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STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

Department of Business Regulation
INSURANCE DIVISION
1511 Pontiac Avenue, Bldg. 69-2
Cranston, RI 02920
Telephone No. (401) 462-9520
www.dbr.state.ri.us

FAX (401) 462-9602
TTY No. 711

July 20, 2010

Roger J. Karg, VP RiverSource Compliance
1818 Ameriprise Financial Center
Ameriprise Financial Center
Minneapolis, MN 55474

Dear Mr. Karg:

The target examination of RiverSource Life Insurance Company, NAIC company code 65005, for the period January 1, 2007 through December 31, 2008 is now complete. The areas of review were suitability of individual annuity contracts in order to assess compliance with R. I. Insurance Regulation 12 and replacement of individual life policies and annuity contracts in accordance with R. I. Insurance Regulation 29.

There were a total of four findings for these areas of review, which is below our error tolerance threshold, therefore deemed to be reasonable. I am issuing this letter in lieu of an Examination Report and closing the examination.

Thank you for your assistance and compliance with my requests for information. If you should have any questions you can contact me at 401-462-9628.

Sincerely,

Dorothy E. Wendoloski, CFE
Senior Insurance Examiner

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