

A NOTICE AND INVITATION TO ALL EMPLOYEES AND APPLICANTS

AFFIRMATIVE ACTION AND EQUAL EMPLOYMENT OPPORTUNITY STATEMENT

USAA has a long-standing commitment to equal employment opportunity. We recognize and value the benefits and strengths that diversity brings to our employees and the company. We thrive in an environment that encourages respect and trust. Our commitment includes fostering a work environment of inclusion and respect for others that is free from discrimination, harassment, and inappropriate conduct. We are also dedicated to affirmatively providing employment opportunities to females, minorities, individuals with disabilities, and protected veterans within the bounds of applicable laws and Executive Orders. Stuart Parker, CEO, fully supports USAA's equal opportunity and affirmative action policies.

This policy relates to all phases of employment, including, but not limited to, recruiting, employment, placement, promotion, demotion or transfer, reduction of workforce and termination, rates of pay or other forms of compensation, selection for training, the use of all facilities, and participation in all USAA-sponsored employee activities. All employment actions and decisions for all job titles are based on merit, qualifications, and skills related to business needs. We do not discriminate in employment opportunities or practices based on age, ancestry, citizenship, color, ethnicity, national origin, family or marital status, sex, gender identity or expression, sexual orientation, pregnancy, genetic information, disabled status, physical or mental ability, political affiliation, race, religion, protected veteran, veteran status, or any other legally protected characteristic. We also prohibit harassment, including jokes, gestures, visual displays, or inappropriate comments or actions based on these characteristics.

Employees and applicants shall not be subjected to harassment, intimidation, threats, coercion, retaliation or discrimination because they have: (1) filed a complaint; (2) assisted or participated in an investigation, compliance review, hearing or any other activity related to the administration of any federal, state or local law requiring equal employment opportunity; (3) opposed any act or practice made unlawful by any federal, state or local law requiring equal opportunity; or (4) exercised any other right protected by federal, state or local law requiring equal opportunity.

The above-mentioned policies shall be periodically brought to the attention of supervisors. It is the responsibility of each supervisor of USAA to ensure affirmative implementation of these policies to avoid any discrimination in employment. All employees are expected to recognize these policies and cooperate with their implementation. Violation of these policies may subject an employee to counseling, coaching, performance improvement actions, and / or disciplinary action.

I have appointed the Senior Vice President of Diversity and Inclusion to take on the responsibilities of Affirmative Action Coordinator to direct the establishment of the program and to monitor the implementation of personnel procedures to guide the affirmative action program throughout USAA. As part of that responsibility, the Affirmative Action Coordinator will have responsibility to review and update USAA's affirmative action plan annually and will analyze USAA's personnel actions and effects to insure compliance with our commitment to affirmative action and equal employment opportunity. A notice explaining USAA's policy and availability for viewing the affirmative action plan will remain posted.

If you, as an employee or as an applicant for employment, have any questions about this affirmative action and equal employment opportunity statement please contact the office of the Affirmative Action Coordinator at 800-210-8722, option #3 during regular business hours. The non-confidential portions of the affirmative action program for individuals with disabilities and protected veterans is available for review, upon request, by any employee or applicant for employment by contacting the office of the Affirmative Action Coordinator at 800-210-8722, option #3 during regular business hours. Employees may update their disability or protected veteran status at any time by accessing OneSource, searching for identification, selecting relevant links, and clicking OK, and updating the information or by calling the HR Service Center at 800-210-8722, option #3.

This Affirmative Action Program is effective from January 1 to December 31.