

## I. Checklist

### A. 12-24 months before separation.

- Transition Readiness Seminar (TRS) is mandatory for all Service Members before separation (5 day seminar, which includes standardized core curriculum Military Occupation Specialty (MOS) Crosswalk, Department of Labor Employment Workshop (DOLEW), Department of Veterans Affairs (VA) Benefits I and II Briefs, plus financial planning. The pre-retirement seminar is valid for 24 months and covers various topics e.g. VA benefits, SBP, Social Security, Tricare, education and employment. The TRS provides transitioning Marines/families with the resources and tools needed to reach personal goals. View below link:
  - [https://www.manpower.usmc.mil/portal/page/portal/M\\_RA\\_HOME/MF/Personal%20and%20Professional%20Development/A\\_Transition%20Readiness%20Program/Transition%20Readiness%20Seminar](https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MF/Personal%20and%20Professional%20Development/A_Transition%20Readiness%20Program/Transition%20Readiness%20Seminar)
- Record pre-separation services and benefits requested by and provided to Service Members (DD Form 2648). Identify pre-separation counseling areas of interest as a basis for development of an Individual Transition Plan.
- Pre-separation Counseling Checklist for Active Component Service Members. DD Form 2648 must be completed and turned into the IPAC for inclusion in your OMPF.
  - <http://www.dtic.mil/whs/directives/forms/eforms/dd2648t.pdf>
- Determine retirement date and where you will reside ("home of selection").
- Plan and finalize terminal leave and permissive TAD plans via MOL/outbound interview.
- Review retiree medical and dental plans and how to enroll:
  - <https://www.tricare.mil/>
- Schedule any elective medical and dental procedures.
- Research alternate/supplemental health plan, dental plan, and life insurance for you and your family.
- Review and/or update your Official Military Personnel File (OMPF).
  - <https://sso.tfs.usmc.mil/sso/DoDConsent.do>
- Obtain your Verification of Military Experience and Training Document (VMET), DD Form 2586 at milConnect:
  - <https://www.dmdc.osd.mil/tgps/>
- Complete your resume and begin job search.
- Submit official retirement request (MCO 1900.16, Appendix J) to the IPAC 4-14 months prior to retirement. Requests outside of the window must be submitted by AA Form with command endorsement.
- With an approved retirement, begin outbound interview process in MOL. The outbound interview will cover all information required by the IPAC/stand-alone admin unit to finalize retirement orders and transfer to the Retired List/FMCR.
- Obtain and maintain a myPay account on your home computer. Advantages: online retiree account statement (RAS), pay verification, manage allotments and (taxes); Form 1099 (retiree pension form for taxes) and email notifications:
  - <https://mypay.dfas.mil/mypay.aspx>
- Survivor Benefit Plan (SBP) for Retiree. This is required training per MARADMIN 478/11 via MarineNet course # SBPFORRET0. See Section VII.
  - <https://www.marinenet.usmc.mil/MarineNet/Courses/CourseDetails.aspx>

### B. 6 Months before retirement.

- Follow-up on the processing of your retirement request with MMSR if necessary.
- Verify with IPAC that they have received your retirement package (letters, certificates) from MMSR.
- Schedule medical final physical for yourself and family. Complete DD Form 2807-1 and 2697 (medical history). See Section E, Retirement Physical, for links to these forms.
- Complete any elective medical or dental procedures.
- Coordinate retirement ceremony with the Sergeant Major.
- Arrange household goods shipment and vacate government quarters (if applicable).
- Research the procedures for the storage of your household goods at
  - <http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd1842.pdf>
- Schedule an appointment with your local Veterans Administration representative to file for a disability rating (VA Form 21-526 and 21-526 EZ). Schedule after your final physical is complete. Marines may submit a VA claim 180 days prior to separation or retirement.
  - VA Form 21-526 [https://www.va.gov/vaforms/form\\_detail.asp?FormNo=21-526](https://www.va.gov/vaforms/form_detail.asp?FormNo=21-526)
  - VA Form 21-526 EZ <https://www.vba.va.gov/pubs/forms/VBA-21-526ez-ARE.pdf>
- After notification of final disability rating. You can apply for Vocational Rehabilitation & Employment. For more information please visit:
  - [https://www.benefits.va.gov/vocrehab/eligibility\\_and\\_entitlement.asp](https://www.benefits.va.gov/vocrehab/eligibility_and_entitlement.asp)
- Create/Update wills and power of attorney. Consider any other legal requirements you may have relating to retirement, such as estate planning, etc.
- Review (draft) DD Form 214 with the IPAC.
- Determine any additional insurance requirements. See Section XII.
- Make an informative decision on both TRICARE retired medical & dental coverages.  
<https://www.tricare.mil>
- Get a VA eBenefits account:
  - <https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>

