

RiverSource® indexed universal life insurance  
RiverSource Life Insurance Company  
RiverSource Life Insurance Co. of New York



# A balanced approach to long-term wealth accumulation





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

Protecting your loved ones and your assets are both important aspects of financial security and stability. Indexed universal life insurance allows you to do both, and gives you exposure to the upward movement of a market index, so you can feel more confident today and in retirement.

# Do you wish you had an asset that won't suffer if markets go south?

*RiverSource*® indexed universal life insurance offers a **simple way** to provide **permanent life insurance protection**\* for loved ones or cherished causes, and also have:

## Balanced growth

**Tax-advantaged growth** potential based on the S&P 500® index

## Lifestyle income

The ability to take **tax-free withdrawals** that can help you reach your financial goals

## Guaranteed safety

Guaranteed **protection of both your principal and accumulated cash value** from negative market performance

All guarantees are based on the continued claims-paying ability of the issuing company.

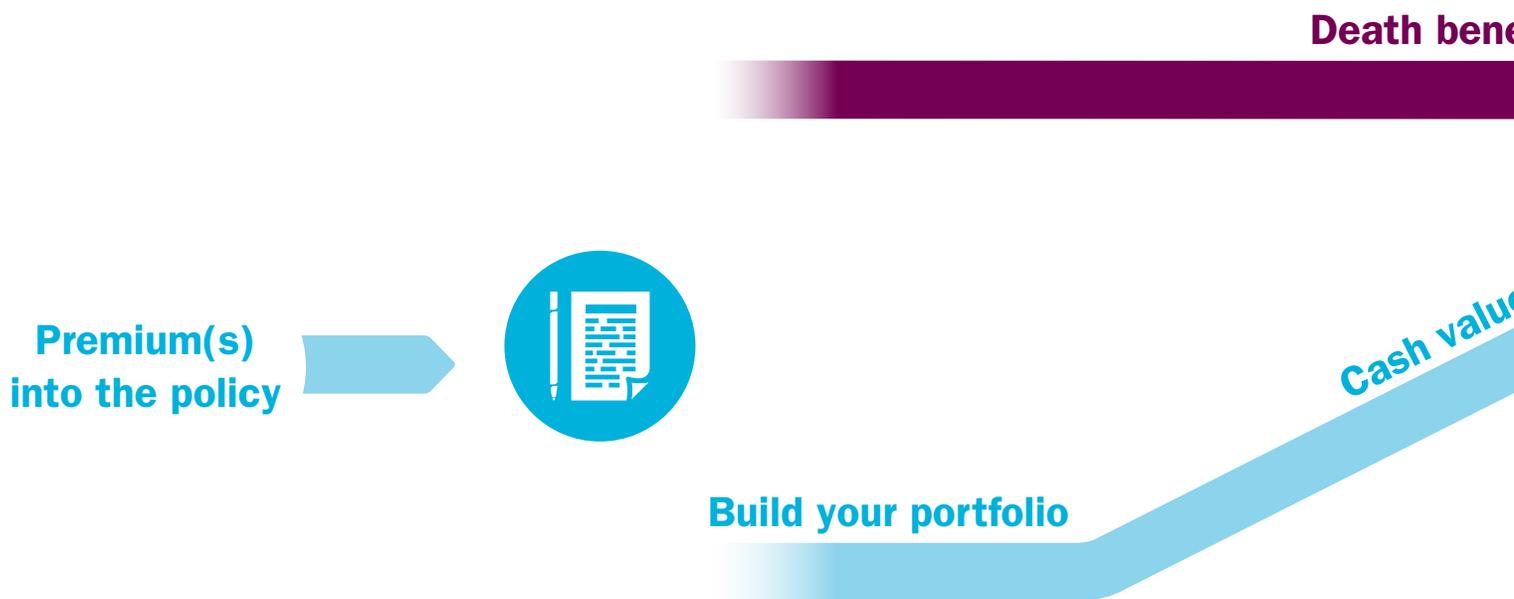
*RiverSource* indexed universal life insurance:  
helping you reach your lifestyle and protection goals...simply.

\*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.

Before you purchase indexed universal life insurance, be sure to consider the policy's features, benefits and fees, and whether it is appropriate for you based on your financial situation and objectives. Your financial advisor will be able to provide additional information in an illustration that includes current and guaranteed expenses, interest rates and charges.

# The upside without the downside pain

With indexed universal life insurance you can participate in the movement of the S&P 500® index\* and have guaranteed protection of your policy's cash value even when the S&P index performance is negative.



## The growth cap

The cap sets an upper limit on the interest credited over a certain period of time, or “segment.”



