



THE USAA  
EDUCATIONAL  
FOUNDATION®

FAMILY & LIFE

**a guide for  
your survivors**

# our mission

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.

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# getting your affairs in order: think family first

No one wants to imagine the prospect of their own death. But you have to plan for it. Especially when it comes to your family and how they will be impacted. It's better to formalize a plan now, so you and your family can make important life decisions together and avoid undue stress later.

# Your letter of instruction

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Getting your affairs in order requires a thoughtful plan that clearly spells out your wishes for settling your affairs and estate, and even your funeral. It's best to start with a letter of instruction.

Your letter of instruction is a list of essential information to help your survivors cope during a difficult time. Unlike a will, the letter doesn't have any legal authority, but it can provide an easy to understand explanation of your overall estate plan for your executor. It can also serve as a guide for anyone involved in settling your affairs and provides them with a ready point of reference on items such as:

- Funeral arrangements and wishes.
- Contact information for people to be notified.
- Location of important documents.
- Intended use of life insurance proceeds and other assets.
- Passwords, codes, or keys required to access stored information.
- Personal messages for your loved ones.

Keep your letter of instruction updated, since the information is likely to change over time. Provide copies to your executor(s).

If your wishes include donating your body organs or tissues to transplant facilities, you will need to sign the proper forms to authorize the donation. In some states, you can do this as part of renewing your driver's license or by obtaining the form from your local department of motor vehicles (DMV). Visit [organdonor.gov](http://organdonor.gov) to register in your state. Notify your family of your decision to donate and update your will and living will.



## Keep your documents safe

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This publication is designed so you can record important personal and financial information. Store this information in a secure location away from your residence. It contains sensitive information that can be misused in the wrong hands. Handle your completed work sheets with care and caution.

*This publication is only a guide. The USAA Educational Foundation does not provide legal or tax advice, so you may want to seek the advice of tax, legal or financial planning professionals.*

# writing a valid will

## Rules to remember

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- In most states, you must be 18 years of age or older.
- A will must be written in sound judgment and mental capacity to be valid.
- The document must clearly state that it is your will.
- An executor of your will, who ensures your estate is distributed according to your wishes, must be named.
- It is not necessary to notarize or record your will but these can safeguard against any claims that your will is invalid. To be valid, you must sign a will in the presence of at least two witnesses.

Source: [usa.gov/topics/money/personal-finance/wills.shtml](https://www.usa.gov/topics/money/personal-finance/wills.shtml)



### LEGAL DEFINITION:

Intestate adj. referring to a situation where a person dies without leaving a valid will. This usually is voiced as “he died intestate,” “intestate estate,” or “intestate succession.”

Source:

[legal-dictionary.thefreedictionary.com/Intestate](https://legal-dictionary.thefreedictionary.com/Intestate)

A woman with dark hair is smiling and looking at a baby she is holding. The image is overlaid with a semi-transparent purple filter. The text 'making your wishes known: your will' is written in white on the left side of the image.

# making your wishes known: your will

Your will is the primary document for establishing how your estate and affairs will be settled. Also known as a last will and testament, your will is a legal document that specifies who gets testamentary property when you die. Generally, it is also used to name a guardian for your minor children and to name executor(s) for your estate. The executor(s) will handle your affairs when the time comes to probate the will. Be sure to notify your survivors and executor(s) where your will is located. Your will can also specify whether inheritors receive assets in trust or free of trust.

# types of wills

## Living Will

A living will outlines medical procedures you want taken if you become too ill to state your wishes, including life support decisions. Each state has its own regulations and forms for living wills. You may obtain the proper form from an attorney or through some state medical associations. Include the names of those who have copies of your living will and directive to physicians.

## Power of Attorney (POA)

A POA is written authorization for someone to act on your behalf for whatever purpose you designate (for example, handling your financial affairs while you are out of the country). Include the name of the agent you appoint. Consider naming a successor agent in the event that your first choice is unable or unwilling to perform the duties. Be sure to put the POA on file with financial institutions to avoid delays when needed. A POA terminates upon your death or upon notice from you.

