

From Military to Civilian Life:

Turning Transition into a Wealth-Building Opportunity

Transitioning from military to civilian life brings new choices—and new financial responsibilities. The steps you take early on can shape your family's long-term security, retirement readiness and legacy goals.



With the right planning, this shift can help set the foundation for future financial stability. Here are some important moves to consider.

Build Income That Fuels Your Future

Your skills—leadership, teamwork, problem-solving—are **in demand across industries** like technology, logistics, cybersecurity and health care. That means your transition is an opportunity to secure income that can help create momentum for your long-term goals. Veteran-focused organizations such as **FourBlock** and **RecruitMilitary** can connect you to employers, mentors and resources that may help you maximize earning potential and put your career on a strong trajectory.

Manage Money with Purpose

Military paychecks arrive on schedule with built-in allowances; civilian pay can be less predictable. That's why, as your first step after transition, it's important to establish a flexible budget and build an emergency fund covering at least three to six months of expenses. This can help create stability and may allow you to keep saving and investing steadily—the foundation of long-term wealth accumulation.

Use the Benefits You've Earned

Your service entitles you to benefits that may help accelerate financial progress. **VA health care**, housing grants, **education programs** and tax advantages can help reduce major expenses and free up more income to direct toward long-term savings. Fully understanding and using these benefits may help reduce expenses and support your overall financial plan.

Strengthen Retirement Security

While a military pension is available only to those who serve 20 years or more, every veteran can pursue long-term wealth through the **Thrift Savings Plan (TSP)** and employer-sponsored plans. Starting early gives your money more time to compound, which can help build savings over time, though growth is not guaranteed and depends on market performance and your individual circumstances.

Create Your Financial Roadmap

Military life is built on strategy and planning. Civilian financial life can often benefit from the same approach. A personalized financial plan connects your current finances to your future goals, linking investments, taxes, insurance and estate planning into one coordinated picture. This roadmap helps provide clarity and keeps you on course toward milestones like buying a home, funding education or retiring with confidence.

A Mariner wealth advisor can help you build your plan, select and manage your investments, and guide you through every significant financial decision you'll face during your lifetime.



Move Forward with Confidence

Transitioning to civilian life can present new opportunities to help strengthen your financial foundation for yourself and your family. By leveraging your strengths, making intentional financial moves and creating a long-term plan, you can focus on turning today's transition into tomorrow's financial security. Mariner's wealth advisors have proudly served many military veterans, and we're ready to help you make the most of what comes next.

For more information visit: mariner.com

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