



THE ULTIMATE RETIREMENT TRANSITION GUIDE FOR
MILITARY SPOUSES

AAFMAA WEALTH MANAGEMENT & TRUST

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AAFMAA[®]
COMPASSION • TRUST • PROTECTION

AAFMAA Wealth Management & Trust LLC

INTRODUCTION:

A NEW CHAPTER FOR YOUR MILITARY FAMILY

After more than 20 years of service, military retirement is both exciting and overwhelming. For spouses, it's a time of significant change when benefits, income, healthcare, and long-term planning all shift at once.

This guide will walk you through the transition, answer your most important questions, and provide practical tools so your family feels confident and supported every step of the way. Please enjoy this complimentary resource from the military financial professionals at AAFMAA Wealth Management & Trust LLC (AWM&T).



GET TO KNOW US

AAFMAA WEALTH MANAGEMENT & TRUST

Founded in 2012, [AAFMAA Wealth Management & Trust LLC \(AWM&T\)](#) was created to meet the distinct financial needs of military families. We proudly deliver experienced, trustworthy financial planning, investment management, and trust administration services — all designed to promote lasting security and independence.

We are proud to share the mission, vision, and values of [Armed Forces Mutual](#), our parent company. We consistently build on the Association's rich history and tradition to provide our Members with a source of compassion, trust, and protection. At AWM&T, we are committed to serving as your trusted fiduciary, always putting your best interests first. Through Armed Forces Mutual's legacy and our financial guidance, we provide personalized wealth management solutions to military families across generations.



MILITARY SPOUSE

RETIREMENT TRANSITION CHECKLIST

Transitioning out of the military is a major milestone, and as a spouse, your role in your family's financial well-being is more important than ever. Get started with this checklist from the military financial professionals at AAFMAA Wealth Management & Trust LLC (AWM&T).



