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NEWS RELEASE

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Financial Field Manual for U.S. Armed Forces Members Available from the Ohio Division of Securities

*Updated Kiplinger guide features new information
for those who joined the armed services from 2006-2017*

Columbus, OH – Ohio residents who joined the U.S. armed forces after 2006 or who will join before the end of 2017 need to know about changes to their military retirement plans that could affect their financial future.

Active military members will need to decide whether to stay 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. They will have from Jan. 1, 2018, to Dec. 31, 2018, to decide which plan to choose. Those who enlist in 2018 and later years will automatically go into the blended system.

To help those who must make the choice, the updated edition of ***Kiplinger's Financial Field Manual: A Personal Finance Guide For Military Families*** includes a special section about the new retirement plan. The guide 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 guide is being provided at no charge by the Ohio Division of Securities, the Investor Protection Trust (IPT) and the Investor Protection Institute (IPI). The guide is [available on the Division's website](#), and an [overview of the retirement plan changes can be found on the Kiplinger.com website](#). The *Financial Field Manual* is being released in conjunction with **Military Saves Week, February 27-March 4, 2017**.

"This valuable resource recognizes that members of the military and their families in Ohio and elsewhere face unique challenges and risks when it comes to protecting their investments, avoiding fraudulent pitches, and planning for retirement," said Andrea Seidt, Ohio Division of Securities Commissioner. "An important part of our mission is to make sure that Ohioans are informed about investing, which is why we are providing this vital information to our Ohio service members."

Ohio is home to 6,591 active-duty military personnel, 28,136 reserve military members including the National Guard*, and 94,684 military retirees.**

*Source: *Governing.com*

**Source: *U.S. Department of Defense, Office of the Actuary*

What's new in the updated *Financial Field Manual*?

The revised *Kiplinger's Financial Field Manual: A Personal Finance Guide For Military Families* is a personal finance guide for both active and retired U.S. military personnel and their families.

The guide is authored by Kim Lankford, a long-time *Kiplinger's Personal Finance* columnist and contributing editor who has years of 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,” said Lankford. “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.”

The revised guide covers the following topics in-depth:

- *Investing In Your Future: Make the Most of Special Savings Plans and New Rules*
- *Your Military Benefits: Discover all the Advantages and Protections to Which You're Entitled*
- *Before and After Deployment: Take Smart Steps to Protect Your Family and Your Finances*
- *Buying and Selling a Home: Benefit From Special Perks and Resources to Ease Military Moves*
- *Financial Fraud Watch: Protect Yourself From Scams That Target Service members*
- *Leaving the Military: Plan A Smooth Return to Civilian Life With This Checklist*
- *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,” he said. “Our step-by-step guide makes it clear what military families should do and what they should avoid.”

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About the Sponsors

[The Ohio Division of Securities](#) (ODS) administers the Ohio Securities Act by licensing securities salespersons, dealers, investment advisers, and investment adviser representatives. The Division also registers securities offered for sale to Ohioans. Additionally, the ODS investigates alleged violations of the Ohio Securities Act and enforces its provisions through administrative actions, civil injunctive actions and referrals for criminal prosecutions.

[The Investor Protection Trust](#) (IPT) is a nonprofit organization devoted to investor education. Since 1993, IPT has worked with the states and at the national level to provide the independent, objective investor education to help Americans make informed investment decisions.

[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.

Founded in 1920 by W.M. Kiplinger, the [Kiplinger organization](#) has led the way in personal finance and business forecasting. *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, and Kiplinger.com is the fastest-growing Web site in the personal-finance space. The Kiplinger editors remain dedicated to delivering sound, unbiased advice for families and businesses in clear, concise language.