



»» USAA Wealth Management

**& Military Officers Association of
America**



Views and opinions expressed in this seminar are provided for informational purposes only and are subject to change. This discussion should not be considered a recommendation, tax, legal or other estate planning advice, but rather a general overview of the subject matter discussed. Consult with your tax, legal or estate planning professional regarding your own specific situation. Examples given are hypothetical illustrations and not necessarily an indication of the benefits or features of any USAA product.

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Diversification and asset allocation are investment strategies and do not protect against losses or guarantee that an investor's goal will be met.

Investments/Insurance: Not FDIC Insured • Not Bank Issued, Guaranteed or Underwritten • May Lose Value

Investing in securities products involves risk, including possible loss of principal.

Bank products provided by USAA Federal Savings Bank, Member FDIC.

No Department of Defense or government agency endorsement. Securities offered are not being offered or provided by the broker or dealer on behalf of the Federal Government and its offer is not sanctioned, recommended or encouraged by the Federal Government.



USAA MISSION

The mission of the association is to facilitate the financial security of its members, associates, and their families through provision of a full range of highly competitive financial products and services; in so doing, USAA seeks to be the provider of choice for the military community.

USAA CORE VALUES

Service

Loyalty

Honesty

Integrity



» Wealth Management Mission

- ✓ The Wealth Management mission is to facilitate the financial security of our members and their families.
- ✓ We seek to become our members' Trusted Advisor by providing an unparalleled, personalized relationship delivering customized advice and solutions.
- ✓ We believe that we make a difference in our members' lives when we help them implement solutions derived from our financial planning engagement process.
- ✓ We seek to serve those members with complex financial needs, who value advice and desire a face-to-face relationship in their local market.

Channel of Choice

- Phone
- Internet
- Mobile
- F2F/Video Telephony



WM Resources available to » Affinity Partners:

- ✓ Conference speakers on a full spectrum of financial planning topics.
- ✓ Monthly/Quarterly/Semi-Annual financial education presentation series for local chapters.
- ✓ Limited sponsorship resources for local meetings and regional conferences.
- ✓ Local direct point of contact for chapters and their members who facilitate access to full range of USAA products and services.

The following are available for group presentations:

- USAA Overview
- USAA Portfolio Manager update
- USAA Portfolio Management
- Legacy Planning – Protecting
and Transferring your Assets
- Retirement Income Strategies
- Estate Planning – Keeping it all in the Family
- Wealth Planning in Retirement
- Planning for Retirement

Use of the term “member” or “membership” does not convey any legal, eligibility, or ownership rights.





Capabilities and Core Values

Service · Loyalty · Honesty · Integrity

Financial Planning

- Income planning
- Estate planning
- Legacy planning

Investments

- Professional management
- More than 40 years of experience
- Clear philosophy

Trust Services

- Foundation management
- Family management
- Fiduciary oversight

Insurance

- Highest property and casualty industry ratings for financial strength¹
- Integrated with estate planning solutions

**You want someone
who's looking out
for you**

USAA Wealth Management brings this level of honesty, integrity, loyalty and service to managing your portfolio.



USAA or its affiliates do not provide tax advice. Taxpayers should seek advice based upon their own particular circumstances from an independent tax advisor.

¹Company ratings represent an opinion of financial strength and the company's ability to meet ongoing obligations to policyholders.

» Solution for Every Phase of Life

1. Creating and growing family resources
2. Strategies to help protect and preserve wealth
3. Planning for the distribution of your assets during life
4. Planning for the transfer of your wealth at death in a way that minimizes taxes and maximizes family harmony



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» 13 Wealth Management Issues

Consider all your needs

Investment

Insurance

Liabilities

Qualified Retirement Plan
/ IRA

Stock Options

Business Succession Plan



Charitable Inclinations at
Death

Durable Power of Attorney

Gifting to Children
/ Descendants

Charitable Gifting During Life

Titling of Assets

Executor / Trustee

Distribution Plan at Death
to Spouse


» Request for USAA Sponsorship or Speaker

- All Sponsorship requests have to be approved by MOAA national



USAA/Council - Chapter Sponsorship Application

As part of the USAA/MOAA affinity association, USAA is providing support to councils and chapters for various sponsorships. MOAA national will review the requests for appropriate use of funding and forward to USAA for contribution processing. In return for USAA's sponsorship, USAA will be recognized as a sponsor or contributor at the applicable event. Please allow at least 45 business days for processing.



If you would like to apply by postal mail please email USAAChaptersSponsor@moaa.org.

* **Event Name**

* **Date of Event**

* **Location (City / State / Venue)**

* **Type of Event**

* **Expected Number of Attendees**

* **Donation Level Requested (Expected amount is approx \$500)**

* **Summary of Your Project Needs**

Link to request form:

http://www.moaa.org/main_secondary.aspx?id=10002



» Next Steps

- For further questions or to arrange for local market support from USAA please contact:
 - Ross Van Klaveren, Your USAA Relationship Manager
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Ross.vanklaveren@usaa.com
 - Brian Pollard, Your USAA Relationship Manager
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»» Thank you

