

SECURITIES AND EXCHANGE COMMISSION

FORM 497

Definitive materials filed under paragraph (a), (b), (c), (d), (e) or (f) of Securities Act Rule 497

Filing Date: **1994-03-18**
SEC Accession No. **0000820027-94-000158**

([HTML Version](#) on secdatabase.com)

FILER

IDS LIFE OF NEW YORK ACCOUNT 4

CIK: **703704** | State of Incorporation: **MN** | Fiscal Year End: **1231**
Type: **497** | Act: **33** | File No.: **033-04174** | Film No.: **94516662**

Business Address
20 MADISON AVE EXT
ALBANY NY 12203
6123723794

Prospectus Supplement - March 21, 1994

IDS Life Insurance Company of New York Flexible Annuity -
(April 30, 1993)

The following information replaces or modifies that contained in these prospectus sections:

"Charges Against the Accounts"

(Page 3, third paragraph is replaced by the following): - Amounts representing earnings, and amounts representing purchase payments more than six years old, may be surrendered without charge. A surrender charge of 7 percent applies to any other amount surrendered. The surrender charge does not apply to amounts surrendered after the later of the annuitant's age 65 or the 10th contract anniversary (page 14).

(Pages 14-15, the following is added to the end of the section entitled "Surrender Charges"): - There is no surrender charge on amounts surrendered after the later of the annuitant's age 65 or the 10th contract anniversary.

"Payment in Case of Death before Retirement Payments Begin"

(Page 4, the following replaces the section in the prospectus): -If you or the annuitant dies before the retirement date and the annuitant's 75th birthday, we will pay the beneficiary the greater of:

- * the contract value; or
- * the contract value as of the most recent 6th contract anniversary, minus any surrenders since that anniversary; or
- * purchase payments, minus any surrenders (page 17).

If death occurs on or after the annuitant's 75th birthday, we will pay the beneficiary the greater of:

- * the contract value; or
- * the contract value as of the most recent 6th contract anniversary, minus any surrenders since that anniversary (page 17).

(Page 17, the following replaces the sections in the prospectus entitled "Payment in Case of Death before Retirement Payments Begin," "If Your Spouse is Sole Beneficiary" and "Section 401(k) Plans, TSAs, Section 457 Plans, Custodial and Trusteed Plans and IRAs") - If you or the annuitant die (or, under an annuity

purchased for a Section 401(k) plan, TSA, Section 457 plan, custodial or trustee plan or IRA, if the annuitant dies) before the annuitant's 75th birthday and before the retirement date, we will pay the beneficiary the greater of:

- * the contract value; or
- * the contract value as of the most recent 6th contract anniversary, minus any surrenders since that anniversary; or
- * purchase payments, minus any surrenders.

If death occurs on or after the annuitant's 75th birthday and before the retirement date, we will pay the beneficiary the greater of:

- * the contract value; or
- * the contract value as of the most recent 6th contract anniversary, minus any surrenders since that anniversary.

If your Spouse is Sole Beneficiary - If you die before the retirement date and your spouse is the only beneficiary, your spouse may keep the annuity as owner. To do this, your spouse must, within 60 days after we receive proof of death, give us written instructions to keep the contract in force.

Under a Section 401(k) plan, Section 457 plan, Custodial or Trustee plan, TSA or IRA, if the annuitant dies before reaching age 70 1/2, before the retirement date and the spouse is the only beneficiary, the spouse may keep the annuity in force until the date on which the annuitant would have reached age 70 1/2. To do this, the spouse must, within 60 days after we receive proof of death, give us written instructions to keep the contract in force.

Please keep this supplemental information with your IDS Life Insurance Company of New York Flexible Annuity prospectus and your Retirement Annuity Mutual Funds prospectus.