WASHINGTON, D.C. – February 25, 2019 – Members of the military face financial challenges most people don’t experience. But they also have access to valuable benefits and investing options not available to the general public, including special tax breaks, low-cost investments, legal protections, educational opportunities, insurance programs and other resources. Learning how to make the most of these opportunities can help servicemembers secure their family’s financial future.

And this is an important time for military families to review their finances. Most servicemembers had to make a big decision last year: whether to stay with the traditional retirement plan or switch to the new blended retirement system. Now that they’ve made their choice, it’s up to them to make the most of their options.

Current and former members of the U.S. military can learn how to make the most of these financial benefits — and how to protect themselves from new scams that target military families — in the newest edition of *Kiplinger’s Financial Field Manual: A Personal Finance Guide For Military Families*, which was made possible by the Investor Protection Trust (IPT) and the Investor Protection Institute (IPI) and a number of state securities agencies.

The newly updated *Financial Field Manual* is being released in anticipation of Military Saves Week, February 25 to March 2, 2019. The popular guide will be distributed free and is available online at: http://www.investorprotection.org/learn-about-investing/?fa=military.

The *Financial Field Manual* includes practical, easy-to-understand information to help military members and their families learn about special opportunities and challenges. The manual provides in-depth coverage of the following topics:

- Making the most of special savings plans and new rules
- Understanding special military benefits and legal protections
- Protecting your family and your finances when preparing for deployment
- Special home-buying perks and resources to ease military moves
- Financial Fraud Watch: Protecting yourself from scams that target servicemembers
- Planning a smooth return to civilian life when you leave the military
- Financial resources for military families

“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.”

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 *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.”
ABOUT THE GROUPS

The Investor Protection Trust 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 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.

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