

AAFMAA[®] ADVANTAGE

2024

Are you doing all you can to protect your family?

You've dedicated your life to protecting others. Now, it's time to ensure your family's protection extends beyond your service. AAFMAA stands with you and your loved ones, understanding the unique challenges of military life — from facing danger to managing service-related health issues and transitioning to civilian life.

Throughout your military career and beyond, life changes demand thoughtful action to secure your family's future. One critical aspect often overlooked is comprehensive survivor planning. Ask yourself: ***Are you truly doing all you can to safeguard your family's well-being?***

Survivor planning goes far beyond having a will or life insurance policy. It's about ensuring your family has a comprehensive roadmap to navigate the complexities that follow your passing. You want to provide your loved ones with clarity and support during what would undoubtedly be a challenging time. Where do you start?

One critical action you must take is to **organize and document all of your important information**. This includes military records, financial accounts, insurance policies, and personal papers. Create a file — physical and digital — that your family can easily access. Include details such as account numbers, passwords, and contact information for relevant institutions and individuals. Remember to update this information regularly, especially after major life events. [CONTINUES PG 2 ►](#)



Your Future Is Safe in Your AAFMAA Digital Vault

Protect your essential documents with this free Membership benefit that lets you:

- » Securely store copies of vital records and files
- » Access your documents anytime, anywhere online
- » Ensure your documents are always ready to go when you are
- » Preserve your family's history and important information

Make the Digital Vault part of your survivor plan today! Upload your essential documents anytime in the AAFMAA Member Center at connect.aafmaa.com.

MESSAGE FROM THE PRESIDENT



Dear AAFMAA Members:

As we close 2024, I'm grateful for our AAFMAA community. Despite economic challenges and global tensions, we remain committed to your financial security and focused on continuing to provide solutions tailored to your needs.

In the coming months, you'll see the benefits of our modernization efforts that are improving our systems and services — and new AAFMAA Members will enjoy easier access to more insurance coverage options, allowing us to serve the Armed Forces community better.

This newsletter includes the 145th AAFMAA Annual Meeting minutes, details about the benefits of some of AAFMAA's most popular term and whole life products, how AAFMAA Mortgage Services LLC (AMS) is serving your best interests at home, ways AAFMAA Wealth Management & Trust LLC (AWM&T) can help you build wealth, and more.

Thank you for trusting AAFMAA with your life insurance, wealth management, and mortgage needs. We wish you a joyous holiday season and look forward to serving you in the new year.

Proudly serving our Members,

A handwritten signature of Michael J. Meese in black ink.

BG MICHAEL J. MEESE
Ph.D., FLMI (USA, Ret.)

CONTINUED ► Communication is key in survivor planning. Have open and honest discussions with your spouse and family members about your wishes and the plans you've put in place. Explain where to find important documents and whom to contact for assistance, starting with AAFMAA. While these conversations may be difficult, they provide immense peace of mind for both you and your loved ones.

As a military member or Veteran, it's crucial to **understand military survivor benefits** like the Survivor Benefit Plan (SBP) and Dependency and Indemnity Compensation (DIC). Familiarize your family members with resources available through the Department of Veterans Affairs, military support organizations, and of course from AAFMAA's Survivor Assistance Services (aafmaa.com/sas).

Financial preparedness is another crucial element of comprehensive survivor planning. **Review your life insurance coverage** to ensure it adequately meets your family's evolving needs, including outstanding debts, future education costs, and long-term living expenses. Consider trusts or other financial arrangements to provide long-term support for your dependents, especially if you have children with special needs or other unique circumstances.

In today's digital age, **don't forget about your digital assets and online accounts.** Provide instructions for accessing or closing these accounts to prevent identity theft and ensure proper management of your digital legacy. This might include social media profiles, email accounts, online banking, and any digital assets of sentimental or financial value.

