

Securing your financial future



Income Protection Plan

Now is the time to protect what you have.

You don't have to question your financial future.



If you're like most Americans, your family's prosperity depends largely on your ability to earn a paycheck. A disability that prevents you from working could threaten your family's financial future.

Income Protection Plan from RiverSource Life Insurance Company can help. It helps ensure that you have a dependable income source if you become disabled.

In fact, RiverSource Life Insurance Company offers policies that can be customized to your occupation and current income level, so you can maintain your family's financial independence.

Want to know more about how to protect your financial future? Reviewing the questions and answers in this brochure is a smart place to start.

Why income protection?

Protecting against the financial loss of a disability makes a lot of sense for several reasons:

- > **The risk may be greater than you think.** Nearly 10% of working-age Americans (16- to 64-year-olds) have a disability that prevents or limits work, and almost two-thirds of these disabilities are severe.* What's more, according to the 1999 Disability Management Sourcebook, the number of people between age 17 and 44 with severe disabilities has increased 400% over the past 25 years. One in seven people will become disabled for five years or more before they reach age 65.
- > **Social Security may not provide much help.** Unfortunately, you probably can't rely on Social Security for income while you are disabled. It's very difficult to qualify for benefits. Also, these benefits are only designed to replace a small part of your income. According to the Social Security Administration, the average monthly disability benefit in February 2006 was \$938.

Chances of becoming disabled for 90 days or more before age 65:

Out of 1,000 people at age:	Probability of long term disability:
25	44%
30	42%
35	41%
40	39%
45	36%
50	33%
55	27%

Source: Society of Actuaries, 1985.

* U.S. Census Bureau 1998 Current Population Survey.

Security you can count on.

Important guarantees and benefits.

What guarantees does the Income Protection Plan offer?

RiverSource Life Insurance Company will pay your full policy benefits if you become disabled and cannot perform the duties of your occupation. You are guaranteed coverage as long as you hold the policy. Until you are age 65, we cannot:

- > cancel your coverage
- > increase your premium
- > make any additional charges
- > add any restrictive rider or endorsement
- > amend or reduce your coverage because you change to a more hazardous occupation or become unemployed

At age 65, you can continue this policy as long as you live, at applicable premium rates, if you are still working at least 25 hours per week and 40 weeks per year.

All guarantees are based upon the continued claims-paying ability of RiverSource Life Insurance Company.

What other benefits does it offer?

Income Protection Plan offers you:

- > **Flexibility.** Based on your current occupation and income, this flexible policy allows you to select:
 - *Your waiting period.* How long you must wait after becoming disabled before becoming eligible for benefits.
 - *Your benefit amount.* How much you receive per month while eligible for benefits.
 - *Your benefit period.* How long your policy will pay benefits.

During the “own occupation protection” period of your policy, full benefits will be available even if you work in another occupation. This occupation period will continue for up to two or five years, depending on the plan qualifications of the contract you purchase.

After the occupation period, you remain eligible for total disability benefits as long as you are unable to perform the duties of any gainful occupation for which you are reasonably suited by education, training or experience.

> **Protection of both income and occupation.**

If your disability keeps you from returning to your occupation, we may provide rehabilitation benefits — in addition to your monthly income benefits — to help you train for a new career.

> **Full benefits for qualifying major casualties.**

In the case of certain injuries (the total and permanent loss of sight, speech, hearing or the use of hands or feet), you will receive immediate income and full benefits for your entire benefit period, even if you return to work.

> **Premium waiver after 90 days of disability.**

Pay no premiums after you are totally disabled for 90 days, until you reach age 65.

> **Protection if you are unemployed.** Pay no premiums for one year if you involuntarily lose your job and have collected unemployment benefits for 90 days. If you are disabled during this 12-month waiver period, we will still pay full benefits. (This benefit is not available in New Jersey.)



Flexibility to help meet your needs.

Options that make a difference.

Will my policy benefits keep pace with inflation?

Your standard policy benefit is not automatically adjusted for the rising cost of living. Because many years may pass between the time you select a benefit amount and when you need benefits, we offer two policy options to help maintain your benefits' purchasing power over the long term. Note these are optional and available at an additional cost.

> **Future Purchase Option.** This option enables you to purchase a pool of dollars when your policy is issued, to guarantee increases in your basic monthly benefit. The increases can be made in two ways:

- Automatic adjustments of 3% will be compounded annually and added to your base plan; and/or
- Optional increases of up to 25% of the pool balance allow you to increase your basic benefit every year. (You may reject any increase at any time.)

> **Cost-of-Living Rider.** This option enables you to increase your monthly benefit every anniversary during a claim, by the lesser of the Consumer Price Index or the percentage purchased. After you return to work, you may purchase additional coverage to reflect the increased level of benefits you received for the cost-of-living adjustments.

What other policy options are available?

You can also customize your **Income Protection Plan** with these options:

> **Social Benefits Rider.** Pays you a monthly disability benefit after a designated waiting period, if Social Security or similar legislative benefits are not payable. If legislative benefits are payable, the monthly amount payable to you will be reduced by the amount of legislative benefits for which you are eligible. (In New Jersey, this benefit will be payable for a disability only if social benefits are not paid for that disability.)

> **Supplemental Disability Income Rider.** Pays you a monthly disability benefit to supplement your policy. It is designed to work in conjunction with existing disability policies.

> **Hospital Indemnity Rider.** Pays you an additional benefit during hospital confinement due to sickness or accident. Choose benefits of \$1,000 or \$1,500 per month. Payments start on your first day in the hospital and can continue to a maximum of 12 months. (Rider availability may be limited due to state restrictions.)

> **Accidental Death and Dismemberment Rider.** Pays a lump sum in the event of death, loss of two limbs, or the loss of sight in both eyes due to an accident. It also pays one-half of the full benefit for the loss of one hand or one foot, or the sight of one eye. (Rider availability may be limited due to state restrictions.)

What's not covered by the policy?

Income Protection Plan does not cover the following:*

- > Losses caused by or contributed to by an act of war, attempted suicide while sane, or self-inflicted injury or any disabilities that occur during a period of incarceration in a penal or correctional institution.
- > Disability due to pregnancy and childbirth that began before the policy date (except in Montana).

Is there anything else I should know?

You should be aware of the following provisions:

- > **Care of physician.** To receive total disability benefits, you must be under the care of a physician other than yourself.
- > **Reoccurring disability.** If you return to work and within 12 months your disability reoccurs, the disability benefit period is based on the first occurrence of that disability. If more than 12 months separate a disability from any cause, it will be a new claim. In Illinois, Iowa, New Hampshire, New Jersey, South Carolina and Texas, if your disability reoccurs within six months, the disability benefit period is based on the first occurrence of disability.

- > **Waiting period for pregnancies.** There is a 90-day waiting period, except in Idaho and Montana, for pregnancies that began after the policy date, except for complications of pregnancy (as defined in the policy).
- > **Benefit limit for mental/nervous disorders.** Benefits — including but not limited to Waiver of Premium — for disability or loss caused by mental/nervous disorders or substance abuse disorders will be limited to a lifetime maximum of 24 months, regardless of the maximum benefit period shown in the policy. However, we will pay benefits, subject to the maximum benefit period selected, if you are an in-patient in a hospital or institution.

* All exclusions will be covered in contract.

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, made up of RiverSource Investments, RiverSource Annuities and RiverSource Insurance, creates and manages innovative growth, income and insurance protection solutions designed with you and your life in mind. Through a balance of asset and risk management and built on a heritage of more than 110 years, we work with you and your advisor to help grow your assets, manage your income and protect what matters most — today and tomorrow.



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