

RETIREMENT PLANNING CHECKLIST

12 - 18 Months Before Retirement

If you are just starting to plan for your retirement or have not yet accomplished all of the items listed in the “36-24 Months Before Retirement” and “24-18 Months Before Retirement” checklists, start with those lists. Between 18 and 12 months from retirement, your action dates will become more definite. Some things you’ll want to do include:

- Decide on your retirement date.
- Prepare your request for retirement to 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.