APPENDIX

RETIREMENT CHECKLIST

I. CHECKLIST

➔12-24 months before separation:

- ❒ Ideally you should attend pre-retirement seminar with your spouse 24 months prior to retirement. This will allow you to take advantage of what you learn. The pre-retirement seminar is valid for 24 months and covers topics of concern such as retired pay, household moves, VA benefits, Social Security benefits, SBP and TRICARE just to name a few.
- ❒ Establish retirement date.
- ❒ See your Health Benefits Counselor at the TRICARE Service Center and inquire about the various plans (Prime, Standard and Extra). Visit the TRICARE web site at www.tricare.com.
- ❒ Schedule family medical check-up.
- ❒ Review Delta Dental Retiree Plan.
- ❒ Schedule final dental.
- ❒ Research other supplemental health care programs.
- ❒ Research and consider an alternate health plan, dental plan, and life insurance for yourself and/or family.
- ❒ Request and/or update your Official Military Personnel File (OMPF): https://www.manpower.usmc.mil/portal/page?_pageid=278,1963381&_dad=portal&_schema=PORTAL
- ❒ Obtain your Verification of Military Experience and Training Document (VMET), DD Form 2586 at https://www.dmdc.osd.mil/vmet.
- ❒ Determine your final leave balance and plan leave dates.
- ❒ Complete your resume and begin job search.
- ❒ Submit Official retirement request to HQMC/MMSR-2/MMSR-5
- ❒ Submit Unit Diary request (4-14 months window prior to retirement).

➔6 months before retirement:

- ❑ Submit Unit Diary request (4-14 months window prior to retirement).
- ❑ Complete any elective surgery/treatment
- ❑ Finalize Terminal Leave/Permissive TAD plans.
- ❒ Start final retirement physical.
- ❒ Get with your Sergeant Major to schedule your retirement ceremony.
- ❒ Arrange Household Goods Shipment and vacation of government quarters (if applicable). Research the procedures for the storage of your household goods at http://www.globalsecurity.org/military/library/policy/dod/annex-s-1842.pdf.
- ❒ Schedule an appointment with your local Veterans Administration representative to file for a disability rating and/or vocational rehabilitation. Marines may submit VA claims 180 days prior to separation or retirement. Claims submitted within 60 days of separation or retirement will be processed for administrative purposes only.

- ❒ Create/update wills and power of attorney. Consider any other legal requirements you may have relating to retirement, such as estate planning.
- ❒ Review DD Form 214 draft.
- ❒ Verify with IPAC that they have received you r retirement package from HQMC.
- ❒ Determine any additional insurance requirements.
- ❒ Have DAV/VFW review medical records.
- ❒ Make a decision on the type of retired TRICARE and dental coverage you will elect.
- ❒ Schedule final dental appointment(s).
- ❒ Complete DD 2807, 2807-1 and 2697 (medical history) for Navy Physical SF600.
- ❒ Submit terminal leave request.

➔3 months before detachment date:

- ❒ Pick up your HQMC retirement package from IPAC.
- ❒ Finalize allotments from retired pay.
- ❒ Report to PMO/vehicle registration, to begin out-processing paperwork
- ❒ Final physical should be complete.
- ❒ Copies of medical (3) & dental records (plus x-ray).
- ❒ Start to complete/process (early) application for VA disability determination. (VA Form 21-526)
- ❒ Elect Survivor Benefit Plan (SBP) via DD Form 2656. Notary required if less than full SBP elected.
- ❒ Establish the date for your Retirement Ceremony with the Sergeant Major.

II. INFORMATION ON THE 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:

a. Should document all medical problems.

b. Should support further treatment/disability rating/support through the VA.

c. Should be completed 3 months before requested retirement date.

d. **[will not]** delay retirement if you fail to complete it.

e. 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.

f. Should be started NO LATER THAN 6 MONTHS BEFORE estimated date of departure (terminal leave and PTAD).

The medical forms that are required in support of the final physical are:

a. Report of Medical History (DD Form 2807-01): http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2807-1.pdf.

b. Report of Medical Assessment (DD Form 2697): http://www.brooksidepress.org/Products/OperationalMedicine/DATA/operationalmed/Forms/DD/dd2697.pdf.

c. Medical Record - Chronologic Record of Medical Care (SF-600): http://www.afcrossroads.com/famseparation/rem_docs/acc/Shaw_600-reintegration.pdf.

