PREPARING FOR DEPLOYMENT & RETURNING HOME

WE’RE HERE TO HELP.

USAA®
For more than 90 years, USAA has been serving military personnel and their families.

From special savings and product features designed for military lifestyles to extra conveniences and extensive tools and advice resources, USAA offers more benefits for our military members than any other major financial service provider.

Look inside to find out more about these special benefits that USAA offers prior to and during your deployment:

- Military payday a day early with direct deposit1
- Fees waived for balance transfers and convenience checks during PCS or deployment
- Expedited life insurance application processing before deployment
- Supplemental SGLI coverage that locks in future insurability
- Auto insurance discount if you live on and garage your car on base
- Homeowners and renters war zone coverage2 for personal possessions brought downrange
- Deployment Checklist
- Deployment Pay Calculator

As an additional service to you, we’ve established a Deployment Response Team with trained representatives ready to assist you.

FOR MORE INFORMATION OR ASSISTANCE, CALL 877-2DEPLOY OR VISIT USAA.COM/DEPLOY.

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COUNT ON US FOR HELP AND SUPPORT

If you’re deploying soon, you may not know where to start. We know what you’re going through. We’ve been there. And we have tips, guidance, valuable information and personal support to help you feel prepared and more at ease. Our specialized Deployment Response Team is ready to help you. Call them at 877-2DEPLOY (877-233-7569).

The best time to prepare for deployment is before you receive your orders. Review your legal, financial and insurance details, and update ahead of time as needed. This guide can help you prepare but should not be taken as legal advice.

FINANCIAL PREPARATIONS

Getting Finances Ready for Deployment

Your mission is paramount when you’re deployed. It’s understandable to feel disconnected from your life at home, including your financial life. But there are steps you can take before you leave that can help make your finances easier and more flexible to manage, increasing your confidence and helping you focus on your mission.

Checking/Savings

Consider applying for a USAA Bank checking or savings account. USAA Bank offers products and services with features and benefits designed for military lifestyles.

- No monthly service fees.
- Free access to ATMs nationwide — use 60,000 USAA-preferred ATMs for free. Plus, if you use another bank’s ATM, we’ll refund the ATM fee up to $15 a month.
- No minimum balance required.
- Deposit checks right from your mobile phone.
- Free online bill pay.
- Payday a day early — military pay is generally available one day in advance with direct deposit.
- Free checks.
- Your credit card or savings account can be used as overdraft protection with no overdraft fee.
- Savings account with competitive savings rates and no monthly fees.
- Fees waived for balance transfers and convenience checks during PCS or deployment.
Credit Cards With Deployment Benefits

USAA Bank credit cards provide special rates that you may qualify for when you deploy or PCS.

SCRA

SCRA provides protections for individuals entering or called to active duty. It is intended to help ease the transition from civilian life to serving on military duty so that servicemembers can devote their full attention to duty. SCRA protections include a reduced interest rate on debt incurred before beginning active duty including, but not limited to, outstanding credit card debt, mortgage loans, auto loans, personal loans and home equity lines of credit/loans.

Your Judge Advocate General (JAG) can help clarify whether your personal circumstances are covered.

USAA Bank goes above and beyond the SCRA benefits required by law, giving you an APR of 4% — lower than the SCRA requirements — on preexisting USAA Bank credit card and loan debt during extended deployments.6 Mortgage loans obtained from USAA Bank may not qualify for the special 4% rate.7

USAA Bank has a special team that processes all of your SCRA interest rate adjustments. Be sure to send a copy of your orders, member number and/or account number.

ONLINE  Scan and upload: usaa.com/scra

FAX  1-800-531-5717. Write “ATTN: LN(SS)CRA” on the cover page.

MAIL  USAA Federal Savings Bank
ATTN: LN(SS)CRA
10750 McDermott Freeway
San Antonio, TX 78288

Reducing Car-Related Expenses

We can help you reduce your expenses related to insurance while you’re deployed. For starters, insure your stored vehicle with USAA and get a discount on your premium of up to 60%.8

Go Mobile With USAA

Whether you’re on base, on the road or out in the field, you need immediate and secure access to your accounts. Because USAA services are designed to meet the needs of military members, the USAA Mobile App and usaa.com/mobile work on ships or in areas with restricted bandwidths. So wherever you are, you can view balances, transfer funds, pay bills and more from your mobile device. USAA Mobile gives you the tools you need to do what you want, wherever your service takes you.9 Find out more at usaa.com/mobile.
INSURANCE PREPARATIONS

Evaluating Insurance Needs
Discuss insurance thoroughly as a family, and if need be, seek advice from unit legal/family readiness counselors and licensed insurance professionals. From your family to your home, car and more, we can help you make sure you have the appropriate amount of coverage to help protect what’s important to you.

