MARINE CORPS RETIREMENT PLANNING GUIDE

12-6 MONTHS BEFORE RETIREMENT

> *"This is the launch phase of your transition. You're shifting from planning to execution while building the foundation for your next chapter."*

Mission Critical Notice

You are entering the **active execution phase** of your retirement transition. Between 12 and 6 months from retirement, you will finalize your plans and begin your search for civilian employment. The decisions and actions you take during this period will directly impact your transition success.

Phase 1: Foundation Building (Months 12–10)

Submit Retirement Request and Documentation

Priority: Formalize your retirement and establish official timelines

- [ ] **Submit retirement request at the 12-month mark**
    - Coordinate with Career Planner and submit through proper channels
    - Ensure request includes proposed retirement date and terminal leave plans
    - Obtain acknowledgment and processing timeline from IPAC
- [ ] **Complete pre-separation transition checklist (DD Form 2648)**
    - Schedule appointment with Transition Office at 12-month mark
    - Complete all required sections thoroughly
    - Understand Capstone requirements and timeline
    - Keep original copy for final outprocessing
- [ ] **Develop comprehensive leave plan**
    - Calculate total leave balance and desired terminal leave amount
    - Factor in use-or-lose leave that must be taken before retirement
    - Consider Permissive TDY (PTDY) eligibility (typically 20 days)
    - Submit preliminary leave plan with retirement request

💡 *Pro Tip: Work backwards from your desired retirement date to ensure all leave aligns with outprocessing requirements.*

Career Transition Foundation

Priority: Build the infrastructure for your civilian career search

- ☐ **Complete Your Master Resume (5–6 pages)**
  - Document **every** billet, deployment, school, certification, award, and leadership role
  - Use **STAR format** (Situation, Task, Action, Result) for achievements
  - Save as master file to customize for specific applications
  - Use O*NET for Veterans for civilian translations
  - Review examples at CareerOneStop
- ☐ **Finalize Your Career Transition Path**
  - Choose primary path: **federal service, private sector, contractor, education, or entrepreneurship**
  - Each path requires different resume formats and networking strategies
  - Research typical timelines and requirements for your chosen path
  - Set specific, measurable career goals with deadlines
- ☐ **Update LinkedIn Profile to All-Star Status**
  - Create civilian-friendly headline and summary using plain language
  - Upload professional headshot and complete all profile sections
  - Apply for LinkedIn Premium for Veterans (free 1 year)
  - Start building connections and requesting endorsements
  - Target: **200+ connections, 20+ groups joined, 20+ companies followed**

Medical Preparation Launch

Priority: Begin comprehensive medical transition preparation

- ☐ **Schedule retirement physical for 6-month mark**
  - Contact Medical Administration to book appointment **close to 6-month mark**
  - Ensures medical data is current for VA disability claim while still on active duty
  - Request comprehensive review including all specialty care records
- ☐ **Begin Medical Records Collection and Review**
  - Request records from **outpatient, dental, surgical, mental health, and radiology**
  - Review for errors, omissions, or missing visits
  - Document any conditions that developed gradually or during deployments
  - Fix discrepancies **before** filing VA claim
  - Request **DD Form 2963 (Service Treatment Record Verification)**
  - Keep both **physical and digital copies** for IPAC and VA

⚠ **Critical:** Start this process early. Medical records can take weeks to obtain and review.

Phase 2: Skill Development & Networking (Months 10–8)

Professional Development Acceleration

Priority: Enhance your marketability and civilian readiness

- ☐ **Finish professional wardrobe acquisition**
  - Invest in **2-3 high-quality interview suits**
  - Purchase civilian business attire for first 90 days of employment
  - Include accessories: ties, dress shirts, appropriate shoes
  - Consider climate and industry norms for your target location
- ☐ **Pursue Industry Certifications**
  - Research certifications valued in your target field
  - Use Marine Corps COOL (Credentialing Opportunities On-Line) for funding
  - Priority certifications: PMP, CISSP, CompTIA, or industry-specific credentials
  - Start certification programs that can be completed before retirement
- ☐ **Enhance Technical Skills**
  - Take courses in **Microsoft Office Suite, project management software**
  - Learn industry-standard software for your target field
  - Complete online courses through LinkedIn Learning, Coursera, or edX
  - Document completed training for resume inclusion

