



AAFMAA ADVANTAGE

Protecting America's Military Families *Then, Now, and in the Future*

AAFMAA history is your history, too. We're proud to share it whenever we have the opportunity, because it speaks to our dedication and longevity in serving those who put their lives on the line for our nation's security and freedom. Since 1879, the military community has trusted us to serve families just like yours through times of difficulty. And while all of today's military families have access to a wide array of benefits and entitlements offering support and assistance when needed, as an AAFMAA Member, you also have our experienced team for your family to rely on when you pass away — a trusted shoulder they will always be able to lean on.

A Legacy of Courage and Caring

It all began in 1879, following the US Army's 7th Cavalry defeat at the Battle of the Little Bighorn, when the unit's families were left with little support as so many soldiers were killed. Opportunities for life insurance that existed at the time were unavailable to soldiers due to their hazardous service. And, following this historic event, "passing the hat" to collect contributions for families of the fallen was unsuccessful as there were so few survivors of the unit left to contribute. It prompted Roger Jones, then-Lieutenant Colonel who became the first President of the Association, Army surgeon Major Edward P. Vollum, General Philip H. Sheridan, and then-Major General Abner Doubleday to form the Army Mutual Aid Association to support US Army officers and their families.

Through the Spanish-American War, World Wars I and II, the Korean War, the Vietnam War and into the modern era of Desert Storm and the Global War on Terrorism, your Association has evolved and modernized with the inclusion of all ranks and all services, and even the other uniformed services and family members. Now known as the American Armed Forces Mutual Aid Association (AAFMAA), Membership is available for Active Duty, Reserves, National Guard, Veterans, Retirees and their dependents of all ranks and branches of the Armed Forces.

Staying Strong through Service

AAFMAA aims to be the premier provider of financial solutions to the military community, offering a variety of options to assist you in achieving financial independence. AAFMAA Membership previously provided security through a \$3,000 whole life

insurance policy, which later increased to \$5,000. Now, as an individual, you can have peace of mind knowing you have up to \$1 million total in coverage with our term and various whole life insurance plans. An additional way AAFMAA supports you and your family is by enabling you to purchase policies for or on behalf of any of your dependents, which will provide them that same protection and benefits as they begin creating their own financial independence. Plus, our Career Assistance Program (CAP) Loan is useful to many active-duty servicemembers, and the variety of our policy options will help you round out your financial wellness as you work to provide security for your family.

Your Membership Puts You in Good Company

Many military families, including those of historical figures such as Arthur MacArthur, Abner Doubleday, Philip Sheridan and more, have relied on AAFMAA to provide [Survivor Assistance Services \(SAS\)](#) before there were such programs as Servicemembers Group Life Insurance (SGLI), Survivor Benefit Plan (SBP), and Dependency and Indemnity Compensation (DIC). When your survivors call AAFMAA, just as we did for theirs, we will assist them now and in the future. We continue to be that steady hand providing notifications to Defense Finance and Accounting Services (DFAS), Department of Veterans Affairs (VA), as well as commercial life insurance. You can rest easy knowing that our years of experience is helping your family navigate the requirements to apply for these benefits so that they can grieve and focus on caring for those you've left behind.

This Is Your Association

At AAFMAA we work for you. Every year, you are asked to participate in our Annual Meeting and cast your proxy ballot for leadership of the Association to help us shape the decisions we make that will ensure you and your family are well taken care of. We love seeing our Members participate — in-person or virtually through the livestreamed event. We hope you will always stay connected with us and each other through our products, services, and education.

Here, just as in the military, you are never alone. Each individual employee at AAFMAA honors the service you and your families provide to our country. Given our history, you can continue to rely on your Association to be here in the future and for the generations of servicemembers to come.

Message from THE PRESIDENT

Dear Fellow Members,

Our passion is serving families like yours during the largest decisions and most difficult times of life. For 144 years, members of the American military community, like you and your family, have received the support of AAFMAA's financial solutions to preserve and grow their legacy. This year, your Association has focused on expanding its reach to Members and prospective Members alike through AAFMAA subscription and other communications — an important effort to ensure your peers understand the full benefit of the support delivered by our trusted solutions.

