

AdvanceSourceSM Accelerated Benefit Rider

**Long-Term Care Insurance - Outline of Coverage
Accelerated Benefit Rider for Chronic Illness - Form Series 132172**



⚠ The issuance of the rider is based upon the responses to the questions in the application for the policy and the rider. A copy of Your application for the policy and the rider are attached to the policy. If Your or the Accelerated Benefit Insured answers are incorrect or untrue, the company has the right to deny benefits or rescind Your policy and the rider. The best time to clear up any questions is now, before a claim arises. If, for any reason, any of Your or the Accelerated Benefit Insured's answers are incorrect, contact the company at: RiverSource Life Insurance Company, 70100 Ameriprise Financial Center, Minneapolis, MN 55474.

NOTICE TO OWNER: The rider may not cover all of the costs associated with long-term care services incurred by the Accelerated Benefit Insured. You should carefully review all policy and rider provisions and limitations.

1. The *AdvanceSource* Accelerated Benefit rider is attached to an individual life insurance policy.
2. **PURPOSE OF THE OUTLINE OF COVERAGE.** This Outline of Coverage provides a very brief description of the important features of the *AdvanceSource* Accelerated Benefit rider. You should compare this Outline of Coverage to outlines of coverage for other policies and riders available to you. This is not an insurance contract, but only a summary of coverage. Only the rider and the individual life insurance policy to which it is attached contain the governing contractual provisions. Therefore, if you purchase this coverage, or any other coverage, it is important that you **READ YOUR POLICY AND RIDER CAREFULLY.**
3. **FEDERAL TAX CONSEQUENCES.** The rider is intended to be federally tax-qualified Long-Term Care insurance under Section 7702B(b) of the Internal Revenue Code of 1986, as adopted by the Health Insurance Portability and Accountability Act of 1996 - Public Law 104-191 (herein referred to as the "Code"), and as amended from time to time.

The benefit is intended to qualify for exclusion from income within the limits of the Code in effect at the issuance of this rider. Receipt of benefits in excess of those limits may be taxable. Consult a tax advisor regarding the taxation of any benefits received. Charges for the rider may be considered distributions for income tax purposes, and may be taxable.

4. **TERMS UNDER WHICH THE RIDER MAY BE CONTINUED IN FORCE OR DISCONTINUED.**

RENEWABILITY: The rider is guaranteed renewable. This means that we may not on our own, cancel or reduce coverage provided by this rider. Subject to the Rider Termination Provision, this rider will remain in force for as long as the policy remains in force and the required charges for this rider are paid.

WAIVER OF RIDER CHARGE: The monthly cost for the rider will be waived once Monthly Benefit Payments begin.

5. **TERMS UNDER WHICH THE COMPANY MAY CHANGE RIDER CHARGES.** We may change the cost of insurance rates for the rider from time to time. Changes to the cost of insurance rates are described in the Rider Charges provision of the rider and will apply to all individuals of the same risk classification. Any change will be made in accordance with procedures and standards prescribed by the state insurance department. The cost of insurance rates for the rider will not exceed the **Guaranteed Maximum Monthly Cost of Insurance Rates** for this rider shown under Policy Data in the policy.

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- 6. **TERMS UNDER WHICH THE RIDER MAY BE RETURNED AND RIDER CHARGES REFUNDED.** If for any reason you are not satisfied with the rider, return it to us or our representative within 30 days after you receive it. We will then cancel the rider and refund any cost you have paid for it. The rider will then be considered void from its start.
- 7. **THE RIDER IS NOT MEDICARE SUPPLEMENT COVERAGE.** If you are eligible for Medicare, review the Medicare Supplement Buyer's Guide available from us. Neither RiverSource Life Insurance Company nor its agents represent Medicare, the federal government or any state government.
- 8. **LONG-TERM CARE COVERAGE.** Policies and riders providing long-term coverage are designed to provide coverage for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services, provided in a setting other than an acute care unit of a hospital, such as a nursing home, in the community or in the home.

We will pay to the Accelerated Benefit Insured an acceleration of the policy death benefit each month the Accelerated Benefit Insured is a Chronically Ill Individual who is receiving Qualified Long-Term Care Services.

