



RiverSource® Variable Universal Life 6 insurance  
RiverSource Life Insurance Company  
RiverSource Life Insurance Co. of New York

# A dynamic approach to long-term wealth accumulation

Are you looking for a flexible, compelling approach to long-term wealth accumulation?

*RiverSource*<sup>®</sup> Variable Universal Life 6 insurance offers you:

## Security

**Protect loved ones** with an income tax-free death benefit\* while building for your future.

## Growth

**Allocate assets** based on your risk tolerance and time horizon using any combination of:

- Professionally managed portfolios
- A combination of more than 85 subaccounts from well-known fund families
- A fixed account offering a guaranteed rate of return
- Three fixed indexed accounts\* that credit interest based on the movement of an index (\*the uncapped option is not available in New York-issued policies).

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

## Freedom

Take advantage of **tax-deferred growth** and the ability to take **tax-free withdrawals** to meet your goals, e.g., make payment on a home, fund a child's education, supplement your retirement income, or whatever you wish.

\*You have a choice between two death benefit options: "Option 1," providing a level specified amount, or "Option 2," providing a specified amount plus the policy value.

Before you purchase Variable Universal Life 6 (VUL 6) life insurance, be sure to consider the policy's features, benefits, risks and fees, and whether it's appropriate for you based on your financial situation and objectives.



The Ameriprise Financial *Confident Retirement*<sup>®</sup> 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.

Taking advantage of the market's growth opportunities and protecting your loved ones are both important aspects of financial security and stability. Variable universal life insurance enables you to do both, helping you feel more confident today and in retirement.

### VARIABLE LIFE INSURANCE

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

# Putting **VUL 6** to work for you today – and tomorrow

With *RiverSource*® Variable Universal Life 6 insurance, you can take advantage of the market’s growth opportunities and enjoy **tax-deferred** accumulation and **tax-free** withdrawals—all while protecting your loved ones.

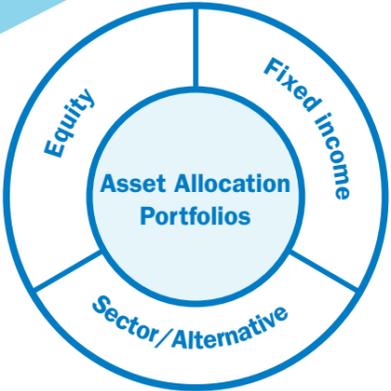
Premium(s)  
into the policy



Build your portfolio

Cash value grows tax-deferred

Death benefit



More than 85  
diverse investment options



Income tax-free  
death benefit



Income tax-free  
withdrawals for  
financial goals

Hypothetical example only; intended to illustrate how the policy cash value and death benefit have the opportunity to grow relative to the premium amount funding the policy.



Policy

You and your financial advisor determine how much coverage you need based on your goals and financial situation and which death benefit to choose: “Option 1,” providing a level specified amount, or “Option 2,” providing a specified amount plus the policy value.



Investment options

You choose whether to build your policy’s portfolio with Portfolio Stabilizer, a managed approach where your portfolio’s equity and fixed income exposure is adjusted during volatile markets; Portfolio Navigator, a traditional managed asset allocation approach; or, with individual subaccounts.



Tax Advantages

Your cash value grows tax-deferred, enabling you to keep more of your hard-earned dollars at work for you over time. You also have the flexibility to take tax-free withdrawals for whatever you wish.



Death benefit

You have lifetime insurance coverage, as long as your policy is properly funded and managed. The policy’s benefit passes income tax-free to your loved ones or to charitable organizations of your choosing.

# Answers to questions you might have

## Purchasing RiverSource VUL 6 life insurance

### How do I know if VUL 6 is right for me?

Variable universal life is not for everyone. Generally speaking, it can be a good strategy for you if you:

- Can benefit from additional insurance protection
- Have a 15+-year investment horizon
- Believe in equity exposure
- Could benefit from a source of tax-free income to complement your taxable investments

## Growing and accessing your policy's cash value

### How can I grow my policy's cash value?

VUL 6 insurance offers a variety of options for customizing your policy's cash value to meet your needs and goals:

- **A fixed account** — An account offering a guaranteed minimum interest rate of 1.0%.
- **Fixed indexed accounts** — Three accounts\* that are credited interest based on movement in the S&P 500® index: two are subject to a cap and floor; and one has a floor with uncapped participation in the index, less (or, net) a spread. (\*The uncapped account is not available in New York-issued policies.) Although interest credited will be affected by changes in the index, your policy's cash value is not directly invested in any stock or equity investments.
- **Portfolio Stabilizer and Portfolio Navigator funds** — Portfolio Stabilizer: Four professionally managed funds adjust equity and fixed-income exposure in response to anticipated market volatility, to help you manage risk exposure and provide more consistent returns over time. Portfolio Navigator: Five professionally managed funds providing professional investment analysis and oversight to help simplify your financial life and save you time.
- **Individual subaccounts** — Subaccounts from well-known asset management companies representing all major asset classes.