2023 has been a challenging year in the world and financial markets, but AAFMAA has remained committed to being a good steward of your financial future. We shared our progress with the Membership at the 144th AAFMAA Annual Meeting, which was held in person and virtually on 13 June 2023. Guest speaker General Robert Brown (USA, Ret.), President of the Association of the United States Army (AUSA), described the resilience of the American military, which reminded us why we were founded in 1879: to serve those who protect our nation with courage and unwavering dedication.

This newsletter shares:

- How you might want to handle your mortgage in this current market, according to the AMS.
- What AWM&T recommends you do to grow and protect your wealth.
- The company you keep: What it means to be an AAFMAA Member — our history and heritage, and your place in it.
- The real benefits and value to gain from your AAFMAA Membership
- How you can benefit from our partners, and who they are.
- And more.

Thank you for choosing AAFMAA for your life insurance, wealth management and trust services, and mortgages. We wish you a wonderful holiday season and look forward to serving you and your family in the new year.

Proudly serving our Members,



BG Michael J. Meese, PhD
(USA, Ret.)



144TH ANNUAL MEETING MINUTES

Live from the Army Navy Country Club, Arlington, VA

The Annual Meeting convened at 1200 hours, 13 June 2023. It was held in person at the Army Navy Country Club in Arlington, VA and was simulcast online to all Members via Zoom.

GEN Dennis J. Reimer (USA, Ret.), Chair of the Board of Directors, called the 144th Annual Meeting to order. Gen Reimer recognized the Board of Directors in attendance. He congratulated RADM Jan Hamby for completing her eight years of dedicated service on the AAFMAA board. GEN Reimer then recognized several notable AAFMAA Members present at the Annual Meeting: MSgt Santita Mitchell, the youngest Member in attendance; Lt. Col George Lawton, the longest tenured Member in attendance, with over 65 years of loyal Membership; and COL. John Insani who, at 98 years young, was the oldest Member in attendance.

The minutes from last year's Annual Meeting, which was held on 14 June 2022, were published and distributed to all Members. A motion to waive the reading of, and to approve, the minutes of the previous meeting was made and seconded. The motion was approved.

GEN Reimer started by reminding the Membership of AAFMAA's proud legacy of service that dates to our founding over 144 years ago, stating that AAFMAA is dedicated to "helping ensure the financial security of the members of the American Armed Forces community and strives to do that better than any other organization." He went on to describe the "ONE AAFMAA" concept that highlights how the team works together to take care of Members.

GEN Reimer mentioned that when he joined AAFMAA it was mostly for the insurance, which originally was only a single \$5,000 policy. He highlighted that others have joined AAFMAA for the exclusive survivor services AAFMAA provides to ensure their loved ones would receive all the benefits to which they are entitled. And still others wanted a secure vault to store their important papers.

GEN Reimer stated that as the military's needs have evolved, so has AAFMAA, stating, "We now provide up to \$1 million in insurance per servicemember, including term insurance that costs less than SGLI and VGLI. In 2022, AAFMAA issued 4,700 new policies resulting in a total of over \$24 billion of insurance-in-force and protecting our Total Force of over 98,000 Members and their families.

GEN Reimer reported that AAFMAA Mortgage Services LLC (AMS), despite rising interest rates, helped more than 400 Members borrow over \$115 million to build new homes, buy a new home, or tap into the equity of their existing homes. He reported that Jeff Havener, who leads the AMS team, has exceptional expertise in VA mortgages, construction loans, and other products that are exclusively designed for the military and Veterans.

GEN Reimer went on to report that AAFMAA Wealth Management & Trust LLC (AWM&T), amid challenging financial markets this past year, provided great financial insights and expertise for 245 AAFMAA Members with more than \$142 million in assets under management. The AWM&T team, led by Steve Mannell, provides comprehensive financial plans and proven investment strategies in a fiduciary capacity for AAFMAA Members.

GEN Reimer emphasized a central part of ONE AAFMAA is "always taking care of families." He went on to report that last year our exceptional Survivor Assistance Services team provided superlative personal service to the families of 1,095 Members who died during 2022. Our Member Benefits team also helped 371 Members receive nearly \$2 million in benefits that they had earned through their military service.

GEN Reimer concluded by saying, "All of this will continue to be built on AAFMAA's strong financial foundation and our values-based culture of Compassion, Trust, Protection, and Innovation. We are fully committed to AAFMAA's success and, most importantly, to caring for you and your families."

GEN Reimer then turned the meeting over to BG Michael Meese (USA, Ret.) to deliver the President's Report.