- 9. **BENEFITS PROVIDED BY THE RIDER.** We will pay an acceleration of the policy death benefit each month, limited by the Maximum Monthly Benefit, as a result of the Accelerated Benefit Insured being a Chronically Ill Individual who is receiving Qualified Long-Term Care Services. We will pay a proportionate amount of the Maximum Monthly Benefit for each date of Qualified Long-Term Care Services rendered. Benefits will be paid until the Rider Specified Amount has been exhausted. All benefits are subject to the provisions of the rider. Rider benefits paid will also change other values of the life insurance policy as provided in the rider.

Eligibility of the Payments of Benefits. We must receive the following documentation before any benefits are payable:

- 1. A current written eligibility certification from a Licensed Health Care Practitioner that certifies that the Accelerated Benefit Insured is a Chronically Ill Individual; and
- 2. Proof that the Accelerated Benefit Insured received or is receiving Qualified Long-Term Care Services pursuant to a Plan of Care; and
- 3. Proof that the Elimination Period has been satisfied; and
- 4. Written Notice of a Claim and Proof of Loss, as described in the Claim Provisions, in a form satisfactory to Us.

Definition of Terms

Chronically Ill Individual. An individual who has been certified by a Licensed Health Care Practitioner as:

- 1. being unable to perform (without Substantial Assistance from another person) at least two Activities of Daily Living for a period of least 90 days due to loss of functional capacity; or
- 2. requiring Substantial Supervision to protect such individual from threats to health and safety due to Cognitive Impairment.

Activities of Daily Living means the following activities: bathing, continence, dressing, eating, toileting and transferring.

Elimination Period. The number of days of Qualified Long-Term Care Services that are required while this rider is in force before any benefit is available under this rider. The Elimination Period is shown under Policy Data. The dates of service need not be continuous; however, the Elimination Period must be satisfied within a period of 730 consecutive days. The Elimination Period must be satisfied only once while this rider is in force. Benefits will not be retroactively paid for the Elimination Period.

Maximum Monthly Benefit. The maximum monthly amount payable is the lesser of:

- 1. the Rider Specified Amount multiplied by the Monthly Benefit Percent; or
- 2. the monthly equivalent of the per diem limit allowed by the Health Insurance Portability and Accountability Act; or
- 3. the remaining Rider Specified Amount available to be accelerated.

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Licensed Health Care Practitioner. A Physician, registered nurse, a licensed social worker, or any other individual who meets the requirements as provided in the rider.

Qualified Long-Term Care Services. Necessary diagnostic, preventive, therapeutic, curing, treating, mitigating and rehabilitative services, and maintenance or personal care services, which are:

1. required for treatment of a Chronically Ill Individual; and
2. provided pursuant to a Plan of Care prescribed by a Licensed Health Care Practitioner; and
3. provided in a Long-Term Care Facility, an Assisted Living Facility, an Adult Day Care Center, or by a Home Health Care Provider.

Long-Term Care Facility. A facility, other than the acute care unit of a Hospital, that provides skilled nursing care, intermediate care, or custodial care, and is licensed by the appropriate state licensing agency or if not licensed maintains a registered nurse or licensed practical nurse on duty at all times to supervise 24-hour nursing service, a doctor to supervise the operation of the facility, a planned program of policies and procedures that were developed with the advice of a professional group including at least one doctor or nurse, and a doctor available to furnish emergency medical care.

Assisted Living Facility. A licensed facility that is engaged primarily in providing ongoing care and related services to inpatients in one location. If not licensed, it must meet certain criteria listed in the rider.

Home Health Care Provider. Either a Home Health Agency or an Independent Home Health Care Provider that provides Home Health Care.

Adult Day Care Center. A place that provides a protective environment and preventive, remedial and restorative services for part of the 24-hour day and meets the criteria listed in the rider.

