



PROTECTED RETIREMENT INCOME ANNUITY

A Single Premium Immediate Annuity

PURCHASE PAYMENTS*

Minimum : \$20,000 (qualified and non-qualified)

Maximum : \$2 million (\$1 million for NY); total premiums greater than the maximum will require USAA Home Office preapproval

AGE GUIDELINE

Minimum age : 11

Maximum age : 95

QUALIFICATION TYPE

Non-Qualified, Traditional IRA, Roth IRA, and SEP IRA

INCOME PLANS

Available annuity income plans are subject to state and financial institution approval.

Period Certain: 10 – 30 years

Single Life Options

- Life Only Option
- Life Only with Period Certain (5 – 30 years)
- Life Only with Installment Refund
- Life Only with Cash Refund

Joint Life Options (survivor percentages available — 50%, 66⅔%, 75%, 100%)

- Joint Life Only
- Joint Life with Period Certain (5 – 30 years)
- Joint Life with Installment Refund
- Joint Life with Cash Refund

PAYMENT FREQUENCY

Income payments are available monthly, quarterly, semi-annually or annually.¹

WITHDRAWAL FEATURE

The Financial Emergency Liquidity Rider²

- Automatically included, based on state approval.
- Allows for the withdrawal of up to 30% of the current value of the remaining expected income, reducing the future income by the percentage withdrawn.
- One-time option available as long as the owner is at least 59½ and the contract has been issued for at least three years.

What is considered a Financial Emergency?

- Funeral expenses for direct family members
- Payments to avoid foreclosure or eviction from your primary residence
- Large unpaid bills, including medical bills that are not covered by insurance, Medicare or Medicaid.

OPTIONAL BENEFIT

The Annual Increase Option feature must be selected at the time of application.

Allows contract owners to choose an annual increase to their income payments of either 1%, 2% or 3%.³

PRODUCT AVAILABILITY

Available to the general public through select financial institutions. Membership not required.

*Purchase Payment minimums may vary by distributor

USAA LIFE INSURANCE COMPANY

FINANCIAL STRENGTH & STABILITY⁴

A.M. BEST COMPANIES

A++ (Superior)

STANDARD & POOR'S

AA (Very Strong)

MOODY'S INVESTORS SERVICE

Aa1 (Excellent)

SERVICE EXCELLENCE

BRAND LOYALTY & REPUTATION

CORE VALUES
SERVICE | LOYALTY
HONESTY | INTEGRITY

ABOUT USAA

Founded in 1963, USAA Life Insurance Co. is among the nation's most respected insurers while maintaining the highest levels of service and member loyalty.

As a diversified family of financial services companies, USAA Life Insurance Co. owns and manages assets of \$32.0 billion (as of Dec. 31, 2024).

Annuities are underwritten by USAA Life Insurance Co. or USAA Life Insurance Co. of New York

USAA Life Insurance Co. operates in Washington, D.C., and all states except New York, where USAA Life Insurance Co. of New York operates.

HIGHLIGHTS AND ACCOMPLISHMENTS

- 2025 Military Friendly Company #1
- 2025 Military Friendly Top Ten Employer
- 2025 Military Friendly Top Ten Spouse Employer

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**SERVICE FOUNDED ON MILITARY VALUES.
AT USAA, WE KNOW WHAT IT MEANS TO SERVE.**

No bank guarantee • Not a deposit • May lose value • Not FDIC/NCUA insured • Not insured by any federal government agency

¹ Money not previously taxed is taxed as income when withdrawn. Withdrawals before age 59 1/2 may be subject to a 10% federal tax penalty.

² Availability is based on state, contract and age. Financial Emergency Liquidity Rider: Form number 3P99316ST 01-19, 3P99315FL 01-19

³ Annual Increase Option is a PRIA feature that if selected provides for an annual increase in annuity income. Prior to the contract issue date, an annual percentage increase can be chosen (1%, 2% or 3%) and set for the life of the PRIA contract. The amount of annuity income for a PRIA contract with this feature is less at the contract issue date than one without this feature; however, annuity income will increase every year by the chosen annual percentage for the life of the PRIA contract. In addition, the annual percentage is compounded annually, which means the amount of annuity income will be slightly greater each year as compared to the amount of annuity income that would result if the annual percentage was not compounded.

⁴ As of June 1, 2025, A.M. Best: A++, Superior (highest of 16 possible ratings); Moody's Investors Service: Aa1, Excellent (second highest of 21 possible ratings); Standard & Poor's: AA, Very Strong (third highest of 21 possible ratings). Ratings are subject to change. Ratings apply to USAA Life Insurance Company and USAA Life Insurance Company of New York not to the products or services they provide. Company ratings represent an opinion of financial strength and the company's ability to meet ongoing obligations to policyholders. Ratings refer to the claims-paying ability of the insurance company and do not reflect the safety or performance of any product. The rating agencies listed are independent of each other and use proprietary evaluation criteria and ratings scales. For the latest Financial Strength Ratings, visit www.ambest.com, www.moodys.com and www.standardandpoors.com.

An annuity is a long-term insurance contract issued by an insurance company designed to provide a retirement income stream for life. Once the contract principal is converted into an income stream, you will no longer have access to your principal as a lump sum. Terms, conditions, limitations and surrender charges may apply.

Protected Retirement Income Annuity (PRIA): Forms ICC18992233P 08-19, 3P99324CA 08-19, 3P99326ST 08-19, 3P99325FL 08-19, 3PD993 40NY 08-19.

Life insurance and annuities provided by USAA Life Insurance Company, San Antonio, TX and in New York by USAA Life Insurance Company of New York, Highland Falls, NY. All insurance products are subject to state availability, issue limitations and contractual terms and conditions. Each company has sole financial responsibility for its own products.