

12/31/11 UW TSA 403(b) Program Investment Returns

Ameriprise Financial/ RiverSource Life Insurance Company					www.ameriprise.com/UW403b			
					phone: (888) 947-2872			
Retirement Advisor 4 Access Variable Annuity - Qualified (RAVA 4 Access) (No surrender charges on contracts issued after 1/1/2008.)								
Fixed Investment new money rate is 1.00% as of 12/31/2011								
	FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
MS	Invesco V.I. Capital Appreciation Fund, Series II Shares	(9.44)	6.96	(5.30)	(1.65)	1.16	n/a	Large Growth
MS	Invesco V.I. Capital Development Fund, Series II Shares	(8.70)	14.26	(3.27)	2.02	1.34	n/a	Mid-Cap Growth
MS	Invesco V.I. Dividend Growth Fund, Series II Shares (previously Invesco V.I. Financial Services Fund, Series II Shares)	(1.50)	9.34	(3.46)	0.27	0.92	n/a	Specialty-Financial
MS	Invesco V.I. Global Health Care Fund, Series II Shares	2.23	9.93	0.49	1.07	1.37	n/a	Specialty-Health
MS	Invesco V.I. International Growth Fund, Series II Shares	(8.33)	10.60	(2.21)	5.30	1.29	n/a	Foreign Large Growth
MS	AllianceBernstein VPS Global Thematic Growth Portfolio (Class B)	(24.51)	10.02	(4.02)	(2.85)	1.24	n/a	Specialty-Technology
MS	AllianceBernstein VPS Growth & Income Portfolio (Class B)	4.55	11.30	(3.59)	0.81	0.88	n/a	Large Value
MS	AllianceBernstein VP International Value Portfolio (Class B)	(20.60)	2.63	(12.33)	2.59	1.10	n/a	Foreign Large Value
MS	AllianceBernstein VP Large Cap Growth Portfolio (Class B)	(5.14)	11.54	(1.62)	(1.00)	1.10	n/a	Large Growth
MS	American Century VP Mid Cap Value, Class II	(2.27)	13.60	0.96	--	1.16	n/a	Mid-Cap Value
MS	American Century VP Ultra, Class II	(0.59)	14.59	0.60	0.05	1.16	n/a	Large Growth
MS	American Century VP Value, Class II	(0.59)	9.33	(2.53)	2.69	1.12	n/a	Large Value
MS	Columbia Variable Portfolio - High Income Fund, Class 2 (previously Columbia High Yield Fund, Variable Series, Class B)	4.98	17.98	4.07	6.74	1.06	n/a	High Yield Bond
MS	Columbia Variable Portfolio - Marsico Growth Fund, Class 1 (Previously Columbia Marsico Growth Fund, Variable Series, Class B)	(4.04)	12.80	(0.17)	2.67	0.91	n/a	Large Growth
MS	Columbia Variable Portfolio - Marsico International Opportunities Fund, Class 2 (Previously Columbia Marsico International Opportunities, Variable Series, Class B)	(17.39)	7.98	(5.49)	4.58	1.45	n/a	Foreign Large Growth
MS	Credit Suisse Trust-Commodity Return Strategy	(13.91)	5.24	(2.52)	--	1.09	n/a	Commodities
MS	Dreyfus Variable Investment Fund International Equity Portfolio, Service Shares	(16.14)	3.74	(6.09)	3.57	1.31	n/a	Foreign Large Blend
MS	Eaton Vance VT Floating Rate Income Fund	1.07	15.63	2.15	1.87	1.15	n/a	Bank Loan
MS	Wells Fargo Advantage VT International Equity - Class 2 (Previously Evergreen VA International Equity, Class 2)	(14.16)	3.90	(6.10)	3.00	0.95	n/a	Foreign Large Blend
MS	Fidelity VIP Contrafund Portfolio (Service Class 2)	(4.18)	13.82	(0.76)	4.51	0.90	n/a	Large Growth
MS	Fidelity VIP Mid Cap Portfolio (Service Class 2)	(12.13)	15.32	0.74	7.10	0.91	n/a	Mid-Cap Growth
MS	Fidelity VIP Overseas Portfolio (Service Class 2)	(18.53)	4.07	(6.41)	1.88	1.11	n/a	Foreign Large Blend
MS	FTVIPT Franklin Global Real Estate Fund - Class 2	(7.01)	9.17	(10.44)	2.95	1.25	n/a	Specialty-Real Estate
MS	FTVIPT Franklin Small Cap Value Securities Fund - Class 2	(5.14)	15.13	(0.62)	5.46	0.93	n/a	Small Value
MS	FTVIPT Mutual Shares Securities Fund - Class 2	(2.46)	9.92	(3.44)	2.43	0.99	n/a	Large Value
MS	Goldman Sachs VIT Structured U.S. Equity Fund - Institutional Shares	2.55	10.84	(3.90)	0.64	0.70	n/a	Large Blend
MS	Janus Aspen Series Janus Portfolio: Service Shares	(6.90)	12.02	(1.18)	0.18	0.92	n/a	Large Growth
MS	Legg Mason ClearBridge Variable Small Cap Growth Portfolio, Class I	(0.07)	20.16	1.91	3.08	0.89	n/a	Small Growth
MS	MFS® Investors Growth Stock Series - Service Class	(1.07)	14.45	0.37	0.24	1.12	n/a	Large Growth
MS	MFS® Utilities Series - Service Class	4.98	15.43	3.45	8.61	1.02	n/a	Specialty-Utilities
MS	Neuberger Berman Advisers Management Trust International Portfolio S Class	(13.59)	11.27	(5.85)	--	1.67	n/a	Foreign Mid/Small Growth
MS	Neuberger Berman Advisers Management Trust Socially Responsive Portfolio (S Class)	(4.54)	14.34	(1.14)	3.19	1.17	n/a	Large Blend
MS	Oppenheimer Global Securities Fund/VA, Service Shares	(9.84)	12.19	(2.79)	3.61	1.01	n/a	World Stock
MS	Oppenheimer Main Street Small- & Mid-Cap Fund /VA, Service Shares	(3.79)	16.33	(1.34)	4.69	1.10	n/a	Small Blend
MS	Oppenheimer Global Strategic Income Fund/VA, Service Shares	(0.80)	9.41	3.57	5.18	0.95	n/a	Multisector Bond
MS	Oppenheimer Value Fund/VA, Service Shares	(5.86)	11.65	(3.56)	--	2.08	n/a	Large Value
MS	PIMCO VIT All Asset Portfolio, Advisor Share Class	0.46	10.22	3.42	--	1.31	n/a	Moderate Allocation
MS	VP - Davis New York Venture Fund (Class 3)	(4.89)	10.61	(3.47)	--	0.90	n/a	Large Blend
MS	VP - Goldman Sachs Mid Cap Value Fund (Class 3)	(7.79)	14.25	(0.55)	--	1.05	n/a	Mid-Cap Value

