



# eNewsletter

December 2020 Edition

## Two-Factor Authentication for DFAS myPay Accounts



Beginning in 2021, the Defense Finance Accounting Service (DFAS) will implement two-factor authentication for myPay accounts, putting them on par with some of the world's most security-conscious organizations and other parts of the Federal Government, like the IRS.

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

## Are You Making the Most of Your AAFMAA Life Insurance Policies?



## Did You Know?

**Mortgage interest rates are still at historic lows.**

If you're looking to purchase a new home or refinance your current one, now might be the right time.

Start by learning more about the [VA Home Loan process](#).

Then call an expert AMS Military Mortgage Advisor any time at **(877) 387-6856** for details on how we can help.

## Your Retirement Plans May Need an Update

According to a [recent study](#), about 30% of people aged 55-64 years who have retirement plans never rebalance or reallocate their investments, leaving their financial future on indefinite autopilot.

Don't leave your financial future up to chance. Now is the perfect opportunity to [schedule a complimentary portfolio review](#) with an AAFMAA Wealth Management & Trust Relationship Manager. You'll get a customized report that is based on your unique situation and goals. No commitment is required and the results are entirely for your benefit.

You already depend on your AAFMAA Life Insurance policies to protect your loved ones, but did you know that your policies may provide benefits beyond the standard death settlement?

For instance, AAFMAA term and whole life policies contain valuable features that can help ensure your family's financial security. Learn more below about these benefits and how you can make the most of your AAFMAA policies.

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

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## Be Prepared for Your January 2021 Pay Cut



Earlier this year, President Trump authorized the deferral of payroll taxes for servicemembers and civilian DoD employees earning \$8,666 or less per month. This deferral applies to all enlisted servicemembers, warrant officers through CW-4, and officers through O-4 (Major/Lieutenant Commander), and resulted in a 6.2% increase in take-home pay from mid-September 2020 through December 2020.

[Find out what this means for you](#) in our Learning Hub.

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## In Case You Missed It — Share Your Thoughts and Have a Chance at \$100

Your AAFMAA Membership experience is important to us and we would like to hear your thoughts. For more than 141 years, our mission has remained focused on serving the needs of the military community and providing exclusive solutions to help you achieve a secure financial future.

Please take a few minutes to share your insights by clicking on the survey link below. Your answers will remain confidential. If you respond by Tuesday, December 22, 2020, you could win one of five \$100 VISA® gift cards as a thank you for your participation.\*

We look forward to receiving your feedback and learning how we may better serve you as a premier financial services provider for the military community.

**Share Your Thoughts  
Now**

\*Your name and email address are required for entry into the drawing to win a gift card. Five winners will be selected randomly and notified by email during the week of January 4, 2021. All data will remain confidential.

## AAFMAA in the Community



### NDIA Swing for Freedom

[AAFMAA Mortgage Services LLC \(AMS\)](#) proudly sponsored the Washington, DC Chapter of NDIA's Swing for Freedom event on October 23, 2020. Proceeds benefitted the [USO of Metropolitan Washington - Baltimore](#) to help fund programs and services they provide our Military Community.

AMS Military Mortgage Advisor Lawrie Vick and Branch Manager Brian Shotwell had a great time supporting our troops on the golf course.



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#### **DISCLAIMER:**

*AAFMAA Mortgage Services LLC is an Equal Housing Lender. NMLS #1423968. [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). All loans subject to credit approval. This is not a commitment to lend. See a complete list of [licenses](#) and [disclosures](#) at [www.aafmaa.com/mortgage](http://www.aafmaa.com/mortgage).*

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