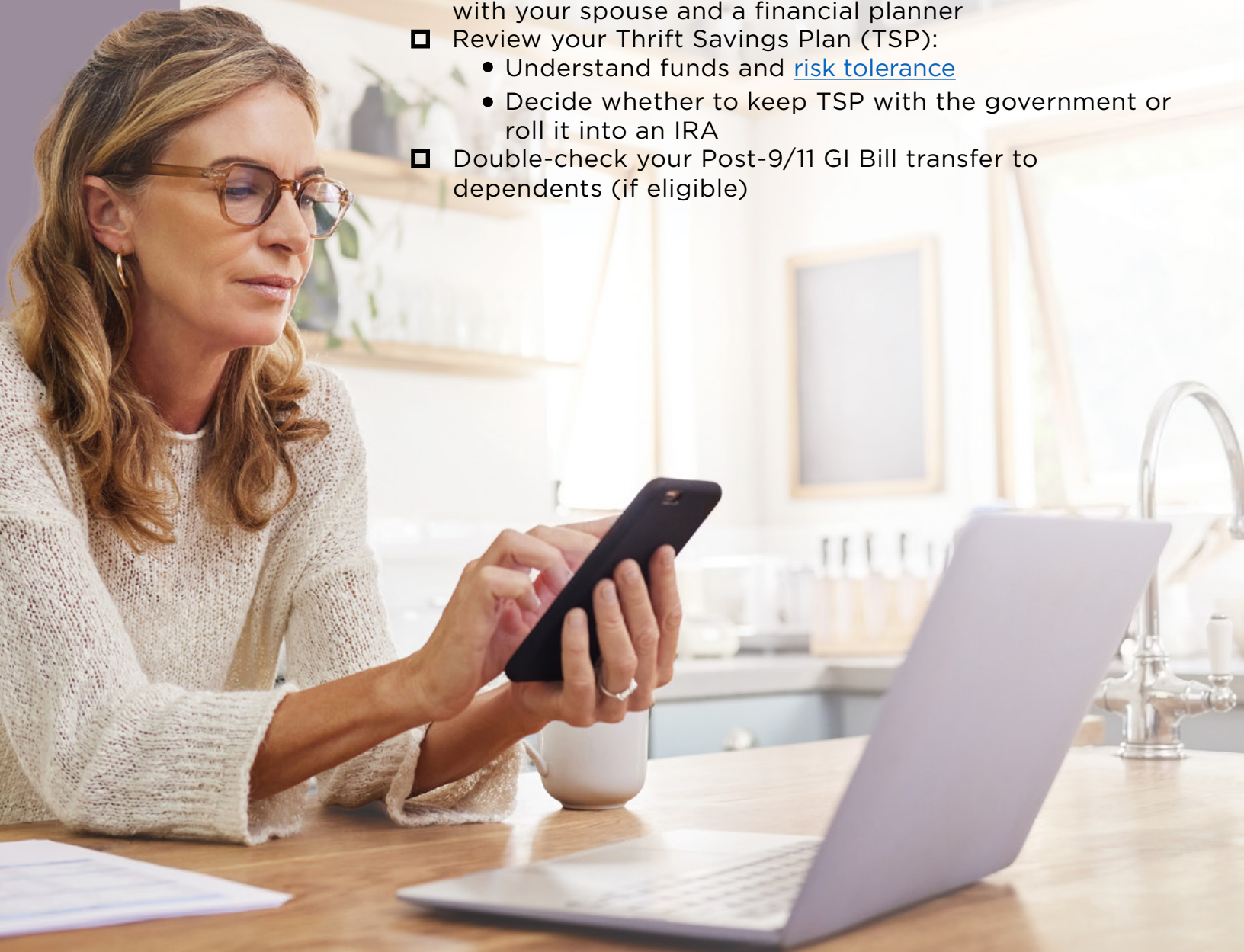
MILITARY SPOUSE

RETIREMENT TRANSITION CHECKLIST

12-18

MONTHS BEFORE RETIREMENT

- ❑ Build 3-6 months of living expenses in a savings account
- ❑ Review monthly expenses and update your household budget
- ❑ Begin discussing Survivor Benefit Plan (SBP) options with your spouse and a financial planner
- ❑ Review your Thrift Savings Plan (TSP):
 - Understand funds and [risk tolerance](#)
 - Decide whether to keep TSP with the government or roll it into an IRA
- ❑ Double-check your Post-9/11 GI Bill transfer to dependents (if eligible)



MILITARY SPOUSE

RETIREMENT TRANSITION CHECKLIST

9-12

MONTHS BEFORE RETIREMENT

- ❑ Request two copies of all family medical records (patient, outpatient, surgical, radiology, x-rays)
- ❑ Ensure that your spouse's separation physical documents include all conditions
- ❑ Begin VA Benefits Delivery at Discharge (BDD) claim process; bring your own list of medical issues
- ❑ Start saving accrued leave to use as a buffer or extra income



MILITARY SPOUSE

RETIREMENT TRANSITION CHECKLIST

6-8

MONTHS BEFORE RETIREMENT

- ☐ Schedule follow-up VA physicals (these can take 12-18 months)
- ☐ Register for VA eBenefits and the Burn Pit Registry
- ☐ Decide where to live post-retirement, compare state taxes on pensions, and the cost of living
- ☐ Begin planning retirement ceremony (if desired)



MILITARY SPOUSE

RETIREMENT TRANSITION CHECKLIST

3-5

MONTHS BEFORE RETIREMENT

- ❑ Attend mandatory retirement briefings and SBP election appointment
- ❑ Obtain retirement packet and verify accuracy of DD214
- ❑ Contact Transportation to schedule final PCS move (HHG shipment, DITY, or PPM)
- ❑ Finalize SBP election if not already done
- ❑ Compare TRICARE Prime vs. Select; research dental and vision insurance (not included in TRICARE)
- ❑ Review your employer benefits (medical, dental, vision, FSA, and HSA plans) and compare them to military retiree options
- ❑ If you'll be using more than one coverage source, review how primary and secondary coverage will be handled to avoid billing issues
- ❑ Decide whether to sell or keep your home; begin the move-out or sale process



