

SERFF Tracking Number: UNSA-127248452 State: Arkansas
 Filing Company: USAA Life Insurance Company State Tracking Number: 49164
 Company Tracking Number: AR1114277
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.001 Fixed Premium
 Variable
 Product Name: IRA/Roth Riders 2011
 Project Name/Number: /

Filing at a Glance

Company: USAA Life Insurance Company
 Product Name: IRA/Roth Riders 2011 SERFF Tr Num: UNSA-127248452 State: Arkansas
 TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 49164
 Variable Closed
 Sub-TOI: A02I.001 Fixed Premium Co Tr Num: AR1114277 State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Author: Susan Markey Disposition Date: 06/30/2011
 Date Submitted: 06/28/2011 Disposition Status: Approved-Closed
 Implementation Date Requested: 09/12/2011 Implementation Date:
 State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Authorized
 Project Number: Date Approved in Domicile: 06/20/2011
 Requested Filing Mode: Review & Approval Domicile Status Comments: The riders were
 filed as exempt in our domicile state of Texas.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 06/30/2011
 State Status Changed: 06/30/2011
 Deemer Date: Created By: Susan Markey
 Submitted By: Susan Markey Corresponding Filing Tracking Number:
 Filing Description:

Form Number	Description / Product	Status
AQA41361ST 05-11	Roth Individual Retirement Annuity (ROTH IRA) Rider	Replacing AQA431361ST 10-02
AQA41362ST 05-11	Traditional Individual Retirement Annuity (IRA) Rider	Replacing AQA431362ST 10-02

Attached are the above captioned forms. We have filed these forms as exempt in our domicile state of Texas. We are also filing simultaneously with the Internal Revenue Service (IRS).

We have also attached ADN40055ST 10-11 --- "USAA Life Insurance Company Disclosure Statements: Traditional

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Individual Retirement Annuity (IRA) Roth Individual Retirement Annuity (ROTH IRA)" for your reference.

The riders will be used with previously approved deferred and immediate annuities along with any future approved contracts. We will also provide a copy of the approved rider to all in force deferred and immediate annuities.

Company and Contact

Filing Contact Information

Susan Markey, Compliance Analyst
 9800 Fredericksburg Road
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 San Antonio, TX 78288

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 800-531-8000 [Phone] 87015 [Ext]
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Filing Company Information

USAA Life Insurance Company
 9800 Fredericksburg Road
 San Antonio, TX 78288
 (800) 531-8000 ext. [Phone]

CoCode: 69663 State of Domicile: Texas
 Group Code: 200 Company Type: Life
 Group Name: State ID Number:
 FEIN Number: 74-1472662

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: 2 x \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
USAA Life Insurance Company	\$100.00	06/28/2011	49208612

SERFF Tracking Number: UNSA-127248452 State: Arkansas
Filing Company: USAA Life Insurance Company State Tracking Number: 49164
Company Tracking Number: AR1114277
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.001 Fixed Premium
Variable
Product Name: IRA/Roth Riders 2011
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	06/30/2011	06/30/2011

SERFF Tracking Number: UNSA-127248452 *State:* Arkansas
Filing Company: USAA Life Insurance Company *State Tracking Number:* 49164
Company Tracking Number: AR1114277
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.001 Fixed Premium
Variable
Product Name: IRA/Roth Riders 2011
Project Name/Number: /

Disposition

Disposition Date: 06/30/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UNSA-127248452 State: Arkansas
 Filing Company: USAA Life Insurance Company State Tracking Number: 49164
 Company Tracking Number: AR1114277
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.001 Fixed Premium
 Variable
 Product Name: IRA/Roth Riders 2011
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Readability Certificate		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Disclosure Statements: Traditional Individual Retirement Annuity (IRA)Roth Individual Retirement Annuity (ROTH IRA)		Yes
Form	Traditional Individual Retirement Annuity (IRA) Rider		Yes
Form	ROTH Individual Retirement Annuity (ROTH IRA) Rider		Yes



Traditional Individual Retirement Annuity (IRA) Rider

This rider is a part of and amends the annuity contract to which it is attached. The contract to which this rider is attached is issued as an individual retirement annuity ("IRA") under section 408(b) of the Internal Revenue Code ("Code"). This rider is effective as of the date the contract is issued as an IRA.

Unless otherwise indicated, all references to sections are to the Code, and all references to contributions are to premiums under the contract.

If this is an inherited IRA within the meaning of Code section 408(d)(3)(C) maintained for the benefit of a designated beneficiary of a deceased individual, references in this rider to the "Owner" are to the deceased individual.

1. Owner and Annuitant. Except as otherwise permitted under federal law and this rider, the Annuitant must be an individual who is the sole Owner, and neither the Owner nor the Annuitant can be changed. If this is an inherited IRA within the meaning of Code section 408(d)(3)(C) maintained for the benefit of a designated beneficiary of a deceased individual, (a) the designated beneficiary must be the Annuitant, and (b) to the extent permitted under federal tax law, a trust maintained for the benefit of one or more designated beneficiaries of the Owner shall be treated in the same manner as a designated beneficiary.
2. Nontransferable and nonforfeitable. The contract is established for the exclusive benefit of the Owner and his or her beneficiaries. Except as provided by law, the contract is nontransferable, and the interest of the Owner is nonforfeitable. The contract may not be sold, assigned, discounted or pledged as collateral for a loan or as security for the performance of any obligation or for any other purpose, to any person other than the Company (other than a transfer incident to a divorce or separation instrument in accordance with Code section 408(d)(6)).
3. Contributions.
 - a. Single premium contract or flexible premium contract. The contract may permit only a single premium contribution, or it may permit flexible premium contributions.
 - b. Contribution limits.
 - i. A contribution that is permitted under the contract may include a rollover contribution (as permitted by Code sections 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3), or 457(e)(16)), a nontaxable transfer from another individual retirement plan under Code section 7701(a)(37), a contribution in cash not to exceed the amount permitted under Code sections 219(b) and 408(b) (or such other amount provided by applicable federal tax law), and in the case of a contract that permits flexible premiums, a contribution made in accordance with a Simplified Employee Pension as described in Code section 408(k).

Unless otherwise provided by applicable federal tax law, the annual cash contribution limit is equal to \$5,000 for any taxable year beginning in 2008 and years thereafter. After 2008, the annual cash contribution limit will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code section 219(b)(5)(D). Such adjustment will be in multiples of \$500.

- ii. In the case of an Owner who is 50 or older, the annual cash contribution limit is increased by \$1,000 for any taxable year beginning in 2006 and years thereafter.
- iii. In addition to the amounts described in paragraphs i and ii above, the Owner may make additional contributions specifically authorized by statute, such as repayments of qualified reservist distributions, repayments of certain plan distributions made on account of a federally declared disaster and certain amounts received in connection with the Exxon Valdez litigation.

iv. If the premium payments are interrupted, premium payments may be resumed at any time prior to the Annuity Date. The minimum premium amount will be the lesser of \$50 or the amount stated in the contract, if any. However, the Company may, at its option, terminate the contract by payment in cash of the Account Value (also referred to as the Accumulated Value) if no premiums have been received for two full consecutive policy years and the annuity benefit at the Annuity Date would be less than \$20 per month.

c. SIMPLE IRA Plan contributions. No contributions will be accepted under a SIMPLE IRA Plan established by any employer pursuant to Code section 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA Plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA Plan, prior to the expiration of the 2-year period beginning on the date the Owner first participated in that employer's SIMPLE IRA Plan.

d. Inherited IRA. If this is an inherited IRA within the meaning of Code section 408(d)(3)(C), no contribution will be accepted other than a contribution that is in the form of a direct rollover from an eligible retirement plan of a deceased individual that is permitted under Code section 402(c)(11), and/or a nontaxable transfer from an individual retirement plan under Code section 7701(a)(37) of a deceased individual. If contributions are made in the form of a direct rollover and a nontaxable transfer, the deceased individual with respect to the eligible retirement plan must be the same as the deceased individual with respect to the individual retirement plan.

e. Excess contributions. It is the Owner's responsibility to notify the Company if the aggregate contributions paid under all individual retirement accounts under Code section 408(a) and individual retirement annuities under Code section 408(b) (including Roth IRAs under Code section 408A) maintained in his/her name exceed any of the following:

i. the annual limit in effect under section 219(b)(1)(A) of the Code;

ii. the maximum annual contribution allowed for the Owner under a Simplified Employee Pension under section 408(k) of the Code; or

iii. the maximum amount eligible for rollover treatment under sections 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), or 457(e)(16) of the Code.

4. Required distributions before death.

a. Notwithstanding any provision of the contract to the contrary, the distribution of the Owner's interest in the contract shall be made in accordance with the requirements of Code section 408(b)(3) and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distributions are subject to any applicable contractual surrender or withdrawal charges, regardless of the Annuitant's age, and distribution of the interest in the contract (as determined under section 5.c below) must satisfy the requirements of Code section 408(a)(6) and the regulations thereunder, rather than subsections b through d below, and section 5.

b. Unless otherwise permitted under applicable federal tax law, the Owner's entire interest in the contract will begin to be distributed no later than April 1 following the calendar year in which the Owner attains age 70¹/₂ (the "Required Beginning Date") over (1) the Owner's life or the lives of the Owner and his/her designated beneficiary (within the meaning of Code section 401(a)(9)(E)), or (2) a period certain not extending beyond the life expectancy of the Owner or the joint and last survivor expectancy of the Owner and his/her designated beneficiary. Payment must be made in periodic payments at least annually and must be either non-increasing or they may increase only as provided in Q&As-1 and -4 of section 1.401(a)(9)-6 of the Income Tax Regulations. In addition, any distribution must satisfy the incidental benefit requirements specified in Q&A-2 of section 1.401(a)(9)-6 of the Income Tax Regulations.

c. The distribution periods described in subsection b above cannot exceed the periods specified in section 1.401(a)(9)-6 of the Income Tax Regulations.

- d. The first required payment can be made as late as April 1 of the calendar year following the year the Owner attains age 70½ and must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval. If all or a portion of an individual account is used to purchase an annuity after distributions are required to commence (the Required Beginning Date, in the case of distributions commencing before death, or the date determined under Q&A-3 of section 1.401(a)(9)-3 of the Income Tax Regulations, in the case of distributions commencing after death), payments under the annuity, and distributions of any remaining account, must be made in accordance with Q&A-5 of section 1.401(a)(9)-5 of the Income Tax regulations.
- e. If this is an inherited IRA within the meaning of Code section 408(d)(3)(C), subsections b, c, and d above do not apply.

5. Required distributions after death.

- a. Death on or after required distributions commence. If the Owner dies on or after required distributions commence, the remaining portion of his or her interest will continue to be distributed under the contract option chosen.
- b. Death before required distributions commence. If the Owner dies before required distributions commence, his or her entire interest will be distributed at least as rapidly as follows:
 - i. Designated Beneficiary - Other than Spouse. If the designated beneficiary is someone other than the Owner's surviving spouse, the entire interest in the contract will be distributed, starting by the end of the calendar year following the calendar year of the Owner's death, over the life of the designated beneficiary, over a period not extending beyond the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the designated beneficiary as of his or her birthday in the year following the year of the Owner's death, or, if elected, in accordance with subsection b.iii below. If this is an inherited IRA within the meaning of Code section 408(d)(3)(C) established for the benefit of a nonspouse designated beneficiary by a direct trustee-to-trustee transfer from a retirement plan of a deceased individual under Code section 402(c)(11), then, notwithstanding any election made by the deceased individual pursuant to the preceding sentence, the nonspouse designated beneficiary may elect to have distributions made under this subsection b.i if the transfer is made no later than the end of the year following the year of death.
 - ii. Designated Beneficiary - Spouse. If the Owner's sole designated beneficiary is the Owner's surviving spouse, the entire interest in the contract will be distributed, starting by the end of the calendar year following the calendar year of the Owner's death (or by the end of the calendar year in which the Owner would have attained age 70½, if later), over such surviving spouse's life, over a period not extending beyond the remaining life expectancy of the surviving spouse, or, if elected, in accordance with subsection b.iii below. If the surviving spouse dies before required distributions commence to him/her, the remaining interest in the contract will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's life, or over a period not extending beyond the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, in accordance with subsection b.iii below. If the surviving spouse dies after required distributions commence to him/her, any remaining interest in the contract will continue to be distributed under the contract option chosen.

If the sole designated beneficiary is the Owner's surviving spouse, the spouse may elect to treat the contract as his/her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the contract (if permitted under the contract) or fails to take required distributions as a beneficiary. This election may only be made once, and thus may not be made a second time if the surviving spouse designated beneficiary elects to treat the IRA as his or her own, remarries, and names his or her new spouse as the sole designated beneficiary.

- iii. No designated beneficiary. If there is no designated beneficiary, or if applicable by operation of subsection b.i or ii above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the Owner's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under subsection b.ii above).
- iv. Life expectancy. Life expectancy is determined using the Single Life Table in Q&A-1 of section 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in subsection b.i or ii above and reduced by 1 for each subsequent year. If distributions are being made in the form of an annuity, life expectancy will not be recalculated.
- c. "Interest". Prior to the date the contract is annuitized, the contract will be treated as an individual account, and the "interest" in the contract includes the amount of any outstanding rollover, transfer, and re-characterization under Q&As-7 and -8 of section 1.408-8 of the Income Tax Regulations and the actuarial present value of any additional benefits provided under the contract, such as guaranteed death benefits.
- d. Commencement of distributions. For purposes of subsections a and b above, required distributions are considered to commence on the Owner's Required Beginning Date or, if applicable, on the date distributions are required to begin to the surviving spouse under subsection b.ii above. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of section 1.401(a)(9)-6 of the Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.
- e. Distributions from another IRA. The required minimum distributions payable to a designated beneficiary from this IRA may be withdrawn from another IRA the designated beneficiary holds from the same decedent in accordance with Q&A-9 of section 1.408-8 of the Income Tax Regulations.
6. Interpretation. This rider and the contract, including any other riders and endorsements issued with the contract, shall be interpreted in accordance with Code section 408A. In the event of a conflict between the terms of this rider and the terms of the contract, the terms of this rider shall govern.
7. Annual reports. The Company will furnish annual calendar year reports for deferred annuities concerning the status of the annuity and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.
8. Amendments. The contract or rider will be amended from time to time if required to reflect changes in the Code, any regulations thereunder, or published Internal Revenue Service rulings or guidance.

By accepting the contract and this rider, the Owner (or the designated beneficiary in the case of an inherited IRA) acknowledges receipt of a disclosure statement provided by the Company describing this IRA.



