MARINE CORPS RETIREMENT PLANNING GUIDE

24–18 MONTHS BEFORE RETIREMENT

> *"Two years may feel like a long time, but in Marine Corps terms it's one good deployment cycle. At 24–18 months out, the smartest Marines begin their transition — setting conditions for success well before the final push."*

Mission Critical Notice

At 24–18 months, your mission is **awareness and preparation**. You're not executing final steps yet, but you are building the foundation for a **smooth retirement**. Early action here prevents last-minute stress later.

Phase 1: Strategic Career Preparation

Career Exploration

- [ ] Begin researching **post-Marine career paths** aligned with your MOS and interests
- [ ] Identify **civilian equivalents** of your military skills using ONET Online or Military.com
- [ ] Create a list of **target industries or companies**
- [ ] Talk with **Marines who already transitioned** in your field for lessons learned

💡 *Pro Tip: Think in terms of transferable leadership, logistics, operations, and technical skills.*

Education & Certification Planning

- [ ] Research **certifications/licenses** required in civilian fields (PMP, IT, trades, etc.)
- [ ] Contact the **Education Office** about tuition assistance and certification funding
- [ ] Evaluate whether to **pursue a degree, trade school, or professional program**
- [ ] Confirm **GI Bill eligibility** and review transfer requirements for dependents

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Phase 2: Financial Foundation

Early Financial Prep

- [ ] Schedule a **baseline financial counseling session** through Military OneSource
- [ ] Begin setting aside funds for a **retirement transition savings account**
- [ ] Review your **Thrift Savings Plan (TSP)** contributions and adjust if needed
- [ ] Learn how your **retirement pension will be calculated** and estimate projected income
- [ ] Review **life insurance options** — compare SGLI, VGLI, and private insurance

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Medical Awareness

- ☐ Begin tracking **all medical appointments and treatments** in a personal log
- ☐ Save copies of **Service Treatment Records (STRs)** and referrals
- ☐ Address any unresolved medical issues now — don't wait until the final physical
- ☐ Research conditions eligible for VA claims (hearing loss, TBI, back pain, etc.)
- ☐ Establish rapport with a **Veteran Service Officer (VSO)** early (VA.gov/vso)

Phase 3: Family & Relocation Awareness

Family Readiness

- ☐ Begin family conversations about **retirement plans** and desired locations
- ☐ Discuss spouse's career goals post-Marine Corps
- ☐ Evaluate **school systems, cost of living, and community support** in possible locations
- ☐ Research **state veteran benefits** via NASDVA.us

Relocation Early Awareness

- ☐ Learn the basics of a **retirement move (HHG entitlements)** vs. a PCS move
- ☐ Start researching **housing markets** in potential destinations
- ☐ Familiarize yourself with **VA Loan program requirements**
- ☐ Track trends in job markets where you might relocate

Phase 4: Administrative Preparation

Records & Documentation

- ☐ Download and securely store:
  - LES statements
  - Basic Individual Record (BIR)
  - Fitness reports and awards
  - Training certificates
- ☐ Review your **Official Military Personnel File (OMPF)** for errors or missing entries
- ☐ Ensure **beneficiary information** on SGLI and TSP is current
- ☐ Start a **Transition Binder** (both digital and physical)

Success Metrics & Progress Tracking

Monthly Focus

- **Month 24:** Financial baseline established, family discussion initiated
- **Month 23:** Certification and education research complete
- **Month 22:** OMPF reviewed and corrected if needed
- **Month 21:** Medical log started, unresolved issues scheduled
- **Month 20:** Retirement location options narrowed down
- **Month 19:** Spouse employment/education opportunities researched

- **Month 18:** Transition binder established, financial savings plan underway

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Critical Resources & Contacts

- **Transition Office** – Intro brief, TAP scheduling overview
- **Education Office** – Certification and tuition assistance info
- **Personal Financial Counselor** – Budget and savings planning
- **Medical Admin / MTF** – Records and baseline care
- **VA.gov** – Benefits and claims overview
- **NASDVA.us** – State-level veteran benefits
- **Military OneSource** – Free financial and family counseling

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Common Pitfalls to Avoid

❌ Mistakes

1. Thinking retirement is “too far away” to matter
2. Ignoring financial planning until the final year
3. Not documenting medical issues early
4. Leaving OMPF errors uncorrected
5. Excluding family from early planning

☑ Success Strategies

1. Treat 24 months as your **early warning order**
2. Build savings while you still have full pay and allowances
3. Keep a running medical and career log
4. Begin networking gradually, not urgently
5. Plan family transitions as a team effort

Final Thoughts

At 24–18 months, you’re laying **bedrock for transition success**. Think long-term, take deliberate steps, and ensure no critical records or opportunities slip through the cracks.

Semper Fidelis — Early planning is the hallmark of disciplined Marines.

Next Phase: Continue with the 18–12 Month Retirement Planning Guide