

Understanding Your Veteran Benefits

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GRAD**
CREATES ORDER
OUT OF CHAOS

**CHOOSING
THE RIGHT
INSURANCE**

**UNEMPLOYMENT
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As much as a military career is riddled with adapting to change, leaving it all behind can feel like uncharted waters. There is a certain sense of security that lies within the confines of serving. You become accustomed to being told how to dress, where to live, when you will have to deploy, what services you have access to and where you can find them. Then, at some point, you make the decision that it is time to go — whether that is after one tour or a 20-year career — and you are faced with choices that you have never really had to make.

Where
will you
live?

**What type of
insurance will
you choose?**

**Will you be
employed by
someone else,
work for yourself
or go to school?**

And then there are the less talked about aspects of getting out, like the emotional side of exiting a job that was also a way of life. You will likely be around your family full time for the first time ever. Trust me that is a hard reality to swallow. My own husband retired from the Marine Corps after 20 years. His career and the military community is all we have known our entire adult lives. There is no longer a deployment on our horizon or PCS orders, and he wants to be a part of the decision making — something I am not used to.

We had to answer many questions that we were uneducated on, like who will be our dental and vision providers; or, should we sign-up for VGLI or get a different life insurance. And it all feels compacted when you are looking for civilian employment, a next zip code and maybe have a few kids in tow to consider.

In this guide, you will find information that pertains to housing, medical and employment, all from a benefits standpoint. We also tackled one of the most important parts of your transition: filing claims with the VA. Luckily, there are VSOs ready and waiting to assist you on every step of the military transition process and we've included 24 of the most prominent ones in here.

The going advice is to start your preparation for transition as early as possible, but sometimes life happening delays that. That's where the valuable experts of these organizations come in and the services are provided at no cost to today's veterans. Let them do what they do and ease the biggest change you will likely encounter in a lifetime.

Bianca M. Strzalkowski

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Managing Editor

About the Cover



Army veteran Scott Tucker founded US VetWealth to break the mold on what support looks like for transitioning service members looks like. Image by Shannon Williams at the National Veterans Memorial and Museum in Columbus, Ohio.



Maddie Dolan

has more than a decade of experience in reporting, copy editing, teaching and creative writing. She also has a bachelor's in English-Writing and a master's in English-Creative Writing. She has been awarded Best Business News Story and Best Spot News Story by the Nevada Press Association, and received a commendation from the Associated Press for breaking news coverage. Maddie is a recipient of the ANA Dorothy Flatley Award and is a HillVets Cohort.



Emily Marcason-Tolmie

is a proud Navy wife, mom of two boys, writer and a prospect researcher at a small liberal arts college in Upstate New York. She won the Scintillating Starts Writers Advice Fiction Contest in 2019 and is published in Flash Fiction Magazine. Emily is a graduate of the prestigious New York State Summer Writers Institute. She earned her B.A. in Journalism from St. Michael's College and her M.A. in English and Creative Writing from Southern New Hampshire University.



Andrea Downing Peck

is a freelance writer, Accredited Financial Counselor® and retired Navy spouse from Bainbridge Island, Washington. She received her accreditation as an AFC through the FINRA Military Spouse Fellowship program.



Deonte Cole

is a dad, retired Marine and realtor in the Tampa Bay Area. He's passionate about educating first-time home buyers, veterans and sellers on the real estate process and committed to educating, mentoring and supporting other entrepreneurs.



Lizann Lightfoot

is a military spouse, mom of four kids, and the voice behind Seasoned Spouse. She authored the book "Welcome to Rota" to help military families living overseas. Her favorite places to travel are in Europe, but she's happy being anywhere that her family is together.



Ryan Guina

is the founder of TheMilitaryWallet.com and CashMoneyLife.com. He is a writer, small business owner, and a military veteran. He currently serves in the Air National Guard.



Kate Horrell

is a Navy spouse, mom of four teens and young adults, and personal financial educator and coach who helps military families make the most of their pay and benefits. She also assists in unpacking the confusing details of programs like TRICARE, the GI Bill, and the Survivor Benefit Plan.

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Realtor, Keller Williams Suburban Tampa

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WEST POINT GRAD

CREATES ORDER OUT OF CHAOS

By Maddie Dolan

The founder of [US VetWealth](#) has an approach to veteran employment that looks like jeans and flip-flops among a crowd of suits, but that's what allows veterans to embark on a successful path to civilian retirement.

Retired Army Maj. Scott Tucker, also a West Point graduate, spent upwards of seven years after his military career learning the finance industry, listening to veteran woes and being told there is only one mold, one path for the veteran workforce. Through that, he learned the one thing everyone was missing: There is another way.

"If you have a mission to serve whether that's individually or meaning a transitioning service member or spouse wants to go create their own mission, you know, that's the main purpose of VetWealth — is to live a life of intention," Tucker said.

Through US VetWealth, Tucker and his team mentor veterans that do not want to be a defense consultant or play by a corporation's rules. US VetWealth is for people that want total control of what they do and how they go about it.

"This modern economy offers so many more opportunities," Tucker continued. "I was limited, myself, and spent almost a decade doing something I hated, didn't resonate with, lost integrity, got really depressed. I had to find a better way."

US VetWealth is an overarching brand that is evolving and growing but ultimately allows people to identify what they want to be and create their own life's path.

Take, for instance, 2nd Lt. Mitchell Smith who is the director of business development and also a West Point grad. When he was

medically retired early in his Army career due to a shoulder injury, he had exactly two months to redefine himself. As many veterans do, he went to a networking conference.

"Everyone was giving me the same advice," Smith said. "They were all walking around in suits and handing out resumes or business cards, and that's just not me. I don't like the corporate thing. I didn't want to work 90 hours a week behind a desk. And I always knew that when I left the military, I wanted to have more freedom to make my own decisions about where my life was going to go."

Then Tucker entered the room wearing jeans and flip-flops. Instinctively, Smith knew he wanted to work for him.

"I knew that I wanted to coach football if I had the opportunity to because the thing I loved most about my experiences at West Point was when I got to mentor somebody, like a younger cadet, and I got to really get to know them and help them grow. And watching them develop was something that really spoke to me," he said.

If Smith was parked full-time behind a desk, he would not be able to devote time to coaching nor make a living off it. But under Tucker's tutelage and flexibility in his career, Smith now volunteers as a high school coach and makes a very comfortable living.

