



**Armed Forces  
Mutual™**

# **Military Retirement/ Separating**

TRANSITION TIMELINE



*It's never too soon to begin planning for what comes next in your military career* — including when you'll be leaving it behind. Whether you're on the verge of retiring or preparing to shift into a civilian career, having a solid plan and clear communications with your spouse and family will help ensure a smooth transition. **Start here.**

# 1-3 YEARS OUT

## FINANCES

- ☐ Build at least 3-6 months of living expenses.
  - ☐ Review monthly expenses and create a budget.
- ☐ Review your TSP to:
  - ☐ Make sure you understand the funds.
  - ☐ Look at your risk tolerance and investing strategy as you transition.
  - ☐ Consider whether you will **keep TSP or roll it over** to another financial provider (we can help).

## INSURANCE

- ☐ Look at mortgage protection if needed.
- ☐ Make sure you have enough insurance to replace SGLI and cover your living expenses and children's education.

## NETWORKING ON LINKEDIN

- ☐ Register for your 1-year free Premium Account.
- ☐ Have a professional headshot taken in business attire.
- ☐ Complete your profile with experience and achievements.
- ☐ Make 200+ connections.
- ☐ Join 20+ Veteran/interest groups.
- ☐ Follow 20+ companies you might be interested in.
- ☐ Request reviews and endorsements from colleagues and connections.

## ACCRUED LEAVE & GI BILL

- ☐ Start saving your accrued leave for a buffer or extra income.
- ☐ Check your GI Bill status for transferability based on years of service.

“

Your present circumstances don't determine where you can go. They merely determine where you start.

— NIDO QUBEIN

”



# 12 MONTHS OUT

## TRANSITION ASSISTANCE PROGRAM (TAP)

- ☐ Understand the TAP.
  - ☐ Talk with your family about this process.
- ☐ Access TAP curriculum online at [TAPevents.mil](https://www.taevents.mil)
  - ☐ Initial Counseling
  - ☐ Transition Workshop
  - ☐ MOS Crosswalk (Day 1)
- ☐ Initiate GI Bill transfer to dependents.
- ☐ Sign up for a mentorship program.
  - ☐ American Corporate Partners (ACP)
- ☐ DOL Workshop (Day 2-4)
- ☐ VA Benefits (Day 5)
- ☐ Capstone

# 11 MONTHS OUT

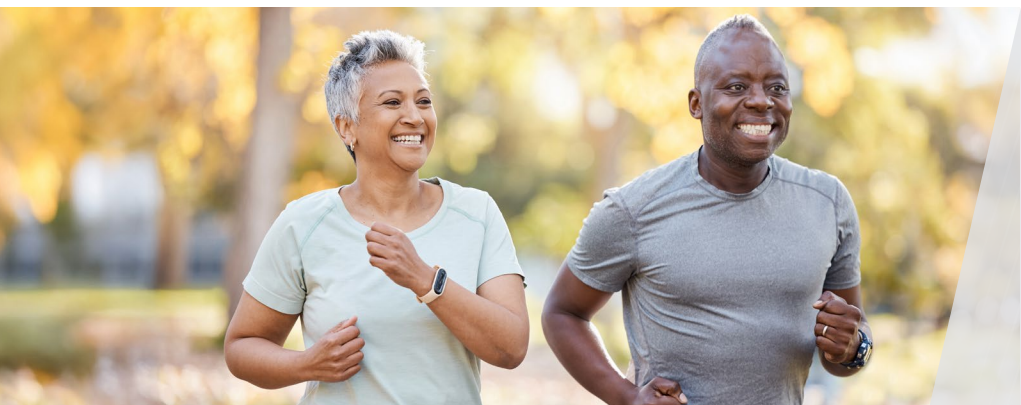
## WHAT IS ON YOUR RESUME?

- ☐ Update your resume, seek help from a mentor through ACP or HireMilitary.
  - ☐ Write an elevator pitch. This is your verbal business card.
  - ☐ Write a professional summary or the cover letter of your resume.
  - ☐ Translate military experience into civilian terms.
  - ☐ Utilize education and training outreach opportunities with Vets2Industry and PM-ProLearn.
  - ☐ Document awards and education.
  - ☐ Note any clearance levels held.
  - ☐ Decide on personal and professional references. Contact them and make sure you have their contact information and professional titles.

# 10 MONTHS OUT

## BE MEDICALLY PREPARED

- ☐ Resolve any dental and medical issues.
- ☐ Make optometry appointment for updated eye glasses/prescriptions.
- ☐ Request 2 copies of all family medical records, including:
  - ☐ Patient records comprehensive (CD)
  - ☐ Outpatient records, surgical records, radiology records
  - ☐ X-rays on disk



“

New beginnings are in order, and you are bound to feel some level of excitement as new chances come your way.

— OSCAR AULIQ-ICE

”

# 9 MONTHS OUT

## FORMALLY REQUEST RETIREMENT (SERVICEMEMBER FOCUSED)

- ☐ Submit an “Intent to Retire” memo.
- ☐ Complete Leave Form choosing either Terminal or Permissive Temporary Duty (PTDY).
- ☐ Get your Installation Clearance Record for your final clearance.

