

# 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.

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

Which job would you choose?

	Job A	Job B
<b>Monthly after-tax income:</b>	\$10,250	\$9,975
	▼	▼
	without disability income insurance:	with disability income insurance:
	▼	▼
<b>Monthly after-tax income while sick or injured and unable to work</b>	\$0	\$7,465

This is a hypothetical example and is intended for illustrative purposes only. Premiums depend on product, features and underwriting guidelines. It assumes \$275\* in monthly premium paid into a RiverSource® Income Protection - True Own Occupation and Partial Benefits disability income policy with a 90-day elimination period for a non-tobacco, 40 year-old male; Occupation Class 6A; a \$7,465 monthly benefit to age 67; a Cost of Living Adjustment rider; and a Future Purchase Option rider.

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 • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK, CREDIT UNION OR SAVINGS & LOAN GUARANTEED

\*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.



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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.**