

Policy Number:

Dear Valued Client:

We are writing to provide you information relevant to your *RiverSource*[®] insurance policy or annuity contract. Many people across the nation are experiencing challenges related to the COVID-19 pandemic. Helping you navigate these unprecedented times is our top priority.

The New Jersey Department of Banking and Insurance has adopted temporary regulations to provide certain protections to policyholders who are in good standing (policy is paid through March 1, 2020) who are able to demonstrate financial hardship as a result of the COVID-19 pandemic. This includes allowing the policyholder to opt for a one-time 90-day grace period on premium due dates, if needed.

Your next steps

We encourage you to continue making premium payments as you are able. If you are experiencing financial hardship due to this pandemic and need assistance, please contact us by May 31– we are here to support you.

Policyholders who opt for a one-time 90-day grace period will still be required to make missed payments and pay future premiums after the grace period expires if they wish to retain coverage. Premiums missed during the grace period may be paid in up to 12 equal installments, if needed.

Questions? We're here to help.

Please contact a RiverSource client service representative at **1-800-862-7919**. Representatives are available Monday through Friday, 7 a.m. to 6 p.m. Central time.

Thank you for choosing RiverSource. We appreciate your business and look forward to continuing to help you meet your financial needs.

Sincerely,



Jay Poor
Vice President – RiverSource Service Operations and Contract Administration
RiverSource Life Insurance Company