MILITARY SPOUSE

RETIREMENT TRANSITION CHECKLIST

1-3

MONTHS BEFORE RETIREMENT

- ❑ Confirm SGLI coverage end date (180 days after retirement) and decide on [VGLI vs. private insurance](#)
- ❑ FSGLI coverage will end with retirement, so evaluate whether you'll need new coverage
- ❑ Finalize household budget:
 - Anticipated cost-of-living changes
 - Lost benefits and the cost to replace
 - New income projections
- ❑ Confirm TSP rollover/consolidation decision
- ❑ List your former jobs, track down retirement accounts, and consider consolidating
- ❑ Schedule a family retirement ID cards appointment with DEERS
- ❑ Set up utilities, internet, and services at your new home
- ❑ Spend down any unused FSA funds if enrolled in FSAFEDS





MILITARY SPOUSE

RETIREMENT TRANSITION CHECKLIST

IMMEDIATELY POST-RETIREMENT

- ❑ Verify the first retirement pay statement with DFAS and confirm pension accuracy
- ❑ Register for TRICARE and finalize healthcare enrollment
- ❑ Update beneficiaries on all retirement accounts, life insurance, and estate documents
- ❑ Update state tax withholding and confirm how your new state treats retirement income, and adjust accordingly
- ❑ Replenish or maintain your emergency fund (6-12 months' expenses), plus any large upcoming expenses such as a down payment on a new home or rental, new furniture, and money to cover an employment gap
- ❑ Schedule an annual financial review with a military-savvy financial planner

5 SMART MONEY MOVES

FOR WORKING MILITARY SPOUSES FACING CIVILIAN TRANSITION

When a military career comes to a close, the transition into civilian life can bring excitement, uncertainty, and everything in between. While most resources highlight the servicemember's retirement benefits, career shift, and financial planning steps, working military spouses often find themselves without a dedicated guide. Your financial decisions are just as critical in shaping your family's stability during this new chapter.

As a working spouse, you may have access to your own employer-sponsored benefits, retirement

accounts, or insurance coverage. Coordinating these alongside your partner's military retirement benefits requires careful planning. With the right steps, you can maximize opportunities, minimize stress, and ensure your household's financial security.

Here are 5 smart money moves to help you navigate the transition with confidence.



5 SMART MONEY MOVES

FOR WORKING MILITARY SPOUSES
FACING CIVILIAN TRANSITION

1 USE IT BEFORE YOU LOSE IT

If you're currently enrolled in a [Flexible Spending Account \(FSA\) through FSAFEDS](#), it's time to review your balance. FSAs operate on a "use-it-or-lose-it" basis, meaning that unspent funds may not carry over once your spouse retires.

Consider upcoming medical or dependent care expenses that you can cover before the transition. Schedule routine doctor or dental visits, refill prescriptions, or purchase eligible over-the-counter items. These simple steps can ensure that the money you've already set aside goes to your family's benefit rather than being forfeited.



5 SMART MONEY MOVES

FOR WORKING MILITARY SPOUSES
FACING CIVILIAN TRANSITION

2 REASSESS YOUR EMPLOYER BENEFITS

Military retirement qualifies as a “life event,” which may open a special enrollment period for your own workplace benefits. This is the perfect time to review what your employer offers and how it compares with your spouse’s retiree coverage.

Look closely at medical, dental, vision, FSAs, and Health Savings Accounts (HSAs), if eligible. If your family has access to multiple options, take time to compare premiums, deductibles, and out-of-pocket costs. Coordination of benefits — when one plan serves as primary coverage and another as secondary — can provide valuable protection, but requires a clear understanding to avoid billing surprises.

For example, you may find that your employer’s dental plan is stronger than what’s available through the retiree plan, while your spouse’s medical coverage offers better long-term savings. A careful review allows you to strategically combine coverage, ensuring your family gets the most value at the lowest cost.



5 SMART MONEY MOVES

FOR WORKING MILITARY SPOUSES
FACING CIVILIAN TRANSITION

3

REVIEW AND CONSOLIDATE RETIREMENT ACCOUNTS

Retirement planning doesn't stop with your spouse. Your own retirement savings are an essential piece of the bigger picture.

Start by listing all of your past employers and identifying whether you left retirement accounts behind. Old 401(k)s or similar plans are easy to lose track of, and unclaimed funds can quietly erode due to fees. [Consolidating accounts](#) simplifies management and reduces the risk of oversight.