MS	VP – Partners Small Cap Value Fund (Class 3)	(5.83)	15.84	(0.35)	5.39	1.18	n/a	Small Value
MS	Columbia Variable Portfolio – Balanced Fund (Class 3) (Previously RiverSource® VP - Balanced Fund (Class 3))	0.91	11.07	(1.04)	1.88	0.82	n/a	Moderate Allocation
MS	Columbia Variable Portfolio – Cash Management Fund (Class 3) (Previously RiverSource® VP - Cash)	(1.42)	(1.38)	(0.02)	0.21	0.58	n/a	Money Market Taxable
MS	Columbia Variable Portfolio – Diversified Bond Fund (Class 3)	5.14	8.18	3.92	3.31	0.70	n/a	Intermediate-Term Bond
MS	Columbia Variable Portfolio – Diversified Equity Income Fund (Class 3) (Previously RiverSource® VP - Diversified Equity Income Fund (Class 3))	(6.38)	10.64	(3.29)	3.75	0.83	n/a	Large Value
MS	Columbia Variable Portfolio – Global Bond Fund (Class 3) (Previously RiverSource® VP - Global Bond Fund)	3.28	6.00	4.39	5.28	0.86	n/a	World Bond
MS	Columbia Variable Portfolio – Global Inflation Protected Securities Fund (Class 3) (Previously RiverSource® VP - Global Inflation Protected Securities Fund (Class 3))	8.45	5.43	4.23	--	0.70	n/a	Inflation-Protected Bond
MS	Columbia Variable Portfolio – Large Cap Growth Fund (Class 3)	(4.62)	14.14	(3.69)	(0.98)	0.89	n/a	Large Growth
MS	Columbia Variable Portfolio – High Yield Bond Fund (Class 3)	4.15	21.05	5.60	6.29	0.88	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Income Opportunities Fund (Class 3)	4.73	17.87	5.80	--	0.83	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Dynamic Equity Fund (Class 3) (Previously RiverSource® VP - Dynamic Equity Fund (Class 3))	3.71	13.64	(3.23)	0.31	0.87	n/a	Large Blend
MS	Columbia Variable Portfolio – Select Large-Cap Value Fund (Class 3) (Previously Seligman VP - Large Cap Value Fund (Class 3))	(3.11)	12.68	(3.48)	--	0.95	n/a	Large Value
MS	Columbia Variable Portfolio – Mid Cap Growth Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Growth Fund Columbia Variable Portfolio – Mid Cap Value Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Value Fund	(16.29)	18.83	0.44	1.90	1.05	n/a	Mid-Cap Growth
MS	Columbia Variable Portfolio – S&P 500 Index Fund (Class 3) (Previously RiverSource® VP - S&P 500 Fund (Class 3))	(9.81)	14.80	(2.30)	--	1.02	n/a	Mid-Cap Value
MS	Columbia Variable Portfolio – Short Duration U.S. Government Fund (Class 3) (Previously RiverSource® VP - Short Duration U.S. Government Fund (Class 3))	0.17	12.03	(2.04)	1.01	0.47	n/a	Large Blend
MS	Columbia Variable Portfolio – Select Smaller-Cap Value Fund (Class 3) (Previously Seligman VP - Smaller-Cap Value Fund	(0.07)	1.80	1.00	1.12	0.65	n/a	Short Government
MS	Columbia Variable Portfolio – Emerging Markets Opportunity Fund (Class 3) (Previously Threadneedle® VP - Emerging Markets Fund Columbia Variable Portfolio – International Opportunity Fund (Class 3) (Previously Threadneedle® VP - International Opportunity Fund	(9.83)	15.80	(2.36)	3.46	1.08	n/a	Small Blend
MS	Columbia Variable Portfolio – Emerging Markets Opportunity Fund (Class 3) (Previously Threadneedle® VP - Emerging Markets Fund Columbia Variable Portfolio – International Opportunity Fund (Class 3) (Previously Threadneedle® VP - International Opportunity Fund	(22.16)	16.38	(0.42)	10.40	1.48	n/a	Diversified Emerging Markets
MS	Invesco Van Kampen V.I. Comstock Fund, Series II Shares	(13.68)	6.79	(4.51)	2.53	1.12	n/a	Foreign Large Blend
MS	Morgan Stanley UIF Global Real Estate Portfolio, Class II Shares	(3.51)	11.67	(3.24)	1.66	0.87	n/a	Large Value
MS	Morgan Stanley UIF Mid Cap Growth Portfolio, Class II Shares	(11.44)	14.17	(5.94)	--	1.63	n/a	Specialty-Real Estate
MS	VP - Aggressive Portfolio (Class 2)	(8.51)	22.76	3.22	5.11	1.41	n/a	Mid-Cap Growth
MS	VP - Conservative Portfolio (Class 2)	(4.50)	--	--	--	1.09	n/a	Aggressive Allocation
MS	VP - Moderate Portfolio (Class 2)	1.75	---	---	---	0.92	n/a	Conservative Allocation
MS	VP - Moderately Aggressive Portfolio (Class 2)	(1.17)	---	---	---	1.02	n/a	Moderate Allocation
MS	VP - Moderately Conservative Portfolio (Class 2)	(2.85)	---	---	---	1.06	n/a	Moderate Allocation
MS	Wanger International	0.39	---	---	---	0.96	n/a	Conservative Allocation
MS	Wanger USA	(15.85)	15.22	(1.23)	9.31	1.04	n/a	Foreign Small/Mid Growth
MS	Wells Fargo Advantage VT Opportunity Fund - Class 2 (Previously Wells Fargo Advantage VT Opportunity Fund)	(4.88)	17.47	0.02	4.65	0.97	n/a	Small Growth
MS	Wells Fargo Advantage VT Small Cap Growth Fund - Class 2 (Previously Wells Fargo Advantage VT Small Cap Growth Fund)	(6.88)	18.26	0.52	3.20	1.08	n/a	Mid-Cap Blend
MS	Wells Fargo Advantage VT Small Cap Growth Fund - Class 2 (Previously Wells Fargo Advantage VT Small Cap Growth Fund)	(5.97)	20.91	2.74	3.34	1.20	n/a	Small Growth

RAVA 4 Access: No Surrender Fee

Annual Fee \$30 - RAVA 4 Access contract only: Fee waived for accounts over \$50,000

M - Mortality & Expense Risk 1.25% on variable account values

Retirement Advisor 4 Select Variable Annuity - Qualified (RAVA 4 Select) (not available to new participants)

