



USAA Life Insurance Company
USAA Life Insurance Company of New York,
Service Center
9800 Fredericksburg Road
San Antonio, Texas 78288

IMPORTANT DISCLOSURE FOR ARMED FORCES MEMBERS AND DEPENDENTS

- Subsidized group term life insurance is available from the Federal Government under the Servicemembers' Group Life Insurance program (also referred to as "SGLI"), under subchapter III of chapter 19 of Title 38, United States Code, to the following persons:
 - members of the Armed Forces on active duty,
 - ready reservists,
 - members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service,
 - cadets and midshipmen of the four service academies, and
 - members of the Reserve Officer Training Corps.

(Source: www.va.gov)

- SGLI coverage is available in \$50,000 increments up to the maximum of \$500,000. The coverage amounts and costs are shown below (effective March 1, 2023):

Coverage Amount	Monthly Premium Rate	TSGLI Premium*	Total Monthly Premium Deduction
\$50,000	\$3.00	\$1.00	\$4.00
\$100,000	\$6.00	\$1.00	\$7.00
\$150,000	\$9.00	\$1.00	\$10.00
\$200,000	\$12.00	\$1.00	\$13.00
\$250,000	\$15.00	\$1.00	\$16.00
\$300,000	\$18.00	\$1.00	\$19.00
\$350,000	\$21.00	\$1.00	\$22.00
\$400,000	\$24.00	\$1.00	\$25.00
\$450,000	\$27.00	\$1.00	\$28.00
\$500,000	\$30.00	\$1.00	\$31.00

*TSGLI Premium - an additional \$1.00 per month for Traumatic Injury Protection coverage (TSGLI) is mandatory and added automatically.

Family Servicemembers' Group Life Insurance (FSGLI) is a program extended to the spouses and dependent children of members insured under the SGLI program. FSGLI provides up to a maximum of \$100,000 of insurance coverage for spouses, not to exceed the amount of SGLI the insured member has in-force, and \$10,000 for dependent children. Spousal coverage is issued in increments of \$10,000.

**Current Spousal Premium Rates
(Effective July 1, 2019)**

Age Group	Per \$10,000	\$100,000 of coverage
Under 35	\$0.45	\$4.50
35-39	\$0.53	\$5.30
40-44	\$0.70	\$7.00
45-49	\$1.00	\$10.00
50-54	\$1.70	\$17.00
55-59	\$2.95	\$29.50
60 & Over	\$4.50	\$45.00

(Source: www.va.gov)

- Our products are not offered or provided by the U.S. Federal Government. The U.S. Federal Government has in no way sanctioned, recommended or encouraged the sale of the life insurance or annuity product being offered to you.
- If you purchase a policy which sets aside any of your payments as a cash savings feature, that money might be usable to pay the policy's premiums. For instance, if your policy contains a dividend, loan or nonforfeiture provision, the accumulated values in the policy could be used to pay or reduce the premiums on an automatic, scheduled or requested basis.
Note: This could result in a decreased death benefit. Please see your policy for details.
- No person has received any referral fee or incentive compensation in connection with the offer or sale of the product being offered to you without being a licensed agent of the company.
- FOR SALES OR SOLICITATIONS ON FEDERAL LAND OR FACILITIES LOCATED OUTSIDE OF THE UNITED STATES: Consumer complaints can be filed with the following state insurance department:

State Insurance Department Consumer Complaint Information

Alabama

Department of Insurance
201 Monroe Street, Suite 502
Montgomery, Alabama 36104-3735
Consumer Services: (334) 241-4141
(800) 433-3966

Alaska

Division of Insurance
Robert B. Atwood Building
550 W 7th Ave., Ste 1560
Anchorage, AK 99501-3567
Phone: (907) 269-7900

Arizona

Department of Insurance
100 North 15th Avenue, Suite 102
Phoenix, Arizona 85007-2624
Consumer Services: (602) 364-2499 or
(800) 325-2548 (in AZ only, outside Phoenix area)

Arkansas

Consumer Services Division
1 Commerce Way, Suite 102
Little Rock, AR 72202-2087
Consumer Services: (501) 371-2640 or
(800) 852-5494

State Insurance Department Consumer Complaint Information

California

Department of Insurance
Consumer Services Division
300 South Spring Street, South Tower
Los Angeles, California 90013-1230
Consumer Services: (213) 897-8921
(outside CA and area codes 213, 310 and 818)
or (800) 927-4357 (in CA only)

Colorado

Department of Regulatory Agencies
Division of Insurance
1560 Broadway, Suite 850
Denver, Colorado 80202-4910
Consumer Services: (303) 894-7499 or
(800) 930-3745 (in CO only, outside Denver Metro area)

