

# Products at-a-glance

## Features and benefits

This RiverSource® life insurance matrix can help you prepare for your discussions about financial protection with clients. This quick-reference tool lists client profile information, product highlights and identifies appropriate sales strategies. Note: not all products are available in all states and state variations may exist.

| A balance of strategies  |   |   |   |
|--|---|---|---|
| Product  | Client profile  | Product highlights  | Sales strategies  |
| <b>RiverSource Variable Universal Life IV (VUL IV)*</b>                  | <ul style="list-style-type: none"> <li>&gt; Wants permanent protection<sup>1</sup></li> <li>&gt; Wants equity investment opportunities for growth potential of cash value</li> </ul>  | <ul style="list-style-type: none"> <li>&gt; Income-tax-free transfer of assets at death (If structured properly)</li> <li>&gt; Tax-deferred cash value accumulation</li> <li>&gt; No-lapse guarantees — to age 70 or 100</li> <li>&gt; Flexible premium and face amount</li> <li>&gt; Multiple investment options</li> <li>&gt; Automated portfolio rebalancing</li> </ul>        | <ul style="list-style-type: none"> <li>&gt; Survivor needs</li> <li>&gt; Human life value</li> <li>&gt; Retirement income</li> <li>&gt; Income protection</li> <li>&gt; College funding</li> <li>&gt; Capital transfer</li> </ul> |
| <b>RiverSource Variable Universal Life IV-Estate Series (VUL IV-ES)*</b> | <p>Same as above plus:</p> <ul style="list-style-type: none"> <li>&gt; Needs higher face amount</li> </ul>  | <ul style="list-style-type: none"> <li>&gt; Improved COI for \$1 million and \$5 million rate bands</li> <li>&gt; Lower M&amp;E charges</li> <li>&gt; Charitable giving benefit (not available in all states including NY)</li> </ul>   | <ul style="list-style-type: none"> <li>&gt; Estate planning</li> <li>&gt; Business planning</li> <li>&gt; Charitable/legacy planning</li> </ul>   |
| <b>RiverSource Foundations® Universal Life</b>                           | <ul style="list-style-type: none"> <li>&gt; Wants permanent protection<sup>1</sup></li> <li>&gt; Wants fixed returns and stability for cash value growth</li> </ul>   | <ul style="list-style-type: none"> <li>&gt; Income-tax-free transfer of assets at death (If structured properly)</li> <li>&gt; Tax-deferred cash value accumulation</li> <li>&gt; No-lapse guarantee — 10/20 years or lifetime</li> <li>&gt; Flexible premium and face amount</li> <li>&gt; Persistency credit after 10 years or exceeds \$100,000 cumulative premiums</li> </ul> | <ul style="list-style-type: none"> <li>&gt; Survivor needs</li> <li>&gt; Human life value</li> <li>&gt; Retirement income</li> <li>&gt; Capital transfer</li> </ul>   |
| <b>RiverSource Foundations®-Estate Series (ES) Universal Life</b>        | <p>Same as above plus:</p> <ul style="list-style-type: none"> <li>&gt; Needs higher face amount</li> </ul>  | <ul style="list-style-type: none"> <li>&gt; Improved COI for \$1 million and \$5 million rate bands</li> <li>&gt; Higher current interest rate</li> <li>&gt; Charitable giving benefit (not available in NY)</li> </ul>   | <ul style="list-style-type: none"> <li>&gt; Estate planning</li> <li>&gt; Business planning</li> <li>&gt; Charitable/legacy planning</li> </ul>   |
| <b>RiverSource Foundations Protector® Universal Life</b>                 | <ul style="list-style-type: none"> <li>&gt; Wants permanent protection<sup>1</sup></li> <li>&gt; Wants affordable, lifetime guaranteed death benefit</li> <li>&gt; Not concerned about long term cash value growth opportunity</li> </ul> | <ul style="list-style-type: none"> <li>&gt; Income-tax-free transfer of assets at death (If structured properly)</li> <li>&gt; Lifetime no-lapse guarantee</li> <li>&gt; Guaranteed premium</li> </ul>  | <ul style="list-style-type: none"> <li>&gt; Survivor needs</li> <li>&gt; Human life value</li> <li>&gt; Retirement protection</li> <li>&gt; Capital transfer</li> <li>&gt; Pension flexibility</li> </ul>                         |

All guarantees are based on the continued claims-paying ability of the issuing company and on variable insurance do not apply to the performance of the variable subaccounts, which will vary with market conditions.

