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*Written by the transition experts at MOAA*



# Getting Started

It's natural for separating and retiring officers, along with their spouses, to be confused about how to prepare for career success outside of military service. Follow these steps to posture yourself for transition success.

— *By Col. Brian Anderson, USAF (Ret),  
senior director, Transition & Member Services*

## 1 DETERMINE YOUR PRIORITIES.

Articulating your priorities (compensation, location, work/life balance, professional impact, or family needs) will point you toward a certain direction as you expand your network and develop your self-marketing plan.

## 3 POLISH YOUR LINKEDIN PROFILE.

Professionals at all levels use LinkedIn to connect directly with human resources teams and hiring managers. A robust profile — including a detailed knowledge of job search, people search, and company search functions — is vital.

## 2 DEVELOP YOUR SELF-MARKETING DOCUMENTS.

Each item (résumé, biography, and business cards) has a role to play in a successful career transition.

## 4 EXPAND YOUR NETWORK.

Connect with people in multiple industries, join LinkedIn groups, attend professional symposia, and contribute to professional journals to build your brand. Most hiring is local, so connect with at least one person each day who can accelerate your job search.





**Networking events** such as MOAA's annual Military and Veteran Networking Forum and Hiring Event provide an invaluable opportunity to strengthen your professional network.

# Building Your Network

Most people don't focus on developing a network of supporters and advisors during their time on active duty, but it's never too late. Maintaining and nurturing a strong professional network doesn't stop when you land your first civilian job — that same network will help you excel in your new position and future transitions.

Networking isn't hard. Begin well in advance of your transition date, and follow the 10-1-2-3 formula: Every day, spend 10 minutes on LinkedIn, and make one new contact. Every week, conduct two informational interviews, and reconnect with three people you haven't talked to in a while.

## **SPEND 10 MINUTES A DAY ON LINKEDIN.**

Recruiters are more likely to reach out to people who look like they use the platform. Build your brand and professional reputation by posting content. Follow numerous companies, groups, and influencers to get content to like, comment on, and share — preferably with a preface that shows your expertise. When you do this, people in and outside of your network will begin to notice, and you'll get more requests to connect. By scouring your news-

EVERY DAY	EVERY WEEK
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feed and using LinkedIn's search functions, you'll become aware of other people with whom you'll want to connect. Send them invitations to connect with a note about what you have in common, why you're reaching out, and what you hope to accomplish by connecting. You can say something as simple as, "I'd like to follow your work."

## **MAKE 1 NEW CONTACT EVERY DAY.**

Tell everyone you encounter about your transition — salespeople, former colleagues, acquaintances, etcetera. Make it a point every day to meet or reach out to one person to add them to your network, either on social media or in person. This can include people with whom you've fallen out of touch in recent years as well as people you haven't met yet.



## Brush Up Your Networking Skills

At MOAA's annual Military and Veteran Networking Forum and Hiring Event, servicemembers and veterans and their spouses have a unique opportunity to connect with employers and fellow military attendees considering career changes.

This year's event will take place Sept. 19 at the Air

and Space Museum in Washington, D.C. To prepare ahead of time, visit [www.moaa.org/8networkingtips](http://www.moaa.org/8networkingtips) and find out how to devise a 30-second elevator speech about your talents.

Go to [www.moaa.org/networkingforum](http://www.moaa.org/networkingforum) for more information about the event.

### SCHEDULE 2 INFORMATIONAL INTERVIEWS EACH WEEK.

When you make a connection with someone, ask to schedule an informational interview. (Or, for a friend or someone else you know well, just ask if you can buy them coffee!) Someone who has recently completed their own transition from the military can probably give you some good tips and lessons learned on the transition. Someone working in a field you find interesting can tell you what it's like to work in that industry and company, serve as a good source of information about trends and developments, and ultimately might alert you to job opportunities. Be sure to ask the person to connect you with two people in their network so you can further expand it, and repeat the contact-informational interview pattern with the new contacts as well.

### REFRESH 3 CONNECTIONS EACH WEEK.

LinkedIn and other social media platforms give you prompts in this area by telling you about people's milestones. A message of congratulations and well-wishing might result in a short dialogue with that person. Likewise, when you see an article or opportunity you think might be of interest to someone in your network, send it to them. Or, just tell someone you were thinking about them, and ask how they're doing.

### IT'S ABOUT RELATIONSHIPS

Your network serves as a rich source of professional information and advice. If you're a sincere and generous networker, people will be happy to help you advance your career, whether that be alerting you to new opportunities or giving you the benefit of their experience when you encounter a new or

particularly challenging situation.

