.34	53.04	58.74	83.58	95.32	107.06	77.00	87.34	97.66
46	110.22	123.54	136.86	99.54	111.08	122.66	56.26	63.06	69.86	50.80	56.70	62.60	86.38	98.24	110.12	77.84	88.30	98.74
47	117.04	131.10	145.16	105.22	117.94	130.64	60.50	67.76	75.04	54.40	60.98	67.54	92.12	104.60	117.08	81.56	92.62	103.64
48	125.90	140.72	155.52	110.16	123.58	137.00	65.86	73.62	81.36	57.62	64.66	71.68	97.00	110.58	124.14	84.38	95.54	106.70
49	133.14	148.72	164.30	116.14	129.84	143.52	70.44	78.70	86.94	61.46	68.70	75.96	99.98	113.70	127.42	86.26	98.02	109.78
50	145.36	162.22	179.06	121.30	135.74	150.18	77.76	86.78	95.80	64.88	72.60	80.34	104.00	118.38	132.72	89.14	101.04	112.92
51	152.58	169.82	187.04	127.00	142.24	157.50	82.86	92.22	101.56	68.96	77.26	85.54	108.42	123.48	138.56	95.38	107.92	120.48
52	160.98	179.08	197.20	135.82	151.42	167.02	88.66	98.64	108.60	74.80	83.40	91.98	111.92	127.18	142.44	96.66	109.38	122.10
53	169.60	188.60	207.62	141.84	158.28	174.74	94.66	105.28	115.90	79.18	88.36	97.54	116.50	132.48	148.46	101.04	114.44	127.84
54	180.52	200.44	220.40	147.98	165.30	182.62	102.04	113.32	124.58	83.64	93.44	103.24	123.24	139.96	156.66	104.44	118.04	131.60
55	191.76	212.64	233.52	157.48	176.22	194.96	109.70	121.66	133.60	90.10	100.82	111.54	128.02	145.48	162.92	110.04	124.84	139.64
56	207.88	229.78	251.66	172.88	192.58	212.26	120.60	133.30	146.00	100.30	111.72	123.14	138.40	157.18	175.96	119.08	134.64	150.18
57	222.30	245.20	268.10	188.78	209.46	230.12	130.68	144.14	157.60	111.00	123.14	135.28	150.10	169.68	189.26	130.52	146.84	163.16
58	240.54	265.06	289.56	202.92	224.58	246.24	143.20	157.78	172.38	120.80	133.68	146.58	159.88	180.26	200.66	140.04	157.12	174.20
59	258.18	283.76	309.34	219.80	242.48	265.16	155.52	170.94	186.34	132.42	146.06	159.74	174.32	195.56	216.78	151.98	169.86	187.74
60	273.94	300.62	327.30	234.80	258.52	282.24	166.90	183.14	199.40	143.06	157.50	171.96	184.58	206.66	228.74	166.46	186.28	206.10
61	291.16	318.82	346.50	251.46	276.12	300.78	179.02	196.02	213.04	154.62	169.78	184.94	196.58	219.44	242.28	178.28	198.86	219.44
62	306.30	334.98	363.64	269.68	295.92	322.16	190.00	207.78	225.56	167.28	183.56	199.84	208.76	232.42	256.04	188.00	209.34	230.68
63	324.24	353.92	383.64	284.62	311.86	339.08	202.84	221.40	239.98	178.06	195.10	212.12	222.30	247.34	272.36	200.20	222.30	244.42
64	342.52	373.28	404.02	302.38	330.62	358.84	216.04	235.44	254.82	190.72	208.52	226.34	232.52	258.38	284.22	210.22	233.12	256.02
65	362.50	394.92	427.36	319.24	349.14	379.02	230.46	251.06	271.68	202.96	221.96	240.96	248.84	276.08	303.34	226.30	250.62	274.90
66	416.40	451.08	485.80	363.70	396.48	429.26	266.44	288.64	310.84	232.72	253.68	274.66	290.22	319.48	348.74	260.36	286.62	312.90
67	472.62	510.28	539.46	407.70	442.74	477.82	304.32	328.58	352.82	262.52	285.10	307.68	333.42	365.30	397.20	297.32	325.60	353.88
68	525.96	539.46	539.46	453.82	491.86	529.90	340.76	360.66	360.66	294.02	318.68	343.32	376.04	410.02	443.96	336.02	366.94	397.88
69	539.46	539.46	539.46	499.48	539.46	539.46	360.66	360.66	360.66	325.56	351.88	360.66	418.08	454.74	491.42	376.50	409.50	442.52
70	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	356.16	360.66	360.66	463.14	494.94	494.94	413.88	449.60	485.32
71	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	449.98	487.06	494.94
72	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	490.02	494.94	494.94
73	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
74	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
75	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
76	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
77	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
78	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
79	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94

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

Premium Rates with First 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	74.30	83.60	92.88	61.92	69.66	77.40	35.88	40.36	44.84	29.90	33.64	37.38	56.54	64.26	71.98	47.98	54.84	61.70
41	75.64	85.10	94.56	63.04	70.92	78.80	36.92	41.52	46.14	30.76	34.60	38.44	57.08	64.86	72.66	48.42	55.36	62.28
42	76.98	86.60	96.22	64.16	72.16	80.18	37.96	42.68	47.44	31.62	35.58	39.54	57.62	65.46	73.34	48.88	55.88	62.84
43	78.30	88.10	97.90	65.26	73.42	81.58	38.98	43.86	48.74	32.48	36.54	40.62	58.14	66.08	74.02	49.34	56.38	63.44
44	79.64	89.60	99.56	66.38	74.68	82.98	40.02	45.04	50.02	33.36	37.52	41.70	58.68	66.70	74.70	49.78	56.92	64.02
45	80.98	91.10	101.24	67.48	75.92	84.36	41.06	46.20	51.34	34.22	38.50	42.78	59.22	67.30	75.38	50.24	57.42	64.60
46	82.62	92.94	103.28	70.58	79.18	87.80	42.42	47.74	53.04	36.24	40.66	45.08	59.80	67.98	76.14	50.76	58.02	65.26
47	86.90	97.88	108.86	74.62	83.82	93.04	45.16	50.88	56.58	38.78	43.56	48.36	64.08	73.24	82.38	53.10	60.42	67.74
48	90.38	101.56	112.74	77.86	87.26	96.64	47.52	53.40	59.26	40.92	45.86	50.80	67.48	77.18	86.90	56.38	64.26	72.12
49	94.84	106.70	118.56	83.90	93.92	103.96	50.40	56.70	63.00	44.60	49.92	55.26	71.90	81.68	91.48	58.82	66.76	74.68
50	98.46	110.56	122.64	90.12	100.80	111.48	52.88	59.38	65.86	48.40	54.14	59.88	75.40	85.78	96.16	62.20	70.70	79.18
51	104.50	117.80	131.10	94.04	104.96	115.88	56.98	64.22	71.48	51.28	57.22	63.18	79.32	90.32	101.30	63.06	71.68	80.28
52	110.68	124.26	137.86	99.04	110.68	122.32	61.20	68.72	76.22	54.76	61.20	67.64	82.34	93.48	104.62	65.86	74.60	83.30
53	116.04	130.42	144.80	103.14	115.04	126.94	65.04	73.08	81.14	57.80	64.48	71.14	86.40	98.18	109.96	70.68	80.50	90.32
54	120.52	135.18	149.88	108.36	121.02	133.68	68.40	76.74	85.06	61.50	68.68	75.88	90.52	102.94	115.38	75.58	85.54	95.50
55	126.10	141.60	157.12	117.84	131.28	144.70	72.44	81.34	90.24	67.68	75.40	83.12	96.74	109.86	122.94	79.62	90.20	100.78
56	135.94	152.26	168.60	126.44	141.20	155.94	79.06	88.56	98.06	73.56	82.14	90.70	104.14	118.40	132.70	85.76	96.98	108.20
57	148.18	165.36	182.54	136.36	151.94	167.50	87.24	97.34	107.46	80.28	89.44	98.60	110.62	125.62	140.60	92.02	103.90	115.80
58	162.98	181.02	199.08	148.76	165.16	181.56	97.06	107.80	118.54	88.58	98.34	108.12	121.44	137.14	152.84	102.58	115.16	127.72
59	174.88	194.36	213.86	159.28	176.54	193.82	105.28	117.00	128.76	95.88	106.28	116.68	128.24	144.70	161.12	109.18	122.42	135.66
60	190.50	210.90	231.32	172.36	190.50	208.64	115.88	128.30	140.72	104.86	115.88	126.92	137.34	154.52	171.68	120.18	134.12	148.08
61	201.58	222.88	244.20	183.16	202.16	221.18	123.86	136.94	150.04	112.54	124.22	135.90	146.34	164.22	182.10	127.90	143.10	158.26
62	212.92	235.14	257.36	197.70	218.18	238.64	132.10	145.88	159.68	122.66	135.38	148.06	154.38	173.54	192.70	134.66	150.54	166.42
63	229.24	252.40	275.56	209.04	230.44	251.80	143.56	158.06	172.58	130.92	144.30	157.70	163.66	183.56	203.50	145.98	162.56	179.14
64	243.58	267.68	291.80	223.06	245.36	267.68	153.90	169.12	184.38	140.94	155.02	169.12	173.10	193.76	214.44	153.00	170.30	187.62
65	260.64	286.96	313.26	234.96	258.20	281.44	166.12	182.88	199.64	149.74	164.56	179.38	183.82	205.82	227.82	163.52	182.14	200.74
66	298.86	327.24	355.66	263.04	288.36	313.68	191.56	209.76	227.98	168.60	184.82	201.06	210.22	234.66	259.08	190.90	211.34	231.82
67	337.70	369.48	401.26	294.08	322.76	351.40	217.68	238.18	258.66	189.56	208.06	226.52	240.42	266.76	293.08	218.66	240.98	263.32
68	377.20	411.16	445.10	328.16	358.96	389.78	244.48	266.48	288.50	212.70	232.66	252.64	268.76	297.02	325.28	245.68	270.50	295.28
69	419.90	457.32	494.74	360.28	394.52	428.76	273.62	298.00	322.38	234.76	257.08	279.42	296.32	327.10	357.90	273.08	299.22	325.36
70	458.16	497.84	537.50	395.46	433.20	470.96	300.12	326.12	352.10	259.06	283.76	308.50	327.76	360.54	393.32	302.00	330.12	358.20
71	500.30	543.40	544.94	427.00	466.88	506.74	328.70	357.02	362.50	280.54	306.74	332.92	357.52	392.80	428.08	331.64	362.22	392.80
72	540.14	544.94	544.94	458.72	502.02	544.94	356.00	362.50	362.50	302.34	330.86	359.40	383.34	420.50	457.66	356.22	388.06	419.92
73	544.94	544.94	544.94	488.44	533.68	544.94	362.50	362.50	362.50	324.44	354.48	362.50	411.66	451.18	490.68	386.90	421.10	455.30
74	544.94	544.94	544.94	518.16	544.94	544.94	362.50	362.50	362.50	344.70	362.50	362.50	441.16	482.44	497.43	411.66	447.64	483.62
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	470.64	497.43	497.43	438.78	476.54	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	493.04	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43

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

Premium Rates with First 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	65.74	73.38	81.04	58.10	64.22	70.32	31.48	35.16	38.82	27.82	30.76	33.68	48.18	55.06	61.94	39.56	45.60	51.62
41	67.24	75.06	82.88	59.42	65.68	71.94	32.66	36.46	40.26	28.86	31.90	34.94	48.58	55.54	62.46	39.90	45.98	52.06
42	68.74	76.74	84.74	60.74	67.16	73.56	33.84	37.78	41.72	29.90	33.06	36.20	48.98	55.98	62.98	40.24	46.38	52.48
43	70.24	78.42	86.58	62.08	68.62	75.16	35.02	39.10	43.16	30.94	34.22	37.48	49.40	56.46	63.52	40.58	46.74	52.92
44	71.76	80.10	88.44	63.40	70.10	76.76	36.20	40.42	44.62	32.00	35.36	38.74	49.80	56.92	64.04	40.90	47.14	53.36
45	73.26	81.78	90.30	64.74	71.56	78.38	37.38	41.72	46.08	33.04	36.52	39.98	50.22	57.38	64.56	41.24	47.52	53.80
46	74.58	83.26	91.92	65.92	72.86	79.80	38.48	42.96	47.44	34.00	37.60	41.18	50.76	58.00	65.24	41.68	48.02	54.38
47	79.44	88.26	97.10	67.08	74.16	81.22	41.44	46.04	50.64	34.98	38.68	42.36	53.10	60.42	67.76	42.12	48.54	54.94
48	81.72	91.18	100.60	70.96	78.60	86.22	43.06	48.04	53.00	37.38	41.40	45.44	54.60	62.44	70.32	44.40	50.88	57.38
49	84.96	94.54	104.16	72.18	79.94	87.70	45.20	50.30	55.42	38.40	42.52	46.66	57.02	64.98	72.92	45.80	52.82	59.82
50	89.18	99.40	109.64	76.18	84.54	92.92	47.90	53.38	58.86	40.92	45.40	49.90	60.44	68.94	77.44	48.16	55.24	62.32
51	91.16	101.62	112.06	77.88	86.40	94.96	49.68	55.38	61.06	42.44	47.10	51.76	61.26	69.86	78.48	48.80	55.98	63.16
52	95.08	105.76	116.42	79.56	88.28	97.02	52.54	58.44	64.34	43.96	48.78	53.62	64.00	72.72	81.46	50.42	58.18	65.94
53	98.08	109.48	120.86	85.20	95.10	105.02	54.92	61.30	67.68	47.70	53.26	58.80	66.80	76.62	86.46	55.02	62.88	70.74
54	102.12	113.76	125.40	86.96	97.08	107.20	57.90	64.50	71.10	49.30	55.04	60.78	69.66	79.60	89.56	55.72	63.70	71.64
55	107.30	119.68	132.06	93.88	104.72	115.56	61.56	68.66	75.78	53.88	60.10	66.30	73.56	84.14	94.74	59.46	68.02	76.58
56	116.88	130.04	143.20	101.08	112.68	124.26	67.98	75.62	83.28	58.78	65.52	72.26	81.68	92.90	104.14	65.34	74.52	83.72
57	124.60	138.58	152.54	108.48	120.84	133.22	73.38	81.62	89.84	63.90	71.18	78.46	87.90	99.80	111.68	72.38	82.72	93.06
58	136.92	152.82	168.70	116.12	129.26	142.40	81.62	91.10	100.56	69.22	77.06	84.88	94.26	106.82	119.38	80.64	91.64	102.62
59	147.40	164.14	180.90	129.52	144.06	158.58	88.88	98.98	109.08	78.10	86.86	95.62	102.84	116.10	129.36	86.96	98.60	110.28
60	159.30	177.52	195.72	138.82	154.74	170.68	97.10	108.22	119.32	84.64	94.34	104.06	111.64	126.66	141.70	96.62	109.50	122.38
61	167.56	186.62	205.68	146.74	163.50	180.26	103.14	114.90	126.62	90.36	100.66	110.96	118.22	133.94	149.68	105.20	118.76	132.32
62	179.48	200.00	220.54	160.70	178.88	197.06	111.56	124.30	137.06	99.88	111.18	122.48	127.10	143.54	159.98	111.78	126.00	140.26
63	191.70	213.72	235.74	169.08	188.12	207.18	120.24	134.04	147.86	106.04	117.98	129.94	133.94	151.10	168.26	119.54	135.04	150.54
64	200.56	223.52	246.48	180.04	199.96	219.90	126.90	141.44	155.96	113.90	126.52	139.14	140.86	158.76	176.64	128.56	144.80	161.00
65	215.74	240.26	264.78	193.68	215.74	237.80	137.66	153.30	168.94	123.58	137.66	151.74	154.70	174.46	194.22	138.88	156.38	173.90
66	244.92	272.14	299.36	218.96	243.10	267.18	157.18	174.66	192.12	140.52	156.00	171.46	176.24	197.28	218.32	158.06	176.82	195.58
67	275.86	305.20	334.52	248.40	275.24	302.08	178.02	196.96	215.88	160.30	177.62	194.94	199.22	222.12	245.02	182.06	203.22	224.40
68	311.08	343.20	375.30	277.08	306.04	335.00	201.84	222.70	243.52	179.78	198.58	217.36	225.94	251.30	276.66	204.06	226.54	249.00
69	344.36	379.28	414.24	311.32	343.72	376.10	224.62	247.42	270.20	203.08	224.20	245.34	249.54	276.82	304.08	226.34	251.30	276.24
70	378.16	415.98	453.78	340.96	375.58	410.20	247.96	272.76	297.56	223.58	246.28	268.98	276.94	306.74	336.54	250.06	276.94	303.82
71	409.14	449.04	488.92	367.96	405.28	442.60	268.86	295.08	321.28	241.80	266.32	290.84	300.70	332.40	364.12	272.50	300.70	328.88
72	442.94	486.20	529.46	397.74	437.78	477.82	291.70	320.18	348.68	261.92	288.30	314.66	325.54	359.76	393.98	294.88	325.54	356.22
73	472.94	518.16	544.94	426.42	469.06	511.70	313.06	343.00	362.50	282.26	310.50	338.72	350.32	386.30	422.28	316.10	347.96	379.82
74	506.54	544.94	544.94	453.54	498.14	542.72	336.96	362.50	362.50	301.70	331.36	361.04	375.10	412.84	450.58	339.70	373.92	408.12
75	537.54	544.94	544.94	485.86	533.68	544.94	357.58	362.50	362.50	323.20	355.02	362.50	401.04	441.16	481.24	362.12	398.10	434.06
76	544.94	544.94	544.94	533.68	544.94	544.94	362.50	362.50	362.50	355.02	362.50	362.50	443.50	487.14	497.43	404.58	444.10	483.62
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	487.14	497.43	497.43	448.22	490.68	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	494.22	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
80				544.94	544.94					362.50	362.50					497.43	497.43	
81				544.94	544.94					362.50	362.50					497.43	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with First 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	46.22	51.90	57.58	37.14	42.04	46.98	21.96	24.68	27.38	17.66	19.98	22.34	37.06	42.64	48.24	29.30	33.60	37.90
41	47.36	53.18	59.00	38.06	43.08	48.14	22.88	25.70	28.50	18.38	20.82	23.26	37.36	43.00	48.66	29.54	33.90	38.22
42	48.50	54.48	60.44	38.98	44.14	49.30	23.78	26.72	29.62	19.10	21.64	24.18	37.66	43.36	49.06	29.80	34.16	38.54
43	49.66	55.76	61.86	39.90	45.18	50.48	24.68	27.74	30.76	19.84	22.48	25.10	37.98	43.72	49.46	30.04	34.46	38.86
44	50.80	57.06	63.30	40.82	46.22	51.64	25.60	28.74	31.90	20.58	23.30	26.02	38.30	44.08	49.88	30.30	34.74	39.18
45	51.96	58.34	64.72	41.74	47.26	52.80	26.50	29.76	33.02	21.30	24.12	26.94	38.60	44.44	50.28	30.54	35.02	39.50
46	53.02	59.54	66.06	42.60	48.24	53.90	27.42	30.78	34.14	22.02	24.94	27.86	38.96	44.84	50.74	30.82	35.34	39.88
47	56.76	63.86	70.94	47.00	52.78	58.52	29.70	33.42	37.14	24.60	27.62	30.62	41.14	47.10	53.02	32.92	37.48	42.06
48	57.88	65.12	72.36	50.64	56.98	63.32	30.66	34.48	38.30	26.82	30.18	33.52	42.44	48.90	55.34	35.06	40.60	46.14
49	61.78	69.62	77.46	51.64	58.10	64.56	33.08	37.28	41.48	27.66	31.10	34.56	44.66	51.18	57.70	37.22	42.82	48.40
50	62.96	70.94	78.94	55.44	62.50	69.54	34.08	38.40	42.72	30.00	33.82	37.64	47.88	54.92	61.96	40.36	46.48	52.58
51	67.14	75.78	84.40	58.50	65.70	72.88	36.84	41.56	46.30	32.10	36.04	39.98	48.64	55.80	62.96	41.02	47.22	53.42
52	68.50	77.30	86.10	59.68	67.02	74.36	38.06	42.96	47.86	33.18	37.26	41.32	53.30	60.58	67.84	43.62	49.92	56.20
53	75.84	85.82	95.80	63.88	71.84	79.84	42.66	48.28	53.90	35.94	40.42	44.92	55.12	63.00	70.88	45.28	52.16	59.06
54	77.32	87.50	97.66	67.14	75.30	83.44	44.02	49.80	55.60	38.22	42.86	47.50	57.96	65.96	73.96	47.98	54.96	61.96
55	81.92	92.80	103.68	71.54	80.36	89.16	47.14	53.42	59.68	41.18	46.24	51.32	61.88	70.52	79.14	51.74	59.34	66.96
56	86.58	98.18	109.80	78.14	87.62	97.14	50.42	57.18	63.96	45.52	51.04	56.58	64.68	73.42	82.14	56.46	64.18	71.88
57	93.50	105.86	118.22	83.84	94.58	105.32	55.08	62.36	69.64	49.38	55.72	62.04	70.64	80.00	89.34	62.34	70.64	78.94
58	102.82	115.94	129.08	90.78	102.26	113.76	61.22	69.04	76.86	54.06	60.90	67.74	75.68	86.20	96.70	66.22	75.16	84.08
59	110.16	124.08	138.00	95.70	107.94	120.18	66.30	74.64	83.02	57.58	64.94	72.30	84.00	95.18	106.34	72.30	81.88	91.44
60	117.70	132.42	147.12	105.26	118.28	131.28	71.52	80.46	89.40	63.96	71.88	79.76	88.20	100.02	111.86	77.44	88.20	98.94
61	126.64	142.76	158.88	110.52	124.32	138.16	77.80	87.70	97.62	67.90	76.38	84.88	94.38	106.86	119.36	85.72	97.10	108.50
62	136.98	153.96	170.92	115.90	130.54	145.18	85.04	95.58	106.12	71.96	81.06	90.14	98.50	111.64	124.78	89.74	101.78	113.82
63	145.20	163.06	180.90	123.78	139.26	154.72	91.08	102.26	113.48	77.64	87.34	97.04	107.06	120.88	134.68	96.04	108.72	121.42
64	153.64	172.36	191.12	130.64	147.58	164.50	97.30	109.16	121.04	82.74	93.46	104.18	111.32	125.80	140.26	100.20	113.56	126.92
65	164.70	184.36	204.02	141.34	159.16	176.98	105.28	117.86	130.42	90.36	101.76	113.14	119.00	134.74	150.46	108.90	122.94	136.98
66	186.54	208.16	229.78	154.42	173.58	192.74	119.60	133.48	147.34	99.02	111.28	123.58	133.50	150.48	167.44	119.94	135.78	151.62
67	204.88	227.86	250.84	170.12	190.60	211.10	131.76	146.54	161.30	109.40	122.56	135.74	145.94	164.18	182.42	132.24	149.36	166.46
68	227.16	252.12	277.08	185.98	209.04	232.14	146.50	162.62	178.70	119.94	134.82	149.72	163.14	183.82	204.50	142.48	160.84	179.22
69	249.64	276.60	303.58	201.96	226.44	250.90	161.46	178.90	196.36	130.62	146.46	162.28	178.28	200.26	222.26	153.96	174.22	194.46
70	272.32	301.34	330.32	220.64	247.76	274.84	176.64	195.46	214.26	143.12	160.72	178.28	194.78	218.68	242.58	166.78	188.36	209.92
71	296.36	327.02	357.68	236.34	265.08	293.80	193.92	213.98	234.04	154.64	173.46	192.26	211.10	236.92	262.72	177.08	199.96	222.82
72	321.76	354.70	387.66	254.56	284.92	315.30	212.64	234.40	256.18	168.22	188.28	208.36	224.06	251.20	278.32	189.86	214.04	238.24
73	343.72	378.62	413.50	270.08	303.02	335.98	228.64	251.86	275.08	179.66	201.58	223.50	239.44	268.34	297.26	200.54	226.48	252.42
74	364.40	400.58	436.76	285.58	319.82	354.08	242.40	266.48	290.54	189.96	212.76	235.54	254.76	285.44	316.10	212.30	239.44	266.56
75	387.66	426.42	465.18	304.94	341.16	377.32	257.88	283.66	309.46	202.86	226.94	251.00	270.12	302.56	335.00	221.76	250.06	278.36
76	418.68	460.02	501.38	337.26	376.68	416.08	278.50	306.00	333.52	224.34	250.58	276.80	294.88	330.26	365.66	246.54	277.78	309.04
77	450.98	495.56	540.14	369.56	412.20	454.86	300.00	329.64	359.30	245.84	274.20	302.58	323.20	360.94	398.68	273.66	307.86	342.06
78	485.86	533.68	544.94	403.16	448.40	493.62	323.20	355.02	362.50	268.20	298.28	328.36	347.96	388.66	429.36	297.26	333.80	370.38
79	516.88	544.94	544.94	435.46	483.92	532.38	343.84	362.50	362.50	289.68	321.92	354.16	376.26	420.50	464.74	327.90	368.02	408.12
80				466.48	517.52					310.30	344.28					351.50	393.98	
81				501.38	544.94					333.52	362.50					378.62	424.04	
82				533.68	544.94					355.02	362.50					406.94	455.90	
83				544.94	544.94					362.50	362.50					435.26	487.72	
84				544.94	544.94					362.50	362.50					464.74	497.43	

