

# MARINE CORPS RETIREMENT PLANNING GUIDE

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## 36–24 MONTHS BEFORE RETIREMENT

*"Retirement may seem far away, but Marines know the importance of preparing for the fight before it begins. At 36–24 months, you're shaping the battlefield for your transition. Early preparation gives you maximum flexibility and control."*

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### Mission Critical Notice

This is the **long-range planning phase**. You're not executing transition yet — you're **scouting the terrain**, gathering intelligence, and aligning your resources. The Marines who succeed in retirement are the ones who started preparing **2–3 years out**.

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### Phase 1: Set Intent & Awareness

#### Define Your Retirement Vision

- Decide whether you intend to **retire at 20 years** or serve longer
- Discuss retirement goals with your **spouse/family** early
- Begin a **transition journal** or binder for notes and resources
- Establish **career, lifestyle, and location goals** for post-Marine life

💡 *Pro Tip: Write down your "mission statement" for retirement — what does success look like to you?*

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#### Learn the Process

- Attend an **initial retirement brief** if available at your installation
  - Read official MARADMINs and MCOs regarding retirement benefits
  - Familiarize yourself with **TAP/TGPS** program requirements
  - Review **VA Benefits Delivery at Discharge (BDD)** timelines now so you're aware of future deadlines
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### Phase 2: Career Development

#### Education & Credentials

- Research **civilian credentials** tied to your MOS (PMP, CISSP, CDL, trade licenses, etc.)
  - Begin taking advantage of **Tuition Assistance** or credentialing assistance
  - Map out **degree or certification timelines** to ensure completion before retirement
  - If considering GI Bill transfer to dependents, review **service obligation requirements** now
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#### Networking & Professional Growth

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- Start connecting with **veteran organizations** and professional networks
  - Join online communities (LinkedIn, veteran forums, MOS-specific groups)
  - Seek out **mentors** who already transitioned to civilian careers
  - Begin practicing **civilian translation** of your MOS and skills
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## Phase 3: Financial Foundation

### Build Long-Term Readiness

- Establish a **transition savings goal** (recommend: 6–12 months living expenses)
  - Increase **TSP contributions** if possible during final years of military pay
  - Review **retirement pay formulas** and estimate pension using DFAS calculators
  - Learn about **SBP (Survivor Benefit Plan)** early, so you can make informed decisions later
  - Compare **life insurance options** (SGLI, VGLI, private) well before separation
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### Debt & Investment Planning

- Begin paying down **high-interest debt** (credit cards, personal loans)
  - Review home equity, mortgage, and real estate considerations
  - Meet with a **financial advisor** (on-base or civilian) for a long-term plan
  - Explore investments outside of TSP if aligned with goals
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## Phase 4: Medical & Records Readiness

### Health Preparation

- Keep a **personal log of injuries, treatments, and ongoing conditions**
  - Ensure **Service Treatment Records (STRs)** are updated at every appointment
  - Consider annual comprehensive physicals to document issues early
  - Learn about **VA disability claim processes** to understand future requirements
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### Administrative Records

- Review your **Official Military Personnel File (OMPF)** for accuracy
  - Correct missing awards, training certificates, or fitreps
  - Save electronic and paper copies of **LES, BIR, NAVMC forms, and training entries**
  - Verify **beneficiary information** on SGLI, TSP, and other accounts
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## Phase 5: Family & Relocation Awareness

### Family Conversations

- Begin **discussions with spouse/kids** about life after the Corps
  - Identify long-term family priorities: career, schools, stability, proximity to relatives
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- Discuss potential **retirement locations** (hometown, current duty station, new area)
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## Relocation Scouting

- Research **state-level veteran benefits** via [NASDVA.us](https://www.nasdva.us)
  - Start reviewing **housing markets** in potential locations
  - Learn the basics of **VA Home Loan program** and entitlements
  - Consider proximity to **VA medical facilities and veteran support organizations**
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## Success Metrics & Progress Tracking

### Yearly Goals

- **Year 3 (36–30 months):** Retirement intent established, financial baseline set
  - **Year 2.5 (30–27 months):** Education/certification plan started, OMPF reviewed
  - **Year 2 (24 months):** Family relocation options narrowed, transition binder created
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## Critical Resources & Contacts

- **Transition Office** – Early retirement brief scheduling
  - **Education Office** – Tuition Assistance, credentialing assistance
  - **Personal Financial Counselor** – Long-term planning
  - **Medical Admin / MTF** – Annual physicals, STR documentation
  - **VA.gov** – Future benefits awareness
  - **NASDVA.us** – State veteran benefits directory
  - **Military OneSource** – Free counseling, financial advice, family readiness
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## Common Pitfalls to Avoid

### ✘ Mistakes

1. Believing “retirement is years away” and delaying action
2. Ignoring financial planning until the final year
3. Not documenting small medical issues that add up over time
4. Letting OMPF errors go uncorrected
5. Excluding spouse/family from early planning

### ☑ Success Strategies

1. Treat this like **shaping operations** before the main effort
  2. Save early while still on active-duty pay and allowances
  3. Build a running **transition binder** of records and notes
  4. Invest in education and certifications before time runs out
  5. Maintain strong family communication from the start
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## Final Thoughts

At 36–24 months, retirement planning is about **awareness, discipline, and shaping the battlefield**. The work you put in now creates freedom of maneuver later. Don't wait until the last year — Marines who start early have smoother transitions and stronger outcomes.

**Semper Fidelis — Planning ahead is a force multiplier.**

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*Next Phase: Continue with the 24–18 Month Retirement Planning Guide*