

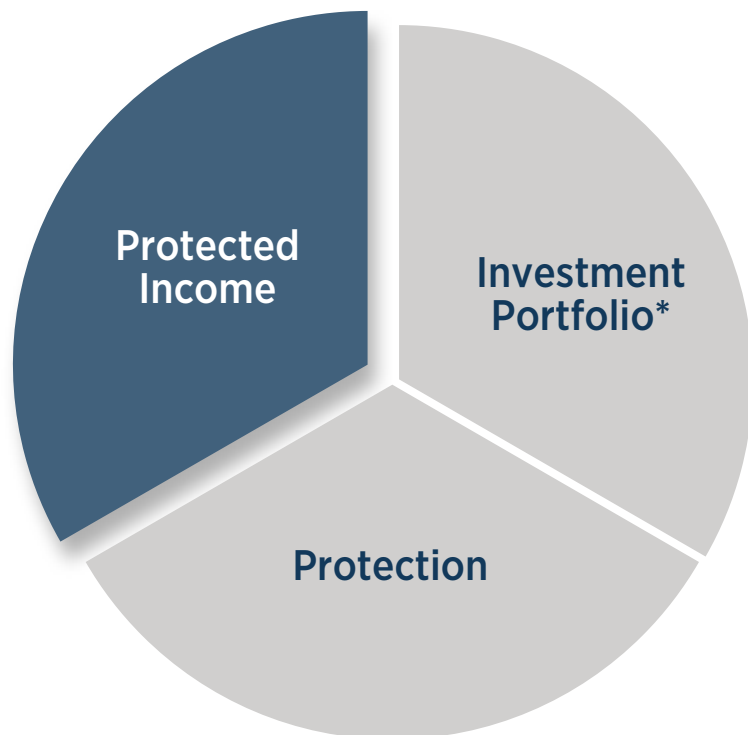


OUR APPROACH TO RETIREMENT

Our Approach to Retirement

USAA Life Insurance Company / USAA Life Insurance Company of New York

USAA believes a balanced strategy between income planning, growth, and protection is the best way to manage the most common risks to retirement success.



**Investment solutions are offered by our strategic provider Schwab.*

Protected Income

Create enough guaranteed income in retirement to cover essential expenses.¹

Investment Portfolio*

Grow assets to provide for future needs.

Protection

Protect your plan against the most common risks.

To Learn more about how USAA's Retirement Income Strategies can be customized to your needs, please contact a USAA Retirement Income Specialist @ 1-800-531-3392.





NAVIGATING THE
RISKS TO
RETIREMENT

Retirement Risks

It’s important to consider the risks that may impact your retirement outcome. USAA believes that a relevant and actionable plan can help to protect against risks that can impact the overall success of one’s retirement. Here are a few risks to consider while planning for retirement:



Health Risks

- Longevity
- Incapacity
- Medical Costs
- Early Death



Personal Risks

- Lifestyle
- Overspending
- Family Dynamics
- Personal Event



Investment Risks*

- Inflation
- Market Risk
- Asset Allocation

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Legislative Risk

- Social Security
- Taxes
- Military Benefits
- Retirement Benefits

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**NAVIGATING THE
RISKS TO
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¹Guarantees apply to certain insurance and annuity products and are subject to product terms, exclusions and limitations and the insurer's claims-paying ability and financial strength.

Money not previously taxed is taxed as income when withdrawn. Withdrawals before age 59½ may be subject to a 10% federal tax penalty.

USAA Investment Services Company (ISCO), a registered broker-dealer and a registered investment adviser, provides referral and marketing services on behalf of Charles Schwab & Co., Inc. (Schwab), a dually registered investment adviser and broker-dealer. Schwab compensates ISCO for these services.
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