

## Massachusetts Required Disclosure Statement for Early Withdrawals on Annuity Proceeds (Nursing Home, Hospital and Terminal Illness Waivers)

RiverSource Contract Number

### Part 1 Consequences of This Benefit

Receipt of early withdrawals on annuity proceeds MAY AFFECT MEDICAID and SUPPLEMENTAL SECURITY INCOME (“SSI”) ELIGIBILITY. The mere fact that you own a contract with an option to make an early withdrawal on annuity proceeds without a withdrawal or surrender charge may affect your eligibility for these government programs. In addition, exercising the option to make an early withdrawal on annuity proceeds and receiving those benefits before you apply for these programs, or while you are receiving government benefits, may affect your initial or continued eligibility. Contact the Medicaid Unit of your local Division of Medical Assistance and the Social Security Administration for more information.

### Part 2 Medical Condition(s) Enabling Waiver of Withdrawal or Surrender Charge for Early Withdrawals

If both you and the annuitant met the contract's age at contract issue requirement for this medical waiver of withdrawal or surrender charge provision:

(1) Terminal Illness

A condition that a physician (as defined in section 1861(r)(1) of the federal Social Security Act, acting within the scope of his or her license in the state of licensure) certifies will reasonably be expected to result in death in 24 months or less.

(2) Other Medical Conditions

Any medical condition is eligible if you or the annuitant are confined to a hospital or qualified nursing for 60 days occurring after the contract date.

To qualify, a nursing home must meet the following criteria:

- Be licensed by an appropriate licensing agency to provide nursing care; and
- Provide 24-hour-a-day nursing services; and
- Have a physician (as defined in section 1861(r)(1) of the federal Social Security Act, acting within the scope of his or her license in the state of licensure) available for emergency situations; and
- Have a registered professional nurse (acting within the scope of his or her license in the state of licensure) on duty or on call at all times; and
- Maintain clinical records; and
- Have appropriate methods for administering drugs.

### Part 3 Option(s)

- Full or partial withdrawal or surrender—up to 100% of total annuity proceeds as LUMP SUM
- Systematic withdrawal or surrender—up to 100% of total annuity proceeds in periodic payments
- Annuity income plan—100% of total annuity proceeds in any of the annuity income plans described in your contract

Any partial withdrawal or surrender must be at least \$250, and the annuity value that remains must be at least the minimum allowed by your contract.

### Part 4 Premium for Waiver of Withdrawal or Surrender Charge for Early Withdrawals of Annuity Proceeds

No additional charge for the provision.

### Part 5 Administrative Expense Charge

None.

**Part 6 Signatures**

Owner Signature

**X**

Date (MMDDYYYY)

Owner Signature

**X**

Date (MMDDYYYY)

Advisor Signature

**X**

Date (MMDDYYYY)