

MARINE CORPS RETIREMENT PLANNING GUIDE

6–1 MONTHS BEFORE RETIREMENT

"The final stretch of your Marine Corps career demands the same attention to detail and planning that made you successful. This is your time to execute the plan you've been building."

Mission Critical Notice

If you're just beginning retirement planning at this stage, you're behind schedule but not out of options. You must work on **ALL previous checklists** (36–24, 24–18, 18–12, and 12–6 months) simultaneously. Your retirement planning is now your **primary mission** outside of your daily duties.

Phase 1: Immediate Actions (Months 6–4)

Job Search Acceleration

Priority: Execute your employment strategy with military precision

- ☐ Dedicate 15–20 hours per week to job search activities
 - Apply to **3–5 positions weekly** matching your career path
 - Schedule **2–3 informational interviews weekly**
 - Attend **networking events monthly**
- ☐ Optimize your application materials
 - Tailor resumes with **keywords** from job descriptions
 - Practice **30-second and 2-minute elevator pitches**
 - Prepare **5–7 STAR method examples** for interviews
- ☐ Leverage veteran hiring programs
 - Register on [ClearanceJobs.com](https://clearancejobs.com) if you hold a clearance
 - Apply through [HireVeterans.com](https://hireveterans.com) and [RecruitMilitary](https://recruitmilitary.com)
 - Contact **veteran recruiting programs** at military-friendly companies

💡 *Pro Tip: Track all applications in a spreadsheet with company name, position, date, and follow-up schedule.*

Medical Readiness

Priority: Complete your retirement physical and VA preparation

- ☐ **Schedule retirement physical** 4–6 months out
 - Contact Medical
 - Request final physical **90–120 days before retirement**
 - Ensure comprehensive review of full medical history

- ☐ **Submit VA BDD Claim with a VSO**

- File your **Benefits Delivery at Discharge (BDD)** claim **90-180 days before EAS**
- Work with a certified [Veteran Service Officer \(VSO\)](#) to ensure accuracy
- Include **Service Treatment Records (STRs)**, nexus letters, buddy statements, and personal logs
- Track your claim through [VA.gov](#) or eBenefits
- Learn more at the official [BDD Program site](#)

⚠ **Critical Timeline:** BDD claims must be submitted **between 90-180 days** before separation. Missing this window means waiting until after discharge.

Relocation Planning

Priority: Execute your transition move strategy

- ☐ **Begin Household Goods (HHG) Move Planning**

- Contact DMO for a retirement move briefing and orders
- Register and schedule through [dps.move.mil](#) (CAC login)
- Document and organize items early to avoid claim issues
- Confirm entitlements and weight limits
- Need more help on scheduling your move? Visit [The Personal Property Moving](#) site for more information

- ☐ **Finalize destination decision**

- Research job markets, spouse employment, VA facilities, cost of living

- ☐ **House hunting coordination**

- If buying: **Get pre-approved for VA loan**
- If renting: **Research markets and schedule tours**
- Budget for temporary lodging + uncovered moving expenses

💰 *Financial Reality Check: Have 3–6 months of mortgage/rent saved. Military pay stops on retirement date.*

Refine Business Plan (if applicable)

- ☐ Update business plan and finalize legal structure (LLC, S-Corp, etc.)
 - ☐ Use [SBA.gov](#) to review licensing, funding, and requirements
 - ☐ Explore veteran entrepreneur support: [SCORE](#), [IVMF](#), or [V-WISE](#), and many other programs [offered here](#)
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Phase 2: Documentation & Legal (Months 4–2)

Administrative Requirements

- ☐ Submit **DD Form 2656 (Retired Pay Application)**
 - Blended Retirement System (BRS): **90+ days out** for lump sum option
 - Non-BRS: **60+ days out**
 - Include **SBP election** (use DD 2656-1 for former spouse SBP)
 - ☐ **Attend Retirement and SBP Briefings**
 - Schedule and attend with spouse
 - Review draft **DD-214** for accuracy of personal data, awards, and service dates
 - Ensure CO signs **DD Form 2648** after Capstone completion
 - ☐ Update **critical personal documents**
 - Review will with SJA
 - Update Power of Attorneys and beneficiaries
 - Verify insurance info and emergency contacts
 - ☐ Manage **digital accounts**
 - Change .mil emails in myPay, SGLI, TSP
 - Download documents before losing CAC access
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Ceremony Planning

Priority: Honor your service appropriately

- ☐ Coordinate retirement ceremony
 - Book venue + officiating officer **3–4 months out**
 - Order certificates and commemorative items
 - Coordinate with unit for ceremonial support
- ☐ Family and friend coordination
 - Send invites **6–8 weeks out**
 - Reserve hotel blocks, plan events, arrange transport

Your retirement ceremony honors both your service and your family's sacrifice.