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## A balance of strategies

| Product  | Client profile  | Product highlights  | Sales strategies   |
|--|---|---|--|
| <b>RiverSource Succession Select® Variable Life*</b>                 | <ul style="list-style-type: none"> <li>&gt; Two clients</li> <li>&gt; Want permanent protection<sup>1</sup></li> <li>&gt; Want to preserve/create estate</li> <li>&gt; Want equity investment opportunities for cash value growth</li> </ul>  | <ul style="list-style-type: none"> <li>&gt; Income-tax-free transfer of assets at second death (If structured properly)</li> <li>&gt; Tax-deferred cash value accumulation</li> <li>&gt; No-lapse guarantee to age 85 or 100</li> <li>&gt; Multiple investment options</li> <li>&gt; .15 policy value credit premiums over \$500,000*</li> </ul>  | <ul style="list-style-type: none"> <li>&gt; Wealth preservation</li> <li>&gt; Legacy planning</li> <li>&gt; Estate maximization</li> <li>&gt; Retirement income</li> </ul> |
| <b>RiverSource Succession Protector® Survivorship Universal Life</b> | <ul style="list-style-type: none"> <li>&gt; Two clients</li> <li>&gt; Want permanent protection<sup>1</sup></li> <li>&gt; Want to efficiently transfer assets at the second death</li> <li>&gt; Want affordable, lifetime guaranteed death benefit<sup>1</sup></li> <li>&gt; Not concerned about long term cash value growth opportunity</li> </ul> | <ul style="list-style-type: none"> <li>&gt; Income-tax-free transfer of assets at second death (If structured properly)</li> <li>&gt; Lifetime no-lapse guarantee</li> <li>&gt; Guaranteed premium</li> </ul>   | <ul style="list-style-type: none"> <li>&gt; Capital transfer</li> <li>&gt; Wealth preservation</li> <li>&gt; Estate maximization</li> </ul>                                |
| <b>RiverSource Term Life 10-, 15-, 20-year term</b>                  | <ul style="list-style-type: none"> <li>&gt; Want temporary protection</li> <li>&gt; Does not want cash value accumulation</li> <li>&gt; Constrained by budget</li> </ul>  | <ul style="list-style-type: none"> <li>&gt; Income-tax-free transfer of assets at death (If structured properly)</li> <li>&gt; Convertible to permanent coverage</li> <li>&gt; Guaranteed premium</li> </ul>  | <ul style="list-style-type: none"> <li>&gt; Human life value</li> <li>&gt; Survivor needs</li> </ul>   |
| <b>RiverSource Income Protection Life (IPL) term**</b>               | <ul style="list-style-type: none"> <li>&gt; Want full income protection until retirement age</li> <li>&gt; Does not want cash value accumulation</li> <li>&gt; Constrained by budget</li> </ul>   | <ul style="list-style-type: none"> <li>&gt; Pays monthly benefit to a pre-selected retirement age</li> <li>&gt; Guaranteed, level premiums</li> <li>&gt; Cost of living adjustment available</li> <li>&gt; For a specified time, convertible to permanent coverage</li> <li>&gt; A 5% discount on RiverSource disability income (DI) insurance premiums is applied when clients purchase both IPL insurance and DI insurance<sup>†</sup></li> </ul> | <ul style="list-style-type: none"> <li>&gt; Human life value</li> <li>&gt; Survivor needs</li> </ul>   |

\* See prospectus for details.

\*\* Total number of monthly benefits payments received decreases over time. This means, assuming no cost of living adjustments, that since the monthly benefit remains level, the total cumulative benefits received will decrease over time. A portion of each monthly benefit payment will be reported as taxable income to the beneficiary. This product is not available in all states, including New York. Cost of living adjustment available for additional cost.

† Restrictions apply. See Bulletin 5583, Income Protection Life insurance on the *AdvisorCompass*® site for details.

