



November 2023 Edition

The 2023 AAFMAA Advantage Is Out Now



Download the latest issue of our annual [AAFMAA Advantage](#) newsletter to see how 2023 has shaped the activities of your Association. Start by exploring our history and your place in it. Read fellow AAFMAA Members' reflections on the services they've received, a summary of the minutes of our 144th Annual Meeting from this past June, and more.

What You Need to Know About Your Long-Term Care Planning Options



As we age, some of us will need varying degrees of assistance for daily living. And we're living longer these days. You may not know yet if you'll need that assistance, but taking time now to evaluate your financial plans, specifically, setting aside money for long-term care, is crucial to avoid paying out of pocket if the time eventually does come. There are [five options to consider for funding your long-term care](#), from planning to have family members as caregivers to buying a life insurance policy with a long-term care settlement option.

A Second Opinion on Your Mortgage Can Put \$100 in Your Pocket



It's the season of giving and we've got something for you. Let [AAFMAA Mortgage Services LLC \(AMS\)](#) provide a second opinion on your mortgage and you'll also get \$100*. We understand you may be working with another lender or shopping around? That's okay. One of our licensed Military Mortgage Advisors can help you make the most informed decision you can. Just ask.

What We're Talking About

Nov 17: If you've got questions about **TRICARE Open Enrollment**, Amy Marotto, AAFMAA Member Benefits Team Lead, can help. [Watch.](#)



Nov 20: Is your budget in shape for the end of the year? BG Michael J. Meese, USA, Ret., PhD and President of AAFMAA shares **5 end-of-year budgeting tips**. [Watch.](#)



Maximize Your Military Retirement. You've Earned It.

Money on your mind this season? Veterans, your military service has earned you the right to a fulfilling retirement. One of the key aspects of life after the military is managing your finances wisely. Discover how to [make the most of your military retirement](#).



Created by AAFMAA

Spouse-ly's Ultimate Gift Guide Is Here for the Holidays

When you shop at Spouse-ly, you're not just giving the perfect present, you're also supporting other military families. Discover one-of-a-kind gifts for children, friends, family, or anyone who deserves something special with the [2023 Military Gift & Giving Guide](#). Download it now for unique ideas sure to bring joy during the holidays.



**AAFMAA Members rank us
4.6 out of 5 on Trustpilot.**

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**Get a \$100.00 Amazon gift card when you submit a complete AMS mortgage application and consent to a credit pull to evaluate your situation. AMS will then provide you with potential mortgage options, including interest rates and estimated costs/fees. You are not obligated to secure a mortgage with AMS in order to receive the \$100.00 Amazon gift card. All loans are subject to credit and underwriting approval. This offer expires December 31, 2023.*

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known as Loan Officers. See a complete list of licenses and disclosures at www.yourmilitarymortgage.com. Refinancing your mortgage may result in higher finance charges over the life of the loan.

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.

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE 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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