



RiverSource Life Insurance Company 70100 Ameriprise Financial Center Minneapolis, MN 55474 (800) 862-7919

AdvanceSourceSM Accelerated Benefit Rider



**Long-Term Care Insurance - Outline of Coverage
Accelerated Benefit Rider for Chronic Illness - Form Series 132172**

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RiverSource Life Insurance Company, 70100 Ameriprise Financial Center, Minneapolis, MN 55474.

Client Copy - Give to Client

NOTICE TO OWNER: The rider may not cover all of the costs associated with Long-Term care services. You should carefully review all policy and rider provisions and limitations. **Page 1 of 4**

1. The *AdvanceSource* Accelerated Benefit rider is attached to an individual life insurance policy.





Licensed Health Care Practitioner. A Physician, a registered nurse (R.N.), a licensed social worker, or any other individual who meets the requirements as may be prescribed by the U.S. Secretary of the Treasury. The following do not qualify as a Licensed Health Care Practitioner under this rider: You, the Accelerated Benefit Insured, a member of Your or the Accelerated Benefit Insured's Immediate Family, or anyone who is under suspension from Medicare or Medicaid.

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; and
2. provided pursuant to a Plan of Care prescribed by a Licensed Health Care Practitioner; and
3. provided in a Long-Term Care Facility, an Assisted Living Facility, an Adult Day Care Center, or by a Home Health Care Provider.

Long-Term Care Facility. A facility, other than the acute care unit of a Hospital, that provides skilled nursing care, intermediate care, or custodial care, and is licensed by the appropriate state licensing agency or if not licensed maintains a registered nurse or licensed practical nurse on duty at all times to supervise 24-hour nursing service, a doctor to supervise the operation of the facility, a planned program of policies and procedures that were developed with the advice of a professional group including at least one doctor or nurse, and a doctor available to furnish emergency medical care.

Assisted Living Facility. A licensed facility that is engaged primarily in providing ongoing care and related services to inpatients in one location. If not licensed, it must meet certain criteria listed in the rider.

Home Health Care Provider. Either a Home Health Agency or an Independent Home Health Care Provider that provides Home Health Care.

Adult Day Care Center. A place that provides a protective environment and preventive, remedial and restorative services for part of the 24-hour day and meets the criteria listed in the rider.

10. LIMITATIONS AND EXCLUSIONS.

- (a) Pre-existing conditions. The rider does not cover conditions for which medical advice or treatment was received by (or recommended to) the Accelerated Benefit Insured from a provider of health care services within six months preceding the effective date of this rider. No benefits will be provided under this rider during the first six months for Qualified Long-Term Care Services received by the Accelerated Benefit Insured due to a pre-existing condition. Days of services received by the Accelerated Benefit Insured for a pre-existing condition during the first six months that this rider is in force will not be counted toward the satisfaction of the Elimination Period.
- (b) 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.

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;



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 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
Montana	Montana State Health Insurance Assistance Program (SHIP)	Montana Department of Public Health & Human Services 111 N Sanders St. Helena, Montana 59601	Toll Free: 1 (800) 551-3191