Network Building Campaign

Priority: Establish professional relationships before you need them

- ☐ **Launch Strategic Networking Initiative**
  - Set up informational interviews — **15-minute conversations build relationships**
  - Use platforms like FourBlock, ACP, and RallyPoint
  - Attend veteran job fairs **to learn the process** before you're actively job hunting
  - Join professional associations in your target industry
- ☐ **Establish Mentor Relationships**
  - Identify 3-5 professionals in your target field
  - Reach out to veterans who made similar transitions
  - Ask for **advice, not jobs** — relationships come first
  - Maintain regular contact and provide value where possible

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SkillBridge Program Investigation

Priority: Explore opportunities for civilian work experience while still receiving military pay

- ☐ **Research SkillBridge Opportunities**
  - Allows up to **180 days** of internship/training with civilian employer
  - Continue receiving **full military pay and benefits** during program

- Search available programs at skillbridge.osd.mil
- **Requires command approval** — start research and conversations early

- ☐ **Evaluate Program Fit**
  - Match programs to your target career field
  - Consider geographic location and family impact
  - Assess potential for full-time job offer after retirement
  - Understand program requirements and application deadlines

💡 *SkillBridge is excellent for transitioning to new industries or gaining hands-on civilian experience.*

Phase 3: Financial & Family Preparation (Months 8–6)

Financial Planning Deep Dive

Priority: Ensure financial stability through transition and beyond

- ☐ **Estimate Retirement Pension**
  - Use military retirement calculators for accurate estimates
  - Understand **High-3 vs. BRS** calculations
  - Factor in potential COLA increases and tax implications
  - Compare to current active duty pay to understand income changes

- ☐ **Develop TSP Strategy**
  - Decide: **leave in TSP, roll to IRA, or withdraw**
  - Research rollover options and associated fees
  - Understand tax implications of different strategies
  - Consider continuing contributions in civilian employment
  - Schedule consultation with TSP representative

- ☐ **Build Emergency Fund**
  - Target: **3–6 months of post-retirement living expenses**
  - Calculate expenses including new healthcare costs
  - Open separate savings account specifically for transition funds
  - Factor in potential employment gap period

- ☐ **Schedule Financial Counseling**
  - Meet with installation financial counselor
  - Review **debt reduction strategies** before retirement
  - Discuss **tax implications** of retirement pay and benefits
  - Plan for **spouse employment** and dual-income budgeting

Family Transition Planning

Priority: Ensure your family is prepared and supported through the transition

- [ ] **Conduct Family Planning Sessions**
    - Discuss **post-retirement location** preferences with spouse and children
    - Research **school districts, spouse job markets, and community resources**
    - Address children's concerns about **leaving friends and changing schools**
    - Plan for **maintaining military friendships** and support networks
- [ ] **Spouse Career Development**
    - Update spouse resume and LinkedIn profile
    - Research **license/certification transfers** if moving states
    - Explore MyCAA benefits for spouse education and training
    - Connect with **military spouse professional organizations**
    - Research **remote work opportunities** if location flexibility needed
- [ ] **Healthcare Transition Planning**
    - Research **healthcare options** at your destination
    - Plan for **BAH and healthcare benefit changes** after retirement
    - Understand TRICARE coverage areas and provider networks
    - Consider proximity to **VA medical facilities** for ongoing care

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Terminal Leave Planning

Priority: Coordinate terminal leave with job search and transition timeline

- [ ] **Submit final terminal leave request**
    - Submit **60–90 days before** planned start date
    - Could be **6–7 months before retirement** depending on leave amount
    - Coordinate with **outprocessing timeline** and **job start dates**
    - Factor in **house hunting trips** and **family transition time**
- [ ] **Plan Leave Usage Strategy**
    - Use early leave for **job interviews and house hunting**
    - Save continuous block for **family transition time**
    - Consider **location of terminal leave** (current duty station vs. new location)
    - Plan for **unemployment benefits** if job doesn't start immediately after retirement

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Skills Assessment & Enhancement

Professional Skills Inventory

- [ ] **Complete comprehensive skills assessment**
    - Use MyNextMove for Veterans interest profiler

    - Take O*NET Interest Profiler assessment
    - Document **leadership experience, technical skills, and achievements**
    - Identify **skills gaps** in target career field