BG Meese began his report recognizing representatives from our Association partners that joined us for this Annual Meeting, many of whom receive AAFMAA's group term insurance for their employees.

BG Meese stated that one of the goals of our strategic plan is to grow the Membership and a big part of how we do that is through our partnerships with other like-minded organizations who also support Veterans. All Members in attendance received a hard copy of the AAFMAA 2022 Annual Report as an integral part of the President's Report. The Annual Report's theme is: *Membership Means More*. BG Meese reiterated that AAFMAA not only provides exceptional insurance and exclusive survivor assistance services, but also, as part of ONE AAFMAA, provides the best mortgage services and wealth management that is exclusively focused on the military.

SGM Bob McDonald (USA, Ret.) performs at the 144th Annual Meeting at the Army Navy Country Club in Arlington, Virginia

BG Meese went on to state that AAFMAA looks for ways to maximize benefits for Members in addition to life insurance, survivor assistance, mortgages, and wealth management. AAFMAA found that the Association of the United States Army (AUSA) are exceptional experts who take care of their Members and have already developed tremendous affinity relationships. Last year, AAFMAA became an Association Partner with AUSA so that our Members in all branches could take advantage of all of these tremendous benefits, discounts, and opportunities. He encouraged Members to seek these free benefits through the [AAFMAA Member Center](#).

BG Meese then introduced GEN Bob Brown (USA, Ret.), President of AUSA, who was an exceptional army leader during his 38-year military career and has been an AAFMAA Member for decades.

GEN Brown noted the 50th Anniversary of the end of the Vietnam War and recognized all the Vietnam-era Veterans in attendance. He discussed the importance of selfless service and how that connects to our Veterans and AAFMAA's mission of serving military and Veterans. GEN Brown highlighted multiple servicemembers who exemplified selfless service.

After GEN Brown's remarks, BG Meese returned to the podium and thanked GEN Brown.

BG Meese continued by discussing the way AAFMAA is working to reach younger Members with new products.



GEN Bob Brown (USA, Ret.), President of AUSA

He mentioned the new [BeyondBasic® life insurance](#) policy, for which applicants can easily qualify if they have recently enrolled in a military school.

BG Meese acknowledged that the basic insurance coverage for SGLI and VGLI increased from \$400,000 to \$500,000 in 2023; however, even \$500,000 is still not enough for survivors if a Member is married and has children. That is an important reason why AAFMAA continues to provide term life insurance coverage of up to \$800,000. That coverage is less expensive than SGLI and, more importantly, will stay in force after servicemembers leave the military. He stated that AAFMAA can provide similar term life insurance for as much as 75% less than VGLI.

He noted that these examples highlight why AAFMAA is successful — not only saving Members money while protecting their family, but also doing so with an

Continues on page 4



Annual Meeting

Association that focuses on the military, is an expert on government and military benefits, and will always ensure that survivors receive all the benefits earned through the servicemember's military service.

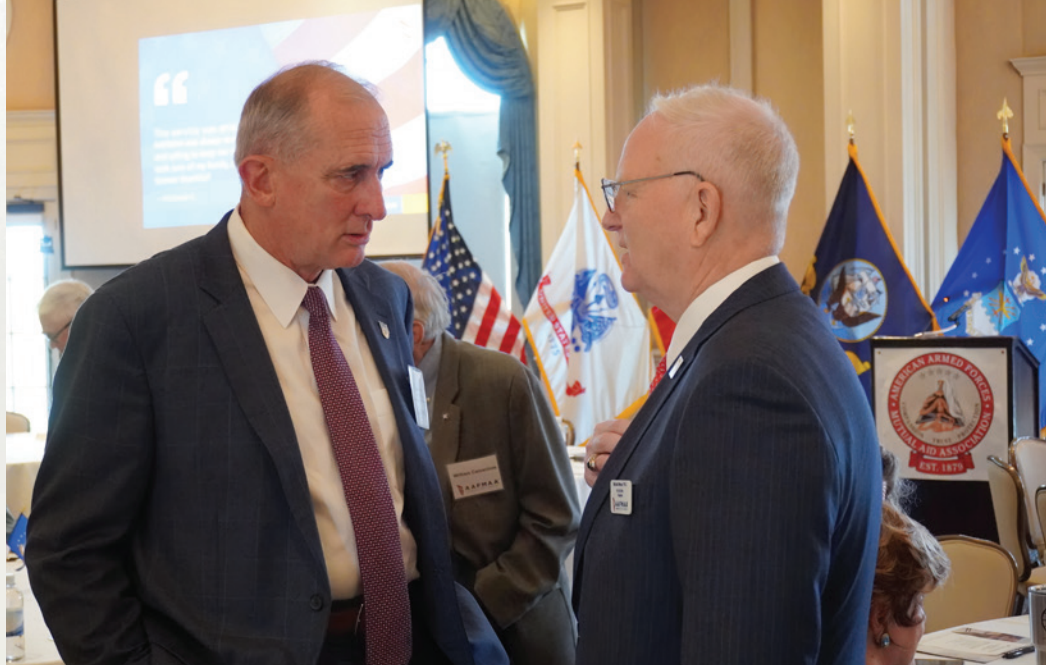
BG Meese explained that the 150 AAFMAA employees in all parts of our ONE AAFMAA organization that are true experts helping ensure the financial security and independence of the military community. The entire Board of Directors and one-third of AAFMAA's employees are Veterans or military family members. He said, "We take pride every day in serving you with Compassion, Trust, Protection, and Innovation."

