

RiverSource TrioSource<sup>SM</sup>

Universal life insurance with qualified long-term care insurance riders  
RiverSource Life Insurance Company



# Help protect your retirement and your loved ones from the unexpected



The purpose of this communication is the solicitation of insurance. Contact will be made by a licensed insurance agent or insurance company.



Ameriprise Financial  
*Confident Retirement*<sup>®</sup> approach



Having a strategy to help protect against unexpected events is a critical part of achieving a truly confident retirement. After you have a plan in place to cover essential and lifestyle expenses, the next steps are to **prepare for the unexpected** and **leave a legacy**.

The *RiverSource TrioSource* universal life insurance with qualified long-term care insurance riders may help protect you, your retirement, and your loved ones from the negative impact of long-term care so you may truly live a more confident retirement.

# Are you looking for a simple way to help protect your retirement from unexpected expenses?

Like many consumers today, you're likely:

## Worried

unexpected expenses may upset your retirement plans

## Concerned

long-term care insurance premiums are wasted if not used

## Anxious

about limiting yourself to one strategy when your plans may change

With *RiverSource TrioSource*<sup>SM</sup> universal life insurance with qualified long-term care insurance riders (*TrioSource* insurance) you can:

Access tax-free benefits for **long-term care** expenses

OR

Pass on an income tax-free **death benefit** to loved ones

OR

Get your **money back**<sup>1</sup> if you ever change your mind

*TrioSource* insurance may help eliminate your worry, concern and anxiety. It puts your money to work to **shield your retirement** so you may live a more confident retirement.

*RiverSource TrioSource* insurance.  
**Your retirement. Your assets. Your choice.**

Before you purchase life insurance with qualified long-term care insurance riders, be sure to ask your financial advisor, a licensed insurance agent, about the policy's features, benefits and fees, and whether it is appropriate for you, based upon your financial situation and objectives. He or she can help you review your financial situation and provide additional details about the life insurance policy and riders, including rider cost, benefit conditions, limitations and exclusions.

<sup>1</sup>Return of premium on the life insurance policy is 90% of initial premium in years 1-2 and 100% in years 3 and later and is net of any withdrawals, outstanding policy loans or long-term care benefits paid.

# As simple as moving money from here to there...



Shielding your retirement from unexpected expenses is as simple as taking a portion of your low-yielding or uncommitted assets and, if you qualify, using it as premium for *RiverSource TrioSource* insurance.

## Hypothetical example

A 65 year-old female has:

- Retirement assets allocated to cover essential and lifestyle expenses
- \$250,000 set aside for unexpected and legacy

### Before *TrioSource* insurance



- Must use cash and possibly retirement assets for unexpected expenses, including long-term care
- Liquid assets equal \$250,000