Life Insurance
Chances are you are insured for up to $400,000 with Servicemembers’ Group Life Insurance (SGLI). You may also have $100,000 in life insurance coverage for your spouse and $10,000 per child (FSGLI). Plus, your family is eligible for a monthly benefit paid to your spouse and minor children by the Veterans Administration if you die while on active duty. This benefit is called Dependency and Indemnity Compensation (DIC). Depending on your individual circumstances, consider additional life insurance coverage because:

• SGLI alone may not be enough.
• SGLI ends when you leave the military and, because the price increases every five years, exchanging it for VGLI (Veterans’ Group Life Insurance) can be expensive.
• VGLI is not an option for your spouse or children.

Recommendation: Review your needs to make sure you have enough coverage. If uncertain, check with an insurance professional.

Exclusive Benefits of USAA Life Insurance for Military Members
USAA Life Insurance offers exclusive benefits for military families. Sign up while you’re on active duty, and it provides competitive coverage (to supplement your SGLI) that stays in place after you leave the military. By putting additional coverage in place now, you can increase it after your service ends — without getting another medical exam.

In addition to guaranteed coverage after the military, you also receive the following benefits:
• $25,000 severe injury benefit
• Expedited application review prior to deployment
• Coverage in the event of death caused by war

Right now, your job and your mission are to protect our nation, but you are always your loved ones’ protector. Help protect them with life insurance designed with the military in mind.
Home and Personal Property Coverage

Before you leave, it’s important to review your property insurance coverages. You may need to add or change coverage depending on your situation. Property insurance provides coverage for damage to your home and personal property.

Some insurers also provide identity theft coverage and liability coverage if someone is injured on your property or if you accidentally damage someone else’s property. Insurance features you may want in place:

- Renters insurance: Worldwide coverage for your personal belongings — even your uniforms and self-purchased military gear. Coverage that moves with you no matter where you are in the world.
- Homeowners insurance: Coverage for your home (structure) and personal items that includes replacement cost coverage.
- Protection for high-value items: Valuable personal property insurance provides coverage for high-value items, such as jewelry, silverware, cameras and fine art. Select providers whose policies have no depreciation or deductible that applies to a loss.

Insuring Your Vehicle

First and foremost, be sure your vehicle is properly insured, particularly if it will be taken care of by someone not on your policy. You may think there isn’t a reason to make any automobile arrangements, but typically that’s not the case. See if your provider offers:

- Reduced premiums — If you won’t be driving your car or will be putting it in storage during your deployment, see if your provider offers reduced premiums or reduced coverage, such as comprehensive only.
- Roadside assistance — Consider a roadside emergency service to protect your spouse or family members while you’re away. Good companies have free emergency dispatch that includes towing and labor coverage. This service should cover many typical roadside emergencies, such as fixing a flat tire or jump-starting your car.
- Online and mobile claims — Service that helps you track your claim status quickly and easily.

USAA Auto Insurance has features designed with military members in mind, and that’s why we’ve been trusted by military members since 1922. Our members receive special savings and exceptional customer service that’s tailor-made for those who have served in the military:

- Save up to 15% if you live on and garage your vehicle on base.13
- Save up to 60% when you store your car during a deployment.14
- Mobile access designed for military lifestyles.

If you’re leaving your vehicle with someone, there may be some needs you haven’t considered. You can help ease the financial stress caused by unexpected car repairs that aren’t covered under warranty by purchasing USAA Extended Vehicle Protection from Assurant Solutions.15
During Your Deployment

HELP AND SUPPORT

Useful information to keep in mind while you or your spouse are deployed.

Tips for the Servicemember

• Stay focused on your mission.
• Set goals to help the time pass quickly.
• Stay positive.
• Rely on your unit, friends and family for support, particularly your Family Readiness Group.
• Communicate regularly with family and friends.

Tips for the Servicemember’s Spouse

Take advantage of support resources.

