



Tax-efficient wealth builder

A powerful choice for growing, using and protecting your wealth

As a disciplined saver, you're likely looking for more opportunities to build your wealth and help manage long-term tax impacts.

Protecting your loved ones and your assets are important aspects of financial security and stability. With **cash value life insurance**, you can help financially protect loved ones while having the opportunity to **tax-efficiently build wealth**. When properly structured, a policy can help with:

Greater financial security

Life insurance is an investment in your financial future by protecting your loved ones if you pass away unexpectedly. You can also pass on a legacy to loved ones or charities with the **income tax-free death benefit**.

Opportunity to build wealth

Cash value life insurance can be a **tax-efficient way to build wealth** for the long term, offering the potential for **tax-deferred growth**. It's the combination of tax benefits afforded life insurance that offers the potential for competitive asset accumulation.

Flexible access to withdrawals

With cash value life insurance you have the opportunity to **fund your policy and withdraw from it without limitations** related to age and income. You can access both your principal and the tax-deferred growth potentially **income tax free** (through loans and withdrawals).

This combination of benefits is unique to cash value life insurance.

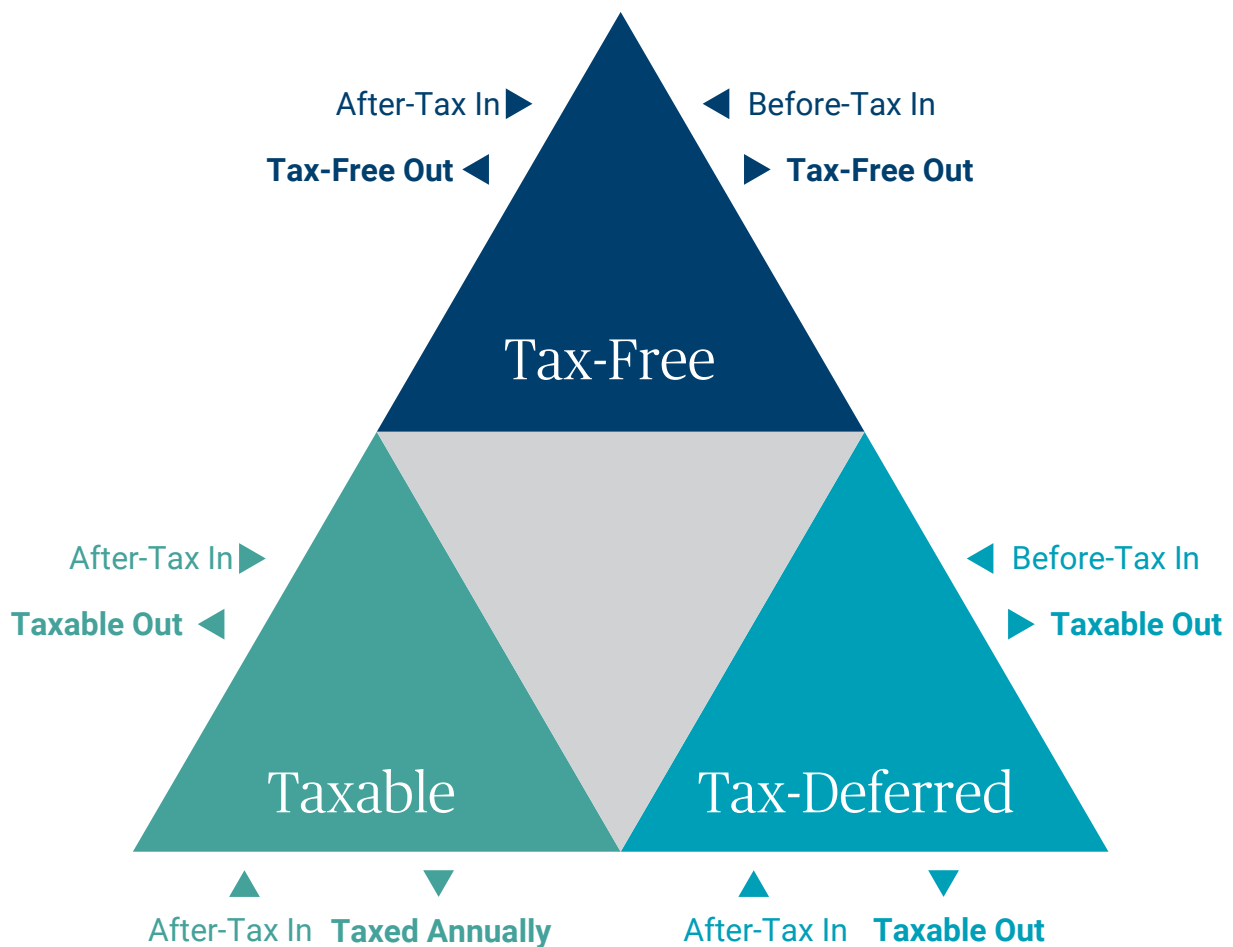
Before you purchase, be sure to ask your financial advisor about the life insurance policy's features, benefits and fees, and whether the life insurance is appropriate for you, based upon your financial situation and objectives.

