

MARINE CORPS RETIREMENT PLANNING GUIDE

0–1 YEAR POST RETIREMENT

"Retirement is not the end of the mission — it's the beginning of your next chapter. The first year after leaving active duty is about stabilizing your benefits, building your civilian foundation, and ensuring your family thrives in the transition."

Mission Critical Notice

Your new mission is to **adapt, monitor, and grow**. The first year is often the most challenging — but with deliberate effort, you can turn uncertainty into opportunity.

Phase 1: Celebrate & Reflect

Recognize the Transition

- ☐ Celebrate with your family — vacation, ceremony, or personal goal achievement
 - ☐ Create a **memory archive**: photos, awards, letters of appreciation, and keepsakes
 - ☐ Take time to reflect on your career and **define new personal goals**
-

Phase 2: Stay Connected

Veteran & Community Networks

- ☐ Join or remain active in veteran organizations:
 - [Team RWB](#)
 - [VFW](#)
 - [American Legion](#)
 - Local veteran support groups
 - ☐ Stay engaged on **LinkedIn** and professional forums
 - ☐ Attend **veteran hiring fairs** or educational workshops
 - ☐ Consider **mentoring transitioning service members**
-

Phase 3: Monitor Benefits & Claims

VA Disability & Benefits

- ☐ Log in to [VA.gov](#) regularly to check claim status
 - ☐ If still pending, follow up with your **VSO or regional VA office**
 - ☐ Obtain a copy of your **rating decision letter** and keep it on file
 - ☐ File **supplemental claims** if conditions worsen or new ones arise
-

Healthcare & Insurance

- ☐ Schedule routine physicals, dental cleanings, and follow-up care
 - ☐ Ensure family is enrolled in **TRICARE** and/or **FEDVIP**
 - ☐ Update health insurance if your employment status changes
 - ☐ Reassess life insurance:
 - Confirm **SBP election** and beneficiaries
 - Review **VGLI** or private insurance policies for cost/coverage changes
 - ☐ Update legal documents: will, power of attorney, emergency contacts
-

Phase 4: Financial Stability

Budget & Planning

- ☐ Reassess your **budget** against actual retirement income and expenses
 - ☐ Track retirement pay, VA compensation, and any civilian employment income
 - ☐ Meet with a **financial advisor** to review investments, tax planning, and retirement accounts
 - ☐ Explore **long-term care insurance** or education benefits for dependents (GI Bill transfer, if eligible)
 - ☐ File taxes carefully — retirement pay and VA benefits have different tax implications
-

Phase 5: Career & Growth

Professional Development

- ☐ Document new skills, certifications, and work experience gained this year
 - ☐ Update **resume and LinkedIn quarterly**
 - ☐ Attend at least **one professional development or industry event**
 - ☐ Network with peers to expand civilian career opportunities
 - ☐ Consider part-time work, consulting, or volunteer service to stay active and engaged
-

Phase 6: Family & Personal Wellness

Family Health

- ☐ Hold **family check-ins** about how the transition is going emotionally and socially
- ☐ Monitor children's adjustment to new schools and communities
- ☐ Ensure spouse's career or education transition is supported

Personal Wellness

- ☐ Prioritize **physical fitness, healthy diet, and sleep**
 - ☐ Leverage **VA counseling**, chaplain services, or [Military OneSource](#) if needed
 - ☐ Build a new routine that balances work, family, and personal growth
 - ☐ Invest time in hobbies, volunteer work, or community service for fulfillment
-

Success Metrics & Progress Tracking

- ☐ VA claim decision letter received and reviewed
 - ☐ Retirement pay stable and predictable
 - ☐ Budget balanced with no major financial gaps
 - ☐ Healthcare and insurance coverage active for all family members
 - ☐ Updated resume and LinkedIn at least twice this year
 - ☐ Attended 1+ professional/veteran networking events
 - ☐ Family transition check-ins completed quarterly
-

Critical Resources & Contacts

- **VA.gov** – Claims, healthcare, education, life insurance
 - **DFAS** – Retirement pay management
 - **Tricare.mil** – Healthcare coverage updates
 - **BENEFEDS.com** – Dental and vision coverage
 - **VFW / American Legion / Team RWB** – Veteran support networks
 - **Military OneSource** – Counseling, financial planning, family resources
 - **State Veterans Affairs Offices** – State-level benefits
-

Common Pitfalls to Avoid

✗ Mistakes

1. Assuming VA claim decisions are always correct without review
2. Letting budget drift without adjusting for real expenses
3. Dropping healthcare or insurance coverage due to oversight
4. Isolating from the veteran community and networks
5. Ignoring family stress or personal wellness

☑ Success Strategies

1. Treat post-retirement life like a new mission — track, review, adjust
 2. Keep all paperwork and digital copies of VA/DFAS documents
 3. Stay connected with veteran organizations and peers
 4. Revisit financial goals every 3–6 months
 5. Prioritize wellness — your health fuels every other success
-

Final Thoughts

The first year after retirement sets the tone for your civilian journey. By staying disciplined, connected, and proactive, you ensure that your Marine Corps values carry forward into your next mission.

Semper Fidelis — the uniform may come off, but the mission of excellence continues.

Next Phase

Continue with your long-term retirement strategy — focusing on sustained career growth, financial security, and family wellness.