"What US VetWealth helped me do is be able to have my 'day job' when I'm working and helping veterans and able to monetize some of my skills and something I'm passionate about, but then also have the freedom and flexibility to do something — turn something I thought I would like into something I actually do," Smith said.




Tucker quickly points to Smith as a leading example as to what US VetWealth is all about.

"He's able to go create the life he wants," he said. "And then that just fills me up. Because I always thought, hey, if I'm going to go be a financial advisor, I just hated the idea that I was telling people to save money for some retirement 40 years from now. There's no motivation for that."

In the transition to civilian careers, Tucker sees the true opportunity for veterans. He says people should not be afraid of breaking the military mindset of being told what to do and doing what they want. In fact, he quotes following the masses as one of the biggest mistakes a transitioning veteran can make.

"There is a percentage of our community who is being led down that path, and I want to tell them, 'No, you are a veteran. You're an individual. This is your chance. You don't have to follow orders anymore.'"

Tucker warns that being an entrepreneur is not an easy path, but if someone truly wants to fulfill a personal goal, he can help them bring it to fruition by helping them monetize an idea, maximize their military benefits and utilize their resources to fund it.

A man with dark hair and a beard, wearing a dark plaid shirt, is seen from the back, looking out a large window. Outside the window, an American flag is flying on a tall pole against a clear blue sky. The background is slightly blurred, showing some greenery and a building.

“We’re not trying to tell, go scream, hit people over the head and say, ‘You need to do this,’” Smith said. “If you don’t want to do what we’re doing, then that’s great, you know? ... But if you are somebody that wants the ability to be an entrepreneur or wants the ability to be able to find that ‘dream job,’ then that’s what US VetWealth was created to do.”

Smith equates US VetWealth as being a Yoda to veteran entrepreneurs. The companies born out of Tucker’s need to give veterans control over their own lives are there to guide them — the Luke Skywalker’s — in being heroes of their own story.

“At the end of the day, it’s about leveraging money and resources that tap in, to serve with intention and find your life’s purpose, whatever that might be or however long it might take,” Tucker said. “But I don’t want people getting stuck in a career or job of mediocrity. We’re the biggest risk that’s occurring these days.” ●

“At the end of the day, it’s about leveraging money and resources that tap in, to serve with intention and find your life’s purpose, whatever that might be or however long it might take”

Visit <https://usvetwealth.com>
to learn more about working with Tucker’s team.

WORKING WITH A VSO TO FILE YOUR VA CLAIM

By Andrea Downing Peck

Why should you use a Veteran Service Officer when filing your VA benefit claims? Quite simply because the claims process can be a bureaucratic nightmare.

And their services are free.

VSOs help veterans and their family members write and submit claims to the VA, providing them with a wealth of insider knowledge of the claims process. Accredited representatives and VSOs must pass an exam, pass a background check and take ongoing continuing education before they legally can represent a service member, veteran, dependent or survivor.

Numerous organizations such as the [American Legion](#), [AMVETS](#), [Disabled American Veterans](#), [Military Order of](#)

[the Purple Heart](#), [Paralyzed Veterans of America](#), [Veterans of Foreign Wars](#) and [Vietnam Veterans of America](#) have service officers, as do state Veterans Affairs Offices.

“A VSO is familiar with all the different benefits the VA offers,” DAV Deputy National Service Director for Training Scott Hope states. “We’re talking about compensation, pension, the Home Loan Guarantee program, the GI Bill, ChampVA, dependent benefits, employment and education benefits. All the programs that encompass this huge VA, VSOs are familiar with all of them.”

Because of their broad knowledge of compensation and benefits programs, Hope says service officers help ensure veterans are aware of

all benefits tied to their specific disability rating such as vocational rehabilitation and employment, education, home loan, healthcare and burial benefits. Hope notes VSOs also are familiar with state and local veteran benefit programs.

“If the DAV doesn’t have a program for something and the county veterans service office does, we can refer them back and forth,” Hope points out. “There’s a lot of collaboration and networking in the veteran community. That’s why it’s important to work with someone who knows all those points of contact.”

In addition, the Veterans Appeals Improvement and Modernization Act, which went effect this year, replaced a claims appeal process that had been in place for decades with new forms and procedures.

“The VA doesn’t do a great job when you do it wrong of telling you how you were supposed to do it right,” Hope maintains. “Knowing the up-to-date processes and being able to guide this specific veteran for a specific claim process is what we do.”

While the VA website estimates claims should be processed within three to four months, times varying based on the number of conditions claimed. When frustrations occur during the lengthy process, Hope believes VSOs typically exhibit “a lot more patience and compassion” because they typically are veterans who have been through the gauntlet themselves.

“There’s that bond when they sit down and talk,” Hope says. “A VSO is a lot more sympathetic.”

When Navy veteran Myrna Therrien separated from the Navy in 2001, she didn’t realize she could file a

disability claim, but she did make sure injuries and conditions she had sustained in the service were documented in her medical record. That decision proved critical.

“Some people are in a rush to get out and they do everything really quick,” Therrien said. “But that [information] is key because when you go to the VA they are going to make sure it is documented during your physical if it is not documented anywhere else.”

Six years later, when Therrien was working in medical billing for the VA Honolulu Regional Office, she became hobbled by a lingering leg injury that dated to her time in the Navy. A VA benefits officer encouraged her to file a disability claim. She turned to the American Legion for additional assistance with her claims.

“The VSO knew all the ins and outs,” Therrien said. “Once he knew I wasn’t just trying to use the system, I really did have something going on that was serious, they will give 110% of their time. The VSO did all the paperwork. I gave him all my evidence and a couple days later it was written up and I just needed to sign it.”

While working with a VSO can smooth the claims process, Hope points out veterans must take responsibility for tracking their claims on [eBenefits](#) and reading all VA correspondence, which may contain requests for information or evidence that can derail your application if overlooked. Service members on active duty who want to jump start the claims process can connect with Transition Assistance Officers who provides benefits counseling and assistance at many military bases.

