



# INSTRUCTIONS FOR IRA RECHARACTERIZATION REQUEST

If you want to recharacterize to or from a Traditional or Roth IRA, we need your signature.

You need to print, complete and sign this form to begin your request to recharacterize your or annuity contract. Please note:

- Contributions and the earnings attributed to those contributions will be reapplied to the contact you identified.
- Recharacterizations are allowed until the due date of the tax return, including extensions.
- Accrued earnings will be added to the recharacterization amount.

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

## For a Variable product, mail the completed form to:

USAA Life Insurance Company  
ATTN: Variable Products Service  
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
Variable Products Service	800-531-4265

**INSTRUCTIONS ONLY  
DO NOT RETURN THIS PAGE**

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JSF417ST



# IRA RECHARACTERIZATION REQUEST

Name: \_\_\_\_\_ USAA Number: \_\_\_\_\_  
(First, Middle Initial, Last)

## 1. RECHARACTERIZATION OF CONTRIBUTIONS

**Note: Recharacterizations are allowed until the due date of the tax return, including extensions. Accrued earnings will be added to the recharacterization amount.**

**I contributed to my IRA** contract number: \_\_\_\_\_ .  
**I now wish to recharacterize a contribution.**

Contribution Amount: \$ \_\_\_\_\_

Contributed for Tax Year: \_\_\_\_\_

Change the contribution from my Roth IRA to the Traditional IRA below (choose one)

\_\_\_ Existing Traditional IRA, contract number \_\_\_\_\_

\_\_\_ New Traditional IRA (application required)

**OR**  Change the contribution from my Traditional IRA to the Roth IRA below (choose one)

\_\_\_ Existing Roth IRA, contract number \_\_\_\_\_

\_\_\_ New Roth IRA (application required)

## 2. SPECIAL INSTRUCTIONS

### RECHARACTERIZATION GUIDELINES

We must receive your request for recharacterization by your tax filing deadline, including extensions. Tax consequences may result from the limits and conditions set forth by the Internal Revenue Code and regulations. We do not offer tax advice. We recommend you consult your tax advisor.

### AUTHORIZATION

I wish to recharacterize the assets as indicated above. I understand that I am responsible for determining my eligibility to recharacterize within the limits set forth by IRS regulations. I assume full responsibility for this transaction. I understand I must complete and submit my tax return together with IRS Form 8606 to substantiate the recharacterization.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date