



THE USAA
EDUCATIONAL
FOUNDATION®

Good Information for Good Decisions.®

INSURANCE

BASIC INSURANCE COVERAGES



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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2 WHAT YOU SHOULD KNOW

Most individuals work hard to provide for themselves and their families. Unfortunately, many overlook an essential aspect of protecting the future — insurance.

What Is Insurance?

An insurance policy is a legal contract between you and an insurance company to provide financial protection against losses described in the policy — up to a certain amount of money. Insurance can cover losses from events such as vehicle accidents, fire, illness, theft or death. You pay a premium to the insurer, and in return, the insurer agrees to reimburse you for all or a portion of the costs of your losses. The insurer agrees to indemnify (compensate) you for covered loss to your auto, property, life, health or whatever a policy might cover; you are liable for any applicable deductibles, co-payments or any damages in excess of the policy limits.

Note: This publication provides general insurance descriptions. Contact an insurance company for precise information on coverages, limitations and conditions.

Choosing An Insurance Company

Before purchasing insurance carefully assess what you need to protect; determine the level of coverage you require; and compare insurance companies and their policies.

According to the Insurance Information Institute, consider these factors when selecting an insurance company.

- Get quotes from at least three insurers.
- Ask about discounts and savings, but pay attention to overall price. A company that offers few discounts still may have lower rates.
- Ask if an insurer reduces premiums if you buy more than one type of insurance from them.
- Choose a company that is likely to be there when you need it.
- Consult consumer publications, A.M. Best Insurance Company reports (available in most libraries) and your state's department of insurance.
- Contact independent rating agencies for more information.
- Select a company that treats you courteously and fairly.
- Ask family, friends and neighbors what they like or dislike about their insurers.
- Visit your state's department of insurance Web site to find out whether complaints have been filed against a particular company.
- Visit your state's department of insurance Web site to learn if a company is licensed in the state and covered by the state's guaranty fund which pays claims in the event the company defaults. Buying from a company licensed in your state means your state's department of insurance can help if there is a problem.

Auto insurance is purchased as a “package” of several coverage types. Each is priced separately and protects you in specific circumstances. Available coverage and minimum requirements vary by state.

BASIC COVERAGE	DESCRIPTION
Bodily Injury Liability (BI)	<ul style="list-style-type: none"> ● Pays up to coverage limits for an injured individual’s accident-related medical expenses, lost wages or pain and suffering if you or the driver of your vehicle are held legally liable. ● Pays your legal defense costs. ● Covers when you and family members are driving someone else’s vehicle with their permission. ● All states have minimum liability coverage limits set by state law. ● Higher coverage limits may be purchased at an additional cost.
Collision	<ul style="list-style-type: none"> ● Pays to repair accident-related or rollover damages to your vehicle. ● Pays your vehicle’s actual cash value (ACV) if it is totaled. ● Subject to a deductible, which is a specific amount of money you pay before your insurance company begins to pay on a claim. ● Required by most lenders.
Comprehensive	<ul style="list-style-type: none"> ● Pays to repair damages to your vehicle caused by events other than collision, including vandalism, glass breakage, fire, flood and may also include collision with a bird or animal. ● Pays your vehicle’s ACV if it is totaled. ● Pays for loss if your vehicle is stolen. ● Subject to a deductible, which is a specific amount of money you pay before your insurance company begins to pay on a claim. ● Required by most lenders.
Medical Expense	<ul style="list-style-type: none"> ● This typically pays for accident-related medical expenses for you and your passengers, regardless of who is legally liable. ● In some states, this coverage is termed Medical Payments. ● In states having no-fault laws, which generally restrict the right to sue, this coverage may be called Personal Injury Protection (PIP). In addition to medical expenses, PIP may pay for lost wages, as well as personal services such as housekeeping, if you or another covered individual are incapacitated after an accident.