VA

claim exam tips

1. Attend your claim exam.
2. Unless it is an emergency, don’t reschedule an exam the day before or the day of an exam.
3. Make sure your nearest VA regional office and VA medical center have your current address, phone number and email information.
4. Call the VA to confirm your exam time and location.
5. Submit all your medical evidence by uploading it, faxing or mailing it to your VA regional office before you go to your exam.
6. Be prepared to attend multiple claim exams if you’re claiming more than one disability.
7. Arrive at your appointment 15 minutes early. If you are late, you may not be able to be seen.
8. The VA claim exam is a medical review of your claimed disabilities, not a treatment exam, so the examiner may need only to speak to you.
9. Answer exam questions honestly. Don’t exaggerate – or downplay – symptoms.
10. Examiners do not make rating decisions. For claim status updates, check online at [eBenefits](#) or contact the national call center at 1-800-827-1000 or your VA regional office. ●

www.



DIRECTORY OF VSOs

By Kate Horrell



Life after military service can present all sorts of challenges: finding a job, going back to school, navigating your benefits, and even just finding friends that understand your story. Veterans Service Organizations, also called VSOs, can help you before, during and after the transition process.

Every VSO is a little different. Some provide help filing your claim with the Department of Veterans Affairs, some lobby Congress to maintain or extend benefits, and some offer networking opportunities and camaraderie. There is sure to be a VSO for whatever you want or need.

The American Freedom Fund

Based in Washington, D.C., the American Freedom Fund supports veterans with outdoor sporting activities including softball and shooting. Twice-monthly, R.E.D. Friday events bring together supporters to enjoy camaraderie while Remembering Everyone Deployed. Lastly, AFF helps veterans and military spouses transition to civilian employment through headshot events with professional photographers and wardrobe consultants.

The American Legion

The American Legion is the largest wartime veterans service organization. Local and national activities focus on strengthening communities with diverse programs such as youth baseball, oratorical competitions and shooting sports. American Legion Posts also employ Veterans Service Officers who help veterans and their families navigate their benefits, including the Department of Veterans Affairs disability process. Many American Legion locations have physical clubs where veterans and their families can spend time with each other, whether watching a movie, going for a run or sharing a meal.

AMVETS

AMVETS National Service Foundation is the nation's most inclusive VSO, as it is open to anyone who has served. AMVETS largest program are the National Service Officers, who help veterans through the VA disability process. Other AMVETS programs include thrift stores, scholarships, and service in VA hospitals.

Bunker Labs

Bunker Labs supports transitioning service members and veterans through their entrepreneurship journey. Programs include Launch Lab Online, WeWork Veterans in Residence, and CEOcircle.

Corporate America Supports You/VetJobs

Corporate American Supports You connects military and veteran jobs seekers with employers who are looking to hire veterans. Support includes job readiness assessment, referral to training or education programs, resume writing, and matching with specific, available jobs from an extensive job listing service.

Disabled American Veterans

Disabled American Veterans provides a nationwide network of support for disabled veterans through community-based chapters, in-hospital Service Coordination Offices, regional Transition Service Offices, and Mobile Service Offices serving veterans in rural areas. Specific programs include rides to VA medical facilities, free informational meetings about VA benefits, and assistance filing VA benefit claims.

Fleet Reserve Association

The Fleet Reserve Association's programs support veterans by fighting for benefits in Congress. Accurate and up-to-date benefit information is disseminated through the FRAToday magazine. The FRA sponsors a large college scholarship program, an Americanism Essay contest, and a disaster relief fund to aid victims of natural disasters.

Hire Heroes USA

Hire Heroes USA provides free, personalized career coaching, mentoring, and job search assistance. Specific help includes resume writing, mock interviews, virtual and in-person career fairs, and webinars on topics such as networking and finding a federal job.

Hiring Our Heroes

Hiring Our Heroes, an initiative of the U.S. Chamber of Commerce, is focused on connecting military members, veterans, and military spouses with employment opportunities. To accomplish that goal, Hiring Our Heroes offers a variety of digital tools, including a resume builder and a jobs portal.

Institute for Veterans and Military Families

IVMF, hosted at Syracuse University, offers a broad portfolio of employment and entrepreneurship support to service members, veterans and spouses in employment and entrepreneurship. Signature programs include Onward to Opportunity career and certification training and nine different entrepreneurship tracks.

Iraq and Afghanistan Veterans of America

Just 15 years old, Iraq and Afghanistan Veterans of America provides transition assistance focusing on mental health, healthcare, and GI Bill benefits. Programs include VetTogether, bringing Post-9/11 veterans together with local area events, and the Rapid Response Referral Program — providing high-tech, high-touch case management and referral services. Veteran Transition Managers connect veterans with governmental and non-governmental programs, benefits and services.

Marine Corps League

The Marine Corps League programs include wounded warrior support, youth programming, and veteran benefits. The Marine Corps League also founded and maintains the well-known Toys for Tots program that provides Christmas presents to underprivileged families.

