

ALABAMA SECURITIES COMMISSION

Post Office Box 304700

Montgomery, Alabama 36130-4700

Telephone: (334) 242-2984 or 1-800-222-1253 Fax: (334) 242-0240

Email: asc@asc.alabama.gov Website: www.asc.alabama.gov

FINANCIAL FIELD MANUAL FOR U.S. SERVICEMEN AND WOMEN AND THEIR FAMILIES NOW AVAILABLE FROM ALABAMA SECURITIES COMMISSION (ASC)

Featuring New Information For Those Joining Services from 2006-2017, Updated Kiplinger Guide Made Possible by the Alabama Securities Commission, Investor Protection Trust and Investor Protection Institute.

MONTGOMERY, ALABAMA –(Feb 27, 2017) If you are an Alabama resident who joined the U.S. armed forces after 2006 or will do so before the end of 2017, the Alabama Securities Commission (ASC) has some important information you need to see about your financial future. Also, designed to serve any other current or former member of the U.S. military, the updated edition of the ***Kiplinger's Financial Field Manual: A Personal Finance Guide For Military Families*** is a personal finance guide made possible by the ASC, the Investor Protection Trust (IPT) and the Investor Protection Institute (IPI).

It's a big issue for Alabama, which is home to 8732 active-duty military personnel, 20,294 reserve military members (including the National Guard), and over 400,000 military retirees/veterans. Nine ASC staff members have a total of over 170 years (combined) of honorable service in the United States military. The *Financial Field Manual* is being released during Military Saves Week, February 27-March 4, 2017.

What's new in the update to the ***Financial Field Manual***? Men and women who join the armed forces between 2006 and the end of next year will face a new challenge: Whether to stick with the retirement system that's been in place for decades or choose a new, blended plan that includes both a pension and contributions to the government's Thrift Savings Plan. Those who enlist in 2018 and later years will automatically go into the blended system.

To help those who must make the choice, ASC is now making available in Alabama the completely updated edition of ***Kiplinger's Financial Field Manual: A Personal Finance Guide For Military Families***. The popular guide, including a special section about the new retirement plan, will be distributed free in Alabama.

Available online at <http://www.investorprotection.org/learn-about-investing/?fa=military> or at the ASC special Education then Military Communities web area http://asc.alabama.gov/military_community.aspx the ***Financial Field Manual*** also helps military members and their families make the most of the special financial benefits open to them, including tax breaks, low-cost investments, legal protections, education opportunities and insurance programs.

ASC Director, Joseph Borg, said: **"This valuable resource recognizes that members of the military and their families in Alabama and elsewhere face unique challenges and risks when it comes to protecting their investments, avoiding fraudulent pitches, and planning for retirement. An important part of our mission is to make sure that Alabama residents are informed about investing and that is why we are intent on getting out this vitally needed information to our men and women in service. To order a free hard copy or copies for your military unit contact our media office."**

"The latest edition of the *Financial Field Manual* is a powerful weapon in the fight for financial security for the men and women who serve in the military," said Knight A. Kiplinger, editor in chief, *Kiplinger's Personal*

Finance and Kiplinger.com. **“We know they confront unique, often complex financial challenges. We want to help make sure they take advantage of the valuable benefits and investing opportunities available to them.”**

The ***Financial Field Manual*** is authored by long-time *Kiplinger's Personal Finance* columnist and Contributing Editor Kim Lankford, who also has years of pertinent first-hand experience as a military spouse. **“As a military family for 21 years, we had access to special programs and benefits that financial publications rarely write about. I'm happy to share the strategies and resources that helped us make the most of these opportunities to build financial security, prepare for three deployments, and make the transition to civilian life. And it's especially timely now that service members have to make important decisions about the new retirement program.”**

Don Blandin, president and CEO of Investor Protection Trust and the Investor Protection Institute, called attention to the *Field Manual's* warnings about financial fraud. **“While members of the military have access to some very valuable benefits, they also find themselves singled out by unscrupulous swindlers who target and then prey on active and retired military personnel. Our step-by-step guide makes it very clear what military families should do...and what they should avoid.”**

The following topics are covered in-depth by the manual:

- *Investing In Your Future: Make the Most of Special Savings Plans and New Rules* (page 1)
- *Your Military Benefits: Discover all the Advantages and Protections to Which You're Entitled* (page 5)
- *Before and After Deployment: Take Smart Steps to Protect Your Family and Your Finances* (page 8)
- *Buying and Selling a Home: Benefit From Special Perks and Resources to Ease Military Moves* (page 11)
- *Financial Fraud Watch: Protect Yourself From Scams That Target Service members* (page 13)
- *Leaving the Military: Plan A Smooth Return to Civilian Life With This Checklist* (page 15)
- *Financial Resources for Military Families* (page 17)

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ABOUT THE GROUPS

The Alabama Securities Commission is a state government agency charged with regulating the securities industry in Alabama. The agency's mission is to protect investors from securities fraud and preserve legitimate capital markets in Alabama. Visit the ASC website and check out the Protect Alabama Troops (PATs) section at www.asc.alabama.gov to learn how to protect yourself from securities fraud and to make informed investment decisions.

The Investor Protection Trust (IPT) is a nonprofit organization devoted to investor education. More than half of all Americans are now invested in the securities markets, making investor education and protection vitally important. Since 1993 the Investor Protection Trust has worked with the states and at the national level to provide the independent, objective investor education needed by all Americans to make informed investment decisions. The Investor Protection Trust strives to keep all Americans on the right money track. Become a fan of IPT on [Facebook](#) or investorprotection.org and follow IPT on [Twitter](#) and [LinkedIn](#).

The Investor Protection Institute (IPI) is an independent nonprofit organization that advances investor protection by conducting and supporting unbiased research and groundbreaking education programs. IPI carries out its mission through investor education, protection and research programs delivered at both the

national and grassroots level in collaboration with state securities regulators and other strategic partners. IPI is dedicated to providing innovative investor-protection programs that will make a meaningful difference in the financial lives of Americans in all walks of life and at all levels of sophistication about financial matters. Become a fan of IPI on [Facebook](#) or [iInvest.org](#) and follow IPI on [Twitter](#) and [YouTube](#).

For nine decades, the Kiplinger organization has led the way in personal finance and business forecasting. Founded in 1920 by W.M. Kiplinger, the company developed one of the nation's first successful newsletters in modern times. *The Kiplinger Letter*, launched in 1923, remains the longest continuously published newsletter in the United States. In 1947, Kiplinger created the nation's first personal finance magazine. Kiplinger.com is the fastest growing Web site in the personal finance space. Located in the heart of our nation's capital, the Kiplinger editors remain dedicated to delivering sound, unbiased advice for your family and your business in clear, concise language. Become a fan of Kiplinger on [Facebook](#) or [Kiplinger.com](#) and follow Kiplinger on [Twitter](#), [LinkedIn](#) and [Tumblr](#).

MEDIA CONTACTS:

For further information, **or to request a presentation**, contact Lt Col Dan Lord, USAF Retired, ASC Education and Public Affairs Manager. Phone: 1-800-222-1253 or email: dan.lord@asc.alabama.gov.

Max Karlin, for IPT/IPI, (703) 276-3255 or mkarlin@hastingsgroup.com; and Jacob Streiter, for Kiplinger, (646) 695-7047 or jacob@rosengrouppr.com.

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