10. LIMITATIONS AND EXCLUSIONS.

- (a) Pre-existing conditions. The rider does not cover conditions for which medical advice or treatment was received by (or recommended to) the Accelerated Benefit Insured from a provider of health care services within six months preceding the effective date of this rider. No benefits will be provided under this rider during the first six months for Qualified Long-Term Care Services received by the Accelerated Benefit Insured due to a pre-existing condition. Days of services received by the Accelerated Benefit Insured for a pre-existing condition during the first six months that this rider is in force will not be counted toward the satisfaction of the Elimination Period.
- (b) Non-eligible Facilities/Providers and Level of Care. The rider does not cover services provided by a facility or an agency that does not meet the rider definition of such facility or agency.
- (c) Exclusions, Exceptions, and Limitations. The rider does not cover treatment or care:
 1. For attempted suicide or intentionally self-inflicted injuries;
 2. For Qualified Long-Term Care Services incurred before the effective date of this rider;
 3. As a result of alcoholism or drug addiction (unless drug abuse was a result of the administration of drugs as part of treatment by a Physician);
 4. Due to war (declared or undeclared) or any act of war, or service in any of the armed forces or auxiliary units;
 5. Due to committing or attempting to commit or participating in a felony, riot or insurrection;
 6. As a result of participation in any form of aviation other than as a fare-paying passenger;
 7. For a mental, psychoneurotic, or personality disorder without evidence of organic disease (Alzheimer's Disease and senile dementia are not excluded from coverage);
 8. Received outside the United States or Canada. For purpose of this exclusion, United States shall mean the 50 states, its Territories and Possessions, and the District of Columbia.

THE RIDER MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH THE ACCELERATED BENEFIT INSURED'S LONG-TERM CARE NEEDS.

Receipt of accelerated death benefits under this rider may adversely affect your eligibility for governmental benefits or public assistance programs, such as Medicaid.

11. **RELATIONSHIP OF COST OF CARE AND BENEFITS.** Because the costs of long-term care services will likely increase over time, you should consider whether and how the benefits of this plan may be adjusted. The rider does not include inflation protection coverage and therefore the benefit level will not increase over time.
12. **ALZHEIMER'S DISEASE AND OTHER ORGANIC BRAIN DISORDERS.** The rider will cover Qualified Long-Term Care Services resulting from a clinical diagnosis of Alzheimer's disease or related degenerative and dementing illnesses that result in the Accelerated Benefit Insured's cognitive impairment.
13. **RIDER CHARGES.** The charge for the rider is included in the total policy's value as long as the rider is in force, but not while rider benefits are being paid and not beyond the age where the policy cost of insurance is no longer charged. The rate for the rider varies by the Accelerated Benefit Insured's sex, issue age, and the monthly benefit percentage selected as shown under Policy Data.
14. **ADDITIONAL FEATURES.** Issuance of this coverage may depend upon certain medical information about the Accelerated Benefit Insured. This is generally known as medical underwriting.
15. **CONTACT THE STATE SENIOR HEALTH INSURANCE ASSISTANCE PROGRAM IF YOU HAVE GENERAL QUESTIONS REGARDING LONG-TERM CARE INSURANCE. CONTACT THE INSURANCE COMPANY IF YOU HAVE SPECIFIC QUESTIONS REGARDING YOUR *ADVANCESOURCE* ACCELERATED BENEFIT RIDER. REFER BELOW FOR THE NAME, ADDRESS AND PHONE NUMBER OF YOUR STATE'S SENIOR HEALTH INSURANCE ASSISTANCE PROGRAM.**

