

Did You Know?

Our CAP Loan member benefit now offers more to more servicemembers

We've increased AAFMAA's popular CAP Loan from \$4,000 to \$5,000 and made it available to all Warrant Officers and O4s in addition to the existing eligible ranks of E-5 to E-9 and O1 to O3. With the same low 1.5% annual interest rate as before, and now five years to repay, the CAP Loan is a great solution for paying off high-interest debt or, with the holidays right around the corner, enjoying the season without stressing over a tight budget.

[Learn more about the CAP Loan today and we encourage you to share this with everyone you know who meets the criteria above.](#)

You can get a complimentary portfolio review from AAFMAA Wealth Management & Trust

It's always a good time to check in and see if you are on course to meet your financial goals. A simple review of your portfolio can identify changes to your strategy or tactics that can improve your results and may identify ways to save you money on fees.

Not sure where to begin? The Relationship Managers at AAFMAA Wealth Management & Trust are available to provide expert advice tailored to you and your military family.

[Request your complimentary Investment Portfolio review today.](#)

You can streamline your financial budgeting with

15 or 30-Year Mortgage – What Should I Choose?

With all the various decisions that come with a home purchase, one of the most important is deciding between a 15-year mortgage and a 30-year mortgage. Both options have their benefits and drawbacks, so there's no across-the-board "correct" answer. Besides, every home buying scenario is unique, so your rate will be unique to you as well. Weighing the pros and cons of both options is a great first step for finding the loan that's best for you.

[Continue reading](#) in our [INTEL Center](#).

Is an Adjustable Mortgage Rate for Me?

When you're looking to purchase a new home, you probably first think of securing an affordable monthly payment. Buyers have several options when it comes to structuring a mortgage loan and, in recent years, many have chosen adjustable rate mortgages (ARM) to keep their payments affordable.

[Continue reading](#) in our [INTEL Center](#).

AAFMAA In the Community

AAFMAA and SpouseLink proudly sponsored Oktoberfest at Fort Carson, CO, on October 13, 2018. SpouseLink Ambassador Angel Boessen was there to share information, inspiration, and giveaways with the military families enjoying the festivities — from games and obstacle courses to food trucks. Angel noted that "it was a great turnout" despite being "cold and windy." Check out Angel's photos from the event [here](#), and read about the other AAFMAA and SpouseLink events our Ambassadors host throughout the year in their unique military communities on spouselink.aafmaa.com.

**the easy-to-use AAFMAA
Wealth Management &
Trust Financial
Dashboard**

Streamline your financial planning, monitor all of your accounts with one login, and access educational resources that can help you get the most out of your investments. Join hundreds of AAFMAA Members taking advantage of this invaluable, complementary tool.

[Request your Financial Dashboard today.](#)

We Need Your Essential Documents

After a Member's death, it is our mission to promptly provide that Member's loved ones with the benefits for which they qualify. To achieve this, we need your essential documents — such as marriage licenses, DD-214, and VA Disability Awards — in advance.

You can learn more about these essential documents and how to submit them to us by viewing AAFMAA Member Benefits' recent [webinar](#), and by visiting the AAFMAA [INTEL Center](#) to review our essential documents FAQs.

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