FIXED/VARIABLE LIFE INSURANCE:

NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK, CREDIT UNION OR SAVINGS & LOAN GUARANTEED • VARIABLE INSURANCE MAY LOSE VALUE

Deciding how you build wealth today can have a financial impact tomorrow

A good way to plan for tax uncertainty is to **diversify your investable assets now by how they're taxed**, giving you more control over how and when you pay income taxes. Diversifying your assets among **different tax treatments can give you greater flexibility** as life events, both expected and unexpected occur.



By considering tax diversification as you invest, you can:

- Potentially fuel savings over time and help your assets last longer
- Gain flexibility in how you access withdrawals in the future
- Take more control of your financial picture, now and in retirement

The unique tax advantages of cash value life insurance

Ultimately, life insurance is intended to ease financial worries in the case of an untimely death or pass on a legacy to loved ones or charities, in the form of a death benefit. But it can do so much more.

Based on the income tax treatment of cash value life insurance, and when a policy is designed properly, you get:



Tax advantages

- Tax-deferred growth potential
- Potential tax-free access to cash value (through loans or withdrawals) at any age
- Rebalance or reallocate assets without tax implications or any transaction fees
- Income tax-free death benefit



A reserve for opportunities

- Funding limit based on amount of coverage only, no annual IRS limits
- No IRS penalties for withdrawing funds prior to age 59½ or required distributions (for non-MEC* policies)
- Access to cash value income tax free (for non-MEC* policies)

*See page 6 for MEC details.

A strong complement to other savings vehicles

Recent legislative changes allow for increased funding of a permanent insurance policy and still have the tax advantages afforded life insurance—building cash value in a way that makes the most efficient use of the premiums you pay. That makes a cash value life insurance policy, when properly structured and managed, a powerful way to build wealth.



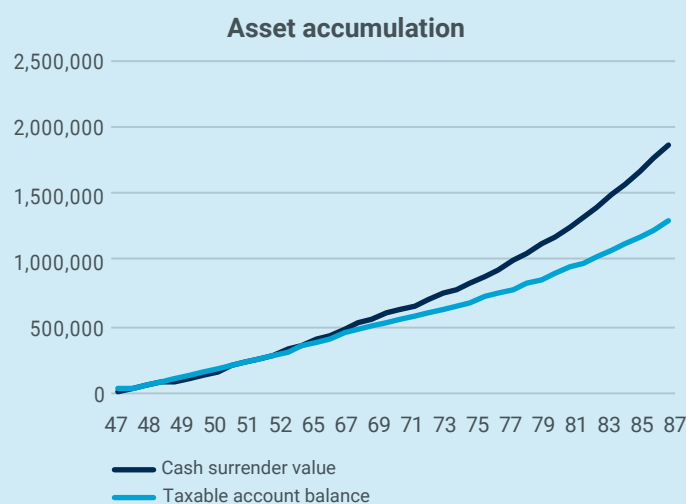
A discerning approach to growing and accessing wealth

The tax-efficient wealth builder strategy can be an efficient way to accumulate and transfer wealth.

