

RiverSource® indexed universal life 2 insurance  
RiverSource Life Insurance Company  
RiverSource Life Insurance Co. of New York

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A reliable approach to  
protecting your goals  
and legacy





## 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 important aspects of financial security and stability. Indexed universal life 2 insurance allows you to do both, so you can feel more confident about your financials goals including the legacy you decide to leave.

### **FIXED LIFE INSURANCE**

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





You want a way to ensure a legacy and have a reliable, flexible option for meeting financial goals. Is there a solution?

*RiverSource*® indexed universal life 2 (IUL 2) insurance offers a **simple** way to ensure **permanent life insurance protection\*** for loved ones or a cherished cause, while also providing:

## Guaranteed safety

IUL 2 insurance offers:

- A **guarantee against policy interruption**, regardless of cash value performance
- Protection of your **principal** and **accumulated cash value** from negative market performance

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

## Growth potential

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

## Lifestyle flexibility

The **option to access cash value**—tax-free—or **make policy changes** to help you reach your financial goals

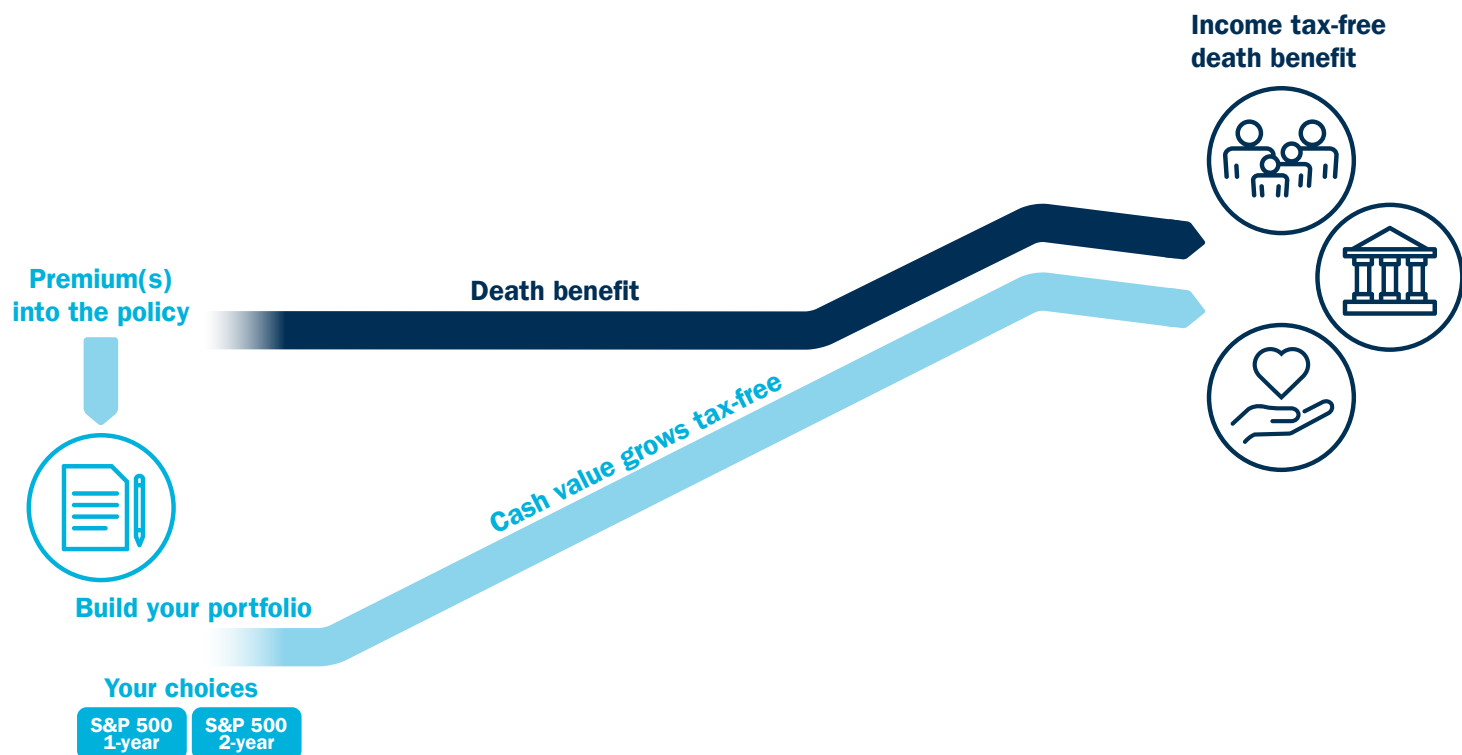
*RiverSource* indexed universal life insurance: helping you reach your financial goals...simply.