Within your larger network, establish close relationships with a few mentors who have more experience in your new chosen field. You might want to plan to connect more formally with them regularly. A mentor can offer new ideas, guidance, and help expanding your post-military network. One who works in your target industry can give feedback on fit, review your résumé, role-play interviews, and give insight as to corporate/industry culture. They might agree to serve as an employment reference for you. Additionally, they can act as an accountability partner, giving you a target for completion of key activities such as drafting a résumé or making new contacts, and offer support to overcome temporary setbacks of the job hunt or uncertainty of a new work environment.

Military spouses should be mindful of the invaluable networking resources at their disposal, including the Hiring Our Heroes Military Spouse Professional Network, which provides career development and networking opportunities in military communities around the world, and USAA's online career center.

Chances are, you've been networking for many years and already have a professional network — even if you haven't used those terms or done so deliberately. Transitioning from the military is a fantastic opportunity to strategically and mindfully build, maintain, and use your network. Remember: At its heart, networking is about relationships and people helping one another. Don't forget to "pay it forward." Networking is a two-way street. Always ask yourself what you can do to help people in your network and bring in others who might benefit. III

— By Capt. Erin E. Stone, JAGC, USN (Ret)





# Strengthen Your Résumé

**T**here's always plenty of debate about how best to construct a résumé: chronological or functional, single page or several, noun-heavy with key words, or verb-heavy with a focus on action. However, your résumé likely will get no more than 30 seconds of attention from your target company's picky hiring manager. In this hyper-competitive job market, résumé screeners are looking for a close fit between the skills and experience on a résumé and what is specified in the job description. Here's how you can make sure your civilian résumé stands out.



**1. Know what you want to pursue.** You can't convey to an employer how you can be a tremendous asset if you don't know who that employer is. If you have an idea about what you want to do post-military, great! If not, reflect and give it some serious thought. Knowing where you're headed will help you tailor your résumé to best meet the reader's expectations.

**2. Do your homework.** After you have an idea of what you want to pursue, research the skills required to work in that field. Do you have some, most, or all of the desired skills? The answer will help you determine what to focus on in your résumé to capture the reader's attention.

**3. Your résumé is not a biography.** Resist the urge to include every single detail about yourself, no matter how awesome you are. Stick to skills that are relevant to what your target employer is seeking. A standard, private-sector résumé should be no longer than two pages — period.

**4. Do you know what CIDBS is?** Neither does your reader. Lose the military jargon. Assume your reader knows very little about military operations or procedures. Present facts about your skill set as simply as possible.

**5. Provide a summary paragraph.** It should follow your name and contact information at the beginning of the résumé. Its purpose is to allow your

**As you work on your résumé,** resist the urge to include your life story, stick to skills relevant to the position you're applying for, lose the military jargon, and list any certificates and licenses.

reader to quickly ascertain if you're the type of person they're looking for. The summary is the very first part of your résumé that is read and, therefore, the most important. As a minimum, it should include what type of job or industry you're interested in and your key qualifications for performing in it.

**6. Include results and achievements.** Veterans often provide detailed job descriptions of past positions. While this certainly tells what your duties were, it doesn't say a thing about how well you accomplished them. Results are simply examples illustrating how you used your skills while performing your duties. They permit a reader to see how your talents and abilities align with the company's needs.

**7. List certificates and licenses.** They can help you convey how your military skills and accomplishments will carry over to the civilian workforce. Pursuing them can help you learn how people in the field interact, the language of the trade, and methods of industry professionals in the industry.

**8. Include volunteer work.** This is especially important for military spouses, who might have gaps between jobs. Skills gained through volunteering are invaluable to employers, too. III

— By Capt. Patricia Cole, USN (Ret)

**30**  
seconds

*Make it count!  
Your résumé  
will get no more  
than 30 seconds  
of attention  
from your target  
company's hiring  
manager.*





**Before you accept** a job offer, evaluate the company's culture by researching online, chatting with employees, and keeping your ears open during the interview.

# Look Before You Leap

To ensure compatibility, examine a company's culture.

**T**he unique uniformity of military culture is one veterans know well. While it can vary among branches and individual career fields, the primary attributes largely remain the same: integrity, loyalty, teamwork and camaraderie, focus on mission, pride of execution, and discipline.

Company culture in the civilian world, however, can be another thing altogether. The degree of differences between company cultures can reflect striking contrasts from organization to organization, or even industry to industry. When the time comes to consider whether to accept an offer, veterans can underappreciate how much company culture can affect their future success.

Company culture encompasses characteristic features of everyday life within its particular environment: expectations, values, goals, practices, and camaraderie. Employers have a vested interest because the quality of the fit determines how long an individual is likely to remain with the company. Employers also know that a generous salary won't retain an employee who feels the fit is not right.