Connecticut

Insurance Department
153 Market Street, 7th Floor
Hartford, Connecticut 06103-1300
Consumer Helpline: (860) 297-3900 or
(800) 203-3447 (in CT only)

Delaware

Department of Insurance
1351 West North St, Suite 101
Dover, DE 19904
Phone: (302) 674-7300 or
(800) 282-8611 (in DE only)

District of Columbia

Department of Insurance, Securities and Banking
1050 First St, NE, Suite 801
Washington D.C. 20002-5859
Consumer Services: (202) 727-8000

Florida

Office of Insurance Regulation
200 East Gaines Street
Tallahassee, Florida 32399-0301
Consumer Services: (850) 413-3140 or
(877) 693-5236 (in FL only)

Georgia

Office of Insurance and Safety Fire Commissioner
2 Martin Luther King, Jr. Drive
West Tower, Suite 716
Atlanta, Georgia 30334-9000
Consumer Services Division: (404) 656-2070 or
(800) 656-2298 (in GA only)

Hawaii

Insurance Division - Dept of Commerce & Consumer Affairs
335 Merchant Street, Room 213
Honolulu, Hawaii 96813-2921
Consumer Affairs: (808) 586-2790

Idaho

Department of Insurance
700 West State Street, 3rd Floor
Boise, Idaho 83720-0043
Consumer Hotline: (208) 334-4250 or
(800) 721-3272 (in ID only)

Illinois

Department of Insurance
115 South LaSalle Street 13th Floor
Chicago, Illinois 60603
Consumer Assistance: (312) 814-2420 or
(866) 445-5364 (in IL only)

Indiana

Department of Insurance
311 W. Washington Street, Suite 300
Indianapolis, Indiana 46204-2787
Consumer Services: (317) 232-2395 or
(800) 622-4461 (in IN only)

Iowa

Iowa Insurance Division
1963 Bell Avenue Suite 100
Des Moines, Iowa 50315-1011
Consumer Affairs (515)-654-6600
Consumer Affairs: (515) 281-5705 or
(877) 955-1212 (in IA only)

Kansas

Insurance Department
Attn: Consumer Assistance Division
1300 SW Arrowhead Rd.
Topeka, KS 66604-40019
Consumer Services: (785) 296-3071 or
(800) 432-2484 (in KS only)

Kentucky

Department of Insurance
500 Mero Street
2 SE 11
Frankfort, KY 40601-1987
Consumer Protection: (502) 564-3630 or
(800) 595-6053 (in KY only)

State Insurance Department Consumer Complaint Information

Louisiana

Department of Insurance
1702 North 3rd Street
Baton Rouge, Louisiana 70802-5143
Consumer Advocacy: (225) 342-5900 or
(800) 259-5300 (in LA only)

Maine

Bureau of Insurance
34 State House Station
Augusta, Maine 04333-0034
Consumer Helpline: (207) 624-8475 or
(800) 300-5000 (in ME only)

Maryland

Insurance Administration
200 St. Paul Place, Suite 2700
Baltimore, Maryland 21202-2272
Consumer Helpline: (410) 468-2000 or (800) 492-6116

Massachusetts

Office of Consumer Affairs & Business Regulation
Division of Insurance
1000 Washington Street, Suite 810
Boston, Massachusetts 02118-6200
Consumer Affairs: (617) 521-7794 or (877) 563-4467

Michigan

Department of Insurance and Financial Services
530 W. Allegan Street., 7th Floor
Lansing, Michigan 48933-1521
Consumer Helpline: (517) 284-8800 or (877) 999-6442

Minnesota

Department of Commerce
85 7th Place East, Suite 280
St. Paul, Minnesota 55101-2198
Consumer Helpline: (651) 539-1600 or (800) 657-3602
(in MN only outside metro area)

Mississippi

Insurance Department, 1001 Woolfolk State Office Bldg.
501 North West Street
Jackson, Mississippi 39201-1001
Consumer Services: (601) 359-3569 or
(800) 562-2957 (in MS only)

Missouri

Department of Insurance
Financial Institutions and Professional Registration
301 W. High Street, Room 530
Jefferson City, Missouri 65101-1517
Consumer Helpline: (573) 751-4126 or
(800) 726-7390 (in MO only)

Montana

Commissioner of Securities & Insurance
840 Helena Avenue
Helena, Montana 59601-3423
Consumer Helpline: (406) 444-2040 or
(800) 332-6148 (in MT only)

Nebraska

Department of Insurance
1526 K Street Suite 200
Lincoln, Nebraska 68501-2089
Consumer Hotline: (402) 471-2201 or
(877) 564-7323 (in NE only)

