



eNewsletter

November 2020 Edition

5 Things You May Not Know About Refinancing



When mortgage rates hover at record lows, you may find yourself wondering, “Should I refinance? What are the pros and cons?”

[Find out](#) in our Learning Hub.

5 Strategies to Help You Win a Bidding War



When 35-year-old Jessica Doty, an AAFMAA [SpouseLink](#)

Did You Know?

The best gift you can give this holiday season is a secure financial future.

AAFMAA provides two reliable options to help set your children and grandchildren on the path to success with permanent life insurance:

[Generations Plus](#) allows you to lock in low premiums while your kids are still young — 15 days to 14 years old — with coverage that automatically doubles when they turn 18, at no extra cost.

[Value-Added Whole Life](#) gives your children and grandchildren — up to age 26 — life-long coverage, with premiums that build cash value they can access any time they need to throughout their lives.

Learn more about both policies on [aafmaa.com](#), then [start your application](#) online or by phone with an AAFMAA Membership Coordinator at 877-398-2263.

Now is a good time to evaluate your financial future.

COVID-19 continues to impact servicemembers and their families in different ways, including their current financial circumstances. If the recent market volatility has impacted your investment strategy and you'd like a fresh perspective on your portfolio, AAFMAA can help.

[Schedule your complimentary portfolio review](#) with an AAFMAA Wealth Management & Trust LLC Relationship Manager today. You'll get a customized report —

[Ambassador](#), and her husband, an Active-Duty Marine, received PCS orders earlier this year to relocate from Stuttgart, Germany to Camp Lejeune, they both knew this move would be like no other.

In a market like this, you're probably going to face competition, and possibly a bidding war, so you'll want to craft your purchase offer carefully.

[Continue reading](#) in our Learning Hub.

AAFMAA in the Community



Army Ten-Miler

For the seventh-consecutive year, AAFMAA proudly sponsored the Army Ten-Miler. Due to COVID-19 restrictions, the event was virtual this year, allowing runners around the world to participate through the event app. Congratulations to everyone who participated! We hope to see you again in person in 2021.

[Watch the video](#) of Ross Cutler, VP of Business Development at AAFMAA Wealth Management & Trust running the Army Ten-Miler on our YouTube channel!



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including a review of your current investment strategy — and recommendations based on your individual risk tolerance. No commitments required. Just get a second opinion to reveal potential problems and opportunities so you can stay focused on success.

AMS Is Opening a New Branch Office in North Carolina

AAFMAA Mortgage Services LLC (AMS) is excited to announce the opening of our newest location in Morrisville, North Carolina near Raleigh-Durham International Airport to serve local AAFMAA Members. To see the full list of AMS Branch Offices and meet our team, [visit our locations page](#) or call us at **844-422-3622**.