### C. 3 Months before detachment date.

- Pick up your CMC retirement certificates and letters from IPAC.
  - a. Finalize any allotment changes for retired pay in DFAS myPay.
  - b. Final physical should be complete.
  - c. Make (3) copies of both medical and dental records before turning them into IPAC.
    - i. Original: IPAC for Archiving with the STR Central Cell in Quantico, VA
    - ii. Personal copy
    - iii. Copy to the VA claims representative
    - iv. Copy in safe deposit box or with a relative in case of fire, flood, burglary of your home
  - d. Elect Survivor Benefit Plan (SBP) via DD Form 2656 (Jan 2018). See Section VI. Spouse signature must be notarized if less than full gross retired pay for spouse is elected.
  - e. Finalize retirement ceremony with the Sergeant Major.
  - f. Turn in DD Form 2648, Pre- Separation Counseling Checklist to the IPAC.

D. 1 Month before retirement date.

- Determine whether you will use TRICARE retired Prime or Select medical and TRICARE dental coverage. TRICARE Prime premiums must be paid within 30 days of retirement. <http://www.tricare.mil/>

E. Retirement Physical.

- The purpose of the retirement physical is to establish your physical condition upon retirement and to identify service-connected ailments incurred while on active duty that may rate VA disability compensation. The final physical:
  - Should document your current health and all medical problems.
  - Should support further treatment, disability rating and support through the VA.
  - Should be completed 3 months before requested retirement date
  - **Will not delay retirement** if you fail to complete a retirement physical.
  - Should be completed as early as possible. Getting the physical done early in the retirement process will eliminate the hassle of last-minute requirements or even the necessity of completing it as a retired Marine, and allow your earlier application to the VA.
  - Should be started NO LATER THAN 6 MONTHS BEFORE estimated date of departure (terminal leave and PTAD).
    1. The medical forms that are required in support of the final physical are:
      - a. Report of Medical History (DD Form 2807-01
        - <http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2807-1.pdf>
      - b. Report of Medical Assessment (DD Form 2697):
        - <http://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2697.pdf>

F. Final Physical Checklist.

- If medical problems are discovered that could affect your retirement, notify your CO, IPAC and CMC/MMSR immediately.
- Only CMC/MMSR approval of extreme hardship, critical hospitalization, or a medical board submitted to the PEB will modify a retirement date.
- If found to have a service related condition that did not become evident until after retirement, you may petition the Board of Correction on Naval Records (BCNR) for correction of your medical records: (DD Form 149)
- Service treatment record (health) and dental records must be turned into the command before the date of your release from active duty.
- Store records and important documents in a fire-proof safe.

## II. Elective Surgery

Throughout a career, elective surgeries and medical treatment are often delayed until the last possible opportunity. In preparation for retirement you must schedule surgery/treatment to include convalescent leave 6 months before retirement. **Retirement will not be modified to accommodate elective surgery and rehabilitation.**

Convalescent leave or being placed on limited duty after surgery **will not** delay retirement. An approved or mandatory retirement date will only be modified for the following medical reasons:

- a) Marine is hospitalized as an inpatient in critical emergency circumstances or,
- b) Marine has been referred into the disability evaluation system for a medical determination by the Physical Evaluation Board (PEB).
- c) A serious medical condition suddenly occurs that is likely to result in disability, and a military doctor and the Commanding Officer certify the circumstances and prognosis.