### After *TrioSource* insurance



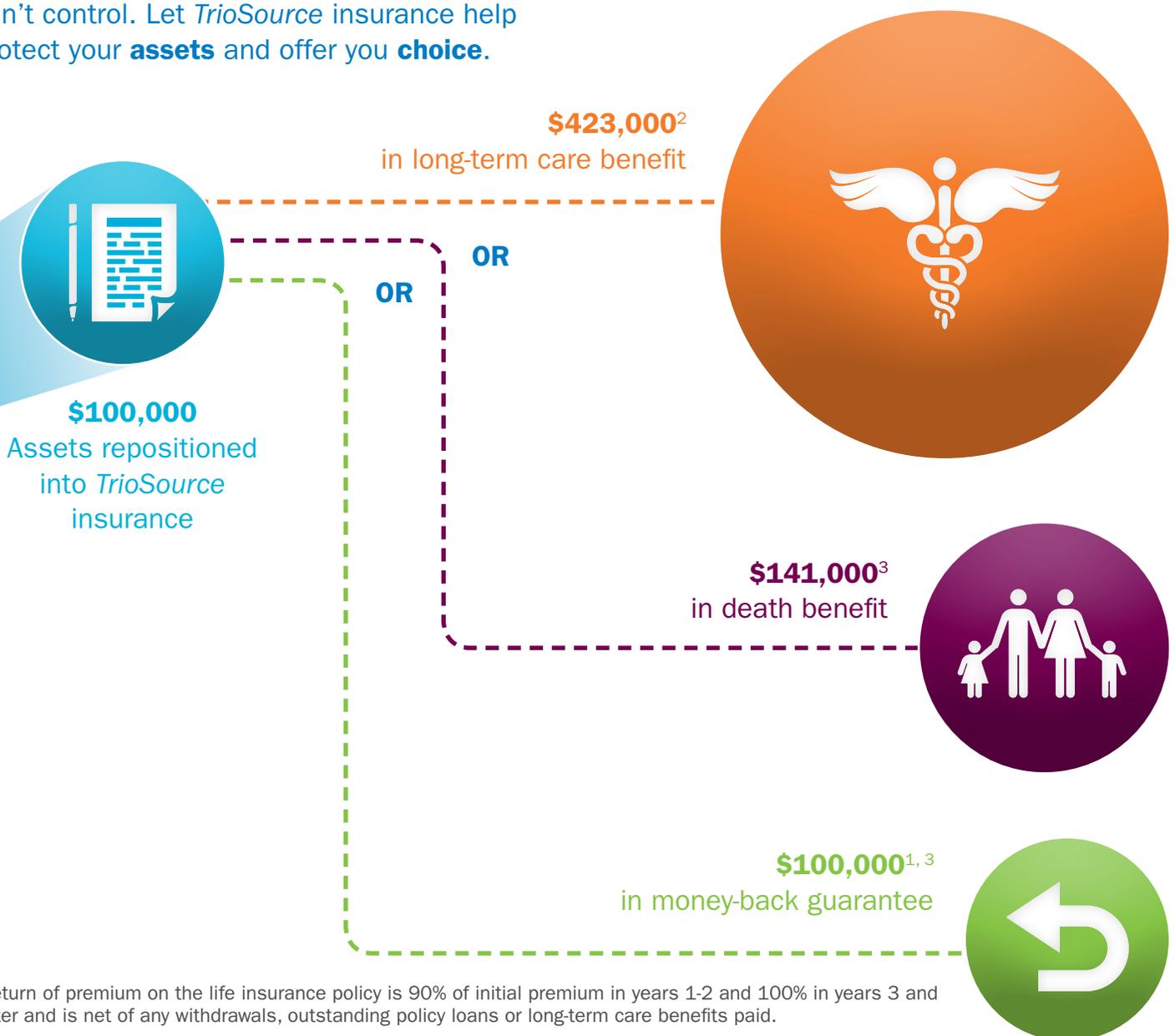
#### Moving \$100,000 into *TrioSource* insurance results in:

- No change to non-cash retirement assets
- **\$150,000 in remaining liquid assets**
- **NEW:** Up to \$423,000 available toward long-term care expenses<sup>2</sup> or
- **NEW:** Up to \$141,000 in guaranteed death benefit to pass to loved ones<sup>3</sup> or
- Asset liquidity maintained through the life insurance policy's money-back guarantee<sup>1</sup>

This is a hypothetical example and is for illustrative purposes only. All guarantees are based on the continued claims-paying ability of RiverSource Life Insurance Company.

# ...to gain a trio of benefits

Don't lose the **retirement** you've worked so hard to achieve to circumstances you can't control. Let *TrioSource* insurance help protect your **assets** and offer you **choice**.



<sup>1</sup>Return of premium on the life insurance policy is 90% of initial premium in years 1-2 and 100% in years 3 and later and is net of any withdrawals, outstanding policy loans or long-term care benefits paid.

<sup>2</sup>Assumes a female, married, non-smoking 65-year old client who chooses no inflation option and a six-year benefit period, which provides two years of benefits through the Accelerated Benefit for Qualified Long-Term Care Insurance rider and four years through the optional (for an additional cost) Extension of Benefits for Qualified Long-Term Care Insurance rider.

<sup>3</sup>Any long-term care benefit paid reduces your death benefit, cash value and money-back guarantee.

# Answers to questions you might have

## Purchasing *TrioSource* insurance

### How much benefit will I get and how long will it last?

Once you have determined the amount of money you will use to fund your policy, you decide how many years you wish to receive long-term care benefits: 2, 3, 4, 5 or 6 years.

### The benefit period—in combination with your premium amount, age, gender and tobacco use—determines:

- Your lifetime long-term care benefit pool
- Your maximum monthly long-term care benefit amount
- Your guaranteed death benefit amount

Because *RiverSource TrioSource* insurance reimburses for actual expenses, if you use less than the maximum monthly benefit amount, your benefit period will extend until your entire benefit pool is depleted.

