

PATH TO RETIREMENT CHECKLIST

2 YEARS BEFORE RETIREMENT:

- Determine how you officially notify your military branch of your retirement and make plans to do it at the appropriate time, as required.
- Review the requirements for the Transition Assistance Program (TAP).** If married, discuss it with your spouse. The military recommends, but doesn't require, that spouses attend, and also recommends starting the process at least two years before retirement date. You will be issued DD form 2648, which will you are required to fill out, starting the TAP process.
- Research the Survivor Benefits Plan,** if you have a spouse or children.
- Research life insurance options,** both Veterans Group Life Insurance and private plans, to determine what's best for your situation.
- Plan property transactions.** If you plan on selling a house or rental property, research the process, including the military extension on the capital gains exclusion.
- Gather paperwork.** Find out what documents you're going to have to fill out, where to get them and when they're due.

18-12 MONTHS BEFORE RETIREMENT:

- Be sure you've received your pre-retirement package from your branch of service,** and have gathered your retirement orders, separation data, statement of service and have your high base amount so you can fill out your DD 2656
- Schedule a TAP counseling session** if you haven't already and make sure you've filled out DD 2468 (you're required to begin this process more than 365 days before your separation date).
- Create a post-military budget.** Determine what your income and expenses will be, and make plans for adjustments if income won't cover expenses after you retire.
- Plan medical resources.** Research TRICARE and other VA medical care options, eligibility and how to meet the health care needs of you and your family.
- Set up a network.** If you plan to work after you retire from the military, lay the groundwork by researching options, looking into networking opportunities in your field and setting up a LinkedIn profile (the networking platform offers deals for veterans).

12-6 MONTHS BEFORE RETIREMENT:

- Attend a TAP workshop.** A variety of workshops are offered on employment resources, financial planning, family issues and more – and spouses are also encouraged to attend.
- Create a resume.** Look online for the best way to craft a resume for today's employment market that highlights the skills you acquired in the military.
- Double-check paperwork.** Review what military retirement documents and other paperwork is needed, what their deadlines are and where and how to submit them.

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- Schedule final medical and dental appointments** for yourself and family members.
- Prepare to move.** Don't wait until the last minute to plan where you will live, how you'll get there, whether you need to rent storage space and more.

6-3 MONTHS BEFORE RETIREMENT:

- Create an eBenefits account**, which has all your retirement and military benefits information in one place online.
- Check your myPay account** on the Defense Accounting and Finance website, where you will find your military pay statements; you should be issued a CAC card in order to access your money.
- Retirees with a disability must submit a pre-discharge disability claim under the Benefits Delivery System.
- Take advantage of LinkedIn's offer of a free year of Premium for veterans.
- If you need formal clothes for job interviews, figure out what you need and how much it will cost.

LAST 90 DAYS BEFORE RETIREMENT:

- Review DD 2648** (your TAP checklist) and make sure you've met all the requirements.
 - Finalize health insurance decisions**, including what type of TRICARE coverage you will have.
 - Register for VA health care.**
- When you receive your DD form 214 (separation papers) at your final outprocessing appointment, make sure all the information is correct, including your name, dates of service, Social Security number, discharge status, and more. This is your most important military retirement document – you will need it to access most benefits, including VA health care, home loans, the GI Bill and more.