BASIC COVERAGE <i>(continued)</i>	
	DESCRIPTION
Property Damage (PD) Liability	<ul style="list-style-type: none"> • Pays up to coverage limits for another individual's accident-related vehicle or property damages if you or the driver of your vehicle are legally liable. • Required in all states. Minimum liability coverage limits vary.
Uninsured (UM) / Underinsured (UIM) Motorist	<ul style="list-style-type: none"> • UM coverage pays what the uninsured individual's insurance would have paid if the individual had liability coverage. It covers you, your family and your passengers for medical expenses, lost wages, pain and suffering and other injury-related losses, but it pays only up to the UM limits you purchase. • UIM coverage pays for bodily injury to you, your family and your passengers resulting from the negligence of someone whose liability coverage limits are insufficient to cover your damages resulting from the accident. The coverages for damage caused by an underinsured motorist vary significantly from state to state, and is subject to your coverage limit.
OPTIONAL COVERAGE	
	DESCRIPTION
Rental Reimbursement	<ul style="list-style-type: none"> • Pays up to a specified amount for rental vehicle charges while your vehicle is being repaired for damages covered by your policy.
Towing And Labor	<ul style="list-style-type: none"> • Pays for service at the location of a breakdown or for towing to a repair shop. • Pays for locksmith and tire-change services.
Umbrella Liability (a separate policy)	<ul style="list-style-type: none"> • Provides an additional \$1 million or more liability coverage beyond your basic liability insurance. • Pays after basic liability coverage is exhausted. • Applies to auto, homeowners, renters or boat liability coverage. • May provide primary liability coverage for personal injuries such as libel and slander.

Note: Generally, auto insurance does not cover personal possessions that may be stolen from your vehicle. For that, you need property insurance (renters or homeowners policy).

ABOUT PREMIUMS

Auto premiums vary by state. They are based on how likely you are to have a loss and how much those losses will cost. The factors below may affect your rates. For family vehicles, rates will reflect the ages, genders and driving records of all licensed drivers in your household. Some states do not allow insurers to consider certain factors.

Gender	Males generally pay more than females. Male drivers tend to be involved in more accidents than female drivers.
Age And Marital Status	Generally, premiums decline as young drivers age. After age 65, rates may begin rising again. Also, married drivers usually pay lower rates than single drivers.
Where You Live	Drivers living in metropolitan areas typically pay more than drivers in rural areas.
Type Of Vehicle You Drive	Expensive and high-performance vehicles tend to be more costly to insure. The vehicle's likelihood of theft, repair costs and safety record may also affect premiums.
Driving Record	The better your driving record (avoiding accidents and tickets), the lower your premiums.

To Lower Costs

Discounts may be available to lower your premiums. When comparing insurers, ask about discounts they offer in your state.

- Provide your insurer with accurate, complete information about your address, age, vehicle and its use.
- Ask for higher deductibles. Make sure you have the deductible amount available if needed.
- Look for safety features when purchasing a vehicle. Insurers may offer discounts for vehicles equipped with airbags, antitheft devices and daytime running lights. Vehicle alarms and locator devices may reduce comprehensive coverage costs.
- Reduce or eliminate collision and comprehensive coverages on older vehicles.
- Drive safely.
- Take a state-approved defensive driving or drug and alcohol awareness class.
- Maintain a good credit rating.

6 RENTERS AND HOMEOWNERS INSURANCE

**DO NOT ASSUME
YOUR LANDLORD'S
INSURANCE WILL
PROTECT YOUR
POSSESSIONS.
LANDLORDS
USUALLY CARRY
INSURANCE ONLY
ON THE BUILDING
ITSELF.**

Renters and homeowners insurance help alleviate the financial burden you would have if your possessions were destroyed or stolen — or if someone were injured on or off your property through your negligence.

Renters Insurance

Renters insurance is the type of coverage most overlooked by consumers. If you rent your home, apartment or condominium and do not have renters insurance, you have no coverage if your possessions are stolen or damaged in a windstorm or fire. You would not be covered if you were held legally liable for injury to someone or for damage to their property.

Do not assume your landlord's insurance will protect your possessions. Landlords usually carry insurance only on the building itself.

You need renters insurance if:

- You are a student and not covered by your parents' homeowners insurance policy.
- You do not own a home that is covered by a homeowners insurance policy.
- You live in military housing. The federal government or privatized housing provider may provide minimal, limited coverage for your personal possessions if they are damaged or stolen from your quarters. Your personal possessions are your responsibility. Determine the limits and extent of your coverage. You may need supplemental coverage to fully protect your assets.

