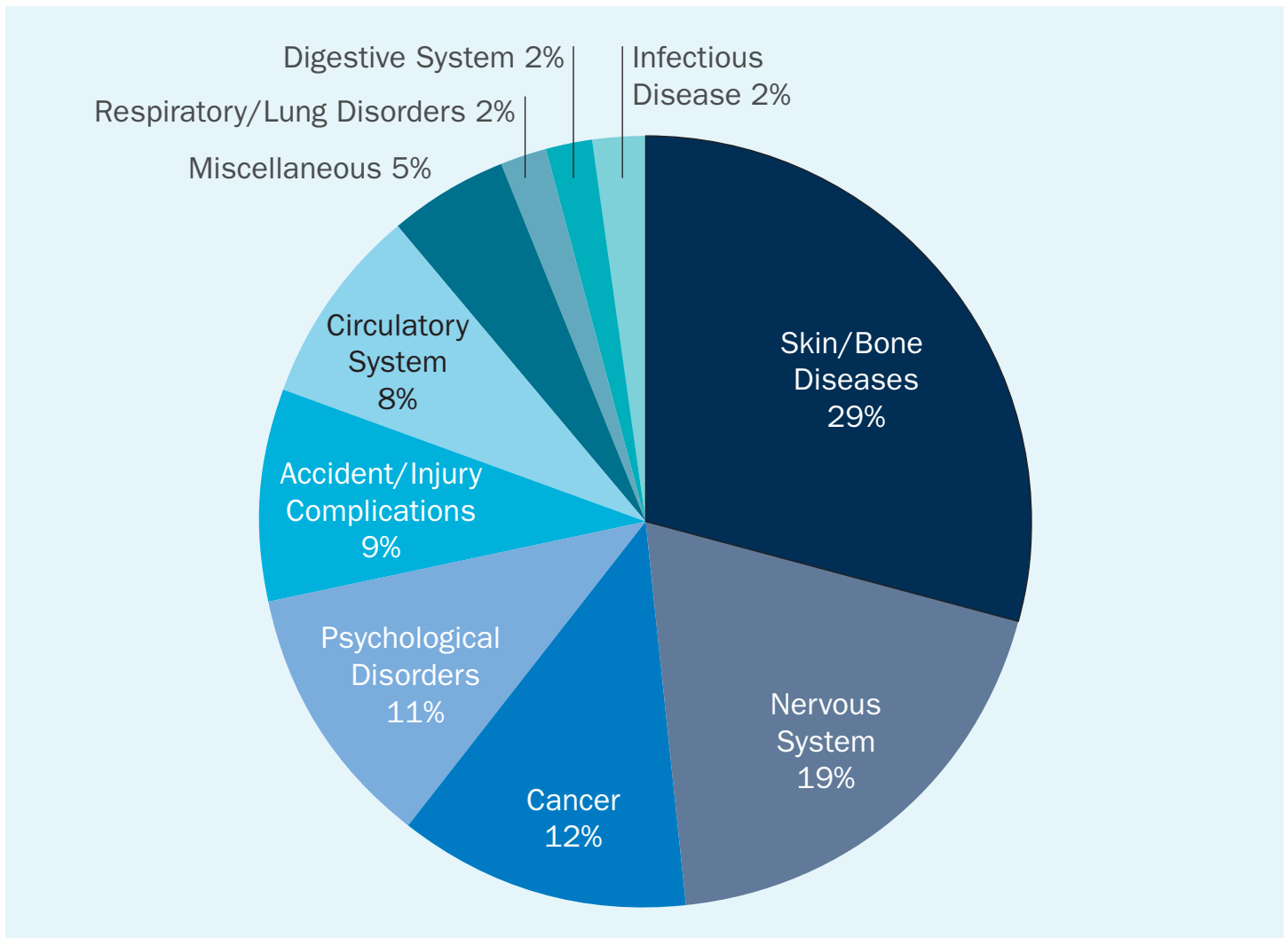


Causes of disability: Could it happen to you?

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 12/31/19. The above is for illustrative purposes only and is not intended to be an inclusive representation of all claims.

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
Attorney	42	55	Dementia	\$203,577
Attorney	30	34	Migraine Headaches	\$512,443
Cabinet Maker	33	49	Arthritis	\$119,844
Chief Executive Officer	35	45	Chronic Fatigue Syndrome	\$83,750
Court Stenographer	26	28	Fibromyalgia	\$959,701
Dental Hygienist	34	59	Tendonitis	\$98,310
Engineer	39	53	Amyotrophic Lateral Sclerosis (ALS)	\$81,868
Event Planner	58	63	Spondylolisthesis	\$210,210
Financial Advisor	33	35	Brain Tumor	\$889,915
Hospitalist	44	54	Stroke	\$81,177
Mental Health Counselor	36	49	Stroke	\$74,089
Nurse	43	51	Kidney Disease	\$218,850
Obstetrician	35	42	Spinal Stenosis	\$39,802
Operations Manager	40	42	Head Injury	\$244,025
Pathologist	40	51	Cancer	\$30,265
Physician	35	57	Cancer	\$224,210
Physician Assistant	28	46	Acute Heart Failure	\$9,300
Sales Manager	26	57	Blindness	\$9,800
Sales Manager	40	45	Multiple Sclerosis	\$243,358
Sales Representative	26	36	Traumatic Brain Injury	\$280,817
Social Worker	37	53	Bipolar Disorder	\$92,400
Store Owner	34	40	Myofascial Pain Syndrome	\$281,600
Teacher	40	45	Diabetes	\$184,603
Teacher	41	56	Irritable Bowel Syndrome	\$53,000
Technical Designer	32	46	Lupus	\$76,942

Source: RiverSource Life disability insurance claims payments through 12/31/19. 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.



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