Consider creating a "letter of instruction" to accompany your will. This non-legal document can provide additional context and guidance to your family, explaining your decisions and offering personal messages. It can also include information on funeral preferences, eligibility for VA burial benefits, care for pets, or any other details that don't fit into formal legal documents.

Lastly, remember that survivor planning is not a one-time task. Life circumstances change, and so should your plans. Set a regular schedule — at least annually and after significant life events — to **review and update your survivor plan as needed.** This will ensure that your arrangements always reflect your current situation and wishes.

By taking these comprehensive steps, you're not planning for the worst — you're demonstrating your ongoing commitment to creating the best outcome for your family. You're providing them with a roadmap for the future. **It's a final act of love and protection,** ensuring that your legacy of care endures long after you're gone.

So, ask yourself again: **Are you truly doing all you can to protect your family?** If not, now is the time to act and give your family the gift of readiness and peace of mind. Download our [Military Survivor Checklist](#) by scanning the QR code and give it to your family to ensure they know the steps to take to claim the benefits you've earned through your military service. 🇺🇸



**Scan to Download our
Military Survivor Checklist**

IN MEMORIAM

LTG Donald M. Babers, former AAFMAA Chairman, passed away on October 15, 2024, at 93 years old. His distinguished 32-year Army career (1954-1986) included service in Germany, Vietnam, as the project manager for the M1 Abrams Tank and as Commander of the Defense Logistics Agency.

As AAFMAA Chairman (2006-2017), General Babers significantly expanded the organization's outreach and resources, enhancing financial support for servicemembers, especially during the 2008-2009 financial crisis. His visionary leadership ensured AAFMAA continued to provide tailored insurance products and initiatives to support financial security for military personnel and their families.

General Babers' unwavering commitment to the military community left an indelible mark on AAFMAA and inspired countless lives of those who knew him and those who served. His legacy of service and advocacy for those in uniform will continue to influence future generations, reminding us of the importance of supporting our nation's defenders and their loved ones. 🇺🇸



145TH Annual Meeting Minutes

BROADCAST LIVE ON TEAMS FROM THE ARMY NAVY COUNTRY CLUB, ARLINGTON, VA

Tuesday 11 June 2024, 12:00 PM

The 2024 AAFMAA Annual Meeting began with a video celebrating our rich 145-year history and bringing the 2023 AAFMAA Annual Report to life.

GEN Dennis J. Reimer (USA, Ret.), Chairman of the Board of Directors, called the 145th Annual Meeting to order. GEN Reimer recognized members of the Board of Directors in attendance. He reminded the Members that their AAFMAA Board serves without compensation and works hard on AAFMAA's strategy, culture, succession planning, and policy.

GEN Reimer then recognized several notable AAFMAA Members present at the Annual Meeting: CW2 George Jackson (USA), the youngest Member in attendance; COL Michael Eiland (USA, Ret.), our longest tenured Member in attendance, with more than 63 years of loyal Membership; and COL John Insani (USA, Ret.) at 99 years young, our oldest Member in attendance.


The minutes from the prior year's Annual Meeting, held on 13 June 2023 at the same location, were published and distributed to all Members. A motion to waive the reading of the minutes and approve the minutes of the previous meeting was made and seconded. The motion was approved.

GEN Reimer then reminded the Membership in attendance of AAFMAA's proud legacy of service that dates back to our founding over 145 years ago. He reported that we are dedicated to helping ensure the financial security of the members of the American Armed Forces community.

GEN Reimer stated, "When we think back about our history, a lot has happened in 145 years: two World Wars, many other international conflicts, the Great Depression, several recessions, major pandemics ranging from the 1920s Spanish Flu to COVID-19." He further remarked, "Through all of these challenging times, AAFMAA has been a source of confidence and strength to support the American military and their families." He then referred Members to the [2023 Annual Report](#).