COVERAGE	DESCRIPTION
Personal Property	<ul style="list-style-type: none"> • May be purchased to cover named types of losses — named perils. • Named perils policies cover property only if it is stolen or damaged by a cause named in the policy.
Liability	<ul style="list-style-type: none"> • Pays for medical expenses or repairs if you are legally liable for someone else's injuries or property damage. For example, if a neighbor trips on your rug and breaks an arm, liability coverage would pay the medical bills.

ABOUT PREMIUMS

When purchasing a renters policy, you may choose how the insurance company will assess the value of your property.

Actual Cash Value (ACV) Policies	<ul style="list-style-type: none"> • Replaces your damaged or stolen property minus a deduction for depreciation.
Replacement Cost Policies	<ul style="list-style-type: none"> • Replaces your damaged or stolen property at the price you have to pay when you replace or repair it. These policies are more expensive. To claim replacement cost, you must actually replace or repair the item.

To Lower Costs

- Raise your deductible — the amount of damages you agree to pay before your insurer starts paying.
- Maintain a good credit rating.

Homeowners Insurance

When you buy a homeowners policy, your insurer agrees to pay the cost of repairing or rebuilding your home and replacing your possessions in the event of a covered loss such as a burglary, fire or theft. The policy also pays damages if you are legally liable for injury to someone else.

A homeowners policy provides three types of coverage.

BASIC COVERAGE	DESCRIPTION
Dwelling	<ul style="list-style-type: none"> • Covers damage to your home. • Check your policy to see what potential losses are not covered. You can buy certain endorsements to provide coverage not generally provided. • Does not cover flood damage, which requires a separate policy. • You should buy enough dwelling coverage to completely rebuild your home. • Your mortgage lender may require you to cover the amount of your mortgage; it is up to you to ensure this covers the cost of rebuilding.
Personal Property	<ul style="list-style-type: none"> • Covers damage to your home's contents. • Coverage is limited on certain high-value items, such as jewelry or silverware. You may need to purchase a separate policy or endorsement to fully protect items such as these. • Coverage may also be limited on personal property kept in a vacation home, your vehicle or with a child away at school.
Liability	<ul style="list-style-type: none"> • Pays for medical expenses, repairs and applicable legal fees if you, your family or your pets accidentally cause injury or damage to someone or their property. • There is no deductible — the amount of damages you agree to pay before your insurer starts paying. • Pays for certain small claims even if you are not legally liable for damages.

The level of coverage you choose will determine the benefit you receive.

COVERAGES	DESCRIPTION
Actual Cash Value (ACV) Vs. Replacement Cost	<ul style="list-style-type: none"> • ACV coverage pays to replace your home or possessions minus depreciation at the time of loss. • Replacement cost coverage pays what you actually spent to replace the damaged item at today's prices, with no depreciation. To claim replacement cost, you must actually replace or repair the item. Replacement cost coverage is generally more expensive.

OPTIONAL COVERAGE	DESCRIPTION
Increased Personal Property Protection	<ul style="list-style-type: none"> • Provides additional coverage above your policy limits for personal property such as jewelry, furs, silverware, etc.
Business And Home	<ul style="list-style-type: none"> • Provides coverage for your business property that you may use in your home business. Also provides liability coverage for any customer who might be injured while on your property.

ABOUT PREMIUMS

Premiums for a homeowners insurance policy are determined by many factors.

YOUR HOME	CLAIMS HISTORY	CREDIT RATING
<ul style="list-style-type: none"> • Age. • Geographic location. • Type of heating system. • Proximity to the nearest fire station and fire hydrant. 	<ul style="list-style-type: none"> • The fewer claims you have, the lower your insurance rate. 	<ul style="list-style-type: none"> • Individuals with good financial habits are generally more responsible in other areas of their lives and therefore file fewer claims.

To Lower Costs

- Raise your deductible.
- Inspect your home regularly, and make necessary repairs to keep claims to a minimum.
- Do not smoke. You may pay less to insure a smoke-free home.
- Install smoke detectors, fire extinguishers, deadbolt locks and a security system that is connected to a central monitoring device.
- Maintain a good credit rating.

