

REGULAR RETIREMENT PLANNING CHECKLIST

12 - 18 Months Before Retirement

(18 Months): Month_____ Year_____

(12 Months): Month_____ Year_____

If you are just starting to plan for your retirement or have not yet accomplished all of the items listed in the “24-36 Months Before Retirement” and “18-24 Months Before Retirement” checklists, start with those lists first. 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 no later than 9 months before your requested retirement date (enlisted) or start of terminal leave (officer).
- 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 \(SBP\) Premium calculator](https://myarmybenefits.us.army.mil/NEW-Benefit-Calculators/SBP-Premium-Calculator) (<https://myarmybenefits.us.army.mil/NEW-Benefit-Calculators/SBP-Premium-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.