NEWS RELEASE

Two New RiverSource(SM) Universal Life Insurance Products Introduced

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MINNEAPOLIS--(BUSINESS WIRE)--Jan. 25, 2006--Today, two new universal life products were added to a broad range of RiverSource life insurance product solutions: RiverSource Foundations Protector(SM) and RiverSource Foundations(SM) universal life. Issued by IDS Life Insurance Company, RiverSource Foundations Protector and RiverSource Foundations universal life were developed to address the evolving financial needs of those nearing or in retirement, while providing life insurance protection.

"With increases in life expectancy that are making retirement last 20 to 30 years or even longer, Americans are looking for new ways to create stability and protect their income during retirement while also providing an affordable, guaranteed death benefit for their beneficiaries," said Mark Schwarzmann, president of Insurance, Annuities and Product Distribution for Ameriprise Financial, Inc.

RiverSource Foundations Protector universal life is a permanent life insurance product with an affordable, lifetime death benefit guarantee. Premiums are low and predictable, but the cash value growth is limited. However, unlike term insurance, this product is designed to last a lifetime with a no-lapse death benefit guarantee so that provided required premiums are paid, beneficiaries receive a guaranteed sum of money after the insured's death.

RiverSource Foundations universal life is a permanent life insurance product that provides a life insurance death benefit and the opportunity to build cash value that can be accessed for supplemental income in retirement. It provides a tax-deferred guaranteed minimum cash value growth rate of 3 percent and the flexibility to change the death benefit or premium. Tax-free withdrawals and loans can be taken from the policy's cash value to help supplement retirement income, however excessive withdrawals and/or loans could deplete the policy's cash value

and death benefit, which could cause the policy to lapse. With this product, a lifetime, no-lapse death benefit guarantee is optional.

"With the waning of traditional pensions, and the growing uncertainty surrounding retiree health benefits, life insurance is playing an even more vital role in securing survivor income in the death of a spouse, or passing on wealth to heirs," added Schwarzmann.

RiverSource Foundations Protector and RiverSource Foundations universal life are the newest entries in a comprehensive offering of innovative and flexible life, annuity and disability income insurance products issued by IDS Life Insurance Company. They are also available in the Estate Series versions of each product, which provide a death benefit of $1 million or greater.

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

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 meeting the retirement-related financial needs of the mass affluent. For more information about our services and providers, visit **www.ameriprise.com**.

IDS Life Insurance Company (Distributor), Member NASD, a wholly-owned subsidiary of Ameriprise Financial, Inc. (Ameriprise Financial). RiverSource(SM) insurance and annuity branded products are issued by IDS Life Insurance Company, an Ameriprise Financial company.

All guarantees are provided by the continued claims-paying ability of IDS Life Insurance Company.

These products are not available in all states.

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SOURCE: Ameriprise Financial, Inc.