Keep in mind that variable universal life insurance is a complex vehicle that is subject to market risk, including the potential loss of principal invested.

For more detail on these options, see the inserts in the brochure's inside back pocket.

### Can I allocate my cash value to more than one subaccount?

Yes, you can build your policy's portfolio using any combination of the subaccounts; the fixed account; and/or one or more of the fixed indexed accounts. Work with your financial advisor to design your portfolio to suit your financial goals, time frame and tolerance for market risk.

### Am I limited to how much premium I can put into my policy?

Unlike other investments, the IRS does not restrict how much you can contribute to your policy based on your age or income, but they do limit the amount you can put into your policy based on the amount of coverage. Work with your financial advisor to structure the policy to meet your needs, so that you can take full advantage of its potential to build and withdraw cash value in tax-efficient ways.

If you pay more than a specified premium amount into the policy, you create what is called a "Modified Endowment Contract," or "MEC," for short. If your policy becomes a MEC, the policy death benefit still passes income-tax-free to your heirs; however, withdrawals (including loans) you take from the policy are taxable on an earnings-first basis. In addition, you may incur a 10% federal income tax penalty on any earnings withdrawn prior to age 59½. So, if you plan on taking money out, it's usually best not to exceed the MEC premium limit.

### How do I access my cash value?

When properly funded and managed, you can access your policy's cash value tax-free to help with your long-term financial goals. You can do this in two ways:

- **Take out what you put in** — You can withdraw the amount that you've contributed to your policy. This type of withdrawal (known as a "partial surrender") permanently reduces the value of the death benefit that passes to your beneficiaries. Surrenders are generally taxable to the extent they exceed the investment in the policy.
- **"Borrow" from your cash value** — You can "borrow" up to 90% of your policy's value as if you were your own bank. In fact, after 10 years, assuming a properly structured policy and current rates, the loan will be "zero net-cost" because the policy value backing the loan will be credited the same amount of interest you were charged. Or, except with New York-issued policies, if you chose the option that charges a higher rate of interest on your outstanding loan balance, you may keep the policy value backing the loan in your fixed indexed account selection(s). (RiverSource also guarantees you will never be charged more than 0.25% over the amount you are being credited.) You also have the flexibility to choose to pay yourself back. If you don't, a portion of the death benefit will pay off the loan, including any accrued interest, and the remainder will go to your beneficiaries. If you do, your beneficiaries will get the full benefit amount. 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), and taxable income could exceed the amount of any cash received.

### How does accessing my cash value affect my policy?

In order to maintain the guarantee you have against your policy lapsing, you must maintain a certain premium level on your policy during the no lapse guarantee period. When you want to access money, work with your advisor to know how much is available without putting your policy's guarantees in jeopardy. Additionally, if you cancel your policy within a certain year period from its date of issuance you will be assessed charges, called "surrender charges."

### Are there restrictions on what cash value withdrawals can be used for?

No, you can use your tax-free withdrawals for whatever you choose, e.g. to make a payment on a home, to fund a child's education, or to supplement your retirement income.

## Leveraging other policy benefits

### Can I add riders to this policy?

Yes, there are optional riders that can help you:

- Pay your premiums even if you can't earn an income due to illness or injury.
- Use your policy's benefit amount for your own care needs.
- Increase your benefit amount each year automatically to help you keep up with inflation or the increased value of your business.
- Prevent your policy from lapsing with an outstanding loan balance (that could be taxable to you) even if you have accessed a large amount of the policy's value.

Some riders are available for an additional cost and not all riders are available in all states. Ask your financial advisor for details.

### What fees are associated with the policy?

Your VUL 6 policy provides permanent life insurance protection and opportunities to build cash value. Cost of insurance, policy fees, premium expense charge and subaccount expenses are associated with these features. Depending on how you've designed your policy, you may also incur optional rider, surrender and other policy charges. Ask your financial advisor for details.



this side up

## The company you choose matters.

When you choose RiverSource Life Insurance Company (RiverSource Life), you want to be confident we'll be here for you today — and tomorrow. RiverSource Life was founded in 1957, and we trace our roots to 1894. For decades, we've been honoring our commitments to help clients grow their assets, manage their income and protect what matters most.

