

FINANCIAL FIELD MANUAL FOR U.S. SERVICEMEMBERS & FAMILIES NOW AVAILABLE FROM INVESTOR PROTECTION TRUST/INVESTOR PROTECTION INSTITUTE

Featuring New Information For Those Who Joined Military from 2006-2017, Updated Kiplinger Guide Made Possible by Investor Protection Trust and Investor Protection Institute.

WASHINGTON, D.C. – February 15, 2017 – If you joined the U.S. armed forces after 2006 or will do so before the end of 2017, the Investor Protection Trust (IPT) and Investor Protection Institute (IPI) have 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 Investor Protection Trust and the Investor Protection Institute and a number of state securities agencies.

The ***Financial Field Manual*** is being released in anticipation of 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, the Investor Protection Trust and Investor Protection Institute are now making available 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.

Available online at <http://www.investorprotection.org/learn-about-investing/?fa=military>, 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.

"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. And it's especially timely now that servicemembers have to make important decisions about the new retirement program."**

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)

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 invest.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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