## Durable Power of Attorney (DPOA)

Similar to a POA, a DPOA generally remains in effect if you become incapacitated and unable to manage your own personal and financial affairs. Include the full name of the agent you appoint, and again, consider naming a successor agent in the event that your first choice is unable or unwilling to perform the duties. A DPOA is generally effective until you revoke it or you die.

## Health Care Power of Attorney (HCPOA)

A HCPOA allows you to appoint someone else to make health care decisions on your behalf if you become incapacitated. Include the full name of the agent you appoint, and again, consider naming a secondary agent in the event that your first choice is unable or unwilling to perform the duties. Be sure medical providers have a copy of the POA.

## Springing Power of Attorney

Sometimes called a conditional power of attorney, this legal document is a type of DPOA document that can “spring” into effect only when a specific event occurs such as if you become incapacitated. Include the full name of the agent you appoint, and consider naming a second agent in the event that your first choice is unable or unwilling to perform the duties. Once activated, a springing power of attorney generally is effective until you die or a court revokes it.

## Trusts

A trust is a fiduciary arrangement that allows a third party, or trustee, to hold assets on behalf of you or your beneficiaries. Trusts can be arranged in many ways and can specify exactly how and when the assets pass to the beneficiaries. Since trusts usually avoid probate, your beneficiaries may gain access to these assets more quickly than they might to assets that are transferred using a will. This is what you’ll want to include in your trust document.



# wills & power of attorney

Use the following form to record your information about wills and power of attorney.

Updated as of: \_\_\_\_\_

<b>YOUR WILL</b>	<b>HEALTH CARE POWER OF ATTORNEY (HCPOA)</b>
Date Executed	Date Executed
Location of Document	Location of Document
Attorney	Name
<b>LIVING WILL</b>	Address
Date Executed	Phone
Location of Document	E-mail
Name	<b>SPRINGING POWER OF ATTORNEY</b>
Address	Date Executed
Phone	Location of Document
E-mail	Name
<b>POWER OF ATTORNEY (POA)</b>	Address
Date Executed	Phone
Location of Document	E-mail
Name	<b>TRUSTS</b>
Address	Date Executed
Phone	Location of Document
E-mail	Name of Trust
<b>DURABLE POWER OF ATTORNEY (DPOA)</b>	Name of Grantor(s)
Date Executed	Name of Trustee(s)
Location of Document	Name of Beneficiary(ies)
Name	Address
Address	Phone
Phone	E-mail
E-mail	

# other contacts

List the names of those who will need to be notified of your death.

Updated as of: \_\_\_\_\_

## EXECUTOR/EXECUTRIX

Name

Address

Phone

E-mail

## ATTORNEY

Name

Address

Phone

E-mail

## GUARDIAN

Name

Address

Phone

E-mail

## BROKER/FINANCIAL MANAGER

Name

Address

Phone

E-mail

## ACCOUNTANT/TAX ADVISER

Name

Address

Phone

E-mail

## OTHER FINANCIAL ADVISER

Name

Address

Phone

E-mail

## RELIGIOUS LEADER

Name

Address

Phone

E-mail

## FUNERAL DIRECTOR/CEMETERY/MORTUARY

Name

Address

Phone

E-mail

## ORGAN DONOR FACILITY

Name

Address

Phone

E-mail

## EMPLOYER

Name

Address

Phone

E-mail

# other contacts pt. 2

Updated as of: \_\_\_\_\_

<b>TITLE INSURANCE AGENT</b>	<b>FAMILY MEMBER #1</b>
Name	Name/Relationship
Address	Address
Phone	Phone
E-mail	E-mail
<b>LIFE INSURANCE AGENT</b>	<b>FAMILY MEMBER #2</b>
Name	Name/Relationship
Address	Address
Phone	Phone
E-mail	E-mail
<b>ORGANIZATIONS OF WHICH YOU ARE A MEMBER</b> <i>(service, fraternal, military, college alumni associations, etc.)</i>	<b>FRIEND #1</b>
Name	Name
Address	Address
Phone	Phone
E-mail	E-mail
<b>ORGANIZATION #2</b>	<b>FRIEND #2</b>
Name	Name
Address	Address
Phone	Phone
E-mail	E-mail