J. Eric Smith
President



USAA LIFE INSURANCE COMPANY
ROTH Individual Retirement Annuity (ROTH IRA) Rider

This rider is a part of and amends the annuity contract to which it is attached. The contract to which this rider is attached is issued as a Roth IRA under section 408A of the Internal Revenue Code ("Code"). This rider is effective as of the date the contract is issued as a Roth IRA.

Unless otherwise indicated, all references to sections are to the Code, and all references to contributions are to premiums under the contract.

If this is an inherited IRA within the meaning of Code section 408(d)(3)(C) maintained for the benefit of a designated beneficiary of a deceased individual, references in this rider to the "Owner" are to the deceased individual.

1. Owner and Annuitant - Except as otherwise permitted under federal law and this rider, the Annuitant must be an individual who is the sole Owner, and neither the Owner nor the Annuitant can be changed. If this is an inherited IRA within the meaning of Code section 408(d)(3)(C) maintained for the benefit of a designated beneficiary of a deceased individual, (a) the designated beneficiary must be the Annuitant, and (b) to the extent permitted under federal tax law, a trust maintained for the benefit of one or more designated beneficiaries of the Owner shall be treated in the same manner as a designated beneficiary.
2. Nontransferable and nonforfeitable. The contract is established for the exclusive benefit of the Owner and his or her beneficiaries. Except as provided by law, the contract is nontransferable, and the interest of the Owner is nonforfeitable. The contract may not be sold, assigned, discounted or pledged as collateral for a loan or as security for the performance of any obligation or for any other purpose, to any person other than the Company (other than a transfer incident to a divorce or separation instrument in accordance with Code section 408(d)(6)).
3. Contributions.
 - a. Single premium contract or flexible premium contract. The contract may permit only a single premium contribution, or it may permit flexible premium contributions.
 - b. Contribution limits. A contribution that is permitted under the contract may include a qualified rollover contribution (as defined in subsection h below), a nontaxable transfer from another Roth IRA, a recharacterization (as defined in subsection g below), and a contribution in cash. The total of such cash contributions to all the Owner's Roth IRAs for a taxable year must not exceed the applicable amount (as defined in subsection c below) or the Owner's compensation (as defined in subsection i below), if less, for that taxable year. The cash contribution described in the previous sentence that may not exceed the lesser of the applicable amount or the Owner's compensation is referred to as a "regular contribution." However, notwithstanding the preceding limits on contributions, an Owner may make additional contributions specifically authorized by statute, such as repayments of a qualified reservist distribution, repayments of certain plan distributions made on account of a federally declared disaster, and certain amounts received in connection with the Exxon Valdez litigation. A premium that is permitted under the contract may be limited under subsections d through f below.

If the premium payments are interrupted, premium payments may be resumed at any time prior to the Annuity Date. The minimum premium amount will be the lesser of \$50 or the amount stated in the contract, if any. However, the Company may, at its option, terminate the contract by payment in cash of the Account Value (also referred to as the Accumulated Value) if no premiums have been received for two full consecutive policy years and the annuity benefit at the Annuity Date would be less than \$20 per month.

- c. Applicable amount. The applicable amount is determined below:
 - i. If the Owner is under age 50, the applicable amount is \$5,000 for any taxable year beginning in 2008 and years thereafter. After 2008, the \$5,000 amount will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code section 219(b)(5)(D). Such adjustments will be in multiples of \$500.
 - ii. If the Owner is 50 or older, the applicable amount under paragraph i above is increased by \$1,000 for any taxable year beginning in 2006 and years thereafter.
- d. Regular contribution limit. The maximum regular contribution that can be made to all the Owner's Roth IRAs for a taxable year is the smaller amount determined under paragraph i or ii below.
 - i. The maximum regular contribution is phased out ratably between certain levels of modified adjusted gross income in accordance with the following table:

Filing Status	Modified AGI		
	Full Contribution	Phase-out Range	No Contribution
Single or Head of Household	\$95,000 or less	Between \$95,000 and \$110,000	\$110,000 or more
Joint Return or Qualifying Widower	\$150,000 or less	Between \$150,000 and \$160,000	\$160,000 or more
Married - Separate Return	\$0	Between \$0 and \$10,000	\$10,000 or more

An Owner's modified adjusted gross income ("modified AGI") for a taxable year is defined in Code section 408A(c)(3) and does not include any amount included in adjusted gross income as a result of a qualified rollover contribution. If the Owner's modified AGI for a taxable year is in the phase-out range, the maximum regular contribution determined under this table for that taxable year is rounded up to the next multiple of \$10 and is not reduced below \$200. After 2006, the dollar amounts above will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code section 408A(c)(3). Such adjustments will be in multiples of \$1,000.

- ii. If the Owner makes regular contributions to both Roth and nonRoth IRAs for a taxable year, the maximum regular contribution that can be made to all the Owner's Roth IRAs for that taxable year is reduced by the regular contributions made to the Owner's nonRoth IRAs for the taxable year.
- e. SIMPLE IRA Plan contributions. No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to Code section 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the Owner first participated in that employer's SIMPLE IRA plan.
- f. Inherited IRA. If this is an inherited IRA within the meaning of Code section 408(d)(3)(C), no contribution will be accepted other than a contribution that is in the form of a direct rollover from an eligible retirement plan of a deceased individual that is permitted under Code section 402(c)(11), and/or a nontaxable transfer from an individual retirement plan (as defined in Code section 7701(a)(37)) of a deceased individual. If contributions are made in the form of a direct rollover and a nontaxable transfer, the deceased individual with respect to the eligible retirement plan must be the same as the deceased individual with respect to the individual retirement plan.
- g. Recharacterization. A regular contribution to a nonRoth IRA may be recharacterized pursuant to the rules in section 1.408A-5 of the Income Tax Regulations as a regular contribution to this Roth IRA, subject to the limits in subsection d above.

- h. Qualified rollover contribution. A "qualified rollover contribution" is a rollover contribution of a distribution from an eligible retirement plan described in Code section 402(c)(8)(B). If the distribution is from an IRA, the rollover must meet the requirements of Code section 408(d)(3), except the one-rollover-per-year rule of Code section 408(d)(3)(B) does not apply if the distribution is from a nonRoth IRA. If the distribution is from an eligible retirement plan other than an IRA, the rollover must meet the requirements of Code section 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) or 457(e)(16), as applicable. A qualified rollover contribution also includes paragraphs i and ii below.
 - i. All or part of a military death gratuity or servicemembers' group life insurance ("SGLI") payment may be contributed if the contribution is made within 1 year of receiving the gratuity or payment. Such a contribution is disregarded for purposes of the one-rollover-per-year rule under Code section 408(d)(3)(B).
 - ii. All or part of an airline payment (as defined in section 125 of the Worker, Retiree, and Employer Recovery Act of 2008 ("WRERA"), Pub. L. 110-458) received by certain airlines employees may be contributed if the contribution is made within 180 days of receiving the payment.
- i. Compensation. For purposes of subsection b above, compensation is defined as wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered (including, but not limited to commissions paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses) and includes earned income, as defined in Code section 401(c)(2) (reduced by the deduction the self-employed individual takes for contributions made to a self-employed retirement plan). For purposes of this definition, Code section 401(c)(2) shall be applied as if the term trade or business for purposes of Code section 1402 included service described in subsection (c)(6). Compensation does not include amounts derived from or received as earnings or profits from property (including, but not limited to, interest and dividends) or amounts not includible in gross income (determined without regard to Code section 112). Compensation also does not include any amount received as a pension or annuity or as deferred compensation. The term "compensation" shall include any amount includible in the Owner's gross income under Code section 71 with respect to a divorce or separation instrument described in Code section 71(b)(2)(A). In the case of a married Owner filing a joint return, the greater compensation of his or her spouse is treated as his or her own compensation, but only to the extent that such spouse's compensation is not being used for purposes of the spouse making an IRA contribution. The term "compensation" also includes any differential wage payments as defined in Code section 3401(h)(2).
- j. Excess contributions. It is the Owner's responsibility to notify the Company if the aggregate contributions paid under all individual retirement accounts under Code section 408(a) and individual retirement annuities under Code section 408(b) (including Roth IRAs under Code section 408A) maintained in his/her name exceed any of the following (excess contributions):
 - i. the annual limit in effect under section 219(b)(1)(A) of the Code;
 - ii. the maximum annual contribution allowed for the Owner under a Simplified Employee Pension under section 408(k) of the Code; or
 - iii. the maximum amount eligible for rollover treatment under sections 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), or 457(e)(16) of the Code.

4. Distributions before death.

- a. No amount is required to be distributed prior to the death of the Owner for whose benefit the contract was originally established. If annuity payments commence while the Owner is alive, the manner in which such payments may be made might be limited, and the annuity payments might need to be modified after the Owner's death, as necessary to satisfy the requirement of section 5 below. If the Owner is alive on the date that annuity payments are to commence under the Contract, annuity payments will commence on that date.
- b. If this is an inherited IRA within the meaning of Code section 408(d)(3)(C), subsection a does not apply.

5. Required distributions after death.

- a. Notwithstanding any provision of the contract to the contrary, the distribution of the Owner's interest in the contract shall be made in accordance with the requirements of Code section 408(b)(3), as modified by Code section 408A(c)(5), and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distributions are subject to any applicable contractual surrender or withdrawal charges, regardless of the Annuitant's age, and distribution of the interest in the contract (as determined under subsection c below) must satisfy the requirements of Code section 408(a)(6), as modified by Code section 408A(c)(5), and the regulations thereunder, rather than subsections b through d below.
- b. Upon the death of the Owner, his or her entire interest will be distributed at least as rapidly as follows:
- i. Designated Beneficiary - Other than Spouse. If the designated beneficiary is someone other than the Owner's surviving spouse, the entire interest in the contract will be distributed, starting by the end of the calendar year following the calendar year of the Owner's death, over the life of the designated beneficiary, over a period not extending beyond the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the designated beneficiary as of his or her birthday in the year following the year of the Owner's death, or, if elected, in accordance with subsection b.iii below. If this is an inherited IRA within the meaning of Code section 408(d)(3)(C) established for the benefit of a nonspouse designated beneficiary by a direct trustee-to-trustee transfer from a retirement plan of a deceased individual under Code section 402(c)(11), then, notwithstanding any election made by the deceased individual pursuant to the preceding sentence, the nonspouse designated beneficiary may elect to have distributions made under this subsection b.i if the transfer is made no later than the end of the year following the year of death.
- ii. Designated Beneficiary - Spouse. If the Owner's sole designated beneficiary is the Owner's surviving spouse, the entire interest in the contract will be distributed, starting by the end of the calendar year following the calendar year of the Owner's death (or by the end of the calendar year in which the Owner would have attained age 70½, if later), over such surviving spouse's life, over a period not extending beyond the remaining life expectancy of the surviving spouse, or, if elected, in accordance with subsection b.iii below. If the surviving spouse dies before required distributions commence to him/her, the remaining interest in the contract will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's life, or over a period not extending beyond the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, in accordance with subsection b.iii below. If the surviving spouse dies after required distributions commence to him/her, any remaining interest in the contract will continue to be distributed under the contract option chosen.

If the sole designated beneficiary is the Owner's surviving spouse, the spouse may elect to treat the contract as his/her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the contract (if permitted under the contract) or fails to take required distributions as a beneficiary. This election may only be made once, and thus may not be made a second time if the surviving spouse designated beneficiary elects to treat the IRA as his or her own, remarries, and names his or her new spouse as the sole designated beneficiary.

- iii. No designated beneficiary. If there is no designated beneficiary, or if applicable by operation of subsection b.i or ii above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the Owner's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under subsection b.ii above).
- iv. Life expectancy. Life expectancy is determined using the Single Life Table in Q&A-1 of section 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in subsection b.i or ii above and reduced by 1 for each subsequent year. If distributions are being made in the form of an annuity, life expectancy will not be recalculated.

- c. "Interest". Prior to the date the contract is annuitized, the contract will be treated as an individual account, and the "interest" in the contract includes the amount of any outstanding rollover, transfer, and re-characterization under Q&As-7 and -8 of section 1.408-8 of the Income Tax Regulations and the actuarial present value of any additional benefits provided under the contract, such as guaranteed death benefits.
 - d. Commencement of distributions. For purposes of subsection b.ii above, required distributions are considered to commence on the date distributions are required to begin to the surviving spouse under such paragraph. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of section 1.401(a)(9)-6 of the Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.
 - e. Distributions from another IRA. The required minimum distributions payable to a designated beneficiary from this IRA may be withdrawn from another IRA the designated beneficiary holds from the same decedent in accordance with Q&A-9 of section 1.408-8 of the Income Tax Regulations.
6. Interpretation. This rider and the contract, including any other riders and endorsements issued with the contract, shall be interpreted in accordance with Code section 408A. In the event of a conflict between the terms of this rider and the terms of the contract, the terms of this rider shall govern.
7. Annual reports. The Company will furnish annual calendar year reports concerning the status of the annuity and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.
8. Amendments. The contract will be amended from time to time if required to reflect changes in the Code, any regulations thereunder, or published Internal Revenue Service rulings or guidance.

By accepting the contract and this rider, the Owner (or the designated beneficiary in the case of an inherited IRA) acknowledges receipt of a disclosure statement provided by the Company describing this Roth IRA.

SERFF Tracking Number: UNSA-127248452 State: Arkansas
 Filing Company: USAA Life Insurance Company State Tracking Number: 49164
 Company Tracking Number: AR1114277
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.001 Fixed Premium
 Variable
 Product Name: IRA/Roth Riders 2011
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: Certificate of Readability.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable to this rider filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: Not applicable to this rider filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Readability Certificate		
Comments: I attached this as part of a SERFF template and now SERFF will not allow me to delete this.		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment: Statement of Variability.pdf		

SERFF Tracking Number: UNSA-127248452 State: Arkansas
Filing Company: USAA Life Insurance Company State Tracking Number: 49164
Company Tracking Number: AR1114277
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.001 Fixed Premium
Variable
Product Name: IRA/Roth Riders 2011
Project Name/Number: /

Item Status:

**Status
Date:**

Satisfied - Item: Disclosure Statements: Traditional
Individual Retirement Annuity
(IRA)Roth Individual Retirement
Annuity (ROTH IRA)

Comments:

Attachment:

ADN40055ST 05-11.pdf

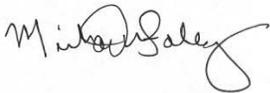
CERTIFICATE OF READABILITY

FORM NAME	FORM NUMBER	FLESCH SCORE
Roth Individual Retirement Annuity (ROTH IRA) Rider	AQA41361ST 10-11	44
Traditional Individual Retirement Annuity (IRA) Rider	AQA41362ST 10-11	46

The print is ten point type, one point leaded.

The text was Flesch scored by computer with the base contract QA594-0007 8-80.

I certify that to the best of my knowledge and belief, the above referenced forms meet or exceed the readability, legibility, and format requirements of any applicable laws and regulations.



