

# AAFMMA<sup>®</sup>

COMPASSION • TRUST • PROTECTION

# ANNUAL REPORT

2012

2013

2014

2015

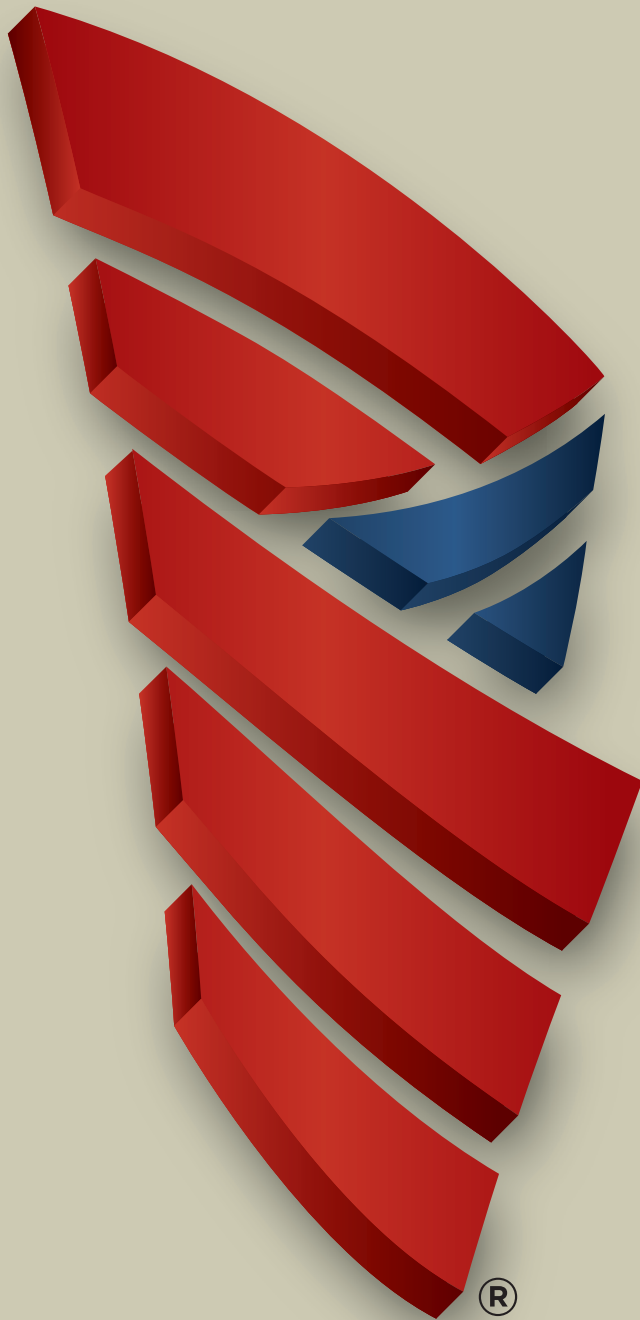
**2016**

2017

2018

2019

2020



**Financial Independence and Security**

# AAFMAA Board of Directors

## Executive Committee



**Donald M. Babers**  
*LTG, USA, Retired*  
*Chairman of the Board*



**Jack N. Merritt**  
*GEN, USA, Retired*  
*Vice Chairman of the Board; Chairman, Finance Committee*



**William J. Lennox, Jr.**  
*LTG, USA, Retired*  
*Chairman, Membership Committee*



**Walter R. Lincoln, CFP®**  
*MAJ, USA, Retired*  
*President and Treasurer*

## Finance Committee



**Dennis D. Porter**  
*COL, USA, Retired*



**John T. Ridge**  
*CMSgt, USAF, Retired*



**William M. Matz, Jr.**  
*MG, USA, Retired*



**John A. Dubia**  
*LTG, USA, Retired*



**Mack C. Hill**  
*BG, USA, Retired*



**Dennis J. Reimer**  
*GEN, USA, Retired*

## Membership Committee



**Joseph E. DeFrancisco**  
*LTG, USA, Retired*



**George L. Horvath, III**  
*CSM, USA, Retired*



**Lewis E. Monroe, III**  
*CMSgt, USAF, Retired*



**Wilson A. (Bud) Shatzer, Jr.**  
*COL, USA, Retired*



**Jonathan D. George**  
*Brig Gen, USAF, Retired*



**Janice M. Hamby**  
*RADM, USN, Retired*



**Robin H. Boudiette, Jr.**  
*CW3, USA, Retired*

## Senior Management

**Walter R. Lincoln, CFP®**  
*President and Treasurer*

**Tiana Fallavollita**  
*Assistant to the President*

**Michael J. Meese, Ph.D., FLMI**  
*Chief Operating Officer and Secretary*

**Charles B. Betancourt, CCIM**  
*Chief Operating Officer*  
*AAFMAA Property LLC*

**James M. Malley, CPA**  
*President*  
*AAFMAA Mortgage Services LLC*

**Richard J. Convy, CPA, CFA**  
*President, AAFMAA Wealth*  
*Management & Trust LLC*

**Carlos Perez, FLMI**  
*Assistant Secretary*

**Kevin A. Kincaid**  
*Chief Marketing Officer*

Directors shown in order of tenure as of  
31 December 2016.

