



December 2021 Edition

Maximize Your TSP “Free Money”



Are you aware that, if you joined the service after Jan 1, 2018, you are automatically enrolled in the Blended Retirement System and Thrift Saving Plan (TSP)?

[See how to claim it](#) in the AAFMAA Learning Hub.

Give the Gift of Protection — Simply and Affordably



On the scale of the most important things in life, people will often rank their family, in its many forms, at the top. It

Happy Holidays

We hope you and your loved ones have a safe and happy holiday season.

Did You Know?

The last quarter of the calendar year is an opportunity to review progress towards your family's goals.

An important part of building your legacy is developing objectives to successfully achieve your financial intentions. If you aren't sure of your family's financial progress, or if you want professional assistance in setting wealth goals, we're here to help.

[Click here](#) to contact your AAFMAA Wealth Management & Trust Relationship Manager.

2022 may be a good year to buy or refinance.

In 2021, rising home prices, increased buyer competition, and limited inventory made the headlines, yet many AAFMAA Members successfully purchased or refinanced their homes. Watching them achieve their dreams warms our hearts and reminds us of why we're in this business in the first place.

This holiday season we'd like to share a few of their stories... and our own insights on what Members who are hoping to buy or refinance in 2022 may experience.

From our family to yours, we look

comes as no surprise that we regularly take actions to ensure our loved ones' safety and security.

[Discover how life insurance can help](#) in the AAFMAA Learning Hub.

Life Insurance Could Be Subject to Probate



Think of your life insurance policy like any other asset you own. Upon passing, all assets, including life insurance, can be subject to probate — the process of settling a descendant's estate.

Our Policy Services Team shares [two simple solutions to prevent this](#) in the AAFMAA Learning Hub.

forward to serving you in 2022.

[Read the full story.](#)



The holiday season has arrived, whether we are ready for it or not.

SpouseLink Guest Blogger Julie Provost says it feels “like we go from lazy summer days to putting up our Christmas tree in just a few weeks.” She recommends [9 family movies](#) you can watch together this season.

[View Newsletter Archives](#)



102 Sheridan Avenue, Fort Myer, VA 22211
www.aafmaa.com | 1-800-522-5221

DISCLAIMER:

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.aafmaa.com/mortgage.

In Texas – CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 N. 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 MORTGAGE BANKER 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.