THIS IS FOR YOUR BENEFIT!

Turn in a copy of the Report of Medical Examination (SF 88) to IPAC.

You must certify in your orders that you are physically qualified for release from active duty.

If physical problems are discovered that could affect your retirement, notify your S-1, IPAC and MMSR **immediately.**

Only CMC approval of extreme hardship, hospitalization, or 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, petition the Board for Correction of Naval Records (BCNR) for correction of your medical records.
- ❒ BCNR decision will be decided by a three judge panel and is a lengthy process (DD Form 149).
- ❒ File for VA compensation as soon as you retire (VA Form 21-526), Veterans Application for Compensation or Pension.
- ❒ Will make it easier for you and your dependents to possibly establish a service connection should your health worsen or should you die of injuries incurred while on active duty.
- ❒ If found to have a disability, you will receive treatment for that disability on a first-priority basis.
- ❒ Your SRB/OQR, health and dental record must be turned into the command before the date of your release from active duty, and are filed with National Personnel Records Center, St. Louis. MO (complete SF-180 to request records).
- ❒ Ensure you make 3 copies of your health record, SRB/OQR and dental records. Take out dental x-rays and put them in personal record. Update and maintain personal records with any new documents.

- ❒ The VA will request your medical record from St. Louis, MO should you file for VA compensation.

- ❒ To speed up process and help establish service connection you must apply for a disability rating with the VA.

- ❒ Store records and important documents in a fire-proof safe.

III. 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/rehabilitation.

Convalescent leave or being placed on limited duty after elective 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 emergency circumstances or,

b. Medical Evaluation Board (MEB) is accepted at the Physical Evaluation Board (PEB) before the Marine's retirement date. Upon acceptance of the MEB at the PEB, a CMC approved retirement or discharge will be held in abeyance until the completion of the disability evaluation system process.

c. A serious medical condition suddenly occurs that is likely to result in disability, and a military doctor and the Commanding Officer must certify the circumstances and condition.

IV. 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 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.

d. 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 increases. Generally reduces retired pay by $330,000.

Retired grade advancement on the retired list. Officers who served satisfactorily 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/Retainer Pay RPMs		**Career Status Bonus**	
Career Status Bonus not accepted		If accepted career status bonus at 15 yrs of service	
Yrs Service	RPM	Yrs Service	RPM
20	50.0%	20	40.0%
21	52.5%	21	43.5%
22	55.0%	22	47.0%
23	57.5%	23	50.5%
24	60.0%	24	54.5%
25	62.5%	25	57.5%
26	65.0%	26	61.0%
27	67.5%	27	64.5%
28	70.0%	28	68.0%
29	72.5%	29	71.5%
30	75.0%	30	75.0%
40	100.0%	40	100.0%

V. 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 income tax is not automatically withheld. State tax withholding must be requested by letter to DFAS London, KY on DD Form 2656. Monthly amount must be at least $10, in even dollar amounts. Missouri, Colorado, and New Jersey do not have an agreement with DoD for voluntary withholding of state income tax. Residents of these states must pay any taxes owed at the end of the year. According to the "Retired Military Almanac 2009," the following states exempt all or some portion of military retired pay from state taxes: Alabama, Louisiana, North Carolina*, Hawaii, Massachusetts, Oregon*, Illinois, Michigan, Pennsylvania *, Kansas, Mississippi, Wisconsin, Kentucky*, New York*, * Certain qualifying conditions. The following states have no personal state income tax: Alaska, New Hampshire, Texas, Florida, South Dakota, Washington, Guam, Tennessee, Wyoming and Nevada. * Certain qualifying conditions.

Consult with your state revenue 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. It is in your best interest to check with the state where you are going to reside, after retirement, to determine if that state exempts retired pay from state income tax.

VI. 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. Allotments will continue from your retired pay unless stopped. You can start, stop, or change current allotments via MyPay: https://myPay.dfas.mil Retirees are permitted to have a maximum of six allotments, classified as discretionary allotments. DFAS web site: http://www.dfas.mil/

VII. SURVIVOR BENEFIT PROGRAM (SBP) ELECTION

- ❒ Purpose: To continue a portion of your retired pay after death to your spouse and /or minor child(ren).