# Write a social media will



If you are active online you should consider creating a statement of how you would like your online identity to be handled, like a social media will. You should appoint someone you trust as an online executor. This person will be responsible for the closure of your e-mail addresses, social media profiles, and blogs after you are deceased. Take these steps to help you write a social media will:

- Review the privacy policies and the terms and conditions of each website where you have a presence.
- State how you would like your profiles to be handled. You may want to completely cancel your profile or keep it up for friends and family to visit. Some sites allow users to create a memorial profile where other users can still see your profile but can't post anything new.
- Give the social media executor a document that lists all the websites where you have a profile, along with your usernames and passwords.
- Stipulate in your will that the online executor should have a copy of your death certificate. The online executor may need this as proof in order for websites to take any actions on your behalf.
- Check to see if the social media platforms have account management features to let you proactively manage what happens to your accounts after you die. For example, Google's Inactive Account Manager allows you to manage how you want your online content to be saved or deleted. This feature also lets you give permission for your family or close friends to access the content you saved on Google websites after you die.

Source: [usa.gov/topics/money/personal-finance/wills.shtml](https://www.usa.gov/topics/money/personal-finance/wills.shtml)

# Social network accounts

Social network accounts are constantly changing. It's important to have a plan of action that goes into effect as soon as a life situation occurs. You'll want to permanently close unused social networking accounts. If a loved one dies, make sure survivors know what to do with remaining social networking accounts. As the number of abandoned accounts has increased, some social networking websites have established policies for survivors to delete, update, transfer or possibly preserve the accounts. In addition, there are services available to help your survivors manage your social networking accounts after your death. Policies for closing accounts vary. For specific instructions, contact the company directly.

## **SOCIAL NETWORK SITES**

### **WEBSITE ADDRESS**

Username

Password

### **WEBSITE ADDRESS**

Username

Password

### **WEBSITE ADDRESS**

Username

Password

# taking care of money matters

An elderly couple is shown from the chest up, looking down at a document held by the woman. The man is on the left, wearing a striped shirt and holding a pair of glasses. The woman is on the right, wearing a dark top and smiling. The background is a plain wall. The entire image is overlaid with a semi-transparent purple filter.

Upon your death, money matters can get complicated very quickly without a specific plan of action. You'll want to consult with your attorney, accountant, and possibly your beneficiaries to plan on how your estate will be settled.

**INVESTMENTS**

Updated as of: \_\_\_\_\_

Your survivors or executor(s) may need an inventory of your investments including stocks, bonds and mutual funds.

**FINANCIAL INSTITUTION****FINANCIAL INSTITUTION**

Name	Name
Address	Address
Phone	Phone
E-mail	E-mail
Investment Type	Investment Type
Account Number	Account Number
Joint Owner's Contact Information	Joint Owner's Contact Information
<input type="checkbox"/> Transfer on Death (TOD)	<input type="checkbox"/> Transfer on Death (TOD)
Beneficiaries	Beneficiaries
Location of Statements	Location of Statements

**EMPLOYEE SAVINGS/PENSIONS/RETIREMENT PLANS**

Your survivors or executor(s) must contact each source about any income still due and check for death provisions from your pension and retirement plans. Contact your tax and legal advisers regarding your specific situation prior to taking a distribution from a retirement plan.

**EMPLOYER/FORMER EMPLOYER(S)****EMPLOYER/FORMER EMPLOYER(S)**

Name	Name
Address	Address
Phone	Phone
E-mail	E-mail
Type of Plan	Type of Plan
Value	Value
Beneficiaries	Beneficiaries
Location of Statements	Location of Statements

**LOAN PAYMENTS/CREDIT CARD ACCOUNTS/HOUSEHOLD EXPENSES**

Updated as of: \_\_\_\_\_

Your survivors or executor(s) must know what routine bills or payments are due. Your executor(s) may have to close these accounts.

