

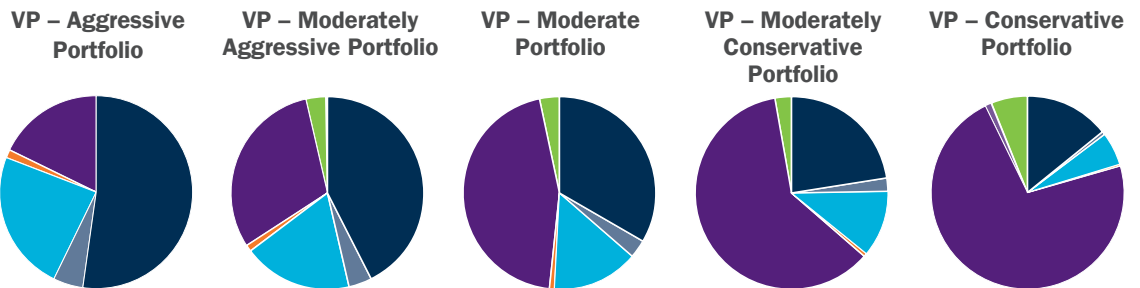
# A traditional asset allocation solution

Fund information as of March 31, 2024

The Portfolio Navigator funds offer a range of five traditional asset allocation funds available exclusively with *RiverSource*<sup>®</sup> variable annuities and *RiverSource* variable universal life products.

The funds are composed of a broad range of underlying funds, designed to provide you with a sophisticated, yet straightforward way to invest. With options ranging from conservative to aggressive, you can choose the fund, or combination of funds, that works best for you.

## Asset Allocation\*



	VP – Aggressive Portfolio	VP – Moderately Aggressive Portfolio	VP – Moderate Portfolio	VP – Moderately Conservative Portfolio	VP – Conservative Portfolio
Large Cap Equities	53.8%	43.3%	33.4%	22.8%	14.2%
Mid/Small Cap Equities	5.2%	4.1%	3.1%	2.1%	0.7%
International Equities	24.3%	18.5%	14.5%	11.1%	5.5%
Real Estate/Alternatives	1.4%	1.0%	0.8%	0.6%	0.3%
Long/Int. Term Bonds	18.0%	31.2%	44.9%	60.9%	72.1%
Short Term Bonds	-2.4%	-1.6%	0.0%	-0.2%	1.2%
Cash Equivalents	-0.1%	3.5%	3.1%	2.6%	6.0%

Allocations are as of March 31, 2024; may not add up to 100% due to rounding.

\*Asset allocations represent a combination of tactical assets and underlying funds. Within each underlying fund there may be exposure to more than one asset class.

## The Portfolio Navigator funds use a sophisticated investment process:

### Strategic portfolio construction

Diversified across asset classes and investment styles, the funds provide exposure to a broad range of investment managers.

### Rigorous fund selection

Investment managers conduct in-depth analysis to identify quality fund managers and continually monitor fund performance and risk levels.

### In-depth securities analysis

A sophisticated technique to measure the underlying securities held in the funds results in well-balanced, efficient and diversified portfolios.

# A sophisticated approach

The funds incorporate the investment management expertise of Columbia Threadneedle Investments, a top 15 manager of long-term mutual fund assets in the U.S.\* Columbia Threadneedle Investments (Columbia Threadneedle) is the global brand name of the Columbia Management and Threadneedle group of companies.

Fund Information	
<b>Portfolio Management Team</b>	Dan Boncarosky, CFA; Joshua Kutin, CFA; Brian Virginia; and David Weiss, CFA
<b>Investment Adviser</b>	Columbia Management Investment Advisers, LLC



Composed of a broad range of underlying funds diversified across asset classes, the funds offer you access to well-known and specialized investment managers.



\*Source: ICI Complex Assets Report as of Oct. 31, 2022 for Columbia Management Investment Advisers, LLC, the investment adviser to the funds

Columbia Threadneedle Investments (Columbia Threadneedle) is the global brand name of the Columbia and Threadneedle group of companies.

**BLACKROCK** is a registered trademark of BlackRock, Inc., or its subsidiaries in the United States and elsewhere. All other trademarks are those of their respective owners.

