



VETERANS DAY

# HONOR THROUGH ACTION

Fellow member,

On this Veterans Day, we pause to honor those who have worn our nation's uniform. Your courage, strength and commitment to something greater than yourself represent the very best of us.

At USAA, serving the military community is more than what we do – it is who we are. That is why, this Veterans Day, we are turning our gratitude into action.

We are proud to launch [Honor Through Action](#), a national movement to ensure veterans and their families are celebrated, supported and advocated for – every day of the year. This effort reflects our shared belief that caring for those who serve is a collective responsibility.

Backed by a \$500 million commitment from USAA over the next five years, Honor Through Action will use the power of our brand and voice to confront the most pressing challenges facing the military community. This work is grounded in what we have heard from our members and military families – focusing on what matters most to them and where USAA can make the greatest

impact. By working across the public, private and nonprofit sectors, we will drive meaningful, measurable change.

Honor Through Action will help military families thrive by focusing on three areas:

- **Meaningful Careers:** We will help veterans and military spouses build strong, fulfilling careers through career navigation, employer engagement, skills development and community support. Today, fewer than one in five transitioning service members feel fully prepared to secure civilian employment, and once employed, average tenure is less than a year, according to the Department of War. The unemployment rate for military spouses remains four times higher than the civilian rate. We must do better – and together, we will.
- **Financial Security:** We will strengthen the financial security of the military community through trusted advice, education and tools that help families plan, prepare and respond to the unique needs of military life. While our 2024 [Military Financial Well-Being Index](#) shows optimism and resilience across the community, financial pressures remain high – underscoring the importance of maintaining strong financial habits and making informed decisions.
- **Well-Being:** Honor Through Action will expand on our existing efforts to prevent veteran suicide through our Face the Fight initiative, and also include physical health, caregiver support, community connection and the prevention of veteran homelessness.

These three areas form the foundation of a strong and thriving military community. Meaningful careers create opportunity. Financial security builds stability. And together, they pave a path to overall well-being.

Our approach combines policy, philanthropy, research and advocacy to drive lasting change – strengthening the military community for generations to come.



The best way to honor veterans is to listen, act and invest in their future. USAA is proud to play a leadership role — not only supporting the military community but advocating for them and calling on others to do the same. Honor Through Action reflects our enduring commitment to serve — turning gratitude into lasting progress and purpose into meaningful impact.

Thank you for your service. It is an honor to serve you and your family.



**Juan C. Andrade**  
USAA's 12<sup>th</sup> President & CEO

IN SERVICE OF THOSE WHO SERVE

***We are committed to serving every member with excellence. If you have suggestions to make our Association stronger, please contact me at [Juan@usaa.com](mailto:Juan@usaa.com).***

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