

What's Your Money Personality?

You can reach your financial goals, wherever you start your savings journey.



Working Your Way to Wealth

Choose the financial scenario that sounds most like you for tips and insights on making the most of what you've got. Then see how **Armed Forces Mutual** can help you do it.

1

You're Caught in the Cycle of Debt



2

You're Living Paycheck to Paycheck



3

You're Ready to Invest



4

You're Ready to Build Wealth



You're Caught in the Cycle of Debt

1

Not maintaining a budget

Using credit cards to make ends meet.

Struggling to keep up with MilLife expenses.

Ready to break out of your debt cycle.


Your Next Moves

- Take time to develop your **budget**.
- Consider expenses you can reduce.
- Make a plan to pay off your debt.
- Develop a savings plan.

Read & Watch

-  [Advice to Servicemembers from Military Leaders](#)
-  [Strengthen Your Financial Readiness](#)

Opportunities for Financial Success

-  Take advantage of low-interest loans, such as the **CAP Loan** that can provide you with up to \$5,000 at 2.5%* APR to help pay off your debt faster.
- ★ Track spending and keep an eye on your credit to stay on a solid financial footing.
- ★ Look for military discounts at the businesses you frequent to save money in the moment.
- ★ Dig into more of our financial **education resources** to learn more about creating a budget, paying off debt, and starting to build savings.

*Subject to credit verification



You're Living Paycheck to Paycheck

2

Living on a budget but just making ends meet.

Finding it hard to save.

Overspending on unnecessary things.

Ready to take control of your finances and start saving more.

Your Next Moves

- Evaluate your needs versus wants to help **reduce unnecessary expenses**.
- Continue to improve your budgeting skills.
- Start building an emergency savings fund equal to at least 3 months of your regular expenses.

Read & Watch

 [Key Budgeting Tips for Military Families](#)

 [Is Your Budget in Shape?](#)

Opportunities for Financial Success

- ★ Maximize your military benefits and allowances — you've earned them through your service and should make the most of them.
- ★ Set financial goals that motivate you to change your spending habits so you have something tangible to reach for.
- 💰 Protect your family's financial future by purchasing a **term or whole life insurance policy**.
- ★ Maximize your TSP contributions to ensure your investment is working as hard as it can for you.



You're Ready to Invest

3

Living within your means, with emergency savings.



Have a budget that's working well for you.

Focused on creating a secure financial future.


Your Next Moves

- Move from saving for emergencies to investing for the future.
- Set goals for retirement and make a plan to achieve them.

Read & Watch

-  [Options for Investing While in the Military](#)
-  [How Much Should You Be Saving for Retirement?](#)

Opportunities for Financial Success

-  Invest more in your TSP, 401(k), and interest-earning accounts so they work harder for you.
- ★ Maximize the power of compound interest and educate yourself to avoid investment mistakes.
- ★ Secure your future with **permanent life insurance** coverage that builds wealth while protecting your family.
- ★ Discuss your future plans with a financial advisor who can help you and your family get there.



You're Ready to Build Wealth

4

Maintaining healthy banking and investment accounts.

Financially comfortable.

Have money available that could be working harder for you.



Your Next Moves

- Discuss your goals with **AAFMAA Wealth Management & Trust LLC (AWM&T)** to help you achieve them.
- Develop a comprehensive financial plan that shifts you from DIY to professional investment management.
- Consider establishing a trust to manage your estate.

Read & Watch

-  **Wealth Management Tools for Military and Veterans**
-  **What to Do with Your TSP After You Leave Service**

Opportunities for Financial Success

-  Consult with a financial advisor who understands the military, such as those at AWM&T to develop a plan of action for managing your wealth.
-  Evaluate how different kinds of life insurance coverage, such as **Wealth Builder Life Insurance**, can provide additional options for retirement planning and wealth transfer with tax benefits.



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Start Creating a More Secure Financial Future Today

Since 1879, Armed Forces Mutual has supported military servicemembers, families and Veterans in achieving financial peace of mind. From life insurance to mortgages to wealth management, we understand what it takes to make military life work.

Subscribe for more financial insights.

Get a quote on a life insurance solution right now.

Or call us at **855-207-5705** to see how we can help you along your financial journey.