State	Name of the Program	Address	Phone
Alabama	State Health Insurance Assistance Program (SHIP)	AL Department of Senior Services 770 Washington Avenue RSA Plaza Suite 470 Montgomery, AL 36130-1851	Toll Free Line: 1-800-AGELINE Toll Line: 334-242-5743
Alaska	Alaska State Health Insurance Assistance Program (SHIP)	Department of Health & Social Services Senior & Disabilities Services 3601 C. Street, Suite 310 Anchorage, AK 99503	Toll Free Line: (800) 478-6065 Toll Line: (907) 269-3680
Arizona	Arizona State Health Insurance Assistance Program (SHIP)	Arizona Department of Economic Security 1789 W. Jefferson, #950A Phoenix, AZ 85007	Toll Free: (800) 432-4040 Spanish available upon request Toll Line: (602) 542-6595
Arkansas	Senior Health Insurance Information Program (SHIIP)	Arkansas Insurance Department 1200 West Third Street Little Rock, AR 72201	Toll Free: (800) 224-6330 Toll Line: (501) 371-2782
California	Health Insurance Counseling & Advocacy Program (HICAP)	California Department of Aging 1300 National Drive, Suite 200 Sacramento, CA 95834-1992	Toll Free: (800) 434-0222
Colorado	Senior Health Insurance Assistance Program (SHIP)	Department of Regulatory Agencies 1560 Broadway, Suite 850 Denver, CO 80202	Toll Free: (888) 696-7213 Toll Line: 303-629-4940
Connecticut	Connecticut Program for Health Insurance Assistance, Outreach, Information & Referral Counseling and Eligibility Screening (CHOICES)	Connecticut Department of Social Services 25 Sigourney Street Hartford, CT 06106	Toll Free: (800) 994-9422 Toll Line: (860) 424-5274
Delaware	ELDERinfo	Department of Insurance 841 Silver Lake Blvd Dover, DE 19904	Toll Free: (800) 336-9500 Toll Line: (302) 674-7364
District of Columbia	Health Insurance Counseling Project (HICP)	District of Columbia Office on Aging 441-4th Street, NW, Suite 900 South Washington, DC 20001	Toll Line: (202) 739-0668

State	Name of the Program	Address	Phone
Florida	SHINE (Serving Health Insurance Needs of Elders)	Florida Department of Elder Affairs 4040 Esplanade Way, Suite 325C Tallahassee, FL 32399-7000	Toll Free: (800) 963-5337 Toll Line: (850) 414-2060
Georgia	GeorgiaCares	Georgia DHR/Division of Aging Services 2 Peachtree Street NW Atlanta, Georgia 30303-3142	Toll Free: (800) 669-8387
Guam	Guam Medicare Assistance Program (Guam MAP)	Guam Department of Public Health and Social Service 123 Chalan Kareta, Route 10 Mangilao, Guam 96913-6304	Toll Line: (671) 735-7388 or 735-7390
Hawaii	SagePLUS	Executive Office on Aging, Department of Health 250 S. Hotel St., Room 406 Honolulu, Hawaii 96813	Toll Free: (888) 875-9229 Toll Line: (808) 586-7299
Idaho	Senior Health Insurance Benefits Advisors (SHIBA)	State of Idaho, Department of Insurance P.O. Box 83720 Boise, Idaho 83720-0043	Toll Free: (800) 247-4422
Illinois	Senior Health Insurance Program (SHIP)	Illinois Division of Insurance 320 W. Washington, 4th Floor Springfield, IL 62767-0001	Toll Free: (800) 548-9034 Toll Line: (217) 785-9021
Indiana	State Health Insurance Assistance Program (SHIP)	Indiana Department of Insurance 311 W. Washington St., Suite 300 Indianapolis, Indiana 46204-2787	Toll Free: (800) 452-4800 Toll Line: (765) 608-2318
Iowa	Senior Health Insurance Information Program (SHIIP)	Iowa Insurance Division 330 Maple Street Des Moines, Iowa 50319	Toll Free: (800) 351-4664 Toll Line: (515) 281-5705
Kansas	Senior Health Insurance Counseling for Kansas (SHICK)	Kansas Department on Aging 503 South Kansas Topeka, KS 66603-3404	Toll Free: (800) 860-5260 Toll Line: (316) 337-7386
Kentucky	State Health Insurance Assistance Program (SHIP)	Cabinet for Health and Family Services 275 East Main Street, 3W-F Frankfort, KY 40621	Toll Free: (877) 293-7447 Toll Line: (502) 564-6930
Louisiana	Senior Health Insurance Information Program (SHIIP)	State of Louisiana Department of Insurance 1702 North 3rd St. Baton Rouge, LA 70802	Toll Free: (800) 259-5301 Toll Line: (225) 342-5301
Maine	Maine State Health Insurance Assistance Program (SHIP)	Office of Elder Services 11 State House Station, 442 Civic Center Drive Augusta, ME 04333	Toll Free: (877) 353-3771 Toll Line: (207) 621-0087
Maryland	Senior Health Insurance Assistance Program (SHIP)	Maryland Department of Aging 301 West Preston Street Baltimore, Maryland 21201	Toll Free: (800) 243-3425 Toll Line: (410) 767-1100
Massachusetts	Serving Health Information Needs of Elders (SHINE)	Massachusetts Executive Office of Elders Affairs 1 Ashburton Place, 5th Floor Boston, MA 02108	Toll Free: (800) AGE-INFO (243-4636) Toll Line: (617) 727-7750
Michigan	MMAP Inc.	Michigan Office of Services to the Aging P.O. Box 30676 Lansing, MI 48909-8176	Toll Free: (800) 803-7174 Toll Line: (517) 886-1242
Minnesota	Minnesota State Health Insurance Assistance Program/ Senior LinkAge Line	Minnesota Board on Aging P.O. Box 64976 St. Paul, MN 55164-0976	Toll Free: 1-(800) 333-2433

