



AAFMAA Wealth Management & Trust LLC

Financial Planning: A Critical Step Towards Financial Peace of Mind.



AAFMAA WEALTH MANAGEMENT & TRUST

- **OUR MISSION:** to be the premier provider of financial planning, investment management, and trust services to the American Armed Forces community.





AAFMAA WEALTH MANAGEMENT & TRUST

Focusing exclusively on the needs of the military family, we work to provide innovative, personalized, and lifestyle appropriate financial services.

Bound by a fiduciary standard - any advice or service we offer must always be in the best interest of the client.





Agenda

Reasons for a Financial Plan

- Thinking about Retirement
 - What does your retirement look like?
- Long Term Care Concerns
 - Family History, Risk to your financial outlook
- Insurance
 - Are you covered?
- Market Volatility
 - Impacts on your financial situation
- Social Security
 - When do you need it, when to take it
- Our Process
- Questions & Discussion





Thinking About Retirement

Common Questions

- Am I saving enough for retirement?
- At what age can I retire
 - What is my standard of living?
- What does my cash flow look like in retirement?
- Can I retire early?



Thinking About Retirement

Probability of Success

● 82% - 100%

● 70% - 81%

● 0% - 69%

This analysis illustrates the potential results of your financial plan using 1000 randomly generated market returns and volatility called trial runs.

LIFESTYLE

Income

Expenses

Savings

RETIREMENT

Retirement Ages

Living Expenses

JENNY - COLLEGE

Years

School

Annual Cost

LEAVE TO HEIRS

Amount

CURRENT SITUATION



Probability of Success

\$369,912

\$248,226

\$47,360



65/62

\$95,606 / year



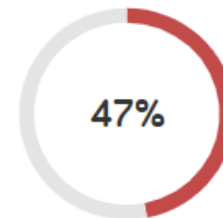
2026 - 2029

University of Virginia-Main Campus

\$27,010 / year

\$0

EARLY RETIREMENT - AGE 60/55 ▾



Probability of Success

\$322,626

\$234,159

\$47,360



60/55

\$95,606 / year



2026 - 2029

University of Virginia-Main Campus

\$27,010 / year

\$0



Long Term Care Concerns

Long Term Care

- Can I financially survive a long term care event?
- What is the financial impact on my survivors if a LTC event occurs?
- How does my LTC insurance impact the cost of a LTC event?
- How much do need for a LTC event?



Long Term Care Concerns

Probability of Success

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- 70% - 81%
- 0% - 69%

This analysis illustrates the potential results of your financial plan using 1000 randomly generated market returns and volatility called trial runs.

LIFESTYLE

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Retirement Ages

Living Expenses

JENNY - COLLEGE

Years

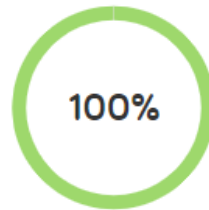
School

Annual Cost

LEAVE TO HEIRS

Amount

CURRENT SITUATION



Probability of Success

\$369,912

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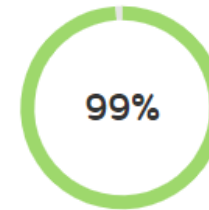
\$95,606 / year

University of Virginia-Main Campus

\$27,010 / year

\$0

3 YR. LTC EVENT - AGE 75



Probability of Success

\$369,912

\$248,226

\$47,360

65/62

\$95,606 / year

University of Virginia-Main Campus

\$27,010 / year

\$0



Insurance





Market Volatility

Am I properly allocated to meet my goals?

How much risk am I taking in my overall portfolio?

What is the impact of a bear market on my portfolio?



