

MILITARY  
RETIREMENT/TRANSITION

# *Timeline*

FOR MILITARY SPOUSES SUPPORTING A  
TRANSITIONING SOLDIER

*Stay Informed.*

*Get Support.*

*Be Inspired.*

SpouseLink<sup>™</sup> 

Created by AAFMAA

## Finances

- Build 3-6 months 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.
  - Make a decision on if you will keep TSP with TSP or move it to another brokerage firm to actively manage the account.

## Insurance

- Look at mortgage protection if needed.
- Do you have insurance that will cover your living expenses and children's education?



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

- NIDO QUBEIN

## Networking

- Register for your 1-year free Premium LinkedIn Account.
- Have a professional headshot taken in business wear.
- 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 and GI Bill

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

12 MONTHS

## Soldier For Life Transition Assistance Program (SFLTAP)

- Understand what is discussed during SFLTAP to review with your soldier and attend with them if possible. (Check into virtual!)
  - Initial Counseling
  - Transition Workshop
  - MOS Crosswalk (Day 1)
  - DOL Workshop (Day 2-4)
  - VA Benefits (Day 5)
  - Capstone
- Initiate GI Bill transfer to dependants.
- Sign up for a mentorship program.
  - American Corporate Partners (ACP)
  - Veterati



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

11 MONTHS

## What is on Your Resume?

- When your Soldier is updating their resume it's a great time for a military spouse to update theirs as well!
  - Write an elevator pitch. This is a verbal business card.
  - Write a professional summary or the cover letter of the resume.
  - Translate military experience into civilian terms.
  - Utilize education and training outreach opportunities with Vets 2 Industry (military spouses too!) or PM Pro Learn.
  - Document awards and education.
  - Note any clearance levels held.
  - Decide on personal and professional references. Make sure you have contact information and professional titles.

10 MONTHS

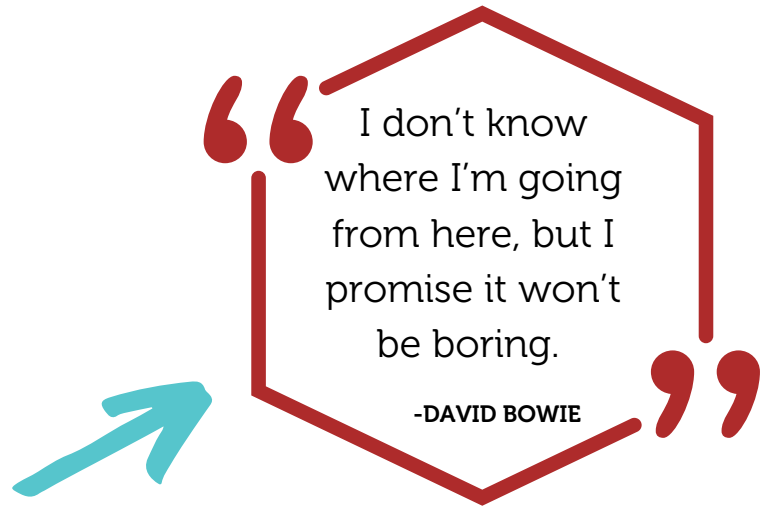
## Medical Records

- Request 2 copies of all family medical records to include:
  - Patient records comprehensive (CD)
  - Outpatient records
  - Surgical records
  - Radiology records
  - X-Rays on disk

## Formally Request Retirement (Soldier 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 may be additional requirements for your soldier based on their location, command, job, or branch of military!




## Soldier Separation Physical

- Help your soldier itemize EVERYTHING that should be documented in their separation physical.
  - Request labs and x-rays (as needed)
  - Have an eye exam
  - Check hearing with audiology
  - Complete all needed dental work
  - Have a complete physical
- 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.

## It's Getting Busy For Your Soldier!

- Schedule follow-up VA physicals (This can take 12-18 months) that will determine the final disability rating.
- Register for VA eBenefits to include:
  - DS Logon + password
  - Burn Pit Registry
- Create your 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!
- 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
  - Who is the Master of Ceremony
  - Write bio and agenda
  - Order flowers/gifts
  - Decide on catering for reception



“ 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 ”

## Retirement Services

- Get your retirement packet and schedule from the G1.
  - Mandatory retirement brief
  - Mandatory Survivor Brief
  - Survivor Benefit Plan Election appointment (AAFMAA can help a soldier and military spouse understand which is the best for their family.)
  - Pick up your DD214, review for any changes.

## 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 DITY move or a PPM?
  - 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 realtor
  - 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.

### The Final Push!



- SGLI ends 180 days after retirement.
  - Compare VGLI and private insurance.
  - Decide on term vs whole life.
- Continue interviewing or job searching as necessary or accept a new position!
  - Look at 401K 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 Tricare Standard.
- Decide on dental insurance - this is not included in Tricare!
- Decide on vision insurance - this is not included in Tricare!

“Retirement isn't the end of the road...just a turn in the road.”  
- UNKNOWN

- "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 for your new home to be ready to accept you:
  - Utilities
  - Internet
  - Cleaning
- Make a decision on keeping your TSP where it is or moving it.
- 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 life."
- 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



## Budget Rules to consider:

50/20/30 Rule of Budgeting: 50% for the essentials, 20% for savings and 30% for everything else

28% Rule for Housing: A mortgage payment shouldn't be more than 28% of your monthly pre-tax income and 36% of your total debt

*Congratulations! Enjoy retired life!*

For assistance with solutions for your financial future call  
AAFMAA at 1-888-851-2493 or visit [www.aafmaa.com](http://www.aafmaa.com)