

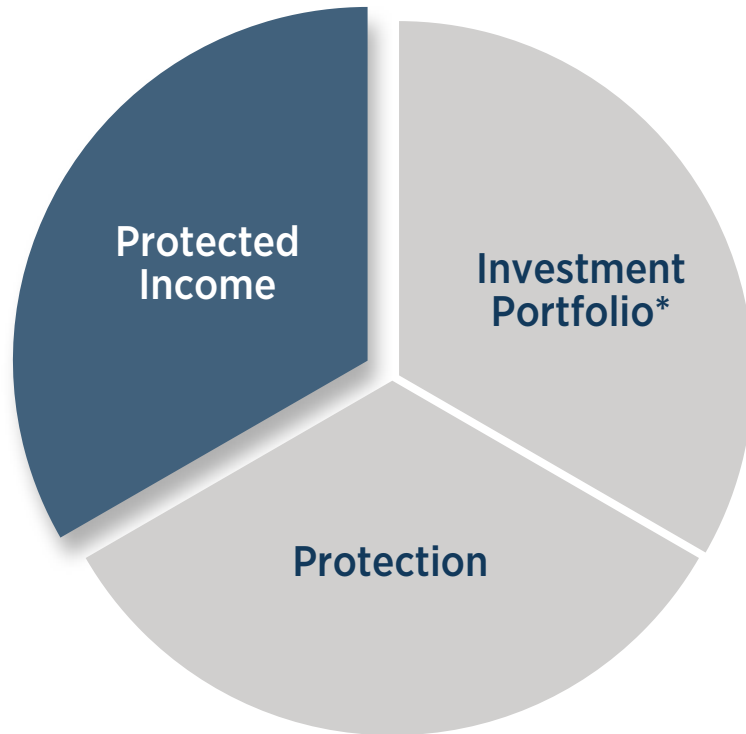


**OUR APPROACH  
TO RETIREMENT**

## 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.<sup>1</sup>

### 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.



## 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  
RETIREMENT**

<sup>1</sup>Guarantees 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Money not previously taxed is taxed as income when withdrawn.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.

Tridion Name: IM2\_SCHW0300\_ISCO\_Referral\_Marketing\_Schwab

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