

Type of Investment	Fund Name, Alphabetical by Type of Investment	Investment Fund Expenses		Total Fee Calculation (A+B=C)		
		Fund Expenses	Expense Waiver	A. Total Fund Expenses	B. Account Fees*	C. Total Fees
Multi-Asset	AB VPS Dynamic Asset Allocation B	1.07%	(0.01%)	1.06%	0.60%	1.66%
Multi-Asset	BlackRock Global Allocation V.I. III	1.15%	(0.14%)	1.01%	0.60%	1.61%
Multi-Asset	Columbia VP Balanced 3	0.91%	0.00%	0.91%	0.60%	1.51%
Multi-Asset	Columbia VP Diversified Absolute Ret 2	2.47%	(0.04%)	2.43%	0.60%	3.03%
Multi-Asset	DWS Alternative Asset Allocation VIP B	1.77%	(0.62%)	1.15%	0.60%	1.75%
Multi-Asset	Franklin Income VIP 2	0.74%	(0.02%)	0.72%	0.60%	1.32%
Multi-Asset	Franklin Mutual Shares VIP 2	0.97%	0.00%	0.97%	0.60%	1.57%
Multi-Asset	Goldman Sachs VIT Multi-Strat Alts Adv	2.76%	(1.31%)	1.45%	0.60%	2.05%
Multi-Asset	Invesco VI Balanced-Risk Allocation II	1.51%	(0.46%)	1.05%	0.60%	1.65%
Multi-Asset	Ivy VIP Asset Strategy II	1.03%	0.00%	1.03%	0.60%	1.63%
Multi-Asset	Janus Henderson VIT Balanced Svc	0.88%	0.00%	0.88%	0.60%	1.48%
Multi-Asset	Lazard Ret Global Dyn Multi Asst Svc	1.17%	(0.12%)	1.05%	0.60%	1.65%
Multi-Asset	Neuberger Berman AMT US EqIdxPtWrtStrt S	2.60%	(1.54%)	1.06%	0.60%	1.66%
Multi-Asset	PIMCO VIT All Asset Adv	1.665%	(0.12%)	1.55%	0.60%	2.145%
Multi-Asset	PIMCO VIT Gbl Multi-Asst Mgd Allc Adv	1.47%	(0.15%)	1.32%	0.60%	1.92%
Multi-Asset	VP Aggressive Portfolio 2	1.07%	0.00%	1.07%	0.60%	1.67%
Multi-Asset	VP Conservative Portfolio 2	0.94%	0.00%	0.94%	0.60%	1.54%
Multi-Asset	VP Managed Risk 2	1.17%	(0.07%)	1.10%	0.60%	1.70%
Multi-Asset	VP Managed Risk US 2	1.21%	(0.11%)	1.10%	0.60%	1.70%
Multi-Asset	VP Managed Volatility Conservative 2	0.97%	0.00%	0.97%	0.60%	1.57%
Multi-Asset	VP Managed Volatility Conservative Gr 2	0.99%	0.00%	0.99%	0.60%	1.59%
Multi-Asset	VP Managed Volatility Growth 2	1.03%	0.00%	1.03%	0.60%	1.63%
Multi-Asset	VP Managed Volatility Moderate Growth 2	0.99%	0.00%	0.99%	0.60%	1.59%
Multi-Asset	VP Moderate Portfolio 2	1.00%	0.00%	1.00%	0.60%	1.60%
Multi-Asset	VP Moderately Aggressive 2	1.04%	0.00%	1.04%	0.60%	1.64%
Multi-Asset	VP Moderately Conservative 2	0.96%	0.00%	0.96%	0.60%	1.56%
Multi-Asset	VP US Flexible Conservative Growth 2	1.05%	0.00%	1.05%	0.60%	1.65%
Multi-Asset	VP US Flexible Growth 2	0.96%	0.00%	0.96%	0.60%	1.56%
Multi-Asset	VP US Flexible Moderate Growth 2	0.96%	0.00%	0.96%	0.60%	1.56%
Bonds	Columbia VP Emerging Markets Bond 2	1.02%	0.00%	1.02%	0.60%	1.62%
Bonds	Columbia VP Global Strategic Income 2	1.09%	(0.26%)	0.83%	0.60%	1.43%
Bonds	Columbia VP High Yield Bond 2	1.01%	(0.09%)	0.92%	0.60%	1.52%