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

Premium Rates with Second 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
41	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
42	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
43	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
44	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
45	171.64	196.18	220.70	140.98	162.46	183.92	272.80	311.12	349.44	251.36	285.06	318.78	367.82	413.82	459.76	331.02	370.86	410.74
46	171.64	196.18	220.70	140.98	162.46	183.92	278.90	317.22	355.52	251.36	285.06	318.78	380.10	426.06	472.04	343.30	383.14	423.00
47	174.72	200.78	226.84	144.08	167.06	190.02	294.24	334.12	373.96	260.54	295.80	331.02	395.40	442.92	490.44	355.52	398.46	441.38
48	174.72	200.78	226.84	150.20	173.18	196.18	306.50	349.44	392.34	266.68	301.90	337.16	416.84	465.92	514.94	364.76	409.20	453.62
49	183.92	211.50	239.08	153.26	177.78	202.28	312.66	355.52	398.46	269.74	306.50	343.30	432.16	482.78	533.34	377.00	421.44	465.92
50	183.92	211.50	239.08	159.42	183.92	208.42	321.82	366.30	410.74	275.86	312.66	349.44	462.80	516.48	570.12	386.18	432.16	478.16
51	190.02	220.70	251.36	162.46	188.52	214.56	331.02	377.00	423.00	291.20	329.50	367.82	475.08	528.76	582.36	395.40	442.92	490.44
52	196.18	226.84	257.50	162.46	188.52	214.56	337.16	383.14	429.10	291.20	329.50	367.82	490.44	545.60	600.76	413.82	461.30	508.78
53	199.22	231.42	263.58	177.78	205.38	232.92	346.36	393.84	441.38	300.38	340.20	380.10	505.74	562.46	619.18	423.00	472.04	521.10
54	199.22	231.42	263.58	177.78	205.38	232.92	361.68	410.74	459.76	306.50	346.36	386.18	527.20	585.40	643.70	432.16	482.78	533.34
55	208.42	242.16	275.86	190.02	220.70	251.36	370.86	421.44	472.04	318.78	361.68	404.60	548.66	608.42	668.20	450.58	504.24	557.86
56	223.74	259.02	294.24	196.18	226.84	257.50	395.40	449.06	502.68	340.20	384.68	429.10	582.36	643.70	704.98	484.28	539.46	594.64
57	245.20	282.02	318.78	211.50	243.70	275.86	423.00	478.16	533.34	367.82	413.82	459.76	610.00	672.80	735.64	518.00	574.70	631.42
58	260.54	298.86	337.16	226.84	260.54	294.24	444.44	501.12	557.86	389.30	436.76	484.28	646.74	712.66	778.56	545.60	603.84	662.06
59	275.86	315.72	355.52	242.16	277.40	312.66	478.16	536.42	594.64	416.84	465.92	514.94	680.46	747.88	815.30	579.32	639.08	698.84
60	300.38	343.30	386.18	257.50	294.24	331.02	499.62	559.40	619.18	450.58	504.24	557.86	708.04	777.00	845.96	606.88	668.20	729.50
61	315.72	360.14	404.60	269.74	306.50	343.30	527.20	588.52	649.80	478.16	533.34	588.52	741.78	812.26	882.76	640.64	703.46	766.30
62	331.02	377.00	423.00	278.90	317.22	355.52	554.80	617.66	680.46	499.62	556.32	613.04	769.34	841.38	913.38	677.40	743.30	809.22
63	346.36	393.84	441.38	300.38	340.20	380.10	585.40	651.36	717.28	527.20	585.40	643.70	803.06	876.62	950.20	704.98	772.42	839.88
64	367.82	416.84	465.92	318.78	361.68	404.60	606.88	674.34	741.78	548.66	608.42	668.20	836.76	911.88	986.98	738.68	807.64	876.62
65	389.30	442.92	496.56	334.12	378.52	423.00	643.70	714.16	784.68	585.40	648.28	711.12	873.58	951.70	999.98	769.34	841.38	913.38
66	456.72	513.40	570.12	389.30	436.76	484.28	744.82	819.92	895.02	668.20	735.64	803.06	993.12	999.98	999.98	867.42	945.58	999.98
67	533.34	594.64	655.94	462.80	516.48	570.12	849.06	930.24	999.98	757.08	829.10	901.16	999.98	999.98	999.98	962.48	999.98	999.98
68	606.88	674.34	741.78	521.10	579.32	637.54	950.20	999.98	999.98	849.06	927.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98
69	689.66	761.68	833.72	585.40	648.28	711.12	999.98	999.98	999.98	944.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	763.24	841.38	919.54	646.74	715.70	784.68	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	830.64	911.88	993.12	708.04	780.08	852.10	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	913.38	999.22	999.98	769.34	847.54	925.68	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	986.98	999.98	999.98	833.72	916.50	999.22	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	999.98	999.98	999.98	895.02	983.90	999.98	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	965.52	999.98	999.98	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 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
41	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
42	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
43	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
44	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
45	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	216.90	244.04	271.16
46	124.74	143.72	162.70	108.46	124.74	141.02	178.94	203.36	227.80	151.84	173.54	195.22	260.32	292.84	325.40	222.34	249.48	276.60
47	127.44	147.80	168.12	108.46	124.74	141.02	189.82	216.90	244.04	157.26	178.94	200.66	268.46	302.36	336.24	230.50	258.94	287.42
48	127.44	147.80	168.12	111.16	128.80	146.44	197.92	226.42	254.90	165.40	188.46	211.50	273.86	307.74	341.64	235.92	264.38	292.84
49	130.14	151.84	173.54	111.16	128.80	146.44	208.80	237.26	265.72	170.84	193.90	216.90	282.02	317.26	352.50	249.48	279.30	309.14
50	135.58	157.26	178.94	119.32	138.28	157.26	216.90	246.72	276.60	178.94	203.36	227.80	287.42	322.68	357.92	263.04	294.20	325.40
51	138.28	161.32	184.38	119.32	138.28	157.26	225.04	256.24	287.42	178.94	203.36	227.80	298.28	336.24	374.22	268.46	299.60	330.82
52	138.28	161.32	184.38	119.32	138.28	157.26	230.50	261.68	292.84	184.38	208.80	233.18	309.14	347.08	385.06	276.60	309.14	341.64
53	141.02	165.40	189.82	122.04	142.34	162.70	238.64	271.16	303.70	195.22	222.34	249.48	317.26	356.58	395.90	282.02	314.52	347.08
54	141.02	165.40	189.82	122.04	142.34	162.70	246.72	280.62	314.52	206.06	233.18	260.32	322.68	362.00	401.28	290.14	324.04	357.92
55	151.84	178.94	206.06	130.14	151.84	173.54	260.32	295.58	330.82	214.22	242.70	271.16	330.82	371.48	412.18	309.14	344.38	379.60
56	162.70	189.82	216.90	135.58	157.26	178.94	276.60	314.52	352.50	227.80	257.62	287.42	349.80	391.82	433.86	325.40	363.36	401.28
57	176.24	204.74	233.18	143.72	166.78	189.82	290.14	329.48	368.76	241.36	272.52	303.70	374.22	417.60	460.98	344.38	383.70	423.02
58	189.82	219.62	249.48	157.26	181.68	206.06	314.52	355.20	395.90	265.72	298.28	330.82	404.04	448.76	493.50	368.76	409.44	450.10
59	197.92	229.14	260.32	173.54	200.66	227.80	328.10	370.14	412.18	279.30	313.20	347.08	425.72	473.18	520.62	387.74	429.78	471.82
60	216.90	249.48	282.02	181.68	210.14	238.64	347.08	390.48	433.86	303.70	338.94	374.22	455.54	504.34	553.18	412.18	455.54	498.94
61	227.80	260.32	292.84	187.10	215.58	244.04	366.06	410.82	455.54	319.96	357.92	395.90	474.52	524.70	574.86	431.16	475.90	520.62
62	235.92	269.80	303.70	200.66	230.50	260.32	382.30	429.78	477.22	333.50	372.84	412.18	493.50	545.00	596.56	458.26	505.74	553.18
63	249.48	284.72	319.96	214.22	245.40	276.60	401.28	450.10	498.94	357.92	398.62	439.28	523.32	576.20	629.10	477.22	526.04	574.86
64	271.16	309.14	347.08	222.34	254.90	287.42	420.30	470.44	520.62	371.48	413.50	455.54	547.76	601.98	656.20	501.64	551.78	601.98
65	284.72	324.04	363.36	235.92	269.80	303.70	442.00	494.88	547.76	393.20	437.92	482.66	577.58	635.88	694.18	520.62	572.14	623.66
66	328.10	370.14	412.18	276.60	314.52	352.50	501.64	559.94	618.24	455.54	504.34	553.18	656.20	718.58	780.94	577.58	633.16	688.76
67	376.94	424.36	471.82	319.96	360.62	401.28	569.44	631.78	694.18	517.88	570.76	623.66	734.84	804.02	873.14	639.92	702.32	764.68
68	420.30	470.44	520.62	352.50	395.90	439.28	631.78	698.24	764.68	577.58	635.88	694.18	813.46	886.70	959.90	707.72	774.14	840.58
69	466.40	520.62	574.86	401.28	450.10	498.94	691.44	763.30	835.14	637.22	698.24	759.24	897.54	977.52	999.98	770.10	843.28	916.52
70	509.78	569.44	629.10	444.72	496.20	547.76	759.24	835.14	911.08	699.56	764.68	829.74	970.74	999.98	999.98	837.92	917.84	997.84
71	553.18	615.54	677.88	482.66	536.86	591.12	824.32	905.70	987.02	764.68	835.14	905.70	999.98	999.98	999.98	900.26	984.30	999.98
72	599.26	665.68	732.14	531.46	591.12	650.78	881.28	966.68	999.98	818.90	892.12	965.32	999.98	999.98	999.98	962.60	999.98	999.98
73	645.36	715.88	786.36	569.44	631.78	694.18	946.36	999.98	999.98	889.40	968.04	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	691.44	766.04	840.58	612.80	677.88	743.00	999.98	999.98	999.98	946.36	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	745.68	825.70	905.70	656.20	726.70	797.20	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	837.92	923.28	999.98	748.38	824.32	900.26	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	932.78	999.98	999.98	843.28	926.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	938.20	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 2
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with Second 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
41	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
42	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
43	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
44	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
45	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
46	103.06	119.32	135.58	73.24	85.42	97.62	151.84	173.54	195.22	124.74	143.72	162.70	233.18	260.32	287.42	206.06	227.80	249.48
47	103.06	119.32	135.58	73.24	85.42	97.62	157.26	178.94	200.66	124.74	143.72	162.70	244.04	271.16	298.28	206.06	227.80	249.48
48	105.76	123.36	141.02	75.94	89.48	103.06	160.00	183.02	206.06	130.14	149.12	168.12	246.72	275.24	303.70	214.22	237.26	260.32
49	111.16	128.80	146.44	81.32	94.92	108.46	165.40	188.46	211.50	132.88	153.22	173.54	252.18	280.62	309.14	214.22	237.26	260.32
50	113.90	132.88	151.84	86.78	103.06	119.32	173.54	197.92	222.34	138.28	158.64	178.94	260.32	290.14	319.96	222.34	246.72	271.16
51	113.90	132.88	151.84	86.78	103.06	119.32	173.54	197.92	222.34	138.28	158.64	178.94	260.32	290.14	319.96	222.34	246.72	271.16
52	119.32	138.28	157.26	97.62	113.90	130.14	178.94	203.36	227.80	141.02	162.70	184.38	265.72	295.58	325.40	222.34	246.72	271.16
53	122.04	142.34	162.70	100.34	117.94	135.58	184.38	211.50	238.64	151.84	173.54	195.22	268.46	299.60	330.82	233.18	260.32	287.42
54	122.04	142.34	162.70	100.34	117.94	135.58	189.82	216.90	244.04	151.84	173.54	195.22	273.86	305.04	336.24	233.18	260.32	287.42
55	130.14	151.84	173.54	108.46	127.44	146.44	197.92	226.42	254.90	160.00	183.02	206.06	282.02	314.52	347.08	246.72	275.24	303.70
56	135.58	157.26	178.94	113.90	132.88	151.84	216.90	246.72	276.60	173.54	197.92	222.34	300.98	334.88	368.76	260.32	290.14	319.96
57	143.72	166.78	189.82	122.04	142.34	162.70	230.50	261.68	292.84	189.82	216.90	244.04	314.52	349.80	385.06	273.86	305.04	336.24
58	157.26	181.68	206.06	130.14	151.84	173.54	244.04	276.60	309.14	208.80	237.26	265.72	338.94	378.28	417.60	287.42	319.96	352.50
59	173.54	200.66	227.80	138.28	161.32	184.38	263.04	296.94	330.82	222.34	252.18	282.02	357.92	398.62	439.28	314.52	349.80	385.06
60	181.68	210.14	238.64	157.26	181.68	206.06	282.02	319.96	357.92	244.04	276.60	309.14	379.60	423.02	466.40	330.82	368.76	406.74
61	189.82	219.62	249.48	162.70	187.10	211.50	295.58	334.88	374.22	263.04	296.94	330.82	393.20	437.92	482.66	344.38	383.70	423.02
62	203.36	234.56	265.72	173.54	200.66	227.80	314.52	355.20	395.90	276.60	311.82	347.08	414.88	462.30	509.78	371.48	413.50	455.54
63	216.90	249.48	282.02	181.68	210.14	238.64	328.10	370.14	412.18	292.84	330.82	368.76	436.56	486.74	536.86	385.06	428.42	471.82
64	225.04	258.94	292.84	189.82	219.62	249.48	341.64	385.06	428.42	311.82	351.16	390.48	450.10	501.64	553.18	404.04	448.76	493.50
65	238.64	273.86	309.14	203.36	234.56	265.72	371.48	418.94	466.40	333.50	375.54	417.60	477.22	531.46	585.68	428.42	477.22	526.04
66	279.30	318.62	357.92	235.92	269.80	303.70	420.30	470.44	520.62	376.94	421.64	466.40	536.86	596.56	656.20	479.96	532.84	585.68
67	319.96	363.36	406.74	276.60	314.52	352.50	471.82	526.04	580.30	431.16	481.30	531.46	599.26	663.00	726.70	539.64	597.88	656.20
68	355.20	402.66	450.10	314.52	355.20	395.90	531.46	591.12	650.78	479.96	532.84	585.68	669.76	738.90	808.04	596.56	658.90	721.24
69	395.90	447.40	498.94	341.64	385.06	428.42	583.00	646.70	710.44	528.78	587.06	645.36	734.84	809.40	883.96	664.34	733.46	802.62
70	436.56	492.16	547.76	385.06	433.86	482.66	642.64	711.78	780.94	580.30	642.64	705.02	799.92	879.90	959.90	721.24	794.48	867.72
71	477.22	536.86	596.56	423.02	474.52	526.04	694.18	767.36	840.58	629.10	694.18	759.24	862.28	946.36	999.98	775.50	854.16	932.78
72	512.50	576.20	639.92	450.10	504.34	558.60	748.38	827.02	905.70	677.88	748.38	818.90	930.06	999.98	999.98	835.14	919.24	999.98
73	550.46	616.90	683.34	490.80	549.08	607.42	805.34	888.04	970.74	726.70	799.92	873.14	992.42	999.98	999.98	894.82	984.30	999.98
74	593.84	665.68	737.56	528.78	589.76	650.78	862.28	949.06	999.98	780.94	859.60	938.20	999.98	999.98	999.98	951.74	999.98	999.98
75	639.92	715.88	791.78	569.44	634.52	699.56	921.94	999.98	999.98	832.46	915.18	997.84	999.98	999.98	999.98	999.98	999.98	999.98
76	729.42	812.12	894.82	653.46	725.34	797.20	999.98	999.98	999.98	930.06	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	813.46	902.96	992.42	743.00	821.60	900.26	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	905.70	999.98	999.98	835.14	919.24	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	997.84	999.98	999.98	927.38	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	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 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
41	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
42	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
43	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
44	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
45	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
46	73.24	85.42	97.62	56.92	66.44	75.94	116.60	134.22	151.84	92.22	105.76	119.32	165.40	185.74	206.06	132.88	150.48	168.12
47	73.24	85.42	97.62	56.92	66.44	75.94	122.04	139.64	157.26	97.62	111.16	124.74	173.54	195.22	216.90	143.72	161.32	178.94
48	75.94	89.48	103.06	59.64	70.48	81.32	124.74	143.72	162.70	103.06	119.32	135.58	173.54	195.22	216.90	151.84	170.84	189.82
49	75.94	89.48	103.06	59.64	70.48	81.32	130.14	149.12	168.12	108.46	124.74	141.02	181.68	204.74	227.80	151.84	170.84	189.82
50	86.78	103.06	119.32	67.78	80.00	92.22	138.28	158.64	178.94	116.60	134.22	151.84	181.68	204.74	227.80	160.00	180.34	200.66
51	86.78	103.06	119.32	67.78	80.00	92.22	138.28	158.64	178.94	116.60	134.22	151.84	189.82	214.22	238.64	165.40	185.74	206.06
52	86.78	103.06	119.32	67.78	80.00	92.22	149.12	169.48	189.82	122.04	139.64	157.26	189.82	214.22	238.64	165.40	185.74	206.06
53	89.48	107.12	124.74	70.48	84.04	97.62	151.84	173.54	195.22	124.74	143.72	162.70	206.06	233.18	260.32	173.54	195.22	216.90
54	89.48	107.12	124.74	70.48	84.04	97.62	157.26	178.94	200.66	130.14	149.12	168.12	206.06	233.18	260.32	178.94	200.66	222.34
55	103.06	122.04	141.02	81.32	97.62	113.90	165.40	188.46	211.50	138.28	158.64	178.94	214.22	242.70	271.16	187.10	210.14	233.18
56	108.46	127.44	146.44	81.32	97.62	113.90	170.84	193.90	216.90	149.12	169.48	189.82	222.34	252.18	282.02	200.66	225.04	249.48
57	116.60	136.94	157.26	89.48	107.12	124.74	184.38	208.80	233.18	162.70	184.38	206.06	235.92	267.08	298.28	211.50	238.64	265.72
58	124.74	146.44	168.12	103.06	122.04	141.02	195.22	222.34	249.48	170.84	193.90	216.90	254.90	287.42	319.96	225.04	253.52	282.02
59	132.88	155.94	178.94	108.46	127.44	146.44	214.22	242.70	271.16	184.38	208.80	233.18	268.46	302.36	336.24	233.18	263.04	292.84
60	146.44	170.84	195.22	116.60	136.94	157.26	222.34	252.18	282.02	195.22	222.34	249.48	282.02	317.26	352.50	252.18	283.36	314.52
61	157.26	181.68	206.06	124.74	146.44	168.12	235.92	267.08	298.28	214.22	242.70	271.16	298.28	336.24	374.22	260.32	292.84	325.40
62	168.12	195.22	222.34	130.14	151.84	173.54	244.04	276.60	309.14	222.34	252.18	282.02	317.26	356.58	395.90	268.46	302.36	336.24
63	176.24	204.74	233.18	138.28	161.32	184.38	263.04	296.94	330.82	235.92	267.08	298.28	330.82	371.48	412.18	282.02	317.26	352.50
64	184.38	214.22	244.04	146.44	170.84	195.22	271.16	306.42	341.64	244.04	276.60	309.14	344.38	386.40	428.42	292.84	330.82	368.76
65	197.92	229.14	260.32	162.70	189.82	216.90	287.42	325.40	363.36	263.04	296.94	330.82	363.36	406.74	450.10	311.82	351.16	390.48
66	225.04	258.94	292.84	184.38	214.22	244.04	319.96	360.62	401.28	287.42	325.40	363.36	409.44	456.92	504.34	338.94	380.98	423.02
67	249.48	287.42	325.40	206.06	238.64	271.16	347.08	390.48	433.86	314.52	355.20	395.90	447.40	497.58	547.76	371.48	416.20	460.98
68	282.02	322.68	363.36	233.18	268.46	303.70	385.06	433.86	482.66	336.24	379.60	423.02	493.50	547.76	601.98	404.04	454.18	504.34
69	303.70	347.08	390.48	257.62	296.94	336.24	417.60	469.08	520.62	360.62	408.10	455.54	539.64	597.88	656.20	436.56	489.44	542.30
70	341.64	390.48	439.28	284.72	326.74	368.76	452.84	508.42	564.00	387.74	437.92	488.08	585.68	648.08	710.44	474.52	532.84	591.12
71	363.36	414.88	466.40	306.42	351.16	395.90	488.08	547.76	607.42	409.44	462.30	515.18	629.10	694.18	759.24	501.64	562.66	623.66
72	390.48	444.72	498.94	336.24	385.06	433.86	515.18	577.58	639.92	436.56	492.16	547.76	675.22	744.32	813.46	534.20	597.88	661.62
73	420.30	478.62	536.86	357.92	409.44	460.98	550.46	616.90	683.34	460.98	520.62	580.30	721.24	794.48	867.72	566.74	635.88	705.02
74	447.40	508.42	569.44	385.06	439.28	493.50	585.68	656.20	726.70	488.08	550.46	612.80	764.68	840.58	916.52	599.26	671.12	743.00
75	477.22	542.30	607.42	414.88	473.18	531.46	620.96	695.52	770.10	509.78	574.86	639.92	813.46	894.82	976.16	639.92	715.88	791.78
76	545.00	616.90	688.76	474.52	538.24	601.98	677.88	759.24	840.58	566.74	638.58	710.44	878.58	965.32	999.98	707.72	790.44	873.14
77	612.80	691.44	770.10	547.76	618.24	688.76	743.00	829.74	916.52	629.10	707.72	786.36	946.36	999.98	999.98	775.50	865.00	954.48
78	680.58	766.04	851.46	618.24	696.90	775.50	799.92	893.48	987.02	683.34	767.36	851.46	999.98	999.98	999.98	846.00	940.92	999.98
79	748.38	840.58	932.78	677.88	761.96	846.00	865.00	966.68	999.98	753.82	846.00	938.20	999.98	999.98	999.98	913.80	999.98	999.98
80				753.82	846.00					808.04	905.70					978.86	999.98	
81				818.90	916.52					870.42	974.82					999.98	999.98	
82				889.40	995.18					935.50	999.98					999.98	999.98	
83				965.32	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 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	114.44	128.72	143.00	102.98	115.38	127.78	54.20	60.98	67.74	48.78	54.64	60.52	95.80	109.28	122.72	88.26	100.10	111.96
41	116.92	131.54	146.16	105.24	117.90	130.58	56.14	63.18	70.18	50.52	56.60	62.72	96.98	110.58	124.20	89.34	101.32	113.32
42	119.44	134.38	149.30	107.50	120.44	133.38	58.10	65.36	72.64	52.28	58.58	64.88	98.14	111.90	125.72	90.44	102.54	114.68
43	121.94	137.20	152.44	109.74	122.96	136.20	60.04	67.54	75.06	54.04	60.54	67.04	99.30	113.24	127.18	91.48	103.76	116.04
44	124.48	140.02	155.58	112.00	125.48	138.96	62.00	69.76	77.50	55.80	62.52	69.22	100.44	114.58	128.68	92.58	104.98	117.38
45	126.98	142.84	158.72	114.26	128.02	141.78	63.96	71.96	79.96	57.56	64.48	71.42	101.62	115.90	130.16	93.62	106.18	118.74
46	134.00	150.20	166.40	121.02	135.06	149.14	68.40	76.66	84.94	61.76	68.94	76.10	105.02	119.44	133.88	94.64	107.36	120.04
47	142.30	159.40	176.48	127.92	143.40	158.84	73.56	82.38	91.24	66.14	74.14	82.12	112.00	127.18	142.34	99.16	112.60	126.00
48	153.06	171.08	189.08	133.94	150.24	166.56	80.08	89.50	98.92	70.06	78.62	87.14	117.94	134.44	150.92	102.58	116.16	129.72
49	161.88	180.82	199.76	141.20	157.86	174.50	85.64	95.68	105.70	74.72	83.52	92.36	121.56	138.24	154.92	104.88	119.18	133.48
50	176.72	197.22	217.70	147.48	165.04	182.58	94.54	105.50	116.48	78.88	88.26	97.68	126.44	143.92	161.36	108.38	122.84	137.28
51	185.50	206.46	227.40	154.40	172.94	191.48	100.74	112.12	123.48	83.84	93.94	104.00	131.82	150.12	168.46	115.96	131.20	146.48
52	195.72	217.72	239.76	165.14	184.10	203.06	107.80	119.92	132.04	90.94	101.40	111.82	136.08	154.62	173.18	117.52	132.98	148.44
53	206.20	229.30	252.42	172.44	192.44	212.44	115.08	128.00	140.92	96.26	107.42	118.58	141.64	161.06	180.50	122.84	139.14	155.42
54	219.48	243.70	267.96	179.92	200.98	222.02	124.06	137.78	151.46	101.68	113.60	125.52	149.84	170.16	190.46	126.98	143.52	160.00
55	233.14	258.52	283.92	191.46	214.24	237.04	133.38	147.92	162.44	109.54	122.58	135.62	155.64	176.88	198.08	133.78	151.78	169.78
56	252.74	279.36	305.96	210.18	234.14	258.06	146.62	162.06	177.50	121.94	135.82	149.72	168.26	191.10	213.94	144.78	163.70	182.58
57	270.28	298.12	325.96	229.52	254.66	279.78	158.88	175.24	191.62	134.96	149.72	164.48	182.50	206.30	230.10	158.68	178.52	198.38
58	292.44	322.26	352.04	246.72	273.04	299.38	174.10	191.82	209.58	146.86	162.52	178.22	194.38	219.16	243.96	170.26	191.02	211.80
59	313.90	345.00	376.10	267.24	294.80	322.38	189.08	207.82	226.56	161.00	177.58	194.22	211.94	237.76	263.56	184.78	206.52	228.26
60	333.06	365.50	397.94	285.48	314.30	343.14	202.92	222.66	242.44	173.94	191.48	209.06	224.42	251.26	278.10	202.38	226.48	250.58
61	354.00	387.62	421.28	305.72	335.70	365.68	217.66	238.32	259.02	187.98	206.42	224.86	239.00	266.80	294.56	216.76	241.78	266.80
62	372.40	407.26	442.12	327.88	359.78	391.68	231.00	252.62	274.24	203.38	223.18	242.96	253.82	282.58	311.30	228.58	254.52	280.46
63	394.22	430.30	466.44	346.04	379.16	412.26	246.62	269.18	291.76	216.48	237.20	257.90	270.28	300.72	331.14	243.40	270.28	297.16
64	416.44	453.84	491.20	367.64	401.96	436.28	262.66	286.24	309.82	231.88	253.52	275.18	282.70	314.14	345.56	255.58	283.42	311.26
65	440.72	480.14	519.58	388.14	424.48	460.82	280.20	305.24	330.30	246.76	269.86	292.96	302.54	335.66	368.80	275.14	304.70	334.22
66	506.26	539.46	539.46	442.18	482.04	521.90	323.94	350.92	360.66	282.94	308.42	333.94	352.86	388.42	424.00	316.54	348.48	380.42
67	539.46	539.46	539.46	495.68	538.28	539.46	360.66	360.66	360.66	319.18	346.62	360.66	405.38	444.14	482.92	361.48	395.86	430.24
68	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	357.48	360.66	360.66	457.20	494.94	494.94	408.54	446.12	483.74
69	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	457.74	494.94	494.94
70	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
71	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
72	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
73	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
74	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
75	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
76	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
77	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
78	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
79	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94

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

Premium Rates with Second 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	84.96	95.60	106.22	70.80	79.66	88.50	41.02	46.16	51.28	34.20	38.46	42.74	64.66	73.48	82.32	54.86	62.72	70.56
41	86.50	97.32	108.14	72.08	81.10	90.12	42.22	47.48	52.76	35.18	39.56	43.96	65.28	74.16	83.08	55.36	63.30	71.22
42	88.02	99.04	110.04	73.36	82.52	91.68	43.40	48.80	54.24	36.16	40.68	45.22	65.90	74.86	83.86	55.90	63.90	71.86
43	89.54	100.74	111.96	74.62	83.96	93.28	44.58	50.16	55.74	37.14	41.78	46.46	66.48	75.56	84.64	56.42	64.48	72.54
44	91.08	102.46	113.86	75.90	85.40	94.90	45.76	51.50	57.20	38.14	42.90	47.68	67.10	76.28	85.42	56.92	65.08	73.20
45	92.60	104.18	115.78	77.16	86.82	96.46	46.96	52.84	58.70	39.14	44.02	48.92	67.72	76.96	86.20	57.46	65.66	73.88
46	94.48	106.28	118.10	80.72	90.54	100.40	48.50	54.60	60.66	41.44	46.50	51.56	68.38	77.74	87.06	58.04	66.34	74.62
47	99.38	111.92	124.48	85.34	95.86	106.40	51.64	58.18	64.70	44.34	49.82	55.30	73.28	83.76	94.20	60.72	69.10	77.46
48	103.36	116.14	128.92	89.04	99.78	110.52	54.34	61.06	67.76	46.80	52.44	58.10	77.16	88.26	99.38	64.48	73.48	82.48
49	108.46	122.02	135.58	95.94	107.40	118.88	57.64	64.84	72.04	51.00	57.08	63.20	82.22	93.40	104.62	67.26	76.34	85.40
50	112.60	126.42	140.24	103.06	115.26	127.48	60.48	67.90	75.32	55.34	61.92	68.48	86.22	98.10	109.96	71.12	80.84	90.54
51	119.50	134.70	149.92	107.54	120.02	132.52	65.16	73.44	81.74	58.64	65.44	72.24	90.70	103.28	115.84	72.12	81.96	91.80
52	126.56	142.10	157.64	113.26	126.56	139.88	69.98	78.58	87.16	62.62	69.98	77.34	94.16	106.90	119.64	75.32	85.30	95.26
53	132.70	149.14	165.58	117.94	131.56	145.16	74.38	83.56	92.78	66.10	73.74	81.36	98.80	112.28	125.74	80.82	92.06	103.28
54	137.82	154.58	171.40	123.92	138.40	152.86	78.22	87.76	97.26	70.32	78.54	86.78	103.52	117.72	131.94	86.42	97.82	109.20
55	144.20	161.92	179.68	134.76	150.12	165.46	82.84	93.02	103.20	77.40	86.22	95.06	110.62	125.62	140.58	91.04	103.14	115.24
56	155.46	174.12	192.80	144.58	161.46	178.32	90.40	101.28	112.14	84.12	93.92	103.72	119.08	135.40	151.74	98.06	110.90	123.74
57	169.44	189.10	208.74	155.94	173.74	191.54	99.76	111.32	122.88	91.80	102.28	112.76	126.50	143.66	160.78	105.22	118.82	132.42
58	186.38	207.00	227.66	170.12	188.86	207.62	111.00	123.28	135.56	101.30	112.46	123.64	138.88	156.82	174.78	117.30	131.68	146.06
59	199.98	222.26	244.56	182.14	201.88	221.64	120.40	133.80	147.24	109.64	121.54	133.42	146.64	165.46	184.24	124.86	140.00	155.14
60	217.84	241.18	264.52	197.10	217.84	238.58	132.52	146.72	160.92	119.92	132.52	145.14	157.06	176.70	196.32	137.42	153.38	169.34
61	230.52	254.88	279.26	209.44	231.18	252.92	141.64	156.60	171.58	128.70	142.04	155.40	167.34	187.80	208.24	146.26	163.64	180.98
62	243.48	268.90	294.30	226.08	249.50	272.90	151.06	166.82	182.60	140.26	154.82	169.32	176.54	198.44	220.36	153.98	172.14	190.30
63	262.14	288.62	315.12	239.04	263.52	287.94	164.16	180.74	197.36	149.72	165.02	180.34	187.16	209.90	232.70	166.94	185.90	204.86
64	278.54	306.10	333.68	255.08	280.58	306.10	175.98	193.40	210.84	161.16	177.28	193.40	197.94	221.58	245.22	174.96	194.74	214.54
65	298.06	328.14	358.22	268.68	295.26	321.84	189.96	209.12	228.30	171.24	188.18	205.12	210.20	235.36	260.52	187.00	208.28	229.56
66	341.76	374.22	406.70	300.80	329.74	358.70	219.06	239.86	260.70	192.80	211.34	229.92	240.40	268.34	296.26	218.30	241.68	265.10
67	386.18	422.52	458.86	336.30	369.08	401.84	248.92	272.36	295.78	216.76	237.92	259.04	274.92	305.04	335.14	250.04	275.56	301.12
68	431.34	470.18	508.98	375.26	410.48	445.72	279.58	304.72	329.90	243.22	266.06	288.90	307.34	339.66	371.96	280.94	309.32	337.66
69	480.16	522.96	544.94	412.00	451.14	490.30	312.90	340.78	362.50	268.46	293.98	319.52	338.86	374.04	409.28	312.28	342.16	372.06
70	523.92	544.94	544.94	452.22	495.38	538.56	343.20	362.50	362.50	296.24	324.48	352.78	374.80	412.28	449.78	345.34	377.50	409.62
71	544.94	544.94	544.94	488.28	533.90	544.94	362.50	362.50	362.50	320.80	350.76	362.50	408.84	449.18	489.52	379.24	414.22	449.18
72	544.94	544.94	544.94	524.56	544.94	544.94	362.50	362.50	362.50	345.74	362.50	362.50	438.36	480.86	497.43	407.34	443.76	480.20
73	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	470.74	497.43	497.43	442.44	481.54	497.43
74	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	470.74	497.43	497.43
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43

