

FUND DESCRIPTION**Asset Class**

Target-Date Fund

Investment Category

2041 – 2045

Objective

Capital appreciation until migration, and thereafter capital appreciation consistent with a strategy of decreasing emphasis on capital appreciation and steadily increasing emphasis on capital preservation and current income as 2045 approaches.

Strategy

The Fund invests in a diversified portfolio of Exchange-Traded Funds ("ETFs"), maintaining approximately its initial allocation until 2026. Once migration of assets begins in 2026, the Fund's goal is steadily decreasing emphasis on capital appreciation and steadily increasing emphasis on capital preservation and current income as 2045 approaches. The Fund's asset allocation among domestic/international equities and fixed income is suggested by the *Seligman Time Horizon Matrix*[®] strategy, the investment manager's ongoing, proprietary research into the nature of risk over time.

PORTFOLIO MANAGEMENT

	YEARS IN	
	FIRM	IND.
Charles Kadlec	24	31

FUND DETAILS

	Inception Date	
Class A	10/2/2006	
Class C	10/2/2006	
	Ticker	Cusip
Class A	STQAX	81634T779
Class C	STQCX	81634T753

TOTAL NET ASSETS

Fund Net Assets (\$M) 3.5

COMPARATIVE INDEX**Equity:** S&P 500 Index**Fixed:** Barclays Capital U.S.

Aggregate Bond Index

Cash: Citigroup 3-Month U.S.

Treasury Bill Index

Total Fund: Dow Jones Target 2045 Index**FUND PERFORMANCE (%)**

Without Sales Charges	1-year	Since Inception	Maximum Sales Charge	Maximum CDSC	* Expense Ratio Gross	** Expense Ratio Net
	Class A	-40.44	-16.53	—	—	3.09
Class C	-40.93	-17.13	—	—	3.79	1.97
With Sales Charges						
Class A	-43.87	-18.47	5.75	—	3.09	1.22
Class C	-41.50	-17.13	—	1.00	3.79	1.97

The performance information shown represents past performance and is not a guarantee of future results. The investment return and principal value of your investment will fluctuate so that your shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information shown. You may obtain performance information current to the most recent month-end by visiting riversource.com/investments.

*Fund expense ratios are calculated based on the Fund's average net assets during the Fund's most recently completed fiscal year, adjusted for the change in the Fund's transfer agent, and have not been adjusted for current asset levels, including any decrease in assets, which, if adjusted, would result in expense ratios higher than are expressed herein. Any fee waivers/expense caps would limit the impact that any decrease in assets will have on net expense ratios in the current fiscal year.

**Through at least January 31, 2015, the Manager has contractually agreed to waive its management fee and/or to reimburse the Fund's expenses to the extent that the Fund's "other expenses" (i.e., those expenses other than management fees, 12b-1 fees, interest on borrowings, and extraordinary expenses, including litigation expenses) exceed 0.23% per annum of the Fund's average daily net assets. For the year ended September 30, 2008, Seligman, as the predecessor investment manager, also voluntarily reimbursed certain additional class-specific expenses. Such reimbursement is not reflected above.

An investor in the Fund will indirectly bear the operating expenses of the ETFs in which the Fund invests. The total expenses borne by an investor in the Fund will be higher than if he or she invested directly in the ETFs, and the returns may therefore be lower.

CALENDAR YEAR RETURNS (%)

Class A without sales charges

	2008	2007
Seligman TargETFund 2045	-38.85	5.94

NOT FDIC INSURED	MAY LOSE VALUE
NO BANK GUARANTEE	

EQUITY

PORTFOLIO STATISTICS

	FUND	INDEX
Price-to-Earnings Ratio	10.5	11.1
Price-to-Book Ratio	1.2	1.7
Wtd. Avg. Mkt. Cap (\$B)	20.4	67.2
Number of Holdings	7	500
Fund Fiscal Year End	9/30/09	

MARKET CAPITALIZATION (%)

	FUND	INDEX
\$7.0 Billion & Above	100.00	86.58
\$1.0 Billion – \$7.0 Billion	0.00	13.20
\$0 – \$1.0 Billion	0.00	0.22

FIXED

FIXED INCOME STATISTICS

	FUND
Average Maturity (years)	9.02
Average Credit Quality	AAA

CREDIT QUALITY (%)

	FUND
AAA	80.40
AA	3.70
A	9.10
BBB	6.80

TOTAL FUND

TOP HOLDINGS (%)