For More Information

Insurance Information

Institute (III)

110 William Street
New York, NY 10038
(212) 346-5500
www.iii.org

Institute For Business

& Home Safety (IBHS)

4775 East Fowler Avenue
Tampa, FL 33617
(813) 286-3400
www.ibhs.org

National Flood Insurance

Program (NFIP)

(800) 621-3362
www.floodsmart.gov

Life insurance is an important financial resource for your loved ones when you die. Ideally, you should have enough life insurance to pay debts, cover future expenses and provide an income for your survivors. Often, affordability prevents this from happening. Whether you purchase all the life insurance you need now or build your coverage over time, determining how much you need or want is the first step. Online tools can help you determine how much life insurance is right for you.

Visit www.usaaedfoundation.org/insurance/inf_life_need.asp to calculate your needs.

Life insurance can be an important tool for:

- Replacing your income for your spouse, children or others who may depend on it.
- Creating an inheritance for your heirs.
- Paying state or federal estate taxes.
- Contributing to a charitable organization or other worthy cause.

PLAN	DESCRIPTION
<p>Term Insurance</p>	<ul style="list-style-type: none"> • Provides only a death benefit in most cases. • Covers you for a period or term equal to a specified number of years or until you reach a specified age. Beneficiaries receive payment only if you die during the policy term. • Provides the largest immediate death benefit for the lowest cost for adults under age 45. After age 45, premiums generally rise sharply. • There are three types: <ul style="list-style-type: none"> • Level term means the premium and/or benefit amounts stay the same throughout the duration of the policy. • Decreasing term means the death benefit decreases with time; the premium generally stays the same. • Renewable term means your coverage automatically renews at the end of each term, regardless of changes in your health or occupation. At renewal, the premium may increase while the death benefit usually stays the same. • Most term policies offer the ability to convert to permanent life insurance. Some life insurance companies charge a fee for this flexibility. Conversion can be a good benefit for those who desire long-term insurance coverage.

PLAN (continued)	DESCRIPTION
Permanent Insurance	<ul style="list-style-type: none"> • Combines a death benefit with a cash value. • The specified period of coverage is usually up to age 121. You can cancel your coverage and redeem at least part of your accumulated cash value at any time. • May allow you to borrow or withdraw some of your cash value as long as premiums continue to be paid. However, this reduces the death benefit and can result in the policy terminating earlier than planned. • There are several types: <ul style="list-style-type: none"> • Whole life offers a death benefit with a cash value and sometimes dividends. The premiums and death benefit remain constant, while the cash value grows at a guaranteed fixed rate. You do not pay federal income taxes on the cash value until you receive it. • Universal life offers more flexibility than a whole life policy. You may be able to increase or decrease the death benefit. When your cash value reaches a certain level, you may be able to alter your premium payments. The cash value grows at a guaranteed minimum interest rate on a federal income tax-deferred basis. • Variable universal life is similar to universal life, but it allows you to select the investment that generates your cash value growth.

ABOUT PREMIUMS

The amount you pay for a life insurance contract can vary widely among life insurance companies. You should compare similar policies based on your age, the coverage amount and the type of policy and its features. Premiums are based on your insurability and risk class — generally determined by the following factors.

Age	Younger individuals pay lower rates, as they tend to be healthier and have longer to pay premiums before they are likely to die.
Gender	Women, who as a group have longer life expectancy than men, typically pay lower premiums.
Lifestyle	Your use of nicotine and alcohol, as well as your hobbies, may affect your premiums. For example, an individual who enjoys skydiving will typically pay more than someone who plays golf.
Medical History And Physical Condition	Your blood pressure and cholesterol levels can affect your rates. If you have a chronic illness or a family history of diabetes, heart disease or cancer, you will likely pay higher premiums.
Occupation	If your job involves risk or travel to dangerous locations, you typically pay more for life insurance.

To Lower Costs

- Exercise, eat well and do not smoke.
- Maintain a healthy weight.
- Purchase life insurance at a young age to get a lower rate.
- Purchase the appropriate amount of life insurance using a combination of term insurance and permanent insurance to meet short-term and long-term financial needs.

14 HEALTH AND DISABILITY INCOME INSURANCE

Various types of health and disability income insurance coverage are available to meet your needs. Do not assume you can do without these insurance coverages, even if you are healthy. An accident or illness could quickly deplete your savings, limit your access to care and result in long-term debt.