### III. Retired Pay Plans

The following factors determine applicable retirement pay plans and computation:

- a) Retired pay plans. Three methods based on Date Initial Entry Military Service (DIEMS) or Date Original Entry Armed Forces (DOEAF).
- b) HIGH 1. DOEAF before 8 Sept 1980 = 50% of base pay at 20 years – 2.5% increase for each additional month/year served.
- c) HIGH 3. DOEAF after 8 Sept 1980 = 50% of high 36 month average at 20 years. Automatically computed in MCTFS and reflected on HI36 screen when retirement approved and unit diary entry certified. Career Status bonus/Redux. DOEAF after 1 Aug 1986 and select \$30K career status bonus (CSB) at 15 years= 40% of high 36 at 20 years (REDUX) with permanent decreased cost of living increase. Generally reduces lifetime retired pay by \$400,000.
- d) Blended Retirement System – DOEAF after 1 Jan 2018 or BRS Opt– in Service Members = 40% of high 36 month base pay average at 20 years, with 2.0% increase for each additional year served and government matching TSP. Automatically computed in MCTFS and reflected on HI36 screen when retirement approved and unit diary entry certified.

**Retired grade advancement on the retired list.** Officers, who served satisfactory under a temporary appointment to a higher grade, will be advanced on the retired list to the highest grade satisfactorily held upon retirement (Title 10 U.S.C. Section 6151). Warrant Officers will be advanced to the highest grade served satisfactorily, when active service plus service on the retired list totals 30 years (Title 10 U.S.C. Section 6334). Retired pay will be based on the grade held at retirement, or to which advanced on the retired list, whichever results in higher pay.

**Enlisted grade advancement.** Enlisted Marines in the FMCR, are entitled, when their active service plus the service in the FMCR totals 30 years, to be advanced on the retired list to the highest grade served on active duty satisfactorily, as determined by the Secretary of the Navy (Title 10 U.S.C. Section 6334).

Calculating retired/retainer pay:

- a. 29 days or less do not count for computation of a month.
- b. Retired Pay Multiplier (RPM).

**Retired Pay Multiplier (90)**

<b>Years of Service</b>	<b>High Final Pay Entered <math>\leq</math> 7 Sep 1980 or High 36 Average Entered <math>\geq</math> 8 Sep 1980</b>	<b>Career Status Bonus Entered 1 Aug 1986 - 31 Dec 2017 and elected CSB</b>	<b>Blended Retirement System BRS; Elected if <math>\leq</math> 12 yrs on 1 Jan 2018 or entered <math>\geq</math> 1 Jan 2018</b>
<b>20</b>	50	40	40
<b>21</b>	52.5	43.5	42
<b>22</b>	55	47	44
<b>23</b>	57.5	50.5	46
<b>24</b>	60	54	48
<b>25</b>	62.5	57.5	50
<b>26</b>	65	61	52
<b>27</b>	67.5	64	54
<b>28</b>	70	68	56
<b>29</b>	72.5	71.5	58
<b>30</b>	75	75	60
<b>40</b>	100	100	80

#### IV. Tax Deductions from Retired Pay

FICA (Social Security and Medicare) is not withheld from retired pay. Federal income tax is withheld from retired pay. State of residence income tax; review and complete Section VII of the DD Form 2656. State income tax is not automatically withheld. State income tax varies by state. Colorado, Missouri and New Jersey do not currently have an agreement with DOD for voluntary withholding of state income tax and these residents pay taxes owed at the end of the year. The following states in the past have exempted all or some portion of military retired pay from state taxes: Alabama, Hawaii, Illinois, Kansas, Kentucky\*, Louisiana, Massachusetts, Michigan, Mississippi, New York\*, North Carolina\*, Oregon\*, Pennsylvania and Wisconsin\*. The following states have no personal state income tax: Alaska, Florida, Guam, Nevada, New Hampshire, South Dakota, Tennessee, Washington, and Wyoming. \*Certain qualifying conditions.