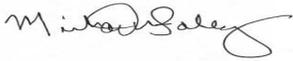
AVP, Insurance Compliance

06/15/2011

Statement of Variability
AQA41361ST 10-11
AQA14362ST 10-11

Below are the listed ranges for page 5 and 4 respectively. The following fields will be fixed for each contract owner when the contract rider is issued.

- Signatures are bracketed, allowing for signature changes should USAA Life Insurance Company change the President of the Company and/or the Secretary of the Company.



06/15/2011

AVP, Insurance Compliance



USAA LIFE INSURANCE COMPANY
ROTH Individual Retirement Annuity (ROTH IRA) Rider

This rider is a part of and amends the annuity contract to which it is attached. The contract to which this rider is attached is issued as a Roth IRA under section 408A of the Internal Revenue Code ("Code"). This rider is effective as of the date the contract is issued as a Roth IRA.

Unless otherwise indicated, all references to sections are to the Code, and all references to contributions are to premiums under the contract.

If this is an inherited IRA within the meaning of Code section 408(d)(3)(C) maintained for the benefit of a designated beneficiary of a deceased individual, references in this rider to the "Owner" are to the deceased individual.

1. Owner and Annuitant - Except as otherwise permitted under federal law and this rider, the Annuitant must be an individual who is the sole Owner, and neither the Owner nor the Annuitant can be changed. If this is an inherited IRA within the meaning of Code section 408(d)(3)(C) maintained for the benefit of a designated beneficiary of a deceased individual, (a) the designated beneficiary must be the Annuitant, and (b) to the extent permitted under federal tax law, a trust maintained for the benefit of one or more designated beneficiaries of the Owner shall be treated in the same manner as a designated beneficiary.
2. Nontransferable and nonforfeitable. The contract is established for the exclusive benefit of the Owner and his or her beneficiaries. Except as provided by law, the contract is nontransferable, and the interest of the Owner is nonforfeitable. The contract may not be sold, assigned, discounted or pledged as collateral for a loan or as security for the performance of any obligation or for any other purpose, to any person other than the Company (other than a transfer incident to a divorce or separation instrument in accordance with Code section 408(d)(6)).
3. Contributions.
 - a. Single premium contract or flexible premium contract. The contract may permit only a single premium contribution, or it may permit flexible premium contributions.
 - b. Contribution limits. A contribution that is permitted under the contract may include a qualified rollover contribution (as defined in subsection h below), a nontaxable transfer from another Roth IRA, a recharacterization (as defined in subsection g below), and a contribution in cash. The total of such cash contributions to all the Owner's Roth IRAs for a taxable year must not exceed the applicable amount (as defined in subsection c below) or the Owner's compensation (as defined in subsection i below), if less, for that taxable year. The cash contribution described in the previous sentence that may not exceed the lesser of the applicable amount or the Owner's compensation is referred to as a "regular contribution." However, notwithstanding the preceding limits on contributions, an Owner may make additional contributions specifically authorized by statute, such as repayments of a qualified reservist distribution, repayments of certain plan distributions made on account of a federally declared disaster, and certain amounts received in connection with the Exxon Valdez litigation. A premium that is permitted under the contract may be limited under subsections d through f below.

If the premium payments are interrupted, premium payments may be resumed at any time prior to the Annuity Date. The minimum premium amount will be the lesser of \$50 or the amount stated in the contract, if any. However, the Company may, at its option, terminate the contract by payment in cash of the Account Value (also referred to as the Accumulated Value) if no premiums have been received for two full consecutive policy years and the annuity benefit at the Annuity Date would be less than \$20 per month.

- c. Applicable amount. The applicable amount is determined below:
- i. If the Owner is under age 50, the applicable amount is \$5,000 for any taxable year beginning in 2008 and years thereafter. After 2008, the \$5,000 amount will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code section 219(b)(5)(D). Such adjustments will be in multiples of \$500.
 - ii. If the Owner is 50 or older, the applicable amount under paragraph i above is increased by \$1,000 for any taxable year beginning in 2006 and years thereafter.
- d. Regular contribution limit. The maximum regular contribution that can be made to all the Owner's Roth IRAs for a taxable year is the smaller amount determined under paragraph i or ii below.
- i. The maximum regular contribution is phased out ratably between certain levels of modified adjusted gross income in accordance with the following table:

Filing Status	Modified AGI		
	Full Contribution	Phase-out Range	No Contribution
Single or Head of Household	\$95,000 or less	Between \$95,000 and \$110,000	\$110,000 or more
Joint Return or Qualifying Widower	\$150,000 or less	Between \$150,000 and \$160,000	\$160,000 or more
Married - Separate Return	\$0	Between \$0 and \$10,000	\$10,000 or more

An Owner's modified adjusted gross income ("modified AGI") for a taxable year is defined in Code section 408A(c)(3) and does not include any amount included in adjusted gross income as a result of a qualified rollover contribution. If the Owner's modified AGI for a taxable year is in the phase-out range, the maximum regular contribution determined under this table for that taxable year is rounded up to the next multiple of \$10 and is not reduced below \$200. After 2006, the dollar amounts above will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code section 408A(c)(3). Such adjustments will be in multiples of \$1,000.

- ii. If the Owner makes regular contributions to both Roth and nonRoth IRAs for a taxable year, the maximum regular contribution that can be made to all the Owner's Roth IRAs for that taxable year is reduced by the regular contributions made to the Owner's nonRoth IRAs for the taxable year.
- e. SIMPLE IRA Plan contributions. No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to Code section 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the Owner first participated in that employer's SIMPLE IRA plan.
- f. Inherited IRA. If this is an inherited IRA within the meaning of Code section 408(d)(3)(C), no contribution will be accepted other than a contribution that is in the form of a direct rollover from an eligible retirement plan of a deceased individual that is permitted under Code section 402(c)(11), and/or a nontaxable transfer from an individual retirement plan (as defined in Code section 7701(a)(37)) of a deceased individual. If contributions are made in the form of a direct rollover and a nontaxable transfer, the deceased individual with respect to the eligible retirement plan must be the same as the deceased individual with respect to the individual retirement plan.
- g. Recharacterization. A regular contribution to a nonRoth IRA may be recharacterized pursuant to the rules in section 1.408A-5 of the Income Tax Regulations as a regular contribution to this Roth IRA, subject to the limits in subsection d above.

- h. Qualified rollover contribution. A "qualified rollover contribution" is a rollover contribution of a distribution from an eligible retirement plan described in Code section 402(c)(8)(B). If the distribution is from an IRA, the rollover must meet the requirements of Code section 408(d)(3), except the one-rollover-per-year rule of Code section 408(d)(3)(B) does not apply if the distribution is from a nonRoth IRA. If the distribution is from an eligible retirement plan other than an IRA, the rollover must meet the requirements of Code section 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) or 457(e)(16), as applicable. A qualified rollover contribution also includes paragraphs i and ii below.
 - i. All or part of a military death gratuity or servicemembers' group life insurance ("SGLI") payment may be contributed if the contribution is made within 1 year of receiving the gratuity or payment. Such a contribution is disregarded for purposes of the one-rollover-per-year rule under Code section 408(d)(3)(B).
 - ii. All or part of an airline payment (as defined in section 125 of the Worker, Retiree, and Employer Recovery Act of 2008 ("WRERA"), Pub. L. 110-458) received by certain airlines employees may be contributed if the contribution is made within 180 days of receiving the payment.
- i. Compensation. For purposes of subsection b above, compensation is defined as wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered (including, but not limited to commissions paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses) and includes earned income, as defined in Code section 401(c)(2) (reduced by the deduction the self-employed individual takes for contributions made to a self-employed retirement plan). For purposes of this definition, Code section 401(c)(2) shall be applied as if the term trade or business for purposes of Code section 1402 included service described in subsection (c)(6). Compensation does not include amounts derived from or received as earnings or profits from property (including, but not limited to, interest and dividends) or amounts not includible in gross income (determined without regard to Code section 112). Compensation also does not include any amount received as a pension or annuity or as deferred compensation. The term "compensation" shall include any amount includible in the Owner's gross income under Code section 71 with respect to a divorce or separation instrument described in Code section 71(b)(2)(A). In the case of a married Owner filing a joint return, the greater compensation of his or her spouse is treated as his or her own compensation, but only to the extent that such spouse's compensation is not being used for purposes of the spouse making an IRA contribution. The term "compensation" also includes any differential wage payments as defined in Code section 3401(h)(2).
- j. Excess contributions. It is the Owner's responsibility to notify the Company if the aggregate contributions paid under all individual retirement accounts under Code section 408(a) and individual retirement annuities under Code section 408(b) (including Roth IRAs under Code section 408A) maintained in his/her name exceed any of the following (excess contributions):
 - i. the annual limit in effect under section 219(b)(1)(A) of the Code;
 - ii. the maximum annual contribution allowed for the Owner under a Simplified Employee Pension under section 408(k) of the Code; or
 - iii. the maximum amount eligible for rollover treatment under sections 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), or 457(e)(16) of the Code.

4. Distributions before death.

- a. No amount is required to be distributed prior to the death of the Owner for whose benefit the contract was originally established. If annuity payments commence while the Owner is alive, the manner in which such payments may be made might be limited, and the annuity payments might need to be modified after the Owner's death, as necessary to satisfy the requirement of section 5 below. If the Owner is alive on the date that annuity payments are to commence under the Contract, annuity payments will commence on that date.
- b. If this is an inherited IRA within the meaning of Code section 408(d)(3)(C), subsection a does not apply.

5. Required distributions after death.

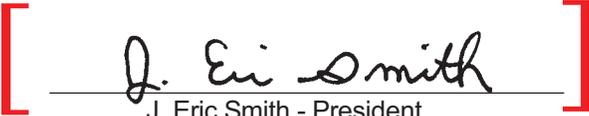
- a. Notwithstanding any provision of the contract to the contrary, the distribution of the Owner's interest in the contract shall be made in accordance with the requirements of Code section 408(b)(3), as modified by Code section 408A(c)(5), and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distributions are subject to any applicable contractual surrender or withdrawal charges, regardless of the Annuitant's age, and distribution of the interest in the contract (as determined under subsection c below) must satisfy the requirements of Code section 408(a)(6), as modified by Code section 408A(c)(5), and the regulations thereunder, rather than subsections b through d below.
- b. Upon the death of the Owner, his or her entire interest will be distributed at least as rapidly as follows:
- i. Designated Beneficiary - Other than Spouse. If the designated beneficiary is someone other than the Owner's surviving spouse, the entire interest in the contract will be distributed, starting by the end of the calendar year following the calendar year of the Owner's death, over the life of the designated beneficiary, over a period not extending beyond the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the designated beneficiary as of his or her birthday in the year following the year of the Owner's death, or, if elected, in accordance with subsection b.iii below. If this is an inherited IRA within the meaning of Code section 408(d)(3)(C) established for the benefit of a nonspouse designated beneficiary by a direct trustee-to-trustee transfer from a retirement plan of a deceased individual under Code section 402(c)(11), then, notwithstanding any election made by the deceased individual pursuant to the preceding sentence, the nonspouse designated beneficiary may elect to have distributions made under this subsection b.i if the transfer is made no later than the end of the year following the year of death.
- ii. Designated Beneficiary - Spouse. If the Owner's sole designated beneficiary is the Owner's surviving spouse, the entire interest in the contract will be distributed, starting by the end of the calendar year following the calendar year of the Owner's death (or by the end of the calendar year in which the Owner would have attained age 70½, if later), over such surviving spouse's life, over a period not extending beyond the remaining life expectancy of the surviving spouse, or, if elected, in accordance with subsection b.iii below. If the surviving spouse dies before required distributions commence to him/her, the remaining interest in the contract will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's life, or over a period not extending beyond the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, in accordance with subsection b.iii below. If the surviving spouse dies after required distributions commence to him/her, any remaining interest in the contract will continue to be distributed under the contract option chosen.

If the sole designated beneficiary is the Owner's surviving spouse, the spouse may elect to treat the contract as his/her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the contract (if permitted under the contract) or fails to take required distributions as a beneficiary. This election may only be made once, and thus may not be made a second time if the surviving spouse designated beneficiary elects to treat the IRA as his or her own, remarries, and names his or her new spouse as the sole designated beneficiary.

- iii. No designated beneficiary. If there is no designated beneficiary, or if applicable by operation of subsection b.i or ii above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the Owner's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under subsection b.ii above).
- iv. Life expectancy. Life expectancy is determined using the Single Life Table in Q&A-1 of section 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in subsection b.i or ii above and reduced by 1 for each subsequent year. If distributions are being made in the form of an annuity, life expectancy will not be recalculated.

- c. "Interest". Prior to the date the contract is annuitized, the contract will be treated as an individual account, and the "interest" in the contract includes the amount of any outstanding rollover, transfer, and re-characterization under Q&As-7 and -8 of section 1.408-8 of the Income Tax Regulations and the actuarial present value of any additional benefits provided under the contract, such as guaranteed death benefits.
 - d. Commencement of distributions. For purposes of subsection b.ii above, required distributions are considered to commence on the date distributions are required to begin to the surviving spouse under such paragraph. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of section 1.401(a)(9)-6 of the Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.
 - e. Distributions from another IRA. The required minimum distributions payable to a designated beneficiary from this IRA may be withdrawn from another IRA the designated beneficiary holds from the same decedent in accordance with Q&A-9 of section 1.408-8 of the Income Tax Regulations.
6. Interpretation. This rider and the contract, including any other riders and endorsements issued with the contract, shall be interpreted in accordance with Code section 408A. In the event of a conflict between the terms of this rider and the terms of the contract, the terms of this rider shall govern.
7. Annual reports. The Company will furnish annual calendar year reports concerning the status of the annuity and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.
8. Amendments. The contract will be amended from time to time if required to reflect changes in the Code, any regulations thereunder, or published Internal Revenue Service rulings or guidance.

By accepting the contract and this rider, the Owner (or the designated beneficiary in the case of an inherited IRA) acknowledges receipt of a disclosure statement provided by the Company describing this Roth IRA.



J. Eric Smith - President



Traditional Individual Retirement Annuity (IRA) Rider

This rider is a part of and amends the annuity contract to which it is attached. The contract to which this rider is attached is issued as an individual retirement annuity ("IRA") under section 408(b) of the Internal Revenue Code ("Code"). This rider is effective as of the date the contract is issued as an IRA.

Unless otherwise indicated, all references to sections are to the Code, and all references to contributions are to premiums under the contract.

If this is an inherited IRA within the meaning of Code section 408(d)(3)(C) maintained for the benefit of a designated beneficiary of a deceased individual, references in this rider to the "Owner" are to the deceased individual.