Military Officers Association of America

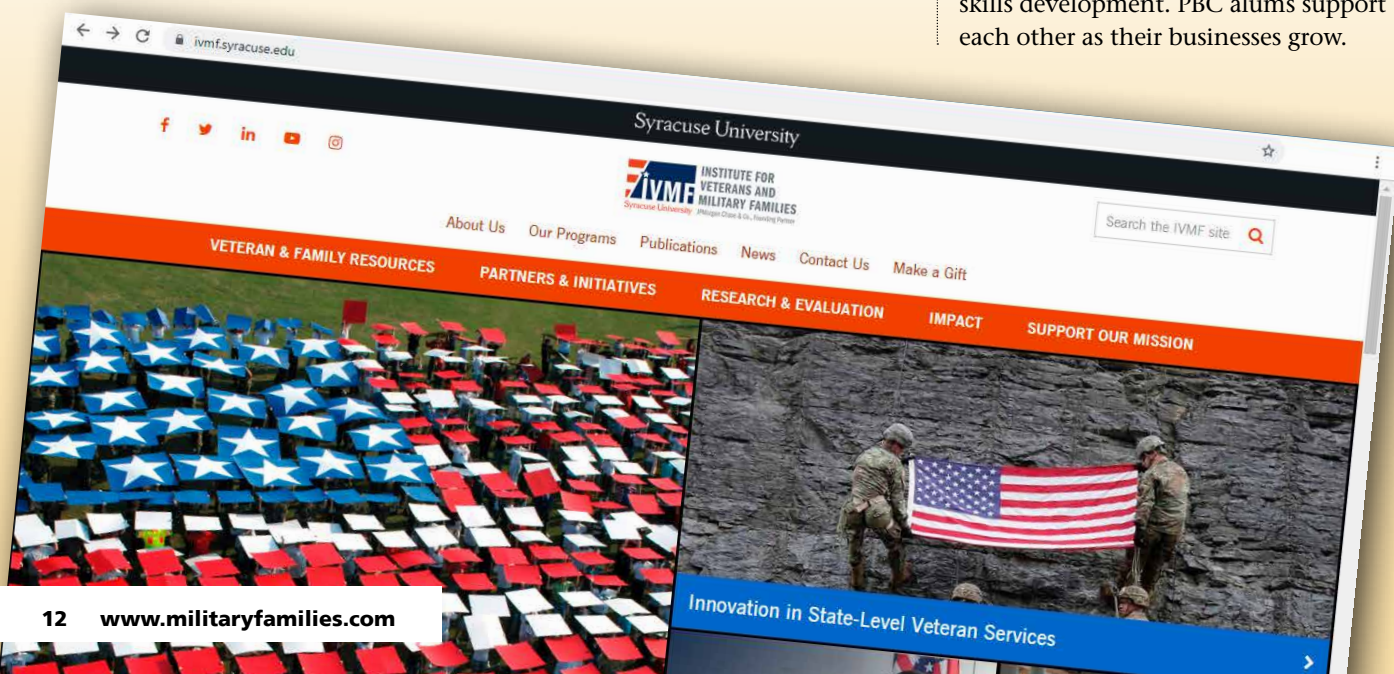
The Military Officers Association of America is a powerful lobbying group dedicated to tackling important issues facing the military and veteran communities. It also offers career services, educational support, and pay and benefits information. Regular newsletters and its print magazine keep members informed about the most important issues before Congress and the Department of Defense.

Military Order of the Purple Heart

Open exclusively to those who have been awarded a Purple Heart, this organization provides disability claims assistance and scholarship opportunities to veterans and their eligible family members. Outreach programs include the VA's Volunteer Service Program, youth programs like JROTC support, and community Americanism program.

Patriot Boot Camp

Camp offers veterans, spouses, and current-serving military members with a variety of entrepreneurship resources. Three-day camps include mentoring sessions, networking, and skills development. PBC alums support each other as their businesses grow.



Student Veterans of America

Student Veterans of America provides veterans with the resources they need to succeed in higher education and post-graduation employment. Through local chapters, scholarships, and leadership training, they improve the student veteran experience. Their research and lobbying efforts help protect military educational benefits from changes and cutbacks.

Team Red, White and Blue

Team RWB builds community through fitness and wellness activities such as group runs, yoga events, and bike rides. Members build friendships and workout their stress in the company of other veterans.

Team Rubicon

Team Rubicon helps veterans connect and find a new purpose with boots-on-the-ground disaster assistance. The organization's "deployments" gives veterans a place to connect with other vets and find a new purpose.

The Boot Campaign

The Boot Campaign works across the country to help veterans find and pay for evidence-based medical and mental health care. Through their networks, providers and veterans can work together to create and implement plans for recovery from the invisible wounds of war.

Veterans Campaign

Veterans Campaign provides the military community with the tools and guidance to run for public office. Support includes training workshops, networking opportunities, conferences, research, and a "field manual."

Veterans of Foreign Wars

The Veterans of Foreign Wars, or VFW, is a powerful lobbying and benefit resource organization providing assistance with benefits claims, grants, and scholarships. Physical clubs provide a place for veterans and their families to socialize with people who understand their experiences.

Veterati

Veterati connects transitioning service members, veterans, and spouses with experienced mentors for one-hour phone calls. Mentors can help you navigate networking, interviewing, salary negotiation, and the realities of working in the civilian world.

Vietnam Veterans of America

Vietnam Veterans of America's motto is "Helping veterans, communities, and those serving in harm's way." The organization fulfills its mission with a wide variety of veteran services, public outreach, and veterans' advocacy projects. In particular, their Service Officers help veterans prepare disability claims.

Wounded Warrior Project

Wounded Warrior Project supports the special needs of injured veterans. WWP has over a dozen programs ranging from the Combat Stress Recovery Program to career assistance to free, telephonic, non-clinical talk therapy for registered veterans, family members, and caregivers. ●

The screenshot shows the Team Rubicon website with a navigation bar including links for Our Mission, Stories & Impact, Give, Volunteer, About, Store, and Login. The main content area features a large red banner for Hurricane Dorian, stating that teams have been deployed to the Bahamas. Below this is a photo of volunteers rebuilding a home after Hurricane Harvey, with text indicating that 50 homes were done in Houston. The website footer includes the URL www.militaryfamilies.com and the page number 13.

teamrubiconusa.org

TEAM RUBICON
DISASTER RESPONSE

Our Mission Stories & Impact Give Volunteer About Store Login

HURRICANE DORIAN

Team Rubicon has deployed teams to the Bahamas to immediately serve survivors while additional teams remain on standby to respond to Dorian's impact along the East Coast.

REBUILDING AFTER HARVEY

50 HOMES DONE IN HOUSTON

www.militaryfamilies.com 13



How to get an expert medical opinion for your VA claim

By Lizann Lightfoot

Experts recommend veterans complete a medical review before leaving the military because injuries that stem from service are covered in the disability claim to the U.S. Department of Veteran Affairs. But what happens when a service-related condition appears later in life? Or if an injury becomes more severe over time?

In those cases, the veteran can appeal to have their claim adjusted. However, the VA might deny the claim is service-related or ask the veteran to provide evidence that military service caused their medical condition. This is where the benefit

of having a medical expert to consult with comes in.

Finding the right expert

The average person doesn't know a doctor who 1) understands the legal standard, 2) can read through thousands of pages of medical records, and 3) write a report using the correct VA language — all without charging a fortune. Adam Taranto of [Mednick Associates](#) works to connect veterans and military families with medical experts to navigate the VA appeals process.

"We find those doctors, train them in the process, and prepare them

to review the records and write the correct nexus letters (showing there's a nexus between your condition and the military). We provide a streamlined process with a quick turnaround time. Over 90% of the time, the doctors come back with a nexus letter," Taranto said.

The value of a nexus letter

A nexus letter is used in court to reveal a connection between a medical condition and military service. The good news for military families is they do not have a heavy burden of proof. Instead, they only need a doctor who can write as a medical expert that their condition

could be caused by military service. Taranto explains why this is good for the veteran.