Consult with your state revenue or tax website for current treatment of military retired pay. Seek advice from a tax advisor regarding the amount of state income tax that you should withhold.

## V. Allotments

Ensure your allotment total will not exceed your retirement pay, or your retired pay will be in a no pay due (NPD) status. Allotments should be finalized with DFAS three months before departure date. Most allotments will continue to be deducted from your retired pay unless stopped. Education and charity allotments will stop except for Navy Marine Corps Relief Society and these types of allotments must be restarted on DFAS myPay. You can start, stop or change current allotments via myPay: <https://mypay.dfas.mil/mypay.aspx>  
DFAS website: <http://www.dfas.mil/>

## VI. Survivor Benefit Program (SBP) Election

- Purpose: to continue a portion of your retired pay, up to 55%, after death to your spouse and /or minor child(ren).
- Formal SBP counselling for retirees is required and is accomplished through completion of the SBP course on MarineNet course # SBPFORRETO . Successful competition is indicated on the BTR under Service Training with code SP. MOL also indicates this requirement when they reach 18 years of service and MMSR also indicates this requirement when Marines request retirement. See MARADMIN 478/11.
- Review MMSR-6 website and SBP facts sheet. MMSR-6 will counsel and explain any details that are unclear. Call 1-800-336-4649:
  - [https://www.manpower.usmc.mil/webcenter/portal/MMSR\\_RS\\_SBP;jsessionid=I978Gwy9VdMfPF8v3o3meoF\\_IYznIVRIdIPPULZZA6elaEFXiSCK!913869360!643941058?\\_adf.ctrl-state=32rxt6hra\\_48&\\_afLoop=1644769223446236#!%40%40%3F\\_afLoop%3D1644769223446236%26\\_adf.ctrl-state%3Duwcj8e931\\_4](https://www.manpower.usmc.mil/webcenter/portal/MMSR_RS_SBP;jsessionid=I978Gwy9VdMfPF8v3o3meoF_IYznIVRIdIPPULZZA6elaEFXiSCK!913869360!643941058?_adf.ctrl-state=32rxt6hra_48&_afLoop=1644769223446236#!%40%40%3F_afLoop%3D1644769223446236%26_adf.ctrl-state%3Duwcj8e931_4)
- See Navy Mutual Aid for another SBP tutorial: <http://navymutual.org/>
- If no election is made or received by DFAS, by law DFAS must auto-enroll you at the full gross retired pay rate, and will deduct 6.5% of your full gross retired pay for the SBP premium.
- By law, SBP election form DD 2656 (JAN 2018) must be signed by your spouse and notarized if less than the full amount of retired pay is elected.
- Paid-up provision. After 360 payments and age 70 or greater there are no further deductions of SBP premium from retired pay and your spouse remains fully covered.

## VII. DD Form 2656 Data for Payment of Retired Pay

Read the instruction pages of the DD Form 2656 (JAN 2018) and comply with that guidance:

- a. Any combination other than (34.a) or (34.b) AND (35.a) for SBP must obtain spouse's concurrence (Section XII). A Notary Public must witness your spouse's signature.
- b. The date of the spouse's signature in item (41.c) must not be earlier than the date of the Marines's signature in item (39.c)
  - DD Form 2656 (Jan 2018) must be received by DFAS before any payment of retirement pay.
  - Submit to DFAS "NO LESS THAN 30 DAYS" before your detachment date to avoid delay.

- Fax to DFAS Customer Service (RAPIDS) at 1-800-469-6559

**Keep a personal copy of this form for your own records**

### VIII. Retired/Retainer Paychecks

Your monthly retired/FMCR paycheck is processed by DFAS to reach you on the first business day of the following month (e.g., For 31 Aug FMCR/1 Sep Retirements, you should receive your first retired payment on 1 October).

Questions concerning your pay: If you have any inquiries about retired pay or FMCR pay, call MMSR-6 at (703) 784-9317; DFAS-CL at 1-800-321-1080 or (216) 522-5955. For inquiries about an SBP annuity, call DFAS-CL at 1-800-321-1080 or fax: 1-800-522-7748.

