

# Create a safety net using disability income insurance



Your job might not be washing windows on a skyscraper, but no matter what you do for an occupation, it's a good idea to have a safety net in place in case you get sick or injured and can't earn an income.

Consider this hypothetical choice between two jobs: Job A and Job B

Which job would you choose?

	Job A	Job B
Annual pre-tax income:	\$150,000	\$147,194
	▼	▼
	without disability income insurance:	with disability income insurance:
	▼	▼
Annual after-tax income while sick or injured and unable to work	\$0	\$85,200

This is a hypothetical example and is intended for illustrative purposes only. Premiums depend on product, features and underwriting guidelines. It assumes \$2,806 in annual premium paid into a RiverSource® Income Protection disability income policy with a 90-day elimination period for a non-tobacco, 41 year-old male; Occupation Class 4A; a \$7,100 monthly benefit to age 65; and no riders.

## It pays to have a plan to fall back on.

Planning ahead with disability income insurance can help you avoid potential catastrophic loss of income if you became unable to work due to a long-term injury or illness. RiverSource disability income insurance products can help you continue to achieve your financial goals by protecting the foundation of your financial plan—your income.

Talk to your Ameriprise financial advisor to find out how disability income insurance can help protect your income from an unexpected interruption.



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

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