**OUR  
MISSION**

*To be the premier provider  
of insurance, financial and  
survivor services to the  
American Armed Forces  
Community.*

# Message from the Chairman

Dear Fellow Members,

**BASED UPON A SOLID FOUNDATION** laid by former Chairmen Michael S. Davison and Robert W. Sennewald, in 2000 AAFMAA adopted a strategic plan — “AAFMAA 2020” — to preserve: our values, service to members, and care for widow(er)s. At the heart of the plan we stated our grand vision: to ensure the financial independence and security of members of the American Armed Forces Community.

Having successfully implemented “AAFMAA 2020” four years ahead of schedule, in 2016 we began to see enormous benefits for members. We continued to provide over \$25 billion of life insurance to you and your family members. The coverage provides protection to members’ survivors, whether a widow(er) in their 20s, 90s (or anywhere in between) and children/grandchildren. Recall that Value-Added Whole Life and **ANNUITY** Life death benefit increases as the Crediting Rate adds cash to those policies. In 2016 we achieved outstanding investment results which allowed the Board to maintain a 6.0% Crediting Rate in 2016 and 2017.

Since 1879 AAFMAA has taken care of widow(er)s. In 2016, we ensured that over 15,500 widow(er)s received 100% of the benefits to which they were entitled. Members earned those benefits through military service. An incredibly gifted and dedicated team of Survivor Services specialists ensured that every survivor received their benefits: VA, SBP, Social Security and Life Insurance.

**15,500**  
SURVIVORS

We serve **ONLY** the military. Membership cannot be handed down from generation to generation... every member must have actually served. Our team knows what that means. That’s why 33% of our employees have served, married, or are otherwise related to a servicemember.

AAFMAA Wealth Management & Trust LLC (AWM&T) helps members invest to accumulate wealth. Then, AWM&T can manage that wealth, including insurance proceeds, for the survivor’s life and even for future generations. In 2016, AAFMAA Mortgage Services LLC (AMS) began providing mortgages so that members can acquire the home of their dreams. Home ownership and its long term growth remains a key pillar in generating financial independence and security. I’m confident that AMS will grow exponentially as it spreads throughout more and more states in 2017.

I’ve been an AAFMAA member since 1960, a director since 1992 and Chairman since 2006. I’m incredibly proud of AAFMAA’s successes and even more excited about its future.

Respectfully,

*Donald M. Babers*

Donald M. Babers

**Donald M. Babers**  
*Lieutenant General, USA, Retired*  
*Chairman, Board of Directors*



**6.0%**  
CREDITING  
RATE

**33%**  
MILITARY-RELATED  
EMPLOYEES

# Message from the President and Treasurer

Dear Fellow Members,

## THE SUCCESSFUL, COMPLETE IMPLEMENTATION OF “AAFMAA 2020”

four years ahead of schedule establishes the framework for AAFMAA to realize its vision. While always preserving the unique Survivor Services, our association can now provide additional services and products for every stage of every member’s life... and with AAFMAA Wealth Management & Trust LLC, even for generations to come.

The Board of Directors, Senior Management and the entire staff focused on the strategic plan, while still achieving all-time high results in key performance metrics. AAFMAA follows the National Association of Insurance Commissioners

(NAIC) guidelines for reporting Admitted Assets. In 2016, Admitted Assets grew to \$1.26 billion. Many of our investments are worth more than the cost to acquire them. Therefore, on a market value basis, assets achieved an even greater all-time high of \$1.31 billion, or growth of 6.5%.

We also follow NAIC procedures for calculating the annual Net Yield on Assets (NYA). In a simplified explanation, the NYA calculates the



**Walter R. Lincoln, CFP®**  
*Major, USA, Retired*  
*President and Treasurer*

**5.9%**



**ADMITTED ASSETS**

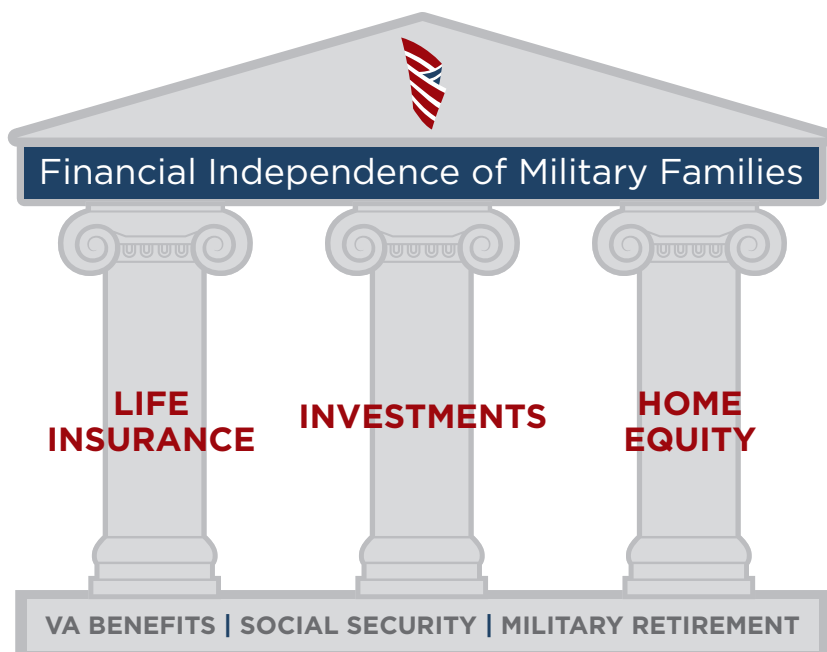
**6.5%**



**MARKET VALUE**

**4.9%**

**NET YIELD ON ASSETS**



rate of return based upon dividends and interest received. In an era of near zero percent interest rates, AAFMAA achieved a 4.9% NYA. However, the NYA calculation does not include capital gains. Including 2016 capital gains, the Total Return rose to 8.0%. Outstanding results even in the midst of expanding the association to provide more and better benefits to members and survivors.