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

Premium Rates with Second 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	75.18	83.92	92.68	66.44	73.44	80.42	36.00	40.20	44.40	31.82	35.18	38.52	55.10	62.96	70.84	45.24	52.14	59.02
41	76.90	85.84	94.78	67.94	75.10	82.26	37.34	41.70	46.04	33.00	36.48	39.96	55.56	63.52	71.42	45.62	52.58	59.54
42	78.60	87.76	96.90	69.46	76.80	84.12	38.70	43.20	47.70	34.20	37.80	41.40	56.02	64.02	72.02	46.02	53.04	60.02
43	80.32	89.68	99.00	71.00	78.46	85.94	40.04	44.72	49.36	35.38	39.14	42.86	56.50	64.56	72.64	46.40	53.44	60.52
44	82.06	91.60	101.14	72.50	80.16	87.78	41.40	46.22	51.02	36.60	40.44	44.30	56.94	65.08	73.24	46.78	53.90	61.02
45	83.78	93.52	103.26	74.04	81.84	89.64	42.74	47.70	52.70	37.78	41.76	45.72	57.42	65.62	73.82	47.16	54.34	61.52
46	85.28	95.22	105.12	75.38	83.32	91.26	44.00	49.12	54.24	38.88	43.00	47.10	58.04	66.32	74.60	47.66	54.92	62.18
47	90.84	100.92	111.04	76.70	84.80	92.88	47.38	52.64	57.90	40.00	44.24	48.44	60.72	69.10	77.48	48.16	55.50	62.82
48	93.44	104.26	115.04	81.14	89.88	98.60	49.24	54.94	60.60	42.74	47.34	51.96	62.44	71.40	80.42	50.78	58.18	65.62
49	97.16	108.10	119.12	82.54	91.42	100.28	51.68	57.52	63.38	43.92	48.62	53.36	65.20	74.30	83.38	52.38	60.40	68.40
50	101.98	113.66	125.38	87.12	96.68	106.26	54.78	61.04	67.30	46.80	51.92	57.06	69.12	78.84	88.56	55.08	63.16	71.26
51	104.24	116.20	128.14	89.06	98.80	108.58	56.82	63.32	69.82	48.54	53.86	59.18	70.06	79.88	89.74	55.80	64.02	72.22
52	108.72	120.94	133.14	90.98	100.96	110.94	60.08	66.82	73.58	50.26	55.78	61.32	73.18	83.16	93.16	57.66	66.54	75.40
53	112.16	125.20	138.20	97.42	108.76	120.10	62.80	70.10	77.40	54.54	60.90	67.24	76.38	87.62	98.86	62.92	71.90	80.90
54	116.78	130.08	143.40	99.44	111.02	122.58	66.22	73.76	81.30	56.38	62.94	69.50	79.66	91.02	102.42	63.72	72.84	81.92
55	122.70	136.86	151.02	107.36	119.76	132.14	70.40	78.52	86.66	61.62	68.72	75.82	84.12	96.22	108.34	68.00	77.78	87.58
56	133.66	148.70	163.76	115.58	128.86	142.10	77.74	86.48	95.24	67.22	74.92	82.64	93.40	106.24	119.08	74.72	85.22	95.74
57	142.48	158.48	174.44	124.06	138.18	152.34	83.92	93.34	102.74	73.08	81.40	89.72	100.52	114.12	127.70	82.76	94.60	106.42
58	156.58	174.76	192.92	132.78	147.82	162.84	93.34	104.18	115.00	79.16	88.12	97.06	107.78	122.16	136.52	92.22	104.80	117.34
59	168.56	187.70	206.86	148.12	164.74	181.34	101.64	113.18	124.74	89.30	99.32	109.34	117.60	132.76	147.92	99.44	112.76	126.10
60	182.16	203.00	223.82	158.74	176.96	195.18	111.04	123.76	136.44	96.78	107.88	119.00	127.66	144.84	162.04	110.48	125.22	139.94
61	191.62	213.40	235.20	167.80	186.96	206.14	117.94	131.40	144.80	103.32	115.10	126.88	135.18	153.16	171.16	120.30	135.80	151.32
62	205.24	228.70	252.20	183.76	204.56	225.34	127.58	142.14	156.74	114.22	127.14	140.06	145.34	164.14	182.94	127.82	144.08	160.40
63	219.22	244.40	269.58	193.34	215.12	236.92	137.50	153.28	169.08	121.26	134.92	148.60	153.16	172.78	192.42	136.70	154.42	172.14
64	229.34	255.60	281.86	205.88	228.66	251.46	145.12	161.74	178.34	130.24	144.68	159.12	161.08	181.54	202.00	147.02	165.58	184.10
65	246.70	274.74	302.78	221.48	246.70	271.94	157.42	175.30	193.18	141.32	157.42	173.52	176.90	199.50	222.10	158.82	178.82	198.86
66	280.08	311.20	342.32	250.38	278.00	305.52	179.74	199.72	219.70	160.68	178.40	196.08	201.54	225.60	249.66	180.74	202.20	223.66
67	315.46	349.00	382.54	284.06	314.74	345.44	203.58	225.24	246.86	183.30	203.12	222.92	227.82	254.00	280.18	208.20	232.38	256.60
68	355.74	392.46	429.16	316.86	349.96	383.08	230.82	254.66	278.48	205.58	227.08	248.56	258.38	287.38	316.38	233.34	259.06	284.74
69	393.78	433.72	473.70	356.00	393.06	430.08	256.86	282.94	308.98	232.22	256.38	280.56	285.36	316.56	347.72	258.82	287.38	315.88
70	432.44	475.68	518.92	389.90	429.48	469.08	283.56	311.92	340.26	255.68	281.62	307.58	316.70	350.76	384.84	285.96	316.70	347.42
71	467.86	513.50	544.94	420.78	463.46	506.12	307.46	337.44	362.50	276.50	304.54	332.58	343.86	380.12	416.38	311.62	343.86	376.08
72	506.52	544.94	544.94	454.82	500.62	544.94	333.56	362.50	362.50	299.52	329.68	359.82	372.26	411.40	450.52	337.20	372.26	407.34
73	540.82	544.94	544.94	487.62	536.38	544.94	358.00	362.50	362.50	322.78	355.06	362.50	400.60	441.74	482.90	361.48	397.90	434.34
74	544.94	544.94	544.94	518.64	544.94	544.94	362.50	362.50	362.50	345.00	362.50	362.50	428.94	472.10	497.43	388.46	427.60	466.70
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	458.60	497.43	497.43	414.10	455.24	496.36
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	462.66	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
80				544.94	544.94					362.50	362.50					497.43	497.43	
81				544.94	544.94					362.50	362.50					497.43	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with Second 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	52.86	59.34	65.84	42.48	48.08	53.72	25.12	28.22	31.30	20.20	22.84	25.54	42.38	48.76	55.16	33.50	38.42	43.34
41	54.16	60.82	67.46	43.52	49.26	55.04	26.16	29.38	32.60	21.02	23.80	26.60	42.72	49.18	55.64	33.78	38.76	43.70
42	55.46	62.30	69.12	44.58	50.48	56.38	27.20	30.56	33.88	21.84	24.74	27.66	43.06	49.58	56.10	34.08	39.06	44.08
43	56.78	63.76	70.74	45.62	51.66	57.72	28.22	31.72	35.18	22.68	25.70	28.70	43.44	50.00	56.56	34.36	39.40	44.44
44	58.10	65.26	72.38	46.68	52.86	59.06	29.28	32.86	36.48	23.54	26.64	29.76	43.80	50.40	57.04	34.64	39.72	44.80
45	59.42	66.72	74.00	47.74	54.04	60.38	30.30	34.04	37.76	24.36	27.58	30.80	44.14	50.82	57.50	34.92	40.04	45.16
46	60.64	68.08	75.54	48.72	55.16	61.64	31.36	35.20	39.04	25.18	28.52	31.86	44.56	51.28	58.02	35.24	40.42	45.60
47	64.90	73.02	81.12	53.74	60.36	66.92	33.96	38.22	42.48	28.14	31.58	35.02	47.04	53.86	60.64	37.64	42.86	48.10
48	66.18	74.46	82.74	57.90	65.16	72.40	35.06	39.42	43.80	30.66	34.52	38.34	48.54	55.92	63.28	40.10	46.42	52.76
49	70.64	79.62	88.58	59.06	66.44	73.82	37.82	42.64	47.44	31.64	35.56	39.52	51.08	58.52	65.98	42.56	48.96	55.34
50	72.00	81.12	90.28	63.40	71.48	79.52	38.98	43.92	48.86	34.30	38.68	43.04	54.76	62.80	70.86	46.16	53.16	60.12
51	76.78	86.66	96.52	66.90	75.14	83.34	42.12	47.52	52.94	36.70	41.22	45.72	55.62	63.80	72.00	46.90	54.00	61.08
52	78.34	88.40	98.46	68.24	76.64	85.04	43.52	49.12	54.72	37.94	42.60	47.26	60.96	69.28	77.58	49.88	57.08	64.26
53	86.72	98.14	109.56	73.04	82.16	91.30	48.78	55.20	61.64	41.10	46.22	51.36	63.04	72.04	81.06	51.78	59.64	67.54
54	88.42	100.06	111.68	76.78	86.10	95.42	50.34	56.94	63.58	43.70	49.02	54.32	66.28	75.42	84.58	54.86	62.84	70.86
55	93.68	106.12	118.56	81.80	91.90	101.96	53.90	61.08	68.24	47.10	52.88	58.68	70.76	80.64	90.50	59.16	67.86	76.58
56	99.00	112.28	125.56	89.36	100.20	111.08	57.66	65.38	73.14	52.06	58.36	64.70	73.96	83.96	93.92	64.56	73.40	82.20
57	106.92	121.06	135.18	95.88	108.16	120.44	62.98	71.32	79.64	56.46	63.72	70.94	80.78	91.48	102.16	71.28	80.78	90.28
58	117.58	132.58	147.60	103.82	116.94	130.08	70.00	78.94	87.90	61.82	69.64	77.46	86.54	98.58	110.58	75.72	85.94	96.14
59	125.98	141.88	157.80	109.44	123.44	137.42	75.82	85.36	94.94	65.84	74.26	82.68	96.06	108.84	121.60	82.68	93.64	104.56
60	134.60	151.42	168.24	120.36	135.26	150.12	81.78	92.00	102.24	73.14	82.20	91.20	100.86	114.38	127.92	88.56	100.86	113.14
61	144.82	163.26	181.68	126.38	142.16	158.00	88.96	100.28	111.64	77.64	87.34	97.06	107.92	122.20	136.50	98.02	111.04	124.08
62	156.64	176.06	195.46	132.54	149.28	166.02	97.24	109.30	121.36	82.28	92.70	103.08	112.64	127.66	142.70	102.62	116.38	130.16
63	166.04	186.46	206.86	141.54	159.24	176.92	104.16	116.94	129.76	88.78	99.88	110.96	122.42	138.24	154.02	109.82	124.32	138.84
64	175.70	197.10	218.56	149.40	168.76	188.12	111.26	124.82	138.42	94.62	106.88	119.14	127.30	143.86	160.40	114.58	129.86	145.14
65	188.34	210.82	233.30	161.62	182.00	202.38	120.40	134.78	149.14	103.32	116.36	129.38	136.08	154.08	172.06	124.54	140.58	156.64
66	213.32	238.04	262.76	176.58	198.50	220.40	136.76	152.64	168.48	113.24	127.26	141.32	152.66	172.08	191.48	137.16	155.26	173.38
67	234.28	260.56	286.84	194.54	217.96	241.40	150.68	167.58	184.46	125.10	140.16	155.22	166.88	187.74	208.60	151.22	170.80	190.36
68	259.76	288.30	316.86	212.68	239.04	265.46	167.52	185.96	204.34	137.16	154.18	171.20	186.56	210.20	233.86	162.94	183.92	204.94
69	285.48	316.30	347.16	230.94	258.94	286.92	184.64	204.58	224.54	149.36	167.48	185.58	203.86	229.00	254.16	176.06	199.22	222.38
70	311.40	344.60	377.74	252.30	283.32	314.28	202.00	223.52	245.02	163.66	183.78	203.86	222.74	250.06	277.40	190.72	215.40	240.06
71	338.90	373.96	409.02	270.26	303.12	335.98	221.76	244.70	267.64	176.84	198.36	219.86	241.40	270.92	300.42	202.50	228.66	254.80
72	367.94	405.62	443.30	291.10	325.82	360.56	243.16	268.04	292.96	192.36	215.30	238.26	256.22	287.26	318.26	217.12	244.76	272.44
73	393.06	432.96	472.86	308.84	346.52	384.20	261.46	288.02	314.56	205.44	230.52	255.58	273.80	306.86	339.92	229.32	258.98	288.66
74	416.70	458.08	499.44	326.58	365.72	404.90	277.20	304.72	332.24	217.22	243.30	269.34	291.32	326.42	361.48	242.78	273.80	304.82
75	443.30	487.62	531.94	348.70	390.12	431.48	294.90	324.38	353.88	231.98	259.52	287.02	308.90	345.98	383.08	253.60	285.96	318.32
76	478.78	526.04	544.94	385.66	430.74	475.80	318.48	349.92	362.50	256.54	286.54	316.54	337.20	377.66	418.14	281.92	317.66	353.40
77	515.72	544.94	544.94	422.60	471.36	520.14	343.06	362.50	362.50	281.12	313.56	346.02	369.60	412.74	455.90	312.94	352.04	391.16
78	544.94	544.94	544.94	461.02	512.76	544.94	362.50	362.50	362.50	306.70	341.10	362.50	397.90	444.44	490.98	339.92	381.72	423.54
79	544.94	544.94	544.94	497.96	544.94	544.94	362.50	362.50	362.50	331.26	362.50	362.50	430.26	480.86	497.43	374.96	420.84	466.70
80				533.44	544.94					354.84	362.50					401.96	450.52	
81				544.94	544.94					362.50	362.50					432.96	484.90	
82				544.94	544.94					362.50	362.50					465.34	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with Third 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
41	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
42	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
43	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
44	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
45	208.68	238.52	268.32	171.40	197.52	223.62	331.68	378.26	424.84	305.60	346.58	387.58	447.20	503.12	558.98	402.46	450.90	499.38
46	208.68	238.52	268.32	171.40	197.52	223.62	339.08	385.68	432.24	305.60	346.58	387.58	462.12	518.00	573.90	417.38	465.82	514.28
47	212.42	244.10	275.80	175.18	203.12	231.02	357.74	406.22	454.66	316.76	359.64	402.46	480.72	538.50	596.28	432.24	484.44	536.64
48	212.42	244.10	275.80	182.62	210.56	238.52	372.64	424.84	477.00	324.24	367.06	409.92	506.80	566.46	626.06	443.48	497.50	551.52
49	223.62	257.14	290.68	186.34	216.14	245.94	380.14	432.24	484.44	327.96	372.64	417.38	525.42	586.96	648.44	458.36	512.38	566.46
50	223.62	257.14	290.68	193.82	223.62	253.40	391.26	445.34	499.38	335.40	380.14	424.84	562.68	627.94	693.16	469.52	525.42	581.34
51	231.02	268.32	305.60	197.52	229.20	260.86	402.46	458.36	514.28	354.04	400.60	447.20	577.60	642.86	708.04	480.72	538.50	596.28
52	238.52	275.80	313.06	197.52	229.20	260.86	409.92	465.82	521.70	354.04	400.60	447.20	596.28	663.34	730.40	503.12	560.84	618.58
53	242.22	281.36	320.46	216.14	249.70	283.18	421.10	478.84	536.64	365.20	413.62	462.12	614.88	683.84	752.80	514.28	573.90	633.56
54	242.22	281.36	320.46	216.14	249.70	283.18	439.74	499.38	558.98	372.64	421.10	469.52	640.98	711.74	782.62	525.42	586.96	648.44
55	253.40	294.42	335.40	231.02	268.32	305.60	450.90	512.38	573.90	387.58	439.74	491.92	667.06	739.72	812.40	547.82	613.06	678.24
56	272.02	314.92	357.74	238.52	275.80	313.06	480.72	545.96	611.16	413.62	467.70	521.70	708.04	782.62	857.12	588.78	655.88	722.96
57	298.12	342.88	387.58	257.14	296.30	335.40	514.28	581.34	648.44	447.20	503.12	558.98	741.64	818.00	894.40	629.78	698.72	767.68
58	316.76	363.36	409.92	275.80	316.76	357.74	540.36	609.26	678.24	473.32	531.02	588.78	786.30	866.46	946.58	663.34	734.14	804.94
59	335.40	383.86	432.24	294.42	337.26	380.14	581.34	652.18	722.96	506.80	566.46	626.06	827.30	909.28	991.24	704.34	777.00	849.66
60	365.20	417.38	469.52	313.06	357.74	402.46	607.44	680.12	752.80	547.82	613.06	678.24	860.84	944.68	999.98	737.84	812.40	886.92
61	383.86	437.86	491.92	327.96	372.64	417.38	640.98	715.52	790.02	581.34	648.44	715.52	901.86	987.54	999.98	778.90	855.26	931.66
62	402.46	458.36	514.28	339.08	385.68	432.24	674.52	750.96	827.30	607.44	676.38	745.34	935.36	999.98	999.98	823.58	903.70	983.86
63	421.10	478.84	536.64	365.20	413.62	462.12	711.74	791.92	872.08	640.98	711.74	782.62	976.36	999.98	999.98	857.12	939.10	999.98
64	447.20	506.80	566.46	387.58	439.74	491.92	737.84	819.86	901.86	667.06	739.72	812.40	999.98	999.98	999.98	898.08	981.94	999.98
65	473.32	538.50	603.72	406.22	460.20	514.28	782.62	868.28	954.02	711.74	788.18	864.58	999.98	999.98	999.98	935.36	999.98	999.98
66	555.28	624.20	693.16	473.32	531.02	588.78	905.56	996.86	999.98	812.40	894.40	976.36	999.98	999.98	999.98	999.98	999.98	999.98
67	648.44	722.96	797.50	562.68	627.94	693.16	999.98	999.98	999.98	920.46	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
68	737.84	819.86	901.86	633.56	704.34	775.12	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	838.50	926.06	999.98	711.74	788.18	864.58	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	927.94	999.98	999.98	786.30	870.14	954.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	999.98	999.98	999.98	860.84	948.42	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	999.98	999.98	999.98	935.36	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

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

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
41	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
42	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
43	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
44	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
45	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	248.04	279.06	310.08
46	142.64	164.34	186.06	124.02	142.64	161.26	204.62	232.54	260.50	173.64	198.44	223.24	297.68	334.88	372.10	254.26	285.28	316.30
47	145.74	169.02	192.26	124.02	142.64	161.26	217.06	248.04	279.06	179.84	204.62	229.46	307.00	345.76	384.50	263.58	296.10	328.68
48	145.74	169.02	192.26	127.12	147.28	167.46	226.32	258.92	291.48	189.14	215.52	241.86	313.16	351.92	390.68	269.78	302.32	334.88
49	148.82	173.64	198.44	127.12	147.28	167.46	238.76	271.32	303.86	195.36	221.74	248.04	322.50	362.80	403.10	285.28	319.38	353.52
50	155.04	179.84	204.62	136.44	158.12	179.84	248.04	282.14	316.30	204.62	232.54	260.50	328.68	369.00	409.30	300.80	336.42	372.10
51	158.12	184.48	210.84	136.44	158.12	179.84	257.34	293.02	328.68	204.62	232.54	260.50	341.10	384.50	427.94	307.00	342.60	378.30
52	158.12	184.48	210.84	136.44	158.12	179.84	263.58	299.24	334.88	210.84	238.76	266.64	353.52	396.90	440.32	316.30	353.52	390.68
53	161.26	189.14	217.06	139.56	162.78	186.06	272.90	310.08	347.30	223.24	254.26	285.28	362.80	407.76	452.72	322.50	359.66	396.90
54	161.26	189.14	217.06	139.56	162.78	186.06	282.14	320.90	359.66	235.64	266.64	297.68	369.00	413.96	458.88	331.78	370.56	409.30
55	173.64	204.62	235.64	148.82	173.64	198.44	297.68	338.00	378.30	244.96	277.54	310.08	378.30	424.80	471.34	353.52	393.82	434.08
56	186.06	217.06	248.04	155.04	179.84	204.62	316.30	359.66	403.10	260.50	294.60	328.68	400.00	448.06	496.14	372.10	415.52	458.88
57	201.54	234.12	266.64	164.34	190.72	217.06	331.78	376.78	421.68	276.00	311.64	347.30	427.94	477.54	527.14	393.82	438.78	483.74
58	217.06	251.14	285.28	179.84	207.76	235.64	359.66	406.18	452.72	303.86	341.10	378.30	462.04	513.18	564.34	421.68	468.20	514.70
59	226.32	262.02	297.68	198.44	229.46	260.50	375.20	423.26	471.34	319.38	358.16	396.90	486.82	541.10	595.34	443.40	491.46	539.54
60	248.04	285.28	322.50	207.76	240.30	272.90	396.90	446.52	496.14	347.30	387.58	427.94	520.92	576.72	632.58	471.34	520.92	570.56
61	260.50	297.68	334.88	213.96	246.52	279.06	418.60	469.78	520.92	365.88	409.30	452.72	542.62	600.02	657.38	493.04	544.20	595.34
62	269.78	308.52	347.30	229.46	263.58	297.68	437.18	491.46	545.72	381.36	426.36	471.34	564.34	623.22	682.18	524.04	578.34	632.58
63	285.28	325.58	365.88	244.96	280.62	316.30	458.88	514.70	570.56	409.30	455.84	502.34	598.44	658.90	719.40	545.72	601.54	657.38
64	310.08	353.52	396.90	254.26	291.48	328.68	480.62	537.96	595.34	424.80	472.86	520.92	626.38	688.38	750.38	573.64	630.98	688.38
65	325.58	370.56	415.52	269.78	308.52	347.30	505.44	565.92	626.38	449.64	500.78	551.94	660.48	727.16	793.82	595.34	654.26	713.18
66	375.20	423.26	471.34	316.30	359.66	403.10	573.64	640.32	706.98	520.92	576.72	632.58	750.38	821.72	893.04	660.48	724.04	787.62
67	431.04	485.28	539.54	365.88	412.38	458.88	651.18	722.46	793.82	592.22	652.68	713.18	840.32	919.42	998.46	731.78	803.12	874.44
68	480.62	537.96	595.34	403.10	452.72	502.34	722.46	798.46	874.44	660.48	727.16	793.82	930.22	999.98	999.98	809.30	885.26	961.24
69	533.34	595.34	657.38	458.88	514.70	570.56	790.68	872.86	955.02	728.68	798.46	868.22	999.98	999.98	999.98	880.64	964.32	999.98
70	582.96	651.18	719.40	508.56	567.42	626.38	868.22	955.02	999.98	799.98	874.44	948.84	999.98	999.98	999.98	958.18	999.98	999.98
71	632.58	703.90	775.18	551.94	613.92	675.96	942.64	999.98	999.98	874.44	955.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	685.28	761.22	837.22	607.74	675.96	744.18	999.98	999.98	999.98	936.44	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	738.00	818.64	899.22	651.18	722.46	793.82	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	790.68	876.00	961.24	700.76	775.18	849.64	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	852.72	944.22	999.98	750.38	831.00	911.62	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	958.18	999.98	999.98	855.80	942.64	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	964.32	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

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

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
41	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
42	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
43	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
44	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
45	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
46	117.86	136.44	155.04	83.76	97.68	111.64	173.64	198.44	223.24	142.64	164.34	186.06	266.64	297.68	328.68	235.64	260.50	285.28
47	117.86	136.44	155.04	83.76	97.68	111.64	179.84	204.62	229.46	142.64	164.34	186.06	279.06	310.08	341.10	235.64	260.50	285.28
48	120.94	141.06	161.26	86.84	102.32	117.86	182.96	209.28	235.64	148.82	170.52	192.26	282.14	314.74	347.30	244.96	271.32	297.68
49	127.12	147.28	167.46	93.00	108.54	124.02	189.14	215.52	241.86	151.96	175.22	198.44	288.38	320.90	353.52	244.96	271.32	297.68
50	130.24	151.96	173.64	99.24	117.86	136.44	198.44	226.32	254.26	158.12	181.42	204.62	297.68	331.78	365.88	254.26	282.14	310.08
51	130.24	151.96	173.64	99.24	117.86	136.44	198.44	226.32	254.26	158.12	181.42	204.62	297.68	331.78	365.88	254.26	282.14	310.08
52	136.44	158.12	179.84	111.64	130.24	148.82	204.62	232.54	260.50	161.26	186.06	210.84	303.86	338.00	372.10	254.26	282.14	310.08
53	139.56	162.78	186.06	114.74	134.86	155.04	210.84	241.86	272.90	173.64	198.44	223.24	307.00	342.60	378.30	266.64	297.68	328.68
54	139.56	162.78	186.06	114.74	134.86	155.04	217.06	248.04	279.06	173.64	198.44	223.24	313.16	348.82	384.50	266.64	297.68	328.68
55	148.82	173.64	198.44	124.02	145.74	167.46	226.32	258.92	291.48	182.96	209.28	235.64	322.50	359.66	396.90	282.14	314.74	347.30
56	155.04	179.84	204.62	130.24	151.96	173.64	248.04	282.14	316.30	198.44	226.32	254.26	344.18	382.94	421.68	297.68	331.78	365.88
57	164.34	190.72	217.06	139.56	162.78	186.06	263.58	299.24	334.88	217.06	248.04	279.06	359.66	400.00	440.32	313.16	348.82	384.50
58	179.84	207.76	235.64	148.82	173.64	198.44	279.06	316.30	353.52	238.76	271.32	303.86	387.58	432.58	477.54	328.68	365.88	403.10
59	198.44	229.46	260.50	158.12	184.48	210.84	300.80	339.56	378.30	254.26	288.38	322.50	409.30	455.84	502.34	359.66	400.00	440.32
60	207.76	240.30	272.90	179.84	207.76	235.64	322.50	365.88	409.30	279.06	316.30	353.52	434.08	483.74	533.34	378.30	421.68	465.12
61	217.06	251.14	285.28	186.06	213.96	241.86	338.00	382.94	427.94	300.80	339.56	378.30	449.64	500.78	551.94	393.82	438.78	483.74
62	232.54	268.22	303.86	198.44	229.46	260.50	359.66	406.18	452.72	316.30	356.58	396.90	474.42	528.66	582.96	424.80	472.86	520.92
63	248.04	285.28	322.50	207.76	240.30	272.90	375.20	423.26	471.34	334.88	378.30	421.68	499.22	556.60	613.92	440.32	489.92	539.54
64	257.34	296.10	334.88	217.06	251.14	285.28	390.68	440.32	489.92	356.58	401.56	446.52	514.70	573.64	632.58	462.04	513.18	564.34
65	272.90	313.16	353.52	232.54	268.22	303.86	424.80	479.08	533.34	381.36	429.44	477.54	545.72	607.74	669.74	489.92	545.72	601.54
66	319.38	364.36	409.30	269.78	308.52	347.30	480.62	537.96	595.34	431.04	482.16	533.34	613.92	682.18	750.38	548.86	609.32	669.74
67	365.88	415.52	465.12	316.30	359.66	403.10	539.54	601.54	663.60	493.04	550.38	607.74	685.28	758.16	831.00	617.10	683.70	750.38
68	406.18	460.46	514.70	359.66	406.18	452.72	607.74	675.96	744.18	548.86	609.32	669.74	765.90	844.96	924.02	682.18	753.48	824.76
69	452.72	511.62	570.56	390.68	440.32	489.92	666.68	739.52	812.42	604.68	671.32	738.00	840.32	925.58	999.98	759.70	838.74	917.82
70	499.22	562.80	626.38	440.32	496.14	551.94	734.88	813.94	893.04	663.60	734.88	806.22	914.74	999.98	999.98	824.76	908.52	992.26
71	545.72	613.92	682.18	483.74	542.62	601.54	793.82	877.50	961.24	719.40	793.82	868.22	986.04	999.98	999.98	886.82	976.76	999.98
72	586.06	658.90	731.78	514.70	576.72	638.78	855.80	945.72	999.98	775.18	855.80	936.44	999.98	999.98	999.98	955.02	999.98	999.98
73	629.46	705.44	781.42	561.24	627.90	694.60	920.94	999.98	999.98	831.00	914.74	998.46	999.98	999.98	999.98	999.98	999.98	999.98
74	679.08	761.22	843.42	604.68	674.42	744.18	986.04	999.98	999.98	893.04	982.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	731.78	818.64	905.42	651.18	725.60	799.98	999.98	999.98	999.98	951.94	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	834.12	928.68	999.98	747.26	829.46	911.62	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	930.22	999.98	999.98	849.64	939.52	999.98	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	955.02	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
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
80				999.98	999.98					999.98	999.98					999.98	999.98	
81				999.98	999.98					999.98	999.98					999.98	999.98	
82				999.98	999.98					999.98	999.98					999.98	999.98	
83				999.98	999.98					999.98	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

