



January 2025 Edition

On January 13, AAFMAA celebrated the 146th anniversary of our founding. Thank you for being part of our journey as we recognize this milestone of service to the military community. Coming soon: Your 2024 AAFMAA Annual Statement, which will provide important updates on your account and services as we move into the new year.



Are Your Finances Ready for the Year?

Take control of your financial security with a comprehensive review that goes beyond basic budgeting. Tackle [critical areas many servicemembers can overlook](#), from safeguarding your family with proper beneficiary designations to maximizing your military benefits and retirement planning.



AAFMAA Crediting Rates Remain Consistent in 2025

Good news: You can continue to enjoy the same competitive crediting rates on your policies as last year. [Learn more about them](#) and speak to an AAFMAA Membership Coordinator at 877-398-2263 if you'd like to know more about your life insurance options.

Keep Your Family Finances Strong

[Learn how your military family can avoid 3 common budgeting pitfalls](#) through our latest live session on YouTube, hosted by AAFMAA's Sarah Roder with Daily Financial Success' Theresa Bailey.



How the Housing Market Is Shaping Up for 2025

AAFMAA Mortgage Services (AMS) is immersed in the housing finance market and staffed with military mortgage experts, many of whom have served. We keep a close eye on the market and PCS trends and listen closely to your needs and experiences when you're purchasing, refinancing, selling or building a home. [Read about the conditions we anticipate in 2025.](#)

2025 Goal: Plan for Financial Success

As famous French writer Antoine de Saint-Exupery said, "A goal without a plan is just a wish." Head to the AAFMAA Wealth Management & Trust LLC (AWM&T) website to discover how to [design a financially successful year](#) and strategize your wealth accumulation and preservation.



We're Ranked 4.7 Out of 5

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AAFMAA (American Armed Forces Mutual Aid Association)

102 Sheridan Avenue, Fort Myer, VA, 22211-1110, United States
1-800-522-5221

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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.

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.