### IX. Selling Leave

- Only 60 days total leave may be sold in a career
- Federal (25%) and State taxes are withheld (no FICA/Social Security)

### X. DD Form 214

Review and sign your DD 214 30 days before leaving on PTAD/Terminal Leave. Start reviewing information that will be on your DD 214 “NOW” by looking at what is in MOL, MCTFS, Schools, MOS, qualifications, combat tours, awards, etc. Carefully review the draft of your DD 214. It is important to review and correct any mistakes on the form prior to signing official copies. **This is the most important document of your Marine Corps service.**

The original DD Form 214 copies 1 and 4 will be physically delivered to you upon departure from the command. Ensure you have a sufficient number of certified true copies

Any efforts to subsequently correct a DD 214 are difficult and time consuming. Either the command or CMC/MMRP correct DD 214 based upon the circumstance.

A copy of the DD 214 should be provided to your state and/or county VA representative.

### XI. Retired ID Cards and Current Mailing Address

**Retired ID Cards.** Your DD 214 or retirement orders are your application for a retired ID card for you and your family members. Any Common Access Card (CAC) facility issues retired ID cards. Locations are listed on the home page; schedule appointments online at <https://www.dmdc.osd.mil/rsl>. Some ID Card Centers provide making online appointments.

**Current Mailing Address.** If you move after retirement, it is essential that you keep both DFAS and HQMC (MMSR-6 at (703) 784-9317) informed of your current mailing address and e-mail address. Phone numbers to these organizations can be found in the “Semper Fidelis, Memorandum for Retired Marines” (retired newsletter) that is sent to all retired Marines

quarterly and available on-line at the M&RA, Separation and Retirement Branch, Retired Services webpage. You can also update your information via MOL.

### XII. SGLI and VGLI

After retirement you receive 120 days of free SGLI Coverage.

Veterans Group Life Insurance (VGLI) allows conversion of (SGLI) in an amount equal to or less than the SGLI coverage you had on active duty. You are guaranteed enrollment in VGLI for up to 240 days after retirement without having to take a physical exam.

VGLI premium is much higher than SGLI and increases every five years at renewal time, based on your age at the time of renewal because of the guarantee provisions for insuring veterans with serious health conditions that may not be able to afford insurance on the commercial market.

Coverage under VGLI is guaranteed, regardless of your current health, hence the higher premiums. Go to the following web site to receive information on SGLI to VGLI conversion:  
<http://www.benefits.va.gov/insurance/sgli.asp>

Consider other commercial life insurance products which may provide better value.

### XIII. TSP

If requesting to combine Civilian and Uniformed Services TSP accounts, use TSP-65 Form. If requesting Full Withdrawal, use TSP-70 Form. If requesting Partial Withdrawal when separated, use TSP-77 Form.

All forms can be downloaded from the <https://www.tsp.gov/index.html> website.

Fax paperwork to TSP at 216-367-6305 or email paperwork to the TSP email box at [CCL-MC-TSP@DFAS.MIL](mailto:CCL-MC-TSP@DFAS.MIL).

It usually takes 7-10 business days for this process to be completed and to update TSP records. After this time contact TSP at 1877-968-3778 to confirm the separation. If the TSP has a valid email address they usually provide information/confirmation of actions via email. TSP mailbox: [ccl-mc-tsp@dfas.mil](mailto:ccl-mc-tsp@dfas.mil) or if unable to resolve problems contact MMSR-6: [smb.manpower.mmsr6@usmc.mil](mailto:smb.manpower.mmsr6@usmc.mil)