A 2016 survey by the U.S. Chamber of Commerce Foundation found 44 percent of veterans left their

first post-military job within a year. Many reasons can be traced directly to culture. Unlike the military, in which mission trumps everything, veterans must learn how to rely more heavily on interpersonal skills so they can successfully integrate with their civilian counterparts. Otherwise, feelings might get hurt and misunderstandings could occur.

Fortunately, there are several straightforward ways to assess company culture before accepting an employment offer.

## 1. DO ONLINE RESEARCH

On Glassdoor.com, over 800,000 employees have anonymously posted information about their respective companies. Posts include how much they like working there, how they feel about leadership, and even salary. Because the information is anonymous, it's best to take it with a grain of salt, but the site offers an additional data point to consider along with your other research.

## 2. USE YOUR NETWORK

Reaching out to networking contacts can provide a good idea of industry views on working at a par-

ticular company. Company reputations — whether good or not — tend to be well-known in professional circles and easy to uncover.

### 3. TAKE PART IN INFORMATIONAL INTERVIEWS

Invite current or recent former employees from your target companies to coffee. Make it clear you're not angling for a job, just conducting research to learn more about the company and/or industry. LinkedIn is invaluable for locating potential contacts if none are within your immediate network.

### 4. EXPERIENCE THE JOB INTERVIEW

Ask the interviewers what they like about working at the company. If you've already conducted online research and a couple of informational interviews, it'll be easy to know what to ask. Don't only listen to what is said — pay close attention to body language. Consider asking why the position is vacant or why

the incumbent left; the response might point to a struggling company culture.

Although job qualifications are very important, fitting in with company culture is critical. If you accept an offer from a company that turns out to be a poor fit, you can leave — you're not locked into a three-year tour of duty! But failing to do your homework can have negative consequences, such as disruption to your personal life, being thrown back into the job-search process, and having to explain to the next prospective employer you won't flake out after only a few months on the job.

The reasons new employees leave a job usually can be ferreted out before accepting a new position. Is the boss a poor manager? Are job performance expectations unrealistic? Is it a caustic work environment? Are there unsavory business practices that border on being unethical? You can discover such issues by researching in advance. **|||**

— By Capt. Patricia Cole, USN (Ret)



According to the U.S. Chamber of Commerce Foundation, 44 percent of veterans leave their first post-military job within a year.



## Looking for a rewarding post-military career?

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\$132,000 - \$194,616  
(Depending on experience)
- **Chief Medical Executives**  
\$326,520 - \$491,904  
(Depending on assignment)
- **Psychiatrists**  
\$261,612 - \$314,352  
(Board Certified)  
\$254,904 - \$305,484  
(Board Eligible)
- **Physicians**  
\$276,684 - \$290,520\*  
(Time-Limited Board Certified)  
\$262,824 - \$275,976\*  
(Lifetime Board Certified)  
\*Doctors at select institutions receive additional 15% pay

**Chief Executive Officers and Chief Medical Executives** – Judy Hernandez at (916) 691-0347 or [Judy.Hernandez@cdcr.ca.gov](mailto:Judy.Hernandez@cdcr.ca.gov).

**Physicians** – Danny Richardson at (916) 691-3155 or [CentralizedHiringUnit@cdcr.ca.gov](mailto:CentralizedHiringUnit@cdcr.ca.gov).

**Psychiatrists** – LaTrese Phillips at (916) 691-4818 or [CentralizedHiringUnit@cdcr.ca.gov](mailto:CentralizedHiringUnit@cdcr.ca.gov).



[www.cchcs.ca.gov](http://www.cchcs.ca.gov)





# Acing the Interview

Prepare for future job interviews by doing as many informational interviews as possible — you'll become skilled at talking about yourself to people you don't know and you'll feel more natural. Consider these tips.

— *By Col. Brian Anderson, USAF (Ret)*

## PROJECT CONFIDENCE

You're also trying to decide if you want to work for this organization. This mindset changes the scene in your head from an interrogation to a conversation.

## QUESTIONS ARE COMING

Come up with two answers and three stories you can adapt to answer any question.

- First, "Tell me about yourself." This isn't a life history, but a description of who you are as related to this position — what makes you the perfect fit for this job.
- Second, "Tell me about a time you've failed." Hint: The answer is not "I've never failed."
- Use the STAR method (situation, task, actions, results). Talk about your challenges and how you recovered to be a stronger professional.
- Finally, your three stories. Again, using the STAR method, what are you proud of? What do you want the interviewers to know about you?
- Keep your answers short (less than two minutes) and conversational.



## ORGANIZE YOUR THOUGHTS

Research the industry, company, interviewers, and job ahead of time using the internet and your network.

