

# A guaranteed approach to protecting two lives



All guarantees are based on the continued claims paying ability of RiverSource Insurance Company and RiverSource Insurance Co. of New York (collectively, RiverSource Life).

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Ameriprise Financial  
*Confident Retirement*<sup>®</sup> approach



The Ameriprise Financial *Confident Retirement* approach breaks retirement planning down into doable steps to take the uncertainty out of facing your future. Your financial advisor can offer practical advice and solutions to cover your essential expenses, ensure your lifestyle, **prepare for the unexpected** and **leave a legacy**.

Protecting your loved ones and your legacy are important aspects of financial security and stability. **RiverSource** *Succession Protector* universal life insurance can help you do both, so you can feel more confident today and in retirement.

# Would you like to maximize your hard-earned assets and efficiently transfer them to others after you're gone?

**RiverSource** *Succession Protector* second-to-die universal life insurance offers permanent life insurance protection on **two individuals** with:

## Wealth Maximization

The opportunity to **increase assets** for future generations.

## Lifetime guarantee

As long as the policy premium payments are paid in full and on time, the insurance is **guaranteed for both your lives**.

All guarantees are based on the continued claims-paying ability of the issuing company.

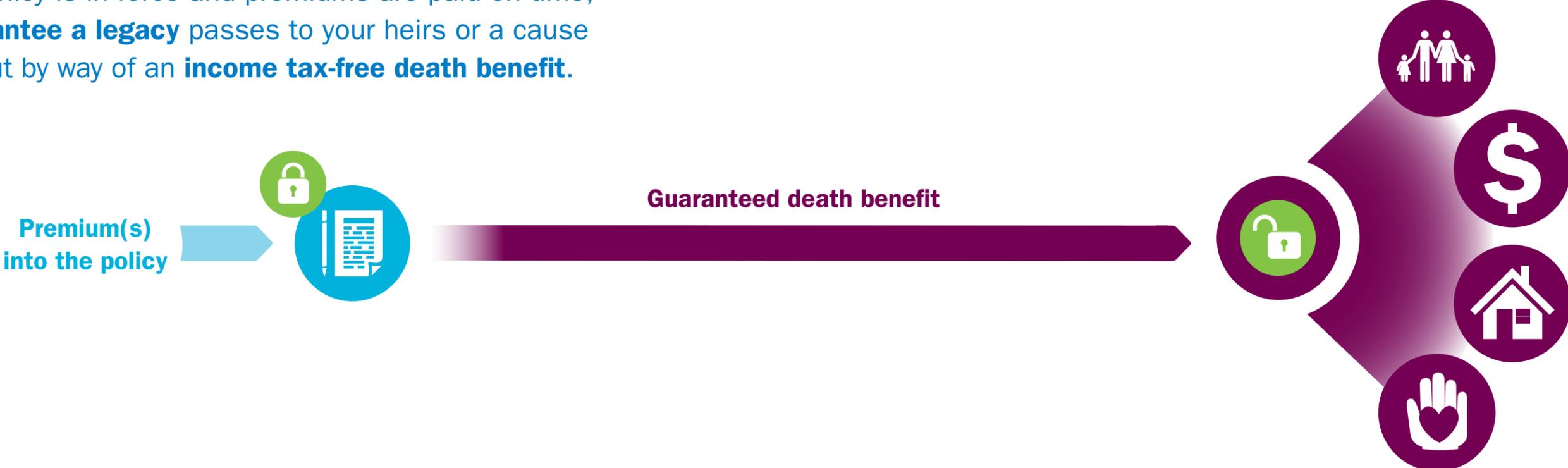
## Tax-favored death benefit

The guaranteed death benefit will pass to loved ones or a special cause **income tax-free**.

Before you purchase *Succession Protector* life insurance, be sure to consider the policy's features, benefits and fees, and whether it's appropriate for you based on your financial situation and objectives.

# Succession Protector — efficiency for two today, with guarantees for tomorrow

With **RiverSource Succession Protector** insurance, you can have **affordable life insurance on two persons** and know that, as long as the policy is in force and premiums are paid on time, you can **guarantee a legacy** passes to your heirs or a cause you care about by way of an **income tax-free death benefit**.



**Policy**

You and your financial advisor determine how much coverage you need based on your goals and financial situation.



**Guarantees**

*Succession Protector's* no-lapse guarantee protects the policy from lapsing even if the cash value of the policy isn't enough to cover the policy costs. The length of this guarantee depends on the amount of premium paid and can be extended to last your lifetime.



**Income tax-free death benefit**

*Succession Protector* offers lifetime insurance coverage. And, as long as your policy has remained in force until the death of the second insured, the guaranteed death benefit will “unlock” and pass income tax-free to your loved ones or to charitable organizations of your choosing.



**Survivorship death benefit**

# Answers to questions you might have

## How your *Succession Protector* policy works

### Is my policy impacted by the market?

No. *Succession Protector* is a fixed interest insurance product, which means the policy value is held in the general account of the insurance company and is, therefore, not affected by market fluctuations.

