

The power of cash value life insurance

Selecting the right life insurance might be one of the most important financial decisions you will make. To help you make a well-informed decision you need an understanding of the kinds of life insurance and how they can benefit you.

There are two basic types of life insurance:
term and **permanent**.

1

Term insurance is often purchased to cover a temporary need. It generally lets you pay lower initial premiums than permanent coverage.

2

Permanent insurance can provide the opportunity for a lifetime of protection. Additionally, it provides tax-advantaged income and tax-deferred cash value.

Unlike term life insurance, permanent life insurance may offer cash value that can help give you the confidence that you are protecting your dreams. Along with lifetime insurance protection, it can help you grow your wealth and future income.

Three ways to benefit

RiverSource offers three primary types of cash value life insurance:

1. **Universal life**
2. **Indexed universal life**
3. **Variable universal life**

Each offers the following unique benefits:

- **An income tax-free death benefit to your heirs.** You can pass on a greater legacy to your beneficiaries because they will not pay income taxes on the death benefit they receive.
- **Tax-advantaged growth of your assets.** Incorporating cash value life insurance as a component of your retirement plan gives you the opportunity to grow your assets tax-deferred — whether through fixed, indexed or variable accounts — and helps achieve your long-term financial goals.
- **A source of tax-free income for retirement — or for other goals — through withdrawals or loans.** As you look at your retirement strategy, your advisor can help you create a balanced approach that includes sources of taxable, tax-deferred and tax-free income in retirement to help you meet your retirement savings goals. Cash value life insurance is one of the relatively few retirement accumulation tools that can provide you with a potential source of income tax-free supplemental retirement income.

Keep in mind, accessing policy cash value through loans and surrenders may cause a permanent reduction of policy cash values and death benefits.

- **A fixed account option.** The value of some fixed assets can be negatively impacted when interest rates go up. Fixed account rates in cash value life insurance follow interest rates and increase with them.

Before you purchase life insurance, be sure to ask your financial advisor about the policy's features, benefits, risks and fees, and whether they think the life insurance is appropriate for you based on your financial situation and objectives. Variable life insurance is a complex investment vehicle that is subject to market risk, including the potential loss of principal invested. If you surrender your policy in full, charges may apply that will reduce the amount returned to you.

How your cash value grows

Each cash value life insurance policy offers the option to grow your cash value safely within a fixed account that pays a guaranteed interest rate. Indexed universal life and variable universal life provide additional opportunities for growth of your cash value through indexed and variable accounts. All guarantees are backed by the continued claims-paying ability of the issuing company.

Universal life	Indexed universal life ¹	Variable universal life
<ul style="list-style-type: none">Cash value is credited with a current fixed interest rate.	<ul style="list-style-type: none">Cash value in the indexed account is credited with a rate based on the performance of a well-known index.In exchange for a cap on the growth, cash value is protected from negative returns through a guaranteed floor.	<ul style="list-style-type: none">Cash value is credited based directly on the performance of the investment option(s) — or subaccounts² — you choose.You may also select from professionally managed funds of funds ranging in risk exposure from conservative to aggressive.

¹ Indexed universal life (IUL) is not a variable contract or investment contract. Although IUL policies will be affected by changes in the index, they do not invest directly in any stock or equity investments.

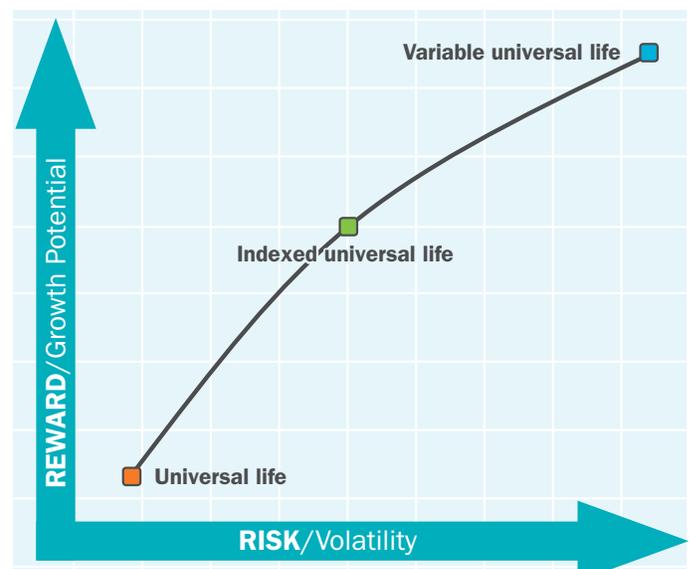
² A fund underlying your variable universal life policy in which a subaccount invests may have a name, portfolio manager, objectives, strategies and characteristics that are the same or substantially similar to those of a publicly-traded retail mutual fund. Despite these similarities, an underlying fund is not the same as any publicly traded retail mutual fund. Each underlying fund will have its own unique portfolio holdings, fees, operating expenses and operating results. The results of each underlying fund may differ significantly from any publicly-traded retail mutual fund. Variable life insurance is not a short-term investment and insurance related fees and expenses are substantial and reduce performance potential of the subaccount.

How much risk you assume

Assessing your risk tolerance is a key component to evaluating a financial strategy that includes cash value life insurance.

- Are you bullish?** Variable universal life (VUL) offers the **greatest opportunity for growth** with opportunity to participate in the market. When looking at VUL as an option, be sure to consider how much risk your investing time horizon can afford.
- Are you bearish?** Universal life (UL) provides the **greatest safety**, but the least opportunity for growth.
- Are you in-between?** Indexed universal life (IUL) offers a balance between VUL and UL offering **greater growth potential** with an indexed account than with a fixed account. And it offers **downside protection from negative market returns** with a guaranteed floor.

Where these cash value life insurance policies lie on the risk/reward spectrum



Which is right for you?

With your financial advisor's help, use the table below to determine which type of cash value life insurance is a good fit for your financial strategy.

	Universal life insurance	Indexed universal life insurance	Variable universal life insurance
I want assurance that my loved ones will receive a legacy regardless of when I die.	✓	✓	✓
I would like an asset that is tax-advantaged.	✓	✓	✓
I want to balance my portfolio with a source of income tax-free withdrawals. ¹	✓	✓	✓
I want the option to put my money in a fixed account.	✓	✓	✓
I want to be able to give to charitable causes	✓	✓	✓
I want to make sure that my principal is protected from negative market performance.	✓	✓	
I think growing my cash value with a fixed rate is too limiting, but variable investment options feel too risky.		✓	
I want my cash value to have the greatest growth potential possible.			✓

¹ Possible as long as the policy is properly structured.

Meet with your financial advisor to learn more about how cash value life insurance can benefit your financial planning strategy.

You should consider the investment objectives, risks, charges and expenses of the variable life insurance 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.

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.



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