

A NOTICE AND INVITATION TO ALL EMPLOYEES AND APPLICANTS

AFFIRMATIVE ACTION AND EQUAL EMPLOYMENT OPPORTUNITY STATEMENT

USAA has a long-standing commitment to equal employment opportunity. We recognize and value the benefits and strengths that diversity brings to our employees and the company. We thrive in an environment that encourages respect and trust. Our commitment includes fostering a work environment of inclusion and respect for others that is free from discrimination, harassment, and inappropriate conduct. We are also dedicated to affirmatively providing employment opportunities to females, minorities, disabled individuals, and protected veterans within the bounds of applicable laws and Executive Orders.

All employment decisions are based on merit, qualifications, and abilities related to business needs. We do not discriminate in employment opportunities or practices on the basis of age, ancestry, citizenship, color, disability, ethnicity, family or marital status, gender identity or expression, pregnancy, genetic information, national origin, physical or mental ability, political affiliation, race, religion, sex, sexual orientation, veteran status, or any other legally protected characteristic. We also prohibit harassment, including jokes, gestures, visual displays, or inappropriate comments or actions based on these characteristics.

Employees and applicants shall not be subjected to harassment, intimidation, threats, coercion or discrimination because they have: (1) filed a complaint; (2) assisted or participated in an investigation, compliance review, hearing or any other activity related to the administration of any federal, state or local law requiring equal employment opportunity; (3) opposed any act or practice made unlawful by any federal, state or local law requiring equal opportunity; or (4) exercised any other right protected by federal, state or local law requiring equal opportunity.

The contractor (USAA) will not discharge or in any other manner discriminate against employees or applicants because they have inquired about, discussed, or disclosed their own pay or the pay of another employee or applicant. However, employees who have access to the compensation information of other employees or applicants as a part of their essential job functions cannot disclose the pay of other employees or applicants to individuals who do not otherwise have access to compensation information, unless the disclosure is (a) in response to a formal complaint or charge, (b) in furtherance of an investigation, proceeding, hearing, or action, including an investigation conducted by the employer, or (c) consistent with the contractor's legal duty to furnish information.

I have appointed the Vice President of Diversity and Inclusion to take on the responsibilities of Affirmative Action Coordinator. As Affirmative Action Coordinator, she will be responsible for the day-to-day implementation and monitoring of our Affirmative Action Plan. As part of that responsibility, she will periodically analyze USAA's personnel actions and effects to insure compliance with our commitment to affirmative action and equal employment opportunity.

If you, as one of our employees or as an applicant for employment, have any questions about this affirmative action and equal employment opportunity statement or would like to be considered under our Affirmative Action Plan, please contact the Office of the AA Coordinator at 800-210-8722 (option #3) during regular business hours. The non-confidential portions of the affirmative action program for individuals with disabilities and protected veterans are available for review, upon request, by any employee or applicant for employment by contacting the Office of the AA Coordinator at 800-210-8722 (option #3) during regular business hours. This is also a reminder that employees may update their disability status at any time by accessing the HR service center or by calling 800-210-8722 (option #3).

I have reviewed and fully endorse our Affirmative Action and Equal Employment Opportunity program. I ask the continued assistance and support of all of USAA's personnel to attain our objective of equal employment opportunity for all.

Sincerely,

Stuart Parker
CEO

This Affirmative Action Program is effective from January 1 to December 31.