



RiverSource® Term Life Insurance
RiverSource Life Insurance Company
RiverSource Life Insurance Co. of New York

Protecting your financial future



Ameriprise Financial *Confident Retirement*[®] 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* term life insurance is an affordable way to help you do both, so you can feel more confident today and in the future.

TERM LIFE INSURANCE

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

Do you need affordable life insurance coverage with flexibility to meet changing needs?

RiverSource term life insurance offers:

Guaranteed premium

You're guaranteed that your premium will not increase for the life of the term you choose (10, 15, 20 or 30 years).

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

Renewable coverage

At the end of the term you've chosen, you may continue to be covered on a yearly-renewable basis.

Policy convertibility

You have the flexibility to convert your policy to a *RiverSource* permanent life insurance policy, while keeping the same underwriting status as when the policy was first issued.*

Before you purchase *RiverSource* term 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.

*Some parameters apply; ask your financial advisor for details.

A life insurance solution that can **adapt** to your life's **changing** needs

As life evolves, your insurance coverage needs change. *RiverSource* term life insurance offers you the flexibility you need to change with it.



**Premium(s)
into the policy**



Term

Starting out

Term life insurance is an affordable coverage option when you're just starting out.



Policy

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



Guar

You're guaranteed that you'll have life of the term you choose.



Permanent

Life grows more complex

Once you marry, have children, purchase a home, own other assets, etc., you may discover that you need or want greater long-term financial security and more flexibility than your term policy offers. This would be when you might consider converting to a permanent policy.

Leaving a legacy

Permanent life insurance offers a more efficient way to have lifetime coverage and pass on a legacy to those who matter most.

Guarantees



Death benefit

Your premium will not increase for the term (10, 15, 20 or 30 years).

The death benefit from your term policy will pay out income-tax free to your beneficiaries.

Answers to questions you might have

What are my term policy options?

RiverSource offers four term policy options: 10-, 15-, 20- and 30-year term. Work with your advisor to determine the best fit for your needs.

Will my premium ever increase?

The cost to maintain your term coverage is guaranteed to never increase for the length of the term period you select. However, if, at the end of your policy's term, you wish to continue the coverage, your premium rates would increase annually.

What options do I have if, a few years into the policy, my needs change?

RiverSource term life insurance policies offer you the flexibility to convert to a RiverSource universal or variable universal life policy within the earlier of the first five years or age 65. Or, when you apply for your term policy, if you choose an "extended conversion option" for an additional cost, you have the flexibility to convert until the earlier of the end of your policy's term or age 65. In either case, you are not required to prove insurability with additional medical information.

Is there any benefit to converting at a particular time within the term I choose?

If you chose to add the "extended conversion option" to your policy and convert the policy during policy years two through five of the term you selected, you may be eligible to receive a credit of up to 100% of your annual term insurance premium (excluding premium for additional riders). This credit will be applied as premium to your new permanent life insurance policy.

Also, before you purchase, be sure to ask your financial advisor about other features, benefits and fees and whether term life insurance is appropriate for you based on your financial situation and objectives.

What if I want to renew my term coverage after the term period I selected has ended?

You can start a new term period offering a level premium, but since this is considered a completely new policy, you will need to:

- Complete a new application, and
- Meet certain medical requirements to prove insurability.

The length of the new coverage will be limited based on your age at that time. Should you discover that health issues prevent you from medically qualifying for a new term period, your original term policy contains a "guaranteed renewable" feature, meaning you can continue with that policy (to age 95), but the premium rates will increase annually.

Can I add riders to my policy?

Yes. For an additional cost, you can design coverage that works best for you by adding riders to your policy that will:

- Waive premium payments if you become disabled
- Increase the total death benefit if you die accidentally
- Insure your children under the same policy



riversource.com/insurance

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

This brochure applies to policy numbers ICC11 132371 and 132371 and state variations thereof and to rider numbers ICC11 132372 and 132372, ICC11 132374 and 132374, and ICC11 132373 and 132373, and state variations thereof. In New York, it applies to policy numbers 139547, 139547-DP-10, 139547-DP-15, 139547-DP-20, and 139547-DP-30 and to rider numbers 139548, 139549 and 139550.

Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota, and in New York only, by RiverSource Life Insurance Co. of New York, Albany, New York. Affiliated with Ameriprise Financial Services, LLC.