"The key phrase is "as likely as not." Not more or less likely, but as likely. The medical expert just has to meet the 50/50 standard. If a medical doctor writes a report with academic research that shows it could cause (their condition) then it's likely to be approved," he explained.

While having an expert medical opinion is not a required step in the VA claims process, it is recommended for anyone filing a claim. Taranto says more judges are beginning to ask for an expert medical opinion to support a veteran disability claim.

"Your chances of gaining benefits drastically increase if you have a third-party provided medical doctor produce a medical report. Having the expert opinion would give you an above average chance of attaining benefits," he added.

What does the medical expert do?

When you hire a medical expert to help with your VA claim, their job is to review your record and know what specifically you are trying to relate to your military service, such as back pain, sleep apnea, etc. The doctor will use their medical background and reputable academic studies to see if there is a link. Taranto says this research is important for two reasons.

"The VA often uses nurses or nurse practitioners to do exams. A MD or specialist has a much higher credential. They sign the report with their own name and support it with their medical degree."

The second advantage to veterans is doctors are skilled at linking

secondary conditions that may have developed over time.

"If you walk with a limp for 20 years, we can service-connect the other leg that wasn't hurting when you left the service. Secondary-service connections are a major part of disability claims, especially when it is years after the service member separated. Medical doctors know these conditions," Taranto said.

Veterans may be intimidated by the cost of hiring medical experts, but Taranto's office tries to make the process simple and affordable. They pre-screen cases to make sure they only submit requests with a good chance of winning, along with offering a flat rate of \$750

for a doctor to review a case file. If the doctor finds a link and writes a nexus letter supporting the claim, there is an additional charge of \$750 for the letter. This can be paid from their backpay winnings.

Moving forward, the veteran will receive a higher disability check each month. With such a huge amount of money on the line, Taranto says, "There's no reason not to have an expert opinion."

Visit Mednick Associates to learn more about working with a medical expert for veteran disability cases.

EDITOR'S NOTE: This article is sponsored by Mednick Associates •

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MAKING FIRST-TIME DECISIONS IN A MILITARY TRANSITION

By Bianca M. Strzalkowski

If you served in the military for any number of years, this is likely the first time since high school you are faced with the concept of civilian life. And it can be a daunting process to not only prepare for a dramatic life change, but do so while needing to navigate first-time decisions about a new career, healthcare, life insurance, and even where to call home. Up until this point, all of these choices have been dictated for you and now is the time to become informed on the veteran benefits that will support you through the next stage of life.

It is estimated more than 200,000 enlisted service members and officers separate from the military each year, according to the U.S. Department of Veteran Affairs. Retired U.S. Army Col. Carlos Perez, assistant treasurer at AAFMAA, is among those who devoted a good portion of adult life to service, ultimately spending 26 1/2 years in uniform before making the transition to the private sector. He says planning is vital for the veteran and their family.

"I did not have a certainty about what I wanted to do. That's probably why the most important thing you can do in transition is give it some thought and prepare a plan of transition. Some of the things you have to think about are do I want to work; do I want to go back to school; do I want to volunteer; do I want to go to a



private sector company; do I want to still work for the government; do I want to work for a large or small company; do I want to move; do I want to stay in place; do I want a new career or do something I'm familiar with," Perez explained. "There are a lot of factors that come into play, and like everything else that we do in the service, you have to plan for it to have a successful transition — and that's the main point that we make to service members."

And he emphasizes that it isn't only the service member's plan that matters, especially when there's been a home front support system rallying behind the career. It's really a family plan, he says.

A large portion of Perez's career was in Army engineer units and billets tied to personal finance and budgeting. He knew he wanted to continue being affiliated with the military, but not in the capacity of working for the government.

"So, what I did is ... I started narrowing down my path — and that's pretty important — otherwise it can be very overwhelming. By just setting aside five or six criteria, you can eliminate a lot of the clutter as you start looking at transition opportunities and ask yourself, does this fit with what I want for me and my family?" he said.

Perez found himself inundated with opportunities, but cautions

about jumping at the first — or wrong — offer. Whether a military career was one tour or 30 years, he says the single most important piece of advice is to make the time to prepare for the transition. He recommends as early as 24 months out, depending on the length of service.

The Transition Assistance Program presents transitioning service members with an abundance of resources, information and experts. Perez even suggests attending the program twice, once earlier on and then later as you approach your separation date.

Perez's three main areas he says service members need to focus on:

Think through your **medical transition**: as a veteran, there may be benefits that you're eligible for as a result of service, but any medical conditions that may qualify you for VA benefits have to accrue while you're in the service, they have to be documented some way, they have to be chronic so if you wait it can be really hard to get the documentation you need to show a service-connected condition. It involves not just you individually, but the military medical system and the VA healthcare system.

Financial transition: A service member is used to getting a paycheck the 1st and the 15th — or the 30th of every month, so sometimes we would take for granted that steady stream of income and it was kind of on autopilot ... one of the biggest benefits we have when we're serving on active duty is that a large part of our pay is tax advantaged and accounting for that tax advantage is really important because it will make a big difference in your take home pay when you're on the outside.



Pull your family in, even little children, just involving the whole household in the planning helps ease some of the anxiety that can be associated with the transition.

In 2015, Perez joined AAFMAA after learning about an opportunity with the “values-based organization” through a friend and former West Point classmate. The value behind networking is another area he frequently sees his peers neglect.

“Develop and nurture a network. We ignore the power of a network of professional contacts and its impact on the transition. Reach out and let them know when you're transitioning and what your interests are,” he said.

Overall, Perez says the “blanket of security” that stem from active-duty benefits can add to a greater challenge when trying to make future decisions, like in regards to life insurance.

“SGLI is a great example. To a young service member who joins, \$400,000 of life insurance may seem like a lot of money and they may think, ‘wow, I don't have to worry about this.’ And SGLI, in that particular case, the reality is you lose it when you leave the service,” he said. “That reality is something that usually doesn't come into a service member's mind [until they are leaving the military] and it's something we try to educate them about.”

AAFMAA, which is the longest-standing not-for-profit association exclusively serving the U.S. military community, uses relationships managers to guide current and former service members through the process of finding the right policy for their needs — including everything from designating a beneficiary to estate planning. ●

Among the additional offerings by AAFMAA, wealth management services work with military families on devising a financial road map at no cost. Visit <https://www.aafmaa.com> to learn more.