Fixed Investment new money rate is 1.15% as of 12/31/2011

	FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
MS	Invesco V.I. Capital Appreciation Fund, Series II Shares	(9.30)	7.12	(5.15)	(1.51)	1.16	n/a	Large Growth
MS	Invesco V.I. Capital Development Fund, Series II Shares	(8.57)	14.44	(3.12)	2.17	1.34	n/a	Mid-Cap Growth
MS	Invesco V.I. Dividend Growth Fund, Series II Shares (previously Invesco V.I. Financial Services Fund, Series II Shares)	(1.36)	9.50	(3.32)	0.42	0.92	n/a	Specialty-Financial
MS	Invesco V.I. Global Health Care Fund, Series II Shares	2.39	10.09	0.64	1.22	1.37	n/a	Specialty-Health
MS	Invesco V.I. International Growth Fund, Series II Shares	(8.19)	10.76	(2.07)	5.45	1.29	n/a	Foreign Large Growth
MS	AllianceBernstein VPS Global Thematic Growth Portfolio (Class B)	(24.40)	10.18	(3.87)	(2.71)	1.24	n/a	Specialty-Technology
MS	AllianceBernstein VPS Growth & Income Portfolio (Class B)	4.70	11.46	(3.45)	0.95	0.88	n/a	Large Value
MS	AllianceBernstein VP International Value Portfolio (Class B)	(20.48)	2.78	(12.20)	2.74	1.10	n/a	Foreign Large Value
MS	AllianceBernstein VP Large Cap Growth Portfolio (Class B)	(4.99)	11.71	(1.47)	(0.85)	1.10	n/a	Large Growth
MS	American Century VP Mid Cap Value, Class II	(2.12)	13.77	1.11	--	1.16	n/a	Mid-Cap Value
MS	American Century VP Ultra, Class II	(0.44)	14.76	0.75	0.19	1.16	n/a	Large Growth
MS	American Century VP Value, Class II	(0.44)	9.50	(2.38)	2.84	1.12	n/a	Large Value
MS	Columbia Variable Portfolio – High Income Fund, Class 2 (previously Columbia High Yield Fund, Variable Series, Class B)	5.14	18.16	4.23	6.90	1.06	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Marsico Growth Fund, Class 1 (Previously Columbia Marsico Growth Fund, Variable Series, Class	(3.90)	12.97	(0.02)	2.83	0.91	n/a	Large Growth
MS	Columbia Variable Portfolio – Marsico International Opportunities Fund, Class 2 (Previously Columbia Marsico International Opportunities, Variable Series, Class B)	(17.27)	8.14	(5.35)	4.74	1.45	n/a	Foreign Large Growth
MS	Credit Suisse Trust-Commodity Return Strategy	(13.78)	5.40	(2.37)	--	1.09	n/a	Commodities
MS	Dreyfus Variable Investment Fund International Equity Portfolio, Service Shares	(16.01)	3.90	(5.95)	3.72	1.31	n/a	Foreign Large Blend
MS	Eaton Vance VT Floating Rate Income Fund	1.23	15.81	2.30	2.02	1.15	n/a	Bank Loan
MS	Wells Fargo Advantage VT International Equity - Class 2 (Previously Evergreen VA International Equity, Class 2)	(14.03)	4.06	(5.96)	3.15	0.95	n/a	Foreign Large Blend
MS	Fidelity VIP Contrafund Portfolio (Service Class 2)	(4.04)	13.99	(0.61)	4.66	0.90	n/a	Large Growth
MS	Fidelity VIP Mid Cap Portfolio (Service Class 2)	(12.00)	15.49	0.89	7.26	0.91	n/a	Mid-Cap Growth
MS	Fidelity VIP Overseas Portfolio (Service Class 2)	(18.41)	4.22	(6.27)	2.03	1.11	n/a	Foreign Large Blend
MS	FTVIPT Franklin Global Real Estate Fund - Class 2	(6.87)	9.34	(10.30)	3.10	1.25	n/a	Specialty-Real Estate
MS	FTVIPT Franklin Small Cap Value Securities Fund - Class 2	(5.00)	15.30	(0.47)	5.62	0.93	n/a	Small Value

