

6 - 1 month(s) before

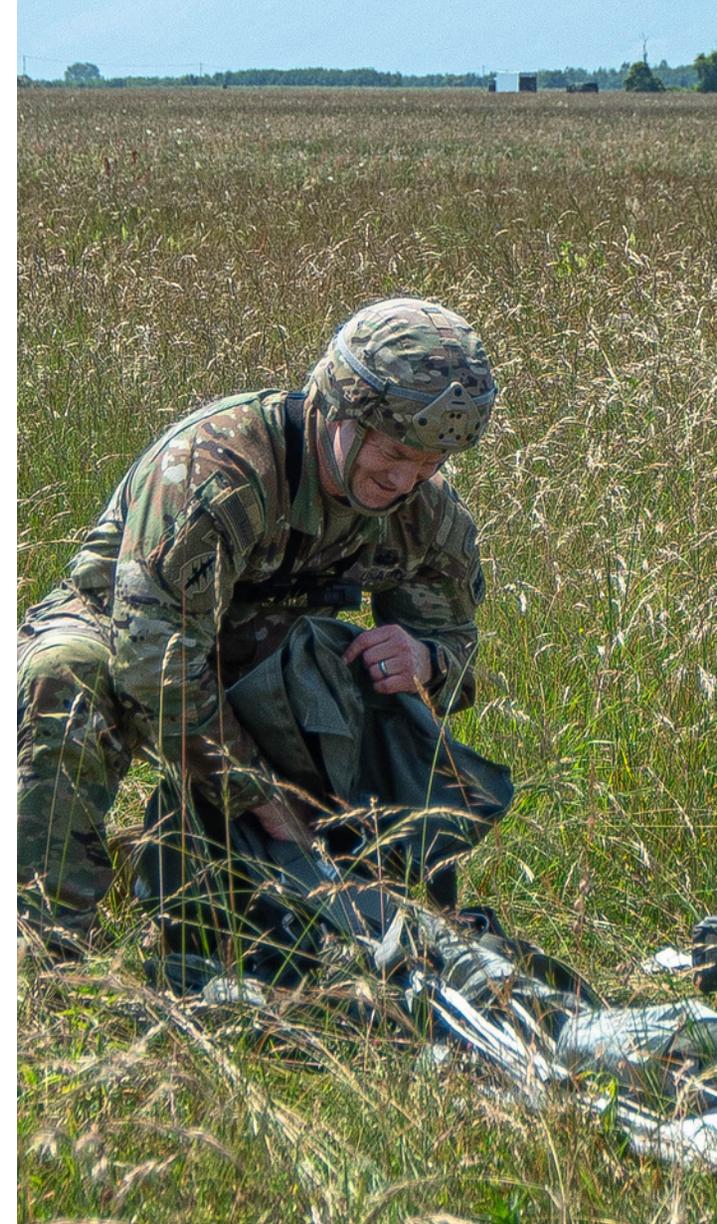
- ___ Focus on your job search.
- ___ Complete your retirement physical.
- ___ If appropriate, submit VA Form 21-526, Application for Compensation from Department of Veterans Affairs if you want to be considered for disability compensation. Use the Benefits Delivery at Discharge (BDD) Program.
- ___ Conduct house hunting if you're moving.
- ___ Update your wills and powers of attorney with the Staff Judge Advocate.
- ___ Contact the transportation office to schedule delivery of your household goods, if moving.
- ___ Prepare for and hand over job responsibilities.
- ___ If you are under the Blended Retirement System (BRS) and want a lump sum of your retired pay at the time of your retirement, submit your DD Form 2656, Data for Payment of Retired Personnel (and Survivor Benefit Plan (SBP) election) no less than 90 days before retirement. If you're not retiring under BRS, submit the form at least 60 days out. A DD Form 2656-1 is needed if a former spouse SBP election is being made.
- ___ Schedule your retirement ceremony or coordinate to participate in the local or installation group ceremony.
- ___ Change your email address in any account that contains your DoD email address, especially your myPay account at DFAS.