## ALWAYS ASK QUESTIONS

Your objectives are two-fold: Show you've done your homework and gather intelligence for follow-on interviews or salary negotiations.

## CONSIDER STRENGTHS, WEAKNESSES, AND ACCOMPLISHMENTS

What can you do for the organization?

## MAINTAIN YOUR COMPOSURE

Give a closing statement about why you're a good fit for the position, and convey that you remain interested.

## EXPRESS GRATITUDE

Send individual email thank-you notes immediately afterward. A handwritten, mailed thank-you note is a nice added touch and might set you apart from other candidates.





# Weighing the Offer

**M**ost people know how much they need to earn to maintain their current lifestyle and cover the bills. Your research into your post-military career also should inform you of the expected salary. After you have a good idea what you should be making, work the numbers to see what you'll be bringing home.

**INCOME TAX.** After you separate or retire, if you take a job in one of the 41 states that taxes individual income, you'll now begin paying state income tax. Google the state's income tax tables for an idea of how much you'll pay.

**HEALTH CARE.** Retirees and their families have TRICARE to fall back on. For those separating from the military, the average employer-provided family health care program cost \$18,764 (\$6,690 for an individual) in 2017. The average employee paid 31 percent (\$5,714) of that total cost (18 percent, or \$1,213 for individuals). That equates to \$476/\$101 (family/individual) a month for your share of health care coverage. Some retirees can expect additional compensation (from \$50 to \$250 a pay period) for not using their employer's health care plan. Opt-out compensation is typically half the cost the employee would pay to use the employer's health care program.

**DENTAL PLANS.** About 90 percent of employers with 500 or more employees provide dental coverage. However, across the board, only 50 percent provide dental coverage. If you shop the new Federal Employees Dental and Vision Insurance Program, you know family dental coverage can cost as little as \$26 per month for a plan with high copayments, all the way up to \$170 per month for comprehensive coverage. That's a significant difference in annual coverage for your family — \$312 versus \$2,040.

**SERVICEMEMBERS' GROUP LIFE INSURANCE (SGLI).** Have you thought of how to replace your



**When you're determining your new take-home pay requirements,** factor in costs such as income taxes, health care fees, dental coverage, life insurance, and reimbursement for moving expenses.

SGLI coverage? Most employers will provide one to two times your salary in group term life insurance coverage. So, if you're making \$100,000, that could be up to \$200,000 in coverage. Is that enough? Most retirees decide they need a minimum of \$500,000 in additional coverage. A healthy, nonsmoking 50-year-old male can expect to pay approximately \$700 per year (\$58/month) for a \$500,000 15-year term life plan.

**MOVING EXPENSES.** Employers like the fact that most military separatees are willing to relocate for a position. You're entitled to a final move under your separation/retirement orders. Many employers will include travel expenses as terms of employment, but if you can save them from this expense, why not ask for additional compensation or a signing bonus for moving yourself? The average cost for a full-service move is \$2,000-\$5,000 for transportation, 50 cents per pound, and \$25-\$50 per hour for packing/unpacking services. At the high end, that could run \$12,000 for an employer to move a family of four. Would asking for a \$10,000 signing bonus for using your military move work for you? **|||**