As a pure non-profit, member-owned mutual aid association, in one way or another, we return **ALL** net benefits directly to members or their survivors. For 2016, benefits returned included:

- **Death Benefits:** \$62.5 M
- **Cash Value Increases:** \$17.3 M
- **Member Services:** \$2.4 M
- **Total Direct Member Returns:** \$82.2 M

This all-time high Direct Member Returns helps every member achieve financial independence and security.

All the above records validate the benefit of a long-term investment perspective. We follow a quantitative, relative value philosophy that rewards patience. One way to measure that reward is through the strength of the association, which is its Capital & Surplus. AAFMAA Capital & Surplus grew to an all-time high of \$167.5 million, or growth of 8.4%.

In 2016, AAFMAA expanded services, completed "**AAFMAA 2020**," achieved outstanding investment results, returned all-time high benefits to members and grew stronger than ever before. **AAFMAA has no debt**. AAFMAA focuses solely on you and your survivors... as has been done for the past 137 years... and will be done forever, thanks to your loyalty.

Sincerely,

*Walter R. Lincoln*

Walter R. Lincoln, CFP®

**8.0%**

**TOTAL RETURN**

**\$82.2  
million**

**DIRECT  
MEMBER RETURNS**

**8.4%**

**CAPITAL & SURPLUS**

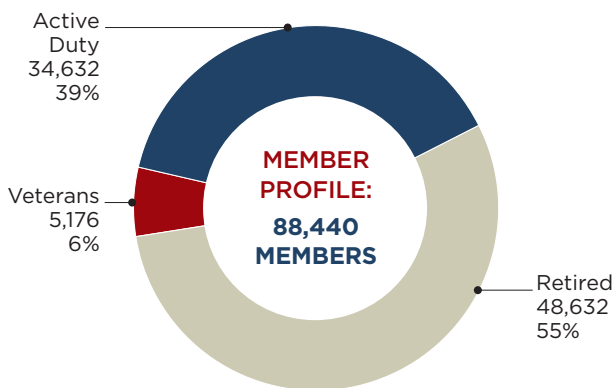


## Who Can Be a Member?

All ranks of Army, Marine Corps, Navy, Air Force, and Coast Guard who are Active Duty (or within 240 days after separation), Retirees, National Guard or Reserve (full or part-time), Honorably Discharged Veterans, USAFA, USCGA, USMA, USMMA, and USNA midshipmen or cadets and ROTC contract/scholarship cadets. Veterans residing in AZ, CT, FL, HI, MD, NC, OK, OR, RI, SC or VA are eligible to purchase life insurance.

## Comparative Highlights

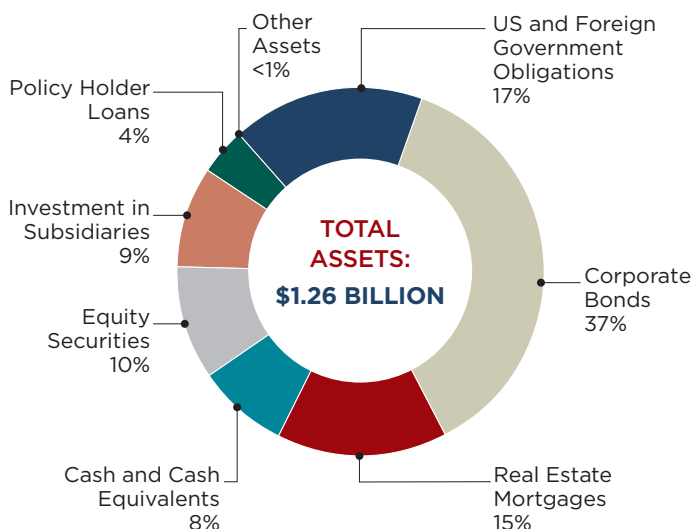
|                                   | 2016    | 2015    |
|-----------------------------------|---------|---------|
| Insurance in Force (\$ billions)  | \$25.5  | \$25.7  |
| Total Reserves (\$ billions)      | \$1.148 | \$1.072 |
| Number of Members                 | 88,440  | 89,295  |
| Number of Member Deaths           | 959     | 1,016   |
| Death Benefits Paid (\$ millions) | \$62.5  | \$63.0  |
| Net Yield on Assets               | 4.9%    | 5.0%    |



