



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**



**TRANSFER OF OWNERSHIP
(MULTIPLE OWNERS)
OF LIFE INSURANCE OR ANNUITY CONTRACTS**

NOTE: The Owner's ability to change Owner is subject to the provisions of the contract. Ownership change on qualified plans is only allowed to a spouse due to death or as a result of a Qualified Domestic Relations Order.

CURRENT CONTRACT INFORMATION

Contract Owner _____ DOB ____ / ____ / ____
 Contract Number _____ USAA Number _____ SSN _____
 Daytime Phone Number (____) _____ - _____
 Insured's/Annuitant's Name (if other than owner) _____

CURRENT CONTRACT INFORMATION

Contract Owner _____ DOB ____ / ____ / ____
 Contract Number _____ USAA Number _____ SSN _____
 Daytime Phone Number (____) _____ - _____
 Insured's/Annuitant's Name (if other than owner) _____

REVISED CONTRACT INFORMATION As owner of the aforementioned contract, I request the following change(s):

TRANSFER OF OWNERSHIP

IMPORTANT INFORMATION: Federal law requires us to obtain, verify and record your name, address, date of birth and other information that will allow us to identify you when you open an account and in certain other circumstances.

New Contract Owner USAA No. (if available) _____ SSN/TIN _____

Name _____ DOB ____ / ____ / ____

Mailing Address _____ City _____ State _____ Zip Code _____

Physical Address _____ City _____ State _____ Zip Code _____

If more than one new owner, please provide required information on another sheet of paper.

Required to be completed by new contract owner.

IF NEW OWNER IS AN INDIVIDUAL:

Citizenship: U.S. Resident Alien Non-Resident Alien

Specify Country, if other than _____ Passport/Alien ID Number: _____

U.S.: _____

IF NEW OWNER IS AN ENTITY:(Corporation, Trust, Partnership, etc.)

An Ownership Authorization Form must be submitted to designate individual(s) authorized to exercise ownership rights.

REVISED CONTRACT INFORMATION As owner of the aforementioned contract, I request the following change(s):

TRANSFER OF OWNERSHIP

IMPORTANT INFORMATION: Federal law requires us to obtain, verify and record your name, address, date of birth and other information that will allow us to identify you when you open an account and in certain other circumstances.

New Contract Owner USAA No. (if available) _____ SSN/TIN _____

Name _____ DOB ____ / ____ / ____

Mailing Address _____ City _____ State _____ Zip Code _____

Physical Address _____ City _____ State _____ Zip Code _____

If more than one new owner, please provide required information on another sheet of paper.

Required to be completed by new contract owner.

IF NEW OWNER IS AN INDIVIDUAL:

Citizenship: U.S. Resident Alien Non-Resident Alien

Specify Country, if other than U.S.: _____ Passport/Alien ID Number: _____

IF NEW OWNER IS AN ENTITY:(Corporation, Trust, Partnership, etc.)

An Ownership Authorization Form must be submitted to designate individual(s) authorized to exercise ownership rights.

**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.

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.

New Payor (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 owners, please provide additional required information on another sheet of paper.)

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

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

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 or cancel the contract to receive its surrender value.

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



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1. Surrender/terminate the contract and receive the 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.

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. Legal documents will be required to change ownership after this time.

CO-OWNER: More than one owner is named. 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. 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).

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.

Ownership of this contract 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.

TRANSFER OF OWNERSHIP (Absolute Assignment - continued)

Corporation or Partnership

If the contract is currently owned by a corporation, corporate trust or partnership, an Ownership Authorization Form (OAF) 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.

If the entity-owned contract is an ANNUITY or State Deferred Compensation plan, the Certificate of Exception from Current Taxation must also be completed and on file.

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.

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 an 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