To view our current ratings, visit [strengthandsoundness.com](http://strengthandsoundness.com).

# Live confidently every day.

As a company with a long history of strength, stability and expertise, we're committed to serving your needs and interests. We offer a range of products and services that give you the flexibility you need and the stability you desire as you live for today, make plans for retirement and prepare for your personal legacy.

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

The VUL 6 policy offers a no-lapse guarantee for the first 10 policy years or to age 75; it's based on a specified accumulated premium amount, so 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.

The Portfolio Stabilizer and Portfolio Navigator funds are investment options within variable life insurance and annuity products offered by RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York (collectively, RiverSource Life). The funds are managed by Columbia Management Investment Advisers, LLC (Columbia Management), an affiliate of RiverSource Life. Columbia Management, RiverSource Life and their affiliates may receive revenue related to assets allocated to these funds. Please read the product and fund prospectuses carefully before investing.

The S&P 500 Index (the "Index") is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York (individually and collectively, "RiverSource Life"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by RiverSource Life. RiverSource Life's indexed accounts (collectively, the "Indexed Accounts") are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of an Indexed Account or any member of the public regarding the advisability of investing in products generally or in the Indexed Accounts particularly or the ability of the S&P 500 Index to track general market performance.

**You should consider the investment objectives, risks, charges and expenses of the variable life insurance policy 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 variable life insurance, call 1-800-333-3437. Read the prospectus carefully before you invest.**

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.

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

Applies to policy numbers ICC12 132376 and 132376 and state variations thereof; and in New York to 138795.



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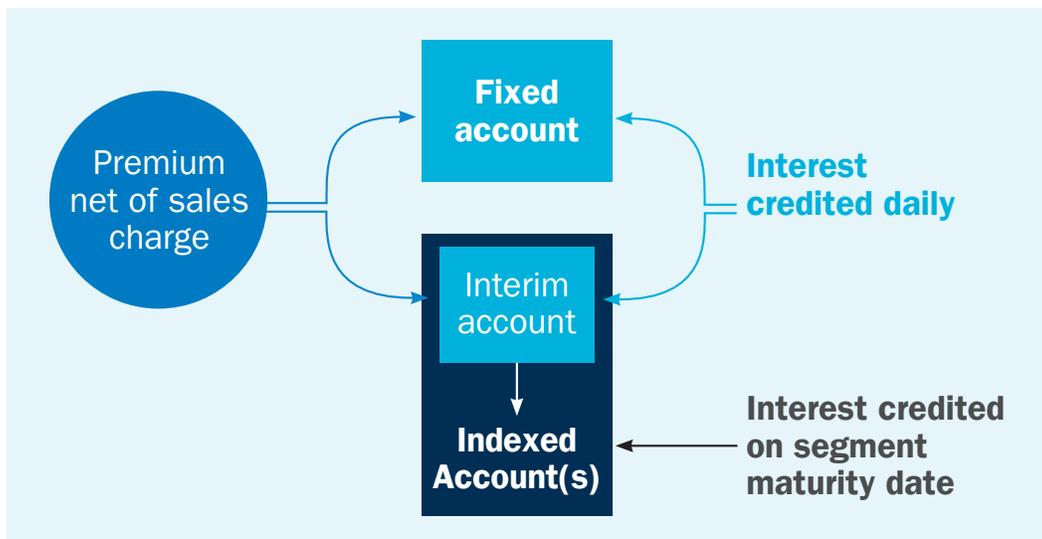
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# Understanding indexed interest crediting

**PLEASE NOTE: The uncapped fixed indexed account is not available in New-York issued RiverSource® Variable Universal Life 6 insurance; and New York-issued RiverSource® Survivorship Universal Life insurance does not offer fixed indexed accounts.**

## How interest is credited when allocating to the fixed indexed accounts

In addition to allocating your variable universal life policy's cash value to subaccount options and/or the fixed account, you can direct a portion of your net premium or current policy value to one or more of your policy's fixed indexed accounts.



At the end of a specified period of time, the insurance company uses the corresponding index to determine the interest rate it will apply to these dollars.

## Here's how it works:

### The fixed account:

- Credited with interest daily based on the current interest rate for the policy.
- Has a guaranteed minimum rate of 1%. All guarantees are based on the continued claims paying ability of the issuing company.

### The indexed account(s):

- Contain an **interim account** — an account where your money goes before it is transferred into an indexed account “segment” every month:
  - Money is credited with a daily fixed interest rate until the sweep date.
  - Premium, fixed account and subaccount transfers and any interest earned in the interim account are transferred into a 12- or 24-month indexed account segment on the sweep date as long as the total cash value in the interim account is \$25 or more.
- Dollar amounts in the segments are credited with an indexed interest rate at the end of each segment term.