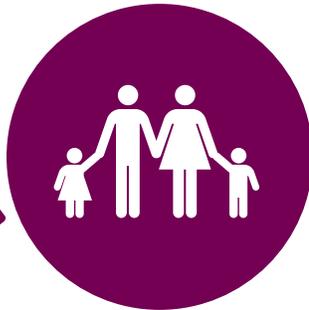
## The in-between

In years when the index performs between the floor and the current cap rate, you will receive that amount of interest.

\*The S&P 500 index comprises 500 stocks representing major U.S. industrial sectors. Performance figures do not include dividends.

Benefit

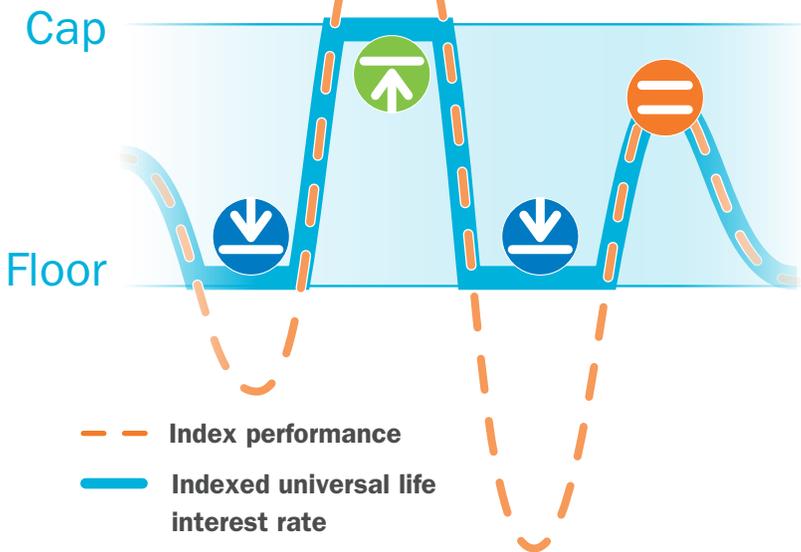
Cash value grows tax-free



**Income tax-free death benefit**



**Income tax-free withdrawals for financial goals**



Hypothetical example; for illustrative purposes only.



### The guaranteed floor

In exchange for capping your growth potential, you have a guaranteed “floor” of 0% on the index performance. That means you will never lose cash value due to a negative market.



### Protection from taxes

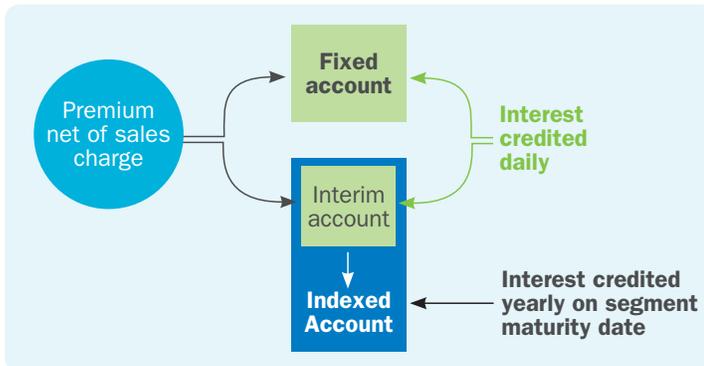
Your cash value grows tax-deferred, enabling you to keep more of your hard-earned dollars at work for you over time. You also have the flexibility to take tax-free withdrawals for whatever you wish.

# Answers to questions you might have

## How your indexed universal life policy works

### Where does my premium payment go?

When you pay premium into your policy, the premium, less the premium expense charge, is directed to the indexed account and/or the fixed account according to the percentages specified on your application. You may change your premium allocation percentages at any time.



### The fixed account

This account is credited with interest daily based on the current interest rate for the policy and has a guaranteed minimum rate of 2%.

### The indexed account

Until your money is transferred to the indexed account on the “sweep date” (the 20th of the month), it goes into an “interim” account where your money is credited with a daily fixed interest rate. Then, on the sweep date, as long as the value in the interim account is \$25 or more, premiums, fixed account transfers, accrued interest in the interim account and other mature segment values allocated to the indexed account transfer out, creating a 12-month segment. (The cap rate, set at the beginning of this segment period and based on market environment and other assumptions, is guaranteed to never be lower than 3%.)

### What is a segment?

A segment is created when dollars move from the interim account. Money resides in the segment for 12 months. At the end of the segment term, the index cap and floor and the participation rate (guaranteed at 100%) are used to determine the interest rate credited. Then, the segment value, including interest, is transferred to new a segment based on your current segment maturity allocation.

### How is interest determined and applied?

First, we compare the segment’s beginning index value to the segment’s ending value.