### XIV. Websites to assist with job search

- Résumé preparation: <https://www.usajobs.gov/Content/pdfs/Tutorials-Resume.pdf>
- Federal vacancies: [www.usajobs.gov](http://www.usajobs.gov)
- Job Corps, Department of Labor: [www.dol.gov/vets](http://www.dol.gov/vets)
- Private sector jobs: [www.monster.com](http://www.monster.com)
- Private sector jobs: <http://www.careerbuilder.com>
- Source of information for veterans: [www.vetjobs.com](http://www.vetjobs.com)
- Source of information for veterans: [www.militaryconnection.com/jobs](http://www.militaryconnection.com/jobs)
- Private sector jobs: [www.indeed.com](http://www.indeed.com)
- The Marine Executive Association (MEA) provides networking and job opportunities for Marine veterans: [www.marineea.org](http://www.marineea.org)



## Retirement Timeline

April 2018

RETIREMENT CHECKLIST (Short Form)				
Task	Planned Date	Completed within ____ months of retirement	Completed Date	Remarks
Schedule the Pre-Retirement Transition Seminar. Begin completing DD Form 2648, Pre-separation Counseling Checklist.		12-24		
Attend the Retirement Transition Readiness Seminar		12-24		
Establish retirement date		12-24		
Review all TRICARE retired medical and dental plans		12-24		
Schedule your and family's final physical		12-24		
Schedule final dental exam		12-24		
Review other supplemental healthcare programs (Federal Long Term Care Insurance Program)		12-24		
Research alternate commercial health, dental, and life insurance plans		12-24		
Request and update your Official Military Personnel File (OMPF)		12-24		
Obtain Verification of Military Experience and Training Document (VMET), DD Form 2586		12-24		
Determine final permissive TAD/ leave balance and plan leave dates		12-24		
Complete résumé and begin job search		12-24		
Submit retirement request to HQMC (MMSR-2 active) or (MMSR-5 reserve)		12-24		
Waivers or requests outside 4 to 14 month window require AA Form and Command Endorsement		14		
Unit Diary Request		14		

## Retirement Timeline

April 2018

RETIREMENT CHECKLIST (Short Form)				
Task	Planned Date	Completed within ____ months of retirement	Completed Date	Remarks
Schedule elective surgery/treatment		Before PTAD/leave		
PTAD and Terminal Leave preparation		6		
Start final retirement physical		6		
Retirement ceremony: Check with Sergeant Major		6		
Arrange household goods shipment and clear government qtrs. (if applicable)		6		
Contact VA to discuss disability rating and vocational training		6		
Update wills and power of attorney		6		
Review draft of DD 214		6		
Determine any additional insurance requirements		6		
Determine type of retired health and dental coverage		6		
Final dental check up		6		
Complete DD Forms 2807-1, 2697 for final physical		6		
Submit PTAD/terminal leave request		6		
Submit DD 2648 Pre Sep Counseling Checklist to IPAC		6		
Get a VA eBenefits account		6		
Retrieve your HQMC retirement package from IPAC		3		
Finalize allotments from retirement pay		3		
Report to PMO/vehicle registration		3		
Final physical complete		3		
Make three copies of medical and dental records; originals to IPAC You keep a copy; copy to the VA; copy in safe location not in your home		3		

RETIREMENT CHECKLIST (Short Form)				
Task	Planned Date	Completed within _____ months of retirement	Completed Date	Remarks
Have VA or their rep (DAV, VFW) review medical records		3		
Complete VA Compensation Form 21-526 or 21-526 EZ		3		
Complete and sign DD Form 2656 (JAN 2018) for retired pay and SBP election		3		
Retirement ceremony: Establish date with Sergeant Major		3		
Complete and sign DD 214		30 days before terminal leave		
Update DEERS retired address; decide on TRICARE Prime or Select medical/dental care or other insurance		Within 30 days of retirement		
Update automatic investments (non-payroll)		NLT 30 days before retirement		
Pay TRICARE Retired Prime premiums		Within 30 days of retirement		
Obtain Copy 1 and 4 of DD 214 and certified true copies for VA, employers, etc.		before departing on terminal leave		
Retirement ID cards for retiree & family; take retired orders and DD214		Retirement Day + 1		
Submit DD Form 1351-2 travel claim once your home of selection move has been completed.		Retirement Day 1 to 365		Don't file final travel claim if you require a one or more year waiver on your retired home of selection move. See your DMO for waiver policy and process.