List all outstanding loans, balances on accounts and monthly household expenses. Update as needed.

**CREDITOR #1**

Name

Address

Phone

E-mail

Account Number

 Individual Joint

Joint Owner's

Contact Information

Credit Life

 Yes No

Due Date

Amount Due

\$

Location of Statements

**CREDITOR #2**

Name

Address

Phone

E-mail

Account Number

 Individual Joint

Joint Owner's

Contact Information

Credit Life

 Yes No

Due Date

Amount Due

\$

Location of Statements

**CHECKING & SAVINGS ACCOUNTS/CERTIFICATES OF DEPOSIT (CDs)****ACCOUNT #1**

Name

Address

Phone

E-mail

Account Number

 Individual Joint Payable on Death (POD)

Joint Owner's

Contact Information

Average Account Balance

\$

Location of Statements

**ACCOUNT #2**

Name

Address

Phone

E-mail

Account Number

 Individual Joint Payable on Death (POD)

Joint Owner's

Contact Information

Average Account Balance

\$

Location of Statements

# insurance policies

## Life Insurance —

Life insurance can be used to financially protect your loved ones in a number of ways: To pay for final expenses; to pay for anticipated state and/or federal estate taxes; to pay off remaining debts and/or obligations of the decedent; to provide funding to pay for future goals, such as a child's education; to provide funding for a survivor's long-term financial well-being; to pay anticipated income taxes on tax-deferred assets. It's important to periodically review your life insurance coverage and policies to ensure they remain properly arranged.

### **LIFE INSURANCE** Updated as of: \_\_\_\_\_

Life insurance is designed specifically to protect your family's financial security. The proceeds from life insurance can prove to be a helpful source of cash for the loved ones you've left behind. List the name of the policy's owner and your beneficiaries. Make sure to update this form whenever beneficiaries are changed on a policy.

Name  
.....  
Address  
.....  
Agent  
.....  
Phone  
.....  
E-mail  
.....  
Policy Number/Owner  
.....  
Face Value/Premium  
.....  
Beneficiaries  
.....  
Location of Policy  
.....



**OTHER INSURANCE POLICIES**

Updated as of: \_\_\_\_\_

List your insurance policies. For their benefit, your survivors may want to continue paying the premiums to keep these policies in force after your death.

**HEALTH INSURANCE**

Type of Policy

Name

Address

Agent

Phone

E-mail

Policy Number/Owner

Premium

Location of Policy

**DISABILITY INSURANCE**

Type of Policy

Name

Address

Agent

Phone

E-mail

Policy Number/Owner

Premium

Location of Policy

**DENTAL INSURANCE**

Type of Policy

Name

Address

Agent

Phone

E-mail

Policy Number/Owner

Premium

Location of Policy

**LONG-TERM CARE INSURANCE**

Type of Policy

Name

Address

Agent

Phone

E-mail

Policy Number/Owner

Premium

Location of Policy

**HOMEOWNERS/AUTO/RENTERS/OTHER INSURANCE**

Type of Policy

Name

Address

Agent

Phone

E-mail

Policy Number/Owner

Premium

Location of Policy

# protecting your property

Generally, a last will contains two types of gifts: specific and general. A general gift is a share of the property that remains after specific gifts — typically personal items like jewelry, etc. — are made. The people who receive these general gifts are known as “principal beneficiaries” because they usually receive the bulk of the estate after smaller gifts and valuables are disbursed. A principal beneficiary is often the last will maker’s spouse or closest relative. You are responsible for assigning who the beneficiaries will be. Each last will must have at least one principal beneficiary.

## PROPERTY OWNERSHIP

Updated as of: \_\_\_\_\_

List any real estate or other property you own.

