

**Senior Medical Director Advertisement (RiverSource Life Insurance Company)
December 2009**

It's an exciting time to be part of Ameriprise Financial.

Ameriprise Financial currently serves 2.8 million clients, and more people come to us for financial planning than any other company. We offer a personalized approach to financial planning for 41 million mass affluent and affluent American households and believe the best way for people to reach their long-term financial goals is through an ongoing financial planning relationship. Our personal approach addresses not only our clients' investments, but their full financial picture saving, spending, investing and protecting what is most important.

Whether it's developing new product solutions, transforming advisor technology, or delivering tailored client service support, Ameriprise is recognized as a leader in financial services innovation. Today, we are focused on growth, with the scale and capabilities, the energy and talent to realize our great potential and fulfill our vision to become the most sought after financial planning and services firm.

RiverSource Life Insurance Company (an Ameriprise Financial company) is looking to add another medical director to its staff of 2 full-time medical directors. The Medical Underwriting department supports a highly engaged staff of 45 underwriters in the risk selection of individual life and disability products and works closely with the underwriting department on a variety of projects. A desire to provide ongoing training and education of the underwriting staff is of great importance, as is the ability to work well on a team. The Medical Underwriting department also supports other areas of RiverSource Life Insurance Company, including marketing, product development, claims, vendor management, and legal.

This position is located in Minneapolis, MN however; consideration for remote consulting is an option if relocation is not possible.

Responsibilities:

- Provide mortality and morbidity risk assessment opinions on case referrals from underwriting.
- Provide training to underwriters, both on an individual basis and in the classroom setting.
- Interpret electrocardiograms, treadmills, chest x-rays obtained as underwriting requirements.
- Provide opinion as to presence or absence of limitations on disability claim files
- Stay current with latest medical treatments, diagnostic testing
- Modify underwriting guidelines or risk assessment tools as needed
- Communicate with the field as needed on underwriting cases
- Communicate with proposed insured's personal physicians as needed
- Attend national industry conferences and educational courses in order to maintain CME for license requirements

Education & Experience:

- Doctor of Medicine or Doctor of Osteopathy degree
- Current unencumbered license to practice medicine

BE/BC in Internal Medicine, Internal Medicine/Pediatrics, or Family Practice
background preferred

Minimum of five years of clinical experience beyond residency

Four years of experience as a medical director in the individual life insurance
industry

Boarded in Insurance Medicine

Individual disability insurance underwriting and disability claim experience preferred
but not required

Public speaking experience a plus but not a requirement