

# RiverSource<sup>®</sup> Term Insurance

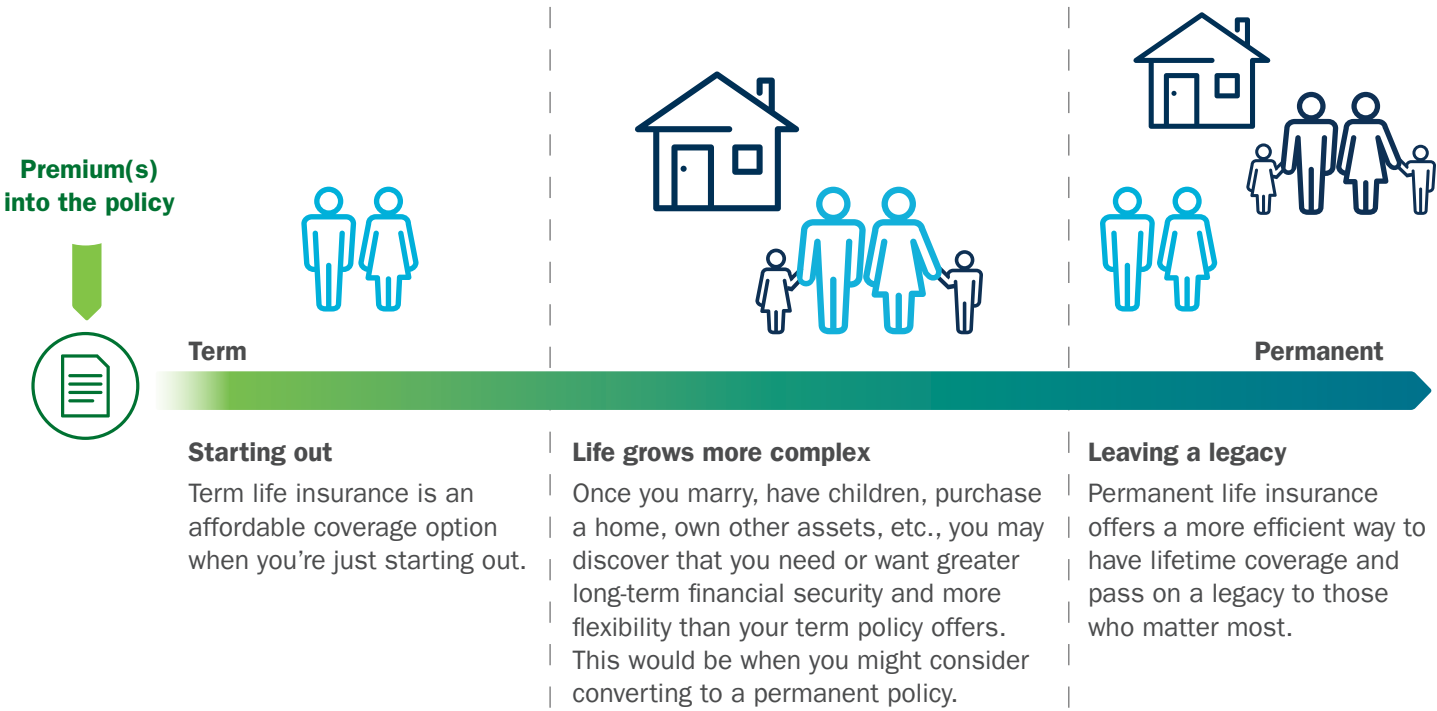
RiverSource Life Insurance Company  
RiverSource Life Insurance Co. of New York

## Protecting your financial future

RiverSource term life insurance is an affordable way to help you protect your loved ones and your legacy, with flexibility to meet changing needs. It offers:

- **Guaranteed premium** – your premium is guaranteed to not increase for the life of the term you choose (10, 15, 20 or 30 years).
- **Renewable coverage** – continue to be covered on a yearly-renewable basis after the term you’ve chosen ends
- **Policy convertability** – you can convert your policy to a RiverSource permanent life policy with the same underwriting status you had when the policy was first issued.\*

## A solution adaptable to your changing needs



You and your financial advisor determine how much coverage you need for your **policy** based on your situation and goals. Your premium is **guaranteed** to not increase for the life of the term you choose (10, 15, 20 or 30 years) The **death benefit** pays out income-tax free to your beneficiaries.

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

**What options do I have if, a few years into the policy, my needs change?**

RiverSource term life insurance policies offer you the flexibility to convert to a RiverSource universal or variable universal life policy within the earlier of the first five years or age 65. Or, when you apply for your term policy, if you choose an “extended conversion option” for an additional cost, you have the flexibility to convert until the earlier of the end of your policy’s term or age 65. In either case, you are not required to prove insurability with additional medical information.

**Is there any benefit to converting at a particular time within the term I choose?**

If you chose to add the “extended conversion option” to your policy and convert the policy during policy years two through five of the term you selected, you may be eligible to receive a credit of up to 100% of your annual term insurance premium (excluding premium for additional riders). This credit will be applied as premium to your new permanent life insurance policy.

Also, before you purchase, be sure to ask your financial advisor about other features, benefits and fees and whether term life insurance is appropriate for you based on your financial situation and objectives.

**What if I want to renew my term coverage after the term period I selected has ended?**

You can start a new term period offering a level premium, but since this is considered a completely new policy, you will need to:

- Complete a new application, and
- Meet certain medical requirements to prove insurability.

The length of the new coverage will be limited based on your age at that time. Should you discover that health issues prevent you from medically qualifying for a new term period, your original term policy contains a “guaranteed renewable” feature, meaning you can continue with that policy (to age 95), but the premium rates will increase annually.

**Can I add riders to my policy?**

Yes. For an additional cost, you can design coverage that works best for you by adding riders to your policy that will:

- Waive premium payments if you become disabled
- Increase the total death benefit if you die accidentally
- Insure your children under the same policy

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

\*Some parameters apply; ask your financial advisor for details.

Before you purchase term insurance, be sure to consider the policy’s features, benefits and fees, and whether it’s appropriate for you based on your financial situation and objectives.

This brochure applies to policy numbers ICC11 132371 and 132371 and state variations thereof and to rider numbers ICC11 132372 and 132372, ICC11 132374 and 132374, and ICC11 132373 and 132373, and state variations thereof. In New York, it applies to policy numbers 139547, 139547-DP-10, 139547-DP-15, 139547-DP-20, and 139547-DP-30 and to rider numbers 139548, 139549 and 139550.

**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, LLC.**



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