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## Riders at-a-glance

| RIDER DESCRIPTION                    | VUL IV and VUL IV-ES | Foundations Protector | Foundations and Foundations-ES | Succession Select | Succession Protector | 10-, 15-, 20- year term | IPL term |
|--------------------------------------|----------------------|-----------------------|--------------------------------|-------------------|----------------------|-------------------------|----------|
| AdvanceSource® Accelerated Benefit** | •                    | •                     | •                              |                   |                      |                         |          |
| WP: Waiver of Premium <sup>3*</sup>  | •                    |                       | •                              |                   |                      | •                       | •        |
| WMD: Waiver of Monthly Deduction*    | •                    |                       | •                              |                   |                      |                         |          |
| ABR: Accelerated Benefit**           | •                    | •                     | •                              |                   |                      |                         |          |
| CIR: Children's Insurance            | •                    |                       | •                              |                   |                      | •                       |          |
| AIBR: Automatic Increase Benefit     | •                    |                       | •                              |                   |                      |                         |          |
| ADB: Accidental Death Benefit        | •                    |                       | •                              |                   |                      | •                       |          |
| 4-year Term Rider                    |                      |                       |                                | •                 | •                    |                         |          |
| Policy Split Rider                   |                      |                       |                                | •                 | •                    |                         |          |
| CGB: Charitable Giving Benefit**     | • -ES                |                       | • -ES                          |                   |                      |                         |          |

Certain riders may not be approved in all states, including New York.

Riders are available for an additional cost.

\* Includes unemployment benefit in most states.

\*\* Not available in all states, including New York.

## Life insurance features

| DESCRIPTION                                     | VUL IV and VUL IV-ES | Foundations Protector | Foundations and Foundations-ES | Succession Select | Succession Protector | 10-, 15-, 20- year term | IPL term |
|---|----------------------|-----------------------|--------------------------------|-------------------|----------------------|-------------------------|----------|
| Temporary protection                            |                      |                       |                                |                   |                      | •                       | •        |
| Lifetime protection                             | •                    | •                     | •                              | •                 | •                    |                         |          |
| Guaranteed lifetime coverage                    |                      | •                     |                                |                   | •                    |                         |          |
| Charitable giving*                              | •                    |                       | •                              |                   |                      |                         |          |
| Variable investment options and a fixed account | •                    |                       |                                | •                 |                      |                         |          |
| Fixed account only                              |                      | •                     | •                              |                   | •                    |                         |          |
| Opportunity for retirement income protection    | •                    | •                     | •                              | •                 |                      | •                       |          |
| Flexible death benefit and premium              | •                    |                       | •                              | •                 |                      |                         |          |
| Tax-deferred accumulation                       | •                    |                       | •                              | •                 |                      |                         |          |
| \$1 and \$5 million rate bands                  | • -ES                |                       | • -ES                          |                   |                      | •                       |          |
| Cost of living adjustment                       |                      |                       |                                |                   |                      |                         | •        |

\* Estate Series (ES) also provides an exclusive Charitable Giving Benefit rider at no extra cost to the client. Charitable Giving Benefit rider not available in all states including New York.

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## Product details

| Permanent protection                            | VUL IV and VUL IV-ES   | Foundations Protector   | Foundations and Foundations-ES  | Succession Select   | Succession Protector  |
|---|--|---|---|---|---|
| <b>No-Lapse Guarantee</b>                       | To later of age 70 or 10 years; to age 100   | Lifetime  | Ages 0-59; 20 years<br>Ages 60+; 10 years;<br>Lifetime  | To later of age 85 or 15 years<br>To age 100  | Lifetime  |
| <b>Rate Bands (Annual Policy Fee)</b>           | \$50,000 <sup>2</sup> (\$90)<br>\$250,000 (\$0)<br>\$1,000,000 <sup>2</sup> (0) -ES<br>\$5,000,000 <sup>2</sup> (0) -ES            | \$25,000 <sup>2</sup> (\$120)<br>\$250,000 (\$120)                | \$25,000 <sup>2</sup> (\$60)<br>\$250,000 (\$0)<br>\$1,000,000 <sup>2</sup> (0) -ES<br>\$5,000,000 <sup>2</sup> (0) -ES | \$100,000 (\$240)   | \$250,000 (\$240)   |
| <b>Issue Ages</b>                               | 0-85   | 20-90   | 0-90  | 15-90 (20-90 in NY)   | 20-90 <sup>†</sup>  |
| <b>Premium Expense Charge</b>                   | 5%<br>(3.5% in NY)   | 10%*<br>(8.5% in NY)  | 5%<br>(3.5% in NY)  | 5%<br>(3.5% in NY)  | 10%<br>(8.5% in NY)   |
| <b>Mortality and Expense Charge</b>             | 0.90% years 1-10<br>0.45% years 11-20<br>0.30% years 21+<br>VUL IV-ES:<br>0.90% years 1-10<br>0.30% years 11-20<br>0.20% years 21+ | N/A   | N/A   | 0.90% years 1-10<br>0.45% years 11+   | N/A   |
| <b>Policy Value Credit</b>                      | None   | None  | 25 basis points after year 10 or upon exceeding \$100k premium**  | 15 basis points beginning in year 2 if sum of premiums paid equals or exceeds \$500,000** | None  |
| <b>Guaranteed Interest Rate (Fixed Account)</b> | 3%   | 3%  | 3%  | 4%  | 3%  |
| <b>Effective Loan Interest Rate</b>             | 5% (years 1-10)<br>3% (years 11+)  | 5% all years  | 5% (years 1-10)<br>3% (years 11+)   | 6% (years 1-10)<br>4% (years 11+)   | 5% all years  |
| <b>Interest Credited on Loan</b>                | 3%   | 3%  | 3%  | 4%  | 3%  |
| <b>Full Surrender Charge</b>                    | Level for the first 5 years, decreasing monthly for next 5 years   | Level for the first 5 years, decreasing monthly through year 20   | Decreasing monthly through year 10  | Level for the first 5 years, decreasing monthly for next 10 years                         | Level for the first 5 years, decreasing monthly through year 20     |
| <b>Partial Surrender Charge</b>                 | Lesser of \$25 or 2% of amount surrendered   | Lesser of \$25 or 2% of surrender amount — may cause NLG to lapse | Lesser of \$25 or 2% of amount surrendered  | Lesser of \$25 or 2% of amount surrendered  | Lesser of \$25 or 2% of amount surrendered — may cause NLG to lapse |

