

WEALTH
MANAGEMENT
SOLUTIONS

AAFMAA WEALTH MANAGEMENT & TRUST

FINANCIAL **PLANNING**
INVESTMENT **MANAGEMENT**
TRUST SERVICES

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TABLE OF CONTENTS

04 Introduction: Why You Should Consider Wealth Management

06 What Differentiates AAFMAA Wealth Management & Trust LLC?

08 Our Suite of Services: Financial Planning, Investment Management, Trust Services

10 Financial Planning

11 Key Advantages

12 What Matters Most to You

14 Our Financial Planning Process

16 Investment Management

17 Investment Philosophy

17 Investment Process

18 Trust Services

19 Considerations, Services, and Types of Trusts

20 Our Proven Process

22 Contact Us



INTRODU

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WHY YOU SHOULD CONSIDER WEALTH MANAGEMENT

As a Veteran, **your financial journey is personal** and marked by distinct obstacles and opportunities. From the steady paycheck of active duty to the transition to civilian life and retirement, your hard-earned resources should work effectively for you and your loved ones.

You deserve a dedicated financial ally to:

- Create a comprehensive retirement plan
- Manage investments to grow your wealth
- Establish trusts to safeguard your legacy

This is where wealth management solutions, particularly those provided by military-focused financial professionals like **AAFMAA Wealth Management & Trust LLC (AWM&T)**, can make a substantial difference.



AAFMAA Wealth Management & Trust LLC

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“I have been **a member of AAFMAA for many decades.** The reason I have stuck with them so long is **their friendly and professional staff, quality products, and life-long commitment to me and my family. I trust them without question and rely on their professional advice.** Like my fellow soldiers over the years, I know that they have my back!”

- Member, AWM&T



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WHAT DIFFERENTIATES AAFMAA WEALTH MANAGEMENT & TRUST?



AWM&T was created in 2012 to provide tailored financial planning solutions exclusively for members of the US Armed Forces. We understand the unique challenges that military families face because many of us come from them ourselves.

By partnering with AWM&T, you gain access to a team of professionals who not only understand the military lifestyle but also have the knowledge and experience to guide you toward financial security.

We offer you:

- Experienced, trustworthy, long-range financial planning
- Vigilant, tailored investment management
- Trust administration services to support financial independence and security
- Premier fiduciary services that are solely in your best interests

A LONG-STANDING LEGACY OF MILITARY SUPPORT

We are proud to share the mission, vision, and values of AAFMAA, our parent company. We consistently build on AAFMAA's rich history and tradition to provide our Members with a source of compassion, trust, and protection. Through AAFMAA's long-standing legacy and our financial expertise, AWM&T is honored to provide personalized wealth management services to military families across generations.

With our assistance, you can navigate the financial complexities of military service and plan for a prosperous future.



THE
MILITARY
IS THE
**CORNER
STONE**
OF WHO
WE SERVE

.....
**AND WHO
WE ARE**

OUR SUITE OF SERVICES

WEALTH MANAGEMENT SOLUTIONS EXCLUSIVELY FOR YOU

Whether you're a Veteran, active-duty servicemember, military spouse, or a dependent, you deserve specialized financial advice. At AWM&T, we offer three main services to those with account minimums of \$100k. Here is an overview of our services, with detailed specifics as you read on.

If at any time you're ready to start the conversation or have questions, **please reach out to our team of dedicated Relationship Managers or call 910-307-3500.**

01

FINANCIAL PLANNING

Our team of professionals will gain an understanding of your current finances, listen to your goals, and help you map the way to greater financial independence.

Your customized military financial plan includes:

- Goal setting
- Social Security analysis
- Net worth calculation
- Cash flow analysis
- Education funding
- Retirement planning
- Estate planning considerations
- Insurance analysis
- Income Tax analysis to facilitate planning considerations
- Financial dashboard access

02

INVESTMENT MANAGEMENT

We understand the pressures that military families face, and our investment management professionals take the time to understand your needs to create a custom investment portfolio for you. Then, we work to manage, monitor, and optimize your portfolio over time.