— *By Capt. Paul Frost, USN (Ret), AFC®*



## INSURANCE OPTIONS

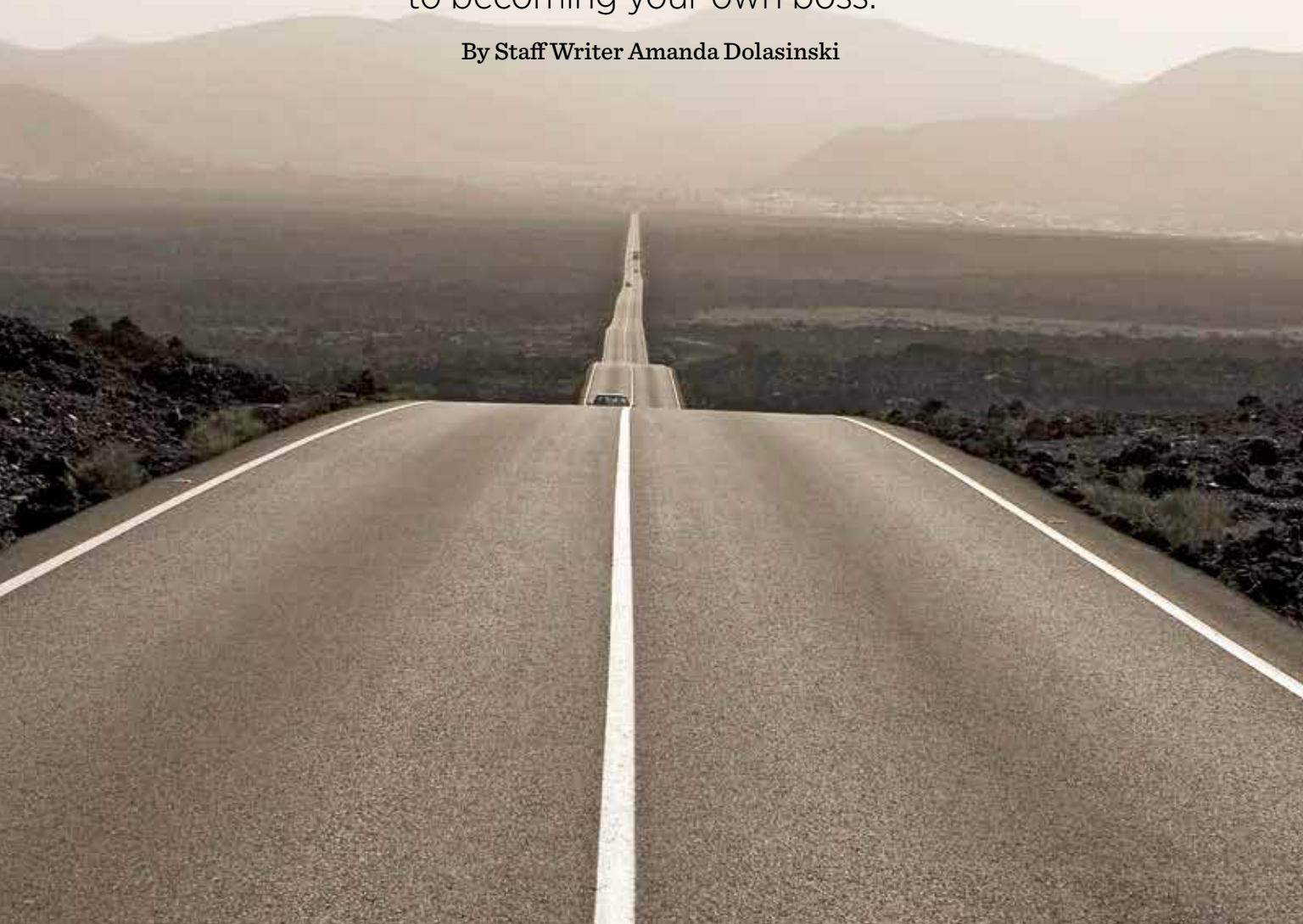
*If you're wondering how to replace your SGLI, MOAA has you covered. Go to [www.moainurance.com](http://www.moainurance.com) for information about MOAA's suite of insurance products.*



# Going Your Own Way

Here's how to make a successful transition  
to becoming your own boss.

By Staff Writer Amanda Dolasinski





**A**fter a career in uniform, some servicemembers are ready to break free from routine, tap into their creative side, and be their own boss. But navigating the path into entrepreneurship can be time-consuming and tedious.

MOAA called on five servicemembers-turned-entrepreneurs to share their expertise during its Military and Veteran Networking Forum and Hiring Event in September at the Air and Space Museum in Washington, D.C. Here's some of their best advice.

### 1. BE COMMITTED

After serving in the Army for 20 years, retired Lt. Col. Jerome Johnson accepted a job as a defense contractor. He stumbled into the world of franchising when an opportunity to own a Dunkin Donuts at the Pentagon became available.

Johnson worked as a contractor while operating the Dunkin Donuts. His time was stretched thin, especially after an employee quit, so he jumped into the franchise full-time. "When we opened our first store, I had a baker that made the doughnuts at night," Johnson says. "[He] stayed with me one week, and he quit. For almost a month and half, my son and I made the doughnuts at night and ran the store during the day. I literally spent 24 hours in the Pentagon. ... So, you've got to be committed."

### 2. SEND IN THE BIG GUNS

Master Sgt. John Flatley, USAF (Ret), was used to seeking guidance from commanders to solve problems. When he opened his first Chick-fil-A, he felt anxious as he realized he was in charge. Undeterred, he did what he'd always done and sought advice from other professionals.

"I surrounded myself with people that I could call," Flatley says. "I found other Chick-fil-A operators and, as a part of our culture, we support each other and help each other out. I put out, 'I'm stuck. I don't know. I'm lost.' The next week, I had four Chick-fil-A operators show up at my restaurant. They just talked me through the process."

### 3. FOLLOW YOUR PASSION

After retiring from a career in the Navy, Capt. Gene Summerlin had a job waiting. He knew transitioning from the military would be difficult, so it was a relief that he had an opportunity to walk into his next career. He worked for a professional services firm for seven years.