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## Determining the indexed interest rate

RiverSource Life uses a “point-to-point” crediting method. This means:

- First, we compare the segment’s beginning index value to the segment’s ending value.
- Next, we apply the applicable cap or spread and the respective floor based on the value of the change in the index to determine the interest rate for that segment.
- Finally, we multiply the indexed interest rate by your average balance for the corresponding 12- or 24-month segment and credit that amount to the segment.

## Applying the growth cap and guaranteed floor

As an example, the table below shows three changes in the S&P 500® index in a 12-month segment period based on the index’s historical performance and how the cap or floor would have been applied, if at all. The crediting rate applied assumes a hypothetical growth cap of 10% and floor of 0%. Floors and caps vary depending on the indexed account option selected.

Segment maturity date	Index value at segment start date	Index value at segment maturity	Index growth rate	Change in value	Cap or floor applied	Participation rate applied	Crediting rate applied for this segment
12/20/2006	1259.62	1423.53	13.01%	↑	Cap	100%	10.00%
12/20/2007	1423.53	1460.12	2.57%	↑	N/A	100%	2.57%
12/20/2008	1460.12	887.88	-39.19%	↓	Floor	100%	0.00%

Though based on the actual performance of the S&P 500 index excluding dividends, values are intended to be for illustrative purposes only. Past performance is not indicative of future results.

## What happens next

The indexed interest credited plus the segment value at the end of the segment result in the segment maturity value. The segment maturity value is reallocated to the fixed account, subaccounts or indexed accounts according to the segment maturity allocation you selected. The amount reallocated to the indexed account(s) along with any money in the interim account is then combined to start a new segment, the growth cap is set and the process of crediting interest for that new segment starts over again.

The S&P 500 Index (the “Index”) is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates (“SPDJ”), and has been licensed for use by RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York (individually and collectively, “RiverSource Life”). Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC, a division of S&P Global (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by RiverSource Life. RiverSource Life’s indexed universal life insurance products (the “Products”) are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in the Products, nor do they have any liability for any errors, omissions, or interruptions of the Index.

Although money in the indexed accounts is affected by changes in the index, it is not invested directly in any stock or equity investments and does not earn dividends.

If a policy is fully surrendered or the insured dies before the end of a segment, that segment does not receive any interest. Upon the death of the insured, an income tax-free death benefit passes to the named beneficiaries on the policy.

Before you purchase life insurance, be sure to consider the policy’s features, benefits, risks and fees, and whether it 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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Design your own portfolio.  
More than 85 investment options to choose from.

Work with your financial advisor to design a customized portfolio that helps you realize your financial objectives and matches your investment style. This chart features the investment options available within the *RiverSource*® Variable Universal Life 6 insurance including Portfolio Navigator and Portfolio Stabilizer funds.

## Asset Allocation Portfolios

### Risk-Managed

Invesco V.I. Balanced-Risk Allocation

#### **Portfolio Stabilizer - Global series:**

VP – Managed Volatility Moderate Growth

VP – Managed Volatility Growth

#### **Portfolio Stabilizer - Domestic series:**

VP – U.S. Flexible Moderate Growth

VP – U.S. Flexible Growth

### Tactical Asset Allocation

BlackRock Global Allocation V.I.