*These are only some of the documents that generate your retirement orders. There will be additional requirements based upon location, command, job or branch of military.*

# 8 MONTHS OUT

## IT'S GETTING BUSY NOW

- ☐ Register on [VA.gov](https://www.va.gov), including:
  - ☐ DS Logon + password
  - ☐ Burn Pit Registry
- ☐ Create your [USAJOBS.gov](https://www.usajobs.gov) account and upload your resume.
  - ☐ Spend time networking on LinkedIn and with others who have transitioned.
  - ☐ Have a business card created.
  - ☐ Start sending out your resume for jobs you are interested in.
  - ☐ Update your headshot on social media as needed — look for free opportunities for Veterans in your area.
- ☐ Make a decision about your final PCS — where will you live? Don't forget to look at tax implications and the cost of living!
- ☐ If retiring, retirement ceremony planning should start!
  - ☐ Select the date
  - ☐ Select and reserve the venue
  - ☐ Create guest list and invitations
  - ☐ Block out hotel rooms
  - ☐ Request the Officiating Officer
  - ☐ Select a Master of Ceremonies
  - ☐ Write biography and agenda
  - ☐ Order flowers/gifts
  - ☐ Decide on catering for reception

“

I don't know where  
I'm going from here,  
but I promise it  
won't be boring.

— DAVID BOWIE

”



# 6-7 MONTHS OUT

## SERVICEMEMBER SEPARATION PHYSICAL

- ☐ Itemize EVERYTHING that should be documented in your separation physical.
  - ☐ Request labs and X-rays (as needed)
  - ☐ Complete all needed dental work
  - ☐ Have an eye exam
  - ☐ Have a complete physical
  - ☐ Check hearing with audiology
- ☐ Schedule VA exam (this can take several months) that will determine the final disability rating.
- ☐ Review all medical records to ensure all items were documented during the examination process prior to the VA exams.
- ☐ Begin the VA claims process under Benefits Delivered at Discharge (BDD). DO NOT assume the VA has received all medical records. Come with your own list of medical issues. Be prepared for more doctor appointments.

# 5 MONTHS OUT

## RETIREMENT SERVICES

- ☐ Get your retirement packet and schedule from the G1/Human Resource
  - ☐ Mandatory Retirement Brief
  - ☐ Mandatory Survivor Brief
  - ☐ Survivor Benefit Plan election appointment (we can help you understand which is best for your family: [armedforcesmutual.com/sbp](https://armedforcesmutual.com/sbp)).
  - ☐ Pick up your DD214, review for any changes.

# 4 MONTHS OUT

## SBP, TRANSPORTATION, HOUSING & RETIREMENT

- ☐ If you haven't already, finalize your SBP election.
- ☐ Contact the transportation office to schedule your final PCS move.
  - ☐ Will you do a PPM/DITY move?
  - ☐ Begin purging your home for the final move
- ☐ Schedule your final home inspection steps if renting or on post:
  - ☐ Alert the rental office to your departure timeline
  - ☐ Get all cleaning requirements from the housing office
  - ☐ Schedule a final walk-through
- ☐ Begin process to sell your home if you own:
  - ☐ Interview and select a real estate agent
  - ☐ Schedule any repairs and updates to be completed
  - ☐ Have professional photos taken
  - ☐ Work with the realtor to decide on a date to list your home
- ☐ Schedule storage for HHG for up to 1 year as needed.
- ☐ Continue to work on installation clearance paperwork.

“

I hope you realize that every day is a fresh start for you. That every sunrise is a new chapter in your life waiting to be written.

— JUANSEN DIZON

”



# 1-3 MONTHS OUT

## THE FINAL PUSH!

- ☐ SGLI ends 180 days after retirement.
  - ☐ Compare VGLI and private insurance.
  - ☐ Decide on **term vs. whole life**. View your options at [armedforcesmutual.com/apply](https://armedforcesmutual.com/apply) or call a Member Benefits Coordinator at **844-824-8624**
- ☐ Continue interviewing or job searching as necessary or accept a new position.
  - ☐ Look at 401(k) options (10% is recommended).
  - ☐ Compare benefits for any job opportunities to include medical, dental, and vision.
  - ☐ Compare bonuses offered for stock options, cash, leave, etc.
- ☐ Register for TRICARE (Select or Standard) if applicable.
- ☐ Register for dental Insurance if needed — This is not included in TRICARE. **FEDVIP** for retirees.
- ☐ Register for vision Insurance if needed — This is not fully included in TRICARE. **FEDVIP** for retirees.
- ☐ “Buy back” any unused leave.
- ☐ Contact DFAS with any questions about retirement pay and to ensure they are tracking your retirement date.
- ☐ Schedule an appointment for Retirement ID Cards for all family members.
  - ☐ Bring a copy of your orders and your DD214
- ☐ Schedule anything needed prior to your move-in:
  - ☐ Utilities
  - ☐ Internet
  - ☐ Cleaning
- ☐ Make a decision on your TSP: **Keep at TSP or roll it over.**
- ☐ Review credit card fee waivers for active-duty military and factor into your annual budget any new fees you’ll have to pay.
- ☐ Check into Space-A opportunities for your new “retired or Reserve life” if applicable.
- ☐ Finalize your new household budget.
  - ☐ Anticipated cost-of-living increase or decrease.
  - ☐ Lost benefits and cost to replace them.
  - ☐ New income evaluation.
  - ☐ Use the budgeting rules.

## We're here for you.

Thank you for your service. We look forward to serving you in the next chapter. Visit our Learning Hub for Military Transition information regarding SBP, TRICARE, TSP, Life Insurance, and so much more:

[armedforcesmutual.com/military-transition](https://armedforcesmutual.com/military-transition)

For assistance with solutions for your financial future, call us at **844-824-8624** or visit [armedforcesmutual.com](https://armedforcesmutual.com).



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