That's when he decided he wanted to do something more fulfilling. He was always passionate about finance, so he sought a job as financial advisor.

He landed at Edward Jones. The job does have corporate oversight, but his office works inde-

**Five entrepreneurs shared their experiences at MOAA's Military and Veteran Networking Forum and Hiring Event Sept. 20, 2018:** from left, Lt. Col. Jerome Johnson, USA (Ret); Master Sgt. John Flatley, USAF (Ret); Capt. Gene Summerlin, USN (Ret); Maj. Bronte Montgomery, USA (Ret); and Lt. Col. Michelle DiGruttolo, USA (Ret). Col. Barbara Carson, USAFR, deputy associate administrator of the Small Business Administration, far right, moderated.



*‘Get out there and do it.*

*Don’t have a Plan B, just go for it.’*

Capt. Gene Summerlin, USN (Ret)



**TIME IS OF THE ESSENCE**

*Sometimes there aren’t enough hours in a day. Find time-saving tips for military spouse entrepreneurs on page 32.*

pendently, so it feels like his own small business.

For Summerlin, it was important to recognize he wanted to do something different and then chase his dream. “If you’re the kind of person that has a very clear idea of what you want to do and who you want to be, don’t be afraid,” he says. “Get out there and do it. Don’t have a plan B, just go for it.”

**4. SURROUND YOURSELF WITH SKILLED PEOPLE**

Unlike the other experts, Maj. Bronte Montgomery, USA (Ret), chose the nonprofit world. Her new role, after serving 20 years in the Army, stems from promising a friend, who died after a battle with breast cancer, that she would form a nonprofit to raise awareness about the disease.

Montgomery didn’t know anything about running a nonprofit, so she tapped into other nonprofits for guidance. Some of the best advice she says she received is to surround yourself with people with diverse skills.

“Never start an organization with people who are just your friends,” she says. “You really do the research and look for other people in the community who have strong skill sets that can complement you.”

**5. DON’T FORGET THE SOFT SKILLS**

A job in defense contracting was waiting for Lt. Col. Michelle DiGruttolo, USA (Ret), after the Army. But while she was taking courses to complete a master’s in business, a classmate who was ready to launch a start-up consulting businesses asked if she wanted to join. She said yes.

DiGruttolo encourages people to play up the soft, or essential, skills they learned through their military service, which will set people apart as they venture out to start their own businesses.

“It’s not your expertise that people are going to pay for, it’s the other soft skills that you picked up along the way in 20 years in the military,” she says. “It’s being able to handle five crises at the same time [while] being completely unflappable and never showing that you’re sweating.” IIII

*Amanda Dolasinski, MOAA’s staff writer, can be reached at [amandad@moaa.org](mailto:amandad@moaa.org). Follow her on Twitter @AmandaMOAA.*



**HOW TO SUCCEED IN BUSINESS**

Considering entrepreneurship? Approximately 2.5 million veteran-owned businesses in America represent 9.1 percent of all U.S. businesses. Worldly experience obtained through military service creates successful business owners who are innovative, adaptable, and decisive. Here are five tips and resources to help your business start, grow, and flourish.

**1. Conduct the proper market research.** Share your business idea with family, friends, colleagues, and mentors; identify all the reasons why the business won’t work; and then seek solutions to the challenges.

**2. Choose the right business structure.** Take advantage of the resources offered by the Small Business Administration’s (SBA’s) Veterans Business Outreach Centers and Service Corps of Retired Executives programs.

**3. Get assistance to access capital.** Contact the VA and Small Business Administration. They have several programs to help you navigate your options and select what’s right for you.

