

21ST CENTURY AMERICA'S BEST & BRIGHTEST MINORITY FINANCIAL ADVISORS

## USAA (UNITED SERVICES AUTOMOBILE ASSOCIATION)



The mission of the association is to facilitate the financial security of its members, associates and their families through provision of a full range of highly competitive financial products and services; in so doing, USAA seeks to be the provider of choice for the military community.

USAA has been serving present and former members of the U.S. military and their families since 1922 and has become one of America's leading insurance and financial services companies. USAA ranks 224 on the "Fortune 500 Largest U.S. Corporations" list.

Well known for exceptional service, USAA offers its 4.8 million members a comprehensive range of insurance, banking, investment and financial planning products and services designed to help them meet their financial security.

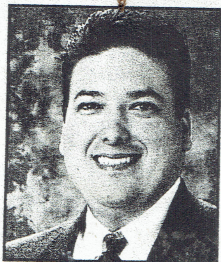
Headquartered in San Antonio, Texas, with offices throughout the United States and Europe, USAA owns or manages assets of approximately \$64 billion. Employees number more than 22,000.

USAA places great emphasis on information technology to achieve high efficiency and to provide the best possible customer service. It is a pioneer in the use of computers, telecommunications, image processing and other information technology and management tools. USAA launched its Web site – [usaa.com](http://usaa.com) – in March 1999. Most business is still conducted by phone and mail, but in 2001, USAA's Web site handled more than 78.3 member transactions.

The board of directors of USAA is led by its chairman, Robert T. Herres, a retired U.S. Air Force four-star general and former vice chairman of the U.S. Joint Chiefs of Staff.

President and CEO of the association is Robert G. Davis, the most decorated combat veteran to lead USAA, whose service in Vietnam was recognized with a Silver Star, two Distinguished Flying Crosses, a Purple Heart and numerous other prestigious medals. Mr. Davis came to USAA after a highly successful career in banking and investments.

The association ranks seventh among private passenger automobile insurers and sixth among homeowners insurance. In addition, USAA is currently approaching \$120 billion of life insurance in force and ranks as the nation's 37th largest life insurance company. USAA Investment Management Company offers a diverse family of 41 no-load mutual funds totaling \$42 billion in assets under management, ranking it 46th of 414 companies as ranked by the Investment Company Institute. USAA Financial Planning Services provides objective advice through a full range of financial products and services.



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