



February 2023 Edition

8 Things to Consider When Budgeting for a PCS Move



You've just received a Permanent Change of Station order and it's time to plan your move. Alleviate some financial stress with [our list of considerations](#) to help you budget the cost.

Join AAFMAA Every Month for Exclusive Virtual Sessions



Learn about AUSA, the premier nonprofit educational and professional association that provides a voice for the Army and honors those who have served.

Tuesday, February 28
12:00 PM EST

Join our discussion with Military Women's Memorial on how they honor and tell the stories of women, past and present, who serve our nation.

Tuesday, March 7, 2023
12:00 PM EST

Did You Know?

There are new SBP & DIC rules.

As of February 1, 2023, military survivors receiving both the Survivor Benefit Plan (SBP) and the VA Dependent and Indemnity Compensation (DIC) from the same deceased servicemember now receive an increase in their deposit. [Learn more.](#)

AMS has second mortgage options.

The Home Equity Advantage LoanSM from AAFMAA Mortgage Services LLC is a [second mortgage](#). Use it to boost your down payment on a new home. Or, tap into your home's equity to get funds for home improvements, debt consolidation, or other major expenditures. Call **844-422-3622** to speak with an AMS Military Mortgage Advisor.

You can estimate your earning potential for free.

Chart your course and reach your financial goals with our complimentary [Investment and Retirement Calculators](#). As the premier provider of military wealth management services, AWM&T provides the specialized experience and personalized service you deserve.



Use your spending power to help the Black community thrive by supporting these [7 businesses owned by Black military spouses](#).



**AAFMAA Members rank us
4.5 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](tel: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](#)