Bonds	Columbia VP Income Opportunities 2	0.99%	(0.07%)	0.92%	0.60%	1.52%
Bonds	Columbia VP Intermediate Bond 2	0.74%	0.00%	0.74%	0.60%	1.34%
Bonds	Columbia VP Limited Duration Credit 2	0.75%	(0.01%)	0.74%	0.60%	1.34%
Bonds	Columbia VP Long Government/Credit Bd 2	0.76%	0.00%	0.76%	0.60%	1.36%
Bonds	Columbia VP Strategic Income 2	1.02%	(0.08%)	0.94%	0.60%	1.54%
Bonds	Columbia VP US Government Mortgage 2	0.71%	0.00%	0.71%	0.60%	1.31%
Bonds	CTIVP American Century Diversified Bd 2	0.73%	0.00%	0.73%	0.60%	1.33%
Bonds	CTIVP BR Glb Inflation-Protected Scs 2	0.95%	(0.10%)	0.85%	0.60%	1.45%
Bonds	CTIVP TCW Core Plus Bond 2	0.74%	0.00%	0.74%	0.60%	1.34%
Bonds	CTIVP Wells Fargo Short Duration Govt 2	0.69%	0.00%	0.69%	0.60%	1.29%
Bonds	Fidelity® VIP Strategic Income Service 2	0.92%	0.00%	0.92%	0.60%	1.52%
Bonds	Invesco Oppenheimer VI Gbl Strat Inc II	1.15%	(0.07%)	1.08%	0.60%	1.68%
Bonds	Janus Henderson VIT Flexible Bond Svc	0.86%	0.00%	0.86%	0.60%	1.46%
Bonds	Templeton Global Bond VIP 2	0.90%	(0.11%)	0.79%	0.60%	1.39%
Bonds	VP Partners Core Bond 2	0.74%	0.00%	0.74%	0.60%	1.34%
Bonds	Western Asset Variable Gbl Hi Yld Bd II	1.12%	0.00%	1.12%	0.60%	1.72%
Stocks	AB VPS Large Cap Growth B	0.93%	0.00%	0.93%	0.60%	1.53%
Stocks	American Century VP Value II	1.12%	(0.22%)	0.90%	0.60%	1.50%
Stocks	Columbia VP Contrarian Core 2	0.96%	(0.02%)	0.94%	0.60%	1.54%
Stocks	Columbia VP Disciplined Core 2	0.91%	0.00%	0.91%	0.60%	1.51%
Stocks	Columbia VP Dividend Opportunity 2	0.99%	0.00%	0.99%	0.60%	1.59%
Stocks	Columbia VP Emerging Markets 2	1.46%	(0.07%)	1.39%	0.60%	1.99%
Stocks	Columbia VP Large Cap Growth 2	0.99%	0.00%	0.99%	0.60%	1.59%
Stocks	Columbia VP Large Cap Index 3	0.41%	0.00%	0.41%	0.60%	1.01%
Stocks	Columbia VP Mid Cap Growth 2	1.14%	(0.16%)	0.98%	0.60%	1.58%
Stocks	Columbia VP Overseas Core 2	1.14%	0.00%	1.14%	0.60%	1.74%
Stocks	Columbia VP Select Large Cap Value 2	0.98%	0.00%	0.98%	0.60%	1.58%
Stocks	Columbia VP Select Mid Cap Value 2	1.14%	(0.08%)	1.06%	0.60%	1.66%
Stocks	Columbia VP Select Small Cap Value 2	1.30%	0.00%	1.30%	0.60%	1.90%
Stocks	Columbia VP US Equities 2	1.11%	0.00%	1.11%	0.60%	1.71%
Stocks	CTIVP AQR International Core Equity 2	1.05%	0.00%	1.05%	0.60%	1.65%
Stocks	CTIVP DFA International Value 2	1.13%	0.00%	1.13%	0.60%	1.73%
Stocks	CTIVP Lazard International Eq Advtg 2	1.04%	0.00%	1.04%	0.60%	1.64%
Stocks	CTIVP Loomis Sayles Growth 2	0.95%	0.00%	0.95%	0.60%	1.55%
Stocks	CTIVP Los Angeles Capital Large Cap Gr 2	0.94%	0.00%	0.94%	0.60%	1.54%
Stocks	CTIVP MFS Value 2	0.94%	0.00%	0.94%	0.60%	1.54%
Stocks	CTIVP Morgan Stanley Advantage 2	0.92%	0.00%	0.92%	0.60%	1.52%

