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July 2021 Edition

How to Benchmark Your Financial Health



We all know, in general, what's required to protect our financial well-being: insurance coverage, an emergency fund, retirement savings, etc. But as our needs change with the different stages of life, so can the definition of what makes us financially healthy. So how can you tell if you're staying on track?

[Find out](#) in the AAFMAA Learning Hub.

Beware of Chasing Yield

Did You Know?

AAFMAA Supports Your Family, Too

As an AAFMAA Member, your adult children and their spouses can access all the benefits of AAFMAA for their own families, including our always-affordable term and whole life insurance, exclusive Member benefits, customizable residential mortgages, and expert financial-planning services.

Share [AAFMAA](#) with your entire family today to help them secure their financial future.

Coming Soon: Two-Factor Authentication in the AAFMAA Member Center

We're making the [AAFMAA Member Center](#) more secure by incorporating two-factor authentication.

Our new login process will be simple. Just go to the Member Center login page as usual. You'll be asked to select "email" or "text" to receive an authentication code. Enter the code into the login field and you're in!

Solution to Low Home Inventory: Build It

With low housing inventory, you might want consider building a home, and get the financing you need with the [Construction Advantage One LoanSM](#) from



AAFMAA Mortgage Services LLC (AMS).

Get a one-time qualification, one-time rate lock, and one-time close for financing the lot, home construction, and the permanent financing (e.g., 30-year fixed rate VA Home Loan) with up to 100% financing..

To learn more, [contact AMS today](#) or give us a call at (877) 387-6856.

Persistently low interest rates have hampered the ability of retirees to generate sufficient income from their savings. Unfortunately, yield-starved individuals are often tempted to seek out financial instruments offering better yields but they are unaware of the inherent risks in doing so. Remember, there is no free lunch—stretching for yield can come at a steep price.

[Continue reading](#) in the AAFMAA Learning Hub.

It's Important to Know What You're Saving for Retirement

In a recent study from Northwestern Mutual, 46% of respondents didn't know how much they had saved for retirement. If you're not sure where you stand in your plans for a secure retirement, reach out to an [AAFMAA Wealth Management & Trust Relationship Manager](#) to get your complimentary portfolio review.

AAFMAA in the Community



Created by AAFMAA

Now That Summer's in Full Swing, What Will You Do Next?

The beach? Camping? A staycation? What's on your to-do list? See our list of [10 military family vacation ideas](#) that won't ruin your budget.

Current Activities & Events

June 15: We announced our [partnership with HireMilitary](#) to support servicemembers transitioning into meaningful careers in the civilian workforce.

June 22: Team AAFMAA led Team Red, White & Blue's daily exercise of [100 jumping jacks](#) as part of the [1776 Challenge](#).

June 22: The latest episode of our military spouse podcast series, *At Home with SpouseLink*, premiered: "[Military Family Tips: Make the Most of Your Summer without Breaking the Bank](#)"

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In Texas – CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 N. 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 MORTGAGE BANKER 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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AAFMAA | 102 Sheridan Ave, Fort Myer, VA 22211

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