9800 Fredericksburg Road
San Antonio, Texas 78288

USAA LIFE COMPANY CHARITABLE REQUIRED MINIMUM DISTRIBUTION (RMD) FORM

Member Information

USAA Number

First Name MI Last Name

Calculation Options

A. Please answer the following questions so that we may determine which RMD calculation rules apply.

Is your spouse the sole primary beneficiary of this plan? ☐ Yes ☐ No

Is your spouse more than 10 years younger than you? ☐ Yes ☐ No

NOTE: This form is not used to change your beneficiary designation. Please log on to usaa.com to change your beneficiary designation or download a Beneficiary Change Form. If response is "yes" to both questions, Joint Life and Last Survivor Expectancy calculations will be based on Table II of Publication 590-B. All other calculations will be based on Uniform Lifetime Table III of Publication 590-B.

B. When calculating my RMD, include the following USAA plans:

NOTE: When calculating your distribution, we do not consider accounts with other institutions.

☐ Annuity Traditional/SEP Contracts

This form is for the RMD based only on your balance for the above accounts. However, if you have more than one retirement plan, you may combine the RMD amounts for all like plan types and withdraw the total amount from any one or more of your like plans. For this purpose, Traditional and SEP, IRAs are like plans. ORP and TSA are separate plans and cannot be aggregated with a Traditional or SEP annuity.

C. If you have taken a distribution from your IRA in the current calendar year and would like to decrease your current year RMD amount by that distribution amount, indicate the amount already distributed to you this year.

Amount $ ______________________________

Distribution Options

A. Distribution Election

Please specify the specific contract from which you would like your distribution taken or indicate proportionate if you have multiple IRAs of that same type and you would like to have your RMD removed proportionately from each one:

☐ Annuity Traditional/SEP Contract ______________________ ☐ Proportionate

NOTE: An aggregated RMD cannot be distributed from a Personal Pension Plan Annuity.

NOTE: If you have more than one annuity and you do not indicate a specific annuity contract or proportionate above, your distribution will be made from the annuity account that is no longer in a surrender period, earning the lowest interest rate. Contracts selected that are within the surrender charge period may be subject to surrender fees.

B. Distribution Frequency

☐ I would like to defer my first year RMD to the year following I turn age 73.

Calculate and distribute first year RMD on ______________________________

(mm/dd/yyyy) Jan 1 – Apr 1 Only

NOTE: If you choose to delay your first distribution until the year after you reach age 73, you will be required to receive two minimum distributions in that calendar year. When you take two RMDs in the same year, you will be subject to income tax for both distributions for that tax year.

Please select the frequency and corresponding date for your distributions.

1. I would like to receive my distributions:
   - ☐ Monthly
   - ☐ Quarterly - (check one month below and the RMD will occur every 3 months starting that month)
   - ☐ Semiannually - (check one month below and the RMD will occur every 6 months starting that month)
   - ☐ Annually - (check one month below)

   ☐ Jan ☐ Feb ☐ Mar ☐ Apr ☐ May ☐ Jun ☐ Jul ☐ Aug ☐ Sep ☐ Oct ☐ Nov ☐ Dec

2. I would like to take my distribution on the:

   ☐ 10th ☐ 15th ☐ 20th

   NOTE: If a date is not indicated, your required minimum distribution (RMD) will occur on the 15th. If your distribution date is on a weekend or holiday, then your distribution will occur the following business day.

3. Please provide the month and year you request the first distribution to be processed ____________________

   (mm/yyyy)

NOTE: We cannot set up and process a distribution after December 20th of the calendar year.

Payment Options

Distribution 1 (SELECT ONLY 1)

☐ Send $ ____________________ to me by EFT (fill out EFT info below)

☐ Send $ ____________________ to me by check to my address of record

☐ Send $ ____________________ to my existing non-IRA annuity with USAA Contract #

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☐ Qualified Charitable Distribution

Charity Name			Total Check Amount
Charity Tax ID Number	Charity Address		
City	State/Province	Zip/Postal Code	Country

Distribution 2

☐ Qualified Charitable Distribution

Charity Name			Total Check Amount
Charity Tax ID Number	Charity Address		
City	State/Province	Zip/Postal Code	Country

Distribution 3

☐ Qualified Charitable Distribution

Charity Name			Total Check Amount
Charity Tax ID Number	Charity Address		
City	State/Province	Zip/Postal Code	Country

Distribution 4

☐ Qualified Charitable Distribution

Charity Name			Total Check Amount
Charity Tax ID Number	Charity Address		
City	State/Province	Zip/Postal Code	Country

Distribution 5

☐ Qualified Charitable Distribution

Charity Name			Total Check Amount
Charity Tax ID Number	**Charity Address**		
City	**State/Province**	**Zip/Postal Code**	**Country**

Distribution 6

☐ Qualified Charitable Distribution

Charity Name			Total Check Amount
Charity Tax ID Number	**Charity Address**		
City	**State/Province**	**Zip/Postal Code**	**Country**

☐ Electronic Funds Transfer (EFT) to my checking account at USAA or another financial institution.

☐ Personal ☐ Business
☐ Checking ☐ Savings

Name of Financial Institution	Name of Account Owner(s)		Type of Account
Account Owner's Address	City	State	Zip Code
Transit Routing Number (The nine-digit number in lower left corner of check)			Account Number

Electronic Funds Transfers generally are deposited in two to five business days.

Please note that to mitigate sending funds to a fraudulent account, USAA will make two temporary deposits for less than $1 into the non-USAA account within 2-3 business days of you returning this form. Then, you will need to contact the other financial institution and write down the deposit amounts. Return to usaa.com, go to Manage Accounts, and select the option to Enter Temporary Deposits, or contact USAA to enter the deposit amounts.

You will have 30 days from returning this form to verify and enter the temporary deposit amounts. The money used for the deposits is from USAA, we will not take any money from an account you own. USAA makes the transfers in and will withdraw the total amount of the temporary deposits. This will not affect the balance in your non-USAA account.

USAA will send the verification instructions to the e-mail address in your My Profile and Preferences and your usaa.com Inbox.

By indicating your preference for EFT, you agree to the following: "I authorize USAA Life Company and USAA Life Company of New York (USAA) and any financial institution it uses to initiate electronic deposits (credits) of money owed by USAA at the financial institution listed above, and to initiate withdrawals (debits) if necessary for any deposit entries made in error. I acknowledge that the origination of Automated Clearing House (ACH) transactions to my account must comply with the provisions of U.S. law. This authority is to remain in full force and effect until USAA has received notification from me of its termination in such time and in such manner as to afford USAA a reasonable opportunity to act."

Federal and State Tax Withholding

In general, retirement distributions you receive are subject to federal and, in some states, state income tax. The law requires we withhold 10% of your distribution for Federal Income Tax purposes and 10% for 403(b)(1) and ORP accounts; and, in some states, state income tax rates. Completion of a Substitute IRS W-4R and potentially a State Tax Withholding Form is required to opt out or change the defaults.

Read and Sign

I direct that the distribution(s) described above be made from the referenced retirement plan(s). I understand and acknowledge that the USAA entity that is the Custodian (USAA) will act solely on my representations and instructions as set forth in this form, and that USAA will not independently verify whether or not I qualify for the type or amount of distribution or amount directed. I understand and acknowledge that I alone am responsible for the tax consequences that may result from taking such distribution(s) and that I should seek the advice of an attorney or tax adviser regarding my specific situation.

Signature of Retirement Account Owner/Date