Janus Henderson Balanced Portfolio

Macquarie VIP Asset Strategy

### Traditional Asset Allocation

Calvert VP SRI Balanced

Columbia VP – Balanced

Franklin Income VIP

#### **Portfolio Navigator:**

VP – Conservative Portfolio

VP – Moderately Conservative Portfolio

VP – Moderate Portfolio

VP – Moderately Aggressive Portfolio

VP – Aggressive Portfolio

## Individual Funds

### Domestic Equity

#### Large Cap Growth

AB VPS Large Cap Growth Portfolio

CVT Nasdaq 100 Index Portfolio

Columbia VP – Large Cap Growth

Fidelity® VIP Contrafund®

Fidelity® VIP Growth Opportunities

CTIVP® – Principal Blue Chip Growth

CTIVP® – Westfield Select Large Cap Growth

#### Large Cap Blend

Columbia VP – Contrarian Core

Columbia VP – Disciplined Core

Columbia VP – Large Cap Index

VP - Partners Core Equity

#### Large Cap Value

LVIP American Century Value

Columbia VP – Dividend Opportunity

Columbia VP – Select Large Cap Value

CTIVP® – MFS® Value

Putnam VT Large Cap Value

CTIVP® – T. Rowe Price Large Cap Value

#### Mid Cap

LVIP American Century Mid Cap Value

Columbia VP – Select Mid Cap Growth

Columbia VP – Select Mid Cap Value

Fidelity® VIP Mid Cap Portfolio

CTIVP® – Victory Sycamore Established Value

CTIVP® – Westfield Mid Cap Growth

#### Small Cap

Allspring VT Small Cap Growth

CVT Russell 2000® Small Cap Index Portfolio

Columbia VP – Select Small Cap Value

Franklin Small Cap Value VIP

Invesco V.I. Main Street Small Cap

VP – Partners Small Cap Growth

VP – Partners Small Cap Value

## International Equity

### Developed

CVT EAFE International Index Portfolio  
Columbia VP – Overseas Core  
Macquarie VIP International Core Equity  
MFS® International Growth Portfolio  
VP – Partners International Core Equity  
VP – Partners International Growth  
VP – Partners International Value  
Putnam VT International Value

### Emerging Markets

Columbia VP – Emerging Markets  
Fidelity® VIP Emerging Markets

## Fixed Income

### Long/Intermediate-Term Bond

CTIVP® – American Century Diversified Bond  
CTIVP® – BlackRock Global Inflation-Protected Securities  
Columbia VP – Intermediate Bond  
Columbia VP – Long Government/Credit Bond  
Columbia VP – U.S. Government Mortgage  
Fidelity® VIP Investment Grade Bond  
Janus Henderson Flexible Bond Portfolio  
PIMCO VIT Total Return Portfolio  
CTIVP® – TCW Core Plus Bond  
VP – Partners Core Bond

### Short-Term Bond

Eaton Vance VT Floating-Rate Income  
Columbia VP – Limited Duration Credit

### High Yield Bond

Columbia VP – High Yield Bond  
Columbia VP – Income Opportunities  
Western Asset Variable Global High Yield Bond Portfolio

### Multisector Bond

Columbia VP Global Strategic Income  
Fidelity® VIP Strategic Income Portfolio  
Lord Abbett Series Bond-Debenture

### Global Bond

Columbia VP – Emerging Markets Bond

## Sector/Alternative

### Sector

ALPS/Alerian Energy Infrastructure Portfolio  
CTIVP® – CenterSquare Real Estate  
Columbia VP – Commodity Strategy  
Columbia VP - Seligman Global Technology  
Fidelity® VIP Energy  
Invesco V.I. Technology  
MFS® Global Real Estate Portfolio  
MFS® Utilities Series  
Putnam VT Global Health Care

### Alternative Strategies

Columbia VP – Strategic Income  
DWS Alternative Asset Allocation VIP

## Fixed Rate Accounts and Cash

Columbia VP – Government Money Market  
RiverSource Life Fixed Account

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The investment options list is current as of July 1, 2024.

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### About asset classes

In general, equity securities tend to have greater price volatility than debt securities. The market value of securities may fall, fail to rise, or fluctuate, sometimes rapidly and unpredictably. There are risks associated with fixed income investments, including credit risk, interest rate risk, and prepayment and extension risk. In general, bond prices rise when interest rates fall and vice versa. This effect is more pronounced for longer-term securities. Investments in foreign securities involve certain risks not associated with investments in U.S. companies, due to political, regulatory, economic, social and other conditions or events occurring in the country, as well as fluctuations in currency and the risks associated with less developed custody and settlement practices.

Alternative investments involve substantial risks and are more volatile than traditional investments, making them more suitable for investors with an above average tolerance for risk. REITS are a narrowly focused investment sector and may exhibit higher volatility than investments with broader investment objectives. An investment in real estate is subject to the same risks as a direct investment in real estate.

### Money Market

**You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. Interest rate increases can cause the price of money market securities to decrease. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor or its affiliates have no legal obligation to provide financial support to the fund, and you should not expect that they or any person will provide financial support to the fund at any time. The net asset values of money market fund shares can fall, and in infrequent cases in the past have fallen, below \$1.00 per share, potentially causing shareholders who redeem their shares at such net asset values to lose money from their original investment.**

The Portfolio Navigator and Stabilizer funds are investment options within variable life insurance and annuity products offered by RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York (collectively, RiverSource Life). The funds are managed by Columbia Management Investment Advisers, LLC (Columbia Management), an affiliate of RiverSource Life. Columbia Management, RiverSource Life and their affiliates may receive revenue related to assets allocated to these funds. Please read the product and fund prospectuses carefully before investing.

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