



**WEALTH  
MANAGEMENT**

## CRAFTING AN ENDURING LEGACY

Helping USAA members craft an enduring legacy, while supporting the true meaning and purpose of their wealth, is at the forefront of what USAA Wealth Management does. It starts with our disciplined approach and these foundational tenets:

### Our Advice Principles

- Protect your life, loved ones and possessions
- Spend less than you earn
- Save enough for emergencies
- Save now for your retirement
- Have a will and other legal documents
- Have a plan, review it annually and update it with major life events

### Elements of Wealth Planning

- Risk management and protection
- Cash flow and liability management
- Investment planning
- Retirement and income planning
- Education planning
- Estate planning documents and strategies
- Titling of assets
- Gifting during life and death
- Distribution of wealth at death
- Tax strategies
- Business succession planning
- Stock options and executive compensation

### Our Process



WE'RE HERE FOR YOU.

➤ 877-633-3312 | [usaa.com/wealth](http://usaa.com/wealth)

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