Asset allocation and diversification do not assure a profit or protect against loss.

# Fund allocations

As of March 31, 2024

The Portfolio Navigator funds are “funds of funds” that are composed of a broad range of underlying funds and investment managers, across all major asset classes and market sectors. They are **traditional, strategic asset allocation funds**, with equity and fixed income allocations that remain relatively consistent over time. The allocations shown are subject to change.

Fund Names	VP – Aggressive	VP – Moderately Aggressive	VP – Moderate	VP – Moderately Conservative	VP – Conservative
<b>U.S. Equities</b>					
<b>Large Cap Equities</b>					
Columbia VP - Contrarian Core Fund	3.8%	3.0%	2.7%	2.0%	1.5%
Columbia VP - Disciplined Core Fund	3.8%	3.0%	2.5%	2.0%	1.6%
Columbia VP - Large Cap Growth Fund	6.1%	4.2%	3.2%	2.2%	0.8%
Columbia VP - Select Large Cap Equity Fund	7.9%	6.2%	5.3%	3.9%	3.3%
Columbia VP - Select Large Cap Value Fund	4.5%	3.5%	2.8%	1.8%	0.9%
CTIVP - MFS® Value Fund	4.4%	3.5%	2.3%	1.5%	0.4%
CTIVP - Morgan Stanley Advantage Fund	0.5%	0.3%	0.0%	0.0%	0.0%
CTIVP - Principal Blue Chip Growth Fund	5.6%	4.3%	3.0%	1.7%	0.4%
CTIVP - T.Rowe Price Large Cap Value Fund	4.5%	3.6%	2.3%	1.5%	0.5%
VP - Partners Core Equity Fund	7.2%	6.1%	4.8%	2.7%	1.4%
<b>Mid/Small Cap Equities</b>					
Columbia VP - Small Cap Value Fund	1.0%	0.8%	0.6%	0.4%	0.2%
Columbia VP - Small Company Growth Fund	0.9%	0.8%	0.6%	0.4%	0.4%
CTIVP - Victory Sycamore Established Value Fund	0.9%	0.8%	0.6%	0.4%	0.0%
CTIVP - Westfield Mid Cap Growth Fund	0.9%	0.8%	0.6%	0.3%	0.0%
VP - Partners Small Cap Growth Fund	0.9%	0.6%	0.5%	0.4%	0.3%
VP - Partners Small Cap Value Fund	0.8%	0.5%	0.4%	0.4%	0.3%
<b>International Equities</b>					
Columbia VP - Emerging Markets Fund	0.2%	0.2%	0.2%	0.5%	0.0%
Columbia VP - Overseas Core Fund	8.3%	7.1%	6.2%	4.4%	3.3%
VP - Partners International Core Equity Fund	6.5%	3.9%	2.7%	2.5%	0.4%
VP - Partners International Growth Fund	4.8%	3.7%	2.7%	1.9%	0.9%
VP - Partners International Value Fund	4.6%	3.6%	2.7%	2.0%	0.9%
<b>Real Estate</b>					
CTIVP - CenterSquare Real Estate Fund	1.0%	0.7%	0.6%	0.4%	0.2%
<b>Alternatives</b>					
Columbia VP - Commodity Strategy Fund	0.4%	0.3%	0.3%	0.2%	0.1%
<b>Fixed Income</b>					
<b>Long / Intermediate-Term Bonds</b>					
Columbia VP - Emerging Markets Bond Fund	0.5%	0.5%	0.6%	0.6%	0.5%
Columbia VP - Intermediate Bond Fund	2.8%	6.1%	7.2%	8.2%	12.5%
Columbia VP - Long Government/Credit Bond Fund	1.8%	1.4%	4.0%	1.9%	2.8%
Columbia VP - U.S. Government Mortgage Fund	0.0%	1.4%	1.7%	1.9%	3.7%
CTIVP - American Century Diversified Bond Fund	2.8%	4.7%	4.8%	6.3%	6.5%
CTIVP - TCW Core Plus Bond Fund	1.9%	3.7%	8.5%	10.6%	11.2%
VP - Partners Core Bond Fund	3.4%	7.0%	13.1%	25.3%	27.6%
<b>Short-Term Bonds</b>					
Columbia VP - Limited Duration Credit Fund	0.3%	0.9%	1.2%	1.9%	2.8%
Columbia VP - Strategic Income Fund	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Cash Equivalents</b>					
Columbia VP - Government Money Market	0.0%	0.0%	0.2%	0.0%	0.0%
<b>Tactical Assets</b>					
Tactical Equity & Fixed Income Exposure	6.9%	12.8%	11.3%	9.6%	14.7%
	100.0%	100.0%	100.0%	100.0%	100.0%

