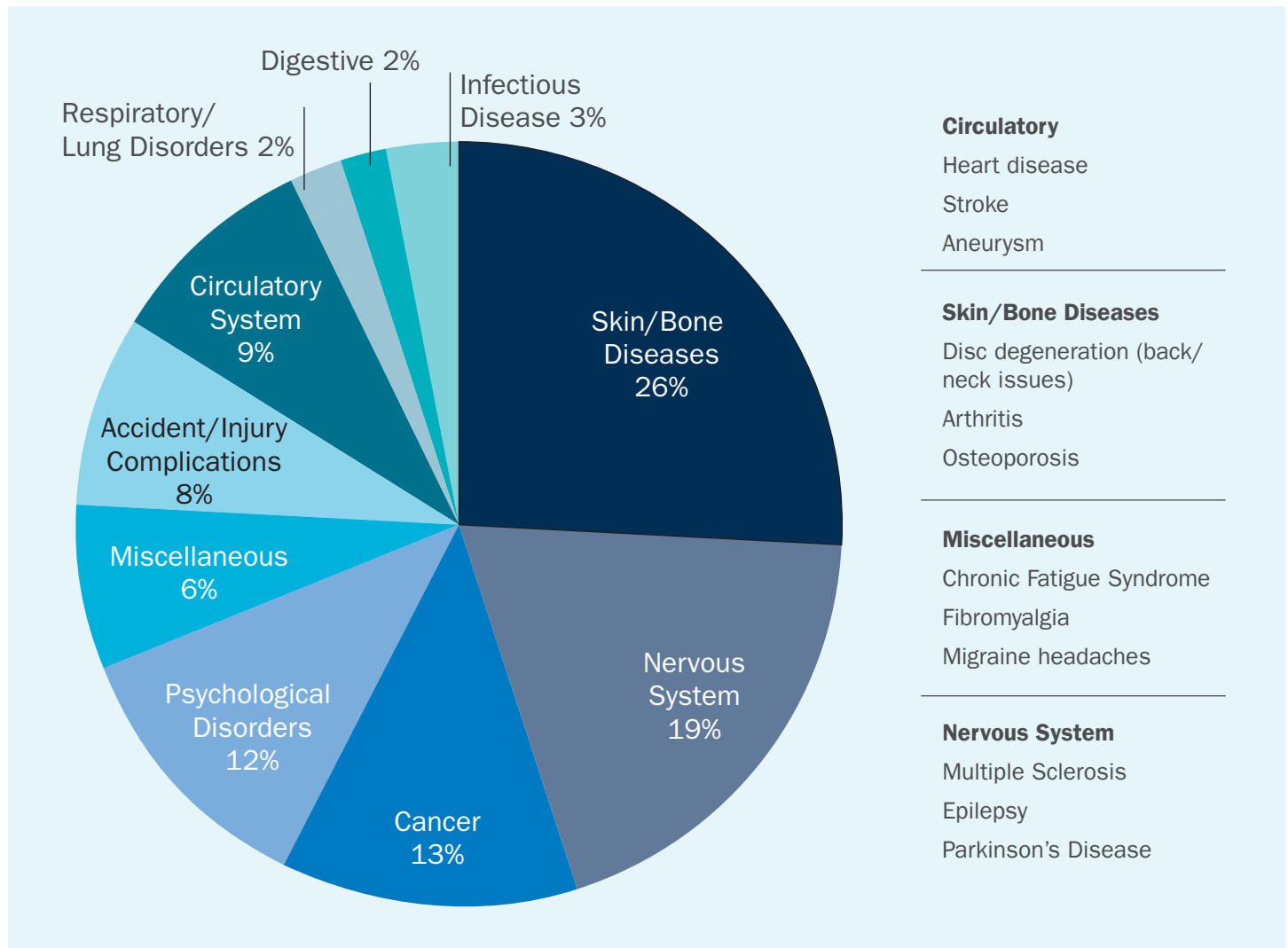


Causes of disability: Could it happen to you?

How familiar are you with the causes of disabilities? Below is a breakdown (by percentage of claims) of typical ways in which you might become disabled. Do any surprise you?



Source: RiverSource Life disability insurance claims payments through 12/31/22. The above is for illustrative purposes only and is not intended to be an inclusive representation of all claims.

Did you know? The average RiverSource Insurance disability income claim lasts over 7 years.

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

At any age, at any time

The table below depicts a sample of actual disabilities. As you can see, disabilities can come at any age and at any time.

Occupation	Purchase age	Age at Claim	Cause of claim/condition	Amount paid
Account Executive	43	44	Stroke	\$1,422,015
Account Executive	44	54	Fibromyalgia	\$131,447
Airline Pilot	38	50	Bone Metastasis	\$325,787
Art Dealer	40	56	Lupus	\$1,445,171
Attorney	31	45	Bipolar Disorder	\$972,965
Attorney	38	47	Parkinson's Disease	\$470,234
Chief Executive Officer	36	54	Headaches	\$120,986
Circulation Director	41	44	Parkinson's Disease	\$544,748
Educational Consultant	41	54	Breast Cancer	\$73,785
Executive	28	43	Cancer	\$93,857
Financial Advisor	27	38	Stroke	\$235,686
Nurse	42	62	Brain Tumor	\$81,470
Nurse Practitioner	33	47	Chronic Regional Pain Syndrome	\$76,400
Optometrist	30	36	Spondyloarthropathy	\$769,271
Orthopedic Surgeon	35	60	Inflammatory Arthritis	\$764,121
Pharmacist	34	56	Coronary Artery Disease	\$59,024
Physical Therapist	30	46	Osteoarthritis	\$240,000
Sales Manager	39	56	Chronic Kidney Disease	\$279,206
Sales Representative	40	54	Depression	\$270,806
Speech Therapist	37	59	Hodgkin's Lymphoma	\$109,046
Supervisor	33	56	Alzheimer's Disease	\$88,200
Surgeon	34	55	Stroke	\$134,355
Teacher	48	53	Stroke	\$103,200
Underwriter	33	52	Depression	\$289,553
Veterinarian	35	44	Spinal Fracture	\$1,107,431

Source: RiverSource Life disability insurance claims payments through 12/31/22. The above is for illustrative purposes only and is not intended as a comprehensive representation of circumstances surrounding the claims displayed, an inclusive representation of all claims, or a promise to pay specific claims.

[Ask your financial advisor today how you can help protect your income through disability insurance.](#)

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



riversource.com/insurance

RiverSource disability income insurance has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, ask your financial advisor.

Applies to policy numbers 30200C-CA, 30203C-CA, 30205C-CA, 30207C-CA, 30208D-CA, and ICC21 116605 with endorsement ICC21 116628, and state variations thereof. And in New York, to 39100D, and 116606 with endorsement 116629.

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.