MS	FTVIPT Mutual Shares Securities Fund - Class 2	(2.32)	10.08	(3.29)	2.58	0.99	n/a	Large Value
MS	Goldman Sachs VIT Structured U.S. Equity Fund - Institutional Shares	2.70	11.01	(3.75)	0.79	0.70	n/a	Large Blend
MS	Janus Aspen Series Janus Portfolio: Service Shares	(6.76)	12.18	(1.03)	0.32	0.92	n/a	Large Growth
MS	Legg Mason ClearBridge Variable Small Cap Growth Portfolio, Class I	0.28	20.58	2.25	3.33	0.89	n/a	Small Growth
MS	MFS® Investors Growth Stock Series - Service Class	(0.92)	14.62	0.52	0.39	1.12	n/a	Large Growth
MS	MFS® Utilities Series - Service Class	5.13	15.60	3.61	8.77	1.02	n/a	Specialty-Utilities
MS	Neuberger Berman Advisers Management Trust International Portfolio S Class	(13.46)	11.44	(5.71)	--	1.67	n/a	Foreign Mid/Small Growth
MS	Neuberger Berman Advisers Management Trust Socially Responsive Portfolio (S Class)	(4.40)	14.51	(0.99)	3.35	1.17	n/a	Large Blend
MS	Oppenheimer Global Securities Fund/VA, Service Shares	(9.71)	12.36	(2.64)	3.76	1.01	n/a	World Stock
MS	Oppenheimer Main Street Small- & Mid-Cap Fund /VA, Service Shares	(3.64)	16.51	(1.19)	4.84	1.10	n/a	Small Blend
MS	Oppenheimer Global Strategic Income Fund/VA, Service Shares	(0.65)	9.57	3.72	5.33	0.95	n/a	Multisector Bond
MS	Oppenheimer Value Fund/VA, Service Shares	(5.53)	12.05	(3.22)	--	2.08	n/a	Large Value
MS	PIMCO VIT All Asset Portfolio, Advisor Share Class	0.61	20.39	3.58	--	1.31	n/a	Moderate Allocation
MS	VP - Davis New York Venture Fund (Class 3)	(4.75)	10.77	(3.32)	--	0.90	n/a	Large Blend
MS	VP - Goldman Sachs Mid Cap Value Fund (Class 3)	(7.65)	14.42	(0.41)	--	1.05	n/a	Mid-Cap Value
MS	VP - Partners Small Cap Value Fund (Class 3)	(5.69)	16.01	(0.20)	5.54	1.18	n/a	Small Value
MS	Columbia Variable Portfolio - Balanced Fund (Class 3) (Previously RiverSource® VP - Balanced Fund (Class 3))	1.06	11.24	(0.89)	2.03	0.82	n/a	Moderate Allocation
MS	Columbia Variable Portfolio - Cash Management Fund (Class 3) (Previously RiverSource® VP - Cash Management Fund (Class 3))	(1.28)	(1.23)	0.13	0.35	0.58	n/a	Money Market Taxable
MS	Columbia Variable Portfolio - Diversified Bond Fund (Class 3)	5.30	8.34	4.07	3.46	0.70	n/a	Intermediate-Term Bond
MS	Columbia Variable Portfolio - Diversified Equity Income Fund (Class 3) (Previously RiverSource® VP -	(6.24)	10.80	(3.15)	3.91	0.83	n/a	Large Value
MS	Columbia Variable Portfolio - Global Bond Fund (Class 3) (Previously RiverSource® VP - Global Bond Fund (Class 3))	3.43	6.16	4.55	5.43	0.86	n/a	World Bond
MS	Columbia Variable Portfolio - Global Inflation Protected Securities	8.61	5.59	4.39	--	0.70	n/a	Inflation-Protected Bond
MS	Columbia Variable Portfolio - Large Cap Growth Fund (Class 3)	(4.48)	14.32	(3.55)	(0.83)	0.89	n/a	Large Growth
MS	Columbia Variable Portfolio - High Yield Bond Fund (Class 3)	4.31	21.23	5.76	6.45	0.88	n/a	High Yield Bond
MS	Columbia Variable Portfolio - Income Opportunities Fund (Class 3)	4.89	18.05	5.96	--	0.83	n/a	High Yield Bond
MS	Columbia Variable Portfolio - Dynamic Equity Fund (Class 3) (Previously RiverSource® VP - Dynamic Equity Fund (Class 3))	3.87	13.81	(3.08)	0.46	0.87	n/a	Large Blend
MS	Columbia Variable Portfolio - Select Large-Cap Value Fund (Class 3) (Previously Seligman VP - Large Cap Value Fund (Class 3))	(2.97)	12.85	(3.34)	--	0.95	n/a	Large Value
MS	Columbia Variable Portfolio - Mid Cap Growth Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Growth Fund	(16.17)	19.01	0.59	2.05	1.05	n/a	Mid-Cap Growth
MS	Columbia Variable Portfolio - Mid Cap Value Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Value Fund	(9.68)	14.97	(2.16)	--	1.02	n/a	Mid-Cap Value
MS	Columbia Variable Portfolio - S&P 500 Index Fund (Class 3) (Previously RiverSource® VP - S&P 500 Fund (Class 3))	0.31	12.20	(1.89)	1.16	0.47	n/a	Large Blend
MS	Columbia Variable Portfolio - Short Duration U.S. Government Fund (Class 3) (Previously RiverSource® VP - Short Duration U.S.	0.07	1.95	1.15	1.27	0.65	n/a	Short Government
MS	Columbia Variable Portfolio - Select Smaller-Cap Value Fund (Class 3) (Previously Seligman VP - Smaller-Cap Value Fund	(9.70)	15.97	(2.22)	3.61	1.08	n/a	Small Blend
MS	Columbia Variable Portfolio - Emerging Markets Opportunity Fund (Class 3) (Previously Threadneedle® VP - Emerging Markets Fund	(22.04)	16.56	(0.28)	10.56	1.48	n/a	Diversified Emerging Markets
MS	Columbia Variable Portfolio - International Opportunity Fund (Class 3) (Previously Threadneedle® VP - International Opportunity Fund	(13.55)	6.95	(4.36)	2.68	1.12	n/a	Foreign Large Blend
MS	Invesco Van Kampen V.I. Comstock Fund, Series II Shares	(3.37)	11.83	(3.10)	1.81	0.87	n/a	Large Value
MS	Morgan Stanley UIF Global Real Estate Portfolio, Class II Shares	(11.31)	14.34	(5.80)	--	1.63	n/a	Specialty-Real Estate
MS	Morgan Stanley UIF Mid Cap Growth Portfolio, Class II Shares	(8.37)	22.94	3.38	5.27	1.41	n/a	Mid-Cap Growth
MS	VP - Aggressive Portfolio (Class 2)	(4.35)	---	---	---	1.09	n/a	Aggressive Allocation
MS	VP - Conservative Portfolio (Class 2)	1.90	---	---	---	0.92	n/a	Conservative Allocation
MS	VP - Moderate Portfolio (Class 2)	(1.02)	---	---	---	1.02	n/a	Moderate Allocation
MS	VP - Moderately Aggressive Portfolio (Class 2)	(2.71)	---	---	---	1.06	n/a	Moderate Allocation
MS	VP - Moderately Conservative Portfolio (Class 2)	0.54	---	---	---	0.96	n/a	Conservative Allocation
MS	Wanger International	(15.72)	15.39	(1.08)	9.47	1.04	n/a	Foreign Small/Mid Growth
MS	Wanger USA	(4.74)	17.65	0.17	4.81	0.97	n/a	Small Growth
MS	Wells Fargo Advantage VT Opportunity Fund - Class 2 (Previously Wells Fargo Advantage VT Opportunity Fund)	(6.74)	18.44	0.67	3.35	1.08	n/a	Mid-Cap Blend
MS	Wells Fargo Advantage VT Small Cap Growth Fund - Class 2 (Previously Wells Fargo Advantage VT Small Cap Growth Fund)	(5.83)	21.09	2.89	3.49	1.20	n/a	Small Growth
RAVA Select Plus Surrender Fee: 7% in years 1 - 3; thereafter 0%								
Annual Fee \$30 - RAVA Select contract only; Fee waived for accounts over \$50,000								
M - Mortality & Expense Risk 1.10% on variable account values								
S - Annual risk charge applies; surrender charge may apply								
As of October 1, 2005, the RiverSource brand replaced "American Express" and "AXP" in the name of the American Express VP Funds								
As of January 1, 2007, IDS Life Insurance Company changed its name to RiverSource Life Insurance Company								

Retirement Advisor Select Plus Variable Annuity - Qualified (RAVA-Select Plus) (not available to new participants)

Fixed Investment new money rate is 1.50% as of 12/31/2011

FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE	
MS	Invesco V.I. Capital Appreciation Fund, Series II Shares	(9.21)	7.22	(5.06)	(1.41)	1.16	n/a	Large Growth
MS	Invesco V.I. Capital Development Fund, Series II Shares	(8.48)	14.55	(3.02)	2.28	1.34	n/a	Mid-Cap Growth
MS	Invesco V.I. Dividend Growth Fund, Series II Shares (previously Invesco V.I. Financial Services Fund, Series II Shares)	(0.99)	9.91	(2.97)	0.79	0.92	n/a	Specialty-Financial
MS	Invesco V.I. Global Health Care Fund, Series II Shares	2.49	10.20	0.74	1.33	1.37	n/a	Specialty-Health
MS	Invesco V.I. International Growth Fund, Series II Shares	(8.10)	10.88	(1.97)	5.56	1.29	n/a	Foreign Large Growth
MS	Invesco V.I. Technology Fund, Series I Shares (previously AIM V.I. Technology Fund, Series I Shares)	(6.18)	20.48	0.40	(1.31)	1.14	n/a	Specialty-Technology
MS	AllianceBernstein VPS Global Thematic Growth Portfolio (Class B)	(24.32)	10.29	(3.78)	(2.61)	1.24	n/a	Specialty-Technology
MS	AllianceBernstein VPS Growth & Income Portfolio (Class B)	4.81	11.58	(3.35)	1.06	0.88	n/a	Large Value