ADDRESS OF PROPERTY OWNED	LOCATION OF TITLE DOCUMENTS

**MORTGAGES**

Updated as of: \_\_\_\_\_

List any outstanding mortgages.

<b>MORTGAGE COMPANY</b>	<b>DUE DATE/ AMOUNT DUE</b>	<b>ACCOUNT NUMBER</b>	<b>LOCATION OF TITLE DOCUMENTS</b>
Name			
Address			
E-mail			
Phone			
Name			
Address			
E-mail			
Phone			

**RENTALS**

Updated as of: \_\_\_\_\_

Include post office boxes, storage units and other property you rent.

<b>RENTAL PROPERTY</b>	<b>NAME/ADDRESS</b>	<b>RENT DUE DATE/ AMOUNT DUE</b>	<b>REFUNDABLE DEPOSIT DUE</b>	<b>LOCATION OF KEY</b>

Include property you rent to others.


# personal property inventory

An inventory of your possessions is helpful not only to determine your estate value and to name recipients, but for insurance claims as well. Create a record of your possessions, including purchase prices, dates purchased, serial numbers and receipts. Supplement your inventory with photographs. For convenience, keep a separate, central file of all warranties, with corresponding proofs of purchase and operating instructions for appliances and other equipment.

Updated as of: \_\_\_\_\_

ITEM/DATE PURCHASED	PURCHASE PRICE	RECEIPT YES/NO	SERIAL NUMBER	RECIPIENT(S)	LOCATION

List passenger vehicles, motorcycles, boats and other vehicles.

VEHICLE TYPE	YEAR/MAKE/MODEL	TITLE/REGISTRATION LOCATION	VEHICLE IDENTIFICATION NUMBER

# protecting your personal information

Over a lifetime, you naturally accumulate a lot of documents and data that contain your and your family's personal information. For obvious reasons, you don't want this information getting lost or into the wrong hands. Taking steps now to organize and secure this information will help your family avoid any future issues.

## Document storage

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Make sure your inventory, receipts, photographs and important financial, insurance and legal documents are securely stored. It is recommended that you store sensitive information in a secure location away from your residence, such as a safe deposit box at a bank or a safe in your attorney's office. A key consideration is whether your executor(s) will have convenient access to the documents upon your death. Since some states may restrict or limit access to a bank safe deposit box upon the death of the owner, you should consult your legal adviser or financial planning professional to determine the option which best balances security and access in order to achieve your planning purposes.

# personal documents

When it comes to your peace of mind and making sure your wishes are known, it's important to be prepared. Record details about important personal documents, your daily routines and key contacts and make sure they're always up to date. If you become ill or incapacitated, a family member or other trusted individual will know whom to notify and will have the information needed to manage your affairs.

Secure this information, and tell your spouse, executor, successor, trustee or family member how to find it. Updated as of: \_\_\_\_\_

DESCRIPTION	LOCATION OF INFORMATION
Social Security number (SSN).	
Driver's license number/State issued.	
Birth certificate/Adoption papers.	
Marriage license and certificate.	
Divorce/Separation papers.	
Statement of Service (DD Form 214)/Retirement orders/Last active duty pay statement/First retired pay statement/VA disability.	
Retirement orders/Last active duty pay statement/First retired pay statement/VA disability.	
Tax records for current and most recent years. Include copies of any gift or estate tax returns filed over the most recent years.	
Passport number.	
Tax identification number.	
Appraisals for valuables such as jewelry, furs and musical instruments.	
Deeds, car titles, and insurance records.	
All legal documents including wills, living wills, durable powers of attorney, health care powers of attorney, trust documents, business agreements, mortgages, etc.	
Bank statements, brokerage statements, insurance policies, and safety deposit boxes.	

**SAFE/SAFE DEPOSIT BOX LOCATION**

Name	Contents
Address	Executor(s)
Phone	Box Number
E-mail	Location of Key

**MISCELLANEOUS ITEMS** Consider your daily and monthly routines. Record details as you identify new items to add to this list.

