



eNewsletter

February 2020

Did You Know?

Investing for total return is a great strategy for growing wealth.

As a retiree, you may be tempted to grow your savings using techniques that appear to have a high yield but come with significant risk. Instead of chasing yields, a better strategy may be to [invest for total return](#). This strategy considers both the portfolio's yield and the expected growth rate of the investment holdings, creating a holistic view of how your portfolio will perform.

Is your portfolio prepared to carry you into the future? Find out today. Contact AAFMAA Wealth Management & Trust at 910-307-3500 and request your [complimentary portfolio review](#).

The Department of Defense has expanded access to commissaries, military exchanges, and recreation facilities.

On January 1, 2020, access expanded to include all veterans with service-connected disabilities, Purple Heart recipients, and those who are former prisoners of war, as well as individuals approved and designated as the primary family caregivers of eligible

VA Loan Update: Larger Loans (Still with No Down Payment)



Under the Blue Water Navy Vietnam Veterans Act of 2019, which went into effect January 1, 2020, the U.S. Department of Veterans Affairs (VA) updated its loan features to include loan limits, funding fees, and appraisal requirements. "With these changes, a Veteran can get a larger loan, still with no money down," explained Stacey Daniels, Vice President of Operations at AAFMAA Mortgage Services (AMS). "Taken together, these are very positive changes for homebuyers who can qualify for a VA Loan." And those aren't the only benefits.

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

5 Reasons To Buy A House In Winter

Veterans under the Department of Veterans Affairs Program of Comprehensive Assistance for Family Caregivers.

[Read more about the expansion.](#)

AAFMAA Mortgage Services LLC (AMS) Now Offers Mortgages in South Carolina.

If you or someone you know in your military community are planning to build, buy, or refinance a home, we can help — now including South Carolina.

Call AMS today at 844-422-3622 to speak with a Military Mortgage Advisor, or visit aafmaa.com/mortgage to learn more.



As a homebuyer, a move during the winter can work in your favor. According to the National Association of Realtors, November through February is the slowest-selling time for homes. The median sales prices of homes is typically lower this time of year, and properties stay on the market an average of 90 days. As a result, many of the home-buying pros you'll need to rely on — real estate agents, brokers, and lenders — do less business during the winter and will have more time to assist you in finding and buying a new home. But that's just the beginning of the benefits.

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

AAFMAA in the Community

Marine West 2020



For the seventh year in a row, AAFMAA was the proud title sponsor of Marine West at Camp Pendleton in California. AAFMAA's booth was set up inside the expo doors where SpouseLink Ambassador Andrea Scherpich (Twentynine Palms) and AAFMAA Wealth Management & Trust Relationship Manager Cinthia Wilkinson greeted attendees. Throughout the event, they introduced booth visitors to AAFMAA products and services. Thank you to all of our AAFMAA Members who stopped by the booth to say hi. We look forward to seeing all of you East Coast Marines in April at Camp Lejeune for Marine South!



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