

Life Insurance Review

Protecting your dreams

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Ameriprise Financial *Confident Retirement*[®] 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**.

Knowing your loved ones and your retirement are protected, you can enjoy a more confident retirement. Life insurance combines protection with the opportunity to help meet other financial goals.



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 LIFE INSURANCE MAY LOSE VALUE

Choose the right life insurance.

1 Define the role of life insurance in your financial plan.

2 Explore what's important to you.

3 Assess your coverage needs.

4 Select the right type of coverage.

For a lifetime of dreams, identify what is important to you.

During my lifetime, I want my life insurance to:

- Help reduce current income taxes
- Provide tax-free supplemental income for retirement
- Provide a source of income-tax-free funding for education
- Help fund a business buyout
- Help defray extraordinary health care costs
- Help provide the potential for tax-deferred cash accumulation in the policy
- Help pay for expenses related to chronic or extended care
- Provide financial support when my family needs it
- Provide flexibility to access benefits when needed

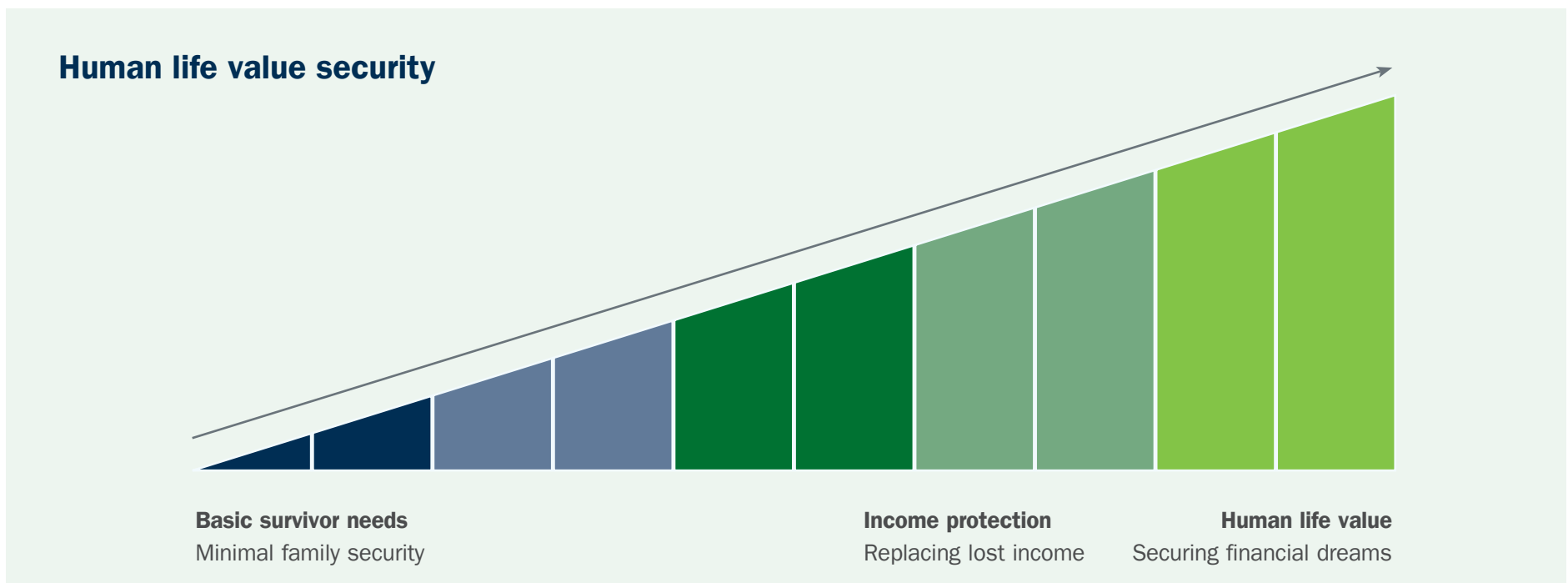
In the event of my death, I want to:

- Replace lost income
- Provide financial security for those I care about most
- Provide for a charity or organization I support
- Pay off financial obligations or debt
- Provide resources in case of emergencies for those I care about most
- Avoid the delay and cost of probate
- Transfer wealth to beneficiaries efficiently and free of income taxes
- Help ensure future education funding
- Ensure retirement for my spouse
- Fund the continuation of my business
- Create resources to reduce or eliminate estate tax burden

Analyze your need for coverage.