MS	AllianceBernstein VP International Value Portfolio (Class B)	(20.40)	2.89	(12.11)	2.84	1.10	n/a	Foreign Large Value
MS	American Century VP International, Class II	(13.23)	8.60	(4.07)	2.04	1.53	n/a	Foreign Large Growth
MS	American Century VP Mid Cap Value, Class II	(2.02)	13.89	1.22	--	1.16	n/a	Mid-Cap Value
MS	American Century VP Ultra, Class II	(0.34)	14.88	0.86	0.30	1.16	n/a	Large Growth
MS	American Century VP Value, Class II	(0.34)	9.61	(2.28)	2.94	1.12	n/a	Large Value
MS	Calvert Variable Series, Inc. Social Balanced Portfolio	3.32	12.31	(0.48)	1.83	0.91	n/a	Moderate Allocation
MS	Columbia Variable Portfolio – High Income Fund, Class 2 (Previously Columbia High Yield Fund, Variable Series, Class B)	5.25	18.28	4.33	7.01	1.06	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Marsico Growth Fund, Class 1 (Previously Columbia Marsico Growth Fund, Variable Series, Class 1)	(3.80)	13.08	0.08	2.93	0.91	n/a	Large Growth
MS	Columbia Variable Portfolio – Marsico International Opportunities Fund, Class 2 (Previously Columbia Marsico International)	(17.18)	8.25	(5.26)	4.85	1.45	n/a	Foreign Large Growth
MS	Credit Suisse Trust-Commodity Return Strategy	(13.69)	5.51	(2.27)	--	1.09	n/a	Commodities
MS	Eaton Vance VT Floating Rate Income Fund	1.33	15.92	2.40	2.13	1.15	n/a	Bank Loan
MS	Wells Fargo Advantage VT International Equity - Class 2 (Previously Evergreen VA International Equity, Class 2)	(13.95)	4.16	(5.86)	3.25	0.95	n/a	Foreign Large Blend
MS	Fidelity VIP Contrafund Portfolio (Service Class 2)	(3.94)	14.10	(0.51)	4.77	0.90	n/a	Large Growth
MS	Fidelity VIP Growth & Income Portfolio (Service Class 2)	0.15	12.47	(2.03)	1.11	0.84	n/a	Large Growth
MS	Fidelity VIP Mid Cap Portfolio (Service Class 2)	(11.91)	15.61	0.99	7.37	0.91	n/a	Mid-Cap Growth
MS	Fidelity VIP Overseas Portfolio (Service Class 2)	(18.33)	4.33	(6.17)	2.14	1.11	n/a	Foreign Large Blend
MS	FTVIPT Franklin Global Real Estate Fund - Class 2	(6.78)	9.45	(10.21)	3.22	1.25	n/a	Specialty-Real Estate
MS	FTVIPT Franklin Small Cap Value Securities Fund - Class 2	(4.91)	15.42	(0.37)	5.73	0.93	n/a	Small Value
MS	FTVIPT Mutual Shares Securities Fund - Class 2	(2.22)	10.19	(3.20)	2.68	0.99	n/a	Large Value
MS	Goldman Sachs VIT Mid Cap Value Fund - Institutional Shares	(7.49)	14.55	(0.95)	6.13	0.87	n/a	Mid-Cap Value
MS	Goldman Sachs VIT Structured U.S. Equity Fund - Institutional Shares	2.81	11.12	(3.66)	0.89	0.70	n/a	Large Blend
MS	Janus Aspen Series Janus Portfolio: Service Shares	(6.66)	12.30	(0.93)	0.43	0.92	n/a	Large Growth
MS	Legg Mason ClearBridge Variable Small Cap Growth Portfolio, Class I	0.18	20.46	2.17	3.34	0.89	n/a	Small Growth
MS	MFS® Investors Growth Stock Series - Service Class	(0.82)	14.74	0.63	0.49	1.12	n/a	Large Growth
MS	MFS® New Discovery Series - Service Class	(11.56)	24.12	2.91	2.23	1.26	n/a	Small Growth
MS	MFS® Utilities Series - Service Class	5.24	15.72	3.71	8.88	1.02	n/a	Specialty-Utilities
MS	Neuberger Berman Advisers Management Trust International Portfolio S Class	(13.38)	11.55	(5.61)	--	1.67	n/a	Foreign Mid/Small Growth
MS	Oppenheimer Global Securities Fund/VA, Service Shares	(9.62)	12.47	(2.54)	3.87	1.01	n/a	World Stock
MS	Oppenheimer Main Street Small- & Mid-Cap Fund /VA, Service Shares	(3.55)	16.62	(1.09)	4.95	1.10	n/a	Small Blend
MS	Oppenheimer Global Strategic Income Fund/VA, Service Shares	(0.55)	9.68	3.83	5.44	0.95	n/a	Multisector Bond
MS	PIMCO VIT All Asset Portfolio, Advisor Share Class	0.71	10.50	3.68	--	1.31	n/a	Moderate Allocation
MS	Putnam VT Global Health Care Fund – Class IB Shares	(2.35)	7.17	(0.19)	0.93	1.07	n/a	Specialty-Health
MS	Putnam VT International Equity Fund - Class IB Shares	(17.92)	3.19	(8.21)	0.79	1.14	n/a	Foreign Large Blend
MS	Putnam VT Multi-Cap Growth Fund - Class IB Shares (Previously Putnam VT Vista Fund - Class IB Shares)	(6.21)	13.10	(1.76)	0.44	1.00	n/a	Large Growth
MS	VP - Davis New York Venture Fund (Class 3)	(4.65)	10.89	(3.23)	--	0.90	n/a	Large Blend
MS	VP - Goldman Sachs Mid Cap Value Fund (Class 3)	(7.55)	14.54	(0.31)	--	1.05	n/a	Mid-Cap Value
MS	VP – Partners Small Cap Value Fund (Class 3)	(5.60)	16.13	(0.10)	5.65	1.18	n/a	Small Value