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4 reasons to take a gap year after retirement

By Gunnery Sgt. Deonte Cole, USMC Ret.;
Realtor, Keller Williams Suburban Tampa



There is no shortage of horror stories about the military retirement process. Thankfully this isn't one of them. After serving 20 years in the Marine Corps, I retired in the summer of 2018. I started planning my transition almost two years out by researching the information needed, documenting every ache and pain, and following the rigorous processes as advised by personnel and my peers. Everything from our final TMO move, retirement pay, disability claim, medical, and career opportunities was a smooth transition.

However, I was not prepared for the sobering realizations of what my career life would indeed be like as a civilian. As a former Marine Corps recruiter, getting myself in front of the right people and selling my skillset is my strong suit. I prioritized networking and made some lifelong connections at a Hiring our Heroes career event. The following month I attended an NC4ME Hiring Event and was offered a job before I exited the parking lot.

One month after we relocated and settled into our home in Florida, I accepted a field management position with a different company. Ideally, this job would allow me to use the best parts of my military training. I wasn't required to sit at a desk all day, and they offered a flexible work schedule that would allow time for me to

get my kids to and from school. Immediately I was thrust back to my SNCOIC days of being overworked and understaffed. It was at that moment when I realized I don't desire a job that closely reflects my military career. For the first time in 20 years, I was able to walk away without consequence from something I didn't enjoy. I resigned three months later.

I spent the next 365 days home with my family, enjoying my kids, reading, attending school part-time, and doing routine buddy checks with my comrades. While it's not common in the military community, taking a professional gap year was the best and right decision for my family. Here are four reasons why:

Mental health. After countless deployments and years of enduring stress, I owed it to myself to rest and recover. No more early alarms and standing in formations. No more meetings that should have been an email. No more canceled birthdays and holidays. No more office politics. It's just me being fully present as a husband and dad, putting on the golf course, and selling houses in my spare time.

Discover your passion. First, you are not alone in the process of discovery after the military. We're all trying to figure out what we want to do for the next 20 years. Use this downtime to inventory your talent. Immerse yourself in activities and do only the things which bring you joy.

Endless family time. The best part about retirement is getting my time back. I waited for 14 years to take my kids to school every morning and have random lunch dates with my wife. Family time is non-negotiable.

Learn new skills. Don't plunge into a new career right away; spend some time learning about it. Take classes at a community college. Attend desired industry conferences. Expand your comfort zone — rather than leave it — and know that it's OK to start from the bottom and work your way up again.

Retirement for any military member is an intimidating, frustrating, and yet a rousing experience. Career anxiety is a real thing. The struggle to find a career that's aligned with your newfound passion without sacrificing stability and income is also real.

The great thing about retirement nowadays is that there are no rules or clear paths. The only way to know how to retire is to actually do it. The way to figure out which opportunities are best for you is to learn more about yourself. The way to figure out who you are and what you want is to try new things. We hear a lot about transferable skills in our community, which is essential. Culture fit in the workplace is equally important. Take your time. Don't chase the quick win only to end up in an unsuitable position. We champion for employers to hire more veterans. It is our responsibility to ensure they made the right decision. ●

UNEMPLOYMENT BENEFITS

AFTER THE MILITARY

By Emily Marcason-Tolmie

Despite careful planning, there is sometimes a gap between leaving the military and starting a civilian job. Filing for unemployment benefits through the Unemployment Compensation for Ex-Servicemembers is one way veterans can temporarily ease financial hardships.

Lori Norris is a veteran employment advocate at Next for Vets, an organization providing support, education and community to veterans in their last year in the military as they prepare to embark on the next chapter of their career.

“Unemployment is a back-up plan to get you and your family through a period where your job search takes longer than expected.”

Joel Doring, an Army veteran and disabled veterans outreach program specialist with the State of Hawaii, used unemployment benefits when he transitioned from the service in March 2014. He learned about unemployment benefits on his own

as opposed to learning about it in the Transition Assistance Program while transitioning.

“I’ve ran across many Soldiers who had no idea that unemployment insurance was available to them over the last 18 months as a disabled veterans outreach program specialist, and is a benefit that I personally make Soldiers aware of on a regular basis,” Doring said. “Unfortunately in many instances they no longer qualify because over one year has passed since their transition. Having this information is paramount because it helps to ease the financial pressures of looking for work without a source of income.”

According to Doring, the job market, especially in Oahu, Hawaii, is competitive with many employable military professionals with leadership experience and significant education.

“The best way to become competitive in this type of market is to use those six months to set

yourself up for success for both education and certifications through the use of the GI Bill and the VA’s Vocational Rehab,” Doring said. “That can ultimately buy you four more years of time to find employment and make yourself more competitive in a tough job market.”

What to know:

Anyone who served active duty with any branch of the U.S. military





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and separated honorably may be entitled to unemployment benefits, according to the United States Department of Labor.

The branch of service you served with paid for your benefits and you are entitled to this assistance. "Unemployment benefits are no different than other types of compensation or aid you may have received as a veteran," Norris said.

Benefits vary by state and you must apply where you are living. "Be aware that each state offers different compensation and each state has different parameters, such as residency, that you must investigate prior to applying for benefits," Norris said.

Although the application process varies by state, typically veterans need their Social Security card, DD214 and a copy of their last LES when applying for benefits. It's expected you are looking for unemployment while collecting benefits.

Separation pay or retirement pension will be taken into consideration when calculating the unemployment benefits for which you are eligible. "For example, if your state pays \$1,500 per month in

unemployment, but your retirement pension or monthly disability pay is \$1,000, you will only be eligible to receive \$500 in payments," Norris said.

Lacey Langford is an accredited financial counselor and financial coach for military families and veterans. She blames the stigma associated with unemployment benefits as one reason veterans don't apply for benefits.

"There is a fear of what others might think and judgment that you aren't good enough if you use unemployment," Langford said. "The reality is veterans are entitled to this benefit – they've earned it – and there should be no embarrassment for needing it during transition."

Langford cites the power of goal setting and notes it's critical for service members to start preparing up to two years prior to their transition from the military to maximize their benefits.