1. Owner and Annuitant. Except as otherwise permitted under federal law and this rider, the Annuitant must be an individual who is the sole Owner, and neither the Owner nor the Annuitant can be changed. If this is an inherited IRA within the meaning of Code section 408(d)(3)(C) maintained for the benefit of a designated beneficiary of a deceased individual, (a) the designated beneficiary must be the Annuitant, and (b) to the extent permitted under federal tax law, a trust maintained for the benefit of one or more designated beneficiaries of the Owner shall be treated in the same manner as a designated beneficiary.
2. Nontransferable and nonforfeitable. The contract is established for the exclusive benefit of the Owner and his or her beneficiaries. Except as provided by law, the contract is nontransferable, and the interest of the Owner is nonforfeitable. The contract may not be sold, assigned, discounted or pledged as collateral for a loan or as security for the performance of any obligation or for any other purpose, to any person other than the Company (other than a transfer incident to a divorce or separation instrument in accordance with Code section 408(d)(6)).
3. Contributions.
 - a. Single premium contract or flexible premium contract. The contract may permit only a single premium contribution, or it may permit flexible premium contributions.
 - b. Contribution limits.
 - i. A contribution that is permitted under the contract may include a rollover contribution (as permitted by Code sections 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3), or 457(e)(16)), a nontaxable transfer from another individual retirement plan under Code section 7701(a)(37), a contribution in cash not to exceed the amount permitted under Code sections 219(b) and 408(b) (or such other amount provided by applicable federal tax law), and in the case of a contract that permits flexible premiums, a contribution made in accordance with a Simplified Employee Pension as described in Code section 408(k).

Unless otherwise provided by applicable federal tax law, the annual cash contribution limit is equal to \$5,000 for any taxable year beginning in 2008 and years thereafter. After 2008, the annual cash contribution limit will be adjusted by the Secretary of the Treasury for cost-of-living increases under Code section 219(b)(5)(D). Such adjustment will be in multiples of \$500.

- ii. In the case of an Owner who is 50 or older, the annual cash contribution limit is increased by \$1,000 for any taxable year beginning in 2006 and years thereafter.
- iii. In addition to the amounts described in paragraphs i and ii above, the Owner may make additional contributions specifically authorized by statute, such as repayments of qualified reservist distributions, repayments of certain plan distributions made on account of a federally declared disaster and certain amounts received in connection with the Exxon Valdez litigation.

iv. If the premium payments are interrupted, premium payments may be resumed at any time prior to the Annuity Date. The minimum premium amount will be the lesser of \$50 or the amount stated in the contract, if any. However, the Company may, at its option, terminate the contract by payment in cash of the Account Value (also referred to as the Accumulated Value) if no premiums have been received for two full consecutive policy years and the annuity benefit at the Annuity Date would be less than \$20 per month.

- c. SIMPLE IRA Plan contributions. No contributions will be accepted under a SIMPLE IRA Plan established by any employer pursuant to Code section 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA Plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA Plan, prior to the expiration of the 2-year period beginning on the date the Owner first participated in that employer's SIMPLE IRA Plan.
- d. Inherited IRA. If this is an inherited IRA within the meaning of Code section 408(d)(3)(C), no contribution will be accepted other than a contribution that is in the form of a direct rollover from an eligible retirement plan of a deceased individual that is permitted under Code section 402(c)(11), and/or a nontaxable transfer from an individual retirement plan under Code section 7701(a)(37) of a deceased individual. If contributions are made in the form of a direct rollover and a nontaxable transfer, the deceased individual with respect to the eligible retirement plan must be the same as the deceased individual with respect to the individual retirement plan.
- e. Excess contributions. It is the Owner's responsibility to notify the Company if the aggregate contributions paid under all individual retirement accounts under Code section 408(a) and individual retirement annuities under Code section 408(b) (including Roth IRAs under Code section 408A) maintained in his/her name exceed any of the following:
- i. the annual limit in effect under section 219(b)(1)(A) of the Code;
 - ii. the maximum annual contribution allowed for the Owner under a Simplified Employee Pension under section 408(k) of the Code; or
 - iii. the maximum amount eligible for rollover treatment under sections 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), or 457(e)(16) of the Code.

4. Required distributions before death.

- a. Notwithstanding any provision of the contract to the contrary, the distribution of the Owner's interest in the contract shall be made in accordance with the requirements of Code section 408(b)(3) and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distributions are subject to any applicable contractual surrender or withdrawal charges, regardless of the Annuitant's age, and distribution of the interest in the contract (as determined under section 5.c below) must satisfy the requirements of Code section 408(a)(6) and the regulations thereunder, rather than subsections b through d below, and section 5.
- b. Unless otherwise permitted under applicable federal tax law, the Owner's entire interest in the contract will begin to be distributed no later than April 1 following the calendar year in which the Owner attains age 70¹/₂ (the "Required Beginning Date") over (1) the Owner's life or the lives of the Owner and his/her designated beneficiary (within the meaning of Code section 401(a)(9)(E)), or (2) a period certain not extending beyond the life expectancy of the Owner or the joint and last survivor expectancy of the Owner and his/her designated beneficiary. Payment must be made in periodic payments at least annually and must be either non-increasing or they may increase only as provided in Q&As-1 and -4 of section 1.401(a)(9)-6 of the Income Tax Regulations. In addition, any distribution must satisfy the incidental benefit requirements specified in Q&A-2 of section 1.401(a)(9)-6 of the Income Tax Regulations.
- c. The distribution periods described in subsection b above cannot exceed the periods specified in section 1.401(a)(9)-6 of the Income Tax Regulations.

- d. The first required payment can be made as late as April 1 of the calendar year following the year the Owner attains age 70½ and must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval. If all or a portion of an individual account is used to purchase an annuity after distributions are required to commence (the Required Beginning Date, in the case of distributions commencing before death, or the date determined under Q&A-3 of section 1.401(a)(9)-3 of the Income Tax Regulations, in the case of distributions commencing after death), payments under the annuity, and distributions of any remaining account, must be made in accordance with Q&A-5 of section 1.401(a)(9)-5 of the Income Tax regulations.
- e. If this is an inherited IRA within the meaning of Code section 408(d)(3)(C), subsections b, c, and d above do not apply.

5. Required distributions after death.

- a. Death on or after required distributions commence. If the Owner dies on or after required distributions commence, the remaining portion of his or her interest will continue to be distributed under the contract option chosen.
- b. Death before required distributions commence. If the Owner dies before required distributions commence, his or her entire interest will be distributed at least as rapidly as follows:
 - i. Designated Beneficiary - Other than Spouse. If the designated beneficiary is someone other than the Owner's surviving spouse, the entire interest in the contract will be distributed, starting by the end of the calendar year following the calendar year of the Owner's death, over the life of the designated beneficiary, over a period not extending beyond the remaining life expectancy of the designated beneficiary, with such life expectancy determined using the age of the designated beneficiary as of his or her birthday in the year following the year of the Owner's death, or, if elected, in accordance with subsection b.iii below. If this is an inherited IRA within the meaning of Code section 408(d)(3)(C) established for the benefit of a nonspouse designated beneficiary by a direct trustee-to-trustee transfer from a retirement plan of a deceased individual under Code section 402(c)(11), then, notwithstanding any election made by the deceased individual pursuant to the preceding sentence, the nonspouse designated beneficiary may elect to have distributions made under this subsection b.i if the transfer is made no later than the end of the year following the year of death.
 - ii. Designated Beneficiary - Spouse. If the Owner's sole designated beneficiary is the Owner's surviving spouse, the entire interest in the contract will be distributed, starting by the end of the calendar year following the calendar year of the Owner's death (or by the end of the calendar year in which the Owner would have attained age 70½, if later), over such surviving spouse's life, over a period not extending beyond the remaining life expectancy of the surviving spouse, or, if elected, in accordance with subsection b.iii below. If the surviving spouse dies before required distributions commence to him/her, the remaining interest in the contract will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's life, or over a period not extending beyond the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse, or, if elected, in accordance with subsection b.iii below. If the surviving spouse dies after required distributions commence to him/her, any remaining interest in the contract will continue to be distributed under the contract option chosen.

If the sole designated beneficiary is the Owner's surviving spouse, the spouse may elect to treat the contract as his/her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the contract (if permitted under the contract) or fails to take required distributions as a beneficiary. This election may only be made once, and thus may not be made a second time if the surviving spouse designated beneficiary elects to treat the IRA as his or her own, remarries, and names his or her new spouse as the sole designated beneficiary.

- iii. No designated beneficiary. If there is no designated beneficiary, or if applicable by operation of subsection b.i or ii above, the entire interest will be distributed by the end of the calendar year containing the fifth anniversary of the Owner's death (or of the spouse's death in the case of the surviving spouse's death before distributions are required to begin under subsection b.ii above).
- iv. Life expectancy. Life expectancy is determined using the Single Life Table in Q&A-1 of section 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in subsection b.i or ii above and reduced by 1 for each subsequent year. If distributions are being made in the form of an annuity, life expectancy will not be recalculated.
- c. "Interest". Prior to the date the contract is annuitized, the contract will be treated as an individual account, and the "interest" in the contract includes the amount of any outstanding rollover, transfer, and re-characterization under Q&As-7 and -8 of section 1.408-8 of the Income Tax Regulations and the actuarial present value of any additional benefits provided under the contract, such as guaranteed death benefits.
- d. Commencement of distributions. For purposes of subsections a and b above, required distributions are considered to commence on the Owner's Required Beginning Date or, if applicable, on the date distributions are required to begin to the surviving spouse under subsection b.ii above. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of section 1.401(a)(9)-6 of the Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.
- e. Distributions from another IRA. The required minimum distributions payable to a designated beneficiary from this IRA may be withdrawn from another IRA the designated beneficiary holds from the same decedent in accordance with Q&A-9 of section 1.408-8 of the Income Tax Regulations.
6. Interpretation. This rider and the contract, including any other riders and endorsements issued with the contract, shall be interpreted in accordance with Code section 408A. In the event of a conflict between the terms of this rider and the terms of the contract, the terms of this rider shall govern.
7. Annual reports. The Company will furnish annual calendar year reports for deferred annuities concerning the status of the annuity and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.
8. Amendments. The contract or rider will be amended from time to time if required to reflect changes in the Code, any regulations thereunder, or published Internal Revenue Service rulings or guidance.

By accepting the contract and this rider, the Owner (or the designated beneficiary in the case of an inherited IRA) acknowledges receipt of a disclosure statement provided by the Company describing this IRA.



J. Eric Smith
President



USAA Life Insurance Company
Disclosure Statements:
Traditional Individual Retirement Annuity (IRA)
Roth Individual Retirement Annuity (ROTH IRA)

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Traditional IRA Disclosure Statement

This Disclosure Statement outlines the basic provisions of an Individual Retirement Annuity (IRA) as well as certain features unique to USAA Life Insurance Company traditional IRAs. USAA Life Insurance Company is referred to as "USAA Life" or "the Company" within this disclosure.

This is merely a general summary for your information. For an interpretation of the applicable IRA and tax laws, contact your tax adviser or district Internal Revenue Service (IRS) office. IRS Publication 590, "Individual Retirement Arrangements (IRAs)," contains more information on IRAs generally.

Special Note: This Disclosure Statement discusses the effect and requirements of the federal tax laws. You should consult your tax adviser with regard to the applicable tax laws of your state. This disclosure is not to be regarded as tax advice. Consult your personal tax adviser before making decisions.

ONE - Revocation

The first page of your IRA contract describes your right to revoke the contract within a specified number of days after receipt. You may revoke the IRA by contacting us at: USAA Life Insurance Company
9800 Fredericksburg Road
San Antonio, Texas 78288
Call Annuity Service 1-800-531-USAA (8722)

Upon receipt of the revocation request, the contract will be deemed void, and any payments made to the company will be refunded to you in full, without adjustment for such items as administrative expenses, interest, or fluctuations in market value.

TWO - The Annuity

The USAA Life Insurance Company IRA is an annuity contract established for your exclusive benefit or that of your named beneficiaries, as described in Section 408 of the Internal Revenue Code (Code). All amounts contributed to your IRA will not be forfeitable. The annuity contract has been approved by the Internal Revenue Service as an IRA. IRS approval is a determination only as to the form of the contract and does not represent a determination of the merits of such a contract.

The contract holder will be furnished a statement showing the amount of contributions to the contract, distribution from the contract, and total value of the contract as of the end of each reporting period. An IRS Form 5498 reflecting fair market value through year-end will be furnished annually.

THREE - Contributions

A. Form Of Contributions

Contributions must be made in cash and may be made at any time from the beginning of the tax year, either periodically or in a lump sum, until the deadline for filing your federal income tax return, generally April 15 of the following year. If you receive a tax return extension for a tax year, you must still make your IRA contribution by the deadline for filing your federal income tax return for that year not including extensions in order to treat the contribution as being made for the prior year. You should consult with your tax adviser as to the manner in which any deduction to which you may be entitled for any such contribution (see Section 5 below) should be taken. You do not have to contribute to an IRA every year.

Additionally, regardless of your age, you may also transfer funds from another IRA or certain employer-sponsored plan distributions to an IRA, which is described in Section 7 of this Disclosure Statement. If you intend to report contributions made between January 1 and the deadline for filing your federal income tax return as contributions for your prior tax year, you should notify us in writing that such contributions have been made on account of such prior tax year. Otherwise, USAA Life will assume the contribution is for the current tax year.

No part of your traditional IRA can be used to buy a life insurance policy. Your contract cannot be combined with other property, except in a common trust fund or common investment fund. Your IRA may not be invested in collectibles, such as antiques, gems, or art. U.S. gold, silver, and platinum coins, certain state coins and certain gold, silver, platinum, or palladium bullion are permitted investments.

B. Limits On Annual Contributions

The contribution limits described in this section will not apply if you have a single premium annuity that requires a single premium in excess of the limits shown. This is because single premium annuities are funded solely by rollover contributions and rollover contributions are not subject to these limits. Flexible premium annuities are funded by regular non rollover contributions and are subject to the limits described below.

You are eligible to make contributions to a traditional IRA if you are under age 70½ and if, at any time during the year, you receive taxable compensation (or if you are married and file a joint return, your spouse receives compensation). You cannot make a contribution in the year you reach 70½ or any year thereafter.