HEALTH INSURANCE

Health insurance plans may be structured in one of the following ways.

Fee-For-Service

- Offers the flexibility to see any physician or receive medical services without a primary care physician's referral.
- You, or you and your employer pay a monthly premium.
- Providers bill separately for each medical visit.
- The insurance company pays all or a set percentage of the fee, usually after you have paid an annual deductible.
- If applicable, you pay coinsurance, the portion of covered health-care expenses for which you are responsible, usually a fixed percentage.

High-Deductible

- Can work in conjunction with a health savings account or health reimbursement account.
- May qualify you to open a Health Savings Account, fund the account with pre-tax dollars and then withdraw funds from the account tax free for federal income tax purposes to pay eligible health-care expenses.
- Generally have higher annual out-of-pocket maximums than traditional health plans.
- Preventive care services may be fully covered after a co-payment. A maximum preventive care amount may apply.

HEALTH INSURANCE (CONTINUED)**Managed Care**

- Insurance companies contract with physicians and medical service providers, forming a service network in an effort to control costs.
- You receive financial incentives for using network physicians and other health-care providers.
- You may be required to choose or be assigned a primary care provider (PCP).
- You, or you and your employer pay a monthly premium.
- You generally pay a co-payment for each office visit, prescription and other routine medical expenses.
- You choose the managed care arrangement right for you.
 - A health maintenance organization (HMO) provides comprehensive medical services for a fixed, prepaid premium.
 - A preferred provider organization (PPO) combines managed care with a traditional fee-for-service arrangement.
 - A point-of-service plan (POS) allows patients to choose from different providers at the time service is rendered.

Before choosing a specific health insurance plan, review the plan's benefits as outlined in the Summary Plan Description (SPD). Consider the following:

- Does the plan cover a chronic illness or pre-existing condition?
- Can coverage be easily changed?
- What are the plan exclusions?
- Can I choose my physicians or hospitals?
- Are my physicians in the plan's network?
- Does the plan cover physician visits and hospitalization?

ABOUT PREMIUMS

Depending on your situation, one or more of the following health insurance plans may be available to you. Premiums vary with plans.

PLAN	DESCRIPTION
Employer-Sponsored/Group	<ul style="list-style-type: none"> • Employers generally pay part or all of the premiums for employees, even though they are not required to do so by state or federal law.
Individual	<ul style="list-style-type: none"> • Available if you are in school, between jobs, self-employed or work for an employer that does not provide health insurance. • Premiums and benefits can vary widely by plan. • You can select coverage that best fits your needs from the company of your choice.
Military	<ul style="list-style-type: none"> • The TRICARE health-care system provides health insurance for active duty, guard and reserve servicemembers, retirees, their families, survivors and certain former spouses. Visit www.tricare.mil for more details.
Federal Government	<ul style="list-style-type: none"> • Medicare helps senior citizens and some disabled individuals pay for health care. Call the Medicare Choices Helpline at (800) 633-4227 for details. • Medicaid is a joint federal/state public assistance program that pays for health care for individuals with limited income and resources. Check with your state Medicaid office to learn about the coverage rules for your state.

To Lower Costs

- Take a higher deductible, especially if you and family members are generally in good health. Save enough money to cover the deductible when you need it.
- Participate in your employer's group medical plan, if available.
- Take advantage of preventive care benefits, such as annual physical exams or flu shots.

Disability Income Insurance

Disability income insurance provides you with an income if injury or illness prevents you from working. You should not overlook this form of insurance.

PLAN	DESCRIPTION
Employer	<ul style="list-style-type: none"> • Many employers provide disability coverage at little or no cost to employees. • Employer coverage may be limited. You may want to supplement this coverage with an individual plan. • You will pay federal income tax on some or all of the benefits if your employer pays for the plan. • Employer plans usually provide coverage for no more than two-thirds of your current income. For longer term disability, coverage is usually for no more than 50% of your current income.
Individual	<ul style="list-style-type: none"> • You can purchase an individual disability insurance plan through an insurance company. • If you are supplementing an employer plan, make sure you purchase an individual plan that provides payments at the same time you are receiving group plan payments. • Benefits you receive are not subject to federal income tax if you and not your employer are paying the premiums. • Individual plans usually provide coverage for no more than 70% of your current income.