"Setting goals prior to separation will help veterans navigate periods of financial uncertainty – meaning they won't fall into debt because they are relying on credit cards to maintain their established lifestyle," she said. "Have a game plan — be proactive and not reactive. Pay attention during TAP. Follow-up on all available resources. Be ready to pivot. Be flexible. The initial plan might not work out," she said. "Have a back-up plan."

Additionally, Langford stresses service members use other available resources, such as free financial counselors provided on base and online resources, like Military OneSource. She also suggests military families establish an emergency fund.

"Leaving the military is a huge transition and is an impact on a family's quality of life," Langford said. "When a person is active duty they are receiving housing allowance and sometimes a deployment bonus. They may be making more at a job in the service than they would as a civilian. And finding a comparable job as a civilian may not be easy. An emergency fund, in combination with unemployment, is necessary so the financial pinch isn't as extreme."

“

Setting goals prior to separation will help veterans navigate periods of financial uncertainty

”

Ted Avila, a Navy veteran and employment specialist with the State of Hawaii, registered for unemployment benefits as he prepared to transition at the recommendation of a state veteran representative during TAP, although he never took advantage of the program.

"Most veterans I talked with during and after my transition did not use the program, some felt it was not needed, others were embarrassed to use the program," he said. "I would say to veterans, you paid into it, use it, or at least take the opportunity to see if you are eligible for the benefits." ●



Knowing the ins and outs of a VA home loan benefit

By Ryan Guina

Home ownership is often considered to be part of the American Dream. Thankfully, achieving this dream can be easier for many veterans if they use a VA loan to buy their house.

The VA Home Loan Guaranty Program was created shortly after World War II to help returning veterans buy a home. In short, the program makes it easier for qualifying veterans to buy a home by guaranteeing a portion of the loan value. This reduces the lender's risk and makes them more willing to extend loans.

VA home loans have other benefits. In general, it can be easier to qualify for a VA loan than a similar traditional mortgage. The VA does not have a minimum credit score requirement, though most lenders do require a credit score of 620 or higher. VA loans also allow homebuyers to finance 100% of the mortgage, including closing costs, origination fees, and funding fees. VA loans do not require buyers to purchase Private Mortgage Insurance, a costly insurance program most lenders require when buyers put down less than 20% of the sale price.

Most conventional mortgages, however, require buyers to put down at least 5% - 10% of the purchase price, along with buying the aforementioned PMI policy, which can cost several hundred dollars per month.

Lastly, VA loans often have slightly lower interest rates than a comparable conventional mortgage — assuming similar loan terms, credit scores, and other factors — making the loans more affordable.

There aren't many disadvantages to using a VA loan either. However,

one notable downside is the [VA Loan Funding Fee](#), which can add several percentage points to the cost of your loan. The VA waives this fee if you have a service-connected disability rating.

VA home loan eligibility

In general, you may be [eligible to use the VA loan program](#) if:

You served at least 90 consecutive days on active duty during wartime.

You served at least 181 consecutive days on active duty during peacetime.

You have completed six years or more “Good Years” in the Guard or reserves

You are the un-remarried surviving spouse of a service member who died on active duty or from injuries sustained in the line of duty.

Being “eligible” for a VA loan is not the same as “qualifying” for the loan. The first simply means you are eligible to use the benefit. However, you must still meet the lender’s financial qualifications before loan approval.

This means the authorized VA lender will review your credit score, income, debt to income ratio, and other factors to ensure you can qualify for the mortgage.

How to use your VA home loan

Buying a house with a VA loan is similar to buying a house with a conventional mortgage. However, there may be a little more paperwork and there are some restrictions on the types of properties you can purchase.

To begin with, you will need to obtain a [Certificate of Eligibility \(COE\)](#). You can apply online



through the [VA's eBenefits portal, by mail through the VA](#), or have your lender request it on your behalf.

I have used the VA loan to purchase two homes. In both cases, I had my lender request the certificate, but if you choose a lender that doesn't process many VA loans, you may consider doing this yourself.

The VA also limits which types of homes you can purchase. A home purchased with a VA loan must be used as your primary residence, leaving vacation homes, investment properties, and undeveloped land out. You can, however, buy a multi-family property of up to four units if you intend to live in one of the units. You can also buy an undeveloped lot if it is part of a VA Construction Home Loan and the land will be developed as part of the home purchase.

There are some additional limitations regarding manufactured homes, condos, mobile homes, and some other types of homes. I recommend visiting the VA website for more information if you are interested in buying those types of properties.

Where to get a VA loan

Most lenders can process a VA loan,

but some have more experience than others. I recommend getting at least five rate quotes when buying a home. You can do this by visiting the bank's website or by calling their home loan unit.

Keep in mind interest rates will vary based on many factors, including market conditions, home price, location, your credit score, your income, your debt to income ratio, cost of origination fees, points on the loan, and other factors. So, it's a good idea to compare quotes from several lenders.

I'm a bit of a money nerd, so for my last loan, I created a spreadsheet to track the interest rates, closing costs, cost of points, and other factors when I was comparing lenders. The setup process took about 10 minutes. Then I spent the next hour making phone calls. Two lenders tied for the lowest interest rate and loan origination fees. I chose the one that had a great reputation in the military community.

It's also a good idea to compare the cost of a VA loan to a traditional mortgage. For many veterans, the VA loan will be the better option, but in some cases, a conventional mortgage may cost less. It pays to compare! ●

Connect with Navy veteran Michael Hoffman to learn more at <https://www.fortheinjured.com>

Using a lawyer to secure veteran benefits

By Lizann Lightfoot

Navy veteran Michael Hoffman enlisted in the military before going to college and law school. When he left the service with traumatic brain injury, he received a 60% disability rating. He didn't question the amount because receiving any monthly disability check seemed like a win. Years later, after going to law school and working at a veterans' clinic, he realized his rating should have been higher. He reapplied and his rating was increased to 100%. Now Hoffman uses his role as an attorney to help other veterans receive maximum benefits.

Veterans can appeal their disability rating at any time, especially if a condition worsens or secondary conditions emerge. Hoffman said it is common to see appeals cases involving leg and back pain, headaches, and symptoms of exposure to Agent Orange.

However, he adds, the VA claims process can be frustrating and complex to navigate. Changes, such as the recent Appeals Modernization Act, create confusing paperwork requirements.

"The law is constantly changing, and frankly it's hard for attorneys to keep up with it. If you have been denied at the higher level, you can't file again until you have filed the supplemental. In the military, if

there's an equipment problem, you don't fix it yourself. You get the specialist to do it. It's like our MOS is veterans' benefits," Hoffman said.