### Will I ever have to pay more premiums?

No. Your premium, if you qualify, guarantees your coverage.<sup>4</sup>

## Using your *TrioSource* long-term care benefits

### How do I qualify for long-term care benefits?

To be eligible for benefits, a licensed health care practitioner must certify you are chronically ill and on a prescribed plan of care within the previous 12 months. Chronically ill means you have been certified by a licensed health care practitioner that you are unable to perform, without substantial assistance from another individual, at least two out of six activities of daily living<sup>5</sup> for at least 90 days or due to functional capacity; or that you need substantial supervision from threats to health and safety due to severe cognitive impairment.

### What kinds of expenses does the accelerated benefit for qualified long-term care insurance rider cover?

*TrioSource* insurance benefits cover:

- Facility care
- Home care
- Respite care
- Equipment rental or purchase<sup>6</sup>
- Home modifications<sup>6</sup>
- Even facility care received outside the United States<sup>7</sup>

Please note: The international benefit is not available under the Extension of Benefits for Qualified Long-term care insurance rider.

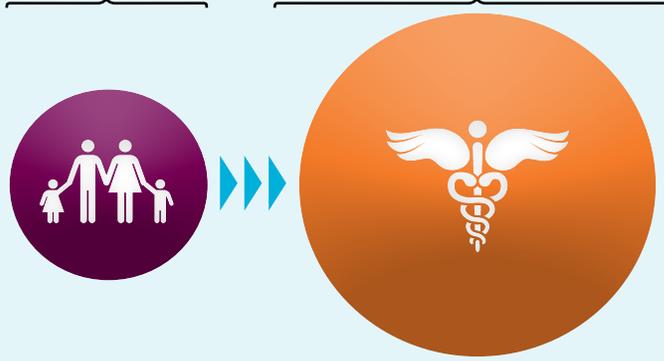
### How does my policy pay for long-term care benefits?

Each month when you receive qualified long-term care services,<sup>8</sup> your policy reimburses you up to your maximum monthly long-term care benefit amount. Your policy's death benefit, cash value and money-back guarantee will be reduced by these reimbursements.

#### Here's how it works:

**First,** reimbursements<sup>9</sup> for long-term care expenses reduce the **death benefit** available.

**Next,** if your benefit period is longer than two years, the **Extension of Benefits for Qualified Long-Term Care Insurance rider** will continue your reimbursements until your lifetime pool is depleted.



### How long do I have to wait before my benefit kicks in?

The *TrioSource* insurance Accelerated Benefit for Qualified Long-Term Care Insurance rider offers a zero-day elimination period for home care and a 90-day elimination period for facility care. The elimination period begins the first day you incur a covered expense and home care services count toward the 90-day facility care elimination period.

### How do I choose what care provider to use?

*TrioSource* insurance includes Care Coordination Services, an optional benefit that helps tailor the types of care and providers you may need.

### Care could be more expensive 15 years or more from now. Will my benefit increase as I get older?

At the time of application and for an additional cost, you can add to your policy one of four Inflation Protection Options that increases the benefit annually by a 3% or 5% simple or compounded rate.

### Are my long-term care benefits taxable?

Long-term care benefits from *TrioSource* insurance are income tax-free because the policy is intended to be qualified long-term care insurance under the Internal Revenue Code.<sup>10</sup>

## Leveraging other *TrioSource* policy benefits

### What if I never use the long-term care benefits?

Because your *TrioSource* insurance policy is universal life insurance, any portion of your policy's death benefit not used for long-term care expenses will pass income tax-free to your loved ones.<sup>9</sup>

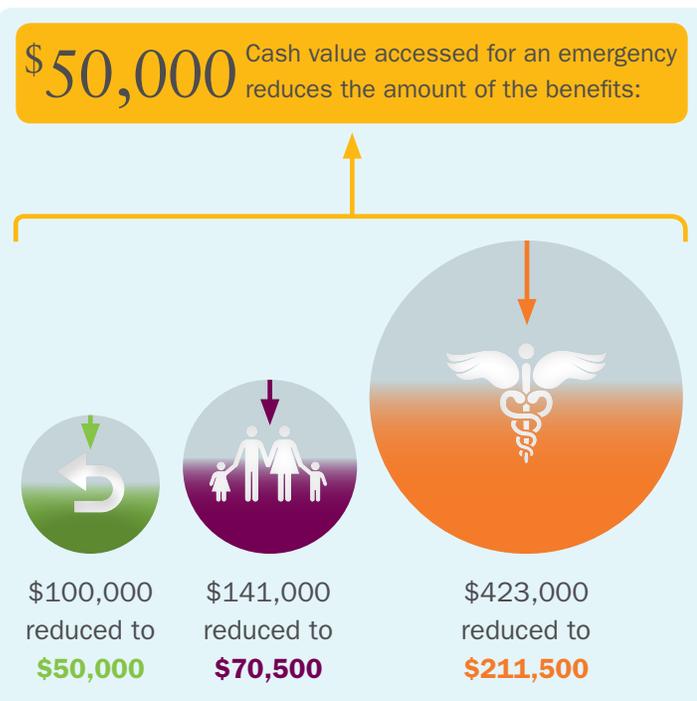
### What if I change my mind; can I get my money back?