Retirement Month

- ___ Out-process/pick up DD Form 214
- ___ Ship household goods.
- ___ Attend retirement ceremony.
- ___ If not done yet, make Survivor Benefit Plan (SBP) election (by law, this must be done before you retire).
- ___ If not done yet, update your wills and power of attorney.
- ___ Pick up medical and dental records for you and family members, if applicable.
- ___ If active duty, enroll in FEDVIP dental and/or vision care insurance plans 31 days before or NLT 60 days after you retire.

0 - 6 months after

- ___ Turn in your CAC and obtain your retired ID card and new dependent ID cards as soon as possible. This is critical because your benefits have changed.
- ___ Within 90 days, sign up for the TRICARE health plan you chose and initiate the allotment to pay the premiums.
- ___ Within 120 days, convert your SGLI to VGLI (VA sends application), if desired.
- ___ Complete DD Form 2860, Application for Combat-Related Special Compensation (CRSC), if applicable, but only after the VA has given you a disability rating.
- ___ Join a veteran or military service organization or local retiree council to continue to serve.



U.S. Army Retirement Planning Checklists



36-24 months before

__Gather and read resources, pertinent Army regulations, and installation procedures that you must follow to retire.

__Determine the service providers who will assist you with retirement planning and processing, such as the Retirement Services Office and the Transition Office.

__Estimate your monthly living expenses and build 3-6 months of savings to pay transition expenses and support your family if you have an employment gap.

__Build a personal timeline to retirement by outlining the major decisions. For example:

- Where will you live?

- Do you need to move your household goods?

- What will you do after you retire? Do you need to develop new skills or document your existing skills through a certification, credentialing, or licensing program? Are you interested in the Career Skills Program or an apprenticeship?

- Will your spouse work?

- Will you or your family members have special medical needs that will influence where you reside? Do you need or want to reside close to a military treatment facility or VA medical facility?
Medical and dental care options for Retired Soldiers are very different than those provided for Soldiers. Investigate this carefully and early.

- Will you, your spouse, or your children attend college, and will in-state tuition be a factor in that decision?

- Did you transfer education benefits to family members? That incurs a 4-year service obligation.

24-18 months before

__Schedule yourself (and spouse, if applicable) to attend the local retirement planning seminar.

__Schedule yourself (and spouse, if applicable) to attend the local Transition Assistance Program (TAP). *If retiring from active duty, you MUST attend both TAP and the Army Retirement Planning Seminar.*

__When are remaining service obligations done?

__Are you scheduled to PCS in the next two years? You normally have to stay on station for one year after you PCS before you can retire.

__How much terminal leave do you want to take?

__Use the MyArmyBenefits website calculators to estimate your retired pay and Survivor Benefit Plan annuity and costs.

__Investigate converting your SGLI to VGLI or civilian life insurance. Also explore VALife.

__Consider buying commercial life insurance before you apply for VA disability compensation

18-12 months before

__Decide on your retirement date and prepare your request for retirement. Submit it when you have 12 months left.

__Seek medical and dental care for any unresolved conditions.

__Incorporate any documentation of medical care received during a deployment or from civilian providers into your military medical records.

__Begin researching health care options.

__Start employment networking; investigate LinkedIn. Attend a job fair to see how it works before you are ready to start interviewing.

__Begin accumulating a wardrobe for post-retirement employment, if needed.

__Apply to colleges if you or your family members will attend right after retirement.

__Use the Survivor Benefit Plan calculator on MyArmyBenefits to determine your annuity and premium. Discuss this with your spouse, who must concur if you take less than the maximum. Consider life insurance in addition to SBP.

12-6 months before

__At the 12-month mark, submit your retirement request and leave plan.

__At the 12-month mark, complete the pre-separation transition checklist (DD Form 2648) with the transition office.

__Between 9 and 6 months, schedule your retirement physical as close to the 6-month mark as possible, so you can use it in a claim for VA disability compensation while you're still on active duty.

__Submit your final request for transition administrative absence and terminal leave 60-90 days before you plan to take it. That could be as far as 6-7 months before retirement depending on how much you take and when.

__Finish buying your job interviewing wardrobe.

__Start your active job search.

The online Army Retirement Planning Toolkit:
<https://soldierforlife.army.mil/Retirement-Toolkit/>
Time-to-Retirement