What level of financial security is right for you?

Your income is the foundation of your entire financial plan. It is the source for your lifestyle, for paying your expenses, and for achieving your goals and dreams for the future. Because no one can know the future, it's safer to estimate the amount of life insurance you need with a long-term view. This combination of current needs and future earnings, called human life value, reflects the full range of family security that life insurance can, and should, cover.



Determine the right amount of protection.

Basic survivor needs calculation.

Current monthly expenses

Mortgage payment		\$	_____
Household expenses	+	\$	_____
Home equity loan	+	\$	_____
Retirement savings	+	\$	_____
Auto loans	+	\$	_____
Credit cards	+	\$	_____
Other (entertainment, travel, etc.)	+	\$	_____

Total	=	\$	_____
Total x 12 (annualized monthly expenses)	=	\$	_____

Survivor's expected net annual income vs. income required to cover expenses for life

Annualized monthly expenses		\$	_____
Survivor's expected net annual income (earned income, Social Security, etc.)	-	\$	_____

Total (negative amount represents adequate survivor income)	=	\$	_____
Total ÷ 5% (.05)*			
Lump sum needed to cover income shortage for life	=	\$	_____

Other family lump sum commitments

Final expenses		\$	_____
Education	+	\$	_____
Emergency fund	+	\$	_____
Other (care for aging parent or other family member, etc.)	+	\$	_____

Total family commitments	=	\$	_____
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Current life insurance and savings

Current life insurance		\$	_____
Current savings	+	\$	_____

Total	=	\$	_____
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Calculate total basic survivor needs

Family commitments + Amount needed to cover expenses for life – Current life insurance and savings

_____	+	_____	-	_____
Lump sum needed to cover income shortage for life		Family commitments		Current life insurance and savings

Total	=	\$	_____
			Basic survivor needs

* Assumes 5% return on lump sum.

Human life value calculation.

Current annual income or contribution to family \$ _____

Years to retirement x _____

= \$ _____

Current life insurance and savings - \$ _____

Human life value needs = \$ _____

What level of financial security best meets your need?

Basic survivor needs (from previous page) \$ _____

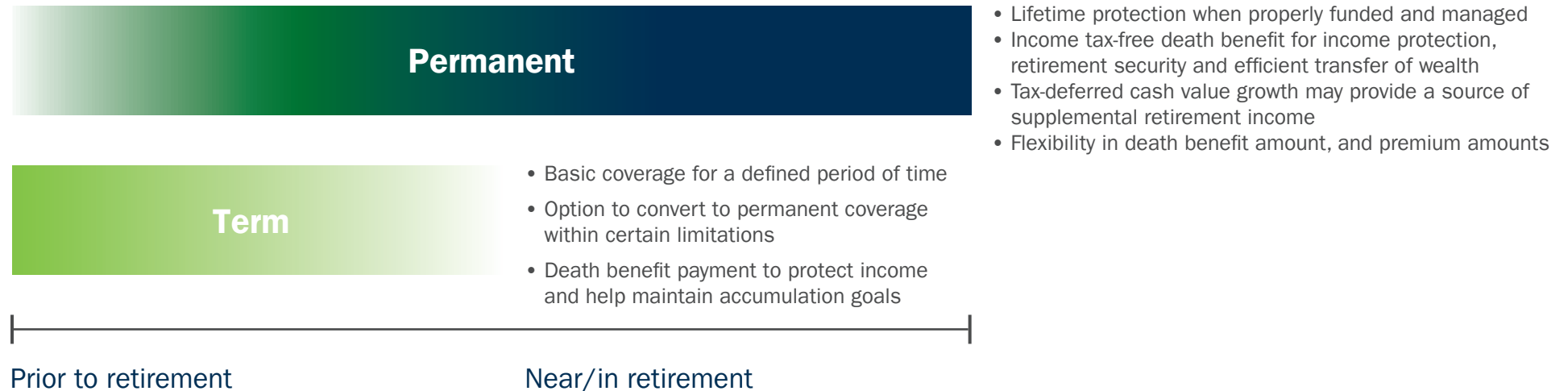
Human life value needs (from column on left) \$ _____