## Summary of Assets

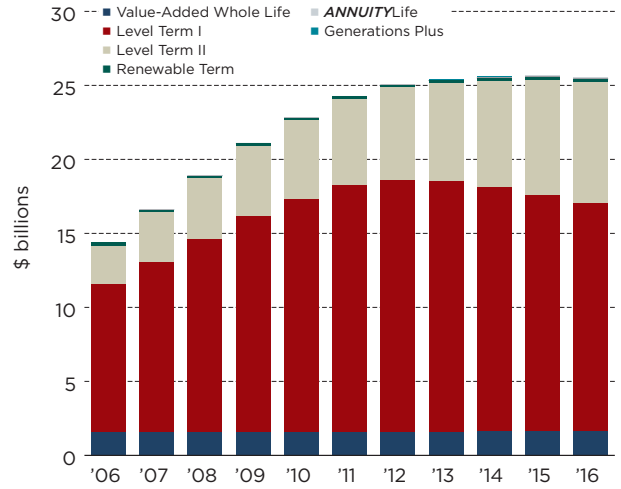
| INVESTMENTS  | ADMITTED ASSET VALUE    | MARKET VALUE            |
|--|-------------------------|-------------------------|
| US and Foreign Government Obligations                | \$ 219,198,320          | \$ 223,696,228          |
| Corporate Bonds                                      | 470,540,155             | 509,414,013             |
| Real Estate Mortgages                                | 183,795,129             | 183,795,129             |
| Cash and Cash Equivalents                            | 95,422,428              | 95,424,232              |
| Equity Securities*                                   | 128,220,430             | 128,220,430             |
| Investment in Subsidiaries                           | 110,098,591             | 110,098,591             |
| Accrued Investment Income                            | 9,954,715               | 9,954,715               |
| <b>TOTAL INVESTMENTS</b>                             | <b>\$ 1,217,229,768</b> | <b>\$ 1,260,603,338</b> |
| Policy Holder Loans                                  | 44,998,281              | 44,998,281              |
| Property & Equipment Net of Accumulated Depreciation | 246,957                 | 246,957                 |
| Other Assets   | 1,513,223               | 1,513,223               |
| <b>TOTAL ASSETS</b>                                  | <b>\$ 1,263,988,229</b> | <b>\$ 1,307,361,799</b> |

\*Valued at market



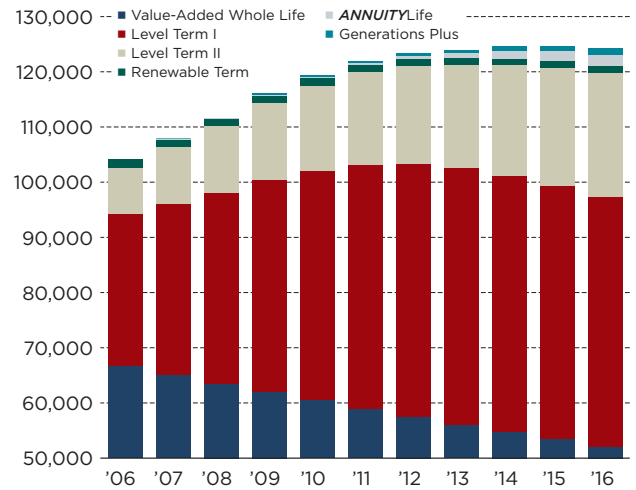
## Insurance in Force

|  |                         |
|--|-------------------------|
| Beginning of year . . . . .                      | \$25,669,957,173        |
| Insurance sold . . . . .                         | \$1,733,655,194         |
| Death benefit change . . . . .                   | \$(315,488,936)         |
| Death benefits incurred . . . . .                | \$(62,480,033)          |
| Other terminations . . . . .                     | \$(1,479,851,049)       |
| <b>Insurance in Force, end of year . . . . .</b> | <b>\$25,545,792,349</b> |



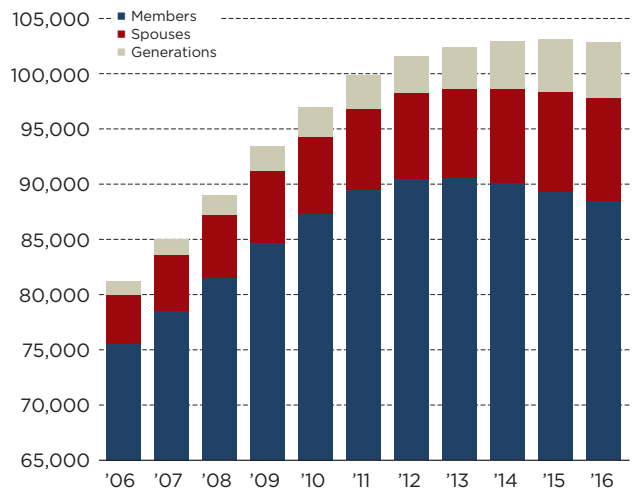
## Policies in Force

|   |                |
|---|----------------|
| Start of year . . . . .                         | 124,899        |
| New policies issued . . . . .                   | 5,940          |
| Policies ended by death . . . . .               | (1,502)        |
| Other net policy terminations . . . . .         | (4,949)        |
| <b>Policies in Force, end of year . . . . .</b> | <b>124,388</b> |



## Lives Insured

|                                     |                |
|-------------------------------------|----------------|
| Members . . . . .                   | 88,440         |
| Spouses . . . . .                   | 9,330          |
| Generations . . . . .               | 5,114          |
| <b>Total, end of year . . . . .</b> | <b>102,884</b> |



# Statement of Admitted Assets, Liabilities and Reserves

STATUTORY BASIS • FOR THE YEAR ENDED DECEMBER 31, 2016

## Admitted Assets

|   |                  |                         |
|---|------------------|-------------------------|
| Fixed Income Securities .....                                 | \$ 689,738,475   |                         |
| Real Estate Mortgages .....                                   | 183,795,129      |                         |
| Cash and Cash Equivalents .....                               | 95,422,428       |                         |
| Equity Securities .....                                       | 128,220,430      |                         |
| Investment in Subsidiaries .....                              | 110,098,591      |                         |
| Accrued Investment Income .....                               | <u>9,954,715</u> |                         |
| <b>Total Investments .....</b>                                |                  | <b>\$ 1,217,229,768</b> |
| Policy Holder Loans .....                                     |                  | 44,998,281              |
| Property and Equipment, Net of Accumulated Depreciation ..... |                  | 246,957                 |
| Other Assets .....  |                  | <u>1,513,223</u>        |
| <b>Total Admitted Assets .....</b>                            |                  | <b>\$ 1,263,988,229</b> |