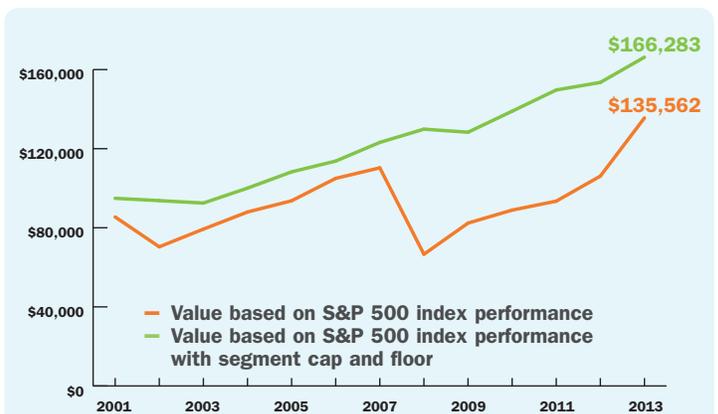
Then we apply the cap or the floor based on the value of the change in the index to determine the interest rate for that segment.

Finally, we multiply the indexed interest rate by your average balance for the 12-month segment and credit that amount to the segment. This combines with any money in the interim account and a new segment begins.

## Other important things to know

### How does an indexed universal life policy perform compared to the S&P 500 index over time?

As the chart below shows, in an actual historical scenario, the indexed universal life policy’s cash value (represented by the green line) didn’t drop with negative moves in the index compared to the S&P 500 Index, which did. The indexed universal life policy didn’t have to make up as much “ground” after a market drop in order to continue taking advantage of positive movements in the market. Keep in mind, neither RiverSource Life Insurance Company or RiverSource Life Insurance Co. of New York (collectively, RiverSource Life), nor its affiliates can guarantee future performance.



This graph is for illustrative purposes only. It does not represent the actual performance of an indexed account nor does it guarantee that clients’ goals will be met. Past performance is not indicative of future results. The graph assumes: S&P 500 index performance (end-of-year values excluding dividends) between 1/1/01 and 12/31/13; Male; 45; Preferred Nontobacco; \$500,000 face amount; \$100,000 lump-sum premium; all fees and expenses included; a 9.5% cap, a 0% floor; and 100% allocated to the indexed account.

## Is my indexed universal life policy impacted by the market?

Yes, though indirectly. An indexed universal life policy is not a variable or investment contract. Although interest credited will be affected by changes in the S&P 500 index, the cash value is not invested directly in any stock or equity investments.

## 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.\* You also have the flexibility to choose to pay yourself back. If you don't, a portion of the death benefit will pay off the loan and the remainder will go to your beneficiaries. If you do, your beneficiaries will get the full benefit amount. 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 my 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.

## Am I limited to how much premium I can put into my 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 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.

## Can I add riders to this policy?

Yes. Whether you want flexibility for yourself due to unforeseen illness or disability or want additional protection for your heirs after you're gone, *RiverSource* indexed universal life insurance offers optional riders to help meet those needs. Some riders are available for an additional cost. Ask your financial advisor for details.

## What fees are associated with the policy?

Your indexed universal life policy provides permanent life insurance protection and opportunities to build cash value. Cost of insurance, administrative charges, premium expense charge and policy fees are associated with these features. Depending on how you've designed your policy you may also incur optional rider, surrender and other policy charges. Ask your financial advisor for details.

## What if I decide to terminate my policy? Will the full amount of interest still be credited?

If you surrender your policy—or if the death benefit is paid—prior to the end of a segment, no interest is credited for that segment. Additionally, if you cancel your policy within a certain year period from its date of issuance you will be assessed charges, called "surrender charges."

\*RiverSource Life reserves the right to charge a higher policy loan interest rate than the credit you receive. Ask your advisor for details.

Ask your financial advisor  
how the upside potential  
and downside protection of  
indexed universal life  
insurance can help give you  
more freedom in retirement.

# 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 over 120 years, we work with you and your financial advisor to help grow your assets, manage your income and protect what matters most — today and tomorrow.

In Oregon, this brochure is authorized for use only when accompanied by the Oregon surrender schedule information, item #291595.

The indexed universal life policy has a no-lapse guarantee for the first 15 policy years and is based on a specified accumulated premium amount. 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.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC (“SPDJI”), and has been licensed for use by RiverSource Life Insurance Company and RiverSource Life Insurance Co. of New York (individually and collectively, “RiverSource Life”). Standard & Poor’s®, S&P® and S&P 500® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by RiverSource Life. RiverSource® indexed universal life insurance products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

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

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

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.

Applies to policy numbers ICC11 132300 and 132300; and in New York, 138791.

**Issued by RiverSource Life Insurance Company, Minneapolis, Minnesota, and in New York only, by RiverSource Life Insurance Co. of New York, Albany, New York. Affiliated with Ameriprise Financial Services, Inc.**



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