- ❒ Formal SBP counseling is required 18 months and 90 days prior to retirement.

- ❒ Review MMSR-6 website and study SBP facts sheets. MMSR-6 will counsel and explain any details that are unclear. Call- 1-800-336-4649 : https://www.manpower.usmc.mil/portal/page?_pageid=278,1950391&_dad=portal&_schema=PORTAL

  DoD Actuary: http://www.defenselink.mil/actuary/#

  Navy Mutual Aid: http://navymutual.org/

- ❒ If no election is made or received by DFAS, by law DFAS must enroll you at the full gross salary rate, and will deduct 6.5 % of your full gross salary.

- ❒ By law, SBP election form DD 2656 must be signed and notarized if less than the full amount is elected.

- ❒ Paid-up provision = 360 payments and age 70 with no further reduction of retired pay.

VIII. DD FORM 2656 DATA FOR PAYMENT OF RETIRED PAY

Read the instruction pages of the DD Form 2656 and comply with that guidance:

a. Any combination other then (26.a) or (26.b) and (27.a) must obtain spouse's concurrence (section XII). Notary Public must be witness.

b. The date of the spouse's signature in item (32.b) must not be earlier than the date of the member's signature in item (30.b).

- ❒ DD Form 2656 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.

IX. RETIRED/RETAINER PAYCHECKS

Your monthly retired/retainer paycheck is processed by DFAS to reach you on the first business day of the following month (e.g., you should receive your September payment on 1 October). If you are enrolled in the Direct Deposit Program, payments are transmitted through the Federal Reserve System and will arrive at your bank on the first business day of the following month.

Questions concerning your pay**:** If you have any inquiries about retired or retainer pay, call 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 or call MMSR-7 at (703) 784-9317.

X. SELLING LEAVE

a. Only 60 days total leave can be sold in a career.

b. Only Federal (25%) and State taxes are withheld (no FICA).

c. Regular Leave Balance (RLB) is leave earned after 31 August 1976. Only base pay is paid for RLB.

d. Saved Leave Balance (SLB) was leave due on 31 August 1976. Consists of Base Pay, non locality BAH, and BAS Monthly at the rate on the last day of active duty.

XI. DD Form 214

Review and sign your DD214 30 days before leaving for 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, 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.

The DD Form 214 will be physically delivered to all separating active duty and demobilized Marines on the earlier date of (1) the effective date of separation or (2) the date PTAD, terminal leave and authorized travel time commence and the Marine permanently departs the command not expecting to return. Copies 1 and 4 will be delivered to the Marine when the Marine departs. All other copies will be distributed the day after the EAS by the administrative unit. A copy of the DD Form 214 should be provided to your local State and/or county registrar or VA rep.

XII. RETIRED ID CARDS AND CURRENT MAILING ADDRESS

Retired ID Cards. Your DD 214 and retirement orders are your application for a retired ID card for you and your family members. Any Common Access Card (CAC) Issuance site can issue cards. CAC site locations are listed on the home page, and you can schedule a appointments online at https://www.dmdc.osd.mil/rsl.

Current Mailing Address. If you move after your retirement, it is essential that you keep both DFAS and HQMC (MMSR-7 at (703) 784-9317) informed of your current mailing address. Phone numbers to these organizations can be found in the "Semper Fidelis, Memorandum for Retired Marines" that is sent to all retired Marines quarterly and available on-line.

XIII. 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.

VGLI premium is much higher than SGLI and increase every five years at renewal time, based on your age at the time of renewal because of the guarantee provisions.

Coverage under VGLI is guaranteed, regardless of your current health. Go to the following web site to receive information on SGLI to VGLI conversion:
www.insurance.va.gov/sglisite/vgli/nevgli%20Faq.thm#7

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

XIV. WEBSITES TO ASSIST WITH JOB SEARCH

a. Government jobs at U.S. Navy or U.S. Marine Corps installations: www.donhr.navy.mil

b. Résumé preparation: https://chart.donhr.navy.mil

c. Hard-copy instructions: https://chart.donhr.navy.mil/info/Job%20Kit.pdf

d. Federal vacancies to include Defense and civilian agencies: www.opm.gov (usajobs or jobs@opm)

e. Job Corps, Department of Labor: www.dol.gov/vets

f. Federal and private-sector jobs: www.monster.com

g. Federal and private-sector jobs: www.careermosaic.com

h. Private-sector jobs: www.careermart.com

i. Source of information for veterans: www.vetjobs.com

j. Source of information for veterans: www.militaryconnection.com/jobs

k. Private-sector jobs: www.craigslist.org

For former military personnel, there are two organizations which provide networking opportunities and announcements of job opportunities nationwide. Please send an email to fishercs@aol.com of the Marine Executive Association (MEA) and tjhammons@aol.com of NavNet and ask to be added to the job list.