He reported that we provided younger servicemembers with term insurance that costs less than SGLI and much less than VGLI. GEN Reimer continued, "Other Members count on AAFMAA for whole life products, including Generations Plus for their children and grandchildren, **ANNUITYLife**® and Wealth Builder to provide long-term savings, and other products for a lifetime of financial protection." He then reported that AAFMAA issued 5,400 new policies last year and stated he still has the \$5,000 policy that he originally purchased many years ago because he knew AAFMAA would be there when his family needs it.

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We take pride
every day
in serving
you with
**Compassion,
Trust,
Protection,
and Innovation.**

GEN Reimer reported that each one of AAFMAA's life insurance policies includes our exclusive Survivor Assistance, noting that our Survivor Assistance Services team provided superlative personal service to the 1,539 families of those who died during 2023. Our Member Benefits team helped over 300 Members and their families receive more than \$1.2 million dollars in benefits they had earned through their military service. This is the personification of the theme: *"When we were needed, we were there."*

As GEN Reimer continued, he shared that AAFMAA is also committed to being there when our Members need assistance with other big financial challenges, well beyond life insurance. He reported that AAFMAA Wealth Management & Trust LLC (AWM&T) provided keen financial insights and

expertise for 258 AAFMAA Members with over \$177 million in assets. From comprehensive financial plans to proven investment strategies, AAFMAA Members trusted the organization that, as a fiduciary, always put their interests first. GEN Reimer went on to say that AAFMAA Mortgage Services LLC (AMS) helped over 250 Members borrow more than \$77 million to build new homes, buy a home, or tap into the equity of their existing homes. AMS has exceptional expertise in VA Home Loans, construction loans, and other products that are exclusively designed for the military and Veterans.

GEN Reimer reported the continued implementation of last year's AAFMAA Strategic Plan by the Board of Directors. He said the plan builds on AAFMAA's unparalleled expertise in integrating military-related government

benefits and services to better support our Members. This includes improving those products and services and leveraging technology to more effectively communicate with members of the Total Force — Active Duty, Guard, and Reserve — to grow AAFMAA's Membership, especially with those who are just starting their military service.

GEN Reimer concluded by saying, "All of the work is built on AAFMAA's strong financial foundation and our values-based culture of Compassion, Trust, Protection, and Innovation. We are fully committed to AAFMAA's success and, most importantly, to caring for you and your families."

GEN Reimer then turned the meeting over to the President, BG Michael Meese (USA, Ret.), to deliver the President's Report.

BG Meese began his report by reflecting on the video at the beginning of the meeting, which highlighted AAFMAA as the longest-serving nonprofit organization that has taken care of Veterans throughout its history. BG Meese said, "We are very proud of our history of dedicated service."

BG Meese continued with a brief history of AAFMAA: In 1879, we were founded after the Battle of the Little Bighorn. At that time, we were the Army Mutual Aid Association and our mission was fixed — focusing on caring for the survivors of our Members who died. As the nation expanded, so did AAFMAA, slowly increasing our Membership for the next 100 years and, by World War II, AAFMAA had 10,000 Members. He went on to say: in the 1980s we expanded to include the Air Force and, just over a decade ago, we included the sea services and changed our name to American Armed Forces Mutual Aid Association. It was at this time we found that, as we concentrated on the financial independence and security of the American Armed Forces, it was important also to build out new services — including AAFMAA Wealth Management & Trust and AAFMAA Mortgage Services.

► LTG Jeff Sorenson (USA, Ret.) recounts his Normandy trip.

▼ Vocalist Holly Shockey sings “We Were There.”



BG Meese then acknowledged that the Army is starting its 250th year with the celebration of the Army’s 249th birthday on Saturday, June 14, 2024, at the National Museum of the United States Army. BG Meese reported that AAFMAA is one of the sponsors of the celebration and that we would be there reaching out to current and future Members as we reflect on AAFMAA’s history and the Army’s history.

BG Meese then introduced the guest speaker for our annual meeting, LTG Jeff Sorenson (USA, Ret.), director of the Army Historical Foundation and a long-time leader during his distinguished 35-year military career.

