DO YOU
NEED A TRUST?

A PRACTICAL GUIDE FOR MILITARY FAMILIES WITH GROWING AND COMPLEX ASSETS

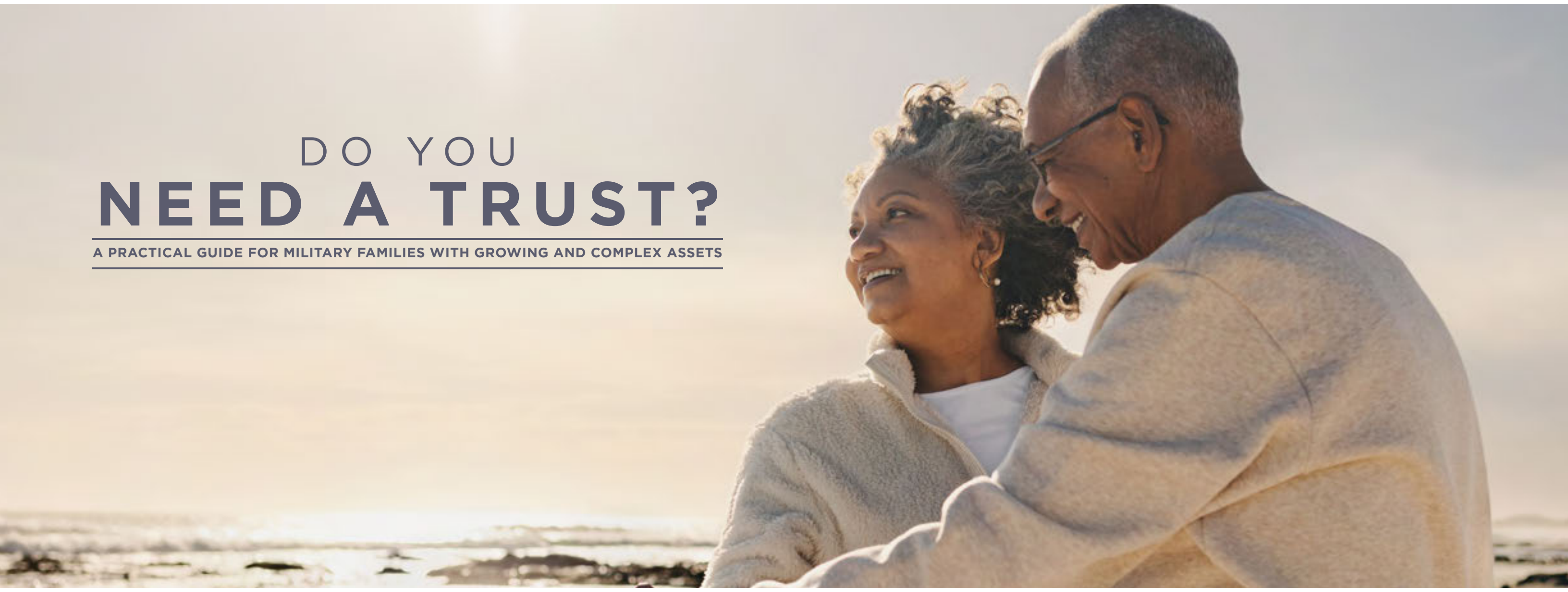
Military service creates a life of movement, transition, and sacrifice, and over time, it often creates financial complexity as well. From PCS-related property ownership, to blended families, to unique military benefits, your financial picture may eventually require more structure and protection than a simple will can provide.

A trust can help ensure your assets are managed according to your wishes, your loved ones are protected, and your legacy continues long after your service is complete.

AAFMAA®

COMPASSION • TRUST • PROTECTION

AAFMAA Wealth Management & Trust LLC



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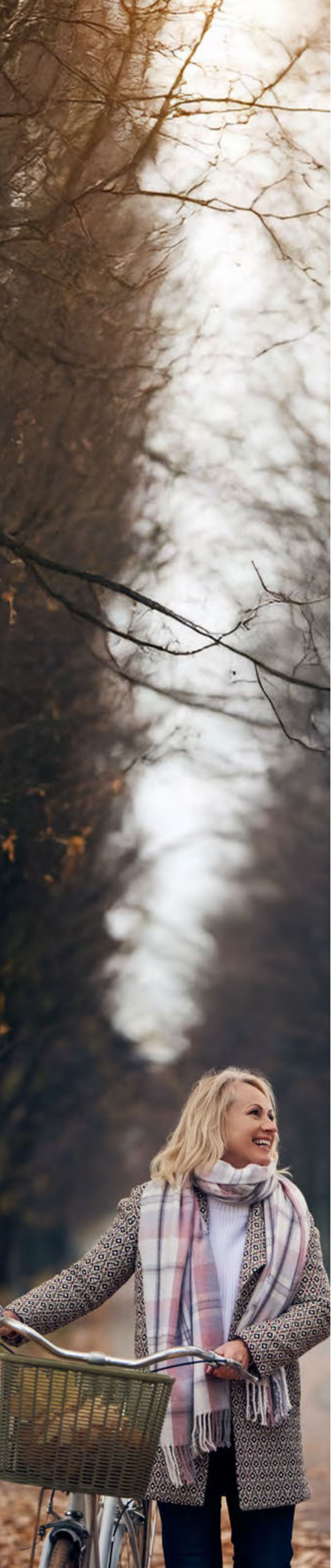
YOU MAY BENEFIT FROM A TRUST IF YOU:

- ☐ Own property in more than one state due to PCS moves or post-service real estate investments
- ☐ Manage rental properties or short-term rentals
- ☐ Want professional, impartial oversight for your spouse, children, or future generations
- ☐ Have minor children, blended families, or beneficiaries who may need long-term guidance
- ☐ Want to protect assets from divorce, creditors, or poor financial decision-making
- ☐ Prefer to set conditions or timing around how and when your beneficiaries inherit
- ☐ Want continuity if you become incapacitated due to injury, illness, or deployment
- ☐ Wish to reduce probate delays that can be complicated by multi-state residency
- ☐ Want your assets managed according to your wishes — not court timelines or state rules
- ☐ Want to ease the administrative burden on your spouse, executor, and future trustees
- ☐ Prefer a single, consolidated structure for reporting, distributions, and oversight
- ☐ Want clear instructions so your family never has to guess about your intentions
- ☐ Need a smooth plan for transitioning wealth across generations
- ☐ Prefer fiduciary professionals who understand the military lifestyle and its unique demands



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WITH

AAFMAA WEALTH MANAGEMENT & TRUST LLC

YOU BENEFIT FROM:

- **Professional fiduciary oversight** grounded in a duty to act in your best interest
- **Impartial decision-making** during emotionally difficult times
- **Continuity across generations,** through service, transition, and beyond
- **Transparent, reporting** simplifying financial oversight for your spouse and beneficiaries
- **A Team that understands military families**

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