RETIREMENT CHECKLIST (Short Form)				
Task	Planned Date	Completed Within	Completed Date	Remarks
❑ Establish retirement date		12-24 months pre-retirement		
❑ Review all TRICARE medical plans to inquire about various plans		12-24 months pre-retirement		
❑ Schedule family medical check-up		12-24 months pre-retirement		
❑ Review Delta Dental Retiree Plan		12-24 months pre-retirement		
❑ Schedule final dental		12-24 months pre-retirement		
❑ Review other supplemental healthcare programs		12-24 months pre-retirement		
❑ Research alternate health, dental, and life insurance plans for yourself and/or family		12-24 months pre-retirement		
❑ Request and update your Official Military Personnel File (OMPF)		12-24 months pre-retirement		
❑ Obtain Verification of Military Experience and Training Document (VMET), DD Form 2586		12-24 months pre-retirement		
❑ Determine final leave balance and plan leave dates		12-24 months pre-retirement		
❑ Complete résumé and begin job search		12-24 months pre-retirement		
❑ Submit retirement request to HQMC (MMSR-2) or (MMSR-5)		12-24 months pre-retirement		
❑ Waivers or request outside 4 to 14 month window require AA Form and Command Endorsement completed		14 months pre-retirement		
❑ Unit Diary Request		14 months pre-retirement		
❑ Elective surgery/treatment				
❑ Terminal Leave/Permissive TAD preparation		6 months pre-retirement		
❑ Start final retirement physical		6 months pre-retirement		
❑ Retirement ceremony: Check with Sergeant Major		6 months pre-retirement		
❑ Arrange household goods shipment and clear government qtrs. (if applicable)		6 months pre-retirement		
❑ Contact VA to discuss disability rating and vocational rehabilitation		6 months pre-retirement		
❑ Update wills and power of attorney		6 months pre-retirement		
❑ Review draft of DD 214		6 months pre-retirement		

RETIREMENT CHECKLIST (Short Form)				
Task	Planned Date	Completed Within	Completed Date	Remarks
❑ Get your HQMC retirement package from IPAC		6 months pre-retirement		
❑ Determine any additional insurance requirements		6 months pre-retirement		
❑ Determine type of retired TRICARE and dental coverage		6 months pre-retirement		
❑ Final dental check up		6 months pre-retirement		
❑ Complete DD 2807, 2807-1 and 2697 for Navy physical SF 600		6 months pre-retirement		
❑ Submit terminal leave request		6 months pre-retirement		
❑ Retrieve your HQMC retirement package from IPAC		3 months pre-retirement		
❑ Finalize allotments from retirement pay		3 months pre-retirement		
❑ Report to PMO/vehicle registration		3 months pre-retirement		
❑ Final physical complete		3 months pre-retirement		
❑ Make three copies of medical and dental records including x-rays		3months pre-retirement		
❑ Have DAV/VFW review medical records		3 months pre-retirement		
❑ Complete VA compensation Form 21-526		3 months pre-retirement		
❑ Complete and sign DD Form 2656 for retired pay, SBP election		3 months pre-retirement		
❑ Retirement ceremony: Establish date with Sergeant Major		3 months pre-retirement		
❑ Complete and sign DD 214		30 days before terminal leave		
❑ Establish local TRICARE and update DEERS finalize local address; decide whether TRICARE Prime, Standard or Extra		Within 30 days of retirement		
❑ Update automatic investments (non payroll)		NLT 30 days pre-retirement		
❑ Pay TRICARE Prime premiums		NLT 15 days before retirement		
❑ Obtain certified true copy DD 214		Copies 1 and 4 delivered to the Marine when departing on travel, PTAD and leave.		

RETIREMENT CHECKLIST (Short Form)				
❑ Have retirement ID cards made for family		Retirement Day + 1		