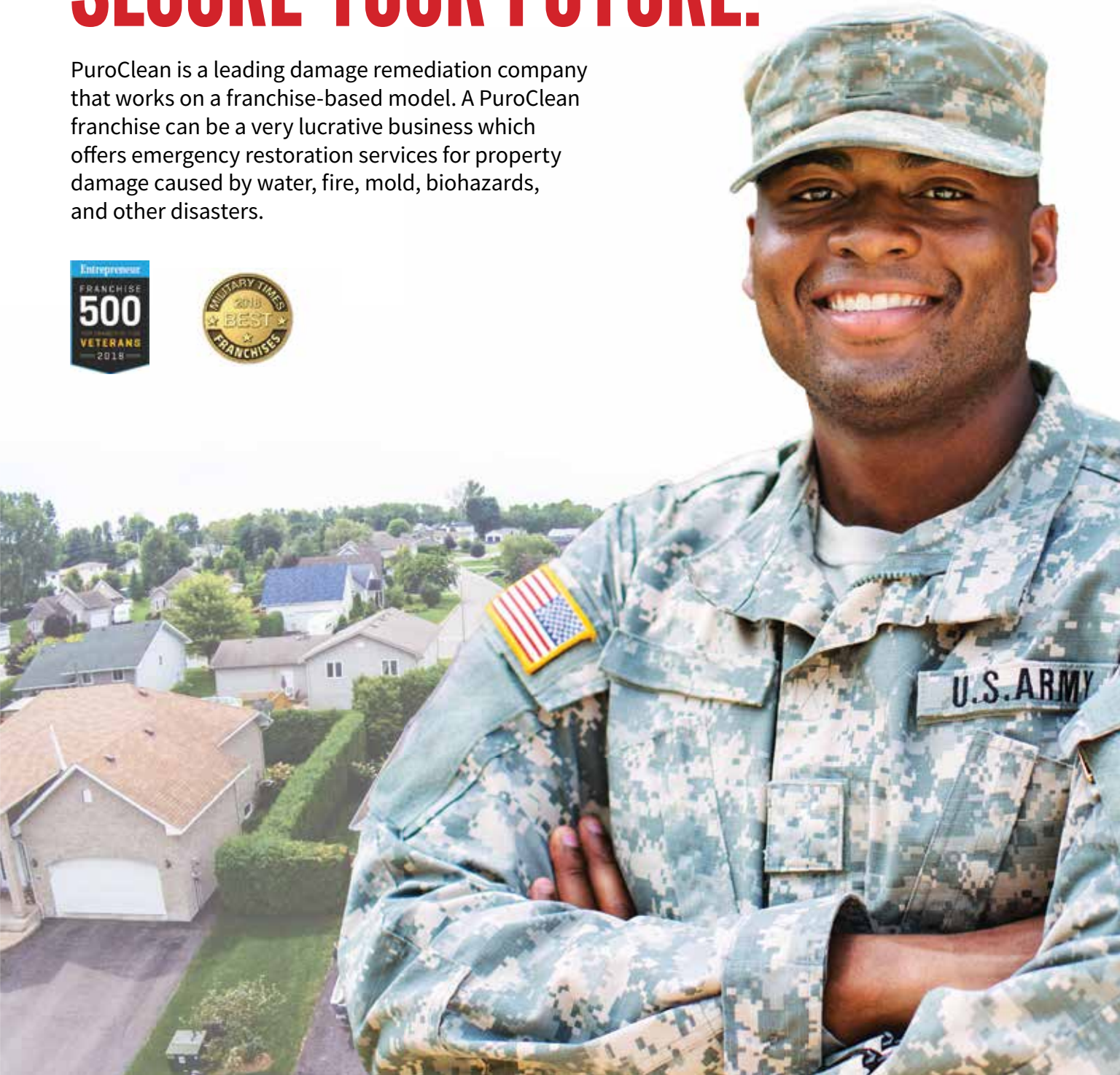
**4. Master the art of networking.** Attend outreach, seminars, and symposiums to make valuable connections, like MOAA’s annual Military and Veteran Career Networking Forum and Hiring Event. Find out more at [www.moaa.org/networkingforum](http://www.moaa.org/networkingforum).

**5. Tap into your potential.** The SBA encourages military spouses to attend its Boots to Business entrepreneurship training program on military installations around the world to get their businesses started.

— *By Col. Brian Anderson, USAF (Ret)*

# SERVE YOUR COMMUNITY, SECURE YOUR FUTURE.

PuroClean is a leading damage remediation company that works on a franchise-based model. A PuroClean franchise can be a very lucrative business which offers emergency restoration services for property damage caused by water, fire, mold, biohazards, and other disasters.



A program dedicated to helping veterans secure their future as independent owners of a PuroClean franchise.



For franchise information,  
call 855-503-4242  
visit [BeAPuroVet.com](http://BeAPuroVet.com)



# MOAA Can Help

Familiarize yourself with these career-transition services.

**Military Executives in Transition Seminar.** This one-day, at-cost workshop for MOAA members (Premium and Life members receive a discount) covers a range of topics including separating from military life and culture, developing a deliberate job-search strategy, evaluating job offers, negotiating pay and benefits, and achieving early wins in a new job. It also includes the opportunity to network with an experienced, retained recruiter and a panel of military officers now working in the public, private, and nonprofit sectors. Visit [www.moaa.org/met](http://www.moaa.org/met) for more information.



**MOAA Premium and Life members** have access to an extensive variety of services.

**Career consultation and résumé critiques.** Premium and Life members and their spouses can have their résumés professionally reviewed and receive LinkedIn profile-development assistance. While your résumé might not be what lands you your next job, a poorly constructed résumé could take you out of the competition at the start.