Contributions to your traditional IRA for any taxable year may not exceed the lesser of the maximum annual contribution or 100% of your compensation or earned income (less any amounts you contribute to a Roth IRA reduced by your Keogh contribution, if you are self-employed). If you are married, your spouse may also be able to contribute to an IRA. The aggregate and annual amount contributed to both IRAs each year cannot exceed the lesser of the sum of the maximum annual contribution for you and your spouse or 100% of your combined earned income, and no more than the maximum annual contribution may be contributed to either IRA. The maximum annual contribution is \$5,000 for the 2010 tax year. The maximum annual contribution will be indexed to the cost-of-living after 2010. For individuals age 50 or older by December 31 of the tax year for which a contribution is made, the maximum annual contribution is increased by \$1,000. Wages, salaries, tips, professional fees, net earnings from self-employment, bonuses, and other amounts you receive for providing personal service, and taxable alimony payments are taxable compensation. Dividend, interest, rental, or capital gains income is not compensation. Combat zone military pay, which is generally not included in gross income, is treated as taxable compensation. Differential wage payments that you receive from your employer during a period of qualified military service are treated as taxable compensation. Compensation paid to you by your employer during a period of active military duty of more than thirty (30) days is treated as taxable compensation. You may not make any contribution (other than a rollover contribution) to your IRA with respect to the tax year in which you reach age 70½ or any subsequent year.

However, either you or your spouse may continue to make contributions to your spouse's spousal IRA and deduct the deductible portion of such payments until the year in which your spouse reaches age 70½.

If you received a distribution from your IRA or a distribution of elective deferrals from an employer-sponsored tax-qualified retirement plan during a period of active military duty, you were called to such duty from reserve duty after September 11, 2001, and if the active duty was for an indefinite period or a period of 180 days or longer, you may repay the distribution during the two-year period beginning on the date after the end of your active military duty. Such repayments are in addition to the contributions that you may otherwise be eligible to make for the year of repayment and do not count against the otherwise applicable contribution limits for that year.

C. Simplified Employee Pension Plan Contributions

A separate IRA may be established for use by your employer as part of a SEP arrangement. Your employer may contribute to your SEP-IRA up to a maximum of 25% of your compensation or \$49,000 per year (this figure is indexed to the cost-of-living for years after 2010), whichever is less. If your SEP-IRA is used as part of a salary reduction SEP established before 1997, you may elect to reduce your annual compensation, up to a maximum of \$16,500 (this figure is indexed to the cost-of-living for years after 2010), and have your employer contribute that amount to your SEP-IRA. If you are age 50 or older by December 31 of a year, the maximum salary reduction contribution to your SEP-IRA is increased by a catch-up contribution. The maximum catch-up contribution is \$5,000 (this figure is indexed to the cost-of-living for years after 2010). If your employer maintains both a salary reduction SEP and a regular SEP, the annual contribution limit to both SEPs together is 25% of your compensation or the maximum SEP contribution described above, whichever is less. You may contribute, in addition to the amount contributed by your employer to your SEP-IRA, an amount not in excess of the limits referred to under "Limits on Annual Contributions" above. It is your and your employer's responsibility to see that contributions in excess of normal IRA limits are made under a valid SEP and are, therefore, proper contributions.

D. Excess Contributions

An excess contribution is the amount paid to your traditional IRA that is not deductible, not a rollover contribution, nor designated as a non-deductible contribution. You must pay a non-deductible 6% federal excise tax on the excess amount for the tax year in which it is made, and for each later year until the excess is eliminated either by: (1) withdrawal or (2) application to a succeeding year's contribution.

You will not have to pay the 6% excise tax for a year if you withdraw the excess (together with its earnings) by the date your tax return for the year is due (including extensions). You must include in your gross income, for the year in which they were received, the earnings attributable to the excess contribution. You may also have to pay the additional 10% tax on premature distributions on the amount of the earnings. However, the excess contribution itself will not be included in your taxable income and will not be subject to the 10% premature distribution tax.

By following this procedure, you can also withdraw amounts that are not excess contributions (because they do not exceed the maximum annual contribution) but are not deductible (because they exceed the deductible limits).

Under certain circumstances, you may withdraw excess payments from your IRA after the due date for filing your tax return (including extensions) and not include it in your taxable gross income. You may do this: (1) if the total payment (other than rollover contributions) for the year is the maximum annual contribution or less and (2) you did not deduct the excess amount (or the deduction was disallowed by the IRS). The excess payment you remove is thus not subject to the 10% tax on premature distributions. But you will have to pay the 6% excise tax for each year that the excess remains in the IRA at the end of the year.

If you contribute more than the maximum annual contribution to your IRA for any year, and do not withdraw the excess by the due date (including extensions) for filing your income tax return, you must include in your taxable gross income any excess payment you withdraw, even if you did not originally deduct it. You may also have to pay the 10% tax on premature distributions on the amount you withdraw.

You may also eliminate an excess contribution from your IRA by not contributing the maximum allowable amount in later years. Subsequent years' contributions would be reduced by the excess amount contributed in the prior year (up to the maximum permissible deductible amount for that year). By using this method, you can avoid paying the 10% premature distribution tax on withdrawals. You may not, however, avoid the 6% excise tax on any excess contribution remaining in the IRA at the end of a tax year.

Any refunded premium contributions must be used to pay for future premiums or to buy more benefits before the end of the calendar year in which you receive the refund.

FOUR - Spousal IRA And Divorce

A. Spousal IRA

If you and your spouse each earn taxable compensation, you can each make contributions to separate IRAs. But even if your spouse does not have any earned compensation, you may be eligible to establish an additional but separate and independent IRA for your spouse. To qualify, you must be married at the end of the tax year, and you and your spouse must file a joint return. The maximum contribution to your IRA and to a Spousal IRA may not exceed the lesser of the sum of the maximum annual IRA contribution for you and your spouse or 100% of your compensation, as defined under Section 3B above. The contribution does not have to be equally divided between the two IRAs; however, the maximum contribution made to either IRA is the maximum annual IRA contribution. An excess contribution to either IRA is not tax-deductible and will be subject to a penalty tax, as described in Section 3D above. You may not claim a deduction for Spousal IRA contributions in the year your spouse reaches the age of 70½. You can continue to make contributions of up to the maximum annual contribution to a spousal traditional IRA until the year your spouse reaches age 70½. If, however, you have not yet attained the age of 70½, you may continue to make contributions to your IRA. Distributions from a Spousal IRA do not have to begin until April 1 of the year following the year in which the spouse for whom the Spousal IRA is maintained reaches age 70½. With the exception of the contribution limitations, all rules which apply to the regular traditional IRA apply to each spouse with respect to his or her own Spousal IRA.

B. Divorce or Legal Separation

If all or any portion of your IRA is awarded to a former spouse pursuant to divorce or legal separation, such portion can be transferred to an IRA in the receiving spouse's name. The transaction can be processed without tax implications to you provided a written instrument executed by a court incident to the divorce or legal separation in accordance with Section 408(d)(6) of the IRS Code is received by, and in a form and manner acceptable to, the Company and specifically directs such transfer.

FIVE - Tax Deduction

NOTE: The deduction limits described in this section do not apply to single premium annuities. Single premium annuities are funded by rollover contributions and rollover contributions are not deductible.

You may deduct the full amount of your IRA contribution up to the annual maximum if you are not an "active participant" in an employer-sponsored retirement plan (including qualified plans, SEPs, SIMPLE IRAs, tax-sheltered annuity plans, and certain governmental plans) for any part of such year. If you are married and you and your spouse file a joint return (or file separately and live together at any time during the year), your spouse's status as an active participant will not cause you to be treated as an active participant (although it may limit your deduction, as described below). For this purpose, a husband and wife who file separate tax returns for any year and who live apart at all times during the year are not considered to be married. If either you or your spouse is covered by an employer-sponsored retirement plan, you may be entitled to a full deduction, partial (reduced) deduction, or no deduction at all, depending on your modified adjusted gross income (MAGI) and your filing status. Your MAGI (and, if applicable, your spouse's MAGI) is adjusted gross income (as indicated on your and/or your spouse's federal income tax return(s)), determined after recognition of passive loss and credit limitations and Social Security and Tier 1 Railroad Retirement Benefit income limitations, with the following amounts added back: any student loan interest deduction, any savings bond excluded interest, employer-paid adoption expenses, any foreign earned income exclusion, any foreign house exclusion or deduction, and any qualified tuition and related expense deduction.

In addition, even if you are an active participant in such a plan, you may deduct the full amount of your IRA contribution if you have MAGI equal to or below a specified level (\$89,000 for 2010 for married taxpayers filing joint returns; \$55,000 for 2010 for single taxpayers and married taxpayers who file separate returns and do not live together at any time during the year). If you are not an active participant but your spouse is, the specified level is \$167,000 for 2010. If your MAGI exceeds this specified level, the amount of your IRA contribution, which is deductible, is phased out on the basis of:

For 2010, MAGI between \$50,000 and \$66,000 if you are a single taxpayer or a married taxpayer who files a separate return and has not lived with your spouse at any time during the year;

MAGI of up to \$10,000 if you are a married taxpayer who files a separate return and lives with your spouse at any time during the year;

For 2010, MAGI between \$89,000 and \$109,000 if you are married and you and your spouse file a joint return, or;

MAGI between \$167,000 and \$177,000 for 2010 if you are married, you and your spouse file a joint return, and you are not, but your spouse is an active participant.

All of the foregoing MAGI thresholds and phaseout levels are for 2010 and are indexed to the cost-of-living after 2010.

MAGI is determined prior to adjustments for personal exemptions and itemized deductions. For purposes of determining the traditional IRA deduction, MAGI is modified to take into account deductions for IRA contributions, taxable benefits under the Social Security Act and the Railroad Retirement Act, and passive loss limitations under Code Section 86.

In general, the IRA deduction is phased out at a rate of \$200 per \$1,000 of MAGI in excess of the phaseout amount (\$56,000 for 2010 for single taxpayers and married taxpayers who file separate returns and did not live together during the year; \$89,000 for 2010 for married taxpayers who file joint returns; \$0 for married taxpayers who file separate returns and lived together during the year; and \$167,000 for 2010 if you are married, file jointly, and are not an active participant but your spouse is).

When calculating your reduced IRA deduction limit, you always round to the next lowest \$10. Therefore, your deduction limit is always a multiple of \$10. In addition, if your MAGI is within the phaseout range and your reduced deduction limit is more than \$0 but less than \$200, you are permitted to deduct up to \$200 of your IRA contribution.

If your MAGI exceeds the applicable level specified above and you are an active participant in an employer-sponsored retirement plan (or your spouse is an active participant in such a plan and you file a joint return), then you may not deduct any portion of your IRA contribution. For purposes of the deduction limitations, MAGI is your adjusted gross income without regard to adjustments for personal exemptions and itemized deductions.

Special rules apply for purposes of determining whether or not you are an active participant in an employer-sponsored retirement plan. Your Form W-2 for the year should indicate your participation status. You should consult your own tax or financial adviser if you have any questions. You can estimate your deduction limit using the applicable formula:

In all cases *other than* where you are married and file a joint return:

$$\frac{\$10,000 - \text{Excess MAGI}^*}{\$10,000} \times \text{Maximum Allowable Deduction}^{**} = \text{Deduction Limit}$$

If you are married and file a joint tax return:

$$\frac{\$20,000 - \text{Excess MAGI}^*}{\$20,000} \times \text{Maximum Allowable Deduction}^{**} = \text{Deduction Limit}$$

*Excess MAGI means MAGI above the Specified Level.

**For 2010, the Maximum Allowable Deduction is \$5,000 if you do not attain age 50 by December 31, 2010, or \$6,000 if you are age 50 or older by December 31, 2010.

Example 1: You are single, under age 50 on December 31, 2010, an active participant, and have MAGI in 2010 of \$57,000. You would calculate your deductible IRA contribution for 2010 as follows:

The Excess MAGI is \$58,000 - \$56,000 = \$2,000

Your IRA deduction limit for 2010 is:

$$\frac{\$10,000 - \$2,000}{\$10,000} \times \$5,000 = \$4,000$$

Example 2: You are married and file a joint tax return. For 2010, you and your spouse individually earn more than \$5,000 and you both are active participants and under age 50 on December 31, 2010. Your combined MAGI is \$92,120. Each of you may contribute to an IRA for 2010 and calculate deductible contributions to each IRA as follows:

The Excess MAGI is $\$92,120 - \$89,000 = \$3,120$

Your IRA deduction limit for 2010 is:

$$\frac{\$20,000 - \$3,120}{\$20,000} \times \$5,000 = \$4,220$$

Example 3: In 2010, you are married, age 50 or older by December 31, 2010, and file a joint return. Your spouse, also at least age 50 by December 31, 2010, is an active participant, but you are not. Your combined MAGI is \$92,000. You may each contribute to an IRA for 2010 and calculate deductible contributions to each IRA as follows:

Since your combined MAGI is less than \$167,000, you are not affected by your spouse's active participant status.

Your IRA deduction limit for 2010 is \$6,000

Your spouse's Excess MAGI is $\$92,000 - \$89,000 = \$3,000$

Your spouse's IRA deduction limit for 2010 is:

$$\frac{\$20,000 - \$3,000}{\$20,000} \times \$6,000 = \$5,100$$

Example 4: For 2010, you are married, file a separate tax return, live with your spouse during the year, an active participant and under age 50 on December 31, 2010. You have \$1,400 of compensation and want to make a deductible contribution to your IRA.

Your Excess MAGI is $\$1,400 - \$0 = \$1,400$

Your IRA deduction limit for 2010 is:

$$\frac{\$10,000 - \$1,400}{\$10,000} \times \$5,000 = \$4,300$$

Though your IRA deduction limit as calculated above is \$4,300, you may not deduct an amount in excess of your MAGI of \$1,400.

Even if you will not be able to deduct the full amount of your IRA contribution under the rules described above, you can still contribute up to your annual maximum amount with all or part of the contribution being a non-deductible contribution.

Of course, the combined total of deductible and non-deductible contributions to any combination of traditional and Roth IRAs must not exceed your annual maximum amount. Any earnings on all your IRA contributions (deductible and non-deductible) accumulate tax-free until you withdraw them.

SIX - Tax Credit

NOTE: The tax credits described in this section do not apply to single premium annuities. Single premium annuities are funded by rollover contributions and rollover contributions are not eligible for tax credits.

You may be eligible for a federal income tax credit with respect to your IRA contributions. You will receive a credit equal to a percentage of your "eligible retirement plan contributions," which include all contributions to a traditional or Roth IRA as well as elective deferral contributions and voluntary after-tax contributions under a 401(k) plan, a 403(b) plan, a 457 plan, a SIMPLE IRA, or a SEP-IRA, net of certain retirement Plan distributions. The maximum amount of eligible retirement Plan contributions for which the credit may be taken is \$2,000. The availability of the tax credit and the percentage of eligible retirement plan contributions subject to the tax credit are subject to MAGI limits for 2010 as follows:

Modified Adjusted Gross Income 2010			
Joint Filers	Heads of Household	All Other Filers	Credit Rate
\$0 - \$33,000	\$0 - \$24,750	\$0 - \$16,500	50%
\$33,001 - \$36,000	\$24,751 - \$27,000	\$16,501 - \$18,000	20%
\$36,001 - \$55,500	\$27,001 - \$41,625	\$18,001 - \$27,750	10%
Over \$55,500	Over \$41,625	Over \$27,750	0%

All figures shown in the table above are for 2010. These figures are indexed to the cost-of-living after 2010.