BG Meese reported that from a financial perspective it was a challenging year for everyone as we continued to recover from COVID-19, inflation increased significantly, and there were declines in both the bond market and the equity market. Despite those conditions, he noted, AAFMAA continues to achieve success as we maintain a long-term investment approach focused on ensuring that we are able to meet our obligations long into the future. BG Meese concluded that we will remain opportunistic and invest AAFMAA's assets using a relative-value approach consistently seeking an appropriate risk-adjusted return for our investments.

BG Meese then called on Mark Matsuura, AAFMAA CFO, to provide the Treasurer's Report for 2022.

Mr. Matsuura displayed a chart of AAFMAA's Summary of Assets as of 31 December 2022, and discussed the assets amounted to \$1.3 billion. He said AAFMAA continues to maintain a well-diversified portfolio focused on long-

Dr. Gordon Sumner Ph.D. from Veterans Moving Forward Inc. (VMF) with his dog Vincent



GEN Bob Brown (USA, Ret.) with BG Michael J. Meese, PhD (USA, Ret.)

term success. The portfolio includes fixed income securities, equity securities, mortgage loans, and real estate property investments. In 2022, the Net Yield on Assets was 3.1%.

Mr. Matsuura then displayed a chart of AAFMAA Revenue and Expenses for the year ended 31 December 2022. He went on to report that Revenue in 2022 was \$102 million. AAFMAA's primary sources of revenue include insurance premiums and investment income. AAFMAA's primary expense relates to death benefits paid out on policies, which was \$76 million in 2022. Net income for 2022 was \$1.9 million.

Mr. Matsuura shared his next slide, which summarized AAFMAA's Crediting Rates for 2023. He stated, "Crediting Rates are set by the Board of Directors and reflect economic conditions and the performance of AAFMAA's investments. We are pleased to offer crediting rates currently ranging from 4.00% to 4.75% for our whole life products." These products include:

- [Value Added Whole Life](#)
- [Wealth Builder Life Insurance](#)
- [ANNUITYLife®](#)

Mr. Matsuura then concluded that AAFMAA remains on sound financial footing and continues to fulfill its mission of ensuring the financial security and independence of the American Armed Forces Community.

GEN Reimer then called for a motion to accept the President's report, which was motioned, seconded and passed unanimously.

GEN Reimer then called on a report from the Secretary and Chief Operating Officer, COL Jerry Quinn (USAR). COL Quinn reported to the Membership that each year the Board directs the convening of a Nominating Committee to represent the Membership in nominating Board Members for election and re-election. This year, the nominating committee were: BG Michael D. Phillips, (USA, Ret.), Committee Chair; COL Roland F. De Marcellus (USA, Ret.), Member; and MG John S. Kem, (USA, Ret.), Member. The Association thanked the committee members for their time and effort.

The committee nominated three Directors for reelection to the Board: CW3 Robin H. Boudiette, Jr. (USA, Ret.), CSM George L. Horvath (USA, Ret), and MG William M. Matz (USA, Ret).

COL Quinn then concluded that the proxies were received, duly counted and certified by an independent proxy service. CW3 Boudiette, CSM Horvath, and MG Matz were elected by the Membership and their terms will continue until the Annual Meeting in 2027.

