

Preparing for Retirement After the Military

Military personnel should begin preparing for retirement while still on active duty. Ideally, preparation starts 5-10 years before retirement to ensure a smooth transition to civilian life.

Challenges After Retirement

- Adjusting to civilian culture and norms
- Finding a new sense of purpose and identity outside the military
- Managing finances on a fixed income (retirement pay)
- Potential recall to active duty as long as receiving military retirement pay
- Adapting to changes in daily routine and structure

Things to Take Advantage of While on Active Duty

- Education benefits (GI Bill) for yourself or family members
- Training and certifications that translate to civilian careers
- Networking opportunities with fellow service members and civilians
- Base facilities and services (gyms, commissary, etc.)
- Healthcare benefits for you and your family

Job Shopping

Start exploring civilian job opportunities 1-2 years before retirement.

Consider:

- Translating military skills to civilian job markets
- Networking with civilians in desired fields
- Using resources like Army Career and Alumni Program (ACAP) or other service-specific transition assistance programs
- Attending job fairs or transition-focused events

Recall to Active Duty

As long as you're receiving military retirement pay, you can be recalled to meet the needs of the military. Familiarize yourself with the rules and potential implications of recall.

Difference Between Military and Civilian Leadership

- ***Structure and Hierarchy:** Military leadership is based on rank and chain of command with strict adherence to orders. Civilian leadership often involves more collaborative decision-making and less rigid hierarchy.
- ***Decision-Making:** Military decisions often prioritize mission accomplishment and follow doctrine. Civilian leadership may prioritize profit, customer satisfaction, or other business goals.
- ***Communication Style:** Military communication is often direct and formal. Civilian communication can vary widely depending on company culture.
- ***Accountability:** Military leaders are accountable under the Uniform Code of Military Justice. Civilian leaders are accountable under corporate policies and laws.

VA Disability Considerations for Military Retirees

- ***No Time Limit:** There is no time limit for applying for VA disability benefits. Veterans can apply at any point after leaving service.
- ***Health Records:** Military health records are a crucial part of the VA disability claim process. These records help document injuries, illnesses, or conditions incurred during service.
- ***Service Connection:** To qualify for VA disability benefits, veterans must show a connection between their current condition and their military service.
- ***Rating and Compensation:** The VA assigns a disability rating based on the severity of the condition. Compensation varies depending on the rating and other factors like dependents.

Other Considerations for Military Retirees

- Understand your retirement pay, benefits, and taxes
- Plan for healthcare needs post-retirement (TRICARE vs. civilian insurance)
- Consider relocation options and cost of living differences
- Engage with veteran organizations for support and networking
- Stay informed about veterans' benefits and updates

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