Allocations may not add up to 100% due to rounding.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Neither asset allocation nor diversification ensures a profit or guarantees against loss.

Variable annuities are long-term investment vehicles designed to help you through each stage of your retirement — from accumulation to providing income to passing wealth on to your heirs. Variable universal life insurance is permanent life insurance that offers protection and an opportunity to build cash values. With these products, you will incur mortality and expense fees and subaccount expenses and you may also incur optional rider expenses, surrender charges, and contract/policy charges. Both RiverSource® variable annuities and variable universal life offer a broad range of carefully selected investment choices, plus fixed account options.

The pie charts shown identify the asset types and allocations for each fund. Each underlying fund has some exposure to multiple asset types. For example, most equity funds hold a small amount of cash.

#### **VARIABLE ANNUITIES/VARIABLE INSURANCE**

ARE NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK, CREDIT UNION OR SAVINGS & LOAN GUARANTEED • MAY LOSE VALUE

**You should consider the investment objectives, risks, charges and expenses of the variable annuity or variable life insurance and their underlying investment options carefully before investing. For a free copy of the annuity or life insurance prospectus and underlying investment's prospectus, which contains this and other information about variable annuities, life insurance or underlying investment options, call 1-800-333-3437. Read the prospectus carefully before you invest.**

Before you purchase a life insurance policy or annuity contract, be sure to ask your financial advisor to explain the features, benefits, risks and fees, and whether the product is appropriate for you based upon your financial situation and objectives. Variable annuities and variable life insurance are insurance products that are complex, long-term investment vehicles that are subject to market risk, including the potential loss of principal invested. Withdrawals from an annuity prior to age 59½ are subject to a 10% IRS tax penalty.

#### **Money Market**

**You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. Interest rate increases can cause the price of money market securities to decrease. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor or its affiliates have no legal obligation to provide financial support to the fund, and you should not expect that they or any person will provide financial support to the fund at any time. The net asset values of money market fund shares can fall, and in infrequent cases in the past have fallen, below \$1.00 per share, potentially causing shareholders who redeem their shares at such net asset values to lose money from their original investment.**

#### **About asset classes**

In general, equity securities tend to have greater price volatility than debt securities. The market value of securities may fall, fail to rise, or fluctuate, sometimes rapidly and unpredictably. There are risks associated with fixed income investments, including credit risk, interest rate risk, and prepayment and extension risk. In general, bond prices rise when interest rates fall and vice versa. This effect is more pronounced for longer-term securities. Investments in foreign securities involve certain risks not associated with investments in U.S. companies, due to political, regulatory, economic, social and other conditions or events occurring in the country, as well as fluctuations in currency and the risks associated with less developed custody and settlement practices. See each fund's prospectus for specific risks associated with the fund.

#### **Portfolio Navigator funds**

These funds are sold exclusively as underlying investment options of variable annuity and variable universal life insurance products offered by RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York (collectively, RiverSource Life). The funds are managed by Columbia Management Investment Advisers, LLC, an affiliate of RiverSource Life. RiverSource Life, Columbia Management and their affiliates may receive revenue related to assets allocated to the funds. Prior to allocating contract or policy values to a subaccount that invests in one of the funds, you should read the description in the applicable variable product and fund prospectuses.

This information is for a general audience and is not intended to address individual financial situations or needs. RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York do not provide investment advice.

**RiverSource Distributors, Inc. (Distributor), Member FINRA. Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota, and in New York only, by RiverSource Life Insurance Co. of New York, Albany, New York. Affiliated with Ameriprise Financial Services, Inc.**



[riversource.com](http://riversource.com)