SEVEN - Rollovers

A rollover is a tax-free transfer of assets from one tax-qualified retirement program to another. There are two kinds of rollover payments to an IRA. In one, you roll over amounts from one IRA to another. With the other, you roll over amounts from a qualified 401(k), pension, or profit-sharing plan, 403(b) plan, or a state or local government plan under Section 457 of the Code to an IRA. You cannot deduct a traditional IRA rollover on your tax return. There are a number of special restrictions and certain tax effects involved with making a traditional IRA rollover. You should consult your tax adviser or local IRS district office for information concerning your specific situation before proceeding with a traditional IRA rollover.

In addition, please note that if you establish a rollover IRA during the year in which you reach age 70½, you must begin receiving distributions from such IRA no later than April 1 of the following year. Since strict limitations apply to rollovers, and a variety of tax and financial planning issues should be considered in determining whether to make a rollover contribution, it would be wise to check with your tax adviser or local IRS district office for information concerning your specific situation before proceeding with a rollover IRA.

However, please be aware that if you transfer the funds in your traditional IRA from one IRA directly to another, either at your request or at the request of the trustee, custodian or the Company, this is not a rollover. It is a transfer that is not affected by the one-year waiting period described below.

A. Rollover from One IRA to Another

You may withdraw part or all of the assets from one traditional IRA and roll over those assets to another traditional IRA tax-free once a year (except that certain distributions, such as annuity payments, installments over a period of ten or more years, and certain payments to non-spouse beneficiaries, may not be rolled over). To take advantage of this tax-free treatment, you must transfer the entire amount you receive to your new IRA by the 60th day after the date you receive the distribution from your first IRA. Partial rollovers are taxed on the amount retained.

B. Rollover from Tax-Qualified Plan to an IRA

If you become entitled to receive all or any part of an "eligible rollover distribution" from a tax-qualified plan such as a 401(k) plan, a profit-sharing plan, a Keogh plan, a 403(b) tax-sheltered annuity, Thrift Savings Plan, or a government-sponsored 457 plan, you may direct the plan to make a direct rollover to your IRA and thus avoid the mandatory 20% federal withholding tax. To do a direct rollover, the assets should either be transferred directly to the IRA, or the distribution check can be made payable to the IRA. If you choose to receive a distribution directly from a tax-qualified plan, you may still roll over the distribution (plus the amount of the withholding tax) to your IRA as long as you do so within 60 days of the date you receive the distribution. An "eligible rollover distribution" is any distribution from a tax-qualified plan other than (a) a distribution that is one of a series of periodic payments for the employee's life or over a period of 10 years or more, (b) a required minimum distribution after you attain 70½, (c) certain corrective distributions, and (d) a hardship distribution.

Please remember that amounts subject to the post-70½ minimum distribution requirement are not eligible for rollover treatment. Non-taxable distributions from a tax-qualified plan under Section 401(a), including 401(k) of the Code, may be rolled over directly or indirectly to an IRA or directly to a similar tax-qualified plan. If you transfer or roll over a tax-exempt balance into a traditional IRA, it is your responsibility to keep track of the amount of these contributions and report that amount to the IRS on the appropriate form so that the nontaxable amount of any future distribution(s) can be determined.

Any eligible rollover distribution from an IRA (other than a non-taxable distribution) may be rolled over to an eligible tax-qualified plan, including a 403(b) plan or a government sponsored 457 plan - even if the distribution is not attributable to amounts originally rolled over from an employer's plan or such amounts have been commingled with other IRA assets. Consult your tax adviser on tax implications regarding IRA rollovers.

If you establish an "inherited IRA" by rollover from an employer's tax-qualified retirement plan as the beneficiary of a deceased plan participant, and you are not the participant's spouse, special rules apply in determining the distributions required to be made from the IRA as described in Section 8B below.

EIGHT - Distributions

A. Tax Treatment

Generally, any money or property you receive from your traditional IRA is a distribution and must be included in your gross income as ordinary taxable income in the year received. The exceptions are rollovers, tax-free withdrawals of excess payments as described above, and distributions of non-deductible contribution.

Federal income tax will be withheld from distributions you receive from a traditional IRA unless you elect not to have tax withheld. However, if traditional IRA distributions are to be delivered outside of the United States, this withholding tax is mandatory and you may not elect otherwise unless you certify to USAA Life that you are not a U.S. citizen residing overseas or a "tax avoidance expatriate" as described in Code Section 877. Federal income tax will be withheld at the rate of 10%.

If you withdraw an amount from any traditional IRA during a taxable year and you have previously made both deductible and non-deductible traditional IRA contributions, then part of the amount withdrawn is excluded from ordinary income and not subject to taxation. The amount excluded for the taxable year is the portion of the amount withdrawn which bears the same ratio to the amount withdrawn for the taxable year as your aggregate non-deductible traditional IRA contributions remaining in all of your traditional IRAs bear to the aggregate balance of all your traditional IRAs at the end of the year plus the amount of the distribution during the year. For example, an individual withdraws \$1,000 from a traditional IRA to which both deductible and non-deductible contributions were made. At the end of the year, the value of the IRA is \$4,000, of which \$2,500 was non-deductible contributions. The amount excluded from income is \$500 ($\$2,500/\$5,000 \times \$1,000$).

B. Methods of Distribution

1. IRA Distributions

You can withdraw money from your traditional IRA in either of the following ways:

- a lump-sum withdrawal of the entire balance.
- periodic payments (monthly, quarterly, annually) spread over a period of years.

The following conditions apply to traditional IRA distributions:

- You may begin receiving distributions without any penalty anytime after you reach 59½.
- You must begin receiving distributions from your traditional IRA by April 1 following the calendar year in which you reach 70½, the "Required Beginning Date." However, a special rule applies if you establish an "inherited IRA" by rollover from an employer's tax-qualified retirement plan as the beneficiary of a deceased plan participant, and you are not the participant's spouse. In this case, distributions from the IRA will be required in the minimum amounts required under the employer's plan, except that if the participant died before he or she was required to start receiving minimum distributions under the employer plan and if you completed the rollover to your inherited IRA by the end of the year following the year in which the participant died, you may receive required minimum distributions from your inherited IRA over your life expectancy.
- If you are disabled, you may receive distributions from your traditional IRA regardless of your age without paying any penalties. You must be certified as disabled by a physician. For more information on disability, contact the IRS and get a copy of IRS Publication 524, "Credit for the Elderly or the Disabled," or Publication 907, "Tax Highlights for Persons with Disabilities."

- d) If you request a distribution prior to your attainment of age 59½, you must furnish USAA Life with a written statement explaining the reason for the distribution. This requirement does not apply to a distribution which is part of a series of substantially equal periodic payments made over your life expectancy or the joint life and last survivor expectancy of you and your designated beneficiary.

2. Tax and Penalties on Premature Distribution

If you withdraw any of the funds in your traditional IRA before age 59½, and you do not roll over the amount withdrawn into another IRA or eligible plan, the amount included in your gross income is subject to a 10% non-deductible penalty tax unless the distribution is taken: (1) due to your death, (2) due to your disability, (3) to pay certain medical expenses which exceed 7.5% of your MAGI, (4) to pay medical insurance premiums during a period of your unemployment, (5) to pay certain qualified higher education expenses, (6) to pay certain qualified expenses related to a first-time home purchase, (7) in a series of substantially equal periodic payments over your life expectancy or the life expectancy of you and your designated beneficiary,* (8) as an exempt withdrawal of an excess contribution, (9) for payment to your former spouse or other payee under a qualified domestic relations order, such as divorce or legal separation, or (10) during a period of active military duty, if you were called to such duty from reserve duty and the active duty is for an indefinite period or a period of 180 days or longer.

*You should be aware that the 10% penalty tax will be applied retroactively to all installment payments if you alter the method of distribution before you attain the age 59½ to a method that does not qualify for the exception. This 10% penalty tax will also apply retroactively if you do not receive the installment payments under a method that qualified for the exception for at least five years. The 10% penalty tax discussed above does not apply to the portion of your traditional IRA distribution which is not included in your gross income.

3. Penalties for Failure to Withdraw Required Minimum Distributions

Amounts you contribute to your traditional IRA are not to be kept indefinitely. The law requires that you begin to receive distributions from your IRA no later than your "Required Beginning Date." There is a minimum amount which you must withdraw by the Required Beginning Date, December 31 of the calendar year containing the Required Beginning Date, and by each December 31 of each calendar year thereafter. The minimum amount that is required to be distributed to you (or to your beneficiaries following your death as described in Section C below) is calculated pursuant to IRS rules, which are described generally below.

The minimum amount is determined by reference to a uniform lifetime distribution table. However, if your designated beneficiary is your spouse and your spouse is more than 10 years younger than you, the minimum amount is determined by reference to the recalculated joint and last survivor expectancy of you and your spouse each year. If the amount distributed during a taxable year is less than the minimum amount required to be distributed, you will be subject to a penalty tax equal to 50% of the deficiency, unless you can prove that the failure to make such minimum distribution was due to reasonable cause, and demonstrate that reasonable steps are being taken to remedy the shortfall. If you maintain more than one IRA, you must calculate the amount of your minimum distribution in any year by considering the aggregate value of all your IRAs.

Once the minimum amount is so determined, you may choose to withdraw it from any one or more of your IRAs. IRS Publication 590 contains a worksheet for figuring the minimum amount that should be distributed from your IRA, so that you will not be subject to a 50% excise tax on the required amount that was not distributed. For each year, USAA Life will notify you if you must take a required minimum distribution from your USAA Life IRA in that year and will, upon your request, calculate the amount of such required minimum distribution. However, it is your responsibility to make sure that you take your required minimum distribution so that you are not subject to excise taxes and penalties. Except to provide you the required notice and to calculate your required minimum distribution if you so request, USAA Life is not responsible for advising you in this matter and will only make distributions to you from your IRA in accordance with your specific instructions.

NOTE: These rules do not apply if your IRA is an inherited IRA established by rollover from the tax-qualified retirement plan account of a deceased plan participant and you are not the participant's spouse. For inherited IRAs, distributions must be made in accordance with Section 8(B) above.

C. Distribution on Death

Your beneficiaries may include your estate, dependents, and anyone you choose to have the benefits of your traditional IRA after your death. You may designate your beneficiaries on the traditional IRA application when you open your traditional IRA, and change them at any time by notice in a form and manner acceptable to the Company, received by the Company prior to your death. You should always consult your legal and tax advisers regarding your beneficiary designation. Distribution to your beneficiary may be made at any time in the event of your death, at the time(s) and in the manner specified by you in accordance with the options set forth in the annuity contract (or, if you have not specified, as selected by your beneficiary) but subject to the following rules:

1. If distributions from your traditional IRA began before your death and after your Required Beginning Date, the funds remaining in your IRA must continue to be distributed.
 - (i) over your non-spouse designated beneficiary's non-recalculated life expectancy in the year of your death or your remaining life expectancy at death, whichever is longer,
 - (ii) over your spouse designated beneficiary's recalculated life expectancy (alternatively, your spouse may elect to treat the IRA as his or her own), or
 - (iii) if you do not have a designated beneficiary, to your beneficiary over your remaining life expectancy at death. USAA Life will make distributions to your beneficiary in accordance with your, or your beneficiary's, specific instructions. Your beneficiary should be aware that he or she is subject to minimum distribution rules and it is his or her responsibility to make sure that the rules are met.
2. If distributions from your traditional IRA have not commenced prior to your Required Beginning Date, the entire value of the IRA must be distributed
 - (i) in annual payments over your non-spouse designated beneficiary's non-recalculated life expectancy,

- (ii) over your spouse designated beneficiary's recalculated life expectancy beginning as late as December 31 of the year following the year in which you would have attained age 70½ (alternatively, your spouse may elect to treat the IRA as his or her own), or
- (iii) if you do not have a designated beneficiary, to your beneficiary by December 31 of the year containing the fifth anniversary of your death.

The designation of a beneficiary to receive funds from your IRA at your death is not considered a transfer subject to federal gift taxes. However, any funds remaining in your IRA at your death would be included in your federal gross estate. After your death, a beneficiary may designate one or more subsequent beneficiaries to receive the interest of such beneficiary remaining in your IRA.

D. Expatriation

Certain individuals who cease to be U.S. citizens (covered expatriates) are treated as having received a distribution of their entire IRA. Such a deemed distribution would be taxable as described above, except that the 10% penalty tax would not apply. If your Traditional IRA is part of a SEP-IRA, you may be able to avoid this deemed distribution treatment by notifying USAA Life of your status as a covered expatriate and waiving your right to any reduction of your taxable income under a treaty between the United States and a foreign country. If you were to provide such notice and make such an election, any taxable distribution that is in fact made from your SEP-IRA would be subject to withholding at a rate of 30%.

NINE - IRS Reporting

A. IRA Contributions

Deductible IRA contributions are reported on your federal income tax return. Non-deductible contributions are reported on Form 8606, which is filed with your Form 1040 or Form 1040A. You may choose to file your federal income tax return before it is due (without extensions) and report your IRA contributions before they are made. You must, however, make the contributions by the due date (without extensions) of such return. There is a \$100 penalty each time you overstate the amount of your non-deductible contributions unless you can prove that the overstatement was due to reasonable cause.

B. IRA Distributions

Report IRA distributions, whether taxable or not, including taxable premature distributions on IRS Form 1040. You will also be required to give additional information on Form 8606 in years you make a withdrawal from your IRA. If you fail to file a required Form 8606, there is a \$50 penalty for each such failure unless you can prove that the failure was due to reasonable cause. For each year, the Company will report to the IRS on Form 5498 for the year whether or not you must take a required distribution in that year.

C. Other Reporting Requirements

For any year when you have tax on excess payments, premature distributions, or prohibited transactions, you must file Form 5329, "Additional Taxes on Qualified Plans (including IRAs) and Other Tax-Favored Accounts." If your IRA is required to file IRS Form 990-T, "Exempt Organization Business Income Tax Return," for a year,

it is your responsibility to prepare and provide to the Company a completed Form 990-T for the Company to file with the Internal Revenue Service in addition to authorization to pay tax due from the IRA related to such Form. Upon receipt of the completed Form, the Company may file the Form notwithstanding that your IRA does not contain a balance sufficient to pay the tax.

D. Rollovers

Report any rollover from a qualified plan to a traditional IRA on Form 1040. Enter the amount of the distribution and the taxable amount, if any.