These sample calculations have been simplified for illustration purposes and do not account for inflation, other considerations for income, or discounting for present value. Your financial advisor can help to refine these calculations more accurately based on your situation.

Select the right type of coverage for your needs.

Two basic types of coverage:

Choose the right type of life insurance coverage based on your point in life and the financial goals you want to achieve. Your situation may call for a foundation of basic term insurance or the added flexibility of permanent insurance, or a combination.



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

Determine the life insurance product features that meet your financial protection goals.

Do you have a temporary or permanent need for insurance?

Term insurance

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

- It is convertible to permanent coverage without evidence of insurability, based on certain limitations.
- Policies may offer different benefit payment options.

Temporary coverage

Death benefit is paid income tax-free to beneficiary

CONSIDER

Traditional term

Permanent insurance

Permanent insurance can provide a lifetime of protection. In addition, permanent insurance can provide cash value growth opportunities and added flexibility:

- You can access cash value at any time, generally income tax-free, through policy loans or partial surrenders. Keep in mind that excessive withdrawals and loans can reduce the death benefit and cause the policy to lapse.
- You can change the death benefit and premium amount if necessary.

Do you want a cash accumulation opportunity or is a death benefit guarantee more important?

Greater growth potential

Cash value builds at a potentially higher rate of return, based on market performance, in exchange for higher risk

CONSIDER

Variable universal life

OR

Greater stability and lower risk

Cash value has the opportunity to build in a fixed account with guaranteed minimum rates or at an indexed linked interest rate

CONSIDER

Indexed universal life

Circle the insurance solution(s) that best meet your financial goals.

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

Apply for coverage.

The underwriting process.

After you fill out the life insurance application, additional information will be necessary for the underwriting of the application based on the product you applied for and the amount of insurance you requested. Some of this information can be provided through either an online medical questionnaire or through an interview over the telephone. You select the option most convenient for you.

Online medical questionnaire.

With the online option, a link to the questionnaire will immediately appear in the Alerts section of your ameriprise.com account and you can get started. An email with a link to your account and instructions will also be sent to you. Complete the online medical questionnaire **when and where you want.**

Medical history interview over the telephone.

If you select the telephone interview, **a medical interviewer will conduct the interview.** The interviewer will call you within a few days of receiving your application and ask you questions about your medical history.

You will need:

- Your Social Security number
- Name, address and telephone number of your primary physician
- Names of the medications you take regularly

Paramedical exam may be required.

You may also be asked to schedule an appointment with one of our preferred examiners. The examiners are available to come to your home or office at a time that is convenient for you. The paramedical professional will measure your height, weight, blood pressure and pulse. You may also be asked to provide blood and urine specimens, and take an electrocardiogram.

Your medical history is confidential.

The information you give online or over the telephone, along with information your physician sends us, is part of our confidential underwriting process.

Underwriting decisions are made as soon as necessary information is received.

Your financial advisor will contact you as soon as a decision about your application has been made.

Your financial advisor is available to answer any questions you may have throughout the application and underwriting process.

Life insurance – take steps today for tomorrow.

Life insurance is perhaps the most effective and efficient way to help ensure those who are most important to you are financially secure in the event of sudden and unexpected loss of life. Work with your financial advisor today, and start enjoying the comfort and security that can come with appropriate life insurance coverage.

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.

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.

Before you purchase life insurance, be sure to consider the policy's features, benefits, risks and fees, and whether it is appropriate for you, based upon 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.

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

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

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

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