## Liabilities and Reserves

### Liabilities

|  |                |                       |
|--|----------------|-----------------------|
| Death Benefits Payable .....           | \$ 17,117,282  |                       |
| Accounts Payable .....                 | 60,965,515     |                       |
| Deferred Revenue .....                 | 1,877,036      |                       |
| Settlement Options Payable .....       | 35,512,836     |                       |
| Accrued Post-Retirement Benefits ..... | 14,129         |                       |
| Related Party Payable, Net .....       | <u>620,165</u> |                       |
| <b>Total Liabilities .....</b>         |                | <b>\$ 116,106,963</b> |

### Reserves

|                                 |                    |                      |
|---------------------------------|--------------------|----------------------|
| Insurance and Other .....       | \$ 920,961,535     |                      |
| War Risk .....                  | 19,232,100         |                      |
| Interest Maintenance .....      | 40,149,311         |                      |
| Contingency Reserve             |                    |                      |
| Asset Valuation .....           | \$ 39,434,957      |                      |
| General Contingency .....       | <u>128,103,363</u> |                      |
| Total Contingency Reserve ..... | <u>167,538,320</u> |                      |
| <b>Total Reserves .....</b>     |                    | <b>1,147,881,266</b> |

|   |  |                         |
|---|--|-------------------------|
| <b>Total Liabilities and Reserves .....</b> |  | <b>\$ 1,263,988,229</b> |
|---|--|-------------------------|



# Summary Statement of Income

STATUTORY BASIS • FOR THE YEAR ENDED DECEMBER 31, 2016

## Income

|  |    |                  |                |
|--|----|------------------|----------------|
| Premiums, dues, supplemental contracts . . . . .       | \$ | 56,887,530       |                |
| Net Investment Income . . . . .                        |    | 52,770,217       |                |
| Amortization of Interest Maintenance Reserve . . . . . |    | <u>6,043,334</u> | \$ 115,701,081 |

## Benefits and Expenses

|   |           |                   |                         |
|---|-----------|-------------------|-------------------------|
| Death Benefit Claims . . . . .                                | \$        | 62,480,033        |                         |
| Less War Claims . . . . .                                     |           | (300,000)         |                         |
| Less Actuarial Adjustments . . . . .                          |           | <u>(42,919)</u>   |                         |
| Net Death Benefit Claims . . . . .                            | \$        | 62,137,114        |                         |
| Surrender Benefits & Supplemental Contract Payments . . . . . |           | 8,064,230         |                         |
| Increase in Insurance Expense (Reserves) . . . . .            |           | 29,000,297        |                         |
| General Administrative and Operation Expenses . . . . .       |           | <u>13,219,676</u> | (112,421,317)           |
| Excess Interest Credited to Policies . . . . .                |           |                   | (5,491,648)             |
| Net realized gain on investments . . . . .                    |           |                   | <u>3,311,251</u>        |
| <b>NET INCOME</b> . . . . .                                   | <b>\$</b> |                   | <b><u>1,099,367</u></b> |

# Summary Statement of Cash Flows

STATUTORY BASIS • FOR THE YEAR ENDED DECEMBER 31, 2016

## Cash Flows from Operating Activities

|   |    |                     |                     |
|---|----|---------------------|---------------------|
| Cash collected for Premiums, Services and Investment activities . . . . . | \$ | 141,908,995         |                     |
| Cash used for Vendors, Suppliers and Personnel related costs . . . . .    |    | (15,848,064)        |                     |
| Cash used to pay Member Benefits and Services . . . . .                   |    | <u>(70,078,060)</u> |                     |
| Net Cash Provided by Operating Activities . . . . .                       | \$ |                     | 55,982,871          |
| Net Cash Used in Investing Activities . . . . .                           |    |                     | <u>(41,371,832)</u> |
| Net Increase in Cash and Cash Equivalents . . . . .                       |    |                     | 14,611,039          |

## Cash and Cash Equivalents

|                             |    |            |                   |
|-----------------------------|----|------------|-------------------|
| Beginning of Year . . . . . |    | 80,811,389 |                   |
| End of Year . . . . .       | \$ |            | <u>95,422,428</u> |

# AAFMAA Life Insurance

---

**IF THERE WAS A CONSISTENT THEME THROUGHOUT 2016**, it was uncertainty. We saw uncertainty in the political sphere, in the economy, and in capital markets. Through it all, AAFMAA remained steady in providing financial security to its members. In 2016 AAFMAA saw:



**Michael J. Meese, Ph.D., FLMI**  
*Brigadier General, USA, Retired*  
*COO and Secretary*  
*AAFMAA*

- \$1.73B Insurance sold with \$25.5B Insurance in force
- 5,940 New policies issued with 124,388 total policies
- 3,513 New members joined with 88,440 total members
- 102,884 Total lives insured

Lives insured includes members as well as spouses, children, and grandchildren. In the face of uncertainty, members are turning to AAFMAA and referring their family and friends to get policies that provide them peace of mind. Wherever military members or veterans are in their careers, we continue to offer unparalleled value. We need YOUR HELP to spread the word about AAFMAA!

