

by Business-Wire

Asset Allocation Solution Helps Clients Manage Their Variable Policy to Help Meet Long-term Financial Goals

MINNEAPOLIS--(BUSINESS WIRE)--RiverSource Life Insurance Company, a subsidiary of Ameriprise Financial, Inc. (NYSE:AMP - News) and No. 1 seller of variable universal life insurance(1), announced the availability of Portfolio Navigator, a powerful asset allocation program designed to help policyholders effectively manage the cash value in their policies, for its Variable Universal Life IV and Variable Universal Life IV-Estate Series (collectively referred to as VUL IV) insurance products.

The Portfolio Navigator asset allocation program allows policyholders to allocate their cash value using a professionally diversified and periodically updated portfolio of investments. Policyholders can choose from five model portfolios developed and updated by RiverSource Investments, LLC based on recommendations from Morningstar Associates, LLC, a leading provider of professional investment analysis.

"Changes in the market can often push people to seek out hot asset classes, chase returns or become risk avoidant," said Tim Bechtold, senior vice president - RiverSource Insurance. "As a result, they often don't reap the potential benefits of consistent, long-term investing in the equity markets. Portfolio Navigator helps people manage their cash value based on model portfolios that align with their needs and goals, rather than make emotionally driven investment decision."

Variable Universal Life Insurance and Portfolio Navigator

VUL IV now provides access to 72 variable investment options from 22 leading money managers and a fixed account that earns a current rate of return guaranteed to be at least 3 percent.(2) Portfolio Navigator helps take the emotion out of variable account investing, helping policyholders weather the market's ups and downs while helping to meet their changing needs with an automated approach:

Disciplined. Clients may benefit from the disciplined portfolio construction process of industry-leading professionals from RiverSource Investments with independent recommendations from Morningstar.

Diversified. Clients may benefit from the opportunity for more consistent performance over time. Each of the five model portfolios, finely tuned to achieve broad diversification, includes as many as 25 investment options.

Dynamic. Clients may benefit from automatic quarterly rebalancing to keep their investment allocation aligned, periodic model portfolio updates that are automatically applied to their policy, and the flexibility to change models as their needs evolve -- all critical elements of a successful variable universal life policy.

"Portfolio Navigator quickly established itself as a valuable asset allocation tool with RiverSource Variable Annuity clients after its introduction in 2006. We're pleased to extend this valuable asset allocation service for VUL IV policyholders," added Bechtold. "Portfolio Navigator helps clients reap the benefits of time in the market without requiring them to keep pace by attempting to manage their cash value among the 72 variable account investment options on their own."

About Variable Universal Life Insurance

Variable Universal Life is a form of cash value insurance that helps provide a death benefit and cash value growth potential. It offers clients flexibility and control, including the ability to choose the policy premium amount and investment options for their cash value.

VUL IV combines life insurance protection and cash value accumulation. While gaining the financial security of a death benefit, clients may also benefit from the opportunity for cash value growth by participating in the growth potential of the stock market. Clients choose the policy features, how much premium to pay, and the variable investment options in which their cash value is placed (certain limitations may apply). VUL IV also features a no-lapse guarantee, which keeps policies in force as long as adequate premiums are paid -- regardless of market fluctuations and changes in client health up to age 100.

Common policy expenses include fund management fees, mortality and expense fees, premium taxes and administrative costs. Variable products are subject to market risk, including the potential loss of principal invested. In addition, there is no assurance that a subaccount will meet its stated objective.

Variable universal life insurance is a complex vehicle, is subject to risk and is not guaranteed.

Asset allocation does not assure a profit or protect against loss.

You should consider the investment objectives, risks, charges and expenses of the variable product carefully before investing. For a free copy of the prospectus, which contains this and other information about variable universal life insurance, call (800) 437-4332. Read the prospectus carefully before you invest.

(1)Source: Tillinghast Towers Perrin Value(TM) Survey through Fourth Quarter 2006 Variable Insurance Product Sales.

(2)All guarantees are based upon the claims-paying ability of the issuing company and do not apply to the performance of the variable subaccounts, which will vary with market conditions.

Through its asset allocation programs and managed account programs, Morningstar Associates oversees more than \$44 billion (as of March 31, 2007) for domestic and international clients. Neither Morningstar Associates nor Morningstar, Inc. is acting as an investment adviser with respect to the use of the asset allocation questionnaire or model portfolios. Neither Morningstar Associates nor Morningstar, Inc. is affiliated with RiverSource Life Insurance Company or RiverSource Life Insurance Co. of New York. The asset allocation services and subaccount selection services provided in the Portfolio Navigator asset allocation program may be provided through other investment alternatives. Your financial advisor can assist you in obtaining information on other potential investment alternatives.

About RiverSource Investments

RiverSource Investments, LLC, an SEC-registered investment adviser, is an Ameriprise Financial company. RiverSource Investments, LLC, in its role as non-discretionary investment adviser for the Portfolio Navigator program, is responsible for overseeing the processes used by Morningstar Associates, LLC.

About RiverSource Insurance

RiverSource Distributors, Inc. (Distributor), Member NASD. Insurance and annuity products are issued by RiverSource Life Insurance Company and in New York, by RiverSource Life Insurance Co. of New York, Albany, New York. These companies are affiliated with Ameriprise Financial Services, Inc., Member NASD. Only RiverSource Life Insurance Co. of New York is authorized to sell insurance and annuities in New York.

About Ameriprise Financial

Ameriprise Financial, Inc. is a leading financial planning and services company that provides solutions for clients' asset accumulation, income management and insurance protection needs. Through a nationwide network of more than 10,000 financial advisors, Ameriprise Financial delivers tailored solutions to clients through a comprehensive and personalized financial planning approach built on a long-term relationship with a knowledgeable advisor. The company specializes in helping to meet the retirement-related financial needs of the mass affluent and affluent. For more information about our services and providers, visit www.ameriprise.com.

RiverSource Insurance products are sold through the personal advisors of Ameriprise Financial (NYSE:AMP - News).

This is not an offer for insurance; proof of insurability must be made before coverage will be issued.

RiverSource Variable Universal Life IV and Variable Universal Life IV-Estate Series are available in all 50 states, the District of Columbia and American Samoa.

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