A QUOTIENT BENEFITS GUIDE

# USAA Benefits Planning Checklist

A quick guide to key retirement decisions that shape how your USAA benefits work together.

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USAA offers a comprehensive retirement benefits package, but the value lies in how those pieces work together. As you transition into retirement, having a clear understanding of your benefits and how to optimize them will help you prepare for what lies ahead. Use this checklist to organize your key decisions and start building a coordinated plan.

## 01 Evaluate Your Pension Payout Options Before You Retire

- [ ] **Compare the available payout options from your USAA cash balance pension**, including any lump sum and monthly benefit elections that may apply to your plan.
- [ ] **If you are married, review the survivor benefit options available under the monthly annuity**, since choosing a single-life payout to maximize monthly income eliminates income protection for your spouse after your death.
- [ ] **Factor your pension decision into the context of your other income sources**, including your 401(k), Social Security timing, and personal assets, before committing to a payout form.

## 02 Confirm Your 401(k) Position and Maximize USAA's Match

- [ ] **Verify you are contributing at least 4% of eligible earnings to capture USAA's full 401(k) match**, which is structured as $2 for every $1 contributed up to that threshold, effectively an 8% employer contribution.
- [ ] **Confirm your vesting status on employer contributions**, as USAA requires three years of service for full vesting of both 401(k) match and pension benefits, and a departure before that milestone forfeits those dollars.
- [ ] **Build a tax-efficient distribution strategy across your 401(k), pension, and any deferred compensation balance before your retirement date**, since the order and timing of withdrawals affects your tax bracket and Medicare premium calculations in retirement.

## 03 Plan for the Health Insurance Gap Before Age 65

- [ ] **If you plan to retire before Medicare eligibility at age 65, confirm whether any USAA retiree medical options are available to you.** If not, identify bridge coverage in advance.
- [ ] **Evaluate COBRA continuation coverage, marketplace options, and any spouse's employer plan as bridge solutions**, comparing premium costs and coverage levels against your anticipated retirement income.
- [ ] **Consider maximizing your HSA contributions in your final working years**, as those funds can be used tax-free for qualified medical expenses in retirement and, after age 65, for Medicare premiums.

## 04 Work With an Advisor Who Understands USAA Benefits

- [ ] **Partner with a fiduciary advisor** who puts your interests first and has hands-on experience with the decisions USAA retirees face.
- [ ] **Build a coordinated income strategy** across your pension, 401(k), Social Security timing, and personal savings — tax-efficient and durable under realistic conditions.
- [ ] **Align your retirement timing** with your benefits, tax strategy, and long-term income needs.

READY TO BUILD YOUR PLAN?

### A no-cost, no-obligation consultation.

The decisions you make at retirement can shape your financial life for decades. A Quotient advisor can help you understand where you stand today and build a clear path toward the retirement you have worked for — with guidance tailored to your circumstances that adapts as your life evolves.

Call (888) 895-4797 or scan to schedule →

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