Here's a hypothetical example of how it could work: A 47-year-old non-smoking woman using a *RiverSource*[®] variable universal life (VUL) 6 insurance policy for the tax-efficient wealth builder strategy while also looking at a taxable investment with a 30-year term policy, assuming the following:

- VUL initial specified amount: \$350,000, death benefit¹ option 2 until age 65
- VUL premium amount years 1-18: \$18,000
- Life insurance values are net of all policy expenses

- Taxable account values don't include asset management fees and only include tax expenses and an annual premium for a similar 30-year term insurance death benefit amount—assumes the term policy ends after 30 years.² (You may have the option to apply for a new term policy, pay annual renewable rates or convert to a permanent policy subject to certain restrictions.)
- The assumed federal tax bracket: 32%
- Hypothetical gross rate of return on both account balances: 6.50% (5.76% net of expenses)



In this example, both grow at similar rates until retirement age when the VUL starts to outpace the taxable account.

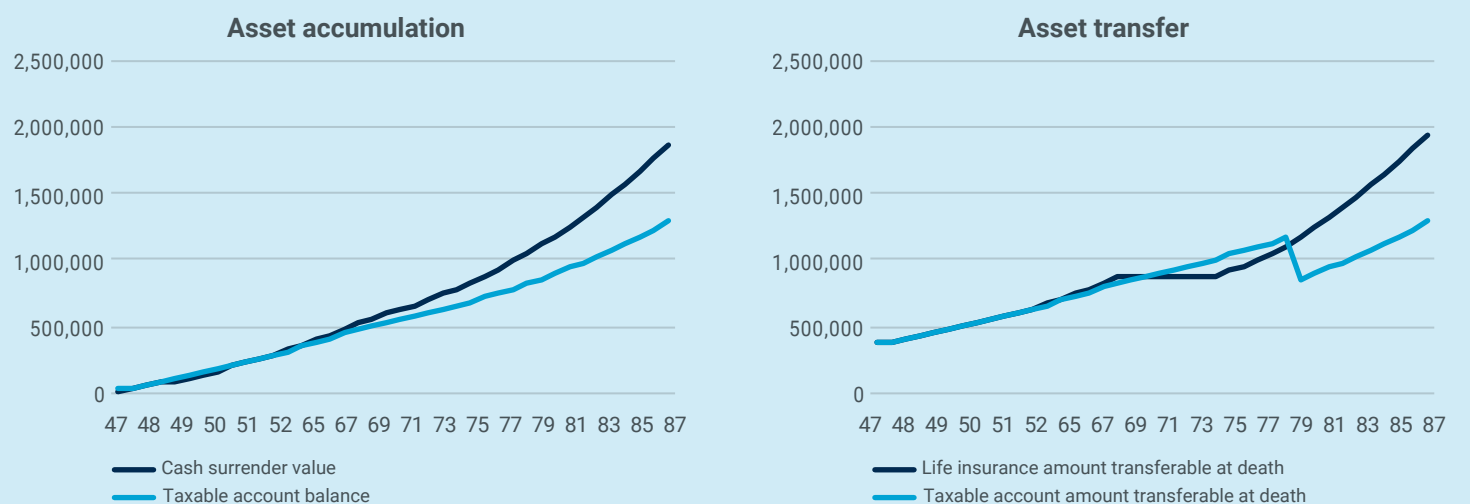
You can see in the asset accumulation example above, by age 65 the policy's account balance starts to exceed the taxable account. The taxable account balance would need to earn an annual gross rate of 7.32%³ over 15 years to produce the same result as the life insurance account balance at 6.50%.