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

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
41	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
42	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
43	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
44	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
45	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
46	83.76	97.68	111.64	65.08	75.98	86.84	133.34	153.48	173.64	105.46	120.94	136.44	189.14	212.40	235.64	151.96	172.08	192.26
47	83.76	97.68	111.64	65.08	75.98	86.84	139.56	159.68	179.84	111.64	127.12	142.64	198.44	223.24	248.04	164.34	184.48	204.62
48	86.84	102.32	117.86	68.20	80.60	93.00	142.64	164.34	186.06	117.86	136.44	155.04	198.44	223.24	248.04	173.64	195.36	217.06
49	86.84	102.32	117.86	68.20	80.60	93.00	148.82	170.52	192.26	124.02	142.64	161.26	207.76	234.12	260.50	173.64	195.36	217.06
50	99.24	117.86	136.44	77.50	91.48	105.46	158.12	181.42	204.62	133.34	153.48	173.64	207.76	234.12	260.50	182.96	206.22	229.46
51	99.24	117.86	136.44	77.50	91.48	105.46	158.12	181.42	204.62	133.34	153.48	173.64	217.06	244.96	272.90	189.14	212.40	235.64
52	99.24	117.86	136.44	77.50	91.48	105.46	170.52	193.80	217.06	139.56	159.68	179.84	217.06	244.96	272.90	189.14	212.40	235.64
53	102.32	122.50	142.64	80.60	96.10	111.64	173.64	198.44	223.24	142.64	164.34	186.06	235.64	266.64	297.68	198.44	223.24	248.04
54	102.32	122.50	142.64	80.60	96.10	111.64	179.84	204.62	229.46	148.82	170.52	192.26	235.64	266.64	297.68	204.62	229.46	254.26
55	117.86	139.56	161.26	93.00	111.64	130.24	189.14	215.52	241.86	158.12	181.42	204.62	244.96	277.54	310.08	213.96	240.30	266.64
56	124.02	145.74	167.46	93.00	111.64	130.24	195.36	221.74	248.04	170.52	193.80	217.06	254.26	288.38	322.50	229.46	257.34	285.28
57	133.34	156.60	179.84	102.32	122.50	142.64	210.84	238.76	266.64	186.06	210.84	235.64	269.78	305.42	341.10	241.86	272.90	303.86
58	142.64	167.46	192.26	117.86	139.56	161.26	223.24	254.26	285.28	195.36	221.74	248.04	291.48	328.68	365.88	257.34	289.90	322.50
59	151.96	178.32	204.62	124.02	145.74	167.46	244.96	277.54	310.08	210.84	238.76	266.64	307.00	345.76	384.50	266.64	300.80	334.88
60	167.46	195.36	223.24	133.34	156.60	179.84	254.26	288.38	322.50	223.24	254.26	285.28	322.50	362.80	403.10	288.38	324.04	359.66
61	179.84	207.76	235.64	142.64	167.46	192.26	269.78	305.42	341.10	244.96	277.54	310.08	341.10	384.50	427.94	297.68	334.88	372.10
62	192.26	223.24	254.26	148.82	173.64	198.44	279.06	316.30	353.52	254.26	288.38	322.50	362.80	407.76	452.72	307.00	345.76	384.50
63	201.54	234.12	266.64	158.12	184.48	210.84	300.80	339.56	378.30	269.78	305.42	341.10	378.30	424.80	471.34	322.50	362.80	403.10
64	210.84	244.96	279.06	167.46	195.36	223.24	310.08	350.40	390.68	279.06	316.30	353.52	393.82	441.86	489.92	334.88	378.30	421.68
65	226.32	262.02	297.68	186.06	217.06	248.04	328.68	372.10	415.52	300.80	339.56	378.30	415.52	465.12	514.70	356.58	401.56	446.52
66	257.34	296.10	334.88	210.84	244.96	279.06	365.88	412.38	458.88	328.68	372.10	415.52	468.20	522.50	576.72	387.58	435.66	483.74
67	285.28	328.68	372.10	235.64	272.90	310.08	396.90	446.52	496.14	359.66	406.18	452.72	511.62	569.00	626.38	424.80	475.94	527.14
68	322.50	369.00	415.52	266.64	307.00	347.30	440.32	496.14	551.94	384.50	434.08	483.74	564.34	626.38	688.38	462.04	519.38	576.72
69	347.30	396.90	446.52	294.60	339.56	384.50	477.54	536.40	595.34	412.38	466.68	520.92	617.10	683.70	750.38	499.22	559.70	620.14
70	390.68	446.52	502.34	325.58	373.64	421.68	517.84	581.40	644.96	443.40	500.78	558.14	669.74	741.10	812.42	542.62	609.32	675.96
71	415.52	474.42	533.34	350.40	401.56	452.72	558.14	626.38	694.60	468.20	528.66	589.12	719.40	793.82	868.22	573.64	643.42	713.18
72	446.52	508.56	570.56	384.50	440.32	496.14	589.12	660.48	731.78	499.22	562.80	626.38	772.14	851.16	930.22	610.88	683.70	756.58
73	480.62	547.32	613.92	409.30	468.20	527.14	629.46	705.44	781.42	527.14	595.34	663.60	824.76	908.52	992.26	648.08	727.16	806.22
74	511.62	581.40	651.18	440.32	502.34	564.34	669.74	750.38	831.00	558.14	629.46	700.76	874.44	961.24	999.98	685.28	767.44	849.64
75	545.72	620.14	694.60	474.42	541.10	607.74	710.08	795.36	880.64	582.96	657.38	731.78	930.22	999.98	999.98	731.78	818.64	905.42
76	623.22	705.44	787.62	542.62	615.50	688.38	775.18	868.22	961.24	648.08	730.24	812.42	999.98	999.98	999.98	809.30	903.90	998.46
77	700.76	790.68	880.64	626.38	706.98	787.62	849.64	948.84	999.98	719.40	809.30	899.22	999.98	999.98	999.98	886.82	989.16	999.98
78	778.26	876.00	973.68	706.98	796.92	886.82	914.74	999.98	999.98	781.42	877.50	973.68	999.98	999.98	999.98	967.42	999.98	999.98
79	855.80	961.24	999.98	775.18	871.32	967.42	989.16	999.98	999.98	862.02	967.42	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				862.02	967.42					924.02	999.98					999.98	999.98	
81				936.44	999.98					995.36	999.98					999.98	999.98	
82				999.98	999.98					999.98	999.98					999.98	999.98	
83				999.98	999.98					999.98	999.98					999.98	999.98	
84				999.98	999.98					999.98	999.98					999.98	999.98	

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

Premium Rates with Third 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	139.14	156.50	173.86	125.20	140.28	155.36	65.90	74.14	82.36	59.30	66.44	73.58	116.48	132.86	149.20	107.30	121.70	136.12
41	142.16	159.92	177.70	127.96	143.34	158.76	68.26	76.82	85.32	61.42	68.82	76.26	117.90	134.44	151.00	108.62	123.18	137.78
42	145.22	163.38	181.52	130.70	146.44	162.16	70.64	79.46	88.32	63.56	71.22	78.88	119.32	136.04	152.86	109.96	124.66	139.42
43	148.26	166.80	185.34	133.42	149.50	165.60	73.00	82.12	91.26	65.70	73.60	81.50	120.72	137.68	154.62	111.22	126.16	141.08
44	151.34	170.24	189.16	136.16	152.56	168.94	75.38	84.82	94.22	67.84	76.02	84.16	122.12	139.30	156.44	112.56	127.64	142.72
45	154.38	173.66	192.98	138.92	155.64	172.38	77.76	87.48	97.22	69.98	78.40	86.84	123.54	140.92	158.24	113.82	129.10	144.36
46	162.92	182.62	202.30	147.14	164.20	181.32	83.16	93.20	103.28	75.08	83.82	92.52	127.68	145.22	162.78	115.06	130.52	145.94
47	173.00	193.80	214.56	155.52	174.34	193.12	89.44	100.16	110.92	80.42	90.14	99.84	136.16	154.62	173.06	120.56	136.90	153.20
48	186.10	208.00	229.88	162.84	182.66	202.50	97.36	108.82	120.26	85.18	95.58	105.94	143.40	163.46	183.48	124.72	141.22	157.72
49	196.82	219.84	242.86	171.68	191.92	212.16	104.12	116.32	128.52	90.84	101.54	112.30	147.80	168.08	188.36	127.52	144.90	162.28
50	214.86	239.78	264.68	179.30	200.66	221.98	114.94	128.26	141.62	95.90	107.30	118.76	153.72	174.98	196.18	131.76	149.34	166.90
51	225.54	251.02	276.48	187.72	210.26	232.80	122.48	136.32	150.12	101.94	114.22	126.44	160.26	182.52	204.82	140.98	159.52	178.10
52	237.96	264.70	291.50	200.78	223.82	246.88	131.06	145.80	160.54	110.56	123.28	135.96	165.44	187.98	210.56	142.88	161.68	180.48
53	250.70	278.78	306.90	209.66	233.96	258.28	139.92	155.62	171.34	117.04	130.60	144.16	172.20	195.82	219.46	149.34	169.16	188.96
54	266.84	296.30	325.78	218.74	244.36	269.94	150.84	167.52	184.14	123.62	138.12	152.60	182.18	206.88	231.56	154.38	174.50	194.52
55	283.46	314.30	345.20	232.78	260.48	288.20	162.16	179.84	197.50	133.18	149.04	164.88	189.22	215.06	240.82	162.64	184.54	206.42
56	307.28	339.64	371.98	255.54	284.66	313.74	178.26	197.04	215.80	148.26	165.14	182.02	204.58	232.34	260.10	176.02	199.02	221.98
57	328.60	362.46	396.30	279.06	309.62	340.16	193.16	213.06	232.98	164.08	182.02	199.98	221.88	250.82	279.76	192.92	217.04	241.20
58	355.54	391.80	428.02	299.96	331.96	363.98	211.68	233.22	254.80	178.56	197.60	216.68	236.32	266.46	296.60	207.00	232.24	257.50
59	381.64	419.46	457.26	324.92	358.42	391.96	229.88	252.66	275.46	195.74	215.90	236.14	257.68	289.06	320.44	224.66	251.08	277.52
60	404.94	444.38	483.82	347.08	382.12	417.20	246.72	270.72	294.76	211.48	232.80	254.18	272.86	305.48	338.12	246.06	275.36	304.66
61	430.40	471.26	512.20	371.70	408.14	444.60	264.64	289.74	314.92	228.54	250.96	273.38	290.58	324.38	358.12	263.54	293.96	324.38
62	452.76	495.14	537.54	398.64	437.42	476.20	280.86	307.14	333.42	247.26	271.34	295.40	308.60	343.56	378.48	277.90	309.44	340.98
63	479.30	523.16	539.46	420.72	460.98	501.22	299.84	327.26	354.72	263.20	288.38	313.56	328.60	365.62	402.60	295.92	328.60	361.28
64	506.30	539.46	539.46	446.98	488.70	530.44	319.34	348.02	360.66	281.92	308.24	334.56	343.70	381.94	420.14	310.74	344.58	378.44
65	535.82	539.46	539.46	471.90	516.08	539.46	340.66	360.66	360.66	300.02	328.10	356.18	367.82	408.10	448.38	334.52	370.46	406.34
66	539.46	539.46	539.46	537.60	539.46	539.46	360.66	360.66	360.66	344.00	360.66	360.66	429.00	472.24	494.94	384.84	423.68	462.52
67	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	492.86	494.94	494.94	439.48	481.28	494.94
68	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
69	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
70	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
71	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
72	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
73	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
74	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
75	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
76	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
77	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
78	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
79	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94

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

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	97.16	109.32	121.46	80.96	91.10	101.20	46.90	52.78	58.64	39.10	43.98	48.88	73.94	84.02	94.14	62.74	71.72	80.68
41	98.92	111.28	123.66	82.42	92.74	103.06	48.28	54.30	60.34	40.22	45.24	50.26	74.64	84.80	95.00	63.30	72.38	81.44
42	100.66	113.26	125.84	83.88	94.36	104.84	49.62	55.80	62.02	41.36	46.52	51.72	75.36	85.60	95.90	63.92	73.08	82.18
43	102.40	115.20	128.04	85.34	96.02	106.66	50.98	57.36	63.74	42.48	47.78	53.12	76.02	86.40	96.78	64.52	73.74	82.96
44	104.16	117.16	130.20	86.80	97.66	108.52	52.32	58.90	65.42	43.62	49.06	54.52	76.74	87.22	97.68	65.08	74.42	83.70
45	105.90	119.14	132.40	88.24	99.28	110.30	53.70	60.42	67.12	44.76	50.34	55.94	77.44	88.00	98.58	65.70	75.08	84.48
46	108.04	121.54	135.06	92.30	103.54	114.82	55.46	62.44	69.36	47.38	53.18	58.96	78.20	88.90	99.56	66.38	75.86	85.34
47	113.64	127.98	142.34	97.58	109.62	121.68	59.06	66.54	73.98	50.70	56.98	63.24	83.80	95.78	107.72	69.44	79.02	88.58
48	118.20	132.82	147.42	101.82	114.10	126.38	62.14	69.82	77.48	53.52	59.96	66.44	88.24	100.92	113.64	73.74	84.02	94.32
49	124.02	139.54	155.04	109.72	122.82	135.94	65.92	74.14	82.38	58.32	65.28	72.28	94.02	106.80	119.64	76.92	87.30	97.66
50	128.76	144.56	160.36	117.86	131.80	145.78	69.16	77.64	86.14	63.28	70.80	78.30	98.60	112.18	125.74	81.32	92.44	103.54
51	136.66	154.04	171.44	122.98	137.24	151.54	74.52	83.98	93.48	67.06	74.84	82.60	103.72	118.10	132.46	82.48	93.72	104.98
52	144.72	162.50	180.26	129.52	144.72	159.96	80.02	89.86	99.68	71.60	80.02	88.44	107.68	122.24	136.82	86.14	97.54	108.94
53	151.74	170.54	189.34	134.86	150.44	166.00	85.06	95.56	106.10	75.58	84.32	93.04	112.98	128.40	143.78	92.42	105.28	118.10
54	157.60	176.76	196.00	141.70	158.26	174.80	89.44	100.36	111.22	80.42	89.82	99.24	118.38	134.62	150.88	98.82	111.86	124.88
55	164.90	185.16	205.48	154.10	171.66	189.20	94.74	106.38	118.02	88.50	98.60	108.70	126.50	143.66	160.76	104.10	117.94	131.78
56	177.78	199.12	220.48	165.34	184.64	203.92	103.38	115.82	128.24	96.20	107.40	118.60	136.18	154.84	173.52	112.14	126.82	141.50
57	193.76	216.24	238.70	178.32	198.68	219.04	114.08	127.30	140.52	104.98	116.96	128.94	144.66	164.28	183.86	120.32	135.88	151.42
58	213.14	236.72	260.34	194.54	215.96	237.42	126.94	140.98	155.02	115.84	128.60	141.38	158.82	179.32	199.86	134.14	150.58	167.02
59	228.68	254.16	279.66	208.28	230.86	253.46	137.68	153.00	168.38	125.38	138.98	152.58	167.68	189.20	210.68	142.78	160.10	177.40
60	249.10	275.80	302.48	225.40	249.10	272.82	151.54	167.78	184.02	137.14	151.54	165.98	179.60	202.06	224.50	157.14	175.40	193.64
61	263.60	291.46	319.34	239.50	264.36	289.22	161.98	179.08	196.20	147.18	162.42	177.70	191.36	214.76	238.12	167.26	187.12	206.96
62	278.42	307.50	336.54	258.54	285.32	312.08	172.74	190.76	208.80	160.40	177.04	193.62	201.88	226.92	251.98	176.08	196.84	217.62
63	299.76	330.04	360.36	273.36	301.34	329.26	187.72	206.68	225.68	171.20	188.70	206.22	214.02	240.02	266.10	190.90	212.58	234.26
64	318.52	350.04	381.58	291.70	320.86	350.04	201.24	221.16	241.10	184.30	202.72	221.16	226.36	253.38	280.42	200.08	222.70	245.34
65	340.84	375.24	409.64	307.24	337.64	368.04	217.22	239.14	261.06	195.82	215.20	234.56	240.38	269.14	297.92	213.84	238.18	262.50
66	390.82	427.94	465.08	343.98	377.06	410.18	250.50	274.28	298.12	220.48	241.68	262.92	274.90	306.86	338.78	249.64	276.36	303.16
67	441.60	483.16	524.72	384.58	422.06	459.52	284.64	311.46	338.24	247.88	272.06	296.22	314.38	348.82	383.24	285.92	315.12	344.34
68	493.26	537.66	544.94	429.12	469.40	509.70	319.70	348.46	362.50	278.14	304.24	330.36	351.46	388.42	425.34	321.26	353.72	386.12
69	544.94	544.94	544.94	471.14	515.90	544.94	357.82	362.50	362.50	307.00	336.18	362.50	387.50	427.72	468.02	357.10	391.28	425.46
70	544.94	544.94	544.94	517.12	544.94	544.94	362.50	362.50	362.50	338.76	362.50	362.50	428.60	471.46	497.43	394.90	431.68	468.42
71	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	467.52	497.43	497.43	433.68	473.68	497.43
72	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	465.80	497.43	497.43
73	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
74	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43

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

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	85.98	95.96	105.98	75.98	83.98	91.96	41.16	45.98	50.78	36.38	40.22	44.04	63.00	72.00	81.00	51.74	59.62	67.50
41	87.94	98.16	108.38	77.70	85.88	94.06	42.70	47.68	52.64	37.74	41.72	45.70	63.54	72.64	81.68	52.16	60.12	68.08
42	89.88	100.36	110.80	79.42	87.82	96.20	44.26	49.40	54.54	39.10	43.22	47.34	64.06	73.20	82.36	52.62	60.66	68.64
43	91.84	102.56	113.20	81.20	89.72	98.28	45.78	51.14	56.44	40.46	44.76	49.02	64.60	73.82	83.06	53.06	61.12	69.20
44	93.84	104.74	115.66	82.90	91.66	100.38	47.34	52.86	58.34	41.86	46.24	50.66	65.12	74.42	83.76	53.50	61.64	69.78
45	95.80	106.94	118.08	84.66	93.58	102.50	48.88	54.54	60.26	43.20	47.76	52.28	65.66	75.04	84.42	53.92	62.14	70.36
46	97.52	108.88	120.20	86.20	95.28	104.36	50.32	56.18	62.02	44.46	49.18	53.86	66.38	75.84	85.30	54.50	62.80	71.10
47	103.88	115.40	126.98	87.70	96.98	106.22	54.18	60.20	66.22	45.74	50.58	55.40	69.44	79.02	88.60	55.08	63.46	71.84
48	106.86	119.22	131.56	92.78	102.78	112.76	56.30	62.82	69.30	48.88	54.14	59.42	71.40	81.64	91.96	58.06	66.54	75.04
49	111.10	123.62	136.22	94.38	104.54	114.68	59.10	65.78	72.48	50.22	55.60	61.02	74.56	84.96	95.34	59.90	69.06	78.22
50	116.62	129.98	143.38	99.62	110.56	121.52	62.64	69.80	76.96	53.52	59.38	65.26	79.04	90.16	101.28	62.98	72.22	81.48
51	119.20	132.88	146.54	101.84	112.98	124.16	64.98	72.40	79.84	55.50	61.60	67.68	80.12	91.34	102.62	63.80	73.20	82.58
52	124.32	138.30	152.26	104.04	115.46	126.86	68.70	76.42	84.14	57.48	63.78	70.12	83.68	95.10	106.54	65.94	76.10	86.22
53	128.26	143.18	158.04	111.40	124.38	137.34	71.82	80.16	88.50	62.36	69.64	76.90	87.34	100.20	113.04	71.96	82.22	92.52
54	133.54	148.76	163.98	113.72	126.96	140.18	75.72	84.34	92.96	64.48	71.98	79.48	91.10	104.08	117.12	72.86	83.30	93.68
55	140.32	156.50	172.70	122.76	136.94	151.10	80.50	89.80	99.10	70.46	78.58	86.70	96.20	110.04	123.90	77.76	88.94	100.16
56	152.84	170.04	187.26	132.16	147.36	162.50	88.90	98.90	108.92	76.86	85.68	94.50	106.80	121.48	136.18	85.44	97.46	109.48
57	162.94	181.22	199.48	141.86	158.02	174.20	95.96	106.74	117.48	83.56	93.08	102.60	114.94	130.50	146.02	94.64	108.18	121.70
58	179.06	199.84	220.62	151.84	169.04	186.22	106.74	119.14	131.50	90.52	100.76	111.00	123.26	139.70	156.12	105.46	119.84	134.18
59	192.76	214.64	236.56	169.38	188.38	207.36	116.22	129.42	142.64	102.12	113.58	125.04	134.48	151.82	169.16	113.72	128.94	144.20
60	208.30	232.14	255.94	181.52	202.36	223.20	126.98	141.52	156.02	110.68	123.36	136.08	145.98	165.62	185.30	126.34	143.20	160.02
61	219.12	244.04	268.96	191.88	213.80	235.72	134.86	150.26	165.58	118.14	131.62	145.10	154.58	175.14	195.72	137.56	155.30	173.04
62	234.70	261.52	288.40	210.14	233.92	257.68	145.90	162.54	179.24	130.62	145.38	160.16	166.20	187.70	209.20	146.16	164.76	183.42
63	250.68	279.48	308.28	221.10	246.00	270.92	157.24	175.28	193.34	138.66	154.28	169.92	175.14	197.58	220.04	156.32	176.58	196.84
64	262.26	292.28	322.32	235.44	261.48	287.56	165.94	184.96	203.94	148.94	165.44	181.96	184.20	207.60	231.00	168.12	189.34	210.52
65	282.10	314.18	346.24	253.26	282.10	310.98	180.02	200.46	220.90	161.60	180.02	198.42	202.30	228.14	253.98	181.62	204.48	227.40
66	320.28	355.86	391.46	286.32	317.90	349.38	205.54	228.38	251.24	183.74	204.00	224.22	230.46	257.98	285.50	206.68	231.22	255.76
67	360.74	399.10	437.44	324.84	359.92	395.02	232.80	257.56	282.30	209.60	232.28	254.92	260.52	290.46	320.40	238.08	265.74	293.44
68	406.80	448.80	490.76	362.34	400.20	438.06	263.96	291.22	318.46	235.08	259.68	284.24	295.46	328.62	361.80	266.84	296.24	325.60
69	450.30	495.98	541.70	407.10	449.48	491.82	293.72	323.56	353.32	265.56	293.18	320.82	326.32	362.00	397.62	295.96	328.62	361.22
70	494.50	543.96	544.94	445.86	491.12	536.40	324.26	356.70	362.50	292.38	322.04	351.72	362.16	401.10	440.08	327.00	362.16	397.28
71	535.02	544.94	544.94	481.18	529.98	544.94	351.60	362.50	362.50	316.18	348.26	362.50	393.22	434.68	476.14	356.34	393.22	430.06
72	544.94	544.94	544.94	520.10	544.94	544.94	362.50	362.50	362.50	342.52	362.50	362.50	425.70	470.44	497.43	385.60	425.70	465.80
73	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	458.10	497.43	497.43	413.36	455.02	496.68
74	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	490.50	497.43	497.43	444.22	488.98	497.43
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	473.54	497.43	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
80				544.94	544.94					362.50	362.50					497.43	497.43	
81				544.94	544.94					362.50	362.50					497.43	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with Third 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	60.44	67.86	75.30	48.58	54.98	61.44	28.72	32.28	35.80	23.10	26.12	29.20	48.46	55.76	63.08	38.30	43.94	49.56
41	61.94	69.54	77.14	49.76	56.34	62.94	29.92	33.60	37.28	24.04	27.22	30.42	48.86	56.24	63.62	38.62	44.32	49.98
42	63.42	71.24	79.04	50.98	57.72	64.48	31.10	34.94	38.74	24.98	28.30	31.64	49.24	56.70	64.16	38.98	44.66	50.40
43	64.92	72.92	80.90	52.16	59.08	66.00	32.28	36.28	40.22	25.94	29.38	32.82	49.68	57.18	64.68	39.30	45.06	50.82
44	66.44	74.62	82.76	53.38	60.44	67.54	33.48	37.58	41.72	26.92	30.46	34.04	50.08	57.64	65.22	39.62	45.42	51.24
45	67.94	76.30	84.62	54.60	61.80	69.04	34.64	38.92	43.18	27.86	31.54	35.22	50.48	58.12	65.76	39.94	45.78	51.64
46	69.34	77.86	86.38	55.72	63.08	70.48	35.86	40.26	44.64	28.80	32.62	36.44	50.96	58.64	66.34	40.30	46.22	52.14
47	74.22	83.50	92.76	61.46	69.02	76.52	38.84	43.70	48.58	32.18	36.12	40.04	53.80	61.60	69.34	43.04	49.02	55.00
48	75.68	85.14	94.62	66.22	74.52	82.80	40.10	45.08	50.08	35.06	39.48	43.84	55.50	63.94	72.36	45.86	53.08	60.34
49	80.78	91.04	101.30	67.54	75.98	84.42	43.24	48.76	54.24	36.18	40.66	45.20	58.42	66.92	75.46	48.66	55.98	63.28
50	82.34	92.76	103.24	72.50	81.74	90.94	44.58	50.22	55.88	39.22	44.24	49.22	62.62	71.82	81.04	52.78	60.80	68.74
51	87.80	99.10	110.38	76.50	85.92	95.30	48.16	54.34	60.54	41.96	47.14	52.28	63.60	72.96	82.34	53.64	61.76	69.84
52	89.58	101.08	112.60	78.04	87.64	97.24	49.76	56.18	62.58	43.38	48.72	54.04	69.70	79.22	88.72	57.04	65.28	73.48
53	99.16	112.22	125.28	83.52	93.96	104.40	55.78	63.12	70.48	47.00	52.86	58.74	72.08	82.38	92.70	59.22	68.20	77.24
54	101.12	114.42	127.70	87.80	98.46	109.12	57.56	65.12	72.70	49.98	56.06	62.12	75.80	86.24	96.72	62.74	71.86	81.04
55	107.12	121.36	135.58	93.54	105.10	116.60	61.64	69.84	78.04	53.86	60.48	67.10	80.92	92.22	103.48	67.66	77.60	87.58
56	113.20	128.40	143.58	102.18	114.58	127.02	65.94	74.76	83.64	59.54	66.74	73.98	84.58	96.02	107.40	73.82	83.94	94.00
57	122.26	138.44	154.58	109.64	123.68	137.72	72.02	81.56	91.08	64.56	72.86	81.12	92.38	104.62	116.82	81.52	92.38	103.24
58	134.46	151.60	168.78	118.72	133.72	148.76	80.04	90.28	100.52	70.70	79.64	88.58	98.96	112.72	126.46	86.58	98.28	109.94
59	144.06	162.24	180.44	125.14	141.16	157.14	86.70	97.62	108.56	75.30	84.92	94.54	109.84	124.46	139.06	94.54	107.08	119.56
60	153.92	173.16	192.38	137.64	154.68	171.66	93.52	105.20	116.92	83.64	94.00	104.30	115.34	130.80	146.28	101.28	115.34	129.38
61	165.60	186.70	207.76	144.52	162.56	180.68	101.72	114.68	127.66	88.78	99.88	111.00	123.42	139.74	156.10	112.08	126.98	141.88
62	179.12	201.34	223.52	151.56	170.70	189.84	111.20	124.98	138.78	94.08	106.00	117.88	128.80	145.98	163.18	117.34	133.08	148.84
63	189.88	213.22	236.56	161.86	182.10	202.32	119.12	133.72	148.38	101.52	114.22	126.88	140.00	158.08	176.12	125.58	142.16	158.76
64	200.92	225.40	249.94	170.84	192.98	215.12	127.22	142.74	158.28	108.20	122.22	136.24	145.58	164.50	183.42	131.02	148.50	165.98
65	215.38	241.08	266.78	184.82	208.12	231.42	137.68	154.12	170.54	118.14	133.06	147.96	155.62	176.20	196.76	142.42	160.76	179.12
66	243.94	272.20	300.48	201.92	227.00	252.04	156.38	174.54	192.66	129.50	145.52	161.60	174.58	196.78	218.96	156.84	177.54	198.26
67	267.90	297.96	328.02	222.46	249.24	276.04	172.30	191.64	210.94	143.06	160.28	177.50	190.84	214.68	238.54	172.92	195.32	217.68
68	297.04	329.68	362.34	243.20	273.36	303.56	191.56	212.66	233.66	156.84	176.32	195.78	213.34	240.38	267.42	186.32	210.32	234.36
69	326.46	361.70	396.98	264.08	296.10	328.10	211.14	233.94	256.76	170.80	191.52	212.22	233.12	261.86	290.64	201.34	227.82	254.30
70	356.10	394.06	431.96	288.52	323.98	359.38	231.00	255.60	280.18	187.16	210.16	233.12	254.72	285.96	317.22	218.10	246.32	274.52
71	387.54	427.64	467.72	309.06	346.62	384.20	253.60	279.82	306.06	202.22	226.84	251.42	276.04	309.80	343.54	231.56	261.48	291.38
72	420.76	463.84	506.92	332.88	372.58	412.32	278.06	306.52	335.00	219.98	246.20	272.46	293.00	328.50	363.94	248.28	279.90	311.54
73	449.48	495.10	540.74	353.16	396.26	439.34	298.98	329.36	359.72	234.92	263.60	292.26	313.10	350.90	388.72	262.24	296.16	330.10
74	476.52	523.82	544.94	373.46	418.22	463.02	316.98	348.46	362.50	248.40	278.22	308.00	333.14	373.28	413.36	277.62	313.10	348.58
75	506.92	544.94	544.94	398.76	446.12	493.42	337.22	362.50	362.50	265.28	296.76	328.22	353.24	395.64	438.06	290.00	327.00	364.00
76	544.94	544.94	544.94	441.02	492.56	544.10	362.50	362.50	362.50	293.36	327.66	361.98	385.60	431.86	478.16	322.38	363.26	404.12
77	544.94	544.94	544.94	483.26	539.02	544.94	362.50	362.50	362.50	321.48	358.56	362.50	422.66	471.98	497.43	357.86	402.56	447.30
78	544.94	544.94	544.94	527.20	544.94	544.94	362.50	362.50	362.50	350.72	362.50	362.50	455.02	497.43	497.43	388.72	436.50	484.34
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	492.02	497.43	497.43	428.78	481.24	497.43
80				544.94	544.94					362.50	362.50					459.66	497.43	
81				544.94	544.94					362.50	362.50					495.10	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with Fourth 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
41	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
42	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
43	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
44	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
45	253.72	290.00	326.22	208.38	240.14	271.88	403.26	459.88	516.52	371.54	421.38	471.22	543.70	611.70	679.60	489.32	548.20	607.14
46	253.72	290.00	326.22	208.38	240.14	271.88	412.26	468.92	525.52	371.54	421.38	471.22	561.84	629.78	697.74	507.46	566.34	625.26
47	258.26	296.78	335.32	212.98	246.96	280.88	434.94	493.88	552.78	385.12	437.26	489.32	584.46	654.70	724.96	525.52	588.98	652.44
48	258.26	296.78	335.32	222.02	256.00	290.00	453.06	516.52	579.94	394.22	446.28	498.38	616.16	688.70	761.16	539.18	604.86	670.54
49	271.88	312.64	353.40	226.56	262.78	299.02	462.18	525.52	588.98	398.74	453.06	507.46	638.80	713.62	788.38	557.28	622.96	688.70
50	271.88	312.64	353.40	235.64	271.88	308.08	475.70	541.44	607.14	407.78	462.18	516.52	684.10	763.46	842.74	570.84	638.80	706.80
51	280.88	326.22	371.54	240.14	278.66	317.16	489.32	557.28	625.26	430.44	487.06	543.70	702.24	781.60	860.84	584.46	654.70	724.96
52	290.00	335.32	380.62	240.14	278.66	317.16	498.38	566.34	634.28	430.44	487.06	543.70	724.96	806.50	888.02	611.70	681.88	752.08
53	294.50	342.08	389.62	262.78	303.58	344.30	511.98	582.18	652.44	444.02	502.88	561.84	747.58	831.42	915.26	625.26	697.74	770.28
54	294.50	342.08	389.62	262.78	303.58	344.30	534.64	607.14	679.60	453.06	511.98	570.84	779.30	865.34	951.52	638.80	713.62	788.38
55	308.08	357.96	407.78	280.88	326.22	371.54	548.20	622.96	697.74	471.22	534.64	598.08	811.02	899.36	987.72	666.04	745.36	824.60
56	330.72	382.88	434.94	290.00	335.32	380.62	584.46	663.78	743.04	502.88	568.64	634.28	860.84	951.52	999.98	715.84	797.42	878.98
57	362.46	416.88	471.22	312.64	360.24	407.78	625.26	706.80	788.38	543.70	611.70	679.60	901.68	994.52	999.98	765.68	849.50	933.34
58	385.12	441.78	498.38	335.32	385.12	434.94	656.98	740.74	824.60	575.46	645.62	715.84	955.98	999.98	999.98	806.50	892.56	978.64
59	407.78	466.70	525.52	357.96	410.04	462.18	706.80	792.92	878.98	616.16	688.70	761.16	999.98	999.98	999.98	856.34	944.68	999.98
60	444.02	507.46	570.84	380.62	434.94	489.32	738.52	826.90	915.26	666.04	745.36	824.60	999.98	999.98	999.98	897.06	987.72	999.98
61	466.70	532.36	598.08	398.74	453.06	507.46	779.30	869.94	960.50	706.80	788.38	869.94	999.98	999.98	999.98	946.98	999.98	999.98
62	489.32	557.28	625.26	412.26	468.92	525.52	820.08	913.02	999.98	738.52	822.34	906.18	999.98	999.98	999.98	999.98	999.98	999.98
63	511.98	582.18	652.44	444.02	502.88	561.84	865.34	962.82	999.98	779.30	865.34	951.52	999.98	999.98	999.98	999.98	999.98	999.98
64	543.70	616.16	688.70	471.22	534.64	598.08	897.06	996.78	999.98	811.02	899.36	987.72	999.98	999.98	999.98	999.98	999.98	999.98
65	575.46	654.70	734.00	493.88	559.52	625.26	951.52	999.98	999.98	865.34	958.28	999.98	999.98	999.98	999.98	999.98	999.98	999.98
66	675.12	758.90	842.74	575.46	645.62	715.84	999.98	999.98	999.98	987.72	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
67	788.38	878.98	969.60	684.10	763.46	842.74	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
68	897.06	996.78	999.98	770.28	856.34	942.40	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
69	999.98	999.98	999.98	865.34	958.28	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
70	999.98	999.98	999.98	955.98	999.98	999.98	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	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
77	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98

