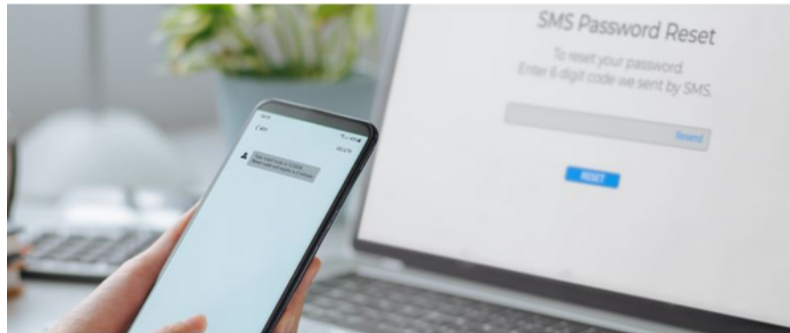




December 2022 Edition

How AAFMAA Is Protecting Members Against MFA Fatigue



At AAFMAA, protecting our Members is our utmost priority. In response to rising cybercrimes, AAFMAA has implemented multi-factor authentication (MFA) to protect our Members from credential theft, phishing attempts and brute-force password guessing. But hackers rely on MFA user fatigue to spam victims. [Read more about how AAFMAA helps protect you against MFA Fatigue.](#)

Changes to 401(k)s and IRAs Are Coming



In 2023, the IRS will raise contribution limits for both 401(k)s and IRAs. If you're over the age of 50, your catch-up contribution will also increase in 2023. [Find out the exact contribution limits here.](#)

Wreaths Across America



AAFMAA is proud to be participating in the wreath-laying ceremony at Arlington National Cemetery this holiday season to show our Veterans and their families that we will never forget their sacrifice. [Learn more about Wreaths Across America](#) and their mission to "Remember, Honor and Teach."

Did You Know?

In February, AAFMAA will send Life Insurance Annual Statements to all policy owners.

Now is a great time to update your contact information for accurate delivery. If you'd prefer to receive yours by email, visit the [Member Center](#) to update your AAFMAA account preferences. While you're there, you can also pay premiums, check loan balances, review policies, update family and contact information, access your Digital Vault and more. If you have any questions, contact Policy Services at **1-800-336-4538**.

Our financial planners can assist with your year-end planning.

As we approach year-end, it's time to evaluate your military family's financial plan. [View our free, on-demand webinar](#) exclusively for high-net-worth Veterans. Learn to save on taxes, maximize retirement savings, and more.

Start the mortgage process with AMS.

The homebuying process can be overwhelming. If you're planning on buying a home in 2023, let AAFMAA Mortgage Services LLC (AMS) help with our [free Homebuying Guide](#).



Download Spouse-ly's ultimate gift-giving guide.

Whether you're looking for apparel and accessories or unique gifts for children, friends, family, or coworkers; the [2022 Military Gift & Giving Guide](#) has something for everyone!



**AAFMAA Members rank us
4.6 out of 5 on Trustpilot.**

Help spread the word about us by [sharing your experience](#).

[View Newsletter Archives](#)



AAFMAA Mortgage Services LLC (AMS), Corporate Location: 1 Copley Parkway, Suite 420, Morrisville, NC 27560, Equal Housing Lender, NMLS #1423968. www.nmlsconsumeraccess.org. VA approved lender #668521-00-00; not endorsed or sponsored by the Dept. of Veterans Affairs or any government agency. All loans subject to credit approval. This is not a commitment to lend. Our Military Mortgage Advisors are licensed Mortgage Loan Originators, also known as Loan Officers. See a complete list of licenses and disclosures at www.yourmilitarymortgage.com. Refinancing your mortgage may result in higher finance charges over the life of the loan.

CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A COMPANY OR A RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH 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 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.

Financial Planning, Investment Management, and Trust Services provided by AAFMAA Wealth Management & Trust, a North Carolina Limited Liability Company wholly owned by AAFMAA. Physical address: 639 Executive Place, Suite 200, Fayetteville, NC 28305. Information provided by AAFMAA Wealth Management & Trust LLC is not intended to be tax or legal advice and we encourage you to seek guidance from your tax and legal advisors. Past performance does not guarantee future results. Investments are not FDIC or SIPC insured, are not deposits, nor are they insured by, issued by, or guaranteed by obligations of any government agency or any bank, and they involve risk including possible loss of principal.

AAFMAA (American Armed Forces Mutual Aid Association) | aafmaa.com

102 Sheridan Avenue, Fort Myer, VA, 22211-1110, United States

1-800-522-5221

[Unsubscribe or Manage Preferences](#)