<b>ITEMS</b>	<b>DETAILS</b>
Pet(s) – food and schedule.	
List of medications and dosage instructions for your pet(s).	
Veterinarian information.	
Names of those who may want your pet(s).	
Secret hiding places for selected items.	
Security system company and codes.	
Locations of spare keys to home, vehicle, safe deposit box, garage, etc.	
Name of anyone else who has keys.	
Codes to combination locks.	
Location of your address book(s).	
Location of firearms and ammunition.	
Subscriptions to publications.	
Memberships in movie, book or music clubs.	
Manuals and warranties.	
Backups of important documents.	
Other.	

# planning the service / memorial service

The three basic types of funerals are “traditional” full-service, direct burial and direct cremation.

Updated as of: \_\_\_\_\_

TRADITIONAL SERVICE	YOUR PLANS
<ul style="list-style-type: none"> <li>• A viewing or visitation is included.</li> <li>• A hearse usually transports the body to the funeral location and burial site.</li> </ul>	
<p><b>For a traditional service, consider the following:</b></p>	
<ul style="list-style-type: none"> <li>• Do you prefer an open or closed casket?</li> </ul>	
<ul style="list-style-type: none"> <li>• Specify the clothing or jewelry you want to be buried in.</li> </ul>	
<ul style="list-style-type: none"> <li>• Would you like the service at the funeral home, place of worship or graveside?</li> </ul>	
<ul style="list-style-type: none"> <li>• Who do you want to conduct the service?</li> </ul>	
<ul style="list-style-type: none"> <li>• Who do you want as pallbearers?</li> </ul>	
<ul style="list-style-type: none"> <li>• Who would you like to speak at the service?</li> </ul>	
<ul style="list-style-type: none"> <li>• Do you want live or recorded music? Which selections?</li> </ul>	
DIRECT BURIAL	YOUR PLANS
<ul style="list-style-type: none"> <li>• The body is buried shortly after death.</li> </ul>	
<ul style="list-style-type: none"> <li>• There is no viewing or visitation; the body is not embalmed.</li> </ul>	
<ul style="list-style-type: none"> <li>• A memorial service may be held graveside, place of worship or another location.</li> </ul>	
DIRECT CREMATION	YOUR PLANS
<ul style="list-style-type: none"> <li>• The body is cremated shortly after death.</li> </ul>	
<ul style="list-style-type: none"> <li>• The cremains are placed in an urn or other type of container.</li> </ul>	
<ul style="list-style-type: none"> <li>• There is no viewing or visitation. A memorial service may be held with or without the cremains.</li> </ul>	
<ul style="list-style-type: none"> <li>• The cremains may be kept by a family member, scattered in a favorite location or buried in a grave or mausoleum. Check with state or local laws if you choose to have your cremains scattered.</li> </ul>	



# funeral services comparison

## FUNERAL HOME NAME

A.	C.
B.	D.

## SERVICES

	COST			
	A	B	C	D
Transport the body to the funeral home.	\$	\$	\$	\$
Prepare the body.				
Embalming.*				
Burial.				
Cremation				
Casket.**				
Hearse.				
Transport the body to the service.				
Limousine(s) for the family.				
Police escort(s), if required.				
Facilities for viewing the body.				
Tents and chairs for the guests at the burial.				
Memorial cards and guest book.				
Select flowers for the service.				
Prepare the obituary.				
File death certificates and provide copies.				
Notify organizations to which the deceased belonged.				
Assist in completing the forms for a veteran's flag.				
<b>TOTAL COST</b>	\$	\$	\$	\$

\*Embalming is a chemical process that cleanses and preserves the body for cosmetic purposes. The law does not normally require it, although some states may require it when the body will be transported by freight or the funeral is delayed for several days. You will be asked to sign a form consenting to the embalming, but you have the right to refuse this service if you choose. Some religions do not permit embalming and it is best to discuss this with your religious leader.

\*\*Caskets are intended for the viewing, the services and for transportation to the cemetery. They do not preserve the body.

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