



# INSTRUCTIONS FOR CONTRACT CHANGE OR OWNERSHIP AUTHORIZATION REQUEST

If you want to make changes or assign a new owner to your contract, we need your signature.

You need to print, complete and sign this form to begin your change request for your life insurance, health insurance or annuity contract. Make sure:

- The notary and executed by dates are the same.
- If you're transferring contract ownership, you complete the citizenship information.
- If you're designating ownership authorization for an entity-owned contract, the country of registration is provided.

We can't process your request without this information.

After completing and signing the form, you can return it to us one of three ways: by upload, mail or fax.

## Upload the completed and signed form through the USAA Mobile App or usaa.com:

From the USAA Mobile app:

1. Select the profile icon with your initials.
2. Select "Inbox" (Android only).
3. Select "Send documents to USAA."
4. Select "Upload other documents."
5. Follow the screen prompts.

From usaa.com:

1. Log on to your account.
2. Select the profile icon with your initials.
3. Select "Inbox."
4. Select "Send documents to USAA."
5. Select "Upload Documents."
6. Select "Life & Health Insurance/Annuities."
7. Select "Next."
8. Follow the screen prompts.

## You can also mail to:

USAA Life Insurance Company  
USAA Life Insurance Company of New York  
9800 Fredericksburg Road  
San Antonio, TX 78288

## Or you can fax to:

210-498-3243 within the United States  
877-435-7099 from outside the United States

## Questions?

Call toll-free in the United States:

Life Insurance and Fixed Annuities	800-531-8722
Life Claims and Benefits	800-531-8455
Medicare and TRICARE	800-531-6978
Variable Products Service	800-531-4265

**INSTRUCTIONS ONLY  
DO NOT RETURN THIS PAGE**



**Internal Revenue Service Certification For Beneficiary  
Substitute IRS Form W-9**

**NOTE:** The following certification is required by the Internal Revenue Service (IRS) and does not affect your insurability.

Update the highlighted with the below verbiage:

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

<b>New Payor</b> (if other than owner) USAA No. (if available) _____		SSN/TIN _____	
Name _____		DOB ____ / ____ / ____	
Mailing Address _____		City _____	State _____ Zip _____
Physical Address _____		City _____	State _____ Zip _____
Citizenship: <input type="checkbox"/> U.S. <input type="checkbox"/> Resident Alien <input type="checkbox"/> Non-Resident Alien			
Specify Country, if other than U.S.: _____ Passport/Alien ID Number: _____			

**SIGNATURE(S) AS REQUIRED:** (Note - if more than two new owners, please provide additional required information on another sheet of paper.)

- The deceased contract owner left no Will. A reasonable search of the deceased's personal effects has been conducted and no Will has been discovered and no Will has been or will be probated. The Letters of Administration have been issued to the undersigned, appointing the undersigned as Administrator of the estate.
- The deceased contract owner left a Will admitted to probate (see date and location specified on page 1). Under the terms of the Will, or pursuant to Court approval, the undersigned has been appointed Executor/Executrix of the estate, issued Letters of Testamentary and has the authority to dispose of the property of the decedent.

Pursuant to the laws of the state and written instructions from the Administrator/Executor the above referenced contract is to be transferred to the individual(s)/entity named herein. This Affidavit is made for the purpose of inducing USAA Life to transfer ownership of this contract as requested.

In consideration of such transfer the undersigned hereby represents that he or she is financially responsible, and agrees to wholly indemnify and hold harmless USAA Life against any and all claims that may arise or be considered against it by reason of the transfer of said contract including all costs and reasonable Attorney's fees attributable to litigation arising by reason of the transfer of said contract and further agrees that this agreement will be binding upon his/her heirs, executors and administrators.

**The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.**

<input type="checkbox"/> Executor of Estate	<input type="checkbox"/> Administrator of Estate	_____	Date	_____	Date
Current Contract Owner (if Co-, Joint or Minor Owner)		_____	Date	New Contract Owner	
<input type="checkbox"/> Co-Owner	<input type="checkbox"/> Custodian for Minor	_____	Date	<input type="checkbox"/> Co-Owner	<input type="checkbox"/> Custodian for Minor
<input type="checkbox"/> Joint Owner	_____	Date	_____	<input type="checkbox"/> Joint Owner	_____
Irrevocable Beneficiary (if any)			_____	Date	Collateral Assignee (if any)
_____			_____	Date	_____

**NOTARY ACKNOWLEDGEMENT MUST ALSO BE COMPLETED ON NEXT PAGE**

**NOTARY ACKNOWLEDGEMENT**

Before me, a Notary Public in and for the State of \_\_\_\_\_, County of \_\_\_\_\_ on this day appeared \_\_\_\_\_,

known to be or proved to me on oath to be the person(s) and position(s) whose name(s) is/are subscribed to the preceding instrument, and acknowledged to me that the instrument was the act of the organization set forth in the preceding instrument, and that such person(s) executed the instrument as the act of the organization for the purpose and consideration therein expressed, and in the capacity therein stated.