LTG Sorenson shared with the Members in attendance details about his recent visit to the historical sites of WWII in France and elsewhere in celebration

and in honor of the 80th Anniversary of D-Day, connecting it to the history and legacy of the U.S. Army.

After LTG Sorenson completed his remarks, BG Meese shared another connection to WWII, reporting on an AAFMAA Member from the era, COL Herb Stern (USA, Ret.). BG Meese reported to the Members that COL Stern is now 105 years old, was commissioned in 1941, became a battery commander in 1942 and, by 1944, he was the senior major in his battalion, taking command of the 325th Artillery Battalion, which was instrumental during the Battle of the Bulge and afterward. For valor in combat, COL Stern earned a Silver Star and continued to serve in the Army until retiring.

BG Meese went on to report the Association’s 2023 accomplishments. He said,

“As GEN Reimer emphasized, *‘When we were needed, we were there...’* for Members seeking help with VA benefits, for families managing wealth with AWM&T, for those getting an exclusive construction advantage loan or other mortgage from AMS, and, most importantly, for the more than 1,000

AAFMAA families who experienced a death. AAFMAA’s exclusive Survivor Assistance Services ensured they not only received their life insurance policy benefits, but also the survivor benefit payments, VA death benefit payments, Social Security, VA Dependents Indemnity Compensation, and other benefits” earned through their service.

BG Meese reported that from a financial perspective, AAFMAA gets exceptional institutional financial advice from AWM&T’s investment team. AAFMAA continued to achieve success through a long-term investment approach focused on ensuring we are able to meet our obligations long into the future. BG Meese reported that we remain opportunistic and invest AAFMAA’s assets using a relative-value approach, consistently seeking an appropriate risk-adjusted return for our investments. He then introduced Treasurer, Mr. Mark Matsuura to provide the Treasurer’s report.

Mr. Matsuura began by reminding the Members that AAFMAA is a diverse financial services organization and emphasized our responsibility to serve as stewards of our Members’ resources.

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▲ L-R: AWM&T Relationship Manager, Monique Street; Yolanda Rayford and Krysti Pereira from Blue Star Families at the MilSpouse Roundtable.

He continued, noting that, at the end of 2023, AAFMAA held \$1.3 billion in assets on a statutory basis. The AAFMAA portfolio includes fixed income, equities, mortgage loans, and real estate investments. In 2023, the Net Yield on Assets was 3.4%, up from 3.1% in the previous year. AAFMAA continues to maintain a well-diversified portfolio focused on long-term growth and solvency. Total income in 2023 was \$101 million. AAFMAA's primary sources of revenue include insurance premiums and investment income. AAFMAA's primary expense relates to death benefits paid out on our insurance policies. In 2023, we processed over \$72 million in death claims for surviving military families and loved ones. Net income for 2023 was \$166,000. Despite economic uncertainty driven by inflation, geopolitical tensions, and our transition to a post-pandemic new normal, AAFMAA continues to generate value for its Members.

Mr. Matsuura then reported that in 2024, we offer crediting rates of up to 5.1% on our whole life products, which include Value Added Whole Life, Wealth Builder, and **ANNUITY**Life®. Crediting rates are set by the Board of Directors and reflect economic

conditions, market dynamics, and the performance of AAFMAA's investments. He concluded, "AAFMAA's financial position remains strong and resilient. AAFMAA continues to fulfill its mission of ensuring the financial security and independence of the American Armed Forces community."

BG Meese then commended the AAFMAA staff who leads with expertise and experience to expand our outreach to the American Armed Forces community. He reported that, following our strategic plan, we continue to reach out to younger servicemembers with new products such as the BeyondBasic® life insurance policy, which applicants can qualify for easily if they have recently enrolled in a military school. Through an innovative relationship with the OCS Alumni Association, we are reaching out to new officer candidates in school to help them on their path toward financial security and independence. BG Meese thanked and acknowledged many of the partners that had joined us for the Annual Meeting.