¹ You have a choice between two death benefit options: "Option 1," providing a level specified amount, or "Option 2," providing a specified amount plus the policy value.

² The Taxable Account assumes a portfolio of 65% equity and 35% fixed income. Returns for the taxable portfolio reflect approximately a 52% exposure to ordinary income and short-term capital gains tax rates and a 48% exposure to long-term capital gains and qualified dividends tax rates each year. Qualified dividends are taxed at the long-term capital gains rate.

³ This is the return needed to match the life insurance account balance net of the term premium, fund expenses and taxes, but does not include any investment management fees.

The example assumes a hypothetical average annual net return of 5.76%, which does not represent the actual return of any investment, and may not be indicative of what you may experience. The Life Insurance values take into account all policy expenses. The Taxable Account uses the same net return of 5.76% and a cost for term insurance coverage. Other fees would reduce the figures shown. For the taxable portfolio, the hypothetical moderately aggressive portfolio assumes a long-term capital gains exposure of 48%. Income taxation is based on the tax inputs provided; actual taxation will depend on either your individual tax circumstances or your beneficiary's individual tax circumstances. Lower maximum tax rates on long-term capital gains and qualified dividends would make the investment return for the taxable investment more favorable, potentially reducing the difference between the two scenarios. Losses recognized on taxable investments may provide current income tax benefits, potentially increasing the favorability of taxable accounts. Any federal and/or state tax penalties (e.g. for early withdrawals) would reduce the figures for insurance. Taxable income, if any, related to the insurance would be taxed at ordinary income tax rates. You should consider your investment horizon and income-tax bracket, both current and anticipated, when making an investment decision, as these may further impact the results of the comparison.



When the death benefit becomes most valuable, the term policy ends.

Answers to questions you might have

How is it possible for me to take withdrawals from my insurance policy and use that money for other financial goals?

Life insurance is primarily used to provide financial security to beneficiaries when an insured individual passes away; however, the Internal Revenue Code (“The Code”) gives special tax treatment to certain types of life insurance, offering flexibility that is not available in other financial vehicles. This special treatment offers you the opportunity to build equity by accumulating cash value within the policy, which you may later withdraw and use toward your financial goals. But the policy must remain in force. The Code:

- Stipulates that a life insurance death benefit is generally income tax-free – IRC § 101(a)
- Defines your ability to access cash value through tax-free withdrawals up to the amount of premium you’ve paid into the policy – IRC § 72(e)(5)(A) and (C) and § 7702(f)(7)
- Allows for income tax-free policy loans – IRC § 72(e)(5)(A) and (C)

*Am I limited to how much premium I can put into my policy?

The best way to maximize your cash value and minimize your cost of insurance is to fully fund your policy. Unlike other investments, the IRS does not restrict how much you can contribute to your policy based on your age or income, but they do limit the amount you can put into your policy based on the amount of coverage. Work with your financial advisor to structure the policy to meet your needs, so that you can take full advantage of its potential to build and withdraw cash value in tax-efficient ways. If you pay more than a specified premium amount into the policy, you create what is called a “Modified Endowment Contract,” or “MEC,” for short. If your policy becomes a MEC, the policy death benefit still generally passes income-tax-free to your heirs; however, withdrawals (including loans) you take from the policy are taxable on an earnings-first basis. In addition, you may incur a 10% federal income tax penalty on any earnings withdrawn prior to age 59½. So, if you plan on taking money out, it’s usually best not to exceed the MEC premium limit.

How do I access my cash value?