Given under my hand and seal of office, this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ (Year)

\_\_\_\_\_  
Signature of Notary Public

\_\_\_\_\_  
Name of Notary (please print)

\_\_\_\_\_  
Notary Public Commission Expiration Date

Seal

**TRANSFER OF OWNERSHIP (Absolute Assignment)**

*Before any contract change request, it is important that you consult your attorney or tax advisor concerning any legal or tax implications*

**Ownership**

Under this change of ownership (100% assignment), you agree to transfer all your rights as the current Owner to the new Owner, including but not limited to the right to receive money or other benefits, change the beneficiary and cancel the contract to receive its surrender value

The rights and privileges of this contract belong to the Owner during the insured's lifetime. The rights of the Owner include *(as specified in and applicable to the contract):*

- 1. Surrender/terminate the contract and receive premiums/cash surrender value.
- 2. Make a loan/withdrawal against the contract.
- 3. Exercise the non-forfeiture options.
- 4. Assign the contract to a lending institution.
- 5. Receive dividends and/or change the dividend option.
- 6. Change ownership.
- 7. Designate and/or change the beneficiary.
- 8. Cancel the automatic premium loan provision.
- 9. Elect a settlement option for payment of proceeds to the beneficiary.
- 10. Collect any disability benefits.

A change of ownership may be made at any time by written notice to us. Ownership will be transferred when we receive and acknowledge this form in our Service Center. Confirmation of this change and any future notices will be sent to the new Owner(s). If designating ownership to a non-living entity or to more than one individual, we may require the completion of additional forms

The following is a brief description of the types of ownership available.

**SOLE OWNER:** Has all rights, titles and incidents of ownership. The Insured is the Owner unless a different Owner is named in the application or at a later date. If the Owner is different from the Insured, upon the death of the Owner, the rights and privileges of ownership will vest in the executors, administrators or assigns of the Owner unless contract provisions specify otherwise. Legal documents will be required to change ownership after this time.

**CO-OWNER:** More than one owner is named (A or B). Each individual owner of this contract may exercise any ownership privileges without the express joinder and consent of the other owner(s).

**JOINT OWNER:** More than one owner is named (A and B). Each individual owner CANNOT exercise any ownership privileges without the express joinder and consent of the other owner(s).

**FOR ALL MULTIPLE OWNERS:** Upon the death of one owner, ownership shall vest in the survivor(s). Correspondence is typically addressed to FIRST owner and cc'd to all additional owners.

**SUCCESSOR OWNER:** If the Owner is different from the Insured, a Successor Owner can be named. Upon the death of the Owner, ownership shall pass to the Successor Owner. In the event the Successor Owner is not living at the death of the Owner, ownership passes as set out in the contract.

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## TRANSFER OF OWNERSHIP (Absolute Assignment - continued)

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### Corporation or Partnership

If the contract is currently owned by a corporation, corporate trust or partnership, an Ownership Authorization Form must be on file with us or submitted along with this form.

If the new Owner is to be a corporation, corporate trust or partnership, an Ownership Authorization Form must be completed and submitted along with this form.

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### Trusts

If you name a trust as the new contract Owner, generally a copy of the first and last/signature pages of the trust agreement will be sufficient to identify the name of the trust, the trust date, country of registration and Tax ID number, Trustee(s) name(s) address(es) date(s) of birth and signature(s) and the grantor's name and Social Security number. This information must be sent to USAA Life. Unless the appropriate trust pages are on file, to exercise Ownership rights on a contract owned by a trust, an Ownership Authorization Form (OAF) must be completed and be on file with us. If the trustee(s) is/are "natural person(s)", have signed the application AND appropriate trust documentation is on file, no OAF is required.

The trustee(s) are required to sign this and all future requests for contractual or financial changes and indicate capacity as trustee(s). For example: "Jane Doe, Trustee."

A testamentary trust cannot be a contract Owner unless the trust is actually in existence.

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### U.T.M.A./U.G.M.A.

If the current or new owner is a minor, under the Uniform Transfer (or Gift) to Minors Act (U.T.M.A./U.G.M.A.) the minor's custodian must sign this form and all future requests for contractual changes in his/her capacity as custodian for the minor of the state in which they are signing. For example:

"Jane Doe, Custodian for John Doe, under the (state) U.T.M.A. (or U.G.M.A., whichever applies)."

The minor's social security number must be indicated in the space provided for new owner's social security number on the reverse side of this form. Only one custodian and one minor are allowed per contract. The custodian's power may be limited by any state laws applicable to U.T.M.A. (or U.G.M.A.) ownership.

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### Irrevocable Beneficiary/Collateral Assignee

If you have designated an Irrevocable Beneficiary on your contract, or if any portion of this contract has been assigned as collateral for a loan, the signature(s) of the Irrevocable Beneficiary and/or Collateral Assignee are required\* to make a change of ownership. You will find signature lines for Irrevocable Beneficiary and Collateral Assignee on this form.

\*Irrevocable Beneficiaries on annuity contracts ONLY - **unless otherwise specifically provided in the contract, or as required by law**, owner's rights are **unrestricted**; with the exception of beneficiary changes, which require a signature authorization from the Irrevocable Beneficiary.

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