



October 2021 Edition

Managing Your Money During Your Military Transition



As you transition back to civilian life, a sound and thoughtful financial plan that addresses the changes in your income, taxes and retirement can help you feel more confident entering this new phase.

[See what strategies you should keep in mind](#) in the AAFMAA Learning Hub.

Your Future in Focus: Why Every Military Family Needs a Financial Plan

Did You Know?

What do you think about AAFMAA?

Your AAFMAA Membership experience is important to us, so we are conducting a survey where you can share your insights about AAFMAA and how we can improve the Member experience. We look forward to hearing your thoughts.

Take the survey [here](#).

Your investment portfolio should be reevaluated periodically to ensure it meets your family's goals.

As you advance through your life's stages and grow your wealth, your investment strategy needs to grow with you. Your family needs a dynamic investment strategy, not a stagnant scheme.

Forge a smarter goal-based investment strategy with a proven team. [Contact a AWM&T Relationship Manager](#) today.

Meet Your Military Mortgage Advisors

AAFMAA Mortgage Services LLC (AMS) has highly trained Military Mortgage Advisors (MMA) who specialize in VA home loans. Meet [Grant LaClave](#) from our Addison, TX office and [Beth Dozier](#) from our Virginia Beach, VA office.

With housing inventory and interest rates remaining low, you may have questions about your



The unique aspects of military life include benefits, retirement, and more. It's crucial to have a robust financial plan that takes all of these into account to help protect you and your family throughout your career and into the future.

[Find five simple ways to get started](#) in the AAFMAA Learning Hub.

Urgent: Renew Your Expired Military ID Cards ASAP

The grace period on the renewal of military and military dependent ID cards that expired between January 1, 2020 and July 31, 2021 is ending. Additionally, ID cards that expired after July 31, 2021 must be renewed immediately, as an extension was not granted.

Active Duty, Reserve, and National Guard servicemembers and their dependents must renew their ID cards before October 31, 2021. Military retirees and their dependents have until January 31, 2022, to renew their cards.

The DOD estimates that over half-million members of the military community currently hold expired ID cards. Many of these individuals will receive [the next-generation Uniformed Services ID card](#) when they renew.

[Learn more and schedule your ID renewal appointment today.](#)

AAFMAA in the Community

mortgage options.

Our MMAs are here to answer your questions and help you find the right mortgage. Give us a call today at **(877) 387-6856** or visit us at

www.aafmaa.com/mortgage

TRICARE Open Season Is Almost Here

Heads up! TRICARE open season begins Monday November 8 and ends Monday December 13, 2021.

Anyone who is already enrolled in or eligible for TRICARE Prime, including the US Family Health Plan, and TRICARE Select is eligible to participate. Open season gives you a chance to assess your family's healthcare needs, compare plans and make changes for 2022 coverage. The final date to make changes is December 13, 2021, so don't delay.

Open season does not apply to TRICARE for Life (TFL), which is automatic for Veterans enrolled in Medicare Part A and Part B or several other premium-based plans.

For additional information, please visit www.tricare.mil/publications and download your region's TRICARE Health Matters Newsletter with more details.

How much life insurance should I have?

Term life insurance protects your family financially for a predefined period of time and is a tool many military families use to cover liabilities throughout different stages of their career and life.

However, determining the right amount of coverage can be overwhelming. Calculate your needs [here](#).

The AAFMAA Member Center has a new, fresh look for your mobile device.

Our new mobile-friendly design provides access to all the essential functions of the Member Center, such as billing and personal information, as well



Navigating the EFMP: Essential Resources for Your Family



Charlene Wilde
AAFMAA



Meagan Considine
Partners in PROMISE



Tuesday,
September 21
12:00 PM ET

as a new feature that enables you to upload documents to your Digital Vault using your phone's camera.

Check it out on your mobile device at aafmaa.com/connect.



Settle in for a Cozy (and Delicious) Fall Season

As much as we don't like seeing summer come to an end, fall brings us quality time with family and friends, as well as the cozy, warm flavors that we can enjoy with them.

Visit SpouseLink for [unique drinks and delicious autumnal bites](#) you and your loved ones can make and enjoy throughout the season.

Current Activities & Events

September 21: AAFMAA went LIVE on Facebook with [Partners in PROMISE](#) to discuss how their annual survey provides the military community the opportunity to positively impact the Exceptional Family Member Program (EFMP). [View the recording.](#)

October 6: The AMS Chantilly, VA branch sponsored the [The Dulles Area Association of REALTORS®](#) Charity Golf Tournament benefitting several local Virginia charities.

October 10: AAFMAA is proudly sponsoring the [Army Ten Miler](#) for the eighth consecutive year. This year's race, which is completely virtual, allows runners to log their race times from October 10-November 29, 2021.

October 11-13: SpouseLink, created by AAFMAA, is proudly exhibiting in AUSA's "Family Readiness Pavilion" at the [Annual AUSA Meeting and Exposition](#). This is SpouseLink's third year in the Pavilion, which is dedicated to like-minded organizations that serve military families.

[View Newsletter Archives](#)



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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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