Our investment management services include:

- A personal investment policy statement
- Strategic asset allocation
- Portfolio strategy and implementation
- Tax-efficient investing options
- Ongoing management of investments
- Professional financial advice

03

TRUST SERVICES

Protect your assets with an experienced financial partner who puts your best interests first, always. We can service most types of trusts by acting as your trustee, managing the assets, and controlling the distribution of trust assets according to your intentions.

Our trust services include:

- Trust management and administration
- Acting trustee services
- Discretionary distribution powers
- Comprehensive recordkeeping
- Estate planning considerations



FINANCIAL PLANNING

“We were able to clearly map out our financial goals and focus on achieving them with the financial planning services through AAFMAA Wealth Management & Trust.”

- Jim K, Florida

A financial plan offers a multitude of benefits that can significantly enhance your overall financial well-being and peace of mind. It provides clarity, organization, and discipline, enabling you to make informed choices about how to manage and grow your money.

HERE ARE SOME OF THE KEY ADVANTAGES OF HAVING A WELL-STRUCTURED FINANCIAL PLAN:

Goal Setting:

Identify and prioritize your financial goals. Whether it's saving for retirement, buying a home, paying off debt, or funding your children's education, a plan provides a roadmap to achieve these objectives.

Budgeting and Spending

Control: Create a budget and monitor your income and expenses. Understand where your money is going and make informed decisions about spending, saving, and investing.

Emergency Preparedness:

Life is unpredictable, and unexpected expenses can arise. Build an emergency fund to cover unforeseen circumstances such as medical emergencies, job loss, or home repairs, providing you with financial stability and peace of mind.

Debt Management:

Strategize debt repayment. By prioritizing high-interest debts and creating a repayment plan, you can save money on interest and work towards becoming debt-free.

Investment and Wealth

Building:

Establish investment strategies tailored to your risk tolerance, time horizon, and financial goals. Identify appropriate investment vehicles and allocate your assets effectively, maximizing your potential for long-term growth and wealth accumulation.

Retirement Planning:

Estimate how much you need to save for retirement and determine the most suitable retirement accounts and investment options to achieve your desired lifestyle after you stop working.

Tax Optimization:

Consider account tax implications and strategies to minimize your tax liability. By understanding the tax code and utilizing available tax-efficient investment vehicles, you can potentially save money and optimize your overall financial situation.

Financial Security and Peace of Mind:

Take control of your finances, reduce financial stress, and feel confident about your ability to handle financial challenges and achieve your goals.

WHAT MATTERS MOST TO



Your goals are the central focus of your financial plan and no two client situations are the same. Our team approach involves getting to know you on a personal level, asking the right questions, and then running a series of analyses to include:

Cash Flow:

We review cash flow projections to understand where your finances currently stand. This helps establish spending and savings rates for today and into the future. A cash flow analysis provides clarity on your retirement budget and identifies areas of improvement. We will prepare a net worth statement that provides a snapshot of your current resources, tax implications, and diversification.



Social Security Analysis:

We will review various Social Security drawing strategies, considering cash flow needs, survivor benefits, and optimization.

Investment Analysis:

We will review your current investments to determine if they support your goals and align with your risk tolerance, time horizon, and comfort level.

Insurance Analysis:

A financial plan is a great time to review your personal risk and clarify how you've covered those risks. Our team of professionals will review your current insurance policies to determine if any changes are required. If we identify areas where risk is not adequately reduced, we will suggest appropriate solutions depending on your personal circumstances.

Education Funding:

If you'd like to assist in the education of your children and/or grandchildren, education planning is a key step. We can analyze the future education costs and the most effective way to fund these costs by taking into consideration any applicable military resources such as GI Bill benefits or Chapter 35 benefits.

Special Needs Planning:

Ensure your loved one's particular needs and circumstances are addressed. We consider the financial aspect of care and help families make plans for a child or other relative with a disability.

Retirement Planning:

You deserve the best in retirement. AWM&T can help you plan and achieve it by maximizing the unique benefits available to you. We'll consider elements such as the Thrift Savings Plan (TSP), military pension benefits, disability benefits, Social Security, IRAs and 401(k)s, and more.