AAFMAA's **Level Term I**, an exceptional alternative to SGLI, provides large coverage at low rates. It is ideal for those starting out that need to provide income for loved ones that would depend on it to pay a mortgage, pay for school, or cover other large expenses. Members in pay grades of E-5 to O-3 can also obtain a **\$4,000 CAP Loan** at 1.5% for those unexpected emergencies or cash shortfalls. They can even use the money to further their education. Those servicemembers approaching retirement can eliminate post-service uncertainty by replacing SGLI with a **Level Term II** policy, which is up to 75% less than VGLI.

Permanent insurance provides a lifetime of stability with funds to help defray expenses, settle one's estate, or simply leave financial certainty to a loved one or a charity. AAFMAA's **Value-Added Whole Life** policy never expires as long as premiums are paid. Moreover, those premiums will never change, your cash value grows at an industry leading crediting rate (currently 6% for 2017), and your death benefit can help pay for Long Term Care should you ever need it. AAFMAA's **ANNUITYLife** policy helps older members and spouses who have capital available to build wealth with certainty. They earn AAFMAA's 6% crediting rate and can annuitize the cash value at any time, should you need a predictable stream of income into the future. You can give your children or grandchildren the gift of certainty through our **Generations Plus** whole life policies. This is permanent coverage with guaranteed purchase options, and eligibility to purchase other AAFMAA products and services.

Every AAFMAA policy includes our exclusive **Survivor Assistance**. Upon your death, a trained AAFMAA representative will notify DFAS and the Department of Veterans Affairs of your passing, assist survivors with all necessary forms, initiate your AAFMAA life insurance policy claim process, and assist with all other necessary forms. AAFMAA also offers Grandfathered Members and those with **Premier Services** personalized transition readiness assessments and assistance applying for VA benefits. Last year, AAFMAA assisted approximately 320 members in submitting over 90 fully developed VA claims resulting in over \$1.1 million of annual benefits and retroactive payments of over \$40,000. In addition, we assisted over 312 survivors gain approximately \$2.3 million in benefits.

Take charge of your financial security. Contact us today and bring certainty to your family's long term financial well-being. **Let others know how AAFMAA can help them too!**

# AAFMAA Wealth Management & Trust LLC

**AAFMAA WEALTH MANAGEMENT & TRUST (AWM&T)** provides military families with financial planning, customized investment management, and trust services. In 2016, assets under management grew by 36% as our number of accounts increased by more than 30%. These new clients joined us for several reasons:

- Continued volatility in the financial markets led clients to feel anxious about having full responsibility for the outcomes of their investment decisions.
- Clients with more complex financial situations needed a financial quarterback to consolidate, review, organize, and simplify finances.
- Clients managing their own investments decided to shift that responsibility to a trusted advisor, prudently preparing for a future when they might not have the capacity to continue managing their own finances.
- Professional and family commitments simply crowded out the time to plan effectively and manage family finances.
- AWM&T offers professional management accompanied by unparalleled client service and commitment.

As a chartered trust company, AWM&T's fiduciary responsibility puts your needs first and imposes a duty to act with the highest standards of care, loyalty and trust. AWM&T salaried, professional employees receive no compensation based on recommended investments. No commissions.

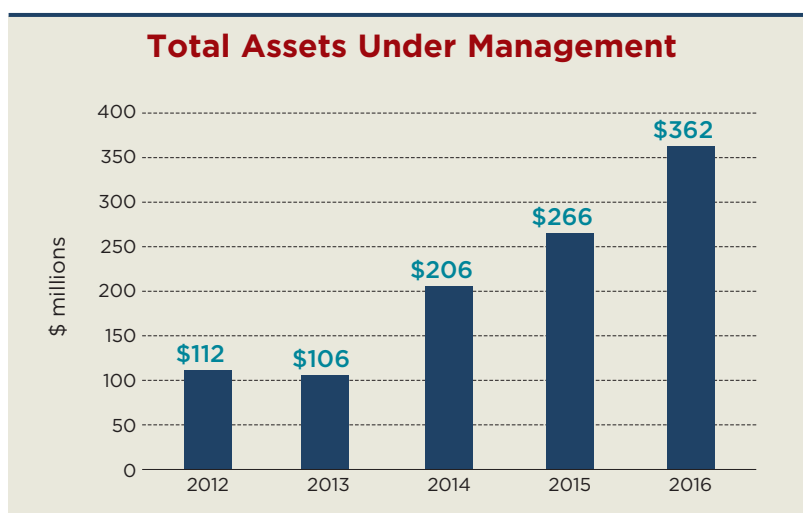
How often do you talk to a financial professional about your money's performance? Are your investments running on autopilot? Does someone actively monitor your accounts to ensure they produce results? Do you know for sure? Do you know how much you're paying them? It can be difficult to figure out, and just reviewing your statements doesn't always tell the whole story.

Fortunately, you don't have to figure it out by yourself. Whether you already work with a trusted financial professional or you invest on your own; whether you just started saving or are already retired, AWM&T can help you get a clearer picture of your financial situation. With a little information from you, we will analyze your progress toward your goals plus recommend improvements to help you achieve financial independence and security.

Contact us today. Schedule your complimentary financial check-up — a second opinion on your financial situation. Meet us in person at our offices in Reston, VA; Fayetteville, NC; Winter Park, FL; or join us for a virtual meeting. We look forward to meeting you, introducing you to our professionals and helping you achieve financial independence and security.