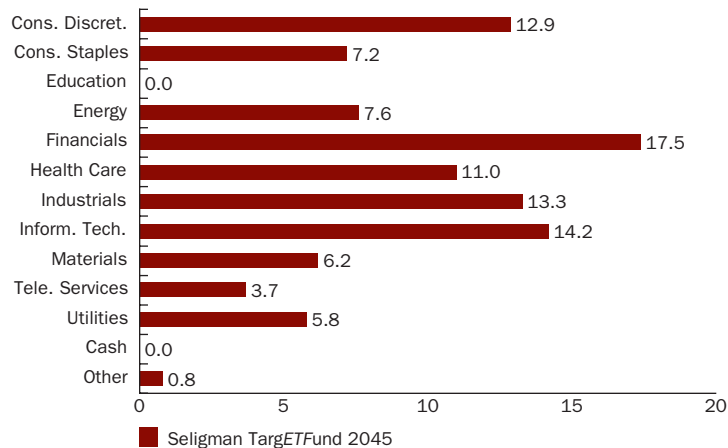
As of 3/31/2009

	FUND
1. iShares Russell 2000 Index Fund	25.52
2. iShares Russell Midcap Index Fund	25.34
3. SPDR Trust Series 1	15.12
4. Vanguard Europe Pacific ETF Fund	10.46
5. Vanguard Emerging Markets ETF Fund	10.34
6. WisdomTree International SmallCap Dividend Fund	10.33
7. Vanguard Total Bond Market ETF Fund	5.05

On November 7, 2008, RiverSource Investments, LLC ("RiverSource Investments") completed its acquisition of J. & W. Seligman & Co. Incorporated. In addition, at a special meeting held during the fourth quarter of 2008, the shareholders of the Fund approved a new investment management services agreement between the Fund and RiverSource Investments. With the completion of the acquisition and the approval of this new agreement by the Fund's shareholders, RiverSource Investments is the new investment manager of the Fund with effect from November 7, 2008.

EQUITY SECTOR ALLOCATION (%)

Subject to change.



DEFINITIONS

Average Credit Quality- is the weighted average of the quality ratings of all bonds held in a portfolio. **Average Maturity-** is a measure of investment risk; it is the weighted average of the maturities, or due dates, of all bonds held in a portfolio not considering other factors. **Credit Quality-** Bond ratings apply to underlying holdings of the Fund and not the Fund itself. Whenever possible, the Standard and Poor's rating is used to determine the credit quality of a security. Standard and Poor's rates the creditworthiness of corporate bonds, with 15 categories ranging from AAA (highest) to D (lowest). Ratings from A to CCC may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. If Standard and Poor's doesn't rate a security, then Moody's rating is used. RiverSource rates a security using an internal rating system when Moody's doesn't provide a rating. **Price-to-Book Ratio-** is a stock's price divided by its book value, and may help determine if it is valued fairly. **Price-to-Earnings Ratio-** is a stock's price divided by after-tax earnings over a trailing 12-month period, which serves as an indicator of value based on earnings.

Holdings are subject to change. The holdings listed should not be considered a recommendation to buy or sell any security listed.

You should consider the investment objectives, risks, charges and expenses of a mutual fund carefully before investing. For a free prospectus, which contains this and other important information about the funds, call 1 (888) 791-3380. Read the prospectus carefully before investing.

Each of the underlying ETFs in which the portfolio invests has its own investment risks, and those risks can affect the value of each portfolio's shares and investments. There are risks associated with fixed income investments, including credit risk, interest rate risk, and prepayment and extension risk. Non-investment grade securities generally have more volatile prices and carry more risk to principal and income than investment grade securities. International investing involves increased risk and volatility due to potential political and economic instability, currency fluctuations, and differences in financial reporting and accounting standards and oversight. Risks are particularly significant in emerging markets. Investments in small- and mid-capitalization companies involve greater risks and volatility than investments in larger, more established companies. See the Fund's prospectus for more information on these and other risks that may be associated with the underlying ETFs.

Not all products and all share classes are available through all firms.

Asset allocation does not assure a profit or protect against loss.

Seligman® mutual funds are part of the RiverSource family of funds, and are distributed by RiverSource Fund Distributors, Inc., Member FINRA, and managed by RiverSource Investments, LLC. RiverSource is part of Ameriprise Financial, Inc. Seligman is an offering brand of RiverSource Investments.