



Financial Readiness Program & Army Emergency Relief



July 2019



INVESTMENT BASICS SEMINAR

Hosted by DFMWR/Army Community Service

Special Guest: COL(R) Jamie Houston

SEMINAR WILL COVER:

- Investment Options (Stock, Mutual Funds, Bonds, etc.)
- Investment Pyramid
- Investment basics
- The 'Rule of 72'
- Dividend Re-Investment Program
- Individual Retirement Accounts (IRA)
- No Load vs. Load Funds

Tuesday, 16 Jul 2019

1130-1300

Joe E. Mann Ballroom

3392 Magruder Ave



Call 751-5256 to RSVP

Feel free to bring your lunch



Renter's Insurance Are you adequately covered?

When you rent a home or an apartment, your landlord is responsible for insuring the property against damages caused by fire and other disasters. But, this doesn't mean that your personal property is covered. **As a renter, you have the option of buying renters insurance**, which comes with a number of coverage options to protect you from the unexpected.

A renter's insurance policy offers you coverage for the theft, loss or destruction of your personal belongings in the event of a fire, storm or other covered peril. This can help you replace the items you use on a day-to-day basis, from your clothing to your appliances to your furniture—as well as your more expensive items.

Homeowner's Insurance

Review your homeowner's policy! A Bank rate survey found that 81 percent were aware flooding is not covered by regular homeowners insurance. Here are some things that your policy MAY NOT cover:

- ☐ Mold
- ☐ Sewer Backup
- ☐ Sinkholes
- ☐ Termite Infestation
- ☐ Nuclear Plant Accidents
- ☐ Some Acts of Terrorism

Become familiar with your insurance policies now so that you won't be in for a surprise should ever need to submit a claim.

HANG UP ON ROBOCALLS

If you answer the phone and hear a recorded sales pitch, hang up and report it to the FTC. These calls are illegal, and often the products are bogus. Don't press 1 to speak to a person or to be taken off the list. That could lead to more calls.



Summer Cookout Fun!!

Time to fire up the grill and enjoy burgers, hot dogs, potato salad, chips and sodas and



July Is Military Consumer Protection Month

National Military Consumer campaign has designated July as Military Consumer Protection Month. This annual event was first launched in 2013 as Military Consumer Protection Day by the Federal Trade Commission (FTC) as a way to raise awareness about identity theft crimes impacting service members, but now it's become a national month-long campaign.



July Fun Facts

July is the hottest month of the year in the Northern hemisphere, whereas it is winter time in the Southern hemisphere.



1798 - The United States Marine Corps was re-established (they had been disbanded after the American Revolutionary War).

1908 - SOS was adopted as the international distress signal. Three dits, three dahs, and three dits - SOS is the only nine-element signal in Morse code.

1963 - ZIP codes were introduced for US mail.

The Thrift Savings Plan Funds



G Fund

The G Fund assets are managed internally by the Federal Retirement Thrift Investment Board. The G Fund buys a nonmarketable U.S. Treasury security that is guaranteed by the U.S. Government. This means that the G Fund will not lose money.

F, C, S, and I Funds

The Federal Retirement Thrift Investment Board currently contracts BlackRock Institutional Trust Company, N.A. (BlackRock) to manage the F, C, S, and I Fund assets. The F, C, S, and I Fund assets are held in separate accounts.

The F, C, S, and I Funds are index funds, each of which is invested in order to replicate the risk and return characteristics of its appropriate benchmark index. For example, the C Fund is invested in a stock index fund that fully replicates the Standard and Poor's 500 (S&P 500) Index, a broad market index made up of the stocks of 500 large to medium-sized U.S. companies. The C Fund's objective is to match the performance of the S&P 500. The F, C, S, and I Funds remain invested regardless of the performance of the securities markets or the overall economy.

Learn more at www.tsp.gov or call ACS at 751-5256.

For more information on Financial Readiness and AER Programs call 751-5256