Long-Term Care Planning:

Live as independently and safely as possible in the event you can no longer care for yourself. We design financial plans to address your health or personal care needs for the long run.

Estate Planning:

Protect your assets for your beneficiaries and preserve your legacy for years to come. We will review and illustrate your estate planning documents so that they meet your personal goals and objectives. We can coordinate with your estate planning attorney as needed.



OUR FINANCIAL PLANNING PROCESS

Here's what you can expect when working with **our team of Financial Planning professionals**. We will take you through the six steps defined by the **Certified Financial Planner (CFP®) Board of Standards**:

- STEP 01** Establish the Relationship. You'll receive an explanation of our financial planning services and learn each party's responsibilities. You'll discover how long the professional relationship will last, the cost, and what to expect.
- STEP 02** Gather Data and Develop Your Financial Goals. We discuss your current financial situation and collect necessary documents. Together, we define your personal and financial goals, including time frames.
- STEP 03** Analyze Your Current Situation. Your assets, liabilities, cash flow, current insurance coverage, investments, and estate plans will be analyzed. Your Financial Planner considers all aspects of your situation to determine what you need to meet your goals.
- STEP 04** Develop Alternative Courses of Action. After reviewing your current financial situation, you'll be presented with recommended changes to help meet your goals. Multiple meetings take place to review the path to achieving your personal goals, prepare for bumps in the road, and establish alternatives.
- STEP 05** Execute the Plan. Your customized financial plan will provide clarity on how to achieve your goals, focus on the immediate objectives, and stay on course for the long run.
- STEP 06** Review Progress. Benchmark your progress against your financial plan. It is important to monitor your financial plan and ensure you're staying on track. Life changes, and so will your plan.

WITH AWM&T AS YOUR
TRUSTED PARTNER,
YOU CAN NAVIGATE THE
COMPLEXITIES OF INVESTING
WITH CONFIDENCE,
**KNOWING THAT YOUR
FINANCIAL WELL-BEING IS
IN CAPABLE HANDS.**

You can expect ongoing investment management services that involve understanding your financial objectives, determining your optimal portfolio, and monitoring and adjusting it as necessary over time.

We take a long-term perspective, prioritize risk management, and leverage our expertise to optimize your investment portfolio.

INVESTMENT PHILOSOPHY

Our investment philosophy centers on doing what's right for you. We make decisions based on a patient, long-term perspective and matching your asset allocation to your tolerance for short-term market volatility. While we believe in a focused and properly allocated portfolio for long-term success, we also mitigate risk whenever possible. Our investment process relies on diversification strategies by carefully selecting asset classes to maximize potential returns at the level of risk you're willing to accept.

INVESTMENT PROCESS

Effective investment management requires a disciplined process focused on the relationship between potential returns and risk. We use multiple portfolio mixes composed of seven risk profiles across both taxable and tax-exempt accounts. When constructing portfolios, we use a combination of active and passive assets. We use actively managed assets only when we feel that fund management can deliver better risk-adjusted returns than an index approach could. Otherwise, we use passive index funds to obtain the desired asset class exposure. Before placing any mutual fund in your portfolio, we undergo a rigorous review process. We maintain the consistency of investment account returns and risk profiles through systematic rebalancing. We monitor portfolios and, when necessary, rebalance assets back to their target percentages.

You'll receive an Investment Policy Statement (IPS) tailored to you that considers your goals, risk tolerance, time horizon, sensitivity to taxes, and personal investment preferences or restrictions. We'll review your IPS with you at least once a year to ensure it's still appropriate for your goals.



INVESTMENT MANAGEMENT

TRUST SERVICES

“It’s not how much money you make, but how much money you keep, how hard it works for you, and how many generations you keep it for.”

- Robert Kiyosaki

Safeguard your assets for generations to come with trust services from AWM&T. Trusts come highly recommended by legal experts for their ability to combine asset management with precise distribution control. We stand ready to provide you with comprehensive trust services as a full-service chartered trust company.



IS A TRUST RIGHT FOR YOU?