TEN - Prohibited Transactions

Generally, a prohibited transaction is any improper use of your IRA. Some examples are:

1. the sale, exchange, or leasing of any property between your IRA and you;
2. the lending of money or other extension of credit between your IRA and you;
3. the furnishing of goods, services, or facilities between your IRA and you; or
4. the transfer of assets of your IRA for your use or for your benefit, to include using your IRA as security for a loan.

If you or your beneficiary engages in a prohibited transaction at any time during the year, you generally must include the fair market value of all of the IRA's assets in your taxable gross income for that year. You will also be subject to the 10% penalty tax on premature distributions if you are under the age of 59½.

Additionally, if you pledge your IRA as security for a loan, or invest your IRA in "collectibles" such as art, antiques, gems, or coins (other than United States gold, silver and platinum coins, certain state coins or certain bullion), the amount you pledged or invested is considered to have been distributed to you and will be taxed as ordinary income during the year in which you make such pledge or investment. If you are under age 59½, you may also have to pay the 10% penalty tax on premature distributions.

ELEVEN - Other Information

A. Amendments

USAA Life Insurance Company will make any amendments to the annuity contract or Traditional Individual Retirement (IRA) rider that may be required by the Internal Revenue Service and will provide a copy of these amendments to you.

B. Company's and Charges

According to provisions stated in your contract, fees or charges may apply, such as taking withdrawals from the contract. Fees do not apply at death or under the contract's payout option.

C. The Company

The Company that issued your traditional IRA annuity contract is USAA Life Insurance Company.

D. Internal Revenue Service

You may obtain further information regarding an IRA from any district office of the IRS. Also, you may consult IRS Publication 590.

TWELVE - USAA Life Insurance Company IRAs

Your USAA Life Insurance Company IRA is governed by the Company's annuity contract and the Traditional Individual Retirement Annuity (IRA) rider.

A. Automatic Payments

NOTE: Automatic payments described in this section do not apply to single premium annuities. Single premium annuities are funded by one-time rollover contributions and additional contributions are not allowed on a single premium annuity.

You can make automatic payments (not to exceed the annual maximum limit for IRA contributions) to an IRA annuity contract. Payments can be made from an existing account at financial institutions with electronic transfer capabilities. Your automatic payments may be set up on a monthly basis, usually on any day of the month. Automatic deposits to an IRA are credited to the tax year of the same calendar year in which they are received.

B. Financial Disclosures

IRS regulations require us to provide a projection of growth in value of your USAA Life Insurance Company traditional IRA at specified intervals, assuming level annual contributions. The assumptions made in the following tables do not necessarily apply to you if your IRA is a fixed annuity, the value of your IRA will depend upon the actual contributions made and the actual interest rate applied to the contract.

If you have a variable annuity, the value of your IRA will depend upon the performance of the sub-accounts under the annuity contract.

For fixed annuities, Internal Revenue Service regulations require that we show you a projection of the growth in value of your IRA at specified intervals. The amounts listed on the following tables are based on the minimum guaranteed rate of interest in the contract. This IRA will never earn less than this guaranteed rate.

For a flexible premium IRA (including the Fixed Fund Account of a variable annuity), the table assumes a payment of \$1,000 at the beginning of each year. For a single premium IRA, the table shows the value of the annuity per \$1,000 of premium based on a one-time payment of \$1,000. If your contract allows withdrawals or surrenders, any applicable contractual withdrawal or surrender charges have been subtracted to arrive at these figures. IRS penalties for premature distributions have not been deducted.

Minimum guaranteed interest rate: per year

REGULAR CONTRIBUTIONS OF \$1,000 EACH YEAR			
CONTRACT YEAR BEGINNING	END OF YEAR GUARANTEED CASH VALUE	ANNUITANT AGE END OF CONTRACT YEAR	END OF YEAR GUARANTEED CASH VALUE

Roth IRA Disclosure Statement

This Disclosure Statement outlines the basic provisions of a Roth Individual Retirement Annuity (Roth IRA) as well as certain features unique to USAA Life Insurance Company Roth IRAs. USAA Life Insurance Company is referred to as "USAA Life" or "the Company" within this disclosure.

This is merely a general summary for your information. For an interpretation of the applicable Roth IRA and tax laws, contact your tax adviser or district Internal Revenue Service (IRS) office. IRS Publication 590, "Individual Retirement Arrangements (IRAs)," contains more information on Roth IRAs generally.

Special Note: This Disclosure Statement discusses the effect and requirements of the federal tax laws. You should consult your tax adviser with regard to the applicable tax laws of your state. This disclosure is not to be regarded as tax advice. Consult your personal tax adviser before making decisions.

ONE - Revocation

The first page of your IRA contract describes your right to revoke the contract within a specified number of days after receipt. You may revoke the IRA by contacting us at:
USAA Life Insurance Company
9800 Fredericksburg Road
San Antonio, Texas 78288
Call Annuity Service 1-800-531-USAA (8722)

Upon receipt of the revocation request, the contract will be deemed void, and any payments made to the company will be refunded to you in full, without adjustment for such items as administrative expenses, interest, or fluctuations in market value.

TWO - The Annuity

The USAA Life Insurance Company Roth IRA is an annuity contract established for your exclusive benefit or that of your named beneficiaries, as described in Section 408A of the Internal Revenue Code (Code). All amounts contributed to your Roth IRA are non-forfeitable. The annuity contract has been approved by the Internal Revenue Service as an IRA. IRS approval is a determination only as to the form of the annuity contract and does not represent a determination of the merits of such an annuity contract.

The contract holder will be furnished a statement showing the amount of contributions to the contract, distributions from the contract, and total value of the contract as of the end of each reporting period. An IRS Form 5498 reflecting fair market value through year-end will be furnished annually.

THREE - General Attributes of a Roth IRA

A. Eligibility

Generally, you may open and contribute to a Roth IRA if at any time during the year you receive compensation and your Modified Adjusted Gross Income (MAGI) is below certain levels. You may contribute to a Roth IRA even if you have reached age 70½.

B. Form of Contributions

Regular contributions must be made in cash and may be made at any time from the beginning of the tax year, either periodically or in a lump sum, until the deadline for filing your federal income tax return, generally April 15 of

the following year. If you receive a tax return extension for a tax year, you must still make your Roth IRA contribution by the deadline for filing your federal income tax return for that year not including extensions in order to treat it as made for the prior year. You do not have to contribute to a Roth IRA every year.

Additionally, you may rollover funds from another Roth IRA, a traditional IRA, or, subject to certain limitations, an employer's tax-qualified retirement plan, as described in Article Six of this Disclosure Statement. If you intend to report contributions made between January 1 and the deadline for filing your federal income tax return for that year as contributions for your prior tax year, you should notify the Company in writing that such contributions have been made on account of such prior tax year. Otherwise, the Company will assume the contribution is for the current tax year.

No part of your Roth IRA can be used to buy a life insurance policy. Your Roth IRA assets cannot be combined with other property, except in a common trust fund or common investment fund. Your Roth IRA may not be invested in collectibles, such as antiques, gems, or art. U.S. gold, silver, and platinum coins, certain state coins, and certain gold, silver, platinum, or palladium bullion are permitted investments.

C. Limits On Annual Contributions

The contribution limits described in this section will not apply if you have a single premium annuity that requires a single premium in excess of the limits shown. This is because single premium annuities are funded solely by rollover contributions and rollover contributions are not subject to these limits. Flexible premium annuities are funded by regular, non rollover contributions and are subject to the limits described below.

The maximum amount that you may contribute to any combination of Roth IRAs for any taxable year may not exceed the lesser of the maximum annual contribution set forth below or 100% of your compensation or earned income, less any amounts you contribute to a traditional IRA. If you are married, your spouse, whether or not employed, may also be able to contribute up to the maximum annual contribution each year to any combination of Roth IRAs and traditional IRAs, provided that the total amount contributed to any combination of Roth IRAs and traditional IRAs by you and your spouse for any year may not exceed the lesser of the sum of the maximum annual contribution for your and your spouse or 100% of your combined compensation. The maximum annual contribution is \$5,000 for 2010. After 2010, the \$5,000 limit is adjusted to reflect increases in the cost-of-living. For individuals age 50 or older by December 31 of the tax year for which a contribution is made, the maximum annual contribution is increased by \$1,000. Wages, salaries, tips, professional fees, net earnings from self-employment, bonuses and other amounts received for providing personal service, and taxable alimony payments are compensation. Dividend, interest, rental, or capital gains income is not compensation. Combat zone military pay, which is generally not included in gross income, is treated as taxable compensation. Differential wage payments that you receive from your employer during a period of qualified military service are treated as taxable compensation.

Compensation paid to you by your employer during a period of active military duty of more than thirty (30) days is treated as taxable compensation. However, if you are single, the maximum annual contribution will be reduced if your MAGI exceeds \$105,000 for 2010 and will be eliminated if your MAGI exceeds \$120,000 for 2010. If you are married and file a joint tax return, the maximum annual contribution will be reduced if the combined MAGI of you and your spouse exceeds \$167,000 for 2010 and will be eliminated if your combined MAGI exceeds \$177,000 for 2010. All of the foregoing figures are indexed to the cost-of-living after 2010. If you are married and file separately and live with your spouse at any time during the year, the maximum annual contribution will be reduced and will be eliminated if your MAGI exceeds \$10,000. See Article Four of this Disclosure Statement for details about these limitations on contributions.

If you received a distribution from an IRA or a distribution of elective deferrals from an employer-sponsored tax-qualified retirement plan during a period of active military duty, you were called to such duty from reserve duty after September 11, 2001, and if the active duty was for an indefinite period or a period of 180 days or longer, you may repay the distribution during the two-year period beginning on the date after the end of your active military duty. Such repayments are in addition to the contributions that you may otherwise be eligible to make for the year of repayment and do not count against the otherwise applicable contribution limits for that year.

You may contribute to your Roth IRA, in addition to the amounts described above, up to an amount equal to the amount of any military death gratuity that you receive (reduced by a portion of such amount with respect to which you make a contribution to a Coverdell Education Savings Account). The contribution must be made within one year of receipt of the gratuity.

D. Excess Contributions

An excess contribution is the amount paid to your Roth IRA (other than a rollover contribution or conversion) that exceeds your contribution limit for the year. You must pay a non-deductible 6% federal excise tax on the excess amount for the tax year in which it is made and for each later year until the excess is eliminated either by: (1) withdrawal; or (2) application to a succeeding year's contribution.

You will not have to pay the 6% excise tax for a year if you withdraw the excess (together with its earnings) by the date your tax return is due for the year (including extensions). You must include in your gross income, for the year in which they were received, the earnings attributable to the excess contribution. You may also have to pay the additional 10% tax on premature distributions on the amount of the earnings. However, the excess contribution itself will not be included in your taxable income and will not be subject to the 10% premature distribution tax.

If you contribute more than the maximum annual contribution to your Roth IRA for any year and do not withdraw the excess by the due date (including extensions) for filing your income tax return, you must include in your taxable gross income any excess payment you withdraw thereafter. You may also have to pay the 10% tax on premature distributions on the amount you withdraw.

You may also eliminate an excess contribution from your Roth IRA by not contributing the maximum allowable amount in later years. Subsequent years' contributions would be reduced by the excess amount contributed in the prior year (up to the maximum permissible contribution for that year). By using this method, you can avoid paying the 10% premature distribution tax on withdrawals. You may not, however, avoid paying the 6% excise tax on any excess contribution remaining in the Roth IRA at the end of the tax year.

Any refunded premium contributions must be used to pay for future premiums or to buy more benefits before the end of the calendar year after the year in which you receive the refund.

E. Non-deductibility

All contributions to your Roth IRA are made on an after-tax basis; none of your contributions are tax-deductible.

FOUR - Income Limits on Maximum Contribution

You may make the maximum annual contribution to any combination of Roth IRAs and traditional IRAs if you have MAGI equal to or below a specified level, \$167,000 for 2010 for married taxpayers filing joint returns, \$105,000 for 2010 for single taxpayers, and \$105,000 for 2010 for married taxpayers who file separate returns (and do not live together at any time during the year). If your MAGI exceeds this specified level, the amount of your Roth IRA contribution is phased out on the basis of:

MAGI between \$105,000 and \$120,000 for 2010 if you are a single taxpayer or a married taxpayer who files a separate return and does not live with your spouse at any time during the year;

MAGI of up to \$10,000 if you are a married taxpayer who files a separate return and lives with your spouse at any time during the year;

MAGI between \$167,000 and \$177,000 for 2010 if you are married and you and your spouse file a joint return.

MAGI is determined prior to adjustments for personal exemptions and itemized deductions. For purposes of determining Roth IRA contributions, MAGI is modified to take into account deductions for IRA contributions, taxable benefits under the Social Security Act and the Railroad Retirement Act, and passive loss limitations under Code Section 86.

In general, the Roth IRA contribution is phased out at a rate of \$200 per \$1,000 of MAGI in excess of the phaseout amount, \$105,000 for 2010 for single taxpayers and married taxpayers who file separate returns and did not live together during the year, \$167,000 for 2010 for married taxpayers who file joint returns, and \$0 for married taxpayers who file separate returns and lived together during the year.

When calculating your reduced Roth IRA contribution limit, you always round to the next lowest \$10. Therefore, your contribution limit is always a multiple of \$10. In addition, if your MAGI is within the phaseout range and your reduced deduction limit is more than \$0 but less than \$200, you are permitted to contribute up to \$200 to your Roth IRA (provided your compensation exceeds \$200). You can estimate your contribution limit using the applicable formula: If you file separately, are single (or are married, file separately, and don't live with your spouse during the year):

$$\frac{\$15,000 - \text{Excess MAGI}^*}{\$15,000} \times \text{Maximum Contribution} = \text{Contribution Limit}$$

*Excess MAGI means MAGI above the specified level.

If you file jointly (or are married, file separately, and live with your spouse during the year):

$$\frac{\$10,000 - \text{Excess MAGI}}{\$10,000} \times \text{Maximum Contribution} = \text{Contribution Limit}$$

Example 1: You are single, under age 50, and have MAGI of \$112,000 for 2010. You would calculate your Roth IRA contribution limit for 2010 as follows:

The Excess MAGI is \$112,000 - \$105,000 = \$7,000.

Your Roth IRA contribution limit is:

$$\frac{\$15,000 - \$7,000}{\$15,000} \times \$5,000 = \$2,667 \text{ (rounded to } \$2,670)$$

Example 2: If you are married and file a joint tax return, and you and your spouse each individually earn more than \$6,000, will attain age 50 by December 31, 2010, and, for 2010, have combined MAGI of \$177,120, each of you may contribute to a Roth IRA and calculate your contribution limits to each Roth IRA for 2010 as follows:

The Excess MAGI is \$172,120 - \$167,000 = \$5,120

Your Roth IRA contribution limit is:

$$\frac{\$10,000 - \$5,120}{\$10,000} \times \$6,000 = \$2,928 \text{ (rounded to } \$2,930)$$

Example 3: If, in Example 2, your spouse did not earn any compensation, your spouse could establish and contribute \$2,930 to a Roth IRA as long as your compensation for the year was at least the amount contributed to both Roth IRAs.