When properly funded and managed, you can access your policy’s cash value tax-free to help with your long-term financial goals. You can do this in two ways:

- **Take out what you put in** – You can withdraw the amount that you’ve contributed to your policy. This type of withdrawal (known as a “partial surrender”) permanently reduces the value of the death benefit that passes to your beneficiaries. Surrenders are generally taxable to the extent they exceed the investment in the policy.
- **“Borrow” from your cash value** – You can “borrow” up to 90% of your policy’s value as if you were your own bank. In fact, after 10 years, assuming a properly structured policy and current rates, the loan will be “zero net-cost” because the policy value backing the loan will be credited the same amount of interest you were charged. (RiverSource also guarantees you will never be charged more than 0.25% over the amount you are being credited.) You also have the flexibility to:
 - **Pay it back.** Your beneficiaries will get the full amount of the death benefit.
 - **Don’t pay it back.** A portion of the death benefit will pay off the loan, including any accrued interest, and the remainder will go to your beneficiaries.

Although loans are generally not taxable, there may be tax consequences if the policy lapses or is surrendered with a loan (even as part of a 1035 exchange), and taxable income could exceed the amount of any cash received.

How does accessing the cash value affect my policy?

In order to maintain the guarantee you have against your policy lapsing, you must maintain a certain premium level on your policy during the no-lapse guarantee period. When you want to access money, work with your advisor to know how much is available without putting your policy’s guarantees in jeopardy. Additionally, if you cancel your policy within a certain year period from its date of issuance you will be assessed charges, called “surrender charges.”

Am I restricted in how or for what reasons I use the cash value withdrawals?

You can use your tax-free withdrawals for whatever you choose, for example: to make a payment on a home, fund a child’s education, or supplement your retirement income.

The company you choose matters

When you choose RiverSource Life Insurance Company (RiverSource Life), you want to be confident we’ll be here for you today – and tomorrow. RiverSource Life was founded in 1957, and we trace our roots to 1894. For decades, we’ve been honoring our commitments to help clients grow their assets, manage their income and protect what matters most.

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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.

All guarantees are based on the continued claims-paying ability of the issuing company and do not apply to the performance of the variable subaccounts, which will vary with market conditions.

Neither RiverSource Life Insurance Company, nor their affiliates or representatives, offer tax or legal advice. Consult with your tax adviser or attorney regarding your specific situation.

RiverSource Life Insurance Company can not guarantee future results.

Variable life insurance is a complex investment vehicle that is subject to market risk, including the potential loss of principal invested.

VUL 6 may not be available in all states.

VUL 6 policy offers a no-lapse guarantee for the first 10 policy years or to age 75; it's based on a specified accumulated premium amount, so if your cumulative premium is inadequate to maintain the no-lapse guarantee the no-lapse guarantee terminates. Within a limited period of time, you may pay additional premium to resume the no-lapse guarantee. If additional premium is not paid during this period, the no-lapse guarantee cannot be reactivated. It is possible that coverage will terminate when either no premiums are paid following the initial premiums, or subsequent premiums are insufficient to continue coverage.

Applies to policy numbers ICC12 132376 and 132376 and state variations thereof.

You should consider the investment objectives, risks, charges and expenses of the variable life insurance policy and its underlying investment options carefully before investing. For a free copy of the life insurance prospectus and underlying investment's prospectus, which contains this and other information about variable life insurance, call 1-800-333-3437. Read the prospectus carefully before you invest.

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Accessing policy cash value through loans and surrenders may cause a permanent reduction of policy cash values and death benefit, and negate any guarantees against lapse. Surrender charges may apply to the policy and loans may be subject to interest charges.

Although loans are generally not taxable, there may be tax consequences if the policy lapses, or is surrendered or exchanged with an outstanding loan. Taxable income could exceed the amount of proceeds actually available. Surrenders are generally taxable to the extent they exceed the remaining investment in the policy. If the policy is a modified endowment contract (MEC), pre-death distributions, including loans from the policy, are taxed on an income-first basis, and there may be a 10% federal income tax penalty for distributions of earnings prior to age 59½.

This information is for a general audience and is not intended to address individual financial situations or needs. RiverSource Life Insurance and RiverSource Life Insurance Co. of New York do not provide investment advice.



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