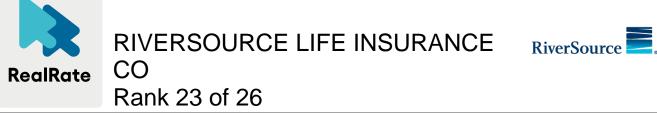
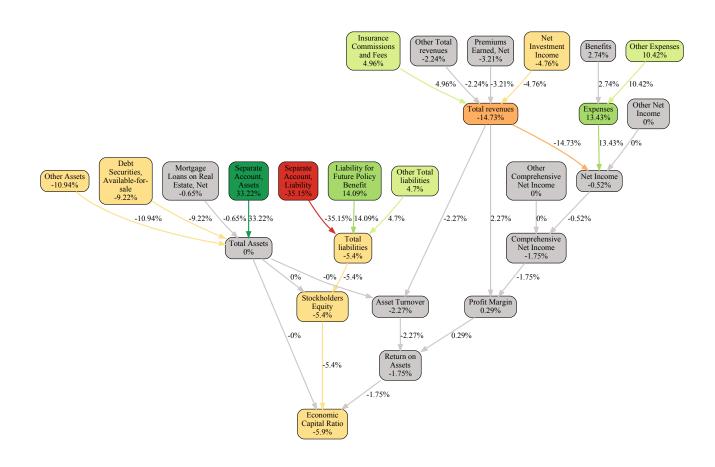
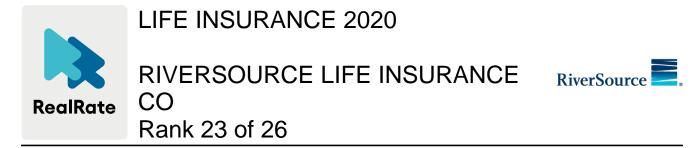
LIFE INSURANCE 2020







The relative strengths and weaknesses of RIVERSOURCE LIFE INSURANCE CO are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of RIVERSOURCE LIFE INSURANCE CO compared to the market average is the variable Separate Account, Assets, increasing the Economic Capital Ratio by 33% points. The greatest weakness of RIVERSOURCE LIFE INSURANCE CO is the variable Separate Account, Liability, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.8%, being 5.9% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Benefits	2,473,000
Debt Securities, Available-for-sale	20,902,000
Insurance Commissions and Fees	2,042,000
Liability for Future Policy Benefit	0
Mortgage Loans on Real Estate, Net	2,655,000
Net Investment Income	917,000
Other Assets	15,961,000
Other Comprehensive Net Income	0
Other Expenses	758,000
Other Net Income	0
Other Total liabilities	36,182,000
Other Total revenues	462,000
Premiums Earned, Net	397,000
Separate Account, Assets	82,425,000
Separate Account, Liability	82,425,000

Output Variable	Value in 1000 USD
Expenses	3,231,000
Total revenues	3,818,000
Total liabilities	118,607,000
Total Assets	121,943,000
Stockholders Equity	3,336,000
Net Income	587,000
Comprehensive Net Income	587,000
Asset Turnover	3.1%
Profit Margin	15%
Return on Assets	0.48%
Economic Capital Ratio	2.8%

