



# eNewsletter

October 2019

## Did You Know?

**AAFMAA Mortgage Services (AMS) is just a click away!**

You can now locate an AMS Branch Office or one of our Military Mortgage Advisors with a new search tool on our [website](#). Check it out today and take the first step toward refinancing or securing a mortgage.

**Open season is coming up for Federal Employee Dental and Vision Program (FEDVIP).**

It's almost time to sign up for FEDVIP coverage that will go into effect January 1, 2020. You can enroll in a new dental and/or vision plan, or change your plan, from November 11 through December 9, 2019. Go to [benefeds.com](#) or call 877-888-3337 to enroll.

**Financial readiness starts with preparation—especially for the unexpected.**

Learn how to manage your finances throughout emergencies, untimely death, and other unforeseen events with help from our complimentary webinar "[Overcoming Unexpected Life Events](#)," presented by AAFMAA Wealth Management & Trust LLC

## Market Outlook: 3rd Quarter 2019



*From the Desk of Arthur D. Lyons, CIO*

A summer of trade wars and global economic slowdown has many wondering if record growth will continue or if it's time to prepare for an upcoming recession. AAFMAA Chief Investment Officer Arthur D. Lyons explores the reasons to remain positive about current conditions and what assets you may want to consider reallocating.

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

## 5 Steps to Achieving Financial Independence

Relationship Manager Tony Oliver. If you're ready to safeguard your future right now, [schedule a meeting with Tony](#). He can answer your questions about budgeting for unexpected life events and identify opportunities for further financial improvement



Regardless of your unique life outlook or career path, the principles for achieving financial independence are standard: support your lifestyle through assets, don't incur debt, and save for a fruitful retirement. Financial independence means enjoying your lifestyle for the long run and being able to maintain it with or without a job.

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

## AAFMAA in the Community

### Army Ten-Miler in Washington, DC



For the sixth-consecutive year, AAFMAA proudly sponsored the Army Ten-Miler in Washington, DC, and partnered with [Team Red, White, and Blue \(RWB\)](#) during the race weekend. Hundreds of AAFMAA and Team RWB runners converged at our shared Hooah tent to celebrate and enjoy a post-race breakfast. Congratulations to everyone who participated!

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