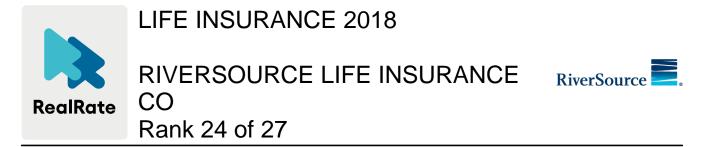




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The relative strengths and weaknesses of RIVERSOURCE LIFE INSURANCE CO are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.2%, being 9.9% points below the market average of 12%.

Input Variable	Value in 1000 USD
Benefits	1,895,000
Debt Securities, Available-for-sale	22,155,000
Insurance Commissions and Fees	1,927,000
Liability for Future Policy Benefit	0
Mortgage Loans on Real Estate, Net	2,619,000
Net Investment Income	1,011,000
Other Assets	13,106,000
Other Compr. Net Income	-1,000
Other Expenses	1,168,000
Other Liabilities	34,052,000
Other Net Income	0
Other Revenues	456,000
Premiums Earned, Net	410,000
Separate Account, Assets	82,560,000
Separate Account, Liability	82,560,000

Output Variable	Value in 1000 USD
Liabilities	116,612,000
Assets	120,440,000
Expenses	3,063,000
Revenues	3,804,000
Stockholders Equity	3,828,000
Net Income	741,000
Comprehensive Net Income	740,000
Economic Capital Ratio	2.2%