BG Meese reminded Members that they play a role in ensuring AAFMAA is here and always will be for Members and their families. He highlighted two actions Members can take: 1) Update your file; every AAFMAA Member should store all key documents in their Digital Vault; and 2) Tell others about AAFMAA; the best recommendations come from AAFMAA Members.

BG Meese stated, "We are and always will be there for you because of the exceptional 150 AAFMAA employees in all parts of our organization that are true experts ensuring the financial security and independence of the military community. Our entire Board of Directors whom you see before you and one-third of our employees are Veterans or military family members.

We take pride every day in serving you with Compassion, Trust, Protection, and Innovation.

All of us are committed to AAFMAA's mission and work exceptionally hard because we truly care about you. I am proud of each of them, and I hope that you have time to meet and talk with some of them while you are here. We rank very high on Trustpilot and virtually all of the over 1,000 five-star reviews cite our wonderful people.

BG Meese then reported to GEN Reimer that concluded his President's Report. GEN Reimer called for a motion to accept the President's Report, which was motioned and seconded and passed unanimously.

GEN Reimer then called on a report from the Secretary and Chief Operating Officer, COL Jerry Quinn (USAR). COL Quinn reported to the Membership that each year the Board directs the convening of a Nominating Committee to represent the Membership in nominating Board Members for election and re-election. The committee nominated three Directors for election and two Directors for re-election to the Board: MG Rodney Anderson (USA, Ret.), CMSgt Lewis Monroe III (USAF, Ret.), LTG Keith Walker (USA, Ret.), LTG John Dubia (USA, Ret.), and BGen David Reist (USMC, Ret.). All nominees were elected or re-elected by the Membership and their terms will continue until the Annual Meeting in 2028.

GEN Reimer asked for a motion to close the nominations and ratify the election by the Members. A motion was made and seconded. The nominations were closed and the election was ratified by the Members unanimously.

He then asked for any new business to be brought before the meeting. There being none, GEN Reimer introduced vocalist, Holly Shockey and pianist, Tony Nalker, who closed the meeting with a special performance of "We Were There."

The 145th Annual Meeting of AAFMAA was adjourned at 1257 hours. 🍷



Your Family can Benefit from Everything We Offer

As an AAFMAA Member, you are always our first priority. And you can see that focus reflected in our comprehensive portfolio of products that offer you and your loved ones the ultimate protection for the unexpected. Whether you are just starting your military career or you have already retired, you can rest assured that your future — and that of your family — will be supported.

Over the years, the world has become more complex, which AAFMAA has addressed by expanding our policy offerings. No matter what stage of life you are in — if you're just starting out, having kids, moving on to a second career, or retiring — you'll find the right coverage for where you are now as well as policies for your spouse, children and grandchildren that offer greater value than most other options.

When you think about your current life insurance coverage, have you accounted for all potential financial concerns? Are your spouse and dependents covered with their own policies? The good news is AAFMAA has options that can meet your needs:

A great place to start an AAFMAA Membership for your spouse and young adult children is **Simple Term**.

Simple Term offers affordable term life insurance coverage to any military-affiliated person between the ages of 25 and 74. No medical exam required, you just answer a few quick questions. If they're in reasonably good health, Simple Term is easy to apply and quick to approve.

Do you have young active servicemembers in your family? Introduce them to AAFMAA Membership with **BeyondBasic®**. This policy is specifically designed for those who have recently started or advanced their military career. With this policy, newer servicemembers and those entering advanced training programs can get \$100,000 of AAFMAA coverage to supplement their SGLI — no matter where their duty takes them. Acceptance guaranteed. No war, aviation or terrorism clauses. All the benefits of Membership are included.

For those a little further along in their military career who want more coverage, **Level Term I** offers servicemembers, Veterans, spouses and children ages 18 to 49 a low-cost option. Depending on Member status, 100% of the initial face amount of this plan is convertible to **Five-Year Renewable Term** or **Value-Added Whole Life** to extend coverage for life, without additional medical underwriting.