State	Name of the Program	Address	Phone
Mississippi	MS Insurance Counseling and Assistance Program (MICAP)	Mississippi Department of Human Services 750 North State Street, Suite 606 Jackson, Mississippi 39302	Toll Free: (800) 948-3090 Toll Line: (601) 359-4956
Missouri	CLAIM	MO Dept of Insurance, Financial Institutions and Programs P.O. Box 690, Truman Bldg. Jefferson City, MO 65102	Toll Free: (800) 390-3330 Toll Line: (573) 817-8320
Montana	Montana State Health Insurance Assistance Program (SHIP)	Montana Department of Public Health & Human Services 2030-11th Ave Helena, Montana 59604-4210	Toll Free: (800) 551-3191
Nebraska	Nebraska Senior Health Insurance Information Program (SHIIP)	State of Nebraska Department of Insurance 941 O Street, Suite 400 Lincoln, NE 68508	Toll Free: (800) 234-7119 Toll Line: (402) 471-2201
Nevada	State Health Insurance Advisory Program (SHIP)	Division of Aging Services 3416 Goni Road, Bldg. D, #132 Carson City, Nevada 89706	Toll Free: (800) 307-4444 Toll Line: (702) 486-3478
New Hampshire	NH SHIP - ServiceLink Resource Center	NH DHHS, Bureau of Elderly & Adult Services 129 Pleasant Street, Gallen State Office Park, Concord, NH 03301-3857	Toll Free: (866) 634-9412
New Jersey	State Health Insurance Assistance Program (SHIP)	New Jersey Department of Health & Senior Services P.O Box 360 Trenton, NJ 08625-0360	Toll Free: (800) 792-8820 and (877) 222-3737 (toll free from anywhere)
New Mexico	Benefits Counseling Program	NM Aging & Long Term Services Department 2550 Cerrillos Road Santa Fe, NM 87505	Toll Free: (800) 432-2080 Toll Line: (505) 476-4799
New York	Health Insurance Information Counseling and Assistance Program (HIICAP)	New York State Office for the Aging 2 Empire State Plaza, Agency Bldg. #2, 4th Floor Albany, New York 12223-1251	Toll Free: (800) 701-0501 Toll Line: (800) 342-9871
North Carolina	Seniors' Health Insurance Information Program (SHIIP)	North Carolina Department of Insurance 1201 Mail Service Center Raleigh, NC 27699-1201	Toll Free: (800) 443-9354 Toll Line: (919) 807-6900
North Dakota	Senior Health Insurance Counseling (SHIC)	North Dakota Insurance Department 600 East Boulevard Dept. 401 Bismarck, ND 58505-0320	Toll Free: (888) 575-6611 Toll Line: (701) 328-2440
Ohio	Ohio Senior Health Insurance Information Program (OSHIIP)	Ohio Department of Insurance 50 West Town Street, 3rd Floor-Suite 300, Columbus, Ohio 43215	Toll Free: (800) 686-1578 Toll Line: (614) 644-3458
Oklahoma	Senior Health Insurance Counseling Program (SHIP)	Oklahoma Insurance Department 2401 N.W. 23rd, Suite 28 Oklahoma City, OK 73107	Toll Free: (800) 763-2828 Toll Line: (405) 521-6628
Oregon	Senior Health Insurance Benefits Assistance (SHIBA)	Office of Private Health Partnerships 250 Church St. SE, Ste 200 Salem, Oregon 97303-3921	Toll Free: (800) 722-4134 Toll line: (503) 378-2014
Pennsylvania	APPRISE	Pennsylvania Department of Aging 555 Walnut Street, Fifth Floor Harrisburg, Pennsylvania 17101-1919	Toll Free: (800) 783-7067