That said, consolidation isn't one-size-fits-all. Compare whether rolling old accounts into your current employer's plan or into an IRA offers the best investment choices and lowest costs. Some employer plans have strong matches or institutional-level funds, while an IRA may give you more flexibility.

Don't forget to review and update your beneficiary designations. Life changes such as marriage, children, or divorce can easily leave old names on file, and in many cases, beneficiary designations override what's in a will. Keeping this current ensures your money goes where you intend.



5 SMART MONEY MOVES

FOR WORKING MILITARY SPOUSES
FACING CIVILIAN TRANSITION

4 CHECK YOUR TAX WITHHOLDING

Taxes are another area that often catches military families by surprise. While your spouse served, you may have benefited from the [Military Spouse Residency Relief Act](#), which provided **exemptions from certain state taxes**. Once your spouse retires, that exemption may no longer apply.

Check your current W-4 or state withholding elections with your employer to confirm they align with your new situation. If your family is moving after retirement, research your new state's tax treatment of both military retirement pay and earned income. Some states provide generous exemptions for retired military pay, while others tax it like any other income. Adjusting your withholding now prevents costly surprises at tax time.



5 SMART MONEY MOVES

FOR WORKING MILITARY SPOUSES
FACING CIVILIAN TRANSITION

5 REVISIT LIFE INSURANCE NEEDS

Military families often rely on [Family Servicemembers' Group Life Insurance \(FSGLI\)](#) for spouse coverage, but this ends when your partner leaves active duty. It's important to reassess [whether you need additional life insurance](#) and how much coverage makes sense.

Even if you aren't the primary breadwinner, your contribution to the household has financial value. From childcare to household management, the cost of replacing these services adds up quickly. A life insurance policy can help your family cover these expenses and maintain stability during an already challenging time. When evaluating policies, compare group options available through your employer with individual policies. Consider not only affordability but also whether the **coverage will grow with your family's needs over time.**



5 SMART MONEY MOVES

FOR WORKING MILITARY SPOUSES
FACING CIVILIAN TRANSITION

MOVING FORWARD WITH CONFIDENCE

The transition from military to civilian life marks a major turning point for your entire family. As a working spouse, you play a vital role in ensuring that your family's finances remain strong during and after this change. By spending down FSAs, reassessing benefits, consolidating retirement accounts, adjusting tax withholding, and revisiting life insurance needs, **you'll address the most immediate financial considerations** on your side of the equation.

These steps don't just protect your own financial future — they also strengthen your family's overall plan, creating a smoother and more confident transition into civilian life.

Every family's situation is unique, and professional guidance can make a world of difference. A financial advisor who understands both military benefits and civilian employer plans can help you coordinate accounts, compare options, and set long-term goals tailored to your needs. With a proactive approach, you'll be well-positioned to make the most of this new chapter.

UNDERSTANDING THE BENEFITS OF BEING **A RETIRED MILITARY SPOUSE**

Military spouses like you are unsung heroes who provide emotional and physical support to your partners while they serve our country. You face unique challenges, including frequent moves and long deployments, and rightfully enjoy several benefits that come with being a part of the military family. Let's explore the benefits of being a retired military spouse and how AAFMAA Wealth Management & Trust LLC (AWM&T) can help you prepare financially for your retirement.



RETIRED
MILITARY SPOUSE
BENEFITS

When your spouse retires from the military, [you are entitled to certain benefits](#), including:

HEALTH CARE

One of the most significant benefits of being a retired military spouse is continued access to TRICARE, the military's health insurance program. TRICARE offers comprehensive medical coverage to retired military families, including hospitalization, prescription drugs, and mental health services. Generally, when a retiree or retiree family member becomes individually eligible for Medicare Part A and enrolls in Medicare Part B, he or she is automatically eligible for TRICARE For Life.

COMMISSARY & SHOPPING

Another advantage of being a retired military spouse is maintaining on-base privileges with your military ID and access to the [Commissary](#) and [Exchange](#) stores. These stores offer discounted prices on groceries, household items, clothing, and electronics. You can continue to save a considerable amount of money by shopping at these stores, especially if you live in an expensive area. If you've retired outside the continental U.S. (OCONUS), an additional benefit is the ability to use coupons for six months past the expiration date at the Commissary.