Members who are parents or grandparents have an easy affordable way to provide up to \$50,000 coverage for children or grandchildren, ages 15 days to 14 years, in **Generations Plus**. This policy automatically doubles to \$100,000 when they turn 18 without any premium increase and it offers the guaranteed opportunity to purchase more coverage in the future, regardless of health.

As you near retirement, **Wealth Builder Life Insurance**, is a policy that provides comprehensive whole life coverage while growing cash value at an industry-leading crediting rate. Your cash value can be borrowed against, converted into a stream of lifetime income, used to cover long-term care needs, or redeemed without any penalties or fees from AAFMAA.

For those in retirement, **ANNUITYLife®** guarantees you won't outlive your money by creating a stream of income from your retirement savings without any upfront fees, commissions or hidden charges.

If you know Veterans, retirees, or military spouses, including widows or widowers, who may have expiring term life policies or no whole life coverage, **Final Expense+** may be a great option for them. It's guaranteed acceptance coverage specifically designed to protect survivors from the final expenses of their loved ones' passing and comes with the peace of mind of AAFMAA Membership benefits, including Survivor Assistance Services.

AAFMAA is more than just a life insurance provider. For over 145 years, our Member and Survivor Benefits team have provided our Members, like you, and their families the support they need to be able to achieve their financial goals at each step of their lives.

We hope you will share AAFMAA with your eligible family and friends and encourage them to visit aafmaa.com/life for details about every AAFMAA life insurance plan available to them. We are here to support the military community and with your help, we will continue to add more new Members to the Association every year. 🇺🇸

Finding “Home,” Here: Mortgages for Members

Over time, AAFMAA has provided Members with additional products and services. After Members’ requests for home loans, in 2016, AAFMAA launched AAFMAA Mortgage Services LLC (AMS). AMS mirrors the same commitment to service and excellence that defines AAFMAA. The size of homes, construction products, interest rates, and economic trends have changed over the years. One thing that hasn’t is that servicemembers and Veterans deserve a home of their own and want to obtain the American dream of homeownership. That’s why AMS was created — to provide AAFMAA Members with affordable mortgages to build, buy, or refinance a home.

Your Biggest Investment

You may have started your military career living on base. As you married and started a family, you probably moved off base to rent an apartment or house and started to think about buying your own home. Then, as your family grew perhaps you needed a larger home. Along the way, you may have even refinanced your mortgage or taken out a second mortgage for a family vacation, debt consolidation, or home improvements.

After all, your home is your biggest investment, and that’s why AMS is proud to offer you a wide range of affordable mortgage products for each phase of your life, whether you want to build, buy, or refinance a home.

Our mortgage division is staffed by highly trained and responsive specialists who provide support tailored to your unique needs. We have been known to respond late at night and over weekends and holidays just to keep the homebuying and mortgage process moving forward smoothly. Many of our employees have served in the armed forces, and we have a deep appreciation for what you sacrifice every day.

VA Home Loan Specialists

When it comes to mortgages for the military community, we are firm believers in the VA Home Loan. These loans offer some great advantages such as up to 100% financing with no mortgage insurance required (although there is a VA Funding Fee), more flexible approval and eligibility requirements compared to conventional mortgages, and typically lower interest rates.

AMS also offers FHA loans and conventional mortgages backed by Freddie Mac and Fannie Mae, as well as proprietary Construction AdvantageSM and Land AdvantageSM loans. Our Military Mortgage Advisors, licensed mortgage loans originators, are trained and experienced with many different home loan products and will help you find the right mortgage.

We’re Here to Serve You

It’s no secret the mortgage market has seen its share of ups and downs lately, but with AMS, you have a steady and knowledgeable partner to help you navigate buying, building or refinancing your home. This means you can take advantage of special loan programs, competitive rates, and favorable terms that align with your financial goals and lifestyle.