If your plans change and you decide you want your money back, you will receive your original premium,<sup>11</sup> net of any withdrawals, outstanding policy loans or long-term care benefits received.

### What happens to the policy benefits if an emergency arises and I take cash from my policy?

When you access cash value from your policy through loans or withdrawals, the death and long-term care benefits and policy cash values are reduced (the benefits are reduced proportionately; the cash value, dollar-for-dollar).<sup>9</sup> Keep in mind, you may also have to add money to your policy to keep it in force.

Because most *TrioSource* insurance policies are expected to be modified endowment contracts for tax purposes, loans and withdrawals may also have tax consequences.<sup>12</sup> The following illustrates how withdrawing cash from your policy could affect your policy benefits:



<sup>4</sup>Taking cash value from your policy through loans or withdrawals will reduce the policy cash values, money-back guarantee, and death and long-term care benefits and may negate any guarantees against policy lapse.

<sup>5</sup>Activities of daily living are defined as: bathing, continence, dressing, eating, toileting and transferring.

<sup>6</sup>These expenses may be subject to certain policy limitations and/or restrictions.

<sup>7</sup>International benefits are limited to the Accelerated Benefit for Qualified Long-Term Care Insurance rider and to a daily benefit (50% the maximum monthly benefit divided by 30) for each day the insured is confined to a nursing home facility outside the United States.

<sup>8</sup>Qualified long-term care services are the necessary diagnostic, preventive, curing, treating, mitigating and rehabilitative services, and maintenance or personal care services, which are both required for treatment of a chronically ill individual, and provided based on a plan of care prescribed by a licensed health care practitioner.

<sup>9</sup>Any long-term care benefit paid reduces your death benefit, cash value and money-back guarantee.

<sup>10</sup>IRC Section 7702B.

<sup>11</sup>Return of premium is 90% of initial premium in years 1-2 and 100% in years 3 and later.

<sup>12</sup>Loans and withdrawals from the policy's cash surrender value will generally be included in taxable income to the extent of earnings. In addition, the taxable portion may be subject to an IRS 10% penalty for loans and withdrawals before age 59½.

Meet with your financial advisor\* to apply for *RiverSource TrioSource* insurance — available exclusively from your Ameriprise financial advisor\* and RiverSource Life Insurance Company.

\*Financial advisors are licensed insurance agents.

# The RiverSource Story

Life has many twists and turns and we understand the importance of balancing the need to protect what is important to you while you invest toward your financial goals. RiverSource creates innovative products designed with you and your life in mind. Through a balance of asset and risk management and built on a heritage of more than 120 years, we work with you and your financial advisor, a licensed insurance agent, to help grow your assets, manage your income and protect what matters most — today and tomorrow.

*TrioSource* universal life insurance with qualified long-term care insurance riders is a smart solution to help you cover the unexpected in retirement. When you meet with your advisor (a licensed insurance agent), he or she can help review your financial situation and provide additional details about costs, benefit conditions, limitations and exclusions.

The *Confident Retirement* approach is not a guarantee of future financial results.

RiverSource Life Insurance Company is affiliated with Ameriprise Financial Service, Inc. Member FINRA.

The long-term care benefits provided by *TrioSource* insurance are provided through the Accelerated Benefit for Qualified Long-Term Care Insurance rider (ABR) or a combination of the ABR and the Extension of Benefits Rider for Long-Term Care (EBR).

The ABR and EBR riders are intended to be federally tax-qualified long-term care insurance under Section 7702B(b) of the Internal Revenue Code (herein referred to as the “Code”). The rider benefits are intended to qualify for exclusion from federal income taxation within the limits of the Code. Any charges for the riders that are deducted from the cash value of the life insurance policy will not be included in taxable income. The investment in the policy, however, is reduced (but not below zero) by the amount of the charge.

Benefits or premiums vary by age and underwriting class.

This brochure applies to policy number 132409-FL and rider numbers 132410-FL for ABR, 132411-FL for EBR.

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



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