

RiverSource® Income Protection
Disability Income Insurance



Protecting your income



Helping you protect your income and dreams for the future



Your financial priorities change at every life stage. What meets your needs at age 25 is likely different when you reach 55 — just as an oak has different needs as it grows from an acorn to a sapling to a tree. You need protection solutions that fit your evolving needs and priorities, including ensuring a confident retirement. Through life and disability income insurance, you have access to a lifetime of solutions to help you **protect** income, **grow** assets, and **give** to loved ones or charity. If you are in the **protect** and **grow** stages, disability income insurance protection can help you protect your lifestyle with an income tax-free benefit. It can also help ensure you have the resources you need to pursue your dreams.

Your ability to earn an income is one of the most important assets you have. It helps support your current lifestyle and enables you to invest in future goals, such as retirement and college funding. That's why disability income insurance is essential for those who need to protect their income and grow their assets if a long-term illness or injury prevents them from working.

Did you know? In the past 10 minutes, 490 Americans became disabled.¹

¹National Safety Council, Injury Facts, 2010 Edition

Keys to your financial security

When a long-term illness or injury prevents you from working, having the disability income you need can help provide financial assurance and enable you to focus on your recovery and those who matter most to you.

RiverSource disability income insurance offers:

- **An income tax-free monthly benefit**, paid directly to you, that can help you cover your daily expenses, maintain your lifestyle and continue to invest toward your future goals.
- **Coverage for bonuses and commissions** so that you can protect more of your actual earnings, not just your base salary.
- **Coverage when changing jobs or experiencing unemployment**, thereby helping to protect your financial future during uncertain times.



Sarah, age 30, works for a small business and is excited about her recent promotion to administration manager. She enjoys playing a vital role in helping the company run smoothly. She also likes the year-end bonus potential that rewards her for a job well done. As a single professional, she wants to make sure that she can continue to financially support herself if a disabling illness or injury prevents her from working.

Sarah earns \$55,000 a year plus an annual bonus of up to \$10,000. In addition to paying her monthly mortgage and expenses, she contributes to her employer-sponsored 401(k), and her employer matches up to 4% of her salary.

After consulting with her financial advisor, Sarah purchases Enhanced coverage (see next page): a *RiverSource* Income Protection Plan with gradual recovery benefits and Cost of Living Adjustment rider. Based on her total annual income, she qualifies for a \$3,520 monthly benefit. Since she pays her premiums with after-tax dollars, the monthly benefit is income tax-free. Because of limited cash reserves, she selects a shorter, 60-day waiting period. If Sarah experiences a disability, this solution will help her maintain her lifestyle and continue to invest in her future.

This is a hypothetical example to be used for illustrative purposes only.

Not all plans and riders are available in all states.

Convenient coverage options

With *RiverSource* disability income insurance solutions, you can choose among convenient coverage options. Your financial advisor can help you determine what you need to protect, how long to protect it and how to keep your coverage current as your circumstances change.

To simplify your coverage selection you may be able to choose from three predesigned options using our core disability income insurance products with different combinations of solutions: Base coverage, Enhanced coverage and Comprehensive coverage (see coverage options at right). Or, you can customize the coverage that's right for you.



William, age 48, is an architect. His employer-sponsored disability income insurance coverage only insures his \$100,000 salary, leaving more than \$75,000 of his income from bonuses, year-end profit sharing and employer contributions to his 401(k) unprotected.

What's more, the benefit is taxable, because his employer deducts the premiums as a monthly business expense. William and his wife, Tracy, want to ensure that, if William becomes disabled, they have enough disability income insurance to preserve their lifestyle and their ability to continue saving for their children's education and their retirement.

After consulting with their financial advisor, William purchases Comprehensive coverage: a *RiverSource* Income Protection Plus policy with a 90-day waiting period to supplement his existing coverage. In addition to providing an income tax-free monthly benefit of \$5,830 if a disability occurs, the policy will enable him to continue receiving a benefit if he can return to work but cannot perform in his existing occupation because of the disability. His Comprehensive coverage includes options, for an additional cost to his policy, that will help the benefit amount keep pace with increased earnings.

This is a hypothetical example to be used for illustrative purposes only.