State	Name of the Program	Address	Phone
Puerto Rico	State Health Insurance Assistance Program (SHIP)	Puerto Rico OFFICE OF THE OMBUSMAN FOR THE ELDERLY P.O. Box 191179 San Juan, PR 00919-1179	Toll Free: (877) 725-4300-San Juan- Ponce1-800-981-7735 Mayag Toll Line: (787) 721-6121
Rhode Island	Senior Health Insurance Program (SHIP)	RI Department of Elderly Affairs John O. Pastore Complex, Hazard Building, 74 West Cranston, RI 02920	Toll Free: (401) 462-4444
South Carolina	(I-CARE) Insurance Counseling Assistance and Referrals for Elders	Lt. Governor's Office on Aging 1301 Gervais Street., Suite 200 Columbia, SC 29202	Toll Free: (800) 868-9095 Toll Line: (803) 734-9900
South Dakota	Senior Health Information & Insurance Education (SHIINE)	South Dakota Department of Social Services 700 Governors Drive Pierre, SD 57501-2291	Toll Free: (800) 536-8197 Toll Line: (605) 333-3314
Tennessee	TN SHIP	Tennessee Commission on Aging & Disability 500 Deaderick Street, Suite 825 Nashville, TN 37243-0860	Toll Free: (877) 801-0044 Toll Line: (615) 741-2056
Texas	Health Information Counseling and Advocacy Program (HICAP)	Texas Department of Aging and Disability Services 701 W. 51st Street, Mail Code: W350 Austin, TX 78751	Toll Free: (800) 252-9240
Utah	Senior Health Insurance Information Program (SHIP)	Division of Aging and Adult Service 120 North 200 West Salt Lake City, UT 84103	Toll Free: (800) 541-7735 Toll Line: (801) 538-3910
Vermont	State Health Insurance Assistance Program (SHIP)	Department of Disabilities, Aging & Independent Living 103 South Main Street Waterbury, Vermont 05671	Toll Free: (800) 642-5119 Toll Line: (802) 748-5182
Virgin Islands	Virgin Islands State Health Insurance Assistance Program (VI SHIP)	Lt. Governor/Commissioner of Banking & Insurance 18 Kongens Gade St. Thomas USVI 00802	Toll Line: (340) 772-7368 (STX), (340) 714-4354 (STT/STJ)
Virginia	Virginia Insurance Counseling and Assistance Program (VICAP)	Commonwealth of Virginia Department for the Aging 1610 Forest Avenue, Suite 100 Richmond, VA 23229-5009	Toll Free: (800) 552-3402 Toll Line: (804) 662-9333 or (804) 662-9334
Washington	Statewide Health Insurance Benefits Advisors (SHIBA) HelpLine	WA Office of Insurance Commissioner PO Box 40256 Olympia, WA 98504-0256	Toll Free: (800) 562-6900
West Virginia	West Virginia State Health Insurance Assistance Program (WV SHIP)	West Virginia Bureau of Senior Services 1900 Kanawha Blvd., East Mail-3rd Floor, Town Center Mall Charleston, WV 25305-0160	Toll Free: (877) 987-4463 Toll Line: (304) 558-3317
Wisconsin	Wisconsin SHIP (SHIP)	Wisconsin Department of Health Services P.O. Box 7850, 1 W. Wilson St., Rm. 618, Madison, WI 53707-7850	Toll Free: (800) 242-1060 or (866) 456-8211 or (800) 926-4862 Toll Line: (608) 267-3201
Wyoming	Wyoming State Health Insurance Information Program (WSHIIP)	State of Wyoming 106 East 6th Avenue Cheyenne, Wyoming 82002	Toll Free: (800) 856-4398 Toll Line: (307) 856-6880