EDUCATION BENEFITS

Retired military spouses are eligible for certain education benefits. The [National Military Family Association's spouse scholarship program](#) is not rank-specific, and any spouse who possesses a valid military ID can apply. If your spouse is leaving the military as a result of a service-connected disability, you may be eligible for the Department of Veterans Affairs' [Survivor and Dependent Education Assistance program](#).

Programs like the [Yellow Ribbon Program](#) can help cover costs at private or out-of-state institutions, reducing or eliminating out-of-pocket expenses. Many states and individual colleges also offer their own tuition assistance or scholarships for servicemembers, Veterans, and their dependents.

Because these benefits vary widely by state and institution, the best way to understand your options is to contact your state's Department of Veterans Affairs and the financial aid office at your chosen school. Doing so ensures you receive the maximum support available for your education goals.

SURVIVOR BENEFIT PLANS



You and your spouse will need to decide about the Survivor Benefit Plan (SBP) before separation from the military. The SBP provides financial support to military spouses and/or children when a military member dies while on duty or after retirement. Eligible beneficiaries under the SBP are typically spouses or children (referred to as annuitants) who receive a monthly annuity payment upon the passing of the retiree. The SBP pays

beneficiaries up to 55% of the servicemember's retirement pay for as long as the surviving spouse lives, or until the qualified dependent child reaches a certain age.

The SBP is akin to a life insurance policy with no cap, but it is not automatically granted upon [military retirement](#). Retirees have the ability to opt out of this benefit, but require the consent of their spouse to do so.

HOW THE SURVIVOR BENEFIT PLAN (SBP) IMPACTS YOUR FINANCES

01

TAX ADVANTAGE:

SBP premiums are taken out of your gross retired pay before taxes, which lowers your taxable income. This means you pay less in federal income tax than you would if you were paying premiums with after-tax dollars.

02

GOVERNMENT SUBSIDY:

SBP premiums are partially subsidized by the government, making them generally lower than the cost of comparable private life insurance coverage.

03

LIFETIME SPOUSE BENEFIT:

With SBP, you can provide your spouse with up to 55% of your covered retired pay as a monthly, inflation-protected benefit for life. Premiums are automatically deducted from your retirement pay. Once you have paid premiums for 30 years (360 months) and reached age 70, your coverage becomes “paid-up.” At that point, no further premiums are due, but your spouse remains fully protected.

04

COVERAGE FOR CHILDREN:

You can also elect coverage for both your spouse and children. Children remain eligible as long as they are unmarried and under age 18, or under age 22 if they are full-time students. A child who is disabled and incapable of self-support remains eligible for SBP benefits if the disability occurred before age 18 (or before age 22 if still a full-time student).

ADDITIONAL RESOURCES

- [Learn more here](#) from the Department of Defense (DoD) website.
- Video: [Understanding the Benefits of Being a Retired Military Spouse](#)





MILITARY PAY vs.

CIVILIAN EQUIVALENT PAY

As you transition out of military service, it's natural to wonder what level of civilian pay would be needed to maintain the lifestyle your family enjoyed while serving. While retirement comes with valuable benefits, many of the allowances you relied on during active duty no longer apply. For example, a greater share of civilian income is taxable because Basic Allowance for Housing (BAH) and Basic Allowance for Subsistence (BAS) are no longer part of your compensation.

Beyond simply replacing income, it's important to define your family's financial goals and future expenses.

These may include buying a home, purchasing vehicles, paying for college, funding retirement travel, supporting charitable causes, or even establishing a family trust. Outlining these priorities provides a clearer picture of the total income required to sustain your plans in retirement.

The chart below offers a helpful comparison between military and civilian pay, but the best next step is to work with a financial planner experienced in military retirement planning to build a strategy tailored to your family.

