RiverSource® Income Protection Solutions
RiverSource Life Insurance Company
RiverSource Life Insurance Co. of New York

RiverSource® Insurance

Help protect your income and future goals

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Ameriprise Financial *Confident Retirement*® approach

The Ameriprise Financial *Confident Retirement* approach breaks retirement planning down into doable steps to take the uncertainty out of facing your future. Your financial advisor can offer practical advice and solutions to cover your essential expenses, ensure your lifestyle, **prepare for the unexpected** and leave a legacy.

Your ability to earn an income is one of your most valuable assets. An interruption in income due to illness or injury can be devastating to your short- and long-term financial stability. Disability income insurance can help you protect your lifestyle with an income tax-free benefit* and help ensure you achieve a more confident retirement.

*See IRC § 104(a)(3)

What would happen if your income stopped?

Did you know that over your lifetime, your income could very well total millions of dollars? Can you imagine not insuring a physical asset that valuable? Clearly, if your most valuable asset suddenly disappeared—that is, you stopped working—supporting your lifestyle and reaching future goals would be much more difficult.

Disability income insurance can help support your lifestyle and safeguard your financial future; it provides an income tax-free monthly benefit that gives you:

Stability

Cover your daily expenses, for example, your mortgage, insurance, groceries, utilities, loan and credit card payments, and other costs.

Assurance

Protect more than just your base salary and know that, as long as you pay premiums on time, your coverage won't change.

Added Security

Continue saving toward your future goals.

Help protect your income and future goals with *RiverSource®* disability income 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.

Insure your income to protect your lifestyle

A long-term illness or injury can happen at **any age at any time**. *RiverSource* income protection solutions help **safeguard** your income and **protect** your lifestyle from the unexpected, so you can focus on what matters most.

Just over

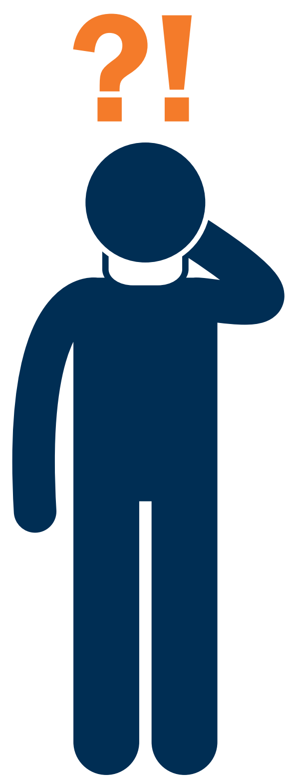
1 in 4

of today's 20 year olds **will become disabled** before they retire.[1]

[1]U.S. Social Security Administration, Fact Sheet, Jan. 25, 2018.

Your policy helps **cover your expenses** so you can focus on your recovery, family and friends.

Expenses are covered



With a policy

Without a policy

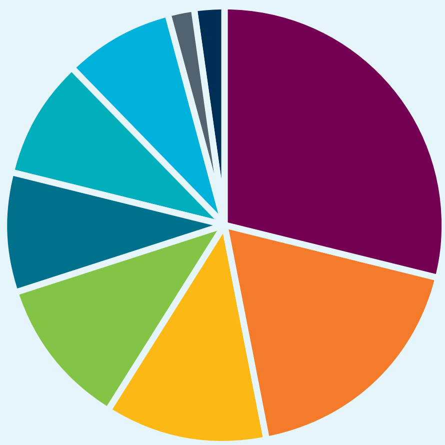
How will you know what you can and cannot pay for?

Are expenses covered?

Answers to questions you might have

I take good care of myself; do I really have to worry about something preventing me from working for an extended time?

The chart below shows—by percentage of claims—the typical ways you might become disabled. As you can see, it may not matter how well you take care of yourself.



Source: RiverSource Life disability insurance claims payments through 12/31/18. The above is for illustrative purposes only and is not intended to be a comprehensive representation of all claims.

Won't Social Security benefits replace my income if an injury or illness prevents me from working?

For many, the answer is no. In fact, 65% of initial Social Security Disability Insurance (SSDI) claim applications were denied in 2018.[2] And, for those who qualify, the Social Security Administration disability benefits are often limited. The average monthly SSDI benefit is $1,234.[2]

I have disability income insurance at work. Isn't that enough?

That depends on your policy. Typically, group coverage:

- Replaces only 60% of your base salary.
- Doesn't cover bonuses, commissions, employer retirement plan contributions and other incentive compensation.
- Benefits are taxable when the employer pays the premium, which further reduces your disability benefit amount.
- Goes away if you leave your job.

What are the benefits of owning my own policy?

Your coverage continues even if you change jobs or become unemployed; benefits are typically paid income tax-free; and you can protect more of your earnings because it helps cover bonuses and commission income.

How much does disability income insurance cost?

Generally, it costs just 2 to 3 percent of your salary to cover up to 80% of your after-tax income during a disability.

Wouldn't I just use my savings to pay expenses if I'm unable to work?

Even a substantial emergency fund may not be enough:

- No one knows how long your disability will last and you could drain your savings long before you return to work. Plus, drawing on your savings or investments jeopardizes other financial goals.
- If you're on disability, you may not be able to contribute to your employer's retirement plan and you miss out on any matching by your employer, which could be a setback to your retirement goals.

How long would my coverage last?

As long as you pay premiums on time, *RiverSource* income protection solutions guarantee coverage up to age 65. You even have the option to continue limited coverage after age 65 if you're still working. Also, we never increase the premium, add restrictive riders or endorsements, or amend or reduce your coverage if you move to a more hazardous occupation.

[2] Social Security Administration, Disabled Worker Beneficiary Data, February 2019.

Get started today

RiverSource® income protection solutions are available exclusively through Ameriprise financial advisors. Meet with your financial advisor to determine which option is right for you so you can help protect your lifestyle and dreams for the future.

Live confidently every day.

As a company with a long history of strength, stability and expertise, we're committed to serving your needs and interests. We offer a range of products and services that give you the flexibility you need and the stability you desire as you live for today, make plans for retirement and prepare for your personal legacy.

RiverSource Insurance

riversource.com/insurance

Neither RiverSource Life Insurance Company nor RiverSource Life Insurance Co. of New York can guarantee future financial results.

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