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

Premium Rates with Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
41	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
42	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
43	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
44	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
45	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	283.64	319.12	354.58
46	163.12	187.92	212.76	141.82	163.12	184.40	233.98	265.92	297.90	198.56	226.92	255.28	340.40	382.94	425.50	290.76	326.22	361.70
47	166.66	193.28	219.86	141.82	163.12	184.40	248.22	283.64	319.12	205.66	233.98	262.40	351.06	395.38	439.68	301.42	338.60	375.86
48	166.66	193.28	219.86	145.36	168.42	191.50	258.80	296.08	333.32	216.28	246.46	276.58	358.10	402.44	446.76	308.50	345.72	382.94
49	170.18	198.56	226.92	145.36	168.42	191.50	273.04	310.26	347.48	223.40	253.56	283.64	368.78	414.88	460.96	326.22	365.22	404.26
50	177.30	205.66	233.98	156.02	180.82	205.66	283.64	322.64	361.70	233.98	265.92	297.90	375.86	421.96	468.04	343.98	384.70	425.50
51	180.82	210.96	241.10	156.02	180.82	205.66	294.28	335.08	375.86	233.98	265.92	297.90	390.06	439.68	489.36	351.06	391.78	432.60
52	180.82	210.96	241.10	156.02	180.82	205.66	301.42	342.20	382.94	241.10	273.04	304.92	404.26	453.86	503.52	361.70	404.26	446.76
53	184.40	216.28	248.22	159.60	186.14	212.76	312.08	354.58	397.14	255.28	290.76	326.22	414.88	466.28	517.70	368.78	411.28	453.86
54	184.40	216.28	248.22	159.60	186.14	212.76	322.64	366.96	411.28	269.46	304.92	340.40	421.96	473.38	524.74	379.40	423.74	468.04
55	198.56	233.98	269.46	170.18	198.56	226.92	340.40	386.52	432.60	280.12	317.38	354.58	432.60	485.78	539.00	404.26	450.34	496.38
56	212.76	248.22	283.64	177.30	205.66	233.98	361.70	411.28	460.96	297.90	336.88	375.86	457.42	512.38	567.36	425.50	475.16	524.74
57	230.46	267.72	304.92	187.92	218.10	248.22	379.40	430.86	482.20	315.62	356.38	397.14	489.36	546.08	602.80	450.34	501.76	553.18
58	248.22	287.18	326.22	205.66	237.58	269.46	411.28	464.48	517.70	347.48	390.06	432.60	528.36	586.84	645.34	482.20	535.40	588.58
59	258.80	299.62	340.40	226.92	262.40	297.90	429.06	484.02	539.00	365.22	409.56	453.86	556.70	618.76	680.80	507.04	562.00	616.98
60	283.64	326.22	368.78	237.58	274.80	312.08	453.86	510.62	567.36	397.14	443.22	489.36	595.68	659.50	723.38	539.00	595.68	652.46
61	297.90	340.40	382.94	244.68	281.90	319.12	478.68	537.20	595.68	418.40	468.04	517.70	620.50	686.14	751.74	563.80	622.32	680.80
62	308.50	352.80	397.14	262.40	301.42	340.40	499.94	562.00	624.04	436.10	487.56	539.00	645.34	712.68	780.10	599.26	661.36	723.38
63	326.22	372.32	418.40	280.12	320.90	361.70	524.74	588.58	652.46	468.04	521.26	574.44	684.34	753.48	822.66	624.04	687.88	751.74
64	354.58	404.26	453.86	290.76	333.32	375.86	549.60	615.18	680.80	485.78	540.74	595.68	716.28	787.18	858.08	655.98	721.54	787.18
65	372.32	423.74	475.16	308.50	352.80	397.14	577.98	647.14	716.28	514.18	572.66	631.16	755.28	831.54	907.76	680.80	748.16	815.54
66	429.06	484.02	539.00	361.70	411.28	460.96	655.98	732.22	808.46	595.68	659.50	723.38	858.08	939.66	999.98	755.28	827.96	900.68
67	492.90	554.94	616.98	418.40	471.58	524.74	744.64	826.16	907.76	677.22	746.36	815.54	960.94	999.98	999.98	836.82	918.40	999.96
68	549.60	615.18	680.80	460.96	517.70	574.44	826.16	913.06	999.96	755.28	831.54	907.76	999.98	999.98	999.98	925.46	999.98	999.98
69	609.90	680.80	751.74	524.74	588.58	652.46	904.16	998.14	999.98	833.28	913.06	992.84	999.98	999.98	999.98	999.98	999.98	999.98
70	666.64	744.64	822.66	581.56	648.86	716.28	992.84	999.98	999.98	914.80	999.96	999.98	999.98	999.98	999.98	999.98	999.98	999.98
71	723.38	804.94	886.44	631.16	702.04	772.98	999.98	999.98	999.98	999.96	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
72	783.64	870.48	957.38	694.98	772.98	851.00	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	843.92	936.14	999.98	744.64	826.16	907.76	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	904.16	999.98	999.98	801.34	886.44	971.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	975.12	999.98	999.98	858.08	950.28	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
76	999.98	999.98	999.98	978.64	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	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 Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
41	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
42	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
43	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
44	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
45	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
46	134.78	156.02	177.30	95.78	111.70	127.66	198.56	226.92	255.28	163.12	187.92	212.76	304.92	340.40	375.86	269.46	297.90	326.22
47	134.78	156.02	177.30	95.78	111.70	127.66	205.66	233.98	262.40	163.12	187.92	212.76	319.12	354.58	390.06	269.46	297.90	326.22
48	138.30	161.30	184.40	99.30	117.00	134.78	209.22	239.32	269.46	170.18	195.00	219.86	322.64	359.92	397.14	280.12	310.26	340.40
49	145.36	168.42	191.50	106.34	124.12	141.82	216.28	246.46	276.58	173.78	200.38	226.92	329.78	366.96	404.26	280.12	310.26	340.40
50	148.94	173.78	198.56	113.48	134.78	156.02	226.92	258.80	290.76	180.82	207.46	233.98	340.40	379.40	418.40	290.76	322.64	354.58
51	148.94	173.78	198.56	113.48	134.78	156.02	226.92	258.80	290.76	180.82	207.46	233.98	340.40	379.40	418.40	290.76	322.64	354.58
52	156.02	180.82	205.66	127.66	148.94	170.18	233.98	265.92	297.90	184.40	212.76	241.10	347.48	386.52	425.50	290.76	322.64	354.58
53	159.60	186.14	212.76	131.20	154.22	177.30	241.10	276.58	312.08	198.56	226.92	255.28	351.06	391.78	432.60	304.92	340.40	375.86
54	159.60	186.14	212.76	131.20	154.22	177.30	248.22	283.64	319.12	198.56	226.92	255.28	358.10	398.88	439.68	304.92	340.40	375.86
55	170.18	198.56	226.92	141.82	166.66	191.50	258.80	296.08	333.32	209.22	239.32	269.46	368.78	411.28	453.86	322.64	359.92	397.14
56	177.30	205.66	233.98	148.94	173.78	198.56	283.64	322.64	361.70	226.92	258.80	290.76	393.58	437.90	482.20	340.40	379.40	418.40
57	187.92	218.10	248.22	159.60	186.14	212.76	301.42	342.20	382.94	248.22	283.64	319.12	411.28	457.42	503.52	358.10	398.88	439.68
58	205.66	237.58	269.46	170.18	198.56	226.92	319.12	361.70	404.26	273.04	310.26	347.48	443.22	494.66	546.08	375.86	418.40	460.96
59	226.92	262.40	297.90	180.82	210.96	241.10	343.98	388.30	432.60	290.76	329.78	368.78	468.04	521.26	574.44	411.28	457.42	503.52
60	237.58	274.80	312.08	205.66	237.58	269.46	368.78	418.40	468.04	319.12	361.70	404.26	496.38	553.18	609.90	432.60	482.20	531.88
61	248.22	287.18	326.22	212.76	244.68	276.58	386.52	437.90	489.36	343.98	388.30	432.60	514.18	572.66	631.16	450.34	501.76	553.18
62	265.92	306.72	347.48	226.92	262.40	297.90	411.28	464.48	517.70	361.70	407.76	453.86	542.52	604.54	666.64	485.78	540.74	595.68
63	283.64	326.22	368.78	237.58	274.80	312.08	429.06	484.02	539.00	382.94	432.60	482.20	570.88	636.50	702.04	503.52	560.24	616.98
64	294.28	338.60	382.94	248.22	287.18	326.22	446.76	503.52	560.24	407.76	459.20	510.62	588.58	655.98	723.38	528.36	586.84	645.34
65	312.08	358.10	404.26	265.92	306.72	347.48	485.78	547.84	609.90	436.10	491.08	546.08	624.04	694.98	765.88	560.24	624.04	687.88
66	365.22	416.66	468.04	308.50	352.80	397.14	549.60	615.18	680.80	492.90	551.36	609.90	702.04	780.10	858.08	627.64	696.78	765.88
67	418.40	475.16	531.88	361.70	411.28	460.96	616.98	687.88	758.84	563.80	629.38	694.98	783.64	866.98	950.28	705.68	781.84	858.08
68	464.48	526.56	588.58	411.28	464.48	517.70	694.98	772.98	851.00	627.64	696.78	765.88	875.84	966.24	999.98	780.10	861.62	943.14
69	517.70	585.06	652.46	446.76	503.52	560.24	762.38	845.66	929.02	691.48	767.68	843.92	960.94	999.98	999.98	868.74	959.12	999.98
70	570.88	643.58	716.28	503.52	567.36	631.16	840.36	930.76	999.98	758.84	840.36	921.94	999.98	999.98	999.98	943.14	999.98	999.98
71	624.04	702.04	780.10	553.18	620.50	687.88	907.76	999.98	999.98	822.66	907.76	992.84	999.98	999.98	999.98	999.98	999.98	999.98
72	670.18	753.48	836.82	588.58	659.50	730.46	978.64	999.98	999.98	886.44	978.64	999.98	999.98	999.98	999.98	999.98	999.98	999.98
73	719.80	806.70	893.58	641.80	718.02	794.30	999.98	999.98	999.98	950.28	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
74	776.56	870.48	964.48	691.48	771.22	851.00	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
75	836.82	936.14	999.98	744.64	829.74	914.80	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	953.84	999.98	999.98	854.52	948.52	999.98	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	971.60	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98	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
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 Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
41	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
42	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
43	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
44	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
45	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
46	95.78	111.70	127.66	74.42	86.88	99.30	152.48	175.50	198.56	120.60	138.30	156.02	216.28	242.88	269.46	173.78	196.78	219.86
47	95.78	111.70	127.66	74.42	86.88	99.30	159.60	182.60	205.66	127.66	145.36	163.12	226.92	255.28	283.64	187.92	210.96	233.98
48	99.30	117.00	134.78	77.98	92.16	106.34	163.12	187.92	212.76	134.78	156.02	177.30	226.92	255.28	283.64	198.56	223.40	248.22
49	99.30	117.00	134.78	77.98	92.16	106.34	170.18	195.00	219.86	141.82	163.12	184.40	237.58	267.72	297.90	198.56	223.40	248.22
50	113.48	134.78	156.02	88.62	104.62	120.60	180.82	207.46	233.98	152.48	175.50	198.56	237.58	267.72	297.90	209.22	235.82	262.40
51	113.48	134.78	156.02	88.62	104.62	120.60	180.82	207.46	233.98	152.48	175.50	198.56	248.22	280.12	312.08	216.28	242.88	269.46
52	113.48	134.78	156.02	88.62	104.62	120.60	195.00	221.62	248.22	159.60	182.60	205.66	248.22	280.12	312.08	216.28	242.88	269.46
53	117.00	140.08	163.12	92.16	109.90	127.66	198.56	226.92	255.28	163.12	187.92	212.76	269.46	304.92	340.40	226.92	255.28	283.64
54	117.00	140.08	163.12	92.16	109.90	127.66	205.66	233.98	262.40	170.18	195.00	219.86	269.46	304.92	340.40	233.98	262.40	290.76
55	134.78	159.60	184.40	106.34	127.66	148.94	216.28	246.46	276.58	180.82	207.46	233.98	280.12	317.38	354.58	244.68	274.80	304.92
56	141.82	166.66	191.50	106.34	127.66	148.94	223.40	253.56	283.64	195.00	221.62	248.22	290.76	329.78	368.78	262.40	294.28	326.22
57	152.48	179.08	205.66	117.00	140.08	163.12	241.10	273.04	304.92	212.76	241.10	269.46	308.50	349.26	390.06	276.58	312.08	347.48
58	163.12	191.50	219.86	134.78	159.60	184.40	255.28	290.76	326.22	223.40	253.56	283.64	333.32	375.86	418.40	294.28	331.52	368.78
59	173.78	203.92	233.98	141.82	166.66	191.50	280.12	317.38	354.58	241.10	273.04	304.92	351.06	395.38	439.68	304.92	343.98	382.94
60	191.50	223.40	255.28	152.48	179.08	205.66	290.76	329.78	368.78	255.28	290.76	326.22	368.78	414.88	460.96	329.78	370.56	411.28
61	205.66	237.58	269.46	163.12	191.50	219.86	308.50	349.26	390.06	280.12	317.38	354.58	390.06	439.68	489.36	340.40	382.94	425.50
62	219.86	255.28	290.76	170.18	198.56	226.92	319.12	361.70	404.26	290.76	329.78	368.78	414.88	466.28	517.70	351.06	395.38	439.68
63	230.46	267.72	304.92	180.82	210.96	241.10	343.98	388.30	432.60	308.50	349.26	390.06	432.60	485.78	539.00	368.78	414.88	460.96
64	241.10	280.12	319.12	191.50	223.40	255.28	354.58	400.70	446.76	319.12	361.70	404.26	450.34	505.28	560.24	382.94	432.60	482.20
65	258.80	299.62	340.40	212.76	248.22	283.64	375.86	425.50	475.16	343.98	388.30	432.60	475.16	531.88	588.58	407.76	459.20	510.62
66	294.28	338.60	382.94	241.10	280.12	319.12	418.40	471.58	524.74	375.86	425.50	475.16	535.40	597.50	659.50	443.22	498.20	553.18
67	326.22	375.86	425.50	269.46	312.08	354.58	453.86	510.62	567.36	411.28	464.48	517.70	585.06	650.68	716.28	485.78	544.26	602.80
68	368.78	421.96	475.16	304.92	351.06	397.14	503.52	567.36	631.16	439.68	496.38	553.18	645.34	716.28	787.18	528.36	593.92	659.50
69	397.14	453.86	510.62	336.88	388.30	439.68	546.08	613.40	680.80	471.58	533.66	595.68	705.68	781.84	858.08	570.88	640.04	709.16
70	446.76	510.62	574.44	372.32	427.26	482.20	592.16	664.86	737.54	507.04	572.66	638.26	765.88	847.48	929.02	620.50	696.78	772.98
71	475.16	542.52	609.90	400.70	459.20	517.70	638.26	716.28	794.30	535.40	604.54	673.68	822.66	907.76	992.84	655.98	735.78	815.54
72	510.62	581.56	652.46	439.68	503.52	567.36	673.68	755.28	836.82	570.88	643.58	716.28	882.96	973.34	999.98	698.56	781.84	865.18
73	549.60	625.88	702.04	468.04	535.40	602.80	719.80	806.70	893.58	602.80	680.80	758.84	943.14	999.98	999.98	741.10	831.54	921.94
74	585.06	664.86	744.64	503.52	574.44	645.34	765.88	858.08	950.28	638.26	719.80	801.34	999.96	999.98	999.98	783.64	877.60	971.60
75	624.04	709.16	794.30	542.52	618.76	694.98	812.00	909.52	999.98	666.64	751.74	836.82	999.98	999.98	999.98	836.82	936.14	999.98
76	712.68	806.70	900.68	620.50	703.84	787.18	886.44	992.84	999.98	741.10	835.06	929.02	999.98	999.98	999.98	925.46	999.98	999.98
77	801.34	904.16	999.98	716.28	808.46	900.68	971.60	999.98	999.98	822.66	925.46	999.98	999.98	999.98	999.98	999.98	999.98	999.98
78	889.96	999.98	999.98	808.46	911.30	999.98	999.98	999.98	999.98	893.58	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
79	978.64	999.98	999.98	886.44	996.38	999.98	999.98	999.98	999.98	985.74	999.98	999.98	999.98	999.98	999.98	999.98	999.98	999.98
80				985.74	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 Fourth 21.6% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	169.16	190.28	211.38	152.22	170.56	188.88	80.12	90.14	100.14	72.10	80.78	89.46	141.62	161.54	181.40	130.46	147.96	165.50
41	172.84	194.44	216.04	155.58	174.28	193.02	83.00	93.40	103.74	74.68	83.68	92.72	143.34	163.46	183.58	132.06	149.76	167.52
42	176.56	198.64	220.70	158.90	178.04	197.16	85.88	96.60	107.38	77.28	86.58	95.90	145.06	165.40	185.84	133.68	151.56	169.50
43	180.26	202.80	225.34	162.22	181.76	201.34	88.76	99.84	110.96	79.88	89.48	99.08	146.78	167.40	187.98	135.22	153.38	171.52
44	184.00	206.98	229.98	165.54	185.48	205.40	91.64	103.12	114.56	82.48	92.42	102.32	148.48	169.36	190.20	136.86	155.18	173.52
45	187.70	211.14	234.62	168.90	189.22	209.58	94.54	106.36	118.20	85.08	95.32	105.58	150.20	171.34	192.38	138.38	156.96	175.52
46	198.08	222.02	245.96	178.90	199.64	220.44	101.10	113.32	125.56	91.28	101.90	112.48	155.24	176.56	197.90	139.90	158.68	177.44
47	210.34	235.62	260.86	189.08	211.96	234.80	108.74	121.78	134.86	97.78	109.60	121.38	165.54	187.98	210.40	146.58	166.44	186.26
48	226.26	252.88	279.48	197.98	222.08	246.20	118.38	132.30	146.22	103.56	116.20	128.80	174.34	198.74	223.08	151.64	171.70	191.76
49	239.30	267.28	295.26	208.72	233.34	257.94	126.58	141.42	156.26	110.44	123.46	136.54	179.70	204.36	229.00	155.04	176.16	197.30
50	261.22	291.52	321.80	218.00	243.96	269.88	139.74	155.94	172.18	116.60	130.46	144.38	186.90	212.74	238.52	160.20	181.56	202.92
51	274.22	305.20	336.14	228.24	255.64	283.04	148.92	165.74	182.52	123.94	138.86	153.72	194.84	221.90	249.02	171.40	193.94	216.54
52	289.32	321.82	354.40	244.10	272.12	300.16	159.34	177.26	195.18	134.42	149.88	165.30	201.14	228.54	256.00	173.72	196.58	219.42
53	304.80	338.94	373.12	254.90	284.44	314.02	170.12	189.20	208.32	142.30	158.78	175.28	209.36	238.08	266.82	181.56	205.66	229.74
54	324.42	360.24	396.08	265.94	297.10	328.20	183.40	203.68	223.88	150.30	167.92	185.54	221.50	251.52	281.54	187.70	212.16	236.50
55	344.64	382.12	419.70	283.02	316.70	350.40	197.16	218.64	240.12	161.92	181.20	200.46	230.06	261.48	292.78	197.74	224.36	250.96
56	373.60	412.94	452.26	310.68	346.10	381.44	216.72	239.56	262.38	180.26	200.78	221.30	248.72	282.48	316.24	214.00	241.96	269.88
57	399.52	440.68	481.82	339.28	376.44	413.56	234.84	259.04	283.26	199.48	221.30	243.14	269.76	304.94	340.14	234.56	263.88	293.26
58	432.26	476.36	520.38	364.70	403.60	442.52	257.36	283.54	309.78	217.10	240.24	263.44	287.32	323.96	360.60	251.68	282.36	313.06
59	464.00	509.98	539.46	395.04	435.76	476.54	279.48	307.18	334.90	237.98	262.50	287.10	313.28	351.44	389.60	273.14	305.26	337.40
60	492.32	539.46	539.46	421.98	464.58	507.24	299.96	329.14	358.36	257.12	283.04	309.04	331.74	371.40	411.08	299.16	334.78	370.40
61	523.28	539.46	539.46	451.92	496.22	539.46	321.74	352.26	360.66	277.86	305.12	332.38	353.28	394.38	435.40	320.42	357.40	394.38
62	539.46	539.46	539.46	484.66	531.82	539.46	341.48	360.66	360.66	300.62	329.90	359.14	375.20	417.70	460.16	337.88	376.22	414.56
63	539.46	539.46	539.46	511.52	539.46	539.46	360.66	360.66	360.66	320.00	350.62	360.66	399.52	444.52	489.48	359.78	399.52	439.24
64	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	342.76	360.66	360.66	417.88	464.36	494.94	377.80	418.94	460.10
65	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	447.20	494.94	494.94	406.72	450.40	494.02
66	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	467.88	494.94	494.94
67	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
68	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
69	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
70	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
71	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
72	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
73	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
74	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
75	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
76	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
77	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
78	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94
79	539.46	539.46	539.46	539.46	539.46	539.46	360.66	360.66	360.66	360.66	360.66	360.66	494.94	494.94	494.94	494.94	494.94	494.94