\* Loads and expenses do not affect the lifetime guaranteed death benefit premium.

\*\* See prospectus for full details.

† Only one insured above age 85.

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## Product details

| Temporary protection (term)     | 10-year term   | 15-year term   | 20-year term   | IPL term   |
|---------------------------------|--|--|--|--|
| <b>Rate Bands</b>               | \$25,000<br>\$250,000<br>\$1,000,000<br>\$5,000,000                                  | \$25,000<br>\$250,000<br>\$1,000,000<br>\$5,000,000                                  | \$25,000<br>\$250,000<br>\$1,000,000<br>\$5,000,000                                  | \$500 monthly benefit<br>\$1,500 monthly benefit<br>\$2,500 monthly benefit<br>\$5,000 monthly benefit   |
| <b>Issue Ages</b>               | 20-65<br>(20-60 in NY and NJ)  | 20-65<br>(20-55 in NY)   | 20-60<br>(20-50 in NY)   | IPL to age 60 is available for issue ages 20-50<br>IPL to age 65 is available for issue ages 20-55<br>IPL to age 67 for all non-tobacco classes is available for issue ages 20-55<br>IPL to age 67 for all tobacco classes is available for issue ages 30-55 |
| <b>Annual Policy Fee</b>        | \$60   | \$60   | \$60   | \$60   |
| <b>Renewable</b>                | Until age 95<br>(age 70 in NY)   | Until age 95<br>(age 80 in NY)   | Until age 95<br>(age 80 in NY)   | NA   |
| <b>Premium Guarantee Period</b> | Level for 10 years   | Level for 15 years   | Level for 20 years   | Level to selected age 60, 65 or 67   |
| <b>Convertible</b>              | On or before the earlier of the 10th policy anniversary or age 65 policy anniversary | On or before the earlier of the 15th policy anniversary or age 65 policy anniversary | On or before the earlier of the 20th policy anniversary or age 65 policy anniversary | On or before the earlier of the 10th policy anniversary or age 50 policy anniversary   |
| <b>Benefit Period</b>           | NA   | NA   | NA   | Age 60, 65 or 67   |

For information on sales strategies, contact your Insurance Wholesaler, or call the Insurance Sales Consulting Group at 1 (888) 671-3237, your advisor number, Option 2. Hours are 8 a.m. to 6 p.m. Central time, Monday through Friday.

<sup>1</sup> Keep in mind that excessive withdrawals and loans can reduce the death benefit including any available cash value, and may cause the insurance policy to lapse. It is the policy holder's responsibility to manage their policy values, as underfunding, excessive distributions or poor policy performance may also cause the policy to lapse.

<sup>2</sup> *Foundations* universal life insurance and VUL IV death benefits can be reduced below these minimums after the first policy year.

<sup>3</sup> Certain limitations and state restrictions may apply.

In New York, applies to 39061C with endorsement 138071 for VUL IV, 39090C for *Succession Select* life insurance, 138581 for *Succession Protector* life insurance, 39080D for *Foundations* universal life insurance, 139056A for *Foundations Protector* universal life insurance and 39480A/138021/138022 for 10-, 15-, 20-year term, and 138780 for IPL term life insurance. Also applies to rider number 138074, 138058, 138781, 139013, 39200, 138059, 138061, 39461, 39590, 39204, 38965, 39972, 38170, 38175C.