While veterans aren't required to hire an attorney when appealing for their VA claim, talking to one may lead to higher long-term payouts. Hoffman explains that unlike a volunteer from a VSO, an attorney will go with you to every hearing and know what to ask. They will pay attention to deadlines so the VA can't deny your claim due to a paperwork error. An attorney will stick with your case for years because they don't receive payment until you win.

"I think it's incredibly important to have a lawyer because you want to have all the tools and weapons on your side. An attorney is a weapon you can use against the VA. It makes a dramatic difference. We won't stop until you get everything you deserve. There is a financial benefit for both the veteran and the lawyer," he said.

Because disability ratings affect payment for life, the benefits can be significant for the veteran and their family. After winning the appeal, a veteran will receive back pay for all benefits they should have received since their initial rating. Going forward, their monthly disability payments will be higher. They may also be entitled to additional federal or state benefits such as free

education, health care, reduced property taxes, and student loan forgiveness.

The attorney's fee is a portion of the back payments only, Hoffman adds.

"Lawyers can take up to 33% of the retroactive benefits. My firm only takes 20% because that's what Congress has set as the reasonable number. When we get a medical opinion, order records, or get an exam, we pay. If the veteran wins the case, it is paid back from their back pay. If he loses, we don't claim anything," he said.

Active-duty service members can take steps now to maximize their future VA claims. For example, it is important to have any pain, discomfort, medical issues, or mental health concerns documented in your service record.

"Go to medical and discuss all your issues before leaving the service. If there is a service record that even mentions an issue, it is much easier to get that injury service-connected. Even a brief visit to sick call complaining about it, where all they did was offer you Motrin, can be helpful 30 years later when you are looking at a knee replacement surgery," Hoffman said.

Service members who don't want to talk to their unit medical clinic about mental health concerns can always pay out of pocket to see an outside doctor.

"That will generate medical records during your time in service, which is just as good as any military medical records. The upfront cost is nothing compared to the overall benefits you will receive long term," he added. ●



TSP

after the military

By Kate Horrell

Leaving the military means making a lot of decisions — big decisions — often in a short period of time. One important decision, thankfully, doesn't have a time limit: What should you do with the balance in your Thrift Savings Plan account?

Several myths and rumors surround the answer to that question, with plenty of salesmen wanting you to believe that you should move your money out of the TSP. Five clear options exist for service members and their TSP account assets after transitioning from the military. Even though there's no single answer for everyone, three choices are more optimal for most people, and two choices are less right for most people.

The usually-better options include:

1. Leave the money in your TSP account.
2. Roll your TSP account balance into an Individual Retirement Arrangement.
3. Roll your TSP account balance into your new employer's 401(k) plan.

The rarely-better options include:

4. Withdraw your TSP account balance in a lump sum.
5. Transfer your TSP account balance to a qualified annuity.

Leave the balance in your TSP account

Once you have a TSP account, you can leave your money in there until you have to take required minimum distributions. There is no requirement to move it anywhere, at any time. In fact, most military-savvy financial planners recommend that you leave your retirement funds in TSP.

"As an entering argument, we don't advocate doing anything different with your TSP," says Sean Gillespie of [Redeployment Wealth Strategies](#). "Just because you can't contribute to it any more doesn't mean you have to move it. And with low cost being one of the leading predictors of maximizing your returns, it's darned difficult to do better than you will with TSP."

Pros: Leaving your money in the TSP is by far the easiest option, and it's a good option for many situations. The TSP has very, very low fees. You can move the money elsewhere later. TSP understands tax-free contributions from a Combat Zone Tax Exclusion. You can roll new money from other qualified plans into your TSP account to take advantage of the low costs.

Cons: TSP offers limited distribution options, though they are scheduled to expand this fall. You have limited investment options in TSP. You can't roll from Traditional TSP to Roth TSP, so if you are trying to move your Traditional money into Roth accounts, it will have to be out of TSP. You can't take multiple partial withdrawals out of your TSP account.

Roll your TSP balance into an Individual Retirement Arrangement

Pros: You have total control of how you invest your money, and unlimited investment options. You can still roll the money into a 401 (k) in the future. You can convert money that is currently in a Traditional account into a Roth account, but it will be a taxable event. And it's really nice to put everything in one place!

Cons: IRAs don't have any loan options, and will probably have higher fees.

Roll your TSP balance into your new employer's 401 (k) plan

Pros: Moving your TSP balance will streamline your accounts, and that balance will be available for borrowing with a 401 (k) loan. (But don't do it!)

Cons: Most 401 (k) plans have higher costs than TSP. You'll still be limited to the investment options in the new plan. There may be a waiting period to participate in your new employer's 401 (k). Not all 401 (k) plans have a Roth option.

Forrest Baumhover, a certified financial planner with [Lawrence Financial Planning](#), suggests caution when moving your TSP to a 401(k).

"When you leave military service, don't be quick to jump out of TSP. It has better and lower-cost investment options than 401 (k) plans."

Withdraw your TSP account balance in a lump sum

Pros: Cash in hand.

Cons: Withdrawing money from your TSP account may be subject to withdrawal penalties (10%) and taxes (probably in the 20% range). More importantly, you'll lose all future earnings on that money, and you can't replace that money into a tax-advantaged account because they have yearly contribution limits.

Transfer your TSP account balance to a qualified annuity

Pros: Predictable, guaranteed income stream for life.

Cons: It is a permanent decision. There may be high fees involved. You may not get anywhere near the full value of your contribution. If it isn't indexed for inflation, the purchasing power of your monthly benefit will decrease each year.

This is a relatively short overview and can't possibly cover every possible situation. As with everything, there are exceptions and nuances for many different scenarios. If you are considering moving your TSP to another investment, you may find value in consulting a financial advisor to figure out which choice is right for you and your specific situation.

[Lacey Langford](#), AFC ®, The Military Money Expert ®, suggests several reasons why you might want to consider using a fee-only financial planner vs. the advisor offered through a bank, insurance company or investment company.

"Fee-only allows you to have a clear picture of what you're paying for and how the advisor is being compensated for the advice and recommendations they're giving you," Langford added. ●



A close-up photograph of a hand holding a black pen, writing on a white notepad. The background is dark and out of focus.

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