Example 4: You are married, file a separate tax return, live with your spouse during the 2010 tax year and under age 50 by December 31, 2010. You have \$1,400 of compensation for 2010 and want to make a contribution to your Roth IRA.

Your Excess MAGI is \$1,400 - \$0 = \$1,400

Your Roth IRA contribution limit is:

$$\frac{\$10,000 - \$1,400}{\$10,000} \times \$5,000 = \$4,330$$

Although your Roth IRA contribution limit as calculated above is \$4,330, you may not contribute an amount in excess of your compensation of \$1,400.

FIVE - Tax Credit

NOTE: The tax credits described in this section do not apply to single premium annuities. Single premium annuities are funded by rollover contributions and rollover contributions are not eligible for such tax credits.

You may be eligible for a federal income tax credit with respect to your Roth IRA contributions. You will receive a credit equal to a percentage of your "eligible retirement plan contributions," which include all contributions to a traditional or Roth IRA as well as elective deferral contributions and voluntary after-tax contributions under a 401(k) plan, a 403(b) plan, a 457 plan, a SIMPLE IRA, or a SEP-IRA, net a certain retirement account distribution. The maximum amount of eligible retirement plan contributions for which the credit may be taken is \$2,000. The availability of the tax credit and the percentage of eligible retirement plan contributions subject to the tax credit are subject to MAGI limits for 2010 as follows:

Modified Adjusted Gross Income			
2010			
Joint Filers	Heads of Household	All Other Filers	Credit Rate
\$0 - \$33,000	\$0 - \$24,750	\$0 - \$16,500	50%
\$33,001 - \$36,000	\$24,751 - \$27,000	\$16,501 - \$18,000	20%
\$36,001 - \$55,500	\$27,001 - \$41,625	\$18,001 - \$27,750	10%
Over \$55,500	Over \$41,625	Over \$27,750	0%

All figures shown in the table above are for 2010. These figures are indexed to the cost-of-living after 2010.

SIX - Rollovers, Conversions, and Recharacterizations

A rollover permits you to contribute assets you receive from one Roth IRA to another Roth IRA or from a traditional IRA to a Roth IRA. In addition, you may convert a traditional IRA into a Roth IRA. USAA Life may, in its discretion, accept rollover contributions in property other than cash. Since strict limitations apply to rollovers, and a variety of tax and financial planning issues should be considered in determining whether to make a rollover contribution or IRA conversion, you should consult your tax adviser or local IRS district office for information concerning your specific situation before proceeding with a rollover or conversion.

However, please be aware that if you transfer the funds in a Roth IRA from one Roth IRA directly to another, this is not a rollover. It is a transfer that is not affected by the one-year waiting period described in Section A below.

A. Rollover from One Roth IRA to Another

You may withdraw part or all of the assets from one Roth IRA and reinvest them in another Roth IRA tax-free once a year (except that certain distributions, such as annuity payments, installments over a period of ten or more years, and certain payments to non-spouse beneficiaries, may not be rolled over). To take advantage of this tax-free treatment, you must transfer the entire amount you receive to your new Roth IRA by the 60th day after the date you receive the distribution from your first Roth IRA. Partial rollovers are taxed on the amount of the distribution attributable to earnings on your contributions, if any, that are retained.

B. Rollover from a Traditional IRA to a Roth IRA

You may roll over a distribution from a traditional IRA to a Roth IRA within 60 days following the distribution or convert a traditional IRA into a Roth IRA. You are subject to income tax on the amount that would have been included in your gross income had it been distributed from the IRA and not rolled over or converted. Generally, this amount is included in your gross income in the year of the rollover or conversion. A rollover or conversion from a traditional IRA to a Roth IRA is not subject to the one-rollover-per-year limit. If the rollover is completed during 2010, the amount included in your income will be ratably in 2010 and 2011 unless you elect to have all of such amount included in 2010.

C. Rollover from Employer-Sponsored Retirement Plan to a Roth IRA

You may rollover an eligible rollover distribution from a tax-qualified 401(a), 403(b) or government sponsored 457(b) retirement plan sponsored by you or your spouse's employer. If the rollover is completed during 2010, the amount included in your income will be ratably in 2010 and 2011 unless you elect to have all of such amount included in 2010.

D. Recharacterization

You may recharacterize a contribution to a traditional IRA as a contribution to a Roth IRA at any time prior to the due date for filing your federal income tax return for the year of contribution. If you convert a traditional IRA to a Roth IRA and then recharacterize the Roth IRA as a traditional IRA, you may not re-convert the traditional IRA to a Roth IRA before the beginning of the taxable year following the taxable year in which the amount was originally converted or, if later, the end of the 30-day period beginning on the day on which you recharacterize the Roth IRA back to a traditional IRA.

SEVEN - Distributions

A. Tax Treatment

Any money or property you receive from your Roth IRA that is attributable to your contributions is not subject to federal income tax in the year received (except that special rules apply to amounts attributable to IRA conversions within the preceding five years). Distributions from your Roth IRA that are attributable to earnings on your contributions are generally not subject to federal income tax provided that

1. the distribution is received after the five-taxable-year period beginning with the first taxable year for which you or your spouse made a contribution to a Roth IRA, and
2. the distribution is
 - (a) made on or after the date on which you reach age 59½,
 - (b) made to your designated beneficiary or to your estate on or after your death,
 - (c) attributable to your disability, or
 - (d) used to pay certain qualified acquisition costs with respect to your first home (or the first home of certain of your family members).

For this purpose, distributions from your Roth IRA are deemed to be distributions of contributions rather than distributions of earnings until all contributions under the Roth IRA have been distributed. Any amounts distributed that are taxable must be included in your gross income as ordinary taxable income in the year received.

Generally, federal income tax will not be withheld from distributions you receive from a Roth IRA except to the extent USAA Life has reason to believe the distribution is taxable or you elect to have tax withheld. If withholding applies, federal tax will be withheld at the rate of 10%, unless you elect not to have taxes withheld. However, if Roth IRA distributions are to be delivered outside of the United States, this withholding tax is mandatory as the taxable portion and you may not elect otherwise unless you certify to USAA Life that you are not a U.S. citizen residing overseas or a "tax avoidance expatriate" as described in Code Section 877.

B. Methods of Distribution

You may withdraw money from your Roth IRA account in either of the following ways:

1. A lump sum withdrawal.
2. Periodic payments (monthly, quarterly, or annually) spread over a period of years.

C. Tax and Penalties on Premature Distributions

If you withdraw any of the funds in your Roth IRA before age 59½, the amount included in your gross income is subject to a 10% non-deductible penalty tax unless the distribution is taken:

1. due to your death,
2. due to your disability,
3. to pay qualified deductible medical expenses which exceed 7.5% of your adjusted gross income,
4. to pay medical insurance premiums during a period of your unemployment,
5. to pay certain qualified higher education expenses,
6. to pay certain expenses related to a first-time home purchase,
7. in a series of substantially equal periodic payments over your life expectancy or the life expectancy of you and your designated beneficiary,*
8. as an exempt withdrawal of an excess contribution,
9. rolled over into another Roth IRA, or
10. during a period of active military duty, if you were called to such duty from reserve duty and the active duty is for an indefinite period or a period of 180 days or longer.

D. Distribution On Death

Your beneficiaries may include your estate, dependents, and anyone you choose to have the benefits of your Roth IRA after your death. You may designate your beneficiaries on the Roth IRA application when you open your Roth IRA and change them at any time by notice in a form and manner acceptable to the Company, received by the Company prior to your death. You should always consult your legal and tax advisers regarding your beneficiary designation. Distribution to your beneficiary may be made at any time in the event of your death either in a lump sum or periodically as selected by you or, if you have not selected, as selected by your beneficiary but subject to the following rules:

Generally, under IRS regulations, the entire Roth IRA balance must be distributed

- (i) in annual payments over your non-spouse designated beneficiary's non-recalculated life expectancy,
- (ii) over your spouse designated beneficiary's recalculated life expectancy beginning as late as December 31 of the year following the year in which you would have attained age 70½ (alternatively, your spouse may elect to treat the account as his or her own), or
- (iii) if you do not have a designated beneficiary, to your beneficiary by December 31 of the year containing the fifth anniversary of your death.

*You should be aware that the 10% penalty tax will be applied retroactively to all installment payments if you alter the method of distribution before you attain age 59½ to a method that does not qualify for the exception. This 10% penalty tax will also apply retroactively if you do not receive the installment payments under a method that qualified for the exception for at least five years. The 10% penalty tax discussed above does not apply to the portion of your Roth IRA distribution which is not included in your gross income.

The designation of a beneficiary to receive funds from your Roth IRA at your death is not considered a transfer subject to federal gift taxes. However, any funds remaining in your Roth IRA at your death would be included in your federal gross estate. After your death, a beneficiary may designate one or more subsequent beneficiaries to receive the interest of such beneficiary remaining in your IRA.

E. Expatriation

Certain individuals who cease to be U.S. citizens (covered expatriates) are treated as having received a distribution of the entire Roth IRA. Such a deemed distribution would be taxable as described above, except that the 10% penalty would not apply.

EIGHT - IRS Reporting

A. Roth IRA Contributions

Roth IRA contributions are not reported on your federal income tax return. However, some reporting is required on Form 8606, which is filed with your Form 1040 or Form 1040A, if you have converted funds from a traditional IRA to a Roth IRA or if you have recharacterized any IRA conversion or contribution during the tax year.

B. Roth IRA Distributions

Report Roth IRA distributions, whether taxable or not, including taxable premature distributions, on IRS Form 1040. You will also be required to give additional information on Form 8606 in years you make a withdrawal from your Roth IRA. If you fail to file a required Form 8606, there is a \$50 penalty for each such failure unless you can prove that the failure was due to a reasonable cause.

C. Other Reporting Requirements

For any year when you have tax on excess payments, premature distributions, or prohibited transactions, you must file Form 5329, "Additional Taxes on Qualified Plans (including IRAs) and Other Tax-Favored Accounts." If your Roth IRA is required to file IRS Form 990-T, "Exempt Organization Business Income Tax Return," for a year, it is your responsibility to prepare and provide to the Company a completed Form 990-T for the Company to file with the Internal Revenue Service in addition to authorization to pay tax due from the Roth IRA related to such Form. Upon receipt of the completed Form, the Company may file the Form notwithstanding that your Roth IRA does not contain a balance sufficient to pay the tax.

D. Rollovers

You must report any rollover from a traditional IRA or another Roth IRA to a Roth IRA on Form 1040. Enter the amount of the distribution and the taxable amount. You should check with your tax adviser with regard to the applicable tax laws of your state.

NINE - Prohibited Transactions

Generally, a prohibited transaction is any improper use of your Roth IRA account. Some examples are:

- (1) the sale, exchange, or leasing of any property between your Roth IRA and you;
- (2) the lending of money or other extension of credit between your Roth IRA and you;
- (3) the furnishing of goods, services, or facilities between your Roth IRA and you; or
- (4) the transfer of assets of your Roth IRA for your use or for your benefit.

If you or your beneficiary engages in a prohibited transaction at any time during the year, you generally must include the fair market value of the amount attributable to taxable earnings on the Roth IRA's assets in your taxable gross income for that year. You will also be subject to the 10% tax on premature distributions if you are under the age of 59½.

Additionally, if you pledge your Roth IRA as security for a loan, or invest your Roth IRA in "collectibles" such as art, antiques, gems, or coins (other than United States gold, silver and platinum coins, or certain bullion), the amount so pledged or invested is considered to have been distributed to you and the portion attributable to taxable earnings will be taxed as ordinary income during the year in which you make such pledge or investment. You may also have to pay the 10% penalty tax on premature distributions.

TEN - Other Information

A. Amendments

USAA Life Insurance Company will make any amendments to the annuity contract or Roth Individual Retirement Annuity (Roth IRA) rider that may be required by the IRS and will provide a copy of these amendments to you.

B. Company's Fees and Charges

According to provisions stated in your contract fees or charges may apply such as taking withdrawals from the contract. Fees do not apply at death or under the contract's payout option.

C. The Company

The Company that issued your Roth IRA annuity contract is USAA Life Insurance Company.

D. Internal Revenue Service

You may obtain further information regarding a Roth IRA from any district office of the IRS. Also, you may consult IRS Publication 590.

ELEVEN - USAA Life Insurance Company IRAs

Your USAA Life Insurance Company IRA is governed by the Company's annuity contract and the Roth Individual Retirement Annuity (ROTH IRA) rider.

A. Automatic Payments

NOTE: Automatic payments described in this section do not apply to single premium annuities. Single premium annuities are funded by one-time rollover contributions and additional contributions are not allowed on a single premium annuity.

You can make automatic payments (not to exceed the annual maximum limit for IRA contributions) to an IRA annuity contract. Payments can be made from an existing account at financial institutions with electronic transfer capabilities. Your automatic payments may be set up on a monthly basis, usually on any day of the month. Automatic payments to an IRA are credited to the tax year of the same calendar year in which they are received.

B. Financial Disclosures

IRS regulations require us to provide a projection of growth in value of your USAA Life Insurance Company Roth IRA at specified intervals, assuming level annual contributions. The assumptions made in the following tables do not necessarily apply to you if your IRA is a fixed annuity, the value of your IRA will depend upon the actual contributions made and the actual interest rate applied to the contract.

If you have a variable annuity, the value of your IRA will depend upon the performance of the sub-accounts under the annuity contract.

For fixed annuities, Internal Revenue Service regulations require that we show you a projection of the growth in value of your IRA at specified intervals. The amounts listed on the following tables are based on the minimum guaranteed rate of interest in the contract. This IRA will never earn less than this guaranteed rate.

For a flexible premium IRA (including the Fixed Fund Account of a variable annuity), the table assumes a payment of \$1,000 at the beginning of each year. For a single premium IRA, the table shows the value of the annuity per \$1,000 of premium based on a one-time payment of \$1,000. If your contract allows withdrawals or surrenders, any applicable contractual withdrawal or surrender charges have been subtracted to arrive at these figures. IRS penalties for premature distributions have not been deducted.

Minimum guaranteed interest rate: _____ per year

REGULAR CONTRIBUTIONS OF \$1,000 EACH YEAR			
CONTRACT YEAR BEGINNING	END OF YEAR GUARANTEED CASH VALUE	ANNUITANT AGE END OF CONTRACT YEAR	END OF YEAR GUARANTEED CASH VALUE



USAA LIFE INSURANCE COMPANY
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