

RiverSource
Insurance



Insurance choices to help secure your financial goals



Issued by RiverSource Life Insurance Company and
RiverSource Life Insurance Co. of New York

200282 AD

AD (1/24)

Every successful
financial plan
begins with an
answer to the
question,
“What if ...?”

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

Insurance is perhaps the most effective and efficient way to help protect your dreams for the future.

That's why selecting the right insurance may be one of the most important financial decisions you make. Depending on the policy you choose, the insurance can provide: an income tax-free benefit for your family, business or charity; a way to preserve wealth, reduce income taxes, and/or grow your wealth; even the ability to shield your assets from unexpected expenses associated with long-term care.

The following overview outlines the array of insurance solutions offered by RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York (collectively, RiverSource Life).



Variable universal life insurance

Variable universal life insurance offers protection for your loved ones with the opportunity to invest your policy's cash value in the market.

RiverSource Life offers two variable life insurance options:

- [RiverSource® Variable Universal Life 6](#)
- [RiverSource® Survivorship Variable Universal Life](#)

With these options, you can:

- Choose one of two death benefit options: “Option 1” providing a level specified amount, or “Option 2,” providing a specified amount plus the policy value.
- Take the emotion out of the investing process when you allocate your policy's cash value to either of two turnkey investment solutions comprising professionally developed and managed funds with risk tolerance options ranging from conservative to aggressive and conservative to growth.
- Build your own portfolio by selecting from a wide range of investment options from well-known fund families, as well as from a fixed account.
- You also have the option to allocate funds to one or more of three* index-linked interest accounts to which interest is credited based on movement in a major index. 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.

* The uncapped option is not available in New York-issued policies.

Variable universal life insurance offers protection for your loved ones with the opportunity to invest your policy's cash value in the market.

Variable Universal Life 6

Market exposure with tax advantages

If in addition to permanent life insurance protection, you'd like:

- The potential to grow your policy's cash value with equity investment options,
- The benefit of tax-deferred growth of your cash value, and
- The opportunity to take tax-free withdrawals for financial goals,

Variable Universal Life 6 (VUL 6) might be right for you.

Survivorship Variable Universal Life

Continuous, flexible protection with market exposure

If you'd like permanent life insurance coverage that helps you transfer wealth efficiently, as well as:

- The potential to grow your policy's cash value with equity investment options,
- The benefit of tax-deferred growth of your cash value, and
- The opportunity to take tax-free withdrawals for financial goals,

Survivorship Variable Universal Life (SVUL) insurance might be right for you.

Accessing policy cash value through loans and surrenders may cause a reduction of policy cash values and death benefit and negate any guarantees against lapse.

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.

Remember, variable life insurance is a complex investment vehicle that is subject to market risk, including the potential loss of principal invested.

Indexed universal life insurance

Indexed universal life insurance lets you exchange some of the market's upside potential for built-in downside protection against negative market performance. Cash value in the indexed account(s) is credited with an interest rate based on the performance of the respective index/indices and is subject to a "cap" and a guaranteed "floor" each of which varies by index option.

RiverSource Life offers the following indexed universal life insurance solutions:

- [RiverSource® Indexed universal life 2](#)
- [RiverSource® Multi-Index universal life](#)
- [RiverSource® Survivorship Multi-Index universal life](#)

With *RiverSource®* indexed universal life 2 and *RiverSource®* Multi-Index universal life you can choose between two death benefit options: "Option 1" providing a level specified amount, or "Option 2," providing a specified amount plus the policy value.

Indexed universal life insurance lets you exchange some of the market's upside potential for built-in downside protection against negative market performance.

Indexed universal life 2 (IUL 2) offers two index options and a fixed account. This solution—which also offers a no-lapse guarantee to the later of age 90 or 20 years (depending on your premium level)—might be appropriate for you if you like to keep things simple and still have the opportunity for upside potential through a major index.

Multi-Index universal life (Multi-Index UL) and Survivorship Multi-Index universal life (Survivorship IUL) offer flexibility to allocate to multiple well-known index options (and a fixed account) and provide global index exposure. Both solutions offer the opportunity to withdraw cash value tax-free for financial goals. Survivorship IUL is, however, uniquely designed as an affordable way to insure two lives and pays a benefit at the death of the second insured individual.

Cash value in the fixed account earns a current interest rate with a guaranteed 1% minimum rate of return.¹

The cash value allocated to an indexed account in any indexed solution will be affected by changes in the respective index/indices, but none invests directly in any specific stock. At the end of a segment (12 or 24 months, depending on the index option), interest is awarded based on the performance of the index/indices, but subject to any applicable growth cap, (the upper limit set at the beginning of each segment, but guaranteed to never go below 3%), any applicable multiplier or “spread” and a guaranteed floor (0% or 1% depending on the index option). If a policy is fully surrendered or the insured person dies before the end of a segment, that segment does not receive any interest. Your financial advisor can provide additional information including current and guaranteed expenses, interest rates and charges (i.e., premium expense, annual policy fee, administrative charge, cost of insurance and surrender charge).

¹ Interest accrues on the policy value at rates determined by RiverSource Life and at its discretion. Rates are based on various factors including the company’s expenses, investment earnings and mortality experience.

Term life insurance

If your insurance needs are time-bound or you are just starting out financially, term insurance may be right for you. RiverSource Life offers four term insurance options:

- *RiverSource*® 10-year term
- *RiverSource*® 15-year term
- *RiverSource*® 20-year term
- *RiverSource*® 30-year term

Economical, guaranteed premiums

RiverSource 10-, 15-, 20- and 30-year term insurance can help you:

- Maintain coverage for a specific time period
- Cover large personal debts such as a mortgage or business loan
- Obtain an affordable protection option with guaranteed level premiums and the ability to convert to a permanent policy without underwriting

If your needs change, under certain circumstances, you can convert to universal or variable universal life without evidence of insurability.

Disability income insurance

Protecting your most valuable asset

If you are in your working years and concerned about protecting your income—the foundation of any financial plan—a disability income insurance policy may be right for you. RiverSource Life offers income protection with [RiverSource® Income Protection insurance](#).

Protecting your most valuable asset

Owning an income protection policy can help you continue to meet day-to-day needs should your income cease or be severely reduced due to a long-term injury or illness. RiverSource solutions offer the flexibility to design your own plan so you stay on track for your future goals.

At an additional cost you can add riders that allow you to help keep up with increases to your income over time (you must be employed at the time), or provide an annual benefit increase while you are disabled.

These products are non-cancellable and guaranteed renewable, meaning, as long as you pay your premiums your policy cannot be cancelled or changed and your premiums will never increase.

When you meet with your advisor, he or she can help review your financial situation and provide additional details about costs, benefit conditions, limitations and exclusions.

RiverSource also offers a long-term care solution. For more information, **talk to your advisor.**

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 variable life insurance, call 1-800-333-3437. Read the prospectus carefully before you invest.

RiverSource Life cannot guarantee future financial results.

RiverSource Life and its affiliates cannot offer tax or legal advice. Consult with your tax adviser or attorney regarding your specific situation.

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.

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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.

To view our current ratings, visit strengthandsoundness.com.

For more information about *RiverSource* insurance, contact your financial advisor or go to riversource.com/insurance.

Survivorship Variable Universal Life may not be available in all states, including New York.

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