The issuance of this rider is based upon the responses to the questions in the application for the policy and this rider. A copy of Your application for the policy and this rider are attached to the policy. If Your answers, including answers regarding the Accelerated Benefit Insured fail to include all material information requested, We have the right to deny benefits or rescind Your policy and the rider. The best time to clear up any questions is now, before a claim arises. If, for any reason, any of Your or the Accelerated Benefit Insured's answers are incorrect, contact the company at: Service address: **RiverSource Life Insurance Co. of New York,** 70500 Ameriprise Financial Center Minneapolis, MN 55474.

10. LIMITATIONS AND EXCLUSIONS.

- (a) Non-eligible Facilities/Providers and Level of Care. The rider does not cover services provided by a facility or an agency that does not meet the rider definition of such facility or agency.
- (b) Exclusions, Exceptions, and Limitations. The rider does not cover treatment or care:
 - 1. For attempted suicide or intentionally self-inflicted injuries;
 - 2. For Qualified Long-Term Care Services incurred before the effective date of this rider;
 - 3. As a result of alcoholism or drug addiction (unless drug abuse was a result of the administration of drugs as part of treatment by a Physician);
 - 4. Due to war or any act of war (declared or undeclared), or service in any of the armed forces or auxiliary units;
 - 5. Due to participation in a felony, riot or insurrection;
 - 6. As a result of participation in any form of aviation other than as a fare-paying passenger;
 - 7. For a mental or nervous disorder; however, this exclusion will not exclude or limit benefits on the basis of Alzheimer's Disease or demonstrable organic brain disease; or
 - 8. Received outside the United States or Canada. For purpose of this exclusion, United States shall mean the 50 states, its Territories and Possessions, and the District of Columbia.

THE RIDER MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH THE ACCELERATED BENEFIT 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 Accelerated Benefit Insured's 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 Accelerated Benefit Insured's sex, issue age, and the monthly benefit percentage selected as shown under Policy Data.
- 14. ADDITIONAL FEATURES. Issuance of this coverage may depend upon certain medical information about the Accelerated Benefit Insured. This is generally known as medical underwriting.
- 15. CONTACT THE STATE SENIOR HEALTH INSURANCE ASSISTANCE PROGRAM IF YOU HAVE GENERAL QUESTIONS REGARDING LONG-TERM CARE INSURANCE. CONTACT THE INSURANCE COMPANY IF YOU HAVE SPECIFIC QUESTIONS REGARDING YOUR *ADVANCESOURCE* ACCELERATED BENEFIT RIDER. REFER BELOW FOR THE NAME, ADDRESS AND PHONE NUMBER OF YOUR STATE'S SENIOR HEALTH INSURANCE ASSISTANCE PROGRAM.

State	Name of the Program	Address	Phone
New York	Counseling and Assistance Program(HIICAP)	New York State Office for the Aging 2 Empire State Plaza, Agency Bldg. #2, 4th Floor Albany, New York 12223-1251	Toll Free: 1.800.701.0501 Toll Line: 1.800.342.9871