\*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 2 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.

# Safety with flexibility

IUL 2 insurance has features and options that help protect your policy benefit from lapse and your cash value from negative market performance.



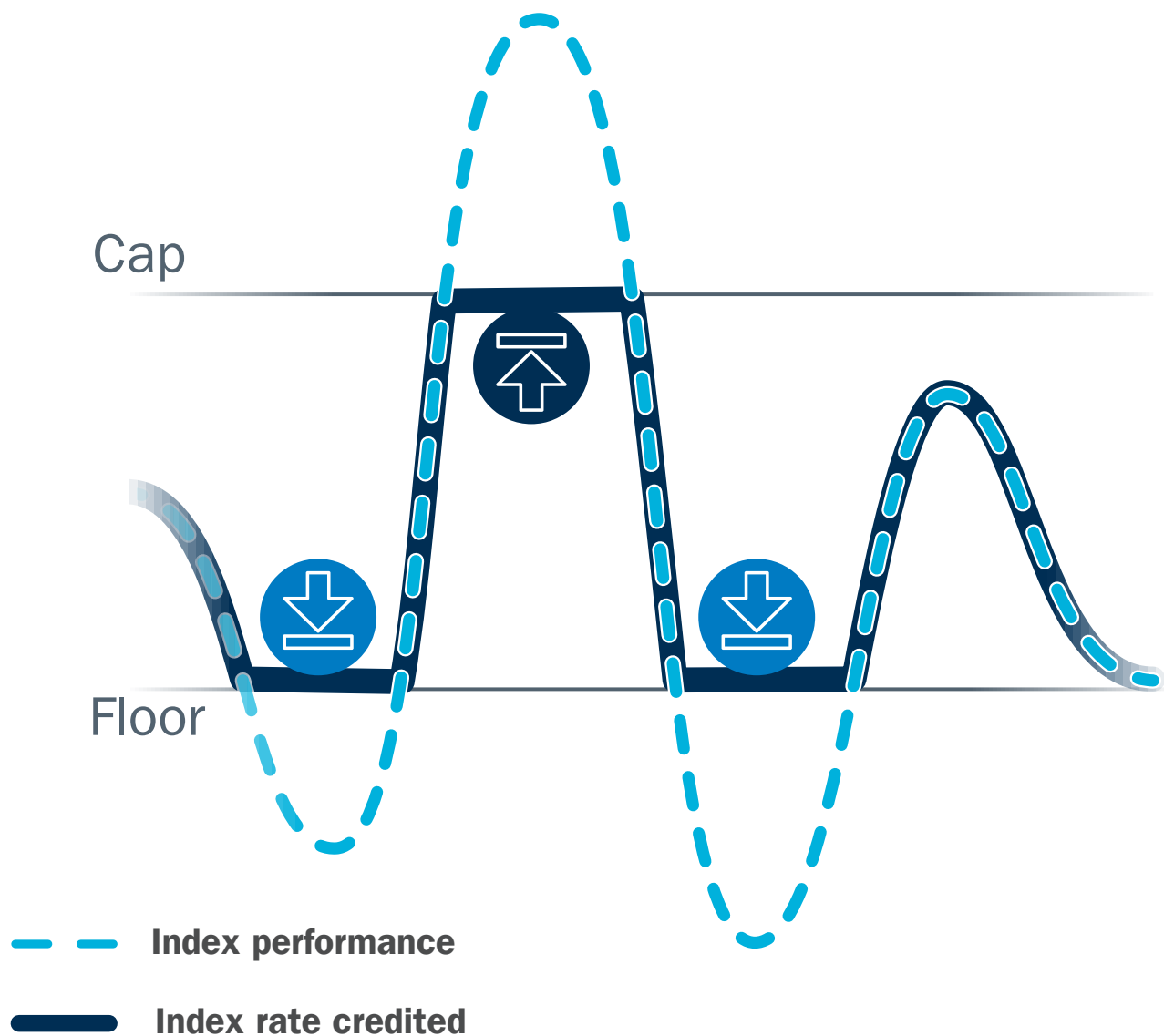
## The guaranteed floor

In exchange for capping your growth potential, your index performance has a guaranteed “floor” of 0% or 1% (depending on the index option selected). That means you will never lose cash value due to a negative market.



## The growth cap

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



Hypothetical example; for illustrative purposes only.



### Extended care option

For an additional fee, you can add an option to your policy that allows you to access a portion of the policy's death benefit for potential extended care needs in the future.



