

# FINANCIAL PLANNING: **A ROADMAP FOR MILITARY SPOUSES IN RETIREMENT**

Military life isn't just about the destination; it's also about the journey. A successful retirement is much the same and includes a myriad of milestones and goals along the way. AAFMAA Wealth Management & Trust LLC exclusively curates strategies for military families who desire a rich and rewarding retirement. Collaborate today with a financial planner who understands the unique challenges and benefits of military life. Your comprehensive financial plan should include:

## **CASH FLOW MANAGEMENT**

Fluctuations are inherent in military life and we recommend you work with a financial planner who can design a robust cash flow management strategy.

## **RETIREMENT ACCOUNT GUIDANCE**

Should you withdraw funds, roll them over, or explore other options? You should seek tailored advice in regards to your:

- Thrift Savings Plan (TSP)
- Military Pension
- IRA
- 401(k)

## **INSURANCE ANALYSIS**

When you become a retired military family, your insurance options and needs change. Find a financial planner who is well versed in military and civilian insurance plans including:

- SGLI
- Term Life Insurance
- Whole Life Insurance
- Survivor Benefit Plan (SBP)

## **EDUCATION BENEFITS**

Whether you're pursuing a career change or supporting a dependent's education, we suggest you look to professionals who can advise on financial options such as:

- Post-9/11 GI Bill
- 529 Education Plan
- UGMA/UTMA Accounts

Start securing your military family's financial future today. Visit

**aafmaatrust.com** or call **910-307-3500**.



**AAFMAA Wealth Management & Trust LLC**

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