Stocks	CTIVP T. Rowe Price Large Cap Value 2	0.92%	0.00%	0.92%	0.60%	1.52%
Stocks	CTIVP Victory Sycamore Established Val 2	1.04%	0.00%	1.04%	0.60%	1.64%
Stocks	CTIVP Westfield Mid Cap Growth 2	1.09%	0.00%	1.09%	0.60%	1.69%
Stocks	CTIVP® – William Blair Intl Ldrs Fd 2	1.14%	0.00%	1.14%	0.60%	1.74%
Stocks	Fidelity® VIP Contrafund Service 2	0.87%	0.00%	0.87%	0.60%	1.47%
Stocks	Fidelity® VIP Mid Cap Service 2	0.87%	0.00%	0.87%	0.60%	1.47%
Stocks	Franklin Small Cap Value VIP 2	0.92%	(0.01%)	0.91%	0.60%	1.51%
Stocks	Invesco Oppenheimer VI Global II	1.03%	0.00%	1.03%	0.60%	1.63%
Stocks	Invesco Oppenheimer VI Mn Strt Sm Cp II	1.08%	(0.03%)	1.05%	0.60%	1.65%
Stocks	Janus Henderson VIT Research Svc	0.83%	0.00%	0.83%	0.60%	1.43%
Stocks	Morgan Stanley VIF Discovery II	1.40%	(0.35%)	1.05%	0.60%	1.65%
Stocks	Neuberger Berman AMT Sustainable Eq S	1.20%	(0.02%)	1.18%	0.60%	1.78%
Stocks	Variable Portfolio – Partners Core Eq 2	0.95%	(0.01%)	0.94%	0.60%	1.54%
Stocks	VP Columbia Wanger Intl Equities 2	1.44%	(0.11%)	1.33%	0.60%	1.93%
Stocks	VP Partners Small Cap Growth 2	1.12%	0.00%	1.12%	0.60%	1.72%
Stocks	VP Partners Small Cap Value 2	1.13%	0.00%	1.13%	0.60%	1.73%
Stocks	Wells Fargo VT Opportunity 2	1.09%	(0.09%)	1.00%	0.60%	1.60%
Stocks	Wells Fargo VT Small Cap Growth 2	1.18%	0.00%	1.18%	0.60%	1.78%
Specialty	ALPS/Alerian Energy Infrastructure III	1.34%	(0.04%)	1.30%	0.60%	1.90%
Specialty	Columbia VP Commodity Strategy 2	0.91%	0.00%	0.91%	0.60%	1.51%
Specialty	CTIVP AQR Managed Futures Strategy 2	1.40%	0.00%	1.40%	0.60%	2.00%
Specialty	CTIVP CenterSquare Real Estate 2	1.02%	0.00%	1.02%	0.60%	1.62%
Specialty	MFS® VIT Utilities Series Service	1.03%	0.00%	1.03%	0.60%	1.63%
Specialty	VanEck VIP Global Gold S	2.18%	(0.73%)	1.45%	0.60%	2.05%
Money Market	Columbia VP Government Money Market 2					

[How Fees and Expenses Affect Your Investment Portfolio](#)

* The RiverSource Retirement Group Annuity I includes a 0.60% Mortality and Expense Risk (M&E) Fee. The M&E Fee is in addition to the subaccount fund fees and expenses listed above. Please contact Keeling Wealth Advisors for more details.