Let us know how we can serve your mortgage needs. (yourmilitarymortgage.com)





Building a Generational Legacy: Military Family Wealth

For decades, military families have navigated the path to building generational wealth, shaped by the unique experience of serving our nation. In that time, wealth has evolved just as each generation has, extending beyond monetary assets and the “here and now” to what the future holds.

To better understand generational wealth, let's look at three different facets of financial status and security. **Being rich** implies a significant cash flow, a luxurious lifestyle, expensive purchases, and financial comfort in the short term. The key factor is the current availability of money. **Being wealthy** involves owning assets that generate income, provide financial security, and grow over time. Wealth is about sustainable financial independence and security and includes a combination of assets that generate passive income. **Building generational wealth** means that wealth can be passed down to future generations. It emphasizes long-term legacy planning investments and a financial foundation that provides for future descendants.

Wealth for military families once meant a steady paycheck, a long-term career, pension benefits, housing, education, and healthcare. Homeownership, often achieved through VA Loans, was a cornerstone of building wealth, ensuring a tangible asset to pass down to the next generation.

Today, the Concept of Wealth Has Expanded

While financial stability remains a priority, military families also seek a balance between financial independence and quality of life. Wealth now includes experiences, education, and the well-being of future generations. Retirement savings, investments, and life insurance policies are prioritized. With access to financial education and services tailored to their unique needs, servicemembers and Veterans are making more informed decisions today about how to grow and protect their wealth.

Military families who build generational wealth demonstrate resilience, sacrifice, and foresight. Their mindset values stability, security, and legacy.

Military life teaches discipline and adaptability, essential traits for managing finances. Today's families carefully plan, educate themselves in financial literacy, and employ strategies to minimize taxes and protect assets over the long term. Several supplement their traditional benefits with entrepreneurial ventures, real estate investments, insurance, passive income, and education for their children, understanding that a diversified approach is key to long-term success.

How Can Your Military Family Build Generational Wealth?

Cultivating a financial legacy that ensures ongoing prosperity and security enables your military family to build generational wealth. Collaborating with a trusted military finance partner like AAFMAA Wealth Management & Trust is key. Articulating your goals and aspirations to a seasoned professional will lead to a custom financial plan, investment strategy, legacy planning, and more.

Joining the ranks of military families who have built generational wealth involves combining service with careful planning and a long-term vision. Creating a solid financial future is about more than just dollars and cents — it's about building a foundation of stability, security, and hope for generations to come. With the right tools and mindset, such a future is well within reach.

Let us know if we can help. (aafmaatrust.com)

Partnerships — Making Members’ Lives Better

As warfare evolved throughout AAFMAA’s history, so did our ability to meet the needs of our military community. For decades, neighbors from all military branches held potluck dinners and coffees at home to discuss current affairs, watched movies featuring short military reels at theaters, enjoyed a musical or drama centered on military characters, or caught the latest recap of Bob Hope’s USO tours.

AAFMAA’s first 100 years saw a lot of change in the way military life was discussed and dealt with on the home front and abroad. Today, some aspects of military life still depend on neighborhood collaborations and events to spread the word about programs, resources, and activities. A number of organizations help accommodate that need for information, and AAFMAA Partnerships is our response to that need — at local events, on social media, and wherever our military community needs support.

Last year, AAFMAA’s Partnership program reached more than 53,000 servicemembers and their families through LinkedIn Live discussions featuring experts from organizations that serve the military community. In 2024, we’ve reached 160,000 viewers. We’ve continuously expanded our reach to address key concerns such as post-service employment, building community, and financial education.

Meaningful collaborations with United Through Reading (UTR), American Corporate Partners (ACP), Blue Star Families (BSF), VetJobs, and Global Soldier for Life (SoF), among others have deepened our impact. Hosting in-person roundtables and seminars for military spouses, servicemembers, and Veterans is a cornerstone of AAFMAA partnerships. Being visible and engaged within our military community is essential.

