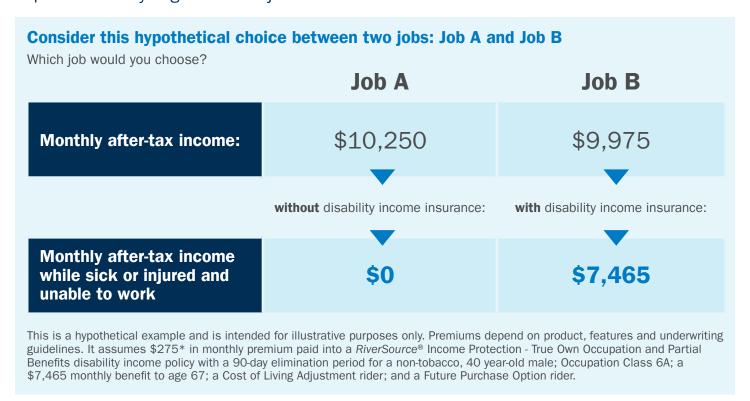


Create a safety net using disability income insurance

Whether you are a self-employed business owner, an independent contractor, or an employee of a company that doesn't have group disability benefits, 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.



While you likely have a reserve to cover a short-term loss of income, keep in mind that the average RiverSource Insurance disability income claim lasts over 7 years.

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.

DISABILITY INCOME INSURANCE

NOT A DEPOSIT \cdot NOT FDIC INSURED \cdot NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY \cdot NOT BANK, CREDIT UNION OR SAVINGS & LOAN GUARANTEED

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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.

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.

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



riversource.com/insurance

^{*}This premium is based on a product version not currently available in California. To get a quote for the product version available there, work with your financial advisor.