



AdvanceSource® Accelerated Benefit Rider

**Long-Term Care Insurance - Outline of Coverage
Accelerated Benefit Rider for Long-Term Care
ICC18 114930**

⚠ The issuance of this rider is based upon the Owner's (referred to as You and Your in this Outline of Coverage) and the Insured's (if the Owner is not the Insured) responses to the questions in the application for the policy and the rider. A copy of Your application for the policy and the rider will be attached to the policy. If Your or the Insured's answers are incorrect or untrue, RiverSource Life Insurance Company (referred to as We, Us, and Our) has the right to deny benefits or rescind Your policy and this rider. The best time to clear up any questions is now, before a claim arises. If, for any reason, any of Your or the Insured's answers are incorrect, contact Us at: RiverSource Life Insurance Company, 70100 Ameriprise Financial Center, Minneapolis, MN 55474.

NOTICE TO OWNER: The rider may not cover all of the costs associated with long-term care services incurred by the Insured. You should carefully review all policy and rider provisions and limitations.

1. The *AdvanceSource* Accelerated Benefit rider is attached to an individual life insurance policy.
2. **PURPOSE OF THE OUTLINE OF COVERAGE.** This Outline of Coverage provides a very brief description of the important features of the *AdvanceSource* Accelerated Benefit rider. You should compare this Outline of Coverage to outlines of coverage for other policies and riders available to you. This is not an insurance contract, but only a summary of coverage. Only the rider and the individual life insurance policy to which it is attached contain the governing contractual provisions. Therefore, if you purchase this coverage, or any other coverage, it is important that you **READ YOUR POLICY AND RIDER CAREFULLY.**
3. **FEDERAL TAX CONSEQUENCES.** The rider is intended to be federally tax-qualified long-term care insurance under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.

As with all tax matters, You should consult a professional tax advisor to assess the effect of the rider on Your individual tax situation.

4. **TERMS UNDER WHICH THE RIDER MAY BE CONTINUED IN FORCE OR DISCONTINUED.**

RENEWABILITY: The rider is guaranteed renewable. This means that we may not on our own, cancel or reduce coverage provided by this rider. Subject to the Rider Termination provision, this rider will remain In Force for as long as the policy remains In Force and the required charges for this rider are paid.

WAIVER OF RIDER CHARGE: The monthly cost for the rider will be waived once Monthly Benefit Payments begin.

5. **TERMS UNDER WHICH THE COMPANY MAY CHANGE RIDER CHARGES.** We may change the cost of insurance rates for the rider from time to time. Changes to the cost of insurance rates are described in the Rider Charges provision of the rider and will apply to all individuals of the same risk classification. Any change will be made in accordance with procedures and standards prescribed by the Interstate Insurance Product Regulation Commission. The cost of insurance rates for the rider will not exceed the guaranteed maximum monthly cost of insurance rates for this rider shown under Policy Data.

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Maximum Monthly Benefit. The maximum monthly amount payable is the lesser of:

1. The Rider Specified Amount multiplied by the Monthly Benefit Percent;
2. The monthly equivalent of the per diem limit allowed by the Health Insurance Portability and Accountability Act;
3. The Remaining Amount to be Accelerated.

Licensed Health Care Practitioner. A Physician, registered professional nurse, a licensed social worker, or any other individual who meets the requirements as provided by the U.S. Secretary of the Treasury.

Qualified Long-Term Care Services. Necessary diagnostic, preventive, therapeutic, curing, treating, mitigating and rehabilitative services, and Maintenance or Personal Care Services, which are:

1. Required for treatment of a Chronically Ill Individual;

6. Due to war (declared or undeclared) or any act of war, or service in any of the armed forces or auxiliary units;
7. Due to committing or attempting to commit or participating in a felony, riot or insurrection;
8. As a result of participation in any form of aviation other than as a fare-paying passenger;
9. For care received outside the United States, except as provided to the Insured under the International Benefit provision in the rider.

THE RIDER MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH THE INSURED'S LONG-TERM CARE NEEDS.

Receipt of accelerated death benefits under this rider may adversely affect your eligibility for governmental benefits or public assistance programs, such as Medicaid.

11. **RELATIONSHIP OF COST OF CARE AND BENEFITS.** Because the costs of long-term care services will likely increase over time, you should consider whether and how the benefits of this plan may be adjusted. The rider does not include inflation protection coverage and therefore the benefit level will not increase over time.
12. **ALZHEIMER'S DISEASE AND OTHER ORGANIC BRAIN DISORDERS.** The rider will cover Qualified Long-Term Care Services resulting from a clinical diagnosis of Alzheimer's disease or related degenerative and dementing illnesses that result in the Insured's severe cognitive impairment.
13. **RIDER CHARGES.** The charge for the rider is included in the total policy's value as long as the rider is In Force, but not while rider benefits are being paid and not beyond the age where the policy cost of insurance is no longer charged. The rate for the rider varies by the Insured's sex, issue age, risk class, duration and the monthly benefit percentage selected as shown under Policy Data.
14. **ADDITIONAL FEATURES.**
Underwriting. Issuance of this coverage may depend upon certain medical information about the Insured. This is generally known as medical underwriting.
Reinstatement. If the policy and rider Terminate due to lapse and the rider was In Force on the date of lapse, We will provide a retroactive continuation of coverage if, within five months of the date of lapse, the Insured, or the Insured's representative, provides satisfactory proof to Us that the Insured was a Chronically Ill Individual on the date of lapse and We receive the required reinstatement payment amount.
15. **CONTACT THE STATE AGENCY LISTED IN THE NAIC'S *A SHOPPER'S GUIDE TO LONG-TERM CARE INSURANCE* IF YOU HAVE GENERAL QUESTIONS REGARDING LONG-TERM CARE INSURANCE. CONTACT RIVERSOURCE LIFE INSURANCE COMPANY IF YOU HAVE SPECIFIC QUESTIONS REGARDING YOUR *ADVANCESOURCE* ACCELERATED BENEFIT RIDER.**