

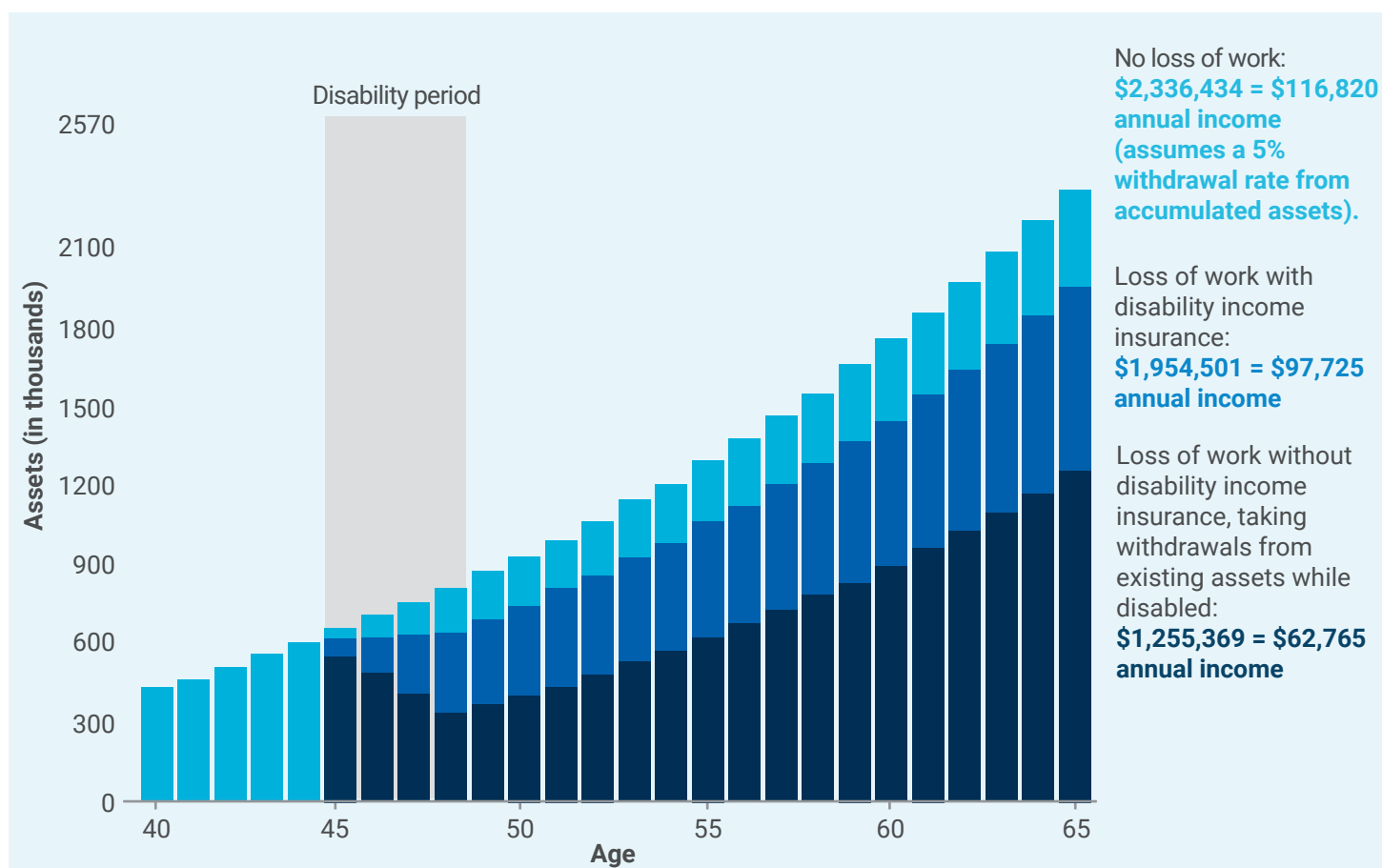
# How disability income insurance can protect your retirement income

An interruption in income due to illness or injury can be devastating – even for your retirement. See how disability income insurance can help protect your retirement income.

The chart below shows the impact having—or not having—disability income insurance has on projected retirement assets and income. It assumes a 65-year old male who at age 40:

- Earns \$150,000 annual income (\$120,000 base salary, \$30,000 bonus)
- Has \$350,000 in qualified plan assets
- Has \$85,000 in cash revenues
- Becomes ill at age 45 and is unable to work for four years

## The disability income insurance difference on retirement income



This is a hypothetical example for illustrative purposes only and assumes the following: a four-year disability during which assets are withdrawn to cover the difference between monthly expenses and the client's current disability insurance coverage benefit amounts; 15% of income was saved for retirement in all years except during the disability; a 5% growth rate on qualified plan and non-qualified assets; an 18% effective tax rate on qualified plan assets and group disability benefits when accessed/received; an 18% tax rate on 75% of the non-qualified assets during the accumulation period and an 18% rate on 25% of the assets when accessed.

Retirement income over 20 years

Without insurance	With insurance
\$1,255,300	\$1,954,500

While none of the following concerns were factored into this example, your financial advisor and other professionals can help you determine which, if any, might be applicable to your situation:

- Medical costs
- Interest charges on the borrowed money
- Tax rate changes
- Inflation
- The ability to return to full-time work
- A re-occurrence of the disability
- Access to your retirement plan

Ask your financial advisor today how you can help protect your retirement income through disability income insurance.

**DISABILITY INCOME INSURANCE**  
NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK, CREDIT UNION OR SAVINGS & LOAN GUARANTEED



RiverSource disability income insurance has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, ask your financial advisor.

Before you purchase disability insurance, be sure to ask your advisor about the policy's features, benefits and fees, and whether it is appropriate for you, based upon your financial situation and objectives.

Applies to policy numbers 30200C-CA, 30203C-CA, 30205C-CA, 30207C-CA, 30208D-CA, and ICC21 116605 with endorsement ICC21 116628.

**Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota, and in New York only, by RiverSource Life Insurance Co. of New York, Albany, New York. Affiliated with Ameriprise Financial Services, LLC.**

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