MS	Columbia Variable Portfolio – Balanced Fund (Class 3) (Previously RiverSource® VP - Balanced Fund (Class 3))	1.17	11.35	(0.79)	2.13	0.82	n/a	Moderate Allocation
MS	Columbia Variable Portfolio – Cash Management Fund (Class 3) (Previously RiverSource® VP - Cash Management Fund (Class 3))	(1.20)	(1.15)	0.22	0.45	0.58	n/a	Money Market Taxable
MS	Columbia Variable Portfolio – Diversified Bond Fund (Class 3) (Previously RiverSource® VP - Diversified Bond Fund (Class 3))	5.41	8.45	4.18	3.57	0.70	n/a	Intermediate-Term Bond
MS	Columbia Variable Portfolio – Diversified Equity Income Fund (Class 3) (Previously RiverSource® VP - Diversified Equity Income Fund (Class 3))	(6.14)	10.91	(3.05)	4.01	0.83	n/a	Large Value
MS	Columbia Variable Portfolio – Global Bond Fund (Class 3) (Previously RiverSource® VP - Global Bond Fund (Class 3))	3.54	6.27	4.66	5.54	0.86	n/a	World Bond
MS	Columbia Variable Portfolio – Global Inflation Protected Securities	8.72	5.70	4.50	--	0.70	n/a	Inflation-Protected Bond
MS	Columbia Variable Portfolio – Large Cap Growth Fund (Class 3)	(4.38)	14.43	(3.45)	(0.73)	0.89	n/a	Large Growth
MS	Columbia Variable Portfolio – High Yield Bond Fund (Class 3)	4.42	21.36	5.87	6.56	0.88	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Income Opportunities Fund (Class 3)	5.00	18.17	6.07	--	0.83	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Dynamic Equity Fund (Class 3) (Previously RiverSource® VP - Dynamic Equity Fund (Class 3))	3.98	13.93	(2.98)	0.56	0.87	n/a	Large Blend
MS	Columbia Variable Portfolio – Select Large-Cap Value Fund (Class 3) (Previously Seligman VP - Large Cap Value Fund (Class 3))	(2.87)	12.96	(3.24)	--	0.95	n/a	Large Value
MS	Columbia Variable Portfolio – Mid Cap Growth Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Growth Fund (Class 3))	(16.08)	19.13	0.70	2.16	1.05	n/a	Mid-Cap Growth
MS	Columbia Variable Portfolio – Mid Cap Value Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Value Fund (Class 3))	(9.59)	15.08	(2.06)	--	1.02	n/a	Mid-Cap Value
MS	Columbia Variable Portfolio – S&P 500 Index Fund (Class 3) (Previously RiverSource® VP - S&P 500 Fund (Class 3))	0.41	12.31	(1.79)	1.26	0.47	n/a	Large Blend
MS	Columbia Variable Portfolio – Short Duration U.S. Government Fund (Class 3) (Previously RiverSource® VP - Short Duration U.S. Government Fund (Class 3))	0.16	2.05	1.25	1.37	0.65	n/a	Short Government
MS	Columbia Variable Portfolio – Select Smaller-Cap Value Fund (Class 3) (Previously Seligman VP - Smaller-Cap Value Fund (Class 3))	(9.60)	16.09	(2.12)	3.72	1.08	n/a	Small Blend
MS	Columbia Variable Portfolio – Emerging Markets Opportunity Fund (Class 3) (Previously Threadneedle® VP - Emerging Markets Fund (Class 3))	(21.96)	16.67	(0.17)	10.67	1.48	n/a	Diversified Emerging Markets
MS	Columbia Variable Portfolio – International Opportunity Fund (Class 3) (Previously Threadneedle® VP - International Opportunity Fund (Class 3))	(13.46)	7.06	(4.27)	2.79	1.12	n/a	Foreign Large Blend
MS	Invesco Van Kampen V.I. Comstock Fund, Series II Shares	(3.27)	11.95	(3.00)	1.92	0.87	n/a	Large Value
MS	Morgan Stanley UIF Global Real Estate Portfolio, Class II Shares	(11.22)	14.45	(5.71)	--	1.63	n/a	Specialty-Real Estate
MS	Morgan Stanley UIF Mid Cap Growth Portfolio, Class II Shares	(8.28)	23.07	3.48	5.38	1.41	n/a	Mid-Cap Growth
MS	VP - Aggressive Portfolio (Class 2)	(4.25)	---	---	---	1.09	n/a	Aggressive Allocation
MS	VP - Conservative Portfolio (Class 2)	2.00	---	---	---	0.92	n/a	Conservative Allocation
MS	VP - Moderate Portfolio (Class 2)	(0.92)	---	---	---	1.02	n/a	Moderate Allocation
MS	VP - Moderately Aggressive Portfolio (Class 2)	(2.60)	---	---	---	1.06	n/a	Moderate Allocation
MS	VP - Moderately Conservative Portfolio (Class 2)	0.64	---	---	---	0.96	n/a	Conservative Allocation
MS	Wanger International	(15.64)	15.51	(0.98)	9.59	1.04	n/a	Foreign Small/Mid Growth
MS	Wanger USA	(4.64)	17.77	0.27	4.91	0.97	n/a	Small Growth
MS	Wells Fargo Advantage VT Opportunity Fund - Class 2 (Previously Wells Fargo Advantage VT Opportunity Fund)	(6.64)	18.56	0.77	3.46	1.08	n/a	Mid-Cap Blend