Before the client purchases, be sure to explain the life insurance policy's features, benefits, risks, and fees, to help the client determine if the life insurance is appropriate for him or her, based upon his or her financial situation and objectives. Variable life insurance is a complex investment vehicle that is subject to market risk, including the potential loss of principal invested.

Accessing policy cash value through loans and surrenders may cause a permanent reduction of policy cash values and death benefit and negate any guarantees against lapse. The amount clients can borrow or surrender will be affected by the surrender charges applicable to the policy. Loans may be subject interest charges. Although loans are generally not taxable, there may be tax consequences if the policy lapses or is surrendered with a loan (even as part of a 1035 exchange). It is possible that the amount of taxable income generated at the lapse or surrender of a policy with a loan may exceed the actual amount of cash received. Surrenders are generally taxable to the extent they exceed basis in the policy. If the policy is a modified endowment contract (MEC), pre-death distributions, including loans, from the policy are taxed on an income-first basis, and there may also be a 10% federal income tax penalty for distributions prior to age 59 ½.



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The following information amends certain information contained in brochures 200386-12 N and 200386-12-1 A if the new RiverSource® term life insurance is approved in your state.

## A balance of strategies

| Product   | Client profile  | Product highlights  | Sales strategies   |
|---|---|---|--|
| <b>RiverSource</b><br><b>Term Life</b><br><b>10-, 15-, 20-year term</b> | <ul style="list-style-type: none"> <li>• Want temporary protection</li> <li>• Does not want cash value accumulation</li> <li>• Constrained by budget</li> </ul> | <ul style="list-style-type: none"> <li>• Income tax-free transfer of assets at death (when properly structured)</li> <li>• Conversion credits available in years two and three</li> <li>• Convertible to lifetime coverage</li> <li>• Guaranteed premium</li> </ul> | <ul style="list-style-type: none"> <li>• Human life value</li> <li>• Survivor needs</li> </ul> |

## Product details

| Temporary protection (term)     | 10-year term   | 15-year term   | 20-year term   |
|---------------------------------|--|--|--|
| <b>Rate Bands</b>               | \$100,000<br>\$250,000<br>\$1,000,000<br>\$5,000,000   | \$100,000<br>\$250,000<br>\$1,000,000<br>\$5,000,000   | \$100,000<br>\$250,000<br>\$1,000,000<br>\$5,000,000   |
| <b>Issue Ages</b>               | 20–65  | 20–65  | 20–60  |
| <b>Annual Policy Fee</b>        | \$60   | \$60   | \$60   |
| <b>Renewable</b>                | Until age 95   | Until age 95   | Until age 95   |
| <b>Premium Guarantee Period</b> | Level for 10 years   | Level for 15 years   | Level for 20 years   |
| <b>Convertible</b>              | <ul style="list-style-type: none"> <li>• Base conversion option is the earlier of the fifth policy anniversary or the insurance age 65 policy anniversary.</li> <li>• The extended conversion period is the earlier of the 10th policy anniversary or the insured age 65 policy anniversary.</li> <li>• Conversion credits may apply in policy years two and three.</li> </ul> | <ul style="list-style-type: none"> <li>• Base conversion option is the earlier of the fifth policy anniversary or the insurance age 65 policy anniversary.</li> <li>• The extended conversion period is the earlier of the 15th policy anniversary or the insured age 65 policy anniversary.</li> <li>• Conversion credits may apply in policy years two and three.</li> </ul> | <ul style="list-style-type: none"> <li>• Base conversion option is the earlier of the fifth policy anniversary or the insurance age 65 policy anniversary.</li> <li>• The extended conversion period is the earlier of the 20th policy anniversary or the insured age 65 policy anniversary.</li> <li>• Conversion credits may apply in policy years two and three.</li> </ul> |
| <b>Benefit Period</b>           | NA   | NA   | NA   |

Check the state approval grid on the *AdvisorCompass*® site to see if the new RiverSource term life insurance is approved in your state.

Before the client purchases, be sure to explain the life insurance policy's features, benefits and fees to help the client determine if the life insurance is appropriate for him or her, based upon his or her financial situation and objectives.

In New York, this information applies to policies ICC11 132371.

Insurance and annuity products are issued by RiverSource Life Insurance Company and in New York, by RiverSource Life Insurance Co. of New York, Albany, New York. Only RiverSource Life Insurance Co. of New York is authorized to sell insurance and annuities in New York.

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