### Tax advantages

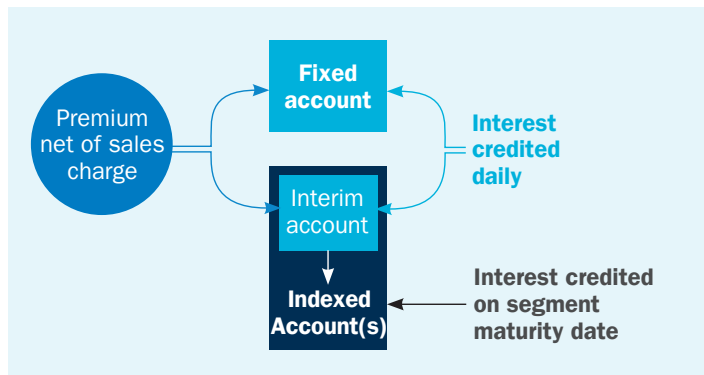
Your cash value grows tax-deferred, enabling you to keep more of your hard-earned dollars at work for you over time. You also have the flexibility to take tax-free withdrawals for whatever you wish.

# 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 one or both of the indexed accounts 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 1%.

### The indexed account

Until your money is transferred to the indexed account(s) on the “sweep date” (the 20th of the month), it goes into an “interim” account (or accounts) where your money is credited with a daily fixed interest rate. Then, on the sweep date, as long as the value in an 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(s) transfer out, creating a 12- or 24-month segment.

### What is a segment?

A segment is created when dollars move from the interim account. Money resides in the segment for 12 or 24 months. At the end of the segment term, the respective index’s cap or floor and the participation rates (guaranteed at 100%) are used to determine the interest rate credited. Then, the segment value, including interest, is transferred to a new segment(s) based on your current segment maturity allocation(s).

	1-yr option	2-yr option
<b>Segment length</b> (point after which interest is credited)	12 months	24 months
<b>Cap</b> (max. interest rate credited at the end of a segment term)	Varies	Varies; usually 2 times higher than the 1-yr option cap because you’re committing to a longer segment
<b>Guaranteed floor</b>	0%	1%

## Which index options can I choose?

You have a choice between **the S&P 500 1-year** and the **S&P 500 2-year** options. The S&P 500 index comprises 500 American companies that represent more than 70% of the total market capitalization of the U.S. stock market. Each option excludes dividends.

## Other important things to know

### Is my indexed universal life 2 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.

Rather, interest is credited by comparing the beginning and ending segment period values to determine the change in value; then, the cap or floor and participation rates are applied to determine the interest rate for that segment. This rate is then applied to the average segment balance over the 12- or 24-month segment period and the resulting amount is credited to the policy.

### 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.

### What is an appropriate amount of premium for my policy?

IUL 2 is a “flexible premium” life insurance policy, meaning you may choose how much premium you want to pay into the policy. Consider these important points when determining the amount of premium you will pay:

- **The policy’s expected performance over time** – Higher expected interest rates over time can mean you need less premium to support the policy; conversely, lower interest rates mean that the same premium may not sustain the policy. It is wise to set your desired premium level as close to the limits allowed under federal tax law, so that you create a more resilient policy over time.

- **The timing and duration of the premiums you plan to pay** – Premium flexibility means you can pay premiums over a specified time and, if the policy value performs adequately, you may not need to pay additional premiums after that point. It's important to note that the shorter your desired premium payment period, the higher your initial amount of premium should be.
- **Maintaining the policy's guarantee against interruption** – IUL 2 offers a guarantee against policy interruption (or "lapse") to the later of the insured's age 90, or 20 years, based on a specified cumulative amount of premium.

Work with your advisor, who can illustrate how different hypothetical interest rates and varying premium payment strategies might perform with both current and guaranteed policy expenses over time.

#### 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, including any accrued interest, 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.

#### 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.

In New York: Interest is applied to the average segment value over the indexed interest period (currently, equal to the segment term) and the amount of interest credited to a withdrawal amount depends on how long the withdrawal amount was in a segment. Therefore, if you surrender your policy—or if the death benefit is paid—prior to the end of a segment, interest will be credited as follows:

- Policy values in one-year segments and in two-year segments held less than one year will receive no interest.
- Policy values in two-year segments held at least one year will receive interest credited on the average monthly balance of the index segment from the index segment start date at a rate equal to half of the guaranteed minimum segment floor.

Additionally, in all cases, 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.

## 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.

To view our current ratings, visit [strengthandsoundness.com](http://strengthandsoundness.com).

# Live confidently every day.

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.

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

The indexed universal life 2 policy has a no-lapse guarantee for the later of 20 years or the insured's age 90 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.

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

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Applies to policy numbers ICC17 113577 and 113577 and state variations thereof; and in New York, 113578.

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