Nevada

Division of Insurance
1818 E. College Parkway, Suite 103
Carson City, Nevada 89706-7986
Consumer Services: (775) 687-0700 or
(888) 872-3234 (in NV only)

New Hampshire

Insurance Department
21 South Fruit Street, Suite 14
Concord, New Hampshire 03301-2430
Consumer Hotline: (603) 271-2261 or (800) 735-2964

New Jersey

Department of Banking & Insurance
20 West State Street, CN325
Trenton, New Jersey 08625-0325
Consumer Hotline: (609) 292-7272 or
(800) 446-7467 (in NJ only)

New Mexico

Office of Superintendent of Insurance
1120 Paseo de Peralta, 4th Floor
Santa Fe, New Mexico 87501-2778
Consumer Relations: (505) 827-4601 or
(855) 427-5674 (in NM only)

New York

Department of Financial Services
One State Street
New York, New York 10004-1511
Consumer Helpline: (212) 480-6400 or (800) 342-3736

State Insurance Department Consumer Complaint Information

North Carolina

Department of Insurance
1201 Mail Service Center
Raleigh, NC 27699-1201
Consumer Services: (919) 807-6000 or
(855) 408-1212 (in NC only)

North Dakota

Insurance Department
State Capitol Bldg., Fifth Floor
600 E. Boulevard Avenue, Dept. 401
Bismarck, North Dakota 58505-0320
Consumer Assistance: (701) 328-2440 or
(800) 247-0560 (in ND only)

Ohio

Department of Insurance
50 W. Town, Third Floor - Suite 300
Columbus, Ohio 43215-4186
Consumer Affairs: (614) 644-2658 or
(800) 686-1526 (in OH only)

Oklahoma

Insurance Department
400 NE 50th Street
Oklahoma City, OK 73105-1816
Consumer Assistance: (405) 521-2991 or
(800) 522-0071 (in OK only)

Oregon

Insurance Division
350 Winter Street N.E., Room 440
Salem, Oregon 97301-3883
Consumer Advocacy: (503) 947-7980 or (888) 877-4894

Pennsylvania

Insurance Department
1209 Strawberry Square
Harrisburg, Pennsylvania 17120-0024
Consumer Services: (717) 783-3898 or
(877) 881-6388 (in PA only)

Rhode Island

Department of Business Regulation
Division of Insurance
1511 Pontiac Avenue Bldg. 69-2
Cranston, Rhode Island 02920-4407
Consumer Helpline: (401) 462-9500

South Carolina

Department of Insurance
1201 Main Street, Suite 1000
Columbia, South Carolina 29201-3291
Consumer Services: (803) 737-6180 or
(800) 768-3467 (in SC only)

South Dakota

Department of Labor & Regulation
Division of Insurance
124 S. Euclid, 2nd Floor
Pierre, South Dakota 57501-3171
Consumer Helpline: (605) 773-3563

Tennessee

Department of Commerce and Insurance
Davy Crockett Tower, 5th Floor
500 James Robertson Parkway
Nashville, Tennessee 37243-0565
Consumer Affairs: (615) 741-2218 or
(800) 342-4029 (in TN only)

Texas

Department of Insurance
1601 Congress Avenue
Austin, TX 78701-1408
Consumer Helpline: (512) 676-6000 or (800) 252-3439

Utah

Insurance Department
4315 S. 2700 W, Suite 2300
Taylorsville, UT 84129-2127
Consumer Services: (801) 538-3800 or
(800) 439-3805 (in UT only)

Vermont

Department of Financial Regulation
89 Main Street
Montpelier, Vermont 05620-3101
Consumer Services: (802) 828-3301 or (800) 964-1784

Virginia

State Corporation Commission
Bureau of Insurance
1300 East Main Street
Richmond, Virginia 23219-3630
Consumer Helpline: (804) 371-9741 or
(800) 552-7945 (in VA only, outside Richmond area)

State Insurance Department Consumer Complaint Information

Washington

Office of the Insurance Commissioner
Insurance Building
5000 Capitol Boulevard
Tumwater, Washington 98501-4426
Consumer Hotlines: (360) 725-7080 or
(800) 562-6900 (In-WA only)

West Virginia

Offices of the Insurance Commissioner
900 Pennsylvania Avenue
Charleston, West Virginia 25302-3548
Consumer Services: (304) 558-6279 or
(888) 879-9842 (In-WV only)

Wisconsin

Office of the Commissioner of Insurance
125 South Webster Street
Madison, Wisconsin 53703-3474
Consumer Helpline: (608) 266-3585 or
(800) 236-8517 (in WI only)

Wyoming

Insurance Department
106 East 6th Avenue
Cheyenne, Wyoming 82002
Consumer Assistance: (307) 777-7401 or
(800) 438-5768 (in WY only)