

## Your Privacy Matters

RiverSource Life Insurance Company  
RiverSource Life Insurance Co. of New York

### Information We Collect

We know that you expect us to conduct and process your insurance and annuity business in a manner that is both accurate and efficient. To do so, we gather information about you directly or through our selling agents, such as your name, address, Social Security number, the names of your beneficiaries, and information regarding your health or the health of the insured or annuitant. This information is collected from applications, claim forms or other forms that you provide to us or our selling agents to complete an application, provide service, effect transactions or satisfy certain regulations. We also collect information resulting from your use of our products and services, such as premium remittances, surrenders, withdrawals and contract values.

The notice does not include the collection of personal data from external sources. RiverSource does perform internet searches for applicants and claims, also they order electronic inspections on large cases for properties owned, liens or judgements, and special licenses. They also purchase prescription drug history through vendors.

We are not certain, but cautious that purchased data is used in marketing for RiverSource.

If you have applied for life insurance, we may hire an independent consumer reporting agency to prepare an investigative consumer report giving information about your lifestyle, health history, participation in hazardous hobbies or activities, driving record and other information needed in order to underwrite a policy for you. We may also obtain information from nonprofit organizations that operate as an information exchange for its insurer members. Your insurance application will provide for your written authorization to gather this information.

Our selling agents, whether or not affiliated with us, may have a customer relationship with you and may independently collect information from you. This Privacy Notice does not apply to their independent collection or use of information about you. If you have questions about the information they collect about you, please contact your selling firm or agent directly.

### Information We Disclose

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except in two circumstances. We disclose information to companies, whether or not affiliated with us, that market our products on our behalf or that help us process transactions, service your account or perform other business functions, such as preparing or mailing account statements. We may also disclose information to other third parties, including government agencies, as permitted or required by law to verify your identity, in response to subpoenas, to credit reporting agencies, to insurance industry information bureaus and to fulfill other legal and regulatory obligations.

We will not disclose to affiliated companies or nonaffiliated companies health information we collect or investigative consumer reports we obtain except to underwrite or administer your insurance policy or annuity contract or related claims, as permitted or required by law or as authorized by you.

RiverSource shares with affiliates, such as advisors, 3<sup>rd</sup> party administrators (Genworth), and reinsurers for administration of policies and claims processing.

### Information Security

We restrict access to your personal information to those persons who need to know that information. We maintain physical, electronic and procedural safeguards to protect your information. We maintain agreements with selling firms and other non-affiliated entities that perform services on our behalf to ensure your information is properly safeguarded and only used for the agreed upon purpose.

### Our Affiliates

Our affiliates include companies that provide investment advisory, banking, broker-dealer, insurance and asset management products and services. If you do business with any of our affiliates, you may receive additional privacy notices that provide information and opt-out choices that are applicable only to those accounts.

## How to Review or Correct the Information Collected

Upon your written request, we will provide you with a summary of the information we have collected about you. We will not send you information collected in expectation, or in connection with, any claim, civil or criminal proceeding.

If you feel any information we have in our files is incorrect or incomplete, we will review it. If we agree with you, we will make any necessary corrections, and, upon your request, inform anyone who received such information from us in the past two years. If we do not agree, you may give us a brief statement that we will include with any future disclosures and also send to anyone who received the information from us in the past two years.

Upon your written request, a disclosure will be provided to you regarding information collected and maintained by any insurance information exchange about you (health information may be disclosed to a physician designated by you rather than to you directly). If you believe a consumer reporting agency or any insurance information exchange has incorrect information about you, you can contact the consumer reporting agency or the insurance information exchange directly to seek a correction in accordance with the Fair Credit Reporting Act procedures.

## Customer Identification Program of USA Patriot Act

We are required by law to obtain certain personal information from you, which will be used by us to verify your identity. If you do not provide us with the information, we may not be able to open your account. If we are unable to verify your identity, we reserve the right to close your account or take other steps as we deem reasonable.

### Corporate offices:

RiverSource Life Insurance Company  
829 Ameriprise Financial Center  
Minneapolis, MN 55474

### Service address:

RiverSource Life Insurance Co. of New York  
70122 Ameriprise Financial Center  
Minneapolis, MN 55474

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