**Richard Convy, CPA, CFA**  
*President*  
AAFMAA Wealth  
Management & Trust LLC



# AAFMAA Property LLC

**AAFMAA PROPERTY LLC (AP)**, a wholly owned subsidiary of AAFMAA and its real estate equity investment arm, seeks opportunities that enhance AAFMAA's investment portfolio and/or provide facilities that support the in-person delivery of AAFMAA's unique products and services to military families throughout the United States. Holding real estate investments in subsidiary LLCs minimizes liability. AP diversifies AAFMAA's investment portfolio and generates an attractive risk adjusted rate of return, benefiting all AAFMAA members. Ownership of hard assets helps protect AAFMAA against the potential ravages of future inflation. In addition to supporting AAFMAA's investments, AP provides and manages the facilities for AAFMAA operations in Reston, VA and Fayetteville, NC. Significant events for AP in 2016:

- Acquisition of a seven-building, Class A office development in Palm Desert, CA.
- Acquisition of a Class A office building in Chantilly, VA.

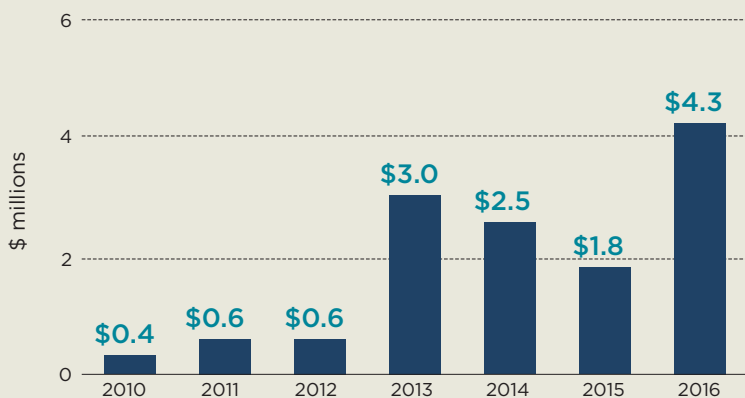
Funds from Operations (FFO) for 2016 totaled \$4.3M. FFO, a standard measurement for real estate entities, measures performance based on net income, excluding gains (or losses) from sales of property, plus depreciation and amortization expenses. Depreciation and amortization expenses are non-cash accounting conventions. For a tax-exempt entity, such as AAFMAA, these expenses are not relevant to measure the success of AP's real estate investments. As of 31 December 2016, tenants leased 75% of available space, compared to 80% as of 31

December 2015. The increase in vacancy is due to AP's opportunistic purchase of a 70% vacant building in Chantilly, VA.



**Charles B. Betancourt, CCIM**  
COO  
AAFMAA Property LLC

## Funds from Operations (FFO)



**CHANTILLY, VIRGINIA**



**PALM DESERT, CALIFORNIA**



# AAFMAA Mortgage Services LLC

**AS AAFMAA PROTECTS LIVES WITH LIFE INSURANCE** and grows your personal assets through investment strategies, AAFMAA's vision recognizes that the largest single source of wealth for many servicemembers remains the equity built through home ownership. With more military families moving off post and facing the complex environment of mortgage lending, AAFMAA members need a reliable organization they can trust to provide excellent, transparent service in obtaining a home loan at the most affordable rates. To meet that need AAFMAA created AAFMAA Mortgage Services LLC (AMS). This wholly-owned subsidiary of AAFMAA completes the final pillar of AAFMAA services to facilitate the financial independence and security of military members.

During 2016, AMS (NMLS 1423968. Equal Housing Opportunity) received license approval from the states of North Carolina, Florida, and Virginia to originate residential mortgages. We continue to expand our geographic footprint to additional states.

AMS employs a staff of state-licensed loan officers with decades of experience in the mortgage industry and offers a complete suite of mortgage products, including VA, Conventional, USDA and FHA mortgages. At AMS, we take the time to discuss your needs and situation. Then, we recommend the best mortgage product available for your individual situation at the most affordable rate.

**Jim Malley, CPA**  
*President*  
*AAFMAA Mortgage Services LLC*



## Types of Mortgages\*

FHA Loans

VA Mortgages

USDA Housing Loans

Residential Construction Loans

Adjustable Rate Mortgages (ARM)

Conventional Fixed Rate Mortgages

## Licensed in these States\*

Connecticut

Florida

Maryland

North Carolina

Virginia

AMS launched the [aafmaa.com/relocation](http://aafmaa.com/relocation) website where members can obtain special rates on products and services during PCSing/relocation, locate realtors, and speak with professionals that may help smooth the relocation process. If you have had a great experience with a realtor we'd like to hear from you so we can add them to our website.

Visit our website [www.aafmaa.com/mortgage](http://www.aafmaa.com/mortgage). Read educational articles, view webinars, and receive updates on our state license expansion. Learn about the new products and partnerships we are launching for the military community. Most importantly, contact AMS to get a great mortgage to buy the home of your dreams by calling 844-4-AAFMAA (844-422-3622) or sending an email to [mortgage@aafmaa.com](mailto:mortgage@aafmaa.com).

\*as of the date of publication

## Stay Informed. Get Support. Be Inspired.

**SPOUSELINK BRINGS MILITARY FAMILIES AND FRIENDS TOGETHER** in a unique space created by AAFMAA just for them. SpouseLink.org shares newsworthy topics that help MilSpouses stay connected, whether they're across the miles or at home. Guest bloggers and partners also help MilSpouses with topics ranging from financial advice and breaking military news, to trending lifestyle tips and fun travel ideas.