- [ ] **Develop Skills Enhancement Plan**
    - Prioritize **high-impact skills** for target roles
    - Pursue **vendor certifications** relevant to civilian employment
    - Document all training for **resume and interview discussions**

Success Metrics & Progress Tracking

Monthly Milestone Goals

Month 12:

- [ ] Retirement request submitted and acknowledged
- [ ] DD Form 2648 completed with Transition Office
- [ ] Master resume completed and reviewed
- [ ] LinkedIn profile optimized and active

Month 11:

- [ ] Medical records collection initiated
- [ ] Professional wardrobe 75% complete
- [ ] Industry certifications identified and enrollment begun
- [ ] Initial networking contacts established (25+ people)

Month 10:

- [ ] Retirement physical scheduled for Month 6
- [ ] SkillBridge opportunities researched
- [ ] Financial counseling session completed
- [ ] Family transition plan discussed and documented

Month 9:

- [ ] Industry certifications in progress
- [ ] Emergency fund target 50% achieved
- [ ] Spouse career development plan initiated
- [ ] Initial job market research completed

Month 8:

- [ ] TSP strategy decided and documented
- [ ] Healthcare transition research completed
- [ ] Terminal leave request timeline established
- [ ] Networking activities producing regular contacts

Month 7:

- ☐ Professional wardrobe complete
- ☐ SkillBridge application submitted (if pursuing)
- ☐ Emergency fund target 75% achieved
- ☐ Job search strategy finalized

Month 6:

- ☐ Ready to transition to **active job search phase**
- ☐ All foundational elements in place
- ☐ Family fully prepared for transition
- ☐ Financial security established

Critical Resources & Contacts

Installation Support

- **Transition Office** — Pre-Retirement Course scheduling, career counseling, DD Form 2648
- **S-1** — Retirement request processing, timeline coordination
- **IPAC** — Administrative processing, records management
- **Education Center** — Certification programs, skill development courses

Online Resources

- Marine Corps COOL — Credentialing opportunities
- MyCAA — Spouse education benefits
- Military Spouse Employment Partnership — Spouse career resources
- USAJOBS.gov — Federal employment opportunities
- Corporate Gray — Military-to-civilian job board

Professional Development

- Project Management Institute (PMI) — PMP certification
- CompTIA — IT certifications
- LinkedIn Learning — Professional courses
- Coursera for Veterans — University-level courses

Common Pitfalls to Avoid

❌ Critical Mistakes

1. **Waiting to start job search** — Begin networking now, formal applications later
2. **Neglecting spouse career** — Dual planning prevents family stress
3. **Inadequate financial planning** — Transition costs more than expected
4. **Rushing location decisions** — Research thoroughly before committing
5. **Ignoring family concerns** — Include family in all major decisions
6. **Incomplete medical documentation** — Start records collection early
7. **Poor timeline management** — Coordinate all activities with retirement date

☑ Success Strategies

1. **Start early and plan thoroughly** — Use military planning skills for transition
2. **Build relationships before you need them** — Networking is about giving, not getting
3. **Include your family in all planning** — Their success ensures your success
4. **Maintain Marine Corps standards** — Professionalism and attention to detail matter
5. **Use all available resources** — Don't try to do everything alone
6. **Stay flexible and adaptable** — Plans will change, and that's normal

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Phase Summary & Next Steps

By the end of this 6-12 month period, you should have:

Established:

- [ ] Official retirement timeline and documentation
- [ ] Comprehensive career transition strategy
- [ ] Professional network in target industry
- [ ] Financial security plan for transition period

Completed:

- [ ] Master resume and LinkedIn optimization
- [ ] Medical records collection and review
- [ ] Family transition planning and preparation
- [ ] Professional skills enhancement program

Ready For:

- [ ] **Active job search phase** (1-6 months out)
- [ ] SkillBridge program (if selected)
- [ ] Interview preparation and execution
- [ ] Final outprocessing and administrative requirements

Final Thoughts

This phase establishes the foundation for your successful transition. The effort you invest now in **building relationships, developing skills, and planning thoroughly** will pay dividends during your job search and throughout your civilian career.

Remember: **You're not just leaving the Marine Corps — you're bringing Marine Corps values and capabilities to serve in a new capacity.**

Next Phase: Continue with the 6–1 Month Retirement Planning Guide