There are places you can go for support, emergencies, financial and medical advice, and family services:

• Service Support Centers: Army Community Service Center, Marine Corps Community Service, Navy Fleet and Family Support Center, Air Force Airman and Family Readiness Center, and Coast Guard Office of Work-Life Programs
• The United Service Organizations (USO): uso.org
• Ombudsman’s office: Depending on the branch of service, there may be an ombudsman’s office to help with child care, nurseries, workshops on job skills, libraries, gyms, craft shops, recreational centers, thrift shops, family advocacy programs, life skills enhancement centers, installation chaplains and legal assistance.
• The American Red Cross: redcross.org or 877-272-7337
• Salvation Army: salvationarmyusa.org
• The USAA Educational Foundation: usaaedfoundation.org
• Military OneSource (extension of installation services): militaryonesource.mil or 800-342-9647
• Military community sites:
  - National Military Family Association: nmfa.org
  - MilitaryHOMEFRONT: militaryhomefront.dod.mil
  - militaryonesource.mil or 800-342-9647
• Military relief aid sites:
  - Army Emergency Relief: aerhq.org
  - Navy-Marine Corps Relief Society: nmcrs.org
  - Air Force Aid Society: afas.org
  - Coast Guard Mutual Assistance: cgmahq.org
• CinCHouse (community for military wives and women in uniform): cinchouse.com
• USAA Deployment Assistance: usaa.com/deploy 877-2DEPLOY (877-233-7569)
YOUR HOMECOMING IS A TIME OF CELEBRATION, BUT IT CAN ALSO BE STRESSFUL

Give yourself, family and friends time to return to normal routines. Visit with your family, renew old friendships and take things as they come. If you’re married or coming home to children, remember that it takes time for all of you to get used to one another again. The best advice psychologists and family advisors can give you is to be patient; give yourself and your partner time to get back into the rhythm of being a family again. Once the euphoria subsides, it’s time to sit down with your family and take stock of your affairs.

Update Your Personal Information

• If you made changes to your financial accounts and policies, call to change them back to their original status.
• Cancel unneeded powers of attorney.

Use Extra Income Wisely

Additional income you receive, such as hazard pay or a reenlistment bonus, presents an opportunity to strengthen your finances. Consider paying down debt, starting or adding to an emergency fund, contributing to the Thrift Savings Plan (TSP) or other smart financial moves.

See How You’re Doing Financially

Your Financial Readiness Score can help you see where you stand based on your goals and give you a personalized plan to take control. Visit usaa.com/myfinancialscore.

Investments

Once you return and you’ve had a chance to review your finances, it’s time to start thinking about your future. Talk to a USAA representative about your personal financial situation and goals, or visit usaa.com/goals to start a plan.

Getting a Car

If you didn’t have a car when you deployed, you may want to buy one when you return. USAA can help save you time and money on the car you want through the USAA Car Buying Service, and we can offer a great rate on an auto loan through USAA Bank. You can even start the loan process while still deployed and have your vehicle ready and waiting when you get home.

Avoiding Costly Accidents

If you’re returning from service, pay special attention to how much your driving habits have changed and whether they put you at increased risk for accidents back home. If so, you’re not alone.

Watch your driving habits and help prevent out-of-pocket and increased premium costs due to auto accidents.

Help for What Comes Next

Whether your military life brings PCS, military separation or retirement, we’re always here with tools and resources to help. Visit usaa.com/militarylife or tap the MILITARY LIFE tab in the USAA Mobile App to see all the benefits USAA provides.
Key Information

Financial
Life Insurance (name and address)

Phone
Web address

Bank (name and address)

Phone
Web address
Checking account
Savings account
Safe deposit box
Key location

Credit Card Accounts

Savings Bonds, Mutual Funds, Certificates Of Deposit, Stocks, Ira Documents

Automobile Information

Auto #1
Year
Make
Model
State registered
License plate #

Auto #2
Year
Make
Model
State registered
License plate #

Automobile Insurance

Auto Insurance Company (name and address)

Phone
Web address

Policy number
Notes:

1. Pay-a-Day early is subject to when USAA FSB receives pay information from DFAS.

2. Stateside based coverage limit is lesser of $10,000 or personal property limit coverage that is in excess over coverage provided by the government. USAA Limited (Foreign-based policy) provides coverage in excess over what is provided by the government.

3. USAA Bank does not charge a fee for the first 10 ATM withdrawals. Subsequent withdrawals will be charged $2 each except when made at any USAA Bank-owned ATM. USAA Bank also refunds up to $15 in foreign bank fees for transactions at ATMs in the United States. The ATM refund does not apply for the month in which the account is closed. The ATM fee refund does not apply to USAA Cashback Rewards Checking. A 1% foreign transaction fee applies to withdrawals outside the United States.

4. Eligibility for USAA Deposit® Mobile® will be based on your account history with USAA Bank. Deposits may not be available for immediate withdrawal.