**Interview preparation.** Advanced preparation is key to a successful interview. MOAA's Transition Center team provides interview guidance and incorporates best practices to help strengthen your performance.

**Virtual career fairs.** MOAA's virtual career fairs, hosted seasonally, provide opportunities for servicemembers and veterans and their spouses to meet prospective employers, network with others, and build a base of professional contacts.

**LinkedIn Career Networking Group.** Share and learn career-transition best practices with 30,000-plus industry professionals and career-focused participants.

**Military and Veteran Networking Forum and Hiring Event.** This evening of networking and professional development is designed to provide those who have served and their families the opportunity to

meet industry professionals, hiring managers, executives, and resource specialists. Learn more at [www.moaa.org/networkingforum](http://www.moaa.org/networkingforum).

**Career Center jobs.** Search real-time job posts or set up job alerts. Premium and Life members can visit [www.moaa.org/jobboard](http://www.moaa.org/jobboard) for information.

**Career-transition publications.** MOAA offers several publications to help veterans and spouses make a successful career transition. Premium and Life members can download these publications for free. Visit [www.moaa.org/publications](http://www.moaa.org/publications) for more information.

**Webinars.** Career, financial, and veteran service officer information and advice webinars are offered on a monthly basis to the extended military community.

**Health care, finance, and benefits counseling.** Premium and Life members can get advice and counseling on financial and health care decisions from MOAA's subject-matter experts. They also can access a calculator at [www.moaa.org/calculators](http://www.moaa.org/calculators) that will help determine how much civilian pay would be required to match existing military take-home pay. Find out more at [www.moaa.org/career](http://www.moaa.org/career).



## HAVE MORE QUESTIONS?

*Your MOAA Life or Premium membership entitles you — and your spouse — to a financial and benefits consultation with one of our staff experts. Email [beninfo@moaa.org](mailto:beninfo@moaa.org) to get started.*



## YOUR FINANCIAL TRANSITION CHECKLIST

Be as prepared as possible when you leave the military by planning ahead with your finances.

- **Life insurance.** Veterans Group Life Insurance best serves those who cannot get regular life insurance due to illnesses or injuries. Healthy individuals should search for commercial life insurance. You also should have life insurance that's not based on your employment.
- **Retirement accounts.** Use one retirement account as a "base camp" to consolidate accounts as employers change. Options include your Thrift Savings Plan (TSP), IRA, or future employer's 401(k).
- **Transition savings account.** Make sure you have enough money to cover three to six months of expenses should you find yourself unemployed.
- **Survivor Benefit Plan (SBP).** SBP can reduce the need for other life insurance, and it's the only way to ensure a portion of your retired pay will continue to go to a beneficiary after you die.
- **College.** We hope you transferred some Post-9/11 GI Bill benefits to your spouse and kids. As long as you've transferred some to each beneficiary, you can still manage the benefit amount among your beneficiaries after you leave the service.
- **Disability insurance.** Most jobs provide disability insurance for their employees, but if they don't offer it, look into it.
- **Taxes.** Unlike IRAs that have income restrictions on their contribution amounts and tax benefits, 401(k)s and the TSP don't have income restrictions. You'll get the full tax benefit all the way up to the maximum amount of contribution allowed.



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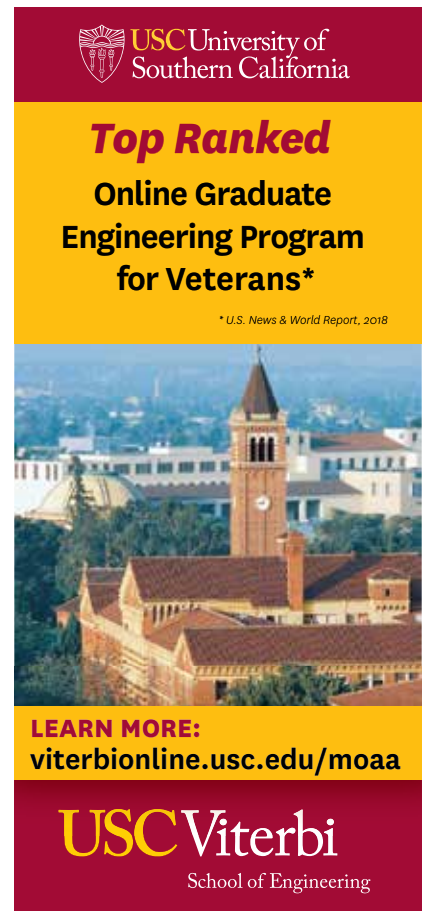
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\* U.S. News & World Report, 2018



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