Financial education is at the forefront of our focus. The Military Family Advisory Network’s 2023 Lifestyle Survey reported that 46.6% of servicemembers experience financial stress affecting their mental or physical health.



▲ AAFMAA’s Anna Larson and Sarah Roder at the 2024 Military Influencer Conference.

Alarming, 22.2% of currently serving military members noted they have less than \$500 in emergency savings or none at all. Addressing military spouse unemployment, which stands at 21.8%, is part of the solution.

Through our partnership with ACP, we emphasize the importance of mentorship programs in securing fulfilling employment for military spouses that can change the financial landscape of a military family. Helping to ensure they do not fall into food insecurity, debt, or even the physical and mental strain that financial insecurity places on a family.

Our ACP roundtable seminars, LinkedIn Live online sessions, and in-person events make it clear: AAFMAA is here to help you achieve financial freedom. Similarly, our partnership with VetJobs connects AAFMAA weekly with 700-900 servicemembers, Veterans, and military spouses who seek gainful employment.

AAFMAA supports active-duty servicemembers with a digital [Transition Guide](#) and in-depth content about separating and retiring from military service to help you position yourself for financial success. We also provide these services on various posts and bases around the country, and will soon launch a Learning Management System to make finding resources about financial security even easier.

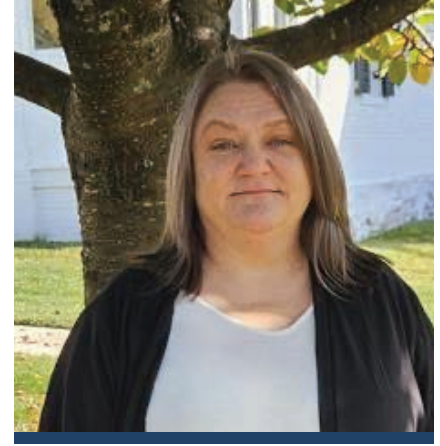
Our Partnerships program has made significant strides and continues to grow, adapting to the evolving needs of our military community and fulfilling our commitment to providing the best possible services to our Members and the broader military community. 🇺🇸

Employee Spotlight: Jennifer Haren

When the family of an AAFMAA Member reaches out to AAFMAA Survivor Assistance Services (SAS) for guidance on handling a loss, they receive immediate and compassionate attention from an AAFMAA Survivor Benefits Representative. As a SAS team member, Jennifer Haren skillfully assists families in navigating the VA benefits process to gain access to military benefits earned through their Members' service.

By the numbers, Jennifer's dedication to AAFMAA families for the past 14 years has led to the processing of 5,000 death claims totaling more than \$150,000,000 protection for their survivors' future financial well-being. But there's more to her story than that.

Jennifer brings a unique perspective to AAFMAA families who depend on her guidance in their time of need. Growing up as a daughter of a retired servicemember who formerly served as AAFMAA's VP of Life Operations, she is the mother of a servicemember herself. Beyond her exceptional skills as



a team member, she has a gift for building lasting relationships with survivors — some have even called her or sent her a card on her birthday. Making that kind of impression on our Members' families speaks volumes for how well Jennifer takes care of them — and she has received countless 5-Star reviews from them for her superlative personal service in return. 🇺🇸

Dive into AAFMAA Premium Content — It's Free!

One of the many benefits you enjoy as an AAFMAA Member is the depth of resources and tools we provide you and your military family through our premium blog content. You can access them all in our Learning Hub just by logging onto our website with your AAFMAA Member Center credentials each time you visit. Then dig in to find articles that will help you ensure your financial fitness, understand your benefits as a Veteran, and make the most of your AAFMAA Membership.

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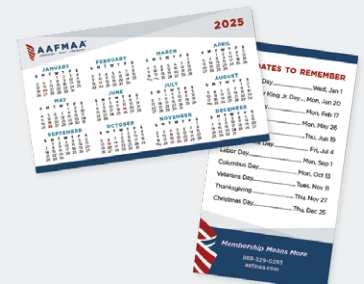
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