



January 2024 Edition

Special Notice: 2024 Annual Statements Arriving at the End of the Month

Celebrating 145 Years of AAFMAA

We celebrated our 145th birthday on Saturday, January 13, 2024. AAFMAA was originally established as the Army Mutual Aid Association in 1879, when officials in the U.S. War Department saw the need for an Association to take care of fellow Soldiers in the aftermath of The Battle of the Little Bighorn — "Custer's Last Stand." [Read the full story.](#)

Our success comes from the enormous support of our team and Members like you who trust in AAFMAA products and services year after year. We look forward to continuing to serve the military community for years to come.

In 1879...

The Association's first Certificate of Membership and Insurance was issued to our first president, Lieutenant Colonel Roger Jones, who chaired the committee that prepared our constitution and by-laws.

Interest Rates Are Changing. What Should You Do?



Explore the difference between putting your nest egg in a savings account or a CD paying a 5% interest rate or buying a whole life insurance policy offering a 5% crediting rate. Each option offers distinct advantages based on your financial goals. [Read on to uncover the nuanced differences](#) in tax treatment

and term realization, whether you're seeking short-term cash flow or long-term wealth accumulation.

Beat the January Blues



January should be a clean slate and fresh start to the year. Yet, many of us struggle with the January blues after riding the high of holiday festivities, confronting expensive holiday bills and travel or overindulging in food and drink during the season. [Get tips for starting the year on a more uplifting note](#) by taking better care of your family, finances, health and mood.

What We're Talking About

Jan 10: Military life is always challenging, but even more so for those facing additional issues. Major General Gregg F. Martin, USA (RET) shares details about his mental health descent and what it took to climb back to success. [Watch.](#)



What's In Store for the Mortgage Market This Year?

You may have noticed that mortgage interest rates have finally shown some relief. If you're a homeowner, industry experts predict this trend will continue in 2024, so now may be a great time to start thinking about refinancing to potentially lower your monthly payments, consolidate your debt, or make home improvements. Or, if you're thinking of buying a home this year, take advantage of the decreasing interest rates. [Check daily mortgage rates](#) anytime with AAFMAA Mortgage Services LLC (AMS) and speak with an AMS Military Mortgage Advisor for a free mortgage assessment.

Join Us for Exclusive 2024 Insights

How did the market perform in 2023 and what do we anticipate in 2024? Tune in for insights from AAFMAA Wealth Management & Trust's (AWM&T) Investment Management and Financial Planning Teams during our [2024 Round Table Market Discussion](#).



As we enter the colder months of winter, maintaining our new-year's motivation can be a challenge.

Ensure a bright start to 2024 with [5 natural remedies to beat the winter blues](#).



AAFMAA Members rank us 4.6 out of 5 on Trustpilot.

[Share your experience](#) to help us spread the word about the benefits of AAFMAA Membership.

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IN TEXAS:
CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A COMPANY OR A RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT [1-877-276-5550](tel:1-877-276-5550).

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIALMORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV.

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