	ACTIVE DUTY MILITARY PAY (05, 20YRS, MARRIED, 4 EXEMPTIONS)		CIVILIAN EQUIVALENT	CIVILIAN + PENSION
	MONTHLY	ANNUAL	ANNUAL	ANNUAL
BASE PAY	\$11,592	\$139,104	\$-	\$69,552.00
CIVILIAN INCOME	\$0	\$0	\$235,089.45	\$168,048.00
BAH (DC AREA)	\$4,359	\$52,308	\$-	\$-
BAS	\$321	\$3,849	\$-	\$-
GROSS PAY	\$16,272	\$195,261	\$235,089.45	\$237,600.00
FED TAX	(\$1,167)	(\$14,007)	(\$35,107.47)	(\$35,710.00)
FICA	(\$887)	(\$10,641)	(\$13,862.00)	(\$13,898.00)
STATE TAX (FL/TX- VA)	\$-	\$-	(\$12,340.14)	(\$12,485.00)
TRICARE/ DENTAL	(\$31)	(\$378)	(\$3,543.84)	(\$3,544.00)
NET PAY	\$14,186	\$170,236	\$170,236	\$171,963

RETIRED PAY = \$69,552 (GROSS); \$45,430 (AFTER PAYING TAXES, SBP)

FINANCIAL **CONVERSATION TIPS** FOR MILITARY COUPLES

Military couples understand the importance of communication. For years, you've communicated as a team during PCS moves, promotions, and deployments. Conversations on finances are no different, and an open line of communication can help you and your spouse work as a team toward common financial goals.

Researchers at Cornell combined data from six studies, polling 38,000 people, and discovered benefits to [fusing finances](#) in marriage.

They concluded that those who combined finances experienced “higher levels of satisfaction, harmony and commitment” in marriages, per EurekAlert.

How you discuss finances and which topics you focus on will evolve as you grow together and enter new life stages. Here's how to start honest talks about money with your partner and how to keep the conversation going.



FOR RICHER, POORER, **AND THROUGH RETIREMENT**



As a married military couple, you've experienced a range of life changes. Take a moment to applaud all you've accomplished throughout the years — even when you were geographically dislocated from each other. As you prepare for retirement, ongoing conversations about money are critical.

Here are some ideas to help facilitate financial discussions with your partner:

- Set financial priorities together and work as a team to put them into practice.
- Compare your personal finance strategies with your partner's and decide how to create new ways to manage your money together while playing to each other's strengths.
- Be honest about your credit history and how much debt you're carrying, if any.
- Track your spending and be honest about your purchases to hold each other accountable to the goals you've set together.
- Make a list of both long- and short-term financial goals and decide together how and when to tackle them.
- Evaluate shared priorities regarding retirement, home ownership, and travel desires.
- Discuss your legacy — what do you hope to leave to family members, and are there any charitable organizations you wish to contribute to?
- Consider establishing trust funds for children or young grandchildren that can be accessed when they come of age.



THE CONNECTION BETWEEN **LOVE AND MONEY**

Openly discussing finances is a skill that takes practice, but the more you do it, the stronger your relationship and financial future will be. These conversations can be difficult, but making sure you and your partner are on the same page when it comes to money can strengthen your marriage.

FINANCIAL PLANNING:

A ROADMAP FOR MILITARY SPOUSES IN RETIREMENT

Military life isn't just about the destination; it's also about the journey. A successful retirement is much the same and includes a myriad of strategies, milestones, and goals along the way. AAFMAA Wealth Management & Trust LLC (AWM&T) exclusively curates strategies for military families who desire a rich and rewarding retirement.

Collaborate with a financial planner who understands the unique challenges and benefits of military life.

Your comprehensive financial plan should include:

- **Cash flow management.** Fluctuations are inherent in military life, and we recommend you work with a financial planner who can design a robust cash flow management strategy.
- **Retirement account guidance.** Should you withdraw funds, roll them over, or explore other options? You should seek tailored advice in regards to your:
 - Thrift Savings Plan (TSP)
 - Military Pension
 - IRA
 - 401(k)
- **Insurance analysis.** When you become a retired military family, your insurance options and needs change. Find a financial advisor who is well-versed in military and civilian insurance plans, including:
 - SGLI
 - Term Life Insurance
 - Whole Life Insurance
 - Survivor Benefit Plan (SBP)
- **Education benefits.** Whether you're pursuing a career change or supporting a dependent's education, we suggest you look to professionals who can advise on financial options such as:
 - Post-9/11 GI Bill
 - 529 Education Plan
 - UGMA/UTMA Accounts



WHY MILITARY SPOUSES SHOULD CONSOLIDATE **RETIREMENT ACCOUNTS**



How many times have you started over? Military families move an average of every two to three years, and throughout a 20-year career, this equates to a substantial amount of relocations.

