



December 2023 Edition

Happy Holidays!

As part of our extended family, all of us at AAFMAA wish you the best this season has to offer. It's also a great time to support fellow military community businesses, large and small, focus on prudent holiday spending, and think ahead to your 2024 goals. Read on for resources and tips to help you keep the season merry and bright.

Give the Gift of Life Insurance



Special occasions and milestones, including the winter holidays, are perfect for gifting life insurance to your young family members. Help take care of your next generation — for life — by ensuring they have a secure, financially strong future. This season, [discover how to give the gift of life insurance](#) and 4 unique ways it creates financial security. It's truly a gift with enduring value.

Benefits You Can Give Your Children as a Veteran



Your military service is a gift to those you love. You have made immeasurable sacrifices for your country and family. Beyond service-related benefits for Veterans, there are similar benefits available to your children, including education, employment and survivor benefits. As you look ahead to 2024, AAFMAA Wealth Management & Trust LLC (AWM&T) can help shed light on them to ensure your legacy. Call us at 910-307-3500 to see what we can do for you.

What We're Talking About

Dec 5: Tune in to learn about the NEW **Dependent Care Flex Spending Account** to get a better grip on your finances and learn how to use your FSA to your advantage. [Watch.](#)



Dec 13: Should you **buy a home in 2024?** Learn all about your options from AAFMAA Mortgage Services LLC (AMS) Business Development Manager Kevin Crooks, NMLS 119281. [Watch.](#)



Avoid a Financial Crunch as the Year Comes to an End

Between holiday gatherings and gifts, special events, regular life expenses and next year's opportunities, it's easy to see why money is on our minds this time of year. [Here are 3 things AWM&T experts suggest you do](#) in the new year to get your financial goals on target.

Your AAFMAA Life Insurance Annual Statement Is Coming in January

Now is a great time to update your contact information to ensure your statement is delivered to the correct address, on time. If you'd prefer to receive it by email, visit the [AAFMAA Member Center](#) to update your account preferences. While you're there, you can also pay premiums, check loan balances, review policies, update family and contact information, access your Digital Vault, and more. If you have any questions, contact Policy Services at 1-800-336-4538.



Created by AAFMAA

Doing Last-Minute Shopping? Support Veteran-Owned Businesses.

Make your holiday shopping meaningful by choosing from one of these [8 Veteran-owned clothing companies](#). Learn about their unique backstories and commitment to excellence.



**AAFMAA Members rank us
4.6 out of 5 on Trustpilot.**

[Share your experience](#) to help us spread the word about the benefits of AAFMAA Membership.

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IN TEXAS:

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.

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.

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