Coverage options at-a-glance

Options	Comprehensive coverage	Enhanced coverage	Base coverage
Summary	Our most comprehensive option provides protection of income and 5 years of occupation protection during a disability, gradual recovery benefits and protection for future earnings growth.	Enhanced coverage option provides a benefit when the insured is unable to work in his or her job and is not working elsewhere.	Base coverage provides essential disability income insurance protection, with maximum income and occupation protection for a limited period.
Key benefits	<p>Collect benefits for 5 years if you can't return to your own occupation:</p> <ul style="list-style-type: none"> • After 5 years, continues to pay to age 65 if you are not gainfully employed. • At any time during your disability, if you return to work in any occupation but suffer a loss of income of 20% or more, partial benefits are payable. 	Collect benefits to age 65 if not working or while working in any job while suffering an income loss of 20% or more.	Collect benefits if unable to work in your own job for 2 or 5 years, depending on occupation class.
Cost of Living Adjustment rider Provides annual increases to your monthly benefit amount when you are on a claim.	Included	Included	Not included
Future Purchase Option rider You can annually increase your benefit to help stay in line with your income increases while you are working.	Included	Not included	Not included
Social Benefits rider Provides additional benefit amount until Social Security disability benefits are available. This is included for occupation classes 1A, 2A, 3A and 4A to maximize the monthly benefits.	Included	Included	Included
Base product	Income Protection Plan	Income Protection Plan	Income Protection Plan
Availability	Professional occupation classes, issue ages 18 to 50	Professional occupation classes, issue ages 18 to 50	All occupation classes and issue ages

Look to your future with added confidence

You can gain added financial confidence with *RiverSource* disability income insurance. It offers:

- **Guaranteed coverage up to age 65** as long as premiums are paid on time. Your income remains protected when you are changing jobs or experiencing periods of unemployment. (All guarantees are based on the continued claims-paying ability of the issuing company.)
- What's more, during the period you own your policy, we will not increase the premium, add any restrictive riders or endorsements, or amend or reduce your coverage because you move to a more hazardous occupation.
- **The added benefit of working with a strong, stable, reliable company.** RiverSource Life Insurance Company is built on a heritage of more than 115 years. We're there for you when we're needed most.

Not all plans and riders are available in all states.





Take steps today — for tomorrow

Disability income insurance is an efficient way to help ensure a serious illness or injury does not prevent you from receiving an income or reaching your financial goals.

RiverSource Income Protection disability income insurance and *RiverSource* Income Protection Life term life insurance are part of Income Protection Essentials — an essential combination that protects your family against the loss of income in the event of death or disability. It provides a systematic monthly benefit — ensuring a monthly income stream to help pay for monthly expenses.

Ask your financial advisor today about opportunities to safeguard your income through Income Protection Essentials. Before you purchase, be sure to ask your advisor about the insurance policy's features, benefits and fees, and whether the insurance is appropriate for you, based upon your financial situation and objectives. Start enjoying the added confidence and security that can come with appropriate disability income and life insurance coverage.

The RiverSource Story

Life has many twists and turns and we understand the importance of balancing the need to protect what is important to you while you invest toward your financial goals. RiverSource creates innovative products designed with you and your life in mind. Through a balance of asset and risk management and built on a heritage of 115 years, we work with you and your financial advisor to help grow your assets, manage your income and protect what matters most — today and tomorrow.

Exclusions and limitations.

Not all plans and riders are available in all states.

RiverSource disability income insurance policies have certain exclusions, limitations, provisions for reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and details, talk to an Ameriprise financial advisor.

The availability of all products and options is dependent on age, occupation and state restrictions.

All *RiverSource* disability income insurance products are non-cancellable and guaranteed renewable.

RiverSource* Income Protection and *RiverSource* Income Protection Plus does not cover the following:

- Losses caused by or contributed to by an act of war, declared or undeclared; attempted suicide or self-inflicted injury; commission of or attempt to commit an assault or felony or involvement in an illegal occupation or activity; or any disabilities that occur during a period of incarceration in a penal or correctional institution.
- Normal pregnancy or childbirth. We will pay benefits for loss caused by complications of pregnancy as defined by the policy.

Also, you should be aware of the following provisions:

- Benefit limit for mental/nervous disorders. Benefits — including but not limited to the Waiver of Premium — for disability or loss caused by mental/nervous disorders or substance abuse disorders will be limited to a lifetime maximum of 24 months, regardless of the maximum benefit period shown in the policy. However, we will pay benefits, subject to the maximum benefit period selected, if you are an in-patient in a hospital or institution.
- Benefits will not be provided for more than six monthly benefit periods for the life of the policy while you are outside the United States.*

* These exclusions may vary by state. All exclusions will be disclosed in the policy.



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RiverSource Life Insurance Company cannot guarantee future financial results.

Insurance and annuity products are issued by RiverSource Life Insurance Company, an affiliate of Ameriprise Financial Services, Inc.

This brochure applies to the following policies and their state variations: 30200C, 30203C, 30207C, 30208D and riders 30700C, 30701C, 30712C, 30714C, 30706C, 30707A and 30703A.

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