Phase 3: Final Preparations (Months 2–0)

Financial Transition

- ☐ Estimate retirement pay with [DFAS Retirement Calculators](#)
 - ☐ Conduct **Final Financial Check-In**
 - Review pension, VA disability, TSP, and civilian income
 - Update monthly budget and address income gaps
 - Ask financial counselor about tax implications and rollover options
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Healthcare Transition

- ☐ Register for **TRICARE** (Prime, Select, or USFHP)
 - ☐ Enroll in **FEDVIP** (dental/vision) via [BENEFEDS.com](https://www.benefeds.com) within **60 days**
 - ☐ Enroll in **Veterans Group Life Insurance (VGLI)** via [VA.gov](https://www.va.gov) within **120 days** if keeping life insurance
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Final Outprocessing

- ☐ **Submit Terminal and Permissive TDY Leave**
 - Coordinate leave with Chain of Command and S-1
 - Ensure dates align with Outbound Interview (OBI) and IPAC
 - ☐ **Complete Unit-Level Outprocessing**
 - Pick up checkout sheet from S-1 (~30 days out)
 - Collect signatures (Medical, Dental, Legal, etc.)
 - Clean/return all gear to IIF and get signature
 - ☐ **Verify CAC Access and System Removal**
 - Ensure removal from local systems
 - Download needed files before deactivation
 - ☐ **Finalize Logs, Training, and Records**
 - Update any logs, training records, and awards
 - Save LES, BIR, and MCTFS entries
 - ☐ **Finalize Move-Out and Transportation Plans**
 - Confirm HHG pickup and orders in DPS
 - Clean/prep gov quarters for final inspection
 - ☐ **Receive Retirement Orders and Clearance Record**
 - Pick up final orders from IPAC
 - Use to finalize move, outprocessing, and pay actions
 - ☐ **Conduct Final Out Appointment**
 - Bring completed paperwork: checkout sheet, DD2648, medical/dental records, orders
 - Required before terminal/PTDY or retirement leave
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Final 30 Days

- ☐ Pick up **DD-214** and schedule retiree ID appointment
 - Review draft thoroughly (name, awards, MOS, character of service)
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- Schedule through DEERS/RAPIDS office with retirement orders + 2 forms of ID (DL, SS Card, Passport, Birth Certificate)
 - ☐ Track **VA Disability Claim Status** on [VA.gov](https://va.gov)
 - Respond promptly to requests for exams or documents
 - ☐ Complete **Final Financial Review**
 - Confirm retirement pay date with DFAS
 - Adjust budget for BAH, pension, VA pay, and civilian income
 - ☐ Confirm **TRICARE enrollment** via [Tricare.mil](https://tricare.mil)
 - ☐ Apply for **state-level veteran benefits**
 - Research at [NASDVA.us](https://nasdva.us)
 - ☐ Start **new job, school, or training program**
 - Confirm GI Bill via [VA.gov/education](https://va.gov/education)
 - ☐ Submit **supplemental VA claims** if new conditions arise
 - File through [VA's online claim tools](#)
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Family Support & Communication

Family Preparation

- ☐ Conduct **family transition meetings**
 - ☐ Research spouse employment, update resumes, connect with networks
 - ☐ Research new schools, enroll kids, plan extracurriculars
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Success Metrics & Progress Tracking

Weekly Progress Checklist

- ☐ 3–5 job applications
- ☐ 5–10 networking contacts
- ☐ Interview practice
- ☐ Financial planning tasks
- ☐ Family check-ins

Monthly Milestones

- **Month 6:** Job search launched, medical scheduled
 - **Month 5:** VA claim submitted, move planning done
 - **Month 4:** Admin docs submitted, ceremony planning complete
 - **Month 3:** Outprocessing begun, financial plans executed
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- **Month 2:** Leave coordinated, final prep underway
 - **Month 1:** Outprocessing complete, celebrate service
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Critical Resources & Contacts

- Transition Office – TAP & counseling
 - IPAC – Retirement processing
 - Medical Admin – Physicals/records
 - TMO/DMO – Household goods shipment
 - SJA – Legal updates
 - Chaplain – Family/spiritual counseling
 - **VA Hotline:** 1-800-827-1000
 - [VA.gov](https://www.va.gov) – Benefits & claims
 - [USAJOBS.gov](https://www.usajobs.gov) – Federal jobs
 - [LinkedIn](https://www.linkedin.com) – Networking
 - [MyCAA](https://myCAA.com) – Spouse education
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Common Pitfalls to Avoid

✗ Critical Mistakes

1. Waiting until the last minute
2. Underestimating financial transition
3. Neglecting family communication
4. Rushing job search
5. Forgetting spouse considerations
6. Incomplete medical documentation
7. Poor ceremony planning

☑ Success Strategies

1. Build detailed timelines
 2. Strengthen veteran networks
 3. Maintain physical fitness
 4. Stay mission-focused
 5. Seek help early
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Final Thoughts

Your retirement marks the end of one mission and the start of another. The **leadership, discipline, and resilience** you developed as a Marine will continue to serve you well.

Semper Fidelis — Once a Marine, Always a Marine.

Next Phase: Continue with the 1-6 Month Planning Guide for active job search and final preparation activities.