**Winnifred Tse**  
Marketing Coordinator  
AAFMAA and SpouseLink.org

### We Go Where You Go

The SpouseLink app ([spouselink.org/app](http://spouselink.org/app)) is your go-to connection to chat securely with those you care about. Create a public group to interact with others living the military life. Or, create a private space where you and your loved ones can bridge the distance. Download the app free in the iTunes App Store.

### We Accomplished Great Things in 2016

Here's what we've been up to in the past year:

- Our social community is continually expanding. More than 14,800 people have liked us on Facebook, and we have more than 1,100 followers on Pinterest, nearly 1,700 followers on Twitter, and 250 followers on Google+. Overall, we've increased our social audience by 3,000 follows!



- SpouseLink bloggers and partners consist of Military Spouses, AAFMAA employees, Veterans and others interested in the MilSpouse community. Starting in 2016, our contributors were able to add our Official SpouseLink Blogger badge to their websites.
- We crafted more than 12 guest blog posts with tailored content specifically for influential blogging channels.
- SpouseLink Ambassadors continued to promote our efforts in military installations across the country by participating in Kids Day and holiday event activities, attending AAFMAA-sponsored events, conducting "mom groups," offering networking opportunities, taking LINKS classes, and more.
- SpouseLink.org proudly co-sponsored the 2016 Military Spouse of the Year nominations, created by Military Spouse Magazine to find Military Spouses who represent their bases, states and districts around the world.



### What's Next?

In May 2017, we will host our 5th Annual SpouseLink Retreat to bring together Military Spouses and our own amazing SpouseLink Ambassadors from across the country for a training session that will improve and expand the SpouseLink community in new and innovative ways.

### Share Your Story

Like to give great advice or tell stories? We want to hear about it! Email [SpouseLinkEditor@aafmaa.com](mailto:SpouseLinkEditor@aafmaa.com), and visit us at [SpouseLink.org](http://SpouseLink.org).



# AAFMAA in the Community



Marines at the Modern Day Marine expo in Quantico, Va.



Midshipmen at the Naval Academy before a basketball game last winter signed up for free Introductory Memberships.



Air Force Academy cadets signed up for free Introductory Memberships.



AAFMAA COO and Secretary Mike Meese (BG, USA, Ret) with Sergeant Major of the Marine Corps, Michael B. Barrett, during the Enlisted Awards Parade.



Fort Bragg's men's and women's teams, both sponsored by AAFMAA, won the Army Ten Miler road race in Washington, D.C. last October.



AAFMAA and Team RWB co-sponsored the 2016 All American Marathon in Fayetteville.



Our MacDill AFB SpouseLink Ambassador, Tara Smith, proudly represented AAFMAA at the MacThriveville Halloween event in October.



AAFMAA Assistant Secretary Carlos Perez (COL, USA, Ret) accepted the game ball at the Naval Academy's home game against the University of Memphis.



Members of West Point's women's boxing team enthusiastically signed up for free Introductory Memberships.



AAFMAA sponsored Fort Bragg's Annual 4th of July celebration, where thousands of servicemembers and veterans celebrate Independence Day.



Mike Meese appeared on "Great Day Washington," to discuss military financial matters and to promote AAFMAA and its services.



Carlos Perez speaking with two members during AAFMAA's 6th Annual DAV Mobile Service Office. AAFMAA opens its doors for veterans to receive free professional assistance with VA claims.

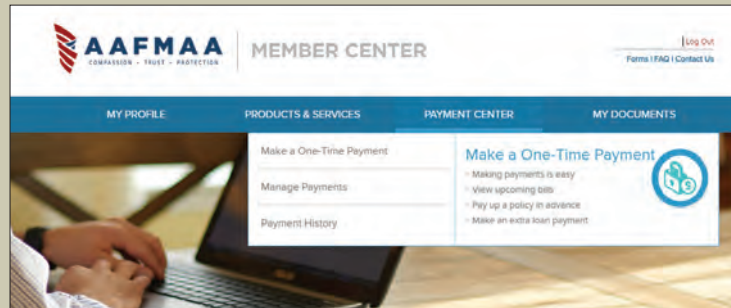
Appearance in uniform does not imply endorsement by or on behalf of any military service.

# AAFMAA Member Center

The AAFMAA Member Center makes it easy for you to keep your contact information current, review important policy documents, and receive information about other products and services. Through recent enhancements to the Payment Center, you have new flexible methods.

Payment Center enhancements enable you to:

- Save multiple credit cards for premium payments
- Add multiple bank accounts for premium payments by eCheck
- View and manage payment methods linked to individual policies
- View upcoming and overdue bills at a glance
- Make one-time payments by credit card or eCheck
- Schedule future payments by eCheck up to 30 days in advance
- Review and print up to 12 months of payment history



**These updates give you greater options for paying your bills and monitoring your general financial readiness. Log in or register today at [connect.aafmaa.com](https://connect.aafmaa.com) to discover the easiest way to stay in touch with AAFMAA and manage your accounts.**



**102 Sheridan Avenue | Fort Myer, VA 22211-1110**

OFFICE HOURS AT ALL LOCATIONS: Monday-Friday, 8:30 a.m.-5:30 p.m., ET

TOLL FREE: 1-800-522-5221 | FAX: 1-888-210-4882

info@aafmaa.com | www.aafmaa.com