GEN Reimer asked for a motion to close the nominations and ratify the election by the Members. A motion was made and seconded. The nominations were closed and election ratified by the Members unanimously.

GEN Reimer then asked for any new business to be brought before the meeting. There being none, he adjourned the 144th Annual Meeting of AAFMAA at 1252 hours.

Building and Safeguarding Your Financial Future Is Easier Than You May Think

No matter where you are in your financial journey — whether you're just starting out or have some savings to invest — there are several steps you can take to secure your future. To get you started, [AAFMAA Wealth Management & Trust LLC \(AWM&T\)](#) offers these tips and, when you're ready for the next step, they are here to guide you along the way.

Just Starting Out?

If you're at the beginning of your financial journey, now is the time to set clear financial goals.

- **Establish a budget** that tracks your income and expenses so you have a clear picture of your financial standing and cash flow. From there, determine which expenses can be eliminated or reduced, and how much you can apply to debt repayment and savings contributions.
- **Pay yourself first** by setting up automatic transfers each pay period to a savings account. You can “set it and forget it” and can earmark money into specific savings accounts for education, travel, and more.
- **Borrow from yourself** by creating an emergency fund to cover unexpected expenses. This prevents you from dipping into your long-term savings. Additionally, it protects you from going into debt and repaying principal plus interest to a lender or credit card company.

Looking to Build Wealth?

If you find yourself further along in your career with some financial resources to allocate, it's an ideal time to explore strategic investments and incentives to pursue the accumulation and protection of your family's wealth.

- **Finance your future** by adding to your retirement account. Consider increasing contributions to your Thrift Savings Plan (TSP), contributing to your company's 401(k) and utilizing an employer match if possible, or consider opening an Individual Retirement Account (IRA). Keep in mind that although there are loans, scholarships, and grants to fund other elements of your children's lives, there is nothing like that for retirement, so funding it now and maximizing compound interest is key.
- **Consider credit cards with perks.** If you have a strong credit rating and can pay off your card each statement before accruing interest, compare cards with cashback, reward points, or air miles incentives. These can assist you in improving your credit score for larger purposes such as a vehicle or home and can save you money in the long run.
- **Explore low-risk investment options** as you accumulate savings. Mutual funds, for example, are a collection of assets with a mix of stocks, bonds, and other securities. This is a strong option if you meet the minimum investment requirement and you can enjoy the convenience of automatic investing over a period of time.

Ready to Elevate Your Wealth?

Once you reach a certain level of financial comfort or have hit your financial goal, it's time to strategize and position yourself for further growth.

- **Analyze your risk** to consider factors such as risk tolerance, time horizon, and how much you can afford to invest. Utilize AWM&T's free Risk Assessment tool at [aafmaatrust.com](#) to get started.
- **Diversify your portfolio** with stocks and bonds. It's crucial to stay disciplined and continue to invest over time, benefitting from compound interest and market growth.
- **Consider new assets** that can generate wealth or passive income. If real estate or starting a small business is of interest to you, now is the time to consider if they're financially advantageous for your military family. Additionally, prioritize retirement accounts and tax-advantaged savings plans to maximize your wealth-building potential.

AWM&T Can Guide Your Financial Journey

Regardless of your stage in life, prioritizing financial planning is vital. The right financial advisor can help tailor your strategy to your unique circumstances and long-term goals. With a solid financial plan and commitment to your goals, you can work towards a financially secure retirement and ensure the lasting well-being of your loved ones. To get started, give AWM&T a call at [\(910\) 307-3500](#) or visit [aafmaatrust.com](#).





Home Market Outlook: Is It Wise to Buy Right Now?

No matter what events life brings your way, or the state of the economy, you always have options. One of the easiest could be whether to buy or rent, as long as you're well informed about the choice you're making. If you're finding it difficult to decide between renting or buying a home in the current rising rate environment, consider that when rents rise, purchasing a home often becomes the more appealing option. When you buy, you'll pay a set amount each month and can start to build equity.

Renters are paying an average of \$2,052 per month, 3.3% more than they paid this time last year, according to Zillow's rental report for August 2023 released on September 8. But this year's 3.3% year-over-year growth rate seems modest

when compared to the record-high 16% surge in rent observed in February 2022, as tracked by Zillow.