Market Volatility

Selected Plan

2 yr. Bear Mrkt at Retirement ▼

TECHNIQUES

Modify



Growth Rates

All On · All Off

ADVANCED TECHNIQUES

Advanced



Asset Allocation Model



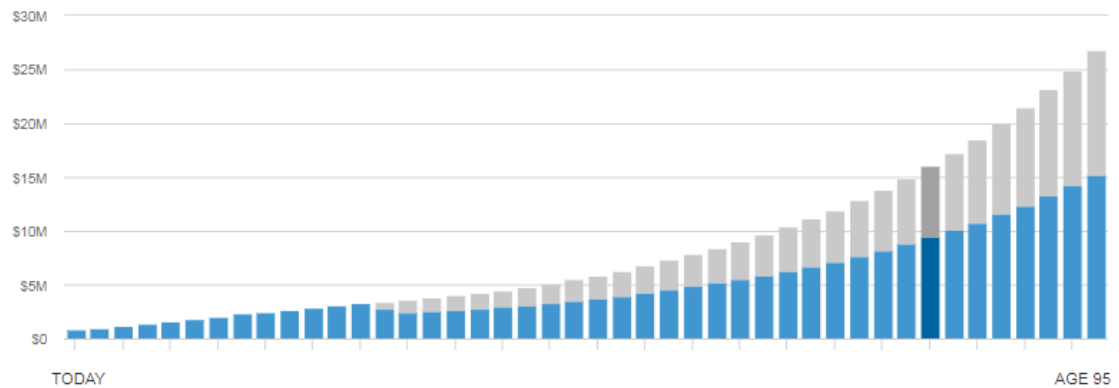
Jeff - Army Retired Pay

All On · All Off

Selected Report

Lifetime Portfolio Value ▼

[View in Present Value](#)



ASSETS LAST UNTIL
Age 95

FUNDING GAINED
0 Years

VALUE LOST
⬇️ \$11,568,707

Details by Year: 2055

88
JOE

90
JEN

	Portfolio Assets	Net Worth
BEFORE	\$16,016,642	\$16,865,086
AFTER	\$9,416,225	\$10,264,669
NET	⬇️ \$6,600,417	⬇️ \$6,600,417



Social Security

- When should I take Social Security?
- What is the difference if I take at FRA vs. age 70?
- How does my file age impact my spouse?

Gary | Jan 20, 1957 | \$2,865 | 90 Mary | Aug 12, 1957 | \$874 | 95 [Edit Client Details](#)

OVERVIEW ANALYZE COMPARE **STRATEGY LIST** PUBLISH

SS ZONE INVEST COORDINATE

Name	Details	Short Life	Normal Life	Long Life	
Primary	<ul style="list-style-type: none">• Mary begins benefits based on her earnings record in the estimated amount of \$874 in February 2024 at age 66 and 6 months.• Gary begins benefits based on his earnings record in the estimated amount of \$3,667 in January 2027 at age 70.• Mary adds spousal benefits for a total estimated amount of \$1,432 in January 2027 at age 69 and 5 months.• In January 2047 Mary switches to survivor benefits in the estimated amount of \$3,667.	\$888,256	\$1,500,220	\$2,112,184	Download
Early	<ul style="list-style-type: none">• Gary begins benefits based on his earnings record in the estimated amount of \$2,089 in February 2019 at age 62 and 1 months.• Mary files for benefits in the estimated amount of \$1,016 in September 2019 at age 62 and 1 months.• In January 2047 Mary switches to survivor benefits in the estimated amount of \$2,364.	\$818,928	\$1,191,588	\$1,564,248	Download
Full Retirement Age	<ul style="list-style-type: none">• Gary begins benefits based on his earnings record in the estimated amount of \$2,865 in July 2023 at age 66 and 6 months.• Mary files for benefits in the estimated amount of \$1,432 in February 2024 at age 66 and 6 months.• In January 2047 Mary switches to survivor benefits in the estimated amount of \$2,865.	\$878,122	\$1,393,822	\$1,909,522	Download
Delayed	<ul style="list-style-type: none">• Gary begins benefits based on his earnings record in the estimated amount of \$3,667 in January 2027 at age 70.• Mary files for benefits in the estimated amount of \$1,432 in August 2027 at age 70.• In January 2047 Mary switches to survivor benefits in the estimated amount of \$3,667.	\$847,639	\$1,459,602	\$2,071,566	Download



Financial Plan through AWM&T

- Financial Plan Pricing
 - Expected Market Pricing
 - AWM&T Competitive Pricing





Our Process

- Step One/ Meeting One.
 - Data Gathering
 - Identify Goals and Objectives

- Step Two/Meeting Two
 - Preliminary Report
 - ✦ Net Worth Statement
 - ✦ Asset Allocation
 - ✦ Cash Flow Report
 - ✦ Life Insurance Analysis
 - ✦ Monte Carlo Analysis
 - ✦ Insurance Policies
 - ✦ Stress Test





Financial Planning Process

- Step 3/Meeting 3
 - Finalize Analysis
 - Prepare Alternate Scenarios
 - Review Risk Tolerance
 - Investments
- Step 4 – Final Meeting
 - Executive Summary
 - List of Recommendations/Action Steps



AWM&T Clients – Financial updating as needed



Recap

- Critical step to achieving financial peace of mind
- Military Members benefit from competitive pricing of \$2100



AAFMAA Wealth Management & Trust

Questions



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