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## Financial Education for Caregivers

March 30, 2016

The Military Officers Association of America, USAA, the Elizabeth Dole Foundation and the PsychArmor Institute are pleased to announce a new program to provide military caregivers access to USAA financial advisors who can assist in making important financial decisions.

USAA's advisors have the skills and experience to assist military caregivers with the following:

- Tips and tools on how to create and manage your budget
- Easy and convenient ways to save for future expenses and goals
- Techniques for paying off debt to free up cash for other needs and wants
- How to rebuild your credit score if you've been having problems with debt
- Smart approaches to using credit
- Identifying the types of health and life insurance appropriate for you, as well as coverage levels
- Investing strategies to help you save for longer term goals like your retirement
- Assist with basic estate planning advice to help you protect the interests of your service member/veteran and yourself
- Helping your service member financially transition from the military

How you can reach a USAA financial advisor:

Military caregivers can call MOAA at 888-503-1168 from 12:00 pm to 6 pm eastern time on normal business days. The MOAA representative will inquire about your financial situation and collect some basic information that will be used for tracking and follow-up. MOAA does not provide financial advice; however, based on the information collected, he/she will transfer you to USAA financial advisors if appropriate.

The USAA financial advisor will spend some time getting to know you, your situation and your finances. After determining your needs, the USAA advisor will provide you with advice to assist you and/or your service member or veteran. If you are calling on behalf of your service member/veteran, USAA will ask you to provide a Power of Attorney which enables the advisor to assist you in more specific terms. Upon request, USAA will make available a Power of Attorney form, which may be used depending upon your situation. Please consult your tax and legal advisers regarding your specific situation, as needs and requirements vary from person to person. USAA's mission is to facilitate the financial security of its members. The first part of that experience is to listen and then provide you with advice that is appropriate to you. There is no charge for speaking with the USAA advisor. The second part of that experience is to show

you how you can take action, which may include recommending specific solutions offered by USAA for your consideration.

We know you experience many stresses in caring for your service member/veteran. We're here to assist you in getting you on a firmer financial footing, now and into the future.

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

Notwithstanding any reference to estate planning, wealth planning, and/or similar terms contained herein, the contents of this document are not intended to be, and are not, legal or tax advice. The applicable tax law is complex, the penalties for non-compliance are severe, and the applicable tax law of your state may differ from federal tax law. Therefore, you should consult your tax and legal advisers regarding your specific situation.

MOAA does not provide financial advice as part of this program. Financial planning services and financial advice provided by USAA Financial Planning Services Insurance Agency, Inc. (known as USAA Financial Insurance Agency in California, License # 0E36312), a registered investment adviser and insurance agency and its wholly owned subsidiary, USAA Financial Advisors, Inc., a registered broker dealer.

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