Consider the following:

- What protection can you provide against potential creditors?
- Will a former spouse be able to reach your child’s inheritance?
- What if your child is involved in a lawsuit?
- If your spouse remarries after your death, can you be sure that your assets will ultimately pass to your children?
- Are your children capable of managing assets in a thoughtful and intelligent manner?
- Does your spouse have the interest, desire, or capability to handle your assets when you’re gone?

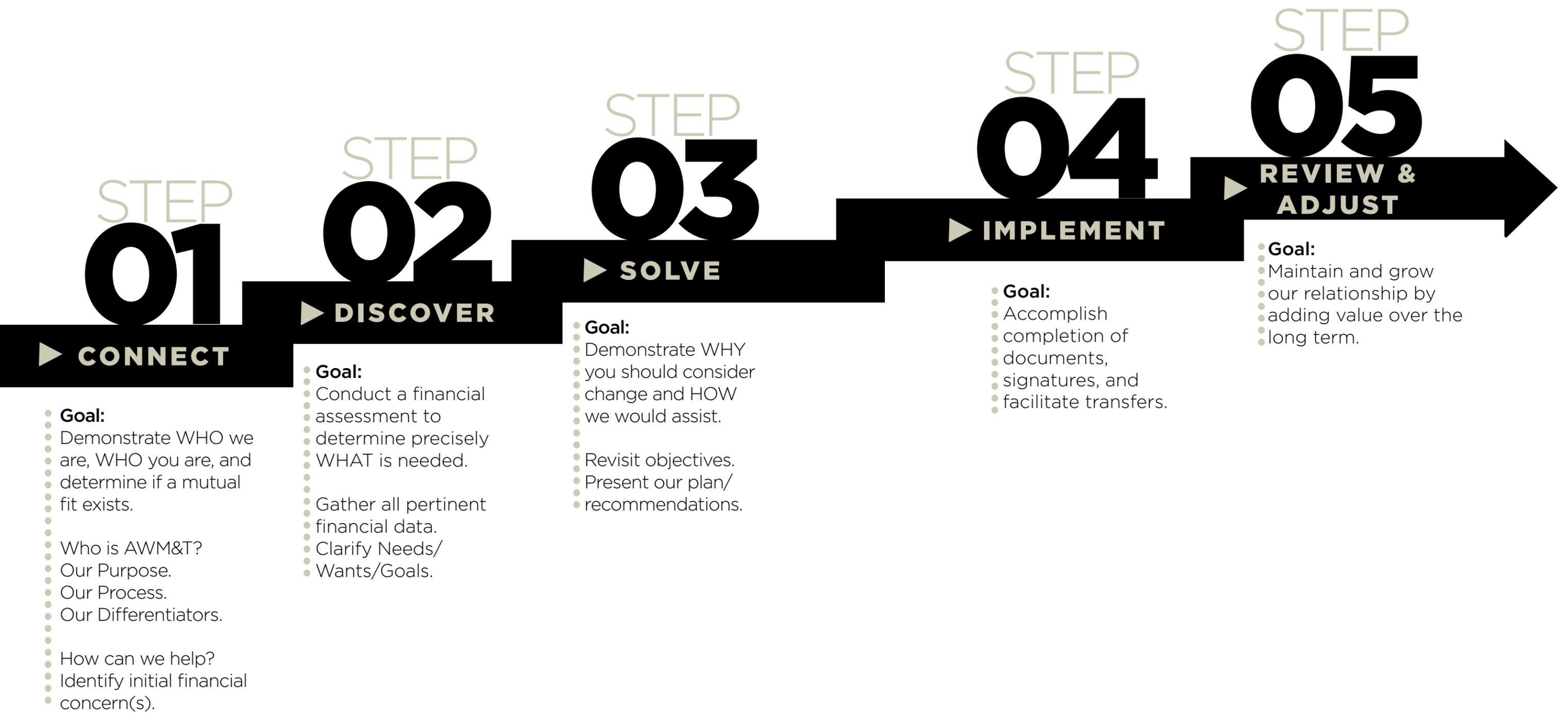
As Trustees, we provide the following services:

- Administer and manage the trust’s assets objectively, in accordance with your trust document(s).
- Make payments as directed by the trust.
- Exercise discretionary distribution powers.
- Manage your assets according to your intentions.
- Communicate regularly with beneficiaries.
- Maintain comprehensive record keeping.
- Prepare required records, statements, and tax returns.