For the career-minded military spouse, this not only indicates that you've had to "bloom where you're planted" an average of seven to ten times, but it also may mean that you have multiple retirement accounts. Whereas your spouse held a singular Thrift Savings Plan (TSP) account for years, you may have three or more nest eggs lingering from previous employers.

You're not alone. Recently, [Boston College's Center for Retirement Research](#) reported an estimated 24 million forgotten 401(k) accounts holding \$1.35 trillion in assets, and another 2.8 million accounts left behind annually. Might one of those be yours?

Although it is possible to leave your money with a previous employer, it's not the most advantageous plan. Whereas the military outlines procedures for servicemembers, military spouses are often left to figure much out on their own. Here is why you should consolidate your multiple retirement accounts.

BENEFITS OF CONSOLIDATION

Having multiple retirement accounts can make it challenging to manage your retirement savings. It's possible to lose track of your accounts altogether, and various institutions come with multiple fees, statements, and investment decisions.



When you consolidate your retirement accounts, it becomes easier to:

- Adjust your investment mix to maintain your desired level of risk and return. Over time, market fluctuations can cause your asset allocation to drift, and rebalancing helps realign your holdings with your financial goals. It's a disciplined strategy to keep your investments on track.
- Understand your returns. It's complicated to establish your rate of return when you're looking at various balances. When you consolidate your assets into one account, it facilitates understanding and monitoring the rate of return on your investments.
- Minimize your fees. If you're paying annual maintenance fees for multiple retirement accounts, this total could decrease by simplifying to a single account.
- Reduce paperwork and simplify tax time. It's easier to keep contact and beneficiary information up-to-date on one account than on numerous accounts. Additionally, utilizing a tax-efficient investing strategy can be complicated when working with multiple accounts.



HOW TO SIMPLIFY YOUR **RETIREMENT ACCOUNTS**

When you consolidate, it simplifies the “big picture” of your retirement. You’re able to see whether you’re invested in appropriate funds, if your portfolio aligns with your current risk tolerance, and simplifies your portfolio management process.

Your rollover options include:

- Old 401(k) to an IRA
- Old 401(k) to your current employer’s 401(k) (if it accepts incoming rollovers)
- IRA to a 401(k) (if it accepts incoming rollovers)
- Multiple IRAs into one IRA

The process isn’t always easy. For example, you typically can’t combine pre- and after-tax accounts without facing tax consequences. You’ll also want to consider annual contribution limits, and if you’re still working, employer-sponsored retirement plans may offer less expensive investment options. Our military financial professionals are available to simplify the process of consolidation.



COMPLIMENTARY PRESENTATION: **MILITARY SPOUSE RETIREMENT PLANNING**

As a military spouse, you've provided emotional and physical support to your partner while they served our country. Retirement is an enormous life transition, and you deserve support by way of a customized plan.

It's crucial to work with a team of financial professionals who understand your unique needs and challenges as a military family. Learn the steps you can take today to prepare for a wonderful tomorrow. When you're ready, explore our comprehensive range of wealth management services, including financial planning, investment management, and trust services, tailored to meet your goals.

CLICK HERE TO
RECEIVE OUR
**COMPLIMENTARY
PRESENTATION.**

WHY MILITARY SPOUSES SHOULD CONSOLIDATE
RETIREMENT ACCOUNTS



NEXT STEPS & HOW WE CAN HELP

From the steady paycheck of active duty to the transition to civilian life and retirement, your hard-earned resources should work effectively for you and your loved ones. Every family's journey is unique, and [you deserve specialized financial advice](#).

You need a dedicated financial ally to:

- Create a comprehensive retirement plan
- Manage investments to grow your wealth
- Establish trusts to safeguard your legacy

This is where our wealth management solutions can make a substantial difference for your military family. We invite you to download the checklist, watch the webinar, and schedule a complimentary consultation with a financial professional who understands military families like yours. Give us a call at **910-307-3500** or [connect with a Relationship Manager](#) today.



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