Still, rent prices do fluctuate, and if you're shelling out over \$2,000 per month, it's important to determine if that money would be better spent on a mortgage. The Balance pegs the median monthly cost of homeownership at \$1,558 per month, which includes the payment on the loan's principal and interest as well as associated fees and property taxes.

Of course, mortgage rates are on the high side now, too, hovering around 7.5%, but even if you purchase a home now at that rate you'll be able to refinance if rates drop in the future — which Freddie Mac and others predict may happen in 2024.

"Even with interest rates at a perceived high point, it could be more beneficial to pay a mortgage instead of rent. Doing so could save you a few hundred dollars a month and help you build long-term wealth," says Kevin Crooks, AAFMAA Mortgage Services LLC (AMS) Business Development Manager.

"In many areas of the country, home prices are rising steadily and owning, even for a few years, can give you a good return on your investment," Crooks adds.

Need more insight? If you've been thinking about whether to rent or buy, but you aren't sure which option is smart for you right now, AMS can help. Give us a call at [\(844\) 422-3622](tel:8444223622) to start the conversation, or visit us at yourmilitarymortgage.com.

You Are the True Value of AAFMAA Membership

You have it all with AAFMAA. A life insurance policy to ensure your family will maintain their footing in a secure financial future. A Digital Vault that keeps all your essential documents safe and in one place whenever you need them. A dedicated, responsive, and caring team that will one day assist your survivors in obtaining the benefits you've left behind for them. And guidance from experts who are always ready to help you make the most of your Membership — so you can achieve everything you've planned for and deserve.

When we talk about the value of AAFMAA Membership, we focus on all those benefits. But at the heart of each one of them is you.

AAFMAA is a family of more than 80,000 Members, with a history rooted in the desire to serve and a commitment to provide superlative, personal service. As an AAFMAA Member, you are part of an

Association that truly understands the military community because many of us are just like you, who have also taken on the military lifestyle. And we will continue to be here for you for generations.

Here are a few ways you can enhance your Membership experience along the way:

- Keep your [beneficiary designations](#) up to date.
- [Review your policies](#) at the start of each new year.
- Use your [Digital Vault](#) to securely store your essential documents and other vital information.
- Download the [Military Survivor Pre-Planning Checklist](#), available as a Form in the AAFMAA Member Center, under the My Documents tab
- Download our [Military Transition Timeline](#).

- Help your family plan for the future with [policies for spouses, kids, and grandkids](#).
- Take advantage of our [Premier Services](#).
- Contact an [AMS Military Mortgage Advisor](#) when you're ready to buy a new home.
- Contact an [AWM&T financial expert](#) who can help you invest your wealth.
- Share the [benefits of AAFMAA Membership](#) with your friends and family by recommending us to them.

Need our assistance with anything right now? Call us at [\(800\) 522-5221](tel:8005225221). Be sure to log into the [AAFMAA Member Center](#) regularly to review your account as life changes occur so your information is always up to date.

Serving You Better Through Shared Values and Purpose

As an Association focused solely on the best interests of those who serve, AAFMAA dedicates significant resources to building relationships with organizations that share our values and mission to serve the military community. By developing partnerships, we can deliver better benefits and tools that support our AAFMAA Members, and the military community at large, with access to resources, products, services and events that can help strengthen and support their lives.

Throughout the year, you will find us hosting events at our Manor House in Reston, Virginia and our headquarters at Fort Myer. These events present opportunities for you to engage with our partners and your peers. For instance, we welcomed newly PCS'd servicemembers and their families to the local area in conjunction with **Blue Star Welcome Week** and **United Through Reading**.

Our partnerships have also taken us on the road! You may have seen us at this year's Military Influence Conference, Global SOF Modern Warfare Week, SOF Week, Mil Money Con, and so many other events supporting our military community, where we provide financial education and resources to Veterans and servicemembers.