AWM&T works with most types of Trusts, including:

- Revocable Living Trusts
- Irrevocable Trusts
- Charitable Remainder Trusts
- Charitable Lead Trusts
- Testamentary Trusts
- Special Needs Trusts
- Court-Appointed Trusts
- Foundations

OUR PROVEN PROCESS



STEP
01

► **CONNECT**

- **Goal:**
- Demonstrate WHO we are, WHO you are, and determine if a mutual fit exists.
- Who is AWM&T?
- Our Purpose.
- Our Process.
- Our Differentiators.
- How can we help?
- Identify initial financial concern(s).

STEP
02

► **DISCOVER**

- **Goal:**
- Conduct a financial assessment to determine precisely WHAT is needed.
- Gather all pertinent financial data.
- Clarify Needs/Wants/Goals.

STEP
03

► **SOLVE**

- **Goal:**
- Demonstrate WHY you should consider change and HOW we would assist.
- Revisit objectives.
- Present our plan/recommendations.

STEP
04

► **IMPLEMENT**

- **Goal:**
- Accomplish completion of documents, signatures, and facilitate transfers.

STEP
05

► **REVIEW & ADJUST**

- **Goal:**
- Maintain and grow our relationship by adding value over the long term.

CONTACT US

READY TO SECURE YOUR FINANCIAL FUTURE
WITH THE FINANCIAL PROFESSIONALS WHO
UNDERSTAND YOUR MILITARY JOURNEY ?

Contact AAFMAA Wealth Management & Trust LLC today
and embark on a path to financial peace of mind.

AAFMAA Wealth Management & Trust LLC

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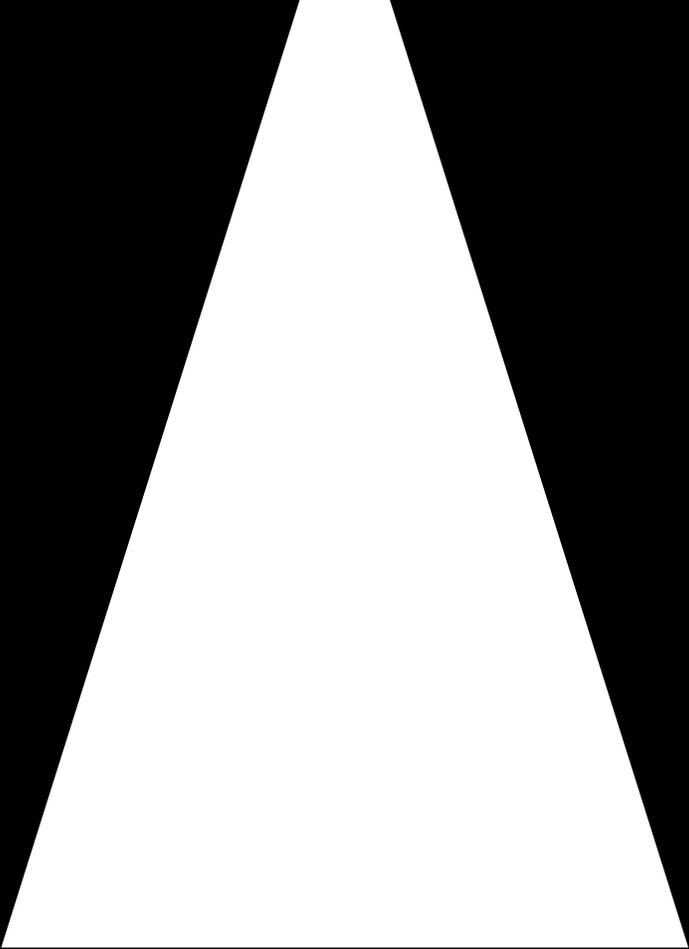
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