MS	Wells Fargo Advantage VT Small Cap Growth Fund - Class 2 (Previously Wells Fargo Advantage VT Small Cap Growth Fund)	(5.73)	21.21	3.00	3.60	1.20	n/a	Small Growth
RAVA Select Plus Surrender Fee: 7% in years 1 - 3; thereafter 0%								
Annual Fee \$30 - RAVA Select contract only: Fee waived for accounts over \$50,000								
M - Mortality & Expense Risk 1% on variable account values								
S - Annual risk charge applies; surrender charge may apply								
As of October 1, 2005, the RiverSource brand replaced "American Express" and "AXP" in the name of the American Express VP Funds								
As of January 1, 2007, IDS Life Insurance Company changed its name to RiverSource Life Insurance Company								

Retirement Advisor Select Variable Annuity - Qualified (RAVA-Select) (not available to new participants)

Fixed Investment new money rate is 3.00% as of 12/31/2011

	FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
MS	Invesco V.I. Capital Appreciation Fund, Series II Shares	(9.21)	7.22	(5.06)	(1.41)	1.16	n/a	Large Growth
MS	Invesco V.I. Capital Development Fund, Series II Shares	(8.48)	14.55	(3.02)	2.27	1.34	n/a	Mid-Cap Growth
MS	Invesco V.I. Capital Development Fund, Series I Shares (Previously Invesco V.I. Dynamics Fund, Series I Shares)	(8.26)	14.85	(2.78)	2.54	1.09	n/a	Mid-Cap Growth
MS	Invesco V.I. Dividend Growth Fund, Series I Shares (previously Invesco V.I. Financial Services Fund, Series I Shares)	(0.99)	9.91	(2.97)	0.79	0.67	n/a	Specialty-Financial
MS	Invesco V.I. Global Health Care Fund, Series II Shares	2.49	10.20	0.74	1.33	1.37	n/a	Specialty-Health
MS	Invesco V.I. International Growth Fund, Series II Shares	(8.10)	10.88	(1.97)	5.56	1.29	n/a	Foreign Large Growth
MS	Invesco V.I. Technology Fund, Series I Shares (previously AIM V.I. Technology Fund, Series I Shares)	(6.18)	20.48	0.40	(1.31)	1.14	n/a	Specialty-Technology
MS	AllianceBernstein VPS Global Thematic Growth Portfolio (Class B)	(24.32)	10.29	(3.78)	(2.61)	1.24	n/a	Specialty-Technology
MS	AllianceBernstein VPS Growth & Income Portfolio (Class B)	4.81	11.58	(3.35)	1.06	0.88	n/a	Large Value
MS	AllianceBernstein VP International Value Portfolio (Class B)	(20.40)	2.89	(12.11)	2.84	1.10	n/a	Foreign Large Value
MS	American Century VP International, Class II	(13.23)	8.60	(4.07)	2.04	1.53	n/a	Foreign Large Growth
MS	American Century VP Mid Cap Value, Class II	(2.02)	13.89	1.22		1.16	n/a	Mid-Cap Value
MS	American Century VP Ultra, Class II	(0.34)	14.88	0.86	0.30	1.16	n/a	Large Growth
MS	American Century VP Value, Class II	(0.34)	9.61	(2.28)	2.94	1.12	n/a	Large Value
MS	Calvert Variable Series, Inc. Social Balanced Portfolio	3.32	12.31	(0.48)	1.81	0.91	n/a	Moderate Allocation
MS	Columbia Variable Portfolio - Marsico Growth Fund, Class 1 (Previously Columbia Marsico Growth Fund, Variable Series, Class 1)	(3.80)	13.08	0.08	2.93	0.91	n/a	Large Growth
MS	Columbia Variable Portfolio - Marsico International Opportunities Fund, Class 2 (Previously Columbia Marsico International)	(17.18)	8.25	(5.26)	4.85	1.45	n/a	Foreign Large Growth
MS	Credit Suisse Trust-Commodity Return Strategy	(13.69)	5.51	(2.27)		1.09	n/a	Commodities
MS	Eaton Vance VT Floating Rate Income Fund	1.33	15.92	2.40	2.13	1.15	n/a	Bank Loan
MS	Fidelity VIP Contrafund Portfolio (Service Class 2)	(3.94)	14.10	(0.51)	4.77	0.90	n/a	Large Growth
MS	Fidelity VIP Growth & Income Portfolio (Service Class 2)	0.15	12.47	(2.03)	1.10	0.84	n/a	Large Growth
MS	Fidelity VIP Mid Cap Portfolio (Service Class 2)	(11.91)	15.61	0.99	7.37	0.91	n/a	Mid-Cap Growth
MS	Fidelity VIP Overseas Portfolio (Service Class 2)	(18.33)	4.33	(6.17)	2.14	1.11	n/a	Foreign Large Blend
MS	FTVPT Franklin Global Real Estate Fund - Class 2	(6.78)	9.45	(10.21)	3.22	1.25	n/a	Specialty-Real Estate
MS	FTVPT Franklin Small Cap Value Securities Fund - Class 2	(4.91)	15.42	(0.37)	5.72	0.93	n/a	Small Value
MS	FTVPT Mutual Shares Securities Fund - Class 2	(2.22)	10.19	(3.20)	2.68	0.99	n/a	Large Value
MS	Goldman Sachs VIT Mid Cap Value Fund - Institutional Shares	(7.49)	14.55	(0.95)	6.13	0.87	n/a	Mid-Cap Value
MS	Goldman Sachs VIT Structured U.S. Equity Fund - Institutional Shares	2.81	11.12	(3.66)	0.89	0.70	n/a	Large Blend
MS	Janus Aspen Series Global Technology Portfolio: Service Shares	(9.75)	19.81	2.74	1.22	1.13	n/a	Specialty-Technology
MS	Janus Aspen Series Overseas Portfolio: Service Shares	(33.14)	13.48	(2.69)	6.54	0.93	n/a	Foreign Large Growth
MS	Janus Aspen Series Janus Portfolio: Service Shares	(6.66)	12.30	(0.93)	0.43	0.92	n/a	Large Growth
MS	MFS® Investors Growth Stock Series - Service Class	(0.82)	14.74	0.63	0.49	1.12	n/a	Large Growth
MS	MFS® New Discovery Series - Service Class	(11.56)	24.12	2.91	2.23	1.26	n/a	Small Growth
MS	MFS® Utilities Series - Service Class	5.24	15.72	3.71	8.88	1.02	n/a	Specialty-Utilities
MS	Neuberger Berman Advisers Management Trust International Portfolio S Class	(13.38)	11.55	(5.61)		1.67	n/a	Foreign Mid/Small Growth
MS	Oppenheimer Global Securities Fund/VA, Service Shares	(9.62)	12.47	(2.54)	3.87	1.01	n/a	World Stock
MS	Oppenheimer Main Street Small- & Mid-Cap Fund /VA, Service Shares	(3.55)	16.62	(1.09)	4.95	1.10	n/a	Small Blend
MS	Oppenheimer Global Strategic Income Fund/VA, Service Shares (previously Oppenheimer Strategic Bond Fund/VA, Service Shares)	(0.55)	9.68	3.83	5.44	0.95	n/a	Multisector Bond
MS	PIMCO VIT All Asset Portfolio, Advisor Share Class	0.71	10.50	3.68		1.31	n/a	Moderate Allocation
MS	Putnam VT Global Health Care Fund - Class IB Shares	(2.35)	7.17	(0.19)	0.93	1.07	n/a	Specialty-Health
MS	Putnam VT International Equity Fund - Class IB Shares	(17.92)	3.19	(8.21)	0.78	1.14	n/a	Foreign Large Blend
MS	Putnam VT Multi-Cap Growth Fund - Class IB Shares (Previously Putnam VT Vista Fund - Class IB Shares)	(6.21)	13.10	(1.76)	0.44	1.00	n/a	Large Growth
MS	VP - Davis New York Venture Fund (Class 3)	(4.65)	10.89	(3.23)		0.90	n/a	Large Blend
MS	VP - Goldman Sachs Mid Cap Value Fund (Class 3)	(7.55)	14.54	(0.31)		1.05	n/a	Mid-Cap Value
MS	VP - Partners Small Cap Value Fund (Class 3)	(5.60)	16.13	(0.10)	5.65	1.18	n/a	Small Value
MS	Columbia Variable Portfolio - Balanced Fund (Class 3) (Previously RiverSource® VP - Balanced Fund (Class 3))	1.17	11.35	(0.79)	2.13	0.82	n/a	Moderate Allocation
MS	Columbia Variable Portfolio - Cash Management Fund (Class 3) (Previously RiverSource® VP - Cash)	(1.20)	(1.15)	0.22	0.45	0.58	n/a	Money Market Taxable
MS	Columbia Variable Portfolio - Diversified Bond Fund (Class 3) (Previously RiverSource® VP - Diversified Bond Fund (Class 3))	5.41	8.45	4.18	3.57	0.70	n/a	Intermediate-Term Bond
MS	Columbia Variable Portfolio - Diversified Equity Income Fund (Class 3) (Previously RiverSource® VP - Diversified Equity Income Fund (Class 3))	(6.14)	10.91	(3.05)	4.01	0.83	n/a	Large Value
MS	Columbia Variable Portfolio - Global Bond Fund (Class 3) (Previously RiverSource® VP - Global Bond Fund (Class 3))	3.54	6.27	4.66	5.54	0.86	n/a	World Bond
MS	Columbia Variable Portfolio - Global Inflation Protected Securities Fund (Class 3) (Previously RiverSource® VP - Global Inflation Protected Securities Fund (Class 3))	8.72	5.70	4.50		0.70	n/a	Inflation-Protected Bond
MS	Columbia Variable Portfolio - Large Cap Growth Fund (Class 3) (Previously Seligman VP - Growth Fund (Class 3))	(4.38)	14.43	(3.45)	(0.73)	0.89	n/a	Large Growth
MS	Columbia Variable Portfolio - High Yield Bond Fund (Class 3) (Previously RiverSource® VP - High Yield Bond Fund (Class 3))	4.42	21.36	5.87	6.56	0.88	n/a	High Yield Bond
MS	Columbia Variable Portfolio - Income Opportunities Fund (Class 3) (Previously RiverSource® VP - Income Opportunities Fund (Class 3))	5.00	18.17	6.07		0.83	n/a	High Yield Bond

