AAFMAA WEALTH MANAGEMENT & TRUST

EMPOWER YOUR **CHILDREN**

WITH FINANCIAL GUIDANCE FROM AWM&T

Your financial legacy doesn't end with you—it extends for generations. As a valued client of AAFMAA Wealth Management & Trust LLC (AWM&T), your children and grandchildren have access to the same trusted financial guidance that supports your financial well-being.

HELP THE NEXT GENERATION BUILD A STRONG FINANCIAL FUTURE

We understand the importance of instilling financial confidence early. That's why we'll actively engage with your children and grandchildren to help them make sound financial decisions, whether they're just starting their careers or considering working with an advisor in the future.

THROUGH EARLY FINANCIAL EDUCATION AND STRATEGIC GUIDANCE, WE'LL EMPOWER YOUR FAMILY MEMBERS TO:

- Make informed investment decisions
- Plan for long-term financial security
- Navigate career and major life milestones with financial confidence

BEYOND WEALTH—COMPREHENSIVE SURVIVOR SERVICES

With AWM&T, your family is never alone during difficult transitions. Our Survivor Assistance services provide the guidance and care your loved ones need in a time of uncertainty. When a Member passes away, AAFMAA Survivor Benefits will step in to assist the surviving spouse and dependents with critical next steps, including:

- Navigating military survivor benefits and financial considerations
- Assisting with claim processing and paperwork
- Ensuring a smooth transition of financial assets
- Providing ongoing support to help maintain financial stability

AAFMAA Wealth Management & Trust, LLC
639 Executive Place, Ste 200 Fayetteville, NC 28305
aafmaatrust.com | wealthmanagement@aafmaa.com
910-307-3500

AAFMAA WEALTH MANAGEMENT & TRUST

EMPOWER YOUR **CHILDREN**

WITH FINANCIAL GUIDANCE FROM AWM&T

FREQUENTLY ASKED QUESTIONS

Q: Does my child need military service to qualify?
A: No, your AWM&T Membership automatically provides them with this opportunity.

Q: Is there a qualifying age limit?
A: A dependent child or grandchild is under age 26, and an adult child or grandchild is 26 or older. We have options for both.

Q: Do my children need to live with me to qualify?
A: No, account owners do not need to reside in the same location or household.

Q: Do stepchildren and adopted children qualify?
A: Yes, they are treated the same as biological children.

Q: What if my adult child is married?
A: AWM&T also accepts accounts of spouses of adult children of AAFMAA Members.

Q: What are the account minimums?
A: For dependent children (under 26), there is no per-account minimum. For adult children (26+) who do not qualify on their own, a $50K account minimum applies. For adult children (26+) who qualify alone, a $10K account minimum ($7K for IRAs) applies. The qualifying AAFMAA Member must have $100K under management before additional accounts can be added to their relationship.

SECURE THEIR FUTURE TODAY

Give your children and grandchildren the opportunity to build a strong financial foundation. **Contact your AWM&T Relationship Manager to discuss how they can start their journey today.**

AAFMAA Wealth Management & Trust, LLC
639 Executive Place, Ste 200 Fayetteville, NC 28305
aafmaatrust.com | wealthmanagement@aafmaa.com
910-307-3500

AAFMAA
COMPASSION • TRUST • PROTECTION
AAFMAA Wealth Management & Trust LLC

© **AAFMAA Wealth Management & Trust LLC.** Information provided by AAFMAA Wealth Management & Trust LLC is not intended to be tax or legal advice. Nothing contained in this communication should be interpreted as such. We encourage you to seek guidance from your tax or legal advisor. Past performance does not guarantee future results.