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

Premium Rates with Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	111.10	125.02	138.90	92.58	104.18	115.72	53.64	60.36	67.06	44.72	50.30	55.90	84.56	96.08	107.66	71.74	82.02	92.26
41	113.12	127.26	141.40	94.26	106.06	117.86	55.20	62.10	69.00	46.00	51.74	57.48	85.36	96.98	108.64	72.38	82.76	93.12
42	115.10	129.52	143.90	95.92	107.90	119.88	56.74	63.80	70.92	47.30	53.20	59.14	86.18	97.88	109.66	73.10	83.56	93.98
43	117.10	131.74	146.42	97.58	109.80	121.96	58.30	65.60	72.88	48.58	54.64	60.74	86.94	98.80	110.68	73.78	84.32	94.86
44	119.12	133.98	148.88	99.26	111.68	124.10	59.82	67.36	74.80	49.88	56.10	62.34	87.76	99.74	111.70	74.42	85.10	95.72
45	121.10	136.24	151.40	100.90	113.54	126.14	61.40	69.10	76.76	51.18	57.56	63.96	88.56	100.64	112.72	75.14	85.86	96.60
46	123.54	138.98	154.44	105.54	118.40	131.30	63.42	71.40	79.32	54.18	60.82	67.42	89.42	101.66	113.86	75.90	86.74	97.58
47	129.96	146.34	162.78	111.58	125.36	139.14	67.54	76.10	84.60	57.98	65.16	72.32	95.82	109.52	123.18	79.40	90.36	101.30
48	135.16	151.88	168.58	116.44	130.48	144.52	71.06	79.84	88.60	61.20	68.56	75.98	100.90	115.40	129.96	84.32	96.08	107.86
49	141.82	159.56	177.30	125.46	140.44	155.46	75.38	84.78	94.20	66.70	74.64	82.66	107.52	122.12	136.82	87.96	99.84	111.68
50	147.24	165.30	183.38	134.78	150.72	166.70	79.08	88.78	98.50	72.36	80.96	89.54	112.76	128.28	143.78	93.00	105.70	118.40
51	156.28	176.14	196.04	140.64	156.94	173.30	85.22	96.04	106.90	76.68	85.58	94.46	118.60	135.06	151.48	94.32	107.18	120.04
52	165.50	185.82	206.14	148.12	165.50	182.92	91.50	102.76	113.98	81.88	91.50	101.14	123.14	139.78	156.46	98.50	111.54	124.58
53	173.52	195.02	216.52	154.22	172.04	189.82	97.26	109.28	121.32	86.42	96.42	106.40	129.20	146.82	164.42	105.68	120.40	135.06
54	180.22	202.14	224.14	162.04	180.98	199.88	102.28	114.76	127.18	91.96	102.72	113.48	135.38	153.94	172.54	113.00	127.92	142.80
55	188.56	211.74	234.98	176.22	196.30	216.36	108.34	121.64	134.96	101.20	112.76	124.30	144.66	164.28	183.84	119.04	134.86	150.70
56	203.30	227.70	252.12	189.08	211.14	233.18	118.22	132.44	146.64	110.00	122.82	135.62	155.72	177.06	198.42	128.24	145.02	161.82
57	221.58	247.28	272.96	203.92	227.20	250.48	130.46	145.58	160.68	120.04	133.74	147.44	165.42	187.86	210.26	137.58	155.38	173.16
58	243.74	270.70	297.70	222.46	246.96	271.50	145.16	161.22	177.28	132.46	147.06	161.68	181.62	205.06	228.54	153.40	172.20	191.00
59	261.50	290.64	319.80	238.18	264.00	289.84	157.44	174.96	192.54	143.38	158.92	174.48	191.74	216.36	240.92	163.28	183.08	202.86
60	284.86	315.38	345.90	257.76	284.86	311.98	173.30	191.86	210.44	156.82	173.30	189.80	205.38	231.06	256.72	179.70	200.58	221.44
61	301.44	333.30	365.18	273.88	302.30	330.74	185.22	204.78	224.36	168.30	185.74	203.20	218.82	245.58	272.30	191.26	213.98	236.66
62	318.38	351.64	384.84	295.64	326.28	356.88	197.54	218.14	238.76	183.42	202.46	221.42	230.86	259.50	288.14	201.36	225.10	248.86
63	342.78	377.42	412.08	312.60	344.60	376.52	214.66	236.34	258.08	195.78	215.78	235.82	244.74	274.48	304.30	218.30	243.10	267.88
64	364.24	400.28	436.34	333.56	366.92	400.28	230.12	252.90	275.70	210.76	231.82	252.90	258.86	289.74	320.66	228.80	254.66	280.56
65	389.76	429.10	468.44	351.34	386.10	420.86	248.40	273.46	298.54	223.92	246.08	268.22	274.88	307.78	340.68	244.54	272.36	300.18
66	446.92	489.36	531.84	393.36	431.18	469.06	286.46	313.64	340.92	252.12	276.36	300.66	314.36	350.90	387.40	285.48	316.02	346.68
67	504.98	544.94	544.94	439.78	482.64	525.48	325.50	356.16	362.50	283.46	311.10	338.74	359.50	398.88	438.24	326.96	360.36	393.76
68	544.94	544.94	544.94	490.72	536.78	544.94	362.50	362.50	362.50	318.06	347.90	362.50	401.90	444.18	486.40	367.38	404.50	441.54
69	544.94	544.94	544.94	538.76	544.94	544.94	362.50	362.50	362.50	351.06	362.50	362.50	443.12	489.12	497.43	408.36	447.44	486.52
70	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	490.12	497.43	497.43	451.58	493.64	497.43
71	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	495.92	497.43	497.43
72	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
73	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
74	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43

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

Premium Rates with Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	98.32	109.74	121.20	86.88	96.04	105.16	47.06	52.58	58.06	41.60	46.00	50.36	72.04	82.34	92.62	59.16	68.18	77.18
41	100.56	112.24	123.94	88.86	98.20	107.56	48.82	54.52	60.20	43.16	47.70	52.26	72.66	83.06	93.40	59.64	68.74	77.86
42	102.78	114.76	126.70	90.82	100.42	110.00	50.62	56.50	62.36	44.72	49.42	54.14	73.26	83.70	94.18	60.18	69.36	78.50
43	105.02	117.28	129.44	92.86	102.60	112.38	52.36	58.48	64.54	46.26	51.18	56.06	73.88	84.42	94.98	60.68	69.90	79.14
44	107.30	119.78	132.26	94.80	104.82	114.78	54.14	60.44	66.72	47.86	52.88	57.94	74.46	85.10	95.78	61.18	70.48	79.80
45	109.56	122.28	135.02	96.82	107.02	117.22	55.90	62.36	68.90	49.40	54.62	59.78	75.08	85.82	96.54	61.66	71.06	80.46
46	111.52	124.50	137.46	98.58	108.96	119.34	57.54	64.24	70.92	50.84	56.24	61.60	75.90	86.72	97.54	62.32	71.82	81.30
47	118.80	131.96	145.20	100.28	110.90	121.46	61.96	68.84	75.72	52.30	57.84	63.36	79.40	90.36	101.32	62.98	72.56	82.16
48	122.20	136.34	150.44	106.10	117.54	128.94	64.38	71.84	79.24	55.90	61.92	67.94	81.64	93.36	105.16	66.40	76.10	85.82
49	127.04	141.36	155.78	107.92	119.54	131.14	67.58	75.22	82.88	57.42	63.58	69.78	85.26	97.16	109.02	68.50	78.98	89.44
50	133.36	148.64	163.96	113.92	126.42	138.96	71.64	79.82	88.00	61.20	67.90	74.62	90.38	103.10	115.82	72.02	82.58	93.18
51	136.30	151.96	167.58	116.46	129.20	141.98	74.30	82.80	91.30	63.46	70.44	77.40	91.62	104.46	117.34	72.96	83.70	94.44
52	142.16	158.16	174.12	118.98	132.04	145.06	78.56	87.38	96.22	65.74	72.94	80.18	95.70	108.76	121.84	75.40	87.02	98.60
53	146.66	163.74	180.72	127.38	142.24	157.06	82.12	91.66	101.20	71.32	79.64	87.94	99.88	114.58	129.26	82.28	94.02	105.80
54	152.70	170.12	187.52	130.04	145.18	160.30	86.58	96.44	106.30	73.74	82.32	90.88	104.18	119.02	133.94	83.32	95.26	107.12
55	160.46	178.96	197.48	140.38	156.60	172.78	92.06	102.68	113.32	80.58	89.86	99.14	110.00	125.84	141.68	88.92	101.70	114.54
56	174.78	194.44	214.14	151.12	168.52	185.82	101.66	113.10	124.56	87.90	97.98	108.06	122.12	138.92	155.72	97.70	111.44	125.20
57	186.32	207.24	228.12	162.22	180.70	199.20	109.74	122.06	134.34	95.56	106.44	117.32	131.44	149.24	166.98	108.22	123.70	139.16
58	204.76	228.52	252.28	173.64	193.30	212.94	122.06	136.24	150.38	103.52	115.22	126.94	140.96	159.76	178.52	120.60	137.04	153.44
59	220.42	245.44	270.52	193.70	215.42	237.12	132.90	148.00	163.12	116.78	129.88	142.98	153.78	173.62	193.44	130.04	147.44	164.90
60	238.20	265.46	292.68	207.58	231.40	255.24	145.20	161.84	178.42	126.56	141.06	155.62	166.94	189.40	211.90	144.48	163.76	182.98
61	250.58	279.06	307.56	219.42	244.48	269.56	154.22	171.82	189.34	135.10	150.52	165.92	176.76	200.28	223.82	157.30	177.60	197.88
62	268.38	299.06	329.80	240.30	267.50	294.66	166.84	185.86	204.96	149.36	166.24	183.14	190.06	214.64	239.22	167.14	188.40	209.74
63	286.66	319.60	352.52	252.84	281.30	309.80	179.80	200.44	221.10	158.56	176.42	194.30	200.28	225.94	251.62	178.76	201.92	225.10
64	299.90	334.24	368.58	269.24	299.02	328.84	189.76	211.50	233.22	170.32	189.18	208.08	210.64	237.40	264.16	192.26	216.52	240.74
65	322.60	359.28	395.94	289.62	322.60	355.62	205.86	229.24	252.60	184.80	205.86	226.90	231.34	260.88	290.44	207.68	233.82	260.04
66	366.26	406.94	447.64	327.42	363.52	399.52	235.04	261.16	287.30	210.12	233.28	256.40	263.54	295.00	326.48	236.34	264.40	292.48
67	412.52	456.38	500.22	371.46	411.58	451.72	266.22	294.52	322.82	239.68	265.62	291.50	297.92	332.16	366.38	272.26	303.88	335.56
68	465.18	513.22	544.94	414.34	457.64	500.94	301.84	333.02	362.50	268.82	296.96	325.04	337.86	375.78	413.74	305.14	338.76	372.34
69	514.94	544.94	544.94	465.54	514.00	544.94	335.88	362.50	362.50	303.68	335.26	362.50	373.16	413.96	454.70	338.44	375.78	413.06
70	544.94	544.94	544.94	509.86	544.94	544.94	362.50	362.50	362.50	334.34	362.50	362.50	414.14	458.68	497.43	373.94	414.14	454.30
71	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	361.56	362.50	362.50	449.66	497.08	497.43	407.48	449.66	491.78
72	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	486.80	497.43	497.43	440.94	486.80	497.43
73	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	472.70	497.43	497.43
74	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
75	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
76	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	497.43	497.43	497.43
80				544.94	544.94					362.50	362.50					497.43	497.43	
81				544.94	544.94					362.50	362.50					497.43	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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

Premium Rates with Fourth 14.4% Rate Increase
Comprehensive Reimbursement Policy
Policy Form 30160A-PA, Issued with Endorsement Form 32100-PA
Policies Issued On or After 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	69.12	77.60	86.10	55.56	62.88	70.26	32.84	36.92	40.94	26.42	29.86	33.40	55.42	63.76	72.14	43.80	50.24	56.68
41	70.84	79.52	88.22	56.90	64.42	71.98	34.22	38.42	42.64	27.50	31.12	34.78	55.88	64.32	72.76	44.16	50.68	57.16
42	72.52	81.46	90.38	58.30	66.00	73.74	35.56	39.96	44.30	28.56	32.36	36.18	56.30	64.84	73.36	44.58	51.08	57.64
43	74.24	83.38	92.52	59.64	67.56	75.48	36.92	41.48	46.00	29.66	33.60	37.54	56.82	65.38	73.96	44.94	51.52	58.12
44	75.98	85.34	94.64	61.04	69.12	77.24	38.28	42.98	47.70	30.78	34.84	38.92	57.26	65.92	74.58	45.30	51.94	58.60
45	77.70	87.26	96.76	62.44	70.68	78.94	39.62	44.50	49.38	31.86	36.06	40.28	57.72	66.46	75.20	45.68	52.36	59.06
46	79.30	89.04	98.78	63.72	72.14	80.60	41.00	46.04	51.04	32.94	37.30	41.68	58.28	67.06	75.86	46.08	52.86	59.62
47	84.88	95.48	106.08	70.28	78.92	87.50	44.42	49.98	55.56	36.80	41.30	45.78	61.52	70.44	79.30	49.22	56.06	62.90
48	86.54	97.36	108.20	75.72	85.22	94.68	45.86	51.56	57.26	40.10	45.14	50.14	63.46	73.12	82.74	52.44	60.70	69.00
49	92.38	104.10	115.84	77.24	86.88	96.54	49.44	55.76	62.02	41.38	46.50	51.68	66.80	76.52	86.30	55.64	64.02	72.36
50	94.16	106.08	118.06	82.90	93.48	104.00	50.98	57.42	63.90	44.84	50.58	56.28	71.60	82.12	92.68	60.36	69.52	78.60
51	100.40	113.32	126.22	87.48	98.26	108.98	55.08	62.14	69.22	47.98	53.90	59.78	72.72	83.44	94.16	61.34	70.62	79.86
52	102.44	115.58	128.76	89.24	100.22	111.20	56.90	64.24	71.56	49.60	55.72	61.80	79.70	90.60	101.46	65.22	74.64	84.02
53	113.40	128.32	143.26	95.50	107.44	119.38	63.78	72.18	80.60	53.74	60.44	67.18	82.42	94.20	106.00	67.72	77.98	88.32
54	115.64	130.84	146.02	100.40	112.60	124.78	65.82	74.46	83.14	57.16	64.10	71.04	86.68	98.62	110.60	71.74	82.18	92.68
55	122.50	138.78	155.04	106.96	120.18	133.34	70.48	79.86	89.24	61.60	69.16	76.74	92.54	105.46	118.34	77.38	88.74	100.16
56	129.44	146.82	164.18	116.84	131.02	145.26	75.40	85.50	95.64	68.08	76.32	84.60	96.72	109.80	122.82	84.42	95.98	107.50
57	139.80	158.32	176.76	125.38	141.44	157.48	82.36	93.26	104.16	73.82	83.32	92.76	105.64	119.64	133.58	93.22	105.64	118.06
58	153.76	173.36	193.00	135.76	152.92	170.12	91.52	103.24	114.94	80.84	91.08	101.30	113.16	128.90	144.62	99.00	112.38	125.72
59	164.74	185.52	206.34	143.10	161.42	179.70	99.14	111.64	124.14	86.10	97.10	108.10	125.60	142.32	159.02	108.10	122.44	136.72
60	176.02	198.02	220.00	157.40	176.88	196.30	106.94	120.30	133.70	95.64	107.50	119.28	131.90	149.58	167.28	115.82	131.90	147.96
61	189.36	213.50	237.58	165.26	185.90	206.62	116.32	131.14	145.98	101.52	114.22	126.94	141.14	159.80	178.50	128.16	145.20	162.24
62	204.82	230.24	255.60	173.32	195.20	217.08	127.16	142.92	158.70	107.58	121.22	134.80	147.28	166.94	186.60	134.18	152.18	170.20
63	217.14	243.82	270.52	185.10	208.24	231.36	136.22	152.92	169.68	116.10	130.62	145.10	160.10	180.76	201.40	143.60	162.56	181.54
64	229.76	257.76	285.82	195.36	220.68	246.00	145.48	163.22	181.00	123.74	139.76	155.80	166.48	188.12	209.74	149.82	169.82	189.80
65	246.30	275.68	305.08	211.34	238.00	264.64	157.44	176.24	195.02	135.10	152.16	169.20	177.96	201.50	225.00	162.86	183.84	204.82
66	278.96	311.26	343.60	230.90	259.58	288.22	178.82	199.60	220.32	148.08	166.40	184.80	199.64	225.02	250.38	179.36	203.02	226.72
67	306.36	340.72	375.10	254.40	285.02	315.66	197.04	219.14	241.22	163.60	183.28	202.98	218.24	245.50	272.78	197.74	223.36	248.92
68	339.68	377.00	414.34	278.10	312.60	347.14	219.06	243.18	267.20	179.36	201.62	223.88	243.96	274.88	305.80	213.06	240.50	268.00
69	373.32	413.62	453.96	301.98	338.60	375.20	241.44	267.52	293.62	195.32	219.00	242.68	266.58	299.44	332.36	230.24	260.52	290.80
70	407.22	450.62	493.96	329.94	370.48	410.96	264.16	292.28	320.40	214.02	240.32	266.58	291.28	327.00	362.76	249.40	281.68	313.92
71	443.16	489.02	534.86	353.42	396.38	439.34	290.00	319.98	349.98	231.24	259.40	287.50	315.66	354.26	392.84	264.80	299.02	333.20
72	481.16	530.42	544.94	380.66	426.06	471.50	317.98	350.52	362.50	251.56	281.54	311.56	335.06	375.66	416.18	283.92	320.08	356.26
73	514.00	544.94	544.94	403.86	453.14	502.40	341.90	362.50	362.50	268.64	301.44	334.20	358.04	401.26	444.52	299.88	338.66	377.48
74	544.92	544.94	544.94	427.06	478.24	529.48	362.48	362.50	362.50	284.06	318.16	352.20	380.96	426.86	472.70	317.46	358.04	398.62
75	544.94	544.94	544.94	456.00	510.16	544.94	362.50	362.50	362.50	303.36	339.36	362.50	403.94	452.42	497.43	331.62	373.94	416.24
76	544.94	544.94	544.94	504.32	544.94	544.94	362.50	362.50	362.50	335.46	362.50	362.50	440.94	493.84	497.43	368.66	415.40	462.12
77	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	483.32	497.43	497.43	409.22	460.34	497.43
78	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	444.52	497.43	497.43
79	544.94	544.94	544.94	544.94	544.94	544.94	362.50	362.50	362.50	362.50	362.50	362.50	497.43	497.43	497.43	490.32	497.43	497.43
80				544.94	544.94					362.50	362.50					497.43	497.43	
81				544.94	544.94					362.50	362.50					497.43	497.43	
82				544.94	544.94					362.50	362.50					497.43	497.43	
83				544.94	544.94					362.50	362.50					497.43	497.43	
84				544.94	544.94					362.50	362.50					497.43	497.43	

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	48,000,331	9,384,944	19.6%	83,214,281	16,269,916	19.6%	4.50%	1.7336
	2009	46,514,863	18,281,739	39.3%	77,166,550	30,328,774	39.3%	4.50%	1.6590
	2010	45,392,327	17,807,257	39.2%	72,061,533	28,269,496	39.2%	4.50%	1.5875
	2011	44,283,933	24,994,953	56.4%	67,274,572	37,971,442	56.4%	4.50%	1.5192
	2012	43,217,179	26,476,101	61.3%	62,826,792	38,489,521	61.3%	4.50%	1.4537
	2013	41,998,176	25,583,031	60.9%	58,425,523	35,589,687	60.9%	4.50%	1.3911
	2014	40,845,610	29,465,475	72.1%	54,375,251	39,225,577	72.1%	4.50%	1.3312
	2015	39,745,241	45,441,834	114.3%	50,631,959	57,888,921	114.3%	4.50%	1.2739
	2016	42,825,027	47,787,021	111.6%	52,206,064	58,255,008	111.6%	4.50%	1.2191
	2017	44,823,669	49,756,454	111.0%	52,289,491	58,043,880	111.0%	4.50%	1.1666
	2018	48,113,618	54,440,704	113.2%	53,710,444	60,773,529	113.2%	4.50%	1.1163
	2019	50,152,145	61,256,322	122.1%	53,575,219	65,437,297	122.1%	4.50%	1.0683
	2020	54,057,032	77,355,795	143.1%	55,259,931	79,077,149	143.1%	4.50%	1.0223
Projected Future Experience	2021	55,649,363	73,264,994	131.7%	54,437,986	71,670,159	131.7%	4.50%	0.9782
	2022	59,681,056	77,117,657	129.2%	55,867,864	72,190,391	129.2%	4.50%	0.9361
	2023	57,289,713	80,994,317	141.4%	51,319,914	72,554,411	141.4%	4.50%	0.8958
	2024	54,131,331	84,953,946	156.9%	46,402,533	72,824,337	156.9%	4.50%	0.8572
	2025	50,931,115	89,183,538	175.1%	41,779,176	73,157,927	175.1%	4.50%	0.8203
	2026	47,677,230	93,730,359	196.6%	37,425,828	73,576,764	196.6%	4.50%	0.7850
	2027	44,387,201	98,002,337	220.8%	33,342,785	73,617,412	220.8%	4.50%	0.7512
	2028	41,090,106	101,807,135	247.8%	29,536,911	73,182,297	247.8%	4.50%	0.7188
	2029	37,819,921	104,877,948	277.3%	26,015,498	72,143,251	277.3%	4.50%	0.6879
	2030	34,595,384	107,066,314	309.5%	22,772,641	70,477,111	309.5%	4.50%	0.6583
	2031	31,437,676	108,348,722	344.6%	19,802,927	68,250,014	344.6%	4.50%	0.6299
	2032	28,357,666	108,704,228	383.3%	17,093,584	65,525,312	383.3%	4.50%	0.6028
	2033	25,385,818	108,126,933	425.9%	14,643,252	62,370,647	425.9%	4.50%	0.5768
	2034	22,553,816	106,724,857	473.2%	12,449,448	58,910,901	473.2%	4.50%	0.5520
	2035	19,881,573	104,452,720	525.4%	10,501,819	55,173,882	525.4%	4.50%	0.5282
	2036	17,377,057	101,260,661	582.7%	8,783,624	51,184,475	582.7%	4.50%	0.5055
	2037	15,054,113	97,201,115	645.7%	7,281,761	47,016,734	645.7%	4.50%	0.4837
	2038	12,936,962	92,472,133	714.8%	5,988,213	42,803,156	714.8%	4.50%	0.4629
	2039	11,032,728	87,228,212	790.6%	4,886,878	38,637,196	790.6%	4.50%	0.4429
	2040	9,337,051	81,497,707	872.8%	3,957,693	34,544,406	872.8%	4.50%	0.4239
	2041	7,840,420	75,170,020	958.7%	3,180,207	30,490,231	958.7%	4.50%	0.4056
	2042	6,530,833	68,391,516	1047.2%	2,534,944	26,546,177	1047.2%	4.50%	0.3882
	2043	5,395,112	61,447,384	1138.9%	2,003,936	22,823,743	1138.9%	4.50%	0.3714
	2044	4,419,200	54,661,107	1236.9%	1,570,764	19,428,783	1236.9%	4.50%	0.3554
	2045	3,588,478	48,129,894	1341.2%	1,220,566	16,370,645	1341.2%	4.50%	0.3401
	2046	2,888,082	41,949,859	1452.5%	940,035	13,654,164	1452.5%	4.50%	0.3255
	2047	2,303,258	36,187,771	1571.2%	717,399	11,271,459	1571.2%	4.50%	0.3115
	2048	1,819,691	30,887,192	1697.4%	542,375	9,206,201	1697.4%	4.50%	0.2981
	2049	1,423,794	26,077,130	1831.5%	406,100	7,437,818	1831.5%	4.50%	0.2852
	2050	1,102,922	21,765,532	1973.4%	301,033	5,940,715	1973.4%	4.50%	0.2729
	2051	845,523	17,951,856	2123.2%	220,840	4,688,809	2123.2%	4.50%	0.2612
	2052	641,217	14,625,843	2280.9%	160,266	3,655,592	2280.9%	4.50%	0.2499
	2053	480,824	11,762,939	2446.4%	115,002	2,813,432	2446.4%	4.50%	0.2392
	2054	356,335	9,336,019	2620.0%	81,557	2,136,811	2620.0%	4.50%	0.2289
	2055	260,854	7,308,953	2801.9%	57,133	1,600,822	2801.9%	4.50%	0.2190
	2056	188,522	5,641,548	2992.5%	39,513	1,182,415	2992.5%	4.50%	0.2096
	2057	134,427	4,290,985	3192.1%	26,961	860,622	3192.1%	4.50%	0.2006
	2058	94,505	3,213,734	3400.6%	18,138	616,807	3400.6%	4.50%	0.1919
	2059	65,446	2,366,819	3616.5%	12,020	434,698	3616.5%	4.50%	0.1837
	2060	44,592	1,711,615	3838.4%	7,837	300,824	3838.4%	4.50%	0.1758
	2061	29,849	1,212,397	4061.8%	5,020	203,908	4061.8%	4.50%	0.1682
	2062	19,589	839,149	4283.7%	3,153	135,056	4283.7%	4.50%	0.1609
	2063	12,573	566,190	4503.2%	1,936	87,201	4503.2%	4.50%	0.1540
	2064	7,868	371,428	4720.8%	1,160	54,741	4720.8%	4.50%	0.1474
	2065	4,782	236,331	4942.2%	674	33,331	4942.2%	4.50%	0.1410
	2066	2,810	145,160	5166.2%	379	19,591	5166.2%	4.50%	0.1350
	2067	1,587	85,576	5391.7%	205	11,052	5391.7%	4.50%	0.1291
	2068	856	48,083	5617.3%	106	5,943	5617.3%	4.50%	0.1236
	Past	937,582,381	523,174,526	55.8%	1,508,594,763	673,807,768	44.7%		
	Future	717,110,830	2,453,397,862	342.1%	518,459,596	1,431,822,370	276.2%		
	Lifetime	1,654,693,211	2,976,572,389	179.9%	2,027,054,360	2,105,630,138	103.9%		

