

MARINE CORPS RETIREMENT PLANNING GUIDE

18-12 MONTHS BEFORE RETIREMENT

"A successful retirement begins with preparation well before your final year in uniform. At 12–18 months out, your mission is to educate yourself, lock in critical benefits, and begin building the civilian runway for your next chapter."

Mission Critical Notice

At this stage, you still have ample time to plan deliberately. This is where you **set the foundation** for your transition — through education, documentation, and early financial decisions.

What you do now will make the **final 12 months smoother and less stressful**.

Phase 1: Career & Education Preparation

Career Transition Readiness

- ☐ Register for **Transition Readiness Seminar (TAP/TGPS)** through your Transition Office
- ☐ Begin developing a **Master Resume** that captures your full military career
- ☐ Create or update your **LinkedIn profile** with professional headshot
- ☐ Begin **networking with civilian professionals** (veteran networks, professional associations, local chambers of commerce)
- ☐ Identify **civilian certifications or licenses** relevant to your MOS/desired career field

💡 *Pro Tip: Translate your MOS into civilian terms using [ONET Online](#) and [Military.com skills translators](#).*

Education & Training Benefits

- ☐ Review **GI Bill eligibility** and family transfer options
 - ☐ If transferring Post-9/11 GI Bill to dependents, ensure service obligation requirements are met
 - ☐ Research **VA-approved schools** and programs
 - ☐ Explore **SkillBridge program** opportunities for industry training during final 180 days
 - ☐ Consider **On-the-Job Training (OJT) or Apprenticeships** through VA benefits
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Phase 2: Financial Planning & Benefits

Financial Foundation

- ☐ Schedule appointment with a **Personal Financial Counselor** (via Military OneSource)
 - ☐ Begin building **6+ months emergency savings**
 - ☐ Review **retirement pension calculation** through DFAS or MyPay estimator
 - ☐ Evaluate Survivor Benefit Plan (SBP) options early with spouse
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- ☐ Review **insurance coverage needs** post-retirement
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Medical & VA Benefits Prep

- ☐ Schedule **preliminary medical review** (not retirement physical, but baseline check-up)
 - ☐ Begin compiling **Service Treatment Records (STRs)**, medical history, and injury logs
 - ☐ Document **deployment-related exposures** (burn pits, hearing loss, etc.)
 - ☐ Connect with a **Veteran Service Officer (VSO)** to learn about VA disability claims process ([VA.gov/vso](https://va.gov/vso))
 - ☐ Review eligibility for the **Benefits Delivery at Discharge (BDD) program** and set reminders for the **180–90 day filing window**
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Phase 3: Family & Relocation Planning

Family Transition Preparation

- ☐ Conduct **family meeting** to discuss retirement timeline and relocation options
 - ☐ Explore **job opportunities for spouse** in potential new locations
 - ☐ Begin researching **schools and child education resources** in target areas
 - ☐ Connect with **Military Family Life Counselors (MFLC)** for family transition support
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Relocation Early Planning

- ☐ Review **PCS vs Retirement Move entitlements** with TMO/DMO
 - ☐ Start evaluating potential **retirement locations**:
 - Cost of living
 - Proximity to VA facilities
 - Employment opportunities
 - Family ties/community support
 - ☐ Research **state-level veteran benefits** ([NASDVA Directory](#))
 - ☐ If planning to purchase a home, begin exploring **VA Loan options** and budgeting
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Phase 4: Administrative Preparation

Early Administrative Requirements

- ☐ Review **Record of Emergency Data (RED/DA Form 93)** for accuracy
 - ☐ Confirm **SGLI and beneficiary information**
 - ☐ Download copies of LES, BIR, training transcripts, and fitness reports
 - ☐ Begin organizing **awards and evals** for final DD-214 accuracy
 - ☐ Maintain **personal transition binder** (digital and physical copies of key documents)
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Success Metrics & Progress Tracking

Monthly Focus

- **Month 18:** Enroll in Pre-Retirement Course, begin resume and LinkedIn setup
 - **Month 17:** Review financial health, begin savings plan
 - **Month 16:** Conduct family relocation talks, research retirement states
 - **Month 15:** Start certification/licensing planning
 - **Month 14:** Connect with VSO, organize medical records
 - **Month 13:** Begin exploring SkillBridge, OJT, or education options
 - **Month 12:** Schedule financial counseling, refine transition timeline
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Critical Resources & Contacts

- **Transition Office** – Pre-Retirement Course registration
 - **Education Office** – GI Bill counseling, SkillBridge info
 - **Personal Financial Counselor** – Financial readiness planning
 - **SJA** – Early SBP counseling, will review
 - **VA.gov** – Benefits, BDD info, claims process
 - **Military OneSource** – Financial, family, and career coaching
 - **LinkedIn / Hiring Our Heroes / RecruitMilitary** – Networking and employment resources
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Common Pitfalls to Avoid

✗ Mistakes

1. Delaying TAP until the last 6 months
2. Neglecting spouse/family in relocation planning
3. Not saving early for financial cushion
4. Failing to document minor medical issues now
5. Ignoring civilian certifications until too late

☑ Success Strategies

1. Treat TAP like PME — required for success
 2. Involve family in every step
 3. Save aggressively while still drawing military pay
 4. Build your veteran network early
 5. Start a **Transition Binder** for documents
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Final Thoughts

At 12–18 months, your mission is **foundation and foresight**. You're still far enough out to shape your path, but close enough that every action counts.

Semper Fidelis — Begin with discipline, finish with strength.

Next Phase: Continue with the 12–6 Month Retirement Planning Guide