MS	Columbia Variable Portfolio – Dynamic Equity Fund (Class 3) (Previously RiverSource® VP - Dynamic Equity Fund (Class 3))	3.98	13.93	(2.98)	0.56	0.87	n/a	Large Blend
MS	Columbia Variable Portfolio – Select Large-Cap Value Fund (Class 3) (Previously Seligman VP - Large Cap Value Fund (Class 3))	(2.87)	12.96	(3.24)		0.95	n/a	Large Value
MS	Columbia Variable Portfolio – Mid Cap Growth Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Growth Fund (Class 3))	(16.08)	19.13	0.70	2.16	1.05	n/a	Mid-Cap Growth
MS	Columbia Variable Portfolio – Mid Cap Value Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Value Fund (Class 3))	(9.59)	15.08	(2.06)		1.02	n/a	Mid-Cap Value
MS	Columbia Variable Portfolio – S&P 500 Index Fund (Class 3) (Previously RiverSource® VP - S&P 500 Fund (Class 3))	0.41	12.31	(1.79)	1.25	0.47	n/a	Large Blend
MS	Columbia Variable Portfolio – Short Duration U.S. Government Fund (Class 3) (Previously RiverSource® VP - Short Duration U.S. Government Fund (Class 3))	0.16	2.05	1.25	1.37	0.65	n/a	Short Government
MS	Columbia Variable Portfolio – Select Smaller-Cap Value Fund (Class 3) (Previously Seligman VP - Smaller-Cap Value Fund (Class 3))	(9.60)	16.09	(2.12)	3.72	1.08	n/a	Small Blend
MS	Columbia Variable Portfolio – Emerging Markets Opportunity Fund (Class 3) (Previously Threadneedle® VP - Emerging Markets Fund (Class 3))	(21.96)	16.67	(0.17)	10.67	1.48	n/a	Diversified Emerging Markets
MS	Columbia Variable Portfolio – International Opportunity Fund (Class 3) (Previously Threadneedle® VP - International Opportunity Fund (Class 3))	(13.46)	7.06	(4.27)	2.79	1.12	n/a	Foreign Large Blend
MS	Invesco Van Kampen V.I. Comstock Fund, Series II Shares	(3.27)	11.95	(3.00)	1.92	0.87	n/a	Large Value
MS	Morgan Stanley UIF Global Real Estate Portfolio, Class II Shares	(11.22)	14.45	(5.71)		1.63	n/a	Specialty-Real Estate
MS	Morgan Stanley UIF Mid Cap Growth Portfolio, Class II Shares	(8.28)	23.07	3.48	5.38	1.41	n/a	Mid-Cap Growth
MS	VP - Aggressive Portfolio (Class 2)	(4.25)	---	---	---	1.09	n/a	Aggressive Allocation
MS	VP - Conservative Portfolio (Class 2)	2.00	---	---	---	0.92	n/a	Conservative Allocation
MS	VP - Moderate Portfolio (Class 2)	(0.92)	---	---	---	1.02	n/a	Moderate Allocation
MS	VP - Moderately Aggressive Portfolio (Class 2)	(2.60)	---	---	---	1.06	n/a	Moderate Allocation
MS	VP - Moderately Conservative Portfolio (Class 2)	0.64	---	---	---	0.96	n/a	Conservative Allocation
MS	Wanger International	(15.64)	15.51	(0.98)	9.59	1.04	n/a	Foreign Small/Mid Growth
MS	Wanger USA	(4.64)	17.77	0.27	4.91	0.97	n/a	Small Growth
MS	Wells Fargo Advantage Index Asset Allocation Fund - Class 2	5.22	10.35	0.01	2.58	1.00	n/a	Moderate Allocation
MS	Wells Fargo Advantage VT International Equity Fund - Class 2	(13.95)	4.16	(5.86)	3.26	0.95	n/a	Foreign Large Blend
MS	Wells Fargo Advantage VT Opportunity Fund - Class 2	(6.64)	18.56	0.77	3.39	1.08	n/a	Mid-Cap Blend
MS	Wells Fargo Advantage VT Small Cap Growth Fund - Class 2	(5.73)	21.21	3.00	3.60	1.20	n/a	Small Growth
RAVA Select Surrender Fee: 7% in years 1 - 3; thereafter 0%								
Annual Fee \$30 - RAVA Select contract only: Fee waived for accounts over \$50,000								
M - Mortality & Expense Risk 1% on variable account values								
S - Annual risk charge applies; surrender charge may apply								
As of October 1, 2005, the RiverSource brand replaced "American Express" and "AXP" in the name of the American Express VP Funds								
As of January 1, 2007, IDS Life Insurance Company changed its name to RiverSource Life Insurance Company								

RiverSource Combination Retirement Annuity Select (not available to new participants)								
Fixed Investment new money rate is 3.00% as of 12/31/2011								
	FUND	1 YR	3 YR	5 YR	10 YR	EXPENSE RATIO %	REDEMPTION CHARGE	FUND TYPE
MS	AllianceBernstein VP Growth & Income Portfolio (Class B)	5.02	11.80	(3.16)	1.26	0.88	n/a	Large Value
MS	Columbia Variable Portfolio – Balanced Fund (Class 3) (Previously RiverSource® VP - Balanced Fund (Class 3))	1.37	11.58	(0.59)	2.34	0.82	n/a	Moderate Allocation
MS	Columbia Variable Portfolio – Cash Management Fund (Class 3) (Previously RiverSource® VP - Cash (Class 3))	(0.98)	(0.93)	0.43	0.65	0.58	n/a	Money Market Taxable
MS	Columbia Variable Portfolio – Diversified Bond Fund (Class 3)	5.63	8.67	4.39	3.78	0.70	n/a	Intermediate-Term Bond
MS	Columbia Variable Portfolio – Diversified Equity Income Fund (Class 3) (Previously RiverSource® VP - Fund (Class 3))	(5.95)	11.14	(2.85)	4.22	0.83	n/a	Large Value
MS	Columbia Variable Portfolio – Global Bond Fund (Class 3) (Previously RiverSource® VP - Global Bond Fund (Class 3))	3.75	6.48	4.87	5.75	0.86	n/a	World Bond
MS	Columbia Variable Portfolio – Large Cap Growth Fund (Class 3)	(4.18)	14.66	(3.25)	(0.55)	0.89	n/a	Large Growth
MS	Columbia Variable Portfolio – High Yield Bond Fund (Class 3)	4.63	21.61	6.08	6.74	0.88	n/a	High Yield Bond
MS	Columbia Variable Portfolio – Dynamic Equity Fund (Class 3) (Previously RiverSource® VP - Dynamic Equity Fund (Class 3))	4.19	14.16	(2.79)	0.76	0.87	n/a	Large Blend
MS	Columbia Variable Portfolio – Mid Cap Growth Opportunity Fund (Class 3) (Previously RiverSource® VP - Mid Cap Growth Fund (Class 3))	(15.91)	19.37	0.90	2.36	1.05	n/a	Mid-Cap Growth
MS	Columbia Variable Portfolio – International Opportunity Fund (Class 3) (Previously Threadneedle® VP - International Opportunity Fund (Class 3))	(13.28)	7.28	(4.07)	2.99	1.12	n/a	Foreign Large Blend
MS	Wells Fargo Advantage VT Small Cap Growth Fund - Class 2	(5.54)	21.46	3.20	3.80	1.20	n/a	Small Growth
Combination Retirement Annuity Select Surrender Fee: 7% in years 1-3; declining to 0% in year 9								
Annual Fee \$30 - CRA Select contract								
M - Mortality & Expense Risk 1% on variable account values								
S - Annual risk charge applies; surrender charge may apply								
As of October 1, 2005, the RiverSource brand replaced "American Express" and "AXP" in the name of the American Express VP Funds								
As of January 1, 2007, IDS Life Insurance Company changed its name to RiverSource Life Insurance Company								