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 Four 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	48,000,331	9,384,944	19.6%	83,214,281	16,269,916	19.6%	4.50%	1.7336
	2009	46,514,863	18,281,739	39.3%	77,166,550	30,328,774	39.3%	4.50%	1.6590
	2010	45,392,327	17,807,257	39.2%	72,061,533	28,269,496	39.2%	4.50%	1.5875
	2011	44,283,933	24,994,953	56.4%	67,274,572	37,971,442	56.4%	4.50%	1.5192
	2012	43,217,179	26,476,101	61.3%	62,826,792	38,489,521	61.3%	4.50%	1.4537
	2013	41,998,176	25,583,031	60.9%	58,425,523	35,589,687	60.9%	4.50%	1.3911
	2014	40,845,610	29,465,475	72.1%	54,375,251	39,225,577	72.1%	4.50%	1.3312
	2015	39,745,241	45,441,834	114.3%	50,631,959	57,888,921	114.3%	4.50%	1.2739
	2016	42,825,027	47,787,021	111.6%	52,206,064	58,255,008	111.6%	4.50%	1.2191
	2017	44,823,669	49,756,454	111.0%	52,289,491	58,043,880	111.0%	4.50%	1.1666
	2018	48,113,618	54,440,704	113.2%	53,710,444	60,773,529	113.2%	4.50%	1.1163
	2019	50,152,145	61,256,322	122.1%	53,575,219	65,437,297	122.1%	4.50%	1.0683
	2020	54,057,032	77,355,795	143.1%	55,259,931	79,077,149	143.1%	4.50%	1.0223
Projected Future Experience	2021	55,649,363	73,264,994	131.7%	54,437,986	71,670,159	131.7%	4.50%	0.9782
	2022	61,181,719	76,913,774	125.7%	57,272,645	71,999,534	125.7%	4.50%	0.9361
	2023	66,831,011	80,019,973	119.7%	59,866,973	71,681,597	119.7%	4.50%	0.8958
	2024	72,755,796	83,355,444	114.6%	62,367,823	71,454,067	114.6%	4.50%	0.8572
	2025	78,988,825	86,700,565	109.8%	64,795,127	71,121,125	109.8%	4.50%	0.8203
	2026	83,275,713	89,944,742	108.0%	65,370,042	70,605,118	108.0%	4.50%	0.7850
	2027	78,455,094	92,975,159	118.5%	58,933,910	69,841,095	118.5%	4.50%	0.7512
	2028	72,712,031	95,533,279	131.4%	52,267,785	68,672,444	131.4%	4.50%	0.7188
	2029	67,007,807	97,817,387	146.0%	46,093,208	67,286,446	146.0%	4.50%	0.6879
	2030	61,375,819	99,658,740	162.4%	40,401,040	65,601,026	162.4%	4.50%	0.6583
	2031	55,853,067	100,708,875	180.3%	35,182,442	63,437,593	180.3%	4.50%	0.6299
	2032	50,457,943	100,904,493	200.0%	30,415,307	60,823,746	200.0%	4.50%	0.6028
	2033	45,243,807	100,242,991	221.6%	26,097,897	57,822,969	221.6%	4.50%	0.5768
	2034	40,266,539	98,826,388	245.4%	22,226,669	54,551,036	245.4%	4.50%	0.5520
	2035	35,561,428	96,615,031	271.7%	18,784,212	51,033,868	271.7%	4.50%	0.5282
	2036	31,143,111	93,564,650	300.4%	15,741,985	47,294,354	300.4%	4.50%	0.5055
	2037	27,036,872	89,725,002	331.9%	13,077,889	43,400,495	331.9%	4.50%	0.4837
	2038	23,286,059	85,280,005	366.2%	10,778,564	39,474,091	366.2%	4.50%	0.4629
	2039	19,903,833	80,372,567	403.8%	8,816,279	35,600,530	403.8%	4.50%	0.4429
	2040	16,883,675	75,029,346	444.4%	7,156,478	31,802,664	444.4%	4.50%	0.4239
	2041	14,210,475	69,148,970	486.6%	5,764,009	28,047,991	486.6%	4.50%	0.4056
	2042	11,864,732	62,865,996	529.9%	4,605,298	24,401,446	529.9%	4.50%	0.3882
	2043	9,824,660	56,442,210	574.5%	3,649,228	20,964,643	574.5%	4.50%	0.3714
	2044	8,066,688	50,174,003	622.0%	2,867,229	17,833,884	622.0%	4.50%	0.3554
	2045	6,566,014	44,149,733	672.4%	2,233,329	15,016,854	672.4%	4.50%	0.3401
	2046	5,297,180	38,456,425	726.0%	1,724,167	12,517,094	726.0%	4.50%	0.3255
	2047	4,234,699	33,154,092	782.9%	1,318,988	10,326,555	782.9%	4.50%	0.3115
	2048	3,353,675	28,281,479	843.3%	999,592	8,429,545	843.3%	4.50%	0.2981
	2049	2,630,325	23,863,943	907.3%	750,231	6,806,564	907.3%	4.50%	0.2852
	2050	2,042,390	19,907,712	974.7%	557,453	5,433,639	974.7%	4.50%	0.2729
	2051	1,569,426	16,411,247	1045.7%	409,915	4,286,420	1045.7%	4.50%	0.2612
	2052	1,192,970	13,364,204	1120.2%	298,172	3,340,257	1120.2%	4.50%	0.2499
	2053	896,614	10,743,297	1198.2%	214,450	2,569,556	1198.2%	4.50%	0.2392
	2054	665,973	8,522,993	1279.8%	152,427	1,950,727	1279.8%	4.50%	0.2289
	2055	488,606	6,669,645	1365.0%	107,015	1,460,800	1365.0%	4.50%	0.2190
	2056	353,891	5,146,017	1454.1%	74,172	1,078,557	1454.1%	4.50%	0.2096
	2057	252,883	3,912,581	1547.2%	50,719	784,727	1547.2%	4.50%	0.2006
	2058	178,153	2,929,258	1644.2%	34,193	562,208	1644.2%	4.50%	0.1919
	2059	123,624	2,156,563	1744.5%	22,705	396,082	1744.5%	4.50%	0.1837
	2060	84,399	1,559,049	1847.2%	14,833	274,010	1847.2%	4.50%	0.1758
	2061	56,602	1,103,986	1950.4%	9,520	185,675	1950.4%	4.50%	0.1682
	2062	37,215	763,889	2052.6%	5,990	122,943	2052.6%	4.50%	0.1609
	2063	23,928	515,266	2153.4%	3,685	79,358	2153.4%	4.50%	0.1540
	2064	14,999	337,931	2253.0%	2,211	49,805	2253.0%	4.50%	0.1474
	2065	9,131	214,964	2354.2%	1,288	30,317	2354.2%	4.50%	0.1410
	2066	5,374	132,005	2456.4%	725	17,816	2456.4%	4.50%	0.1350
	2067	3,040	77,803	2559.2%	393	10,048	2559.2%	4.50%	0.1291
	2068	1,642	43,707	2661.7%	203	5,402	2661.7%	4.50%	0.1236
	Past	937,582,381	523,174,526	55.8%	1,508,594,763	673,807,768	44.7%		
	Future	1,117,918,820	2,298,502,373	205.6%	775,956,401	1,352,156,879	174.3%		
	Lifetime	2,055,501,201	2,821,676,899	137.3%	2,284,551,164	2,025,964,646	88.7%		

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	47,539,307	8,353,257	17.6%	82,415,041	14,481,364	17.6%	4.50%	1.7336
	2009	46,192,480	11,309,093	24.5%	76,631,728	18,761,394	24.5%	4.50%	1.6590
	2010	45,076,495	14,605,045	32.4%	71,560,141	23,185,899	32.4%	4.50%	1.5875
	2011	43,968,567	17,810,938	40.5%	66,795,479	27,057,742	40.5%	4.50%	1.5192
	2012	42,813,622	20,712,944	48.4%	62,240,122	30,111,355	48.4%	4.50%	1.4537
	2013	41,659,669	23,062,122	55.4%	57,954,610	32,082,739	55.4%	4.50%	1.3911
	2014	40,529,122	27,446,136	67.7%	53,953,930	36,537,354	67.7%	4.50%	1.3312
	2015	39,795,626	32,601,278	81.9%	50,696,145	41,531,175	81.9%	4.50%	1.2739
	2016	44,126,440	37,012,487	83.9%	53,792,558	45,120,258	83.9%	4.50%	1.2191
	2017	44,801,553	41,669,041	93.0%	52,263,692	48,609,429	93.0%	4.50%	1.1666
	2018	49,755,644	47,217,192	94.9%	55,543,479	52,709,741	94.9%	4.50%	1.1163
	2019	51,416,250	47,268,919	91.9%	54,925,603	50,495,201	91.9%	4.50%	1.0683
	2020	54,646,381	48,077,992	88.0%	55,862,395	49,147,843	88.0%	4.50%	1.0223
Projected Future Experience	2021	57,280,482	68,458,029	119.5%	56,033,599	66,967,833	119.5%	4.50%	0.9782
	2022	59,920,010	64,950,318	108.4%	56,091,550	60,800,457	108.4%	4.50%	0.9361
	2023	57,172,828	74,757,283	130.8%	51,215,209	66,967,299	130.8%	4.50%	0.8958
	2024	54,013,211	82,580,585	152.9%	46,301,279	70,789,841	152.9%	4.50%	0.8572
	2025	50,814,123	88,954,630	175.1%	41,683,207	72,970,152	175.1%	4.50%	0.8203
	2026	47,562,856	93,151,812	195.8%	37,336,046	73,122,615	195.8%	4.50%	0.7850
	2027	44,274,616	97,824,505	220.9%	33,258,213	73,483,828	220.9%	4.50%	0.7512
	2028	40,979,001	101,551,061	247.8%	29,457,046	72,998,223	247.8%	4.50%	0.7188
	2029	37,711,364	105,209,147	279.0%	25,940,824	72,371,076	279.0%	4.50%	0.6879
	2030	34,489,043	108,766,673	315.4%	22,702,641	71,596,384	315.4%	4.50%	0.6583
	2031	31,336,261	111,994,864	357.4%	19,739,045	70,546,758	357.4%	4.50%	0.6299
	2032	28,258,353	114,657,979	405.7%	17,033,720	69,114,145	405.7%	4.50%	0.6028
	2033	25,290,256	116,614,865	461.1%	14,588,129	67,266,725	461.1%	4.50%	0.5768
	2034	22,462,331	117,805,873	524.5%	12,398,950	65,027,494	524.5%	4.50%	0.5520
	2035	19,796,442	118,201,134	597.1%	10,456,851	62,436,052	597.1%	4.50%	0.5282
	2036	17,298,922	117,775,467	680.8%	8,744,129	59,532,255	680.8%	4.50%	0.5055
	2037	14,982,340	116,515,205	777.7%	7,247,043	56,359,069	777.7%	4.50%	0.4837
	2038	12,872,961	114,381,348	888.5%	5,958,588	52,944,412	888.5%	4.50%	0.4629
	2039	10,976,845	111,478,572	1015.6%	4,862,125	49,378,742	1015.6%	4.50%	0.4429
	2040	9,288,965	107,875,397	1161.3%	3,937,310	45,725,108	1161.3%	4.50%	0.4239
	2041	7,799,379	103,550,964	1327.7%	3,163,560	42,002,022	1327.7%	4.50%	0.4056
	2042	6,496,107	98,575,282	1517.5%	2,521,465	38,262,010	1517.5%	4.50%	0.3882
	2043	5,366,004	93,043,955	1734.0%	1,993,125	34,559,832	1734.0%	4.50%	0.3714
	2044	4,395,042	87,093,880	1981.6%	1,562,177	30,956,711	1981.6%	4.50%	0.3554
	2045	3,568,636	80,858,869	2265.8%	1,213,817	27,502,904	2265.8%	4.50%	0.3401
	2046	2,871,962	74,493,315	2593.8%	934,788	24,246,659	2593.8%	4.50%	0.3255
	2047	2,290,307	68,127,356	2974.6%	713,365	21,219,729	2974.6%	4.50%	0.3115
	2048	1,809,406	61,866,429	3419.2%	539,309	18,439,836	3419.2%	4.50%	0.2981
	2049	1,415,722	55,814,258	3942.5%	403,798	15,919,553	3942.5%	4.50%	0.2852
	2050	1,096,665	50,017,315	4560.9%	299,325	13,651,796	4560.9%	4.50%	0.2729
	2051	840,733	44,549,031	5298.8%	219,589	11,635,670	5298.8%	4.50%	0.2612
	2052	637,598	39,435,320	6185.0%	159,362	9,856,488	6185.0%	4.50%	0.2499
	2053	478,128	34,692,707	7255.9%	114,358	8,297,720	7255.9%	4.50%	0.2392
	2054	354,355	30,333,444	8560.2%	81,104	6,942,661	8560.2%	4.50%	0.2289
	2055	259,423	26,361,083	10161.4%	56,819	5,773,660	10161.4%	4.50%	0.2190
	2056	187,504	22,771,253	12144.4%	39,299	4,772,639	12144.4%	4.50%	0.2096
	2057	133,714	19,553,253	14623.2%	26,818	3,921,700	14623.2%	4.50%	0.2006
	2058	94,014	16,690,667	17753.4%	18,044	3,203,412	17753.4%	4.50%	0.1919
	2059	65,113	14,161,938	21749.7%	11,959	2,601,031	21749.7%	4.50%	0.1837
	2060	44,371	11,943,135	26916.3%	7,798	2,099,060	26916.3%	4.50%	0.1758
	2061	29,705	10,009,540	33696.7%	4,996	1,683,466	33696.7%	4.50%	0.1682
	2062	19,497	8,336,270	42755.9%	3,138	1,341,670	42755.9%	4.50%	0.1609
	2063	12,516	6,898,531	55118.2%	1,928	1,062,464	55118.2%	4.50%	0.1540
	2064	7,833	5,671,121	72399.7%	1,154	835,815	72399.7%	4.50%	0.1474
	2065	4,761	4,630,154	97244.0%	672	653,011	97244.0%	4.50%	0.1410
	2066	2,798	3,753,252	134141.3%	378	506,543	134141.3%	4.50%	0.1350
	2067	1,581	3,019,606	191051.7%	204	389,980	191051.7%	4.50%	0.1291
	2068	852	2,410,213	282801.6%	105	297,873	282801.6%	4.50%	0.1236
	Past	954,026,659	391,474,788	41.0%	1,544,226,944	496,966,200	32.2%		
	Future	717,064,934	3,112,166,883	434.0%	519,077,958	1,633,034,384	314.6%		
	Lifetime	1,671,091,593	3,503,641,671	209.7%	2,063,304,902	2,130,000,584	103.2%		

Attachment 4
RiverSource Life Insurance Company
Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
With Requested Premium Rate Increase, Spread Over Four 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	47,539,307	8,353,257	17.6%	82,415,041	14,481,364	17.6%	4.50%	1.7336
	2009	46,192,480	11,309,093	24.5%	76,631,728	18,761,394	24.5%	4.50%	1.6590
	2010	45,076,495	14,605,045	32.4%	71,560,141	23,185,899	32.4%	4.50%	1.5875
	2011	43,968,567	17,810,938	40.5%	66,795,479	27,057,742	40.5%	4.50%	1.5192
	2012	42,813,622	20,712,944	48.4%	62,240,122	30,111,355	48.4%	4.50%	1.4537
	2013	41,659,669	23,062,122	55.4%	57,954,610	32,082,739	55.4%	4.50%	1.3911
	2014	40,529,122	27,446,136	67.7%	53,953,930	36,537,354	67.7%	4.50%	1.3312
	2015	39,795,626	32,601,278	81.9%	50,696,145	41,531,175	81.9%	4.50%	1.2739
	2016	44,126,440	37,012,487	83.9%	53,792,558	45,120,258	83.9%	4.50%	1.2191
	2017	44,801,553	41,669,041	93.0%	52,263,692	48,609,429	93.0%	4.50%	1.1666
	2018	49,755,644	47,217,192	94.9%	55,543,479	52,709,741	94.9%	4.50%	1.1163
	2019	51,416,250	47,268,919	91.9%	54,925,603	50,495,201	91.9%	4.50%	1.0683
	2020	54,646,381	48,077,992	88.0%	55,862,395	49,147,843	88.0%	4.50%	1.0223
Projected Future Experience	2021	57,280,482	68,458,029	119.5%	56,033,599	66,967,833	119.5%	4.50%	0.9782
	2022	63,109,448	64,944,482	102.9%	59,077,206	60,794,995	102.9%	4.50%	0.9361
	2023	68,899,766	74,610,909	108.3%	61,720,157	66,836,178	108.3%	4.50%	0.8958
	2024	75,009,610	82,112,905	109.5%	64,299,839	70,388,936	109.5%	4.50%	0.8572
	2025	81,436,198	88,031,529	108.1%	66,802,726	72,212,926	108.1%	4.50%	0.8203
	2026	83,517,924	91,560,877	109.6%	65,560,173	71,873,757	109.6%	4.50%	0.7850
	2027	78,257,870	95,370,305	121.9%	58,785,760	71,640,282	121.9%	4.50%	0.7512
	2028	72,517,312	98,090,847	135.3%	52,127,815	70,510,908	135.3%	4.50%	0.7188
	2029	66,817,700	100,685,805	150.7%	45,962,438	69,259,568	150.7%	4.50%	0.6879
	2030	61,189,936	103,289,354	168.8%	40,278,681	67,990,902	168.8%	4.50%	0.6583
	2031	55,675,779	105,735,559	189.9%	35,070,766	66,603,955	189.9%	4.50%	0.6299
	2032	50,284,312	107,781,029	214.3%	30,310,645	64,968,821	214.3%	4.50%	0.6028
	2033	45,076,600	109,268,692	242.4%	26,001,447	63,029,246	242.4%	4.50%	0.5768
	2034	40,106,413	110,106,860	274.5%	22,138,281	60,777,727	274.5%	4.50%	0.5520
	2035	35,412,367	110,248,790	311.3%	18,705,475	58,235,475	311.3%	4.50%	0.5282
	2036	31,006,310	109,655,915	353.7%	15,672,836	55,428,045	353.7%	4.50%	0.5055
	2037	26,911,093	108,311,522	402.5%	13,017,049	52,390,901	402.5%	4.50%	0.4837
	2038	23,173,714	106,175,323	458.2%	10,726,562	49,146,038	458.2%	4.50%	0.4629
	2039	19,805,445	103,346,952	521.8%	8,772,699	45,776,892	521.8%	4.50%	0.4429
	2040	16,798,703	99,888,830	594.6%	7,120,461	42,339,845	594.6%	4.50%	0.4239
	2041	14,137,687	95,776,075	677.5%	5,734,485	38,848,395	677.5%	4.50%	0.4056
	2042	11,802,926	91,076,220	771.6%	4,581,307	35,351,248	771.6%	4.50%	0.3882
	2043	9,772,672	85,880,547	878.8%	3,629,918	31,899,088	878.8%	4.50%	0.3714
	2044	8,023,395	80,315,069	1001.0%	2,851,841	28,547,245	1001.0%	4.50%	0.3554
	2045	6,530,339	74,500,873	1140.8%	2,221,195	25,340,329	1140.8%	4.50%	0.3401
	2046	5,268,101	68,580,630	1301.8%	1,714,702	22,322,152	1301.8%	4.50%	0.3255
	2047	4,211,262	62,673,011	1488.2%	1,311,688	19,520,856	1488.2%	4.50%	0.3115
	2048	3,335,005	56,873,553	1705.4%	994,028	16,951,665	1705.4%	4.50%	0.2981
	2049	2,615,628	51,277,291	1960.4%	746,039	14,625,502	1960.4%	4.50%	0.2852
	2050	2,030,963	45,923,178	2261.2%	554,334	12,534,337	2261.2%	4.50%	0.2729
	2051	1,560,652	40,879,039	2619.4%	407,624	10,677,112	2619.4%	4.50%	0.2612
	2052	1,186,324	36,166,984	3048.7%	296,510	9,039,599	3048.7%	4.50%	0.2499
	2053	891,649	31,800,767	3566.5%	213,262	7,606,032	3566.5%	4.50%	0.2392
	2054	662,319	27,790,800	4196.0%	151,590	6,360,706	4196.0%	4.50%	0.2289
	2055	485,958	24,139,567	4967.4%	106,435	5,287,099	4967.4%	4.50%	0.2190
	2056	352,002	20,842,343	5921.1%	73,776	4,368,358	5921.1%	4.50%	0.2096
	2057	251,558	17,888,670	7111.2%	50,454	3,587,843	7111.2%	4.50%	0.2006
	2058	177,238	15,262,931	8611.5%	34,017	2,929,389	8611.5%	4.50%	0.1919
	2059	123,003	12,944,867	10524.0%	22,591	2,377,499	10524.0%	4.50%	0.1837
	2060	83,986	10,912,116	12992.8%	14,761	1,917,854	12992.8%	4.50%	0.1758
	2061	56,332	9,141,671	16228.1%	9,474	1,537,502	16228.1%	4.50%	0.1682
	2062	37,043	7,610,430	20544.9%	5,962	1,224,851	20544.9%	4.50%	0.1609
	2063	23,821	6,295,429	26428.2%	3,669	969,579	26428.2%	4.50%	0.1540
	2064	14,934	5,173,380	34642.3%	2,201	762,458	34642.3%	4.50%	0.1474
	2065	9,092	4,222,238	46437.0%	1,282	595,481	46437.0%	4.50%	0.1410
	2066	5,352	3,421,387	63932.7%	722	461,754	63932.7%	4.50%	0.1350
	2067	3,028	2,751,675	90885.4%	391	355,377	90885.4%	4.50%	0.1291
	2068	836	2,195,634	262754.5%	103	271,354	262754.5%	4.50%	0.1236
	Past	954,026,659	391,474,788	41.0%	1,544,226,944	496,966,200	32.2%		
	Future	1,125,940,083	2,929,990,890	260.2%	783,918,977	1,553,443,894	198.2%		
	Lifetime	2,079,966,742	3,321,465,677	159.7%	2,328,145,921	2,050,410,093	88.1%		

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	2,944,346	16,359	0.6%	5,104,373	28,361	0.6%	4.50%	1.7336
	2009	2,849,006	875,067	30.7%	4,726,402	1,451,706	30.7%	4.50%	1.6590
	2010	2,788,021	1,462,198	52.4%	4,426,057	2,321,278	52.4%	4.50%	1.5875
	2011	2,706,606	1,610,868	59.5%	4,111,779	2,447,173	59.5%	4.50%	1.5192
	2012	2,618,846	1,583,379	60.5%	3,807,136	2,301,830	60.5%	4.50%	1.4537
	2013	2,550,228	569,507	22.3%	3,547,735	792,266	22.3%	4.50%	1.3911
	2014	2,468,851	1,399,240	56.7%	3,286,630	1,862,722	56.7%	4.50%	1.3312
	2015	2,400,683	743,647	31.0%	3,058,260	947,341	31.0%	4.50%	1.2739
	2016	2,582,349	3,677,488	142.4%	3,148,025	4,483,060	142.4%	4.50%	1.2191
	2017	2,700,759	3,827,466	141.7%	3,150,597	4,464,968	141.7%	4.50%	1.1666
	2018	2,906,469	4,254,697	146.4%	3,244,564	4,749,625	146.4%	4.50%	1.1163
	2019	3,003,305	3,576,796	119.1%	3,208,292	3,820,926	119.1%	4.50%	1.0683
	2020	3,208,167	5,900,375	183.9%	3,279,556	6,031,672	183.9%	4.50%	1.0223
Projected Future Experience	2021	3,306,426	4,667,724	141.2%	3,234,452	4,566,117	141.2%	4.50%	0.9782
	2022	3,512,348	4,835,253	137.7%	3,287,934	4,526,315	137.7%	4.50%	0.9361
	2023	3,348,157	4,995,319	149.2%	2,999,266	4,474,788	149.2%	4.50%	0.8958
	2024	3,141,673	5,159,195	164.2%	2,693,109	4,422,572	164.2%	4.50%	0.8572
	2025	2,936,477	5,337,176	181.8%	2,408,814	4,378,126	181.8%	4.50%	0.8203
	2026	2,731,714	5,535,817	202.6%	2,144,349	4,345,524	202.6%	4.50%	0.7850
	2027	2,528,226	5,716,872	226.1%	1,899,154	4,294,401	226.1%	4.50%	0.7512
	2028	2,327,641	5,872,331	252.3%	1,673,185	4,221,224	252.3%	4.50%	0.7188
	2029	2,131,470	5,989,415	281.0%	1,466,192	4,119,988	281.0%	4.50%	0.6879
	2030	1,940,404	6,053,587	312.0%	1,277,284	3,984,814	312.0%	4.50%	0.6583
	2031	1,755,374	6,073,671	346.0%	1,105,729	3,825,870	346.0%	4.50%	0.6299
	2032	1,576,812	6,047,407	383.5%	950,479	3,645,288	383.5%	4.50%	0.6028
	2033	1,406,064	5,970,626	424.6%	811,057	3,444,025	424.6%	4.50%	0.5768
	2034	1,244,628	5,853,639	470.3%	687,020	3,231,142	470.3%	4.50%	0.5520
	2035	1,093,388	5,692,905	520.7%	577,548	3,007,099	520.7%	4.50%	0.5282
	2036	952,527	5,485,949	575.9%	481,476	2,772,996	575.9%	4.50%	0.5055
	2037	822,598	5,237,347	636.7%	397,895	2,533,334	636.7%	4.50%	0.4837
	2038	704,740	4,955,476	703.2%	326,207	2,293,772	703.2%	4.50%	0.4629
	2039	599,222	4,650,837	776.1%	265,422	2,060,060	776.1%	4.50%	0.4429
	2040	505,696	4,326,145	855.5%	214,349	1,833,722	855.5%	4.50%	0.4239
	2041	423,525	3,972,206	937.9%	171,789	1,611,194	937.9%	4.50%	0.4056
	2042	351,941	3,601,942	1023.4%	136,606	1,398,094	1023.4%	4.50%	0.3882
	2043	290,125	3,227,713	1112.5%	107,763	1,198,887	1112.5%	4.50%	0.3714
	2044	237,219	2,863,650	1207.2%	84,317	1,017,858	1207.2%	4.50%	0.3554
	2045	192,354	2,516,329	1308.2%	65,426	855,891	1308.2%	4.50%	0.3401
	2046	154,657	2,189,839	1415.9%	50,339	712,766	1415.9%	4.50%	0.3255
	2047	123,275	1,887,879	1531.4%	38,397	588,020	1531.4%	4.50%	0.3115
	2048	97,391	1,610,825	1654.0%	29,028	480,121	1654.0%	4.50%	0.2981
	2049	76,241	1,359,936	1783.7%	21,746	387,886	1783.7%	4.50%	0.2852
	2050	59,120	1,135,583	1920.8%	16,136	309,948	1920.8%	4.50%	0.2729
	2051	45,394	937,026	2064.2%	11,856	244,740	2064.2%	4.50%	0.2612
	2052	34,499	764,239	2215.3%	8,623	191,014	2215.3%	4.50%	0.2499
	2053	25,940	615,566	2373.0%	6,204	147,230	2373.0%	4.50%	0.2392
	2054	19,289	489,385	2537.1%	4,415	112,009	2537.1%	4.50%	0.2289
	2055	14,178	383,816	2707.1%	3,105	84,064	2707.1%	4.50%	0.2190
	2056	10,295	296,820	2883.1%	2,158	62,211	2883.1%	4.50%	0.2096
	2057	7,381	226,120	3063.7%	1,480	45,352	3063.7%	4.50%	0.2006
	2058	5,220	169,654	3250.1%	1,002	32,561	3250.1%	4.50%	0.1919
	2059	3,639	125,211	3441.0%	668	22,997	3441.0%	4.50%	0.1837
	2060	2,497	90,655	3630.6%	439	15,933	3630.6%	4.50%	0.1758
	2061	1,684	64,190	3811.6%	283	10,796	3811.6%	4.50%	0.1682
	2062	1,114	44,397	3985.2%	179	7,145	3985.2%	4.50%	0.1609
	2063	721	29,924	4150.1%	111	4,609	4150.1%	4.50%	0.1540
	2064	455	19,570	4298.2%	67	2,884	4298.2%	4.50%	0.1474
	2065	280	12,403	4437.3%	39	1,749	4437.3%	4.50%	0.1410
	2066	166	7,584	4564.2%	22	1,024	4564.2%	4.50%	0.1350
	2067	95	4,449	4675.4%	12	575	4675.4%	4.50%	0.1291
	2068	52	2,487	4767.3%	6	307	4767.3%	4.50%	0.1236
	Past	56,955,710	32,473,550	57.0%	91,745,610	41,365,538	45.1%		
	Future	40,744,331	137,106,088	336.5%	29,663,141	81,529,040	274.8%		
	Lifetime	97,700,041	169,579,638	173.6%	121,408,751	122,894,577	101.2%		

