



December 2024 Edition

Happy holidays. In this season of joy and gratitude, if you're looking for a meaningful gift, life insurance can be the most valuable one you'll ever give — to protect your loved ones and provide lasting financial security and peace of mind. And, as you get ready for a successful 2025, be sure to look for your AAFMAA Annual Statement in late January.

Prepare Your Home for a Warmer Holiday

This season is a great time to tackle home maintenance tasks, such as checking your HVAC, cleaning gutters, and sealing windows to prepare for winter. Plus, take a moment to consider current favorable interest rates and explore buying or refinancing your mortgage.

Get Your Personal Investment Strategy Ready

Do you know which investment strategies are optimal to balance your personal risk tolerance and desired reward? Head to the AAFMAA Wealth Management & Trust LLC (AWM&T) website to discover how to set yourself up for financial success in 2025.

Get Affordable Lifetime Protection with AAFMAA in 2025!

Value Added Whole Life is one of the easiest and most affordable coverage options for you and your loved ones that will keep your finances secure for life.

Wealth Builder Life Insurance features our competitive 5.1% crediting rate. Lock it in to grow cash value today. Or, ask us how **ANNUITY**Life® can help ensure you don't outlive your savings.

Call a Membership Coordinator at **877-398-2263** to learn more today.

Wreaths Across America

More Than Remembrance: A military family reflects on their experience with Wreaths Across America by placing wreaths on their graves, discovering the impact and sense of community it fosters.



AAFMAA Pays Tribute: On December 14, AAFMAA employees volunteered with Wreaths Across America, honoring Veterans by giving back to those who made the ultimate sacrifice.



We're Ranked 4.7 Out of 5

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Investments are not FDIC or SIPC insured, are not deposits, nor are they insured by, issued by, or guaranteed by obligations of any government agency or any bank, and they involve risk including possible loss of principal.

AAFMAA Wealth Builder Life Insurance is a life insurance policy. This is not long-term care insurance.

Subject to terms and conditions of the policy, including exclusions and limitations. There is no insurance coverage unless you apply and are accepted by AAFMAA, a policy is issued and you pay the required premium. No war, aviation, terrorist clause. All policies include Survivor Assistance Services.

Wealth Builder Life Insurance policies are Modified Endowment Contracts (MECs) subject to the Technical and Miscellaneous Revenue Act of 1988 (TAMRA). Under TAMRA, you may owe taxes and penalties if you surrender or take a loan against the cash value in your Wealth Builder Life Insurance policy. Please read important tax information [here](#). AAFMAA does not provide tax advice. If you have questions about the tax implications of this product or other life insurance products you own, please consult a qualified tax professional.

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ANNUITYLife® is a life insurance policy. It is not long-term care insurance.

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