Most importantly, the connections we make help us improve the service we provide to you as a Member. As an Association Partner of AUSA, your AAFMAA Membership now provides you with access to exclusive AUSA membership benefits, including:

- Employment assistance through **AUSA Jobs Central** with a free resume critique.
- Access to **AUSA scholarships** — more than \$300,000 each year.
- Free **ACT/SAT Test Prep** materials for your kids or grandkids.
- A legal document service for both individuals and small businesses.
- Discounts on travel, dining, entertainment, healthcare, and more services and products offered by dozens of AUSA affinity partners.
- Exclusive pricing for professional development and networking opportunities including national and international warfare expos, as well as digital courses and events

Learn more: www.aafmaa.com/ausa

Additionally, AAFMAA's partnership with **A Place for Mom** can help you navigate Veterans' benefits that could help offset long-term care costs and provide up to \$350 toward moving expenses for your family. As an AAFMAA Member, you can connect with one of A Place for Mom's senior living experts in your local area simply by calling the dedicated toll-free number [\(800\) 509-1930](tel:8005091930). Learn more: www.aafmaa.com/apfm.

You know you can turn to AAFMAA for support throughout your military career as well as when the time comes to transition from military service back to civilian life. In partnership with **PM-ProLearn** you and your spouse can get a 30% discount off certifications such as PMP, Agile or Lean Six Sigma to advance your capabilities in the job market. Learn more: www.aafmaa.com/pm-prolearn.

Speaking of transitioning from service, AAFMAA has a step-by-step guide to help you and your spouse ensure that your transition from military life to civilian life is financially and emotionally successful. Download our Military Transition Timeline at aafmaa.com/timeline.

Wondering what other connections we've made, or how you can benefit from our partnerships? Check out our Live sessions online on our social channels and YouTube. We dive down into subjects and resources that matter to you, so be sure to tune in.



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General

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Life Insurance

SALES

Toll-free: (800) 522-5221, option 1

Email: membership@aafmaa.com

POLICY SERVICES

Payments, policy loans, beneficiary changes,
address updates

Toll-free: (800) 522-5221, option 1,
then option 1 again

Email: polycyservices@aafmaa.com

Website: aafmaa.com/life

MEMBER AND SURVIVOR BENEFITS

Death claims, document storage, VA assistance,
benefits counseling, Family Information Report (FIR)

Toll-free: (800) 522-5221, option 2

Email: memberservices@aafmaa.com

AAFMAA Wealth Management & Trust LLC

Financial planning, investment management,
trust services

Toll-free: (800) 522-5221, option 3

Email: wealthmanagement@aafmaa.com

Website: aafmaa.com/wealth

AAFMAA Mortgage Services LLC

Home purchasing, refinancing, construction loans

Toll-free: (800) 522-5221, option 7

Email: mortgage@amshomeloans.com

Website: yourmilitarymortgage.com

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AAFMAA Subscription

Subscribe for Free Access to AAFMAA Premium Content

Your AAFMAA Membership comes with significant benefits, including the reliable support we provide you and your family whenever you need it, throughout your military career and beyond. You can also take advantage of the additional resources we provide through our premium blog content, just by logging onto our website.



Scan to subscribe.

Our Learning Hub is filled with articles featuring information focused on ensuring financial fitness, helping to understand benefits as a Veteran, and making the most of an AAFMAA Membership. Sharing the stories you find there with friends and family who are not yet AAFMAA Members is easy, too. All they have to do is sign up for a free AAFMAA Subscription. To view our premium content, or if you know someone who wants to subscribe, go to [AAFMAA.com/subscribe](https://www.aafmaa.com/subscribe).

Member Center

Additional Resources in Your Member Center

When you log into your AAFMAA account, you'll notice we've added two new resources to help your family plan for the future — with comprehensive guides and recommended actions you can take today to ensure you are well-prepared for whatever lies ahead: Our Survivor Assistance Services Checklist and our Transition Timeline. Download both today by logging in to your account in the AAFMAA Member Center at connect.aafmaa.com. If you need assistance, please call [\(800\)-522-5221](tel:800-522-5221).

We're Taking Requests

If you want to read this edition of the *Advantage* newsletter in print, you may request a printed copy. Additionally, complimentary 2024 AAFMAA calendar cards and magnets are also available. To submit your request, please email calendars@aafmaa.com or call [\(703\) 707-1165](tel:703-707-1165) and provide your Member information, desired delivery address, and tell us if you'd like a newsletter, calendar card, and/or magnet.

Share Your Experience as an AAFMAA Member



Letting others know your honest opinion about our services helps us continue to provide the superlative level of personal attention you and your fellow members of the military community deserve. Your insights can also help others make important decisions about how to protect their families. Please share your thoughts on the quality and value of your experience as an AAFMAA Member on trustpilot.com/evaluate/www.aafmaa.com. Thank you!