Attachment 5
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
With Requested Premium Rate Increase, Spread Over Four 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	2,944,346	16,359	0.6%	5,104,373	28,361	0.6%	4.50%	1.7336
	2009	2,849,006	875,067	30.7%	4,726,402	1,451,706	30.7%	4.50%	1.6590
	2010	2,788,021	1,462,198	52.4%	4,426,057	2,321,278	52.4%	4.50%	1.5875
	2011	2,706,606	1,610,868	59.5%	4,111,779	2,447,173	59.5%	4.50%	1.5192
	2012	2,618,846	1,583,379	60.5%	3,807,136	2,301,830	60.5%	4.50%	1.4537
	2013	2,550,228	569,507	22.3%	3,547,735	792,266	22.3%	4.50%	1.3911
	2014	2,468,851	1,399,240	56.7%	3,286,630	1,862,722	56.7%	4.50%	1.3312
	2015	2,400,683	743,647	31.0%	3,058,260	947,341	31.0%	4.50%	1.2739
	2016	2,582,349	3,677,488	142.4%	3,148,025	4,483,060	142.4%	4.50%	1.2191
	2017	2,700,759	3,827,466	141.7%	3,150,597	4,464,968	141.7%	4.50%	1.1666
	2018	2,906,469	4,254,697	146.4%	3,244,564	4,749,625	146.4%	4.50%	1.1163
	2019	3,003,305	3,576,796	119.1%	3,208,292	3,820,926	119.1%	4.50%	1.0683
	2020	3,208,167	5,900,375	183.9%	3,279,556	6,031,672	183.9%	4.50%	1.0223
Projected Future Experience	2021	3,306,426	4,667,724	141.2%	3,234,452	4,566,117	141.2%	4.50%	0.9782
	2022	3,606,582	4,822,027	133.7%	3,376,147	4,513,934	133.7%	4.50%	0.9361
	2023	3,904,650	4,936,189	126.4%	3,497,771	4,421,820	126.4%	4.50%	0.8958
	2024	4,211,583	5,063,547	120.2%	3,610,259	4,340,581	120.2%	4.50%	0.8572
	2025	4,531,792	5,189,986	114.5%	3,717,463	4,257,384	114.5%	4.50%	0.8203
	2026	4,728,078	5,313,537	112.4%	3,711,462	4,171,038	112.4%	4.50%	0.7850
	2027	4,424,956	5,423,924	122.6%	3,323,939	4,074,344	122.6%	4.50%	0.7512
	2028	4,078,809	5,510,784	135.1%	2,931,981	3,961,331	135.1%	4.50%	0.7188
	2029	3,739,668	5,587,194	149.4%	2,572,436	3,843,309	149.4%	4.50%	0.6879
	2030	3,408,804	5,635,936	165.3%	2,243,868	3,709,892	165.3%	4.50%	0.6583
	2031	3,087,894	5,646,434	182.9%	1,945,097	3,556,749	182.9%	4.50%	0.6299
	2032	2,777,663	5,614,423	202.1%	1,674,334	3,384,292	202.1%	4.50%	0.6028
	2033	2,480,505	5,536,167	223.2%	1,430,825	3,193,417	223.2%	4.50%	0.5768
	2034	2,199,093	5,421,301	246.5%	1,213,874	2,992,496	246.5%	4.50%	0.5520
	2035	1,934,977	5,266,643	272.2%	1,022,091	2,781,939	272.2%	4.50%	0.5282
	2036	1,688,559	5,069,968	300.3%	853,520	2,562,729	300.3%	4.50%	0.5055
	2037	1,460,887	4,835,517	331.0%	706,639	2,338,967	331.0%	4.50%	0.4837
	2038	1,253,977	4,571,070	364.5%	580,436	2,115,840	364.5%	4.50%	0.4629
	2039	1,068,326	4,286,331	401.2%	473,208	1,898,604	401.2%	4.50%	0.4429
	2040	903,383	3,983,798	441.0%	382,917	1,688,611	441.0%	4.50%	0.4239
	2041	758,120	3,655,033	482.1%	307,506	1,482,543	482.1%	4.50%	0.4056
	2042	631,273	3,311,879	524.6%	245,029	1,285,506	524.6%	4.50%	0.3882
	2043	521,472	2,965,677	568.7%	193,693	1,101,558	568.7%	4.50%	0.3714
	2044	427,276	2,629,380	615.4%	151,871	934,589	615.4%	4.50%	0.3554
	2045	347,201	2,308,969	665.0%	118,095	785,361	665.0%	4.50%	0.3401
	2046	279,753	2,008,145	717.8%	91,056	653,627	717.8%	4.50%	0.3255
	2047	223,464	1,730,217	774.3%	69,603	538,913	774.3%	4.50%	0.3115
	2048	176,919	1,475,470	834.0%	52,732	439,777	834.0%	4.50%	0.2981
	2049	138,787	1,244,997	897.1%	39,585	355,103	897.1%	4.50%	0.2852
	2050	107,841	1,039,077	963.5%	29,434	283,607	963.5%	4.50%	0.2729
	2051	82,967	856,987	1032.9%	21,670	223,835	1032.9%	4.50%	0.2612
	2052	63,174	698,646	1105.9%	15,790	174,620	1105.9%	4.50%	0.2499
	2053	47,589	562,494	1182.0%	11,382	134,536	1182.0%	4.50%	0.2392
	2054	35,448	447,016	1261.0%	8,113	102,312	1261.0%	4.50%	0.2289
	2055	26,097	350,458	1342.9%	5,716	76,758	1342.9%	4.50%	0.2190
	2056	18,978	270,930	1427.6%	3,978	56,784	1427.6%	4.50%	0.2096
	2057	13,623	206,331	1514.5%	2,732	41,383	1514.5%	4.50%	0.2006
	2058	9,646	154,762	1604.3%	1,851	29,703	1604.3%	4.50%	0.1919
	2059	6,731	114,190	1696.5%	1,236	20,973	1696.5%	4.50%	0.1837
	2060	4,622	82,657	1788.4%	812	14,527	1788.4%	4.50%	0.1758
	2061	3,118	58,516	1876.5%	524	9,842	1876.5%	4.50%	0.1682
	2062	2,063	40,466	1961.5%	332	6,513	1961.5%	4.50%	0.1609
	2063	1,335	27,272	2043.2%	206	4,200	2043.2%	4.50%	0.1540
	2064	842	17,834	2117.5%	124	2,628	2117.5%	4.50%	0.1474
	2065	516	11,302	2188.4%	73	1,594	2188.4%	4.50%	0.1410
	2066	307	6,911	2254.6%	41	933	2254.6%	4.50%	0.1350
	2067	175	4,055	2314.3%	23	524	2314.3%	4.50%	0.1291
	2068	96	2,266	2365.5%	12	280	2365.5%	4.50%	0.1236
	Past	56,955,710	32,473,550	57.0%	91,745,610	41,365,538	45.1%		
	Future	62,726,046	128,664,434	205.1%	43,875,942	77,135,920	175.8%		
	Lifetime	119,681,756	161,137,984	134.6%	135,621,552	118,501,458	87.4%		

Attachment 6
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	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	2,914,726	424,548	14.6%	5,053,024	736,005	14.6%	4.50%	1.7336
	2009	2,827,046	516,370	18.3%	4,689,971	856,639	18.3%	4.50%	1.6590
	2010	2,766,602	755,654	27.3%	4,392,055	1,199,621	27.3%	4.50%	1.5875
	2011	2,687,742	923,005	34.3%	4,083,123	1,402,197	34.3%	4.50%	1.5192
	2012	2,589,950	1,205,355	46.5%	3,765,130	1,752,280	46.5%	4.50%	1.4537
	2013	2,517,314	1,374,891	54.6%	3,501,947	1,912,672	54.6%	4.50%	1.3911
	2014	2,448,350	1,250,862	51.1%	3,259,338	1,665,196	51.1%	4.50%	1.3312
	2015	2,402,832	1,469,449	61.2%	3,060,997	1,871,949	61.2%	4.50%	1.2739
	2016	2,663,904	1,962,582	73.7%	3,247,446	2,392,496	73.7%	4.50%	1.2191
	2017	2,701,644	1,955,604	72.4%	3,151,630	2,281,329	72.4%	4.50%	1.1666
	2018	3,012,317	2,468,830	82.0%	3,362,725	2,756,017	82.0%	4.50%	1.1163
	2019	3,095,662	2,810,139	90.8%	3,306,953	3,001,941	90.8%	4.50%	1.0683
	2020	3,258,934	2,895,139	88.8%	3,331,453	2,959,562	88.8%	4.50%	1.0223
Projected Future Experience	2021	3,416,483	4,864,738	142.4%	3,342,113	4,758,842	142.4%	4.50%	0.9782
	2022	3,519,744	4,506,057	128.0%	3,294,858	4,218,152	128.0%	4.50%	0.9361
	2023	3,333,923	5,038,373	151.1%	2,986,516	4,513,356	151.1%	4.50%	0.8958
	2024	3,128,026	5,430,899	173.6%	2,681,411	4,655,483	173.6%	4.50%	0.8572
	2025	2,923,719	5,711,720	195.4%	2,398,348	4,685,367	195.4%	4.50%	0.8203
	2026	2,719,890	5,849,625	215.1%	2,135,068	4,591,857	215.1%	4.50%	0.7850
	2027	2,517,080	6,026,499	239.4%	1,890,780	4,526,987	239.4%	4.50%	0.7512
	2028	2,317,152	6,152,105	265.5%	1,665,644	4,422,334	265.5%	4.50%	0.7188
	2029	2,121,669	6,276,775	295.8%	1,459,450	4,317,657	295.8%	4.50%	0.6879
	2030	1,931,163	6,398,269	331.3%	1,271,201	4,211,703	331.3%	4.50%	0.6583
	2031	1,746,850	6,506,619	372.5%	1,100,360	4,098,588	372.5%	4.50%	0.6299
	2032	1,568,712	6,587,892	420.0%	945,597	3,971,084	420.0%	4.50%	0.6028
	2033	1,398,509	6,633,018	474.3%	806,699	3,826,111	474.3%	4.50%	0.5768
	2034	1,237,582	6,639,440	536.5%	683,131	3,664,895	536.5%	4.50%	0.5520
	2035	1,086,944	6,605,854	607.7%	574,144	3,489,336	607.7%	4.50%	0.5282
	2036	946,741	6,530,194	689.8%	478,551	3,300,833	689.8%	4.50%	0.5055
	2037	817,364	6,412,806	784.6%	395,364	3,101,911	784.6%	4.50%	0.4837
	2038	700,124	6,252,925	893.1%	324,071	2,894,331	893.1%	4.50%	0.4629
	2039	595,229	6,054,173	1017.1%	263,653	2,681,658	1017.1%	4.50%	0.4429
	2040	502,290	5,821,068	1158.9%	212,905	2,467,374	1158.9%	4.50%	0.4239
	2041	420,640	5,553,883	1320.3%	170,619	2,252,749	1320.3%	4.50%	0.4056
	2042	349,514	5,255,261	1503.6%	135,664	2,039,830	1503.6%	4.50%	0.3882
	2043	288,098	4,931,237	1711.7%	107,010	1,831,637	1711.7%	4.50%	0.3714
	2044	235,540	4,589,075	1948.3%	83,720	1,631,144	1948.3%	4.50%	0.3554
	2045	190,973	4,240,198	2220.3%	64,956	1,442,238	2220.3%	4.50%	0.3401
	2046	153,530	3,883,334	2529.4%	49,972	1,263,977	2529.4%	4.50%	0.3255
	2047	122,363	3,531,572	2886.1%	38,113	1,099,984	2886.1%	4.50%	0.3115
	2048	96,659	3,189,966	3300.2%	28,810	950,798	3300.2%	4.50%	0.2981
	2049	75,657	2,862,573	3783.6%	21,579	816,474	3783.6%	4.50%	0.2852
	2050	58,657	2,553,599	4353.5%	16,010	696,983	4353.5%	4.50%	0.2729
	2051	45,028	2,264,254	5028.5%	11,761	591,396	5028.5%	4.50%	0.2612
	2052	34,212	1,995,719	5833.4%	8,551	498,811	5833.4%	4.50%	0.2499
	2053	25,716	1,748,421	6798.9%	6,151	418,183	6798.9%	4.50%	0.2392
	2054	19,115	1,522,500	7964.8%	4,375	348,467	7964.8%	4.50%	0.2289
	2055	14,044	1,317,823	9383.7%	3,076	288,632	9383.7%	4.50%	0.2190
	2056	10,192	1,133,864	11124.7%	2,136	237,647	11124.7%	4.50%	0.2096
	2057	7,303	969,784	13280.0%	1,465	194,505	13280.0%	4.50%	0.2006
	2058	5,161	824,536	15975.2%	991	158,252	15975.2%	4.50%	0.1919
	2059	3,595	696,866	19383.4%	660	127,989	19383.4%	4.50%	0.1837
	2060	2,465	585,399	23748.9%	433	102,886	23748.9%	4.50%	0.1758
	2061	1,661	488,749	29427.7%	279	82,201	29427.7%	4.50%	0.1682
	2062	1,097	405,482	36946.3%	177	65,260	36946.3%	4.50%	0.1609
	2063	710	334,229	47106.8%	109	51,476	47106.8%	4.50%	0.1540
	2064	447	273,639	61152.8%	66	40,329	61152.8%	4.50%	0.1474
	2065	274	222,447	81074.5%	39	31,373	81074.5%	4.50%	0.1410
	2066	163	179,501	110184.7%	22	24,226	110184.7%	4.50%	0.1350
	2067	93	143,721	154216.0%	12	18,561	154216.0%	4.50%	0.1291
	2068	51	114,132	223655.9%	6	14,105	223655.9%	4.50%	0.1236
	Past	58,098,971	20,720,057	35.7%	94,220,632	26,116,226	27.7%		
	Future	40,692,154	176,110,812	432.8%	29,666,627	95,717,974	322.6%		
	Lifetime	98,791,125	196,830,869	199.2%	123,887,259	121,834,199	98.3%		

Attachment 6
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
With Requested Premium Rate Increase, Spread Over Four Years
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	2,914,726	424,548	14.6%	5,053,024	736,005	14.6%	4.50%	1.7336
	2009	2,827,046	516,370	18.3%	4,689,971	856,639	18.3%	4.50%	1.6590
	2010	2,766,602	755,654	27.3%	4,392,055	1,199,621	27.3%	4.50%	1.5875
	2011	2,687,742	923,005	34.3%	4,083,123	1,402,197	34.3%	4.50%	1.5192
	2012	2,589,950	1,205,355	46.5%	3,765,130	1,752,280	46.5%	4.50%	1.4537
	2013	2,517,314	1,374,891	54.6%	3,501,947	1,912,672	54.6%	4.50%	1.3911
	2014	2,448,350	1,250,862	51.1%	3,259,338	1,665,196	51.1%	4.50%	1.3312
	2015	2,402,832	1,469,449	61.2%	3,060,997	1,871,949	61.2%	4.50%	1.2739
	2016	2,663,904	1,962,582	73.7%	3,247,446	2,392,496	73.7%	4.50%	1.2191
	2017	2,701,644	1,955,604	72.4%	3,151,630	2,281,329	72.4%	4.50%	1.1666
	2018	3,012,317	2,468,830	82.0%	3,362,725	2,756,017	82.0%	4.50%	1.1163
	2019	3,095,662	2,810,139	90.8%	3,306,953	3,001,941	90.8%	4.50%	1.0683
	2020	3,258,934	2,895,139	88.8%	3,331,453	2,959,562	88.8%	4.50%	1.0223
Projected Future Experience	2021	3,416,483	4,864,738	142.4%	3,342,113	4,758,842	142.4%	4.50%	0.9782
	2022	3,734,580	4,505,619	120.6%	3,495,967	4,217,742	120.6%	4.50%	0.9361
	2023	4,040,320	5,028,858	124.5%	3,619,304	4,504,833	124.5%	4.50%	0.8958
	2024	4,358,287	5,401,240	123.9%	3,736,016	4,630,058	123.9%	4.50%	0.8572
	2025	4,690,322	5,654,067	120.5%	3,847,507	4,638,074	120.5%	4.50%	0.8203
	2026	4,731,888	5,751,607	121.5%	3,714,453	4,514,915	121.5%	4.50%	0.7850
	2027	4,405,172	5,877,183	133.4%	3,309,078	4,414,823	133.4%	4.50%	0.7512
	2028	4,060,151	5,944,181	146.4%	2,918,570	4,272,872	146.4%	4.50%	0.7188
	2029	3,722,220	6,008,296	161.4%	2,560,434	4,132,976	161.4%	4.50%	0.6879
	2030	3,392,363	6,077,238	179.1%	2,233,046	4,000,382	179.1%	4.50%	0.6583
	2031	3,072,714	6,144,212	200.0%	1,935,535	3,870,305	200.0%	4.50%	0.6299
	2032	2,763,224	6,194,193	224.2%	1,665,631	3,733,769	224.2%	4.50%	0.6028
	2033	2,467,026	6,216,787	252.0%	1,423,050	3,586,017	252.0%	4.50%	0.5768
	2034	2,186,527	6,207,230	283.9%	1,206,938	3,426,320	283.9%	4.50%	0.5520
	2035	1,923,482	6,163,105	320.4%	1,016,019	3,255,468	320.4%	4.50%	0.5282
	2036	1,678,249	6,081,579	362.4%	848,309	3,074,071	362.4%	4.50%	0.5055
	2037	1,451,572	5,962,758	410.8%	702,134	2,884,220	410.8%	4.50%	0.4837
	2038	1,245,767	5,805,776	466.0%	576,636	2,687,356	466.0%	4.50%	0.4629
	2039	1,061,222	5,613,969	529.0%	470,062	2,486,673	529.0%	4.50%	0.4429
	2040	897,320	5,391,457	600.8%	380,347	2,285,275	600.8%	4.50%	0.4239
	2041	752,983	5,138,265	682.4%	305,423	2,084,167	682.4%	4.50%	0.4056
	2042	626,953	4,856,822	774.7%	243,352	1,885,176	774.7%	4.50%	0.3882
	2043	517,868	4,552,894	879.2%	192,355	1,691,107	879.2%	4.50%	0.3714
	2044	424,292	4,233,127	997.7%	150,811	1,504,626	997.7%	4.50%	0.3554
	2045	344,749	3,908,262	1133.7%	117,261	1,329,335	1133.7%	4.50%	0.3401
	2046	277,755	3,576,381	1287.6%	90,406	1,164,068	1287.6%	4.50%	0.3255
	2047	221,848	3,249,923	1464.9%	69,099	1,012,258	1464.9%	4.50%	0.3115
	2048	175,622	2,933,455	1670.3%	52,346	874,342	1670.3%	4.50%	0.2981
	2049	137,753	2,630,619	1909.7%	39,290	750,315	1909.7%	4.50%	0.2852
	2050	107,020	2,345,252	2191.4%	29,210	640,116	2191.4%	4.50%	0.2729
	2051	82,319	2,078,322	2524.7%	21,501	542,833	2524.7%	4.50%	0.2612
	2052	62,664	1,830,841	2921.7%	15,662	457,602	2921.7%	4.50%	0.2499
	2053	47,189	1,603,129	3397.3%	11,287	383,433	3397.3%	4.50%	0.2392
	2054	35,136	1,395,269	3971.0%	8,042	319,347	3971.0%	4.50%	0.2289
	2055	25,855	1,207,099	4668.7%	5,663	264,381	4668.7%	4.50%	0.2190
	2056	18,792	1,038,098	5524.1%	3,939	217,575	5524.1%	4.50%	0.2096
	2057	13,482	887,463	6582.8%	2,704	177,994	6582.8%	4.50%	0.2006
	2058	9,539	754,203	7906.4%	1,831	144,753	7906.4%	4.50%	0.1919
	2059	6,650	637,142	9580.5%	1,221	117,020	9580.5%	4.50%	0.1837
	2060	4,563	535,000	11726.0%	802	94,029	11726.0%	4.50%	0.1758
	2061	3,075	446,487	14519.4%	517	75,093	14519.4%	4.50%	0.1682
	2062	2,032	370,272	18222.7%	327	59,593	18222.7%	4.50%	0.1609
	2063	1,313	305,088	23235.5%	202	46,988	23235.5%	4.50%	0.1540
	2064	827	249,689	30178.6%	122	36,799	30178.6%	4.50%	0.1474
	2065	507	202,905	40047.2%	71	28,617	40047.2%	4.50%	0.1410
	2066	300	163,675	54500.7%	41	22,090	54500.7%	4.50%	0.1350
	2067	171	131,006	76415.1%	22	16,919	76415.1%	4.50%	0.1291
	2068	94	104,002	111062.2%	12	12,853	111062.2%	4.50%	0.1236
	Past	58,098,971	20,720,057	35.7%	94,220,632	26,116,226	27.7%		
	Future	63,200,241	166,258,784	263.1%	44,364,664	91,328,419	205.9%		
	Lifetime	121,299,213	186,978,841	154.1%	138,585,296	117,444,645	84.7%		

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	7,337,061	14.0%
6	50,737,982	8,502,462	16.8%
7	48,869,017	11,161,720	22.8%
8	47,025,961	10,727,688	22.8%
9	45,760,436	17,892,270	39.1%
10	44,742,677	20,184,761	45.1%
11	43,571,708	17,963,657	41.2%
12	42,370,600	28,241,884	66.7%
13	41,224,722	30,928,039	75.0%
14	40,625,618	34,069,857	83.9%
15	42,218,209	44,472,920	105.3%
16	44,288,012	47,024,641	106.2%
17	36,232,422	49,917,449	137.8%
18	43,068,537	58,510,773	135.9%
19	52,635,249	75,210,375	142.9%
20	70,647,323	86,921,128	123.0%
21	59,800,438	89,975,065	150.5%
22	58,224,518	80,016,604	137.4%
23	55,080,653	83,946,175	152.4%
24	51,890,362	88,288,142	170.1%
25	48,645,416	92,804,119	190.8%
26	45,340,154	97,216,093	214.4%
27	42,027,303	101,235,179	240.9%
28	38,720,696	104,879,087	270.9%
29	35,464,870	107,159,963	302.2%
30	32,275,108	108,691,747	336.8%
31	29,152,265	109,338,519	375.1%
32	26,128,271	109,001,761	417.2%
33	23,232,099	107,767,216	463.9%
34	20,515,073	105,811,159	515.8%
35	17,953,486	102,804,509	572.6%
36	15,563,763	98,812,064	634.9%
37	13,386,178	94,204,137	703.7%
38	11,425,375	89,034,157	779.3%
39	9,678,056	83,376,337	861.5%
40	8,133,835	77,383,288	951.4%
41	6,780,838	70,350,343	1037.5%
42	5,605,962	63,318,863	1129.5%
43	4,595,129	56,414,300	1227.7%
44	3,733,626	49,761,142	1332.8%
45	3,006,443	43,421,667	1444.3%
46	2,398,617	37,490,684	1563.0%
47	1,895,565	32,041,548	1690.3%
48	1,483,387	27,078,545	1825.5%
49	1,149,099	22,616,919	1968.2%
50	880,797	18,665,239	2119.1%
51	667,759	15,209,647	2277.7%
52	500,477	12,237,019	2445.1%
53	370,635	9,711,272	2620.2%
54	271,064	7,598,110	2803.1%
55	195,662	5,860,380	2995.2%
56	139,305	4,453,966	3197.3%
57	97,754	3,331,813	3408.4%
58	67,550	2,450,593	3627.8%
59	45,913	1,769,441	3853.9%
60	30,646	1,252,057	4085.5%
Total	1,654,642,359	2,974,224,836	179.8%

Attachment 9
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
Before Premium Rate Increase
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	3,141,625	1,278,335	40.7%
7	3,022,970	483,759	16.0%
8	2,898,443	104,089	3.6%
9	2,813,021	697,178	24.8%
10	2,738,099	1,348,048	49.2%
11	2,649,719	1,356,208	51.2%
12	2,568,040	1,254,711	48.9%
13	2,497,483	1,378,385	55.2%
14	2,446,949	1,946,690	79.6%
15	2,548,141	2,050,839	80.5%
16	2,671,923	3,635,153	136.1%
17	2,137,704	3,102,857	145.1%
18	2,641,843	2,013,494	76.2%
19	3,081,651	6,834,579	221.8%
20	4,206,707	6,007,480	142.8%
21	3,530,964	5,601,112	158.6%
22	3,412,418	4,955,665	145.2%
23	3,204,741	5,120,374	159.8%
24	2,998,892	5,308,236	177.0%
25	2,793,986	5,505,769	197.1%
26	2,588,849	5,695,641	220.0%
27	2,386,258	5,867,250	245.9%
28	2,186,939	6,017,138	275.1%
29	1,993,093	6,093,198	305.7%
30	1,805,267	6,127,358	339.4%
31	1,623,234	6,111,645	376.5%
32	1,448,622	6,047,972	417.5%
33	1,282,788	5,937,971	462.9%
34	1,128,275	5,790,426	513.2%
35	983,611	5,589,594	568.3%
36	849,497	5,339,751	628.6%
37	727,939	5,060,326	695.2%
38	619,063	4,756,935	768.4%
39	522,552	4,430,562	847.9%
40	437,702	4,091,090	934.7%
41	363,742	3,700,769	1017.4%
42	299,845	3,316,544	1106.1%
43	245,144	2,946,441	1201.9%
44	198,746	2,591,080	1303.7%
45	159,757	2,256,205	1412.3%
46	127,299	1,945,632	1528.4%
47	100,529	1,661,534	1652.8%
48	78,657	1,404,282	1785.3%
49	60,955	1,173,100	1924.5%
50	46,765	968,809	2071.6%
51	35,505	790,353	2226.0%
52	26,664	637,047	2389.2%
53	19,796	506,387	2558.0%
54	14,524	397,050	2733.8%
55	10,523	306,918	2916.6%
56	7,525	233,879	3107.9%
57	5,307	175,351	3304.0%
58	3,688	129,274	3505.3%
59	2,522	93,618	3712.5%
60	1,694	66,388	3919.6%
Total	97,697,196	169,455,780	173.4%

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

IDS Life Insurance Compan
IDS Tower 10
Minneapolis, Minnesota 55440

11-17-97

Long-Term Care Insurance Policy

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

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

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

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

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

30 DAY RIGHT TO EXAMINE YOUR POLICY

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

CAUTION ABOUT APPLICATION ANSWERS

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

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

President: Richard W Kling

Secretary: William A. Stoltzmann

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

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

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

30160A-PA

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

Schedule

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

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

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

FACILITY CARE BENEFIT

Daily Maximum Benefit Amount: $(100.00)

HOME AND COMMUNITY CARE BENEFIT

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

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

ELIMINATION PERIOD: (20)(90) Days

MONTHLY WAIVER OF PREMIUM FOR FACILITY CARE: Automatically Included

(NONFORFEITURE BENEFIT OPTION:)

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

BENEFIT INCREASE OPTION:

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

Basic Contract Provisions

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

The Contract

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

Contesting Coverage

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

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

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

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

Other Provisions

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

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

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

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

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

Glossary Of Important Terms

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

Activities of Daily Living (ADLs)

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

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

Adult Day Care Center

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

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

Assisted Living Facility

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

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

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

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

Case Management Services

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

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

Chore Services

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

Custodial Care

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

Daily Maximum Benefit Amount

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

Elimination Period

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

Doctor

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

Home Health Aide and Personal Attendant Services

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

Homemaker Services

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

Immediate Family

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

Intermediate Nursing Care

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

Licensed Health Care Prac loner

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

Licensed Therapist

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

Lifetime Maximum Benefit Amount

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

Nurse

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

Nursing Home

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

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

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

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

Plan of Care

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

Policy Date

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

Qualified Long-Term Care Services

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

Respite Care

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

Severe Cognitive Impairment

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

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

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

Skilled Nursing Care

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

Substantial Assistance

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

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

Substantial Supervision

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

We, Us, Our

IDS Life Insurance Company, A Stock Company.

You, Your

The Insured named in the Schedule.

Exclusions and Limitations

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

What's Not Covered

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

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

Non-Duplication

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

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

Facility Care Benefit Provisions

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

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

Policy in Force

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

Conditions

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

Confined in a Nursing Home or Assisted Living Facility

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

Stay is Necessary

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

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

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

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

All Levels of Care Covered

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

How Much We Pay

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

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

How Long Benefits Will Be Paid

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

Bed Reservation Feature

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

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

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

Home And Community Care Benefit Provisions

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

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

Policy in Force

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

Conditions

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

Covered Care

Covered Care is any of the following:

100% of the expenses You incur for:

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

80% of the expenses You incur for:

- Homemaker Services; or
- Chore Services.

when the care is necessary because of Your:

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

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

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

Determining When Care is Necessary

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

How Much We Pay

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

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

How Long Will Benefits Be Paid

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

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

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

Covered Community Care

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

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

Determining When Care is Necessary

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

How Long Benefits Will Be Paid

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

Covered Respite Care

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

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

Covered Equipment Purchases

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

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

Covered Equipment Purchases will NOT include:

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

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

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

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

Caregiver Training Benefit

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

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

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

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

Alternate Plan of Care

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

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

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

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

Case Management Services

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

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

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

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

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

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

Claims Information

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

Telling Us About a Claim

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

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

How to File a Claim

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

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

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

When to File a Claim

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

Our Evaluation Criteria and Claims Payment Process

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

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

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

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

How to Appeal A Claim

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

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

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

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

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

Effective Date And Premium Payment Provisions

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

The Policy Taking Effect

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

Your Right to Cancel the Policy at Any Time

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

Refund of Premium Paid Beyond Your Death

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

Paying Premiums

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

Monthly Waiver of Premium During Covered Confinements

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

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

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

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

What Happens When Premiums are Not Paid

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

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

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

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

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

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

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

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

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

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

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

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

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

Long-Term Care Insurance Policy

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

IDS Life Insurance Company
IDS Tower 10
Minneapolis, Minnesota 55440

11-5-97

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

Nonforfeiture Benefit Rider

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

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

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

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

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

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

In no case will the sum of:

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

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

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

IDS Life Insurance Company

William A. Stoltzmann

Secretary

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

30165A-PA

9/97

11-5-97

IDS Life Insurance Company
IDS Tower 10
Minneapolis, MN 55440

Benefit Increases Option Rider

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

Simple Increases Option

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

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

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

IDS Life Insurance Company

William A. Stoltzmann

Secretary

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

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