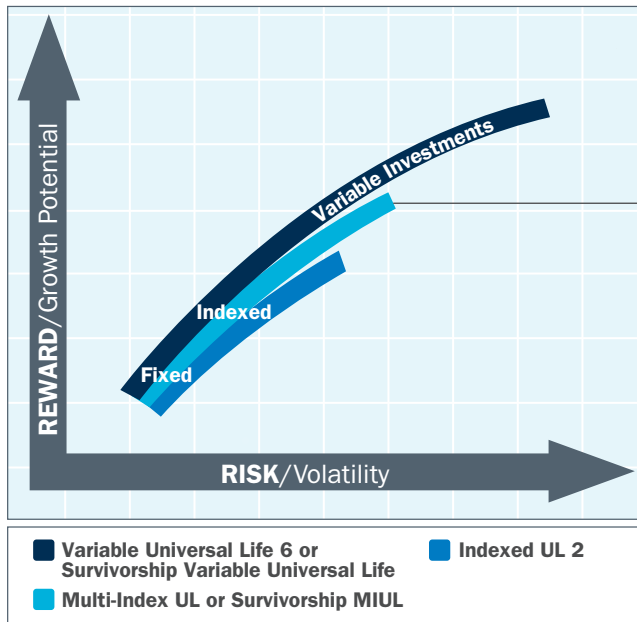


# RiverSource® permanent insurance product selection guide



## Quality permanent life insurance solutions to help meet your financial protection goals

Choosing the right life insurance is an important financial decision. Permanent universal life (UL) insurance offers many options, so you will want to work with your financial advisor to determine the right policy for your situation.



Cash value (CV) growth potential	CV growth method	RiverSource® product(s)
Greatest potential in exchange for market risk.	Market participation	<b>Variable Universal Life (VUL) 6</b> <b>Survivorship Variable Universal Life</b>
Capped potential with downside protection	Indexed account option(s): CV credited with a capped rate based on well-known index/indices performance with guaranteed downside protection	<b>Multi-Index universal life (MIUL) Survivorship MIUL</b> <b>Indexed universal life 2 (IUL 2)</b>

- The opportunity for **lifetime protection**
  - An **income tax-free death benefit** based on one of two death benefit options: **Option 1**, providing a level specified amount; and **Option 2**, providing a specified amount plus the policy value.
- The opportunity to **grow and access policy cash value**. Policy value accessed is income tax-free through policy loans or partial surrenders. Keep in mind: excessive withdrawals and loans may reduce the death benefit and cause the policy to lapse.
- **Flexibility** to change the death benefit and premium amounts
- Optional **death benefit guarantees** (with some policies). 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.

**FIXED/VARIABLE LIFE INSURANCE**

NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK, CREDIT UNION OR SAVINGS & LOAN GUARANTEED • VARIABLE LIFE INSURANCE MAY LOSE VALUE

Survivorship Variable Universal Life insurance may not be available in all states, including New York. Ask your financial advisor for details.

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

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. Surrender charges may apply to the policy and loans may be subject to interest charges. Although loans are generally not taxable, there may be tax consequences if the policy lapses, or is surrendered or exchanged with an outstanding loan. Taxable income could exceed the amount of proceeds actually available. Surrenders are generally taxable to the extent they exceed the remaining investment 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 be a 10% federal income tax penalty for distributions of earnings prior to age 59½.

**You should consider the investment objectives, risks, charges and expenses of the variable life insurance and its underlying investment options carefully before investing. For a free copy of the life insurance prospectus and underlying investment's prospectus, which contains this and other information about the variable life insurance, call 1-800-333-3437. Read the prospectus carefully before you invest.**

**For Variable Universal Life 6 (VUL 6), Survivorship Variable Universal Life (SVUL) indexed universal life 2 (IUL 2) and Survivorship Multi-Index universal life (SMIUL)**, the no-lapse guarantee is the later of a certain number of years or a specific age of the insured and is based on a specified accumulated premium amount. For VUL 6 and SVUL: the later of 10 years or the insured's age 75; for IUL 2: the later of 10 years or the insured's age 85; and for SMIUL: the later of 15 years or the youngest insured's age 75. If your cumulative premium is inadequate to maintain the no-lapse guarantee the no-lapse guarantee terminates. Within a limited period of time, you may pay additional premium to resume the no-lapse guarantee. If additional premium is not paid during this period, the no-lapse guarantee cannot be reactivated.

This brochure applies to policies ICC12 132376 and 132376; ICC21 116946 and 116946; ICC17 113577 and 113577; ICC14 132443 and 132443; and ICC14 132444 and 132444; and to state variations of the aforementioned policy numbers. In New York, it applies to 138795; 113578; 139573; and 139574.



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

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

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