5. Overdraft protection requires a second account number to charge for overdrafts.

6. To receive the special active duty benefits, you must tell us when you enter active duty or start a deployment/PCS. USAA rate will not apply unless you notify us that you have entered into active military service. The USAA rate will apply only to balances made before commencement of active duty and will not last until the end of your active duty period. We will notify you 45 days in advance before the USAA rate ends. Thereafter, the variable Regular APR will apply. For all other benefits, we must receive notice within 365 days after your PCS report date before deployment. We reserve the right to require documentation.

7. Extended Vehicle Protection (EVP) is underwritten by third-party financial institutions, which may require that you increase the deductible. Please contact your mortgage servicer for additional details and to request Servicemember's Civil Relief Act protection on your mortgage.

8. Storage discount is not available in CA, NC, and VA. To qualify for the discount, the vehicle must not be driven and must be stored in a secure location. Premium savings are a result of changes in coverage. Other restrictions apply.

9. Account access restrictions may apply to mobile/web access in certain countries.

10. Increases in coverage more than two times the base policy face amount up to the current maximum Servicemembers' Group Life Insurance (SGLI) amount depends on your health and is subject to underwriting approval.

11. Military Severe Injury Benefit is available to U.S. armed forces on active duty or in the Reserves. Provides $12,000 to help with the expenses in the event of certain injuries while performing military duties to include dismemberment, loss of limb function, such as paralysis, loss of vision, and severe burns as long as base policy is effective. Rider form LBR67140ST 05-07 (may vary by state); NY Form NBR67175NY 04-07. Included at no additional cost.

12. For enrollees applying to coverage provided under accidental death benefit riders and policies.

13. This is a reduction in your premium for Comprehensive coverage, except in CA, where it also applies to your premium for Collision coverage. Not available in NY. Other restrictions apply.

14. Extended Vehicle Protection is not underwritten/issued by USAA or its affiliates. USAA Extended Vehicle Protection PSC Programs is provided by United Service Protection Corp., Assurant Solutions, Inc. (AS), and United Services Protection, Inc. (USPI) (FL Lic # 211860), such as an Assurant Solutions company. USAA Extended Vehicle Protection Mechanical Breakdown Insurance is underwritten by American Bankers Insurance Company of Florida (ABIC) and American Security Insurance Company (USAI). Independent Body Builder, N.Y., Atlanta, GA, Denver, CO, CA License #071916, such as an Assurant Solutions company. The third-party underwriting/issuing this coverage has sole financial responsibility for its own products. Mechanical breakdown insurance offered through USAA Insurance Agency, Inc. or USAA of Texas Insurance Agency, C.A. Lic #3013-0, TX Lic # 7096. Enrolling or not enrolling in the Extended Vehicle Protection Program will have no effect on any credit application or terms of credit with USAA. Once your vehicle purchase is complete, your contract will be mailed to you, and you will have 60 days to notify the relevant Assurant Solutions company if you wish to cancel and receive a full refund. The contract contains additional information, including the terms, conditions, eligibility requirements, and exclusions that could prevent you from receiving benefits. Please read the contract carefully for a full explanation of your benefits. Company and state-specific information is subject to change. USAA Instructors Services, Inc. receives marketing fees in connection with the Extended Vehicle Protection PSC Program.

15. The USAA Educational Foundation, a nonprofit corporation, provides information on a variety of consumer issues but does not endorse or promote any commercial supplier, product, or service. Visit the USAA Educational Foundation website, usaaedfoundation.org, for more information.

16. This material is for informational purposes and is not investment advice, an indicator of future performance, a solicitation, an offer to buy or sell, or a recommendation for any specific product. A Financial Readiness Score should not be used as the primary basis for making investment or financial decisions. A Financial Readiness Score provides a basic assessment that is based on information and assumptions provided by you regarding your goals, expectations and financial situation, but it does not guarantee financial success or replace more detailed financial planning. The calculations do not reflect if USAA assumes and modifies income. Consider your own financial circumstances and goals carefully before investing or purchasing financial products. Before making any decision, consult your own tax, financial or legal advisors regarding your situation. Information provided by you in connection with the Financial Readiness Score tool is voluntary, will not be considered in connection with a request or application for credit or insurance products/services, and may be used by USAA for marketing and other business purposes as set forth in the USAA Privacy Promise.
Serving with honor. It’s at our core too.

Multiple moves. Tight schedules. Deployments and homecomings.

At USAA, we understand. We were founded by military members to serve the military community. It’s why we offer those who serve an unmatched level of service and special benefits that help make life easier and protect what they’ve earned.