ABOUT PREMIUMS

Disability income insurance plan benefits affect premiums.

Length Of Coverage	Some plans provide coverage until retirement, some for life.
Guaranteed Renewable	The insurance company cannot end your coverage although premiums can increase.
Noncancelable	The rates are guaranteed not to increase and the plan cannot be canceled as long as premiums are paid.
Extra Features	Cost of living adjustments, automatic increase in benefits and guaranteed insurability may be available for higher premiums.
Occupation	If your job involves risk or travel to dangerous locations, you typically pay higher premiums.

To Lower Costs

- Choose a longer waiting period before benefits begin. Save enough money to pay for your expenses when you are waiting for benefits to begin.
- Choose a shorter benefit period. However, you must be able to financially provide for yourself if your disability continues beyond the stated benefit period.

Long-term care insurance can help minimize the financial and emotional effects of a long-term health problem — such as Alzheimer’s disease, dementia or stroke — by paying for benefits if you become physically or mentally unable to provide for your own safety or well-being. It covers a variety of services to help you maintain your standard of living in your own home or in a nursing home.

Long-term care insurance is useful for:

- Protecting assets and income.
- Staying independent of financial support from others.
- Maintaining options in selecting types and places of care.
- Feeling secure that you are covered if you need long-term care.

Long-term care can include medical care. However, it is typically custodial care, which most health insurance and government programs either do not cover or severely limit.

Three levels of long-term care are available.

<p>Skilled</p>	<ul style="list-style-type: none"> • Needed for individuals with medical conditions requiring continuous care by medical personnel. • Care may include physical, occupational, respiratory and speech therapy from a licensed professional. • Daily care is usually 24 hours and must be ordered by a physician.
<p>Intermediate</p>	<ul style="list-style-type: none"> • Provides rehabilitation for individuals to regain independence following an illness or accident. • Requires the attention of a registered nurse or professional therapist. • Does not require 24-hour supervision.
<p>Custodial</p>	<ul style="list-style-type: none"> • For individuals needing help with simple daily tasks such as eating, bathing or dressing. • Requires less attention than skilled care. • Care may be provided in a home rather than in a nursing home facility.

ABOUT PREMIUMS

Long-term care insurance policies can be purchased through private insurance companies, an insurance agent or possibly through your employer. Consider the following.

Factors	Premiums typically are based on your age, health and type of coverage.
Costs Of Care	Make sure the long-term care insurance policy you buy will cover the costs of care when you plan to use it. Nursing homes and assisted living facilities charge widely varying rates from state to state.
Guaranteed Renewable	Most long-term care policies are guaranteed renewable — they cannot be canceled as long as premiums are paid. However, premiums may increase as long as the insurer raises them for an entire class of policyholders. Determine under what conditions a company can cancel a policy or raise premiums.

To Lower Costs

- Consider purchasing long-term care insurance during preretirement planning. You are likely to qualify for better rates when you are younger and in better health.
- Buy a policy with a longer waiting period before benefits begin. Save enough money to pay for care during the time when you are not receiving benefits.
- Consider buying a joint policy for you and your spouse.

RESOURCES



The USAA Educational Foundation offers the following publications.

AUTO INSURANCE (#526)

HOMEOWNERS INSURANCE (#558)

HEALTH INSURANCE (#545)

LIFE INSURANCE (#507)

LONG-TERM CARE (#537)

MAKING MEDICARE CHOICES (#582)

FINANCIAL PLANNING AND GOAL SETTING (#511)

MAKING MONEY WORK FOR YOU (#523)

PLANNING FOR RETIREMENT (#508)

ESTATE PLANNING (#518)

MANAGING YOUR PERSONAL RECORDS (#506)

RETIREMENT PLANNING IN YOUR 20s AND 30s (#516)

CHOOSING A HEALTHY LIFESTYLE (#546)

WHEN A LOVED ONE DIES: LEGAL AND FINANCIAL CONCERNS (#551)

WHEN A LOVED ONE DIES: COPING WITH GRIEF (#552)

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If a Web site address, physical address or phone number has changed since you received this publication, log onto a search engine and type in keywords of the subject matter or organization you are researching to locate such updated information.

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