### When is the policy's benefit paid?

*Succession Protector* universal life insurance insures two lives; that is, the policy benefit passes to the beneficiaries at the death of the last surviving insured. For this reason, *Succession Protector* insurance can be a good solution in situations where benefit payments are required after both insureds have passed away, e.g., to:

- Pay estate settlement expenses
- Offset assets lost to taxes
- Fund a trust for a dependent
- Provide funding for the transfer of a business

### Does my policy accumulate cash value?

While over time your *Succession Protector* policy can accumulate cash value, the policy is designed primarily to provide a lifetime-guaranteed death benefit. If your primary goal is to grow cash value, other permanent life insurance solutions offer greater opportunity.

### How does the lifetime guarantee work?

*Succession Protector* offers a “no lapse” guarantee feature that can be in effect for your entire lifetime: how long the guarantee is in place depends on the level of premium you pay into your policy. You have the flexibility to pay a one-time premium or pay for a specified period of time, such as five or 10 years. All guarantees are based on the continued claims-paying ability of the issuing company and premiums must be paid in full and on time based on the frequency you select: annually, semi-annually, quarterly or monthly. A missed premium, or a reduction in the amount of your premium, will shorten the duration of your no lapse guarantee and could result in policy lapse. Be sure to work with your advisor to design a policy and premium schedule that works for your situation and goals.

## Leveraging other policy benefits

### Can I add riders to this policy?

Yes, two optional riders are available. The first will pay out additional death benefit value during the first four policy years to cover potential tax liabilities you would incur if you, as the policy owner, were to gift the policy, but federal tax law required that your policy's death benefit be retained in your estate for estate tax purposes. The second allows for the policy to be split in the event of divorce; a change in a business; or if certain changes occur in federal estate tax laws.

Riders may require an additional cost and may not be available in all states. Ask your financial advisor for details.

### What happens if I terminate my policy?

If you terminate, or fully surrender, your policy, any policy value that exceeds policy indebtedness, policy costs and surrender charges will be paid to the policy owner and the life insurance coverage ends. If at the time you terminate, there is no cash value in the policy, coverage will end and no policy value will be paid to the policy owner.

*Succession Protector* insurance is available exclusively through Ameriprise financial advisors. Ask your financial advisor how it can help you meet your protection and estate planning goals.

# 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 over 120 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.

In Oregon, this brochure is authorized for use only when accompanied by the Oregon surrender schedule information, item #291595.

This policy offers a No-Lapse Guarantee (NLG) for all issue ages. The NLG protects the policy from lapsing even if the cash surrender value is insufficient to pay the monthly deduction on a monthly date.

The NLG provides that the policy will remain in force as long as the No-Lapse Value (NLV) is positive. The NLG will remain in effect if the NLV less any loan balance is positive on a monthly anniversary. The NLG may be reinstated within one year from its date of lapse if the policy is in force and premiums paid are sufficient to make the NLV positive. If the NLG is not in effect, your policy will lapse if the cash surrender value is less than the amount needed to pay the monthly deduction.

The NLV is only used to determine if the NLG is in effect. It is calculated in similar manner as the policy value, but uses different charges and interest rate assumptions. It is not used in the calculation of the actual policy value or death benefit. It is not available to the policy owner.

The minimum initial premium period is the first policy year. During this period of time, the policy will not lapse even if the cash surrender value is less than the amount needed to pay the monthly deduction if on a monthly date, the sum of all premiums paid, minus any partial surrenders, and minus any indebtedness, equals or exceeds the minimum initial premium times the number of months since the policy date, including the current month. If the minimum initial period terminates and the NLG is not in effect, the policy will remain in force only if the cash surrender value is sufficient to pay the monthly deductions. Although your policy will remain in force, if you pay only the premium needed to keep the minimum initial premium period in effect, you may be foregoing the advantage of building up significant policy value. Deviations in the timing or amount of premium payments, partial surrenders, loans and policy changes may negatively impact the funding level needed to maintain the NLG. If the no-lapse guarantee terminates, you may be required to pay significantly higher premiums than the no-lapse guarantee premium to keep the policy in force.

It is possible that coverage will terminate when either no premiums are paid following the initial premiums, or subsequent premiums are insufficient to continue coverage.

Neither RiverSource Life Insurance Company, nor its affiliates or representatives, offer tax or legal advice. Consult with your tax adviser or attorney regarding your specific situation.



[riversource.com/insurance](http://riversource.com/insurance)

The *Confident Retirement* approach is not a guarantee of future financial results.

This brochure applies to policy 134581, and state variations thereof, with endorsement 132166 (where available, but excluding Massachusetts), and to riders 134583 and 31175C and state variations thereof. In New York, it applies to policy 138581 with endorsement 138746, and to riders 138583 and 38175 C.

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