INTRODUCTION

This is a guide designed for SOF operator and support personnel transitioning out of the military. It is a work in progress so it will change. Please refer to the date on this document to ensure you have the most current version.

Special Operations Forces (SOF) spend their entire careers focused on being in or on a team, and understanding that nothing is more important than that team. At some point, all SOF leave the force. Departure can be at 4 years or 40 years. Regardless of the length of service, your transition will be about you and your family and not the team.

Many transition programs lack a holistic approach and fail to communicate the importance of detailed mission planning, required lead time, and the consequences of making hasty, ill-informed decisions. And although these tenets were mastered while on active duty, somehow many SOF fail to apply them to their lives out of uniform. Many in the SOF community quietly struggle, heap stress on their families, burn through resources, and eventually settle for soul-crushing under-employment situations. Based on years of observation and discussions within the Global SOF Foundation (GSF) community, we set out to design a program that would institutionalize the SOF transition. We created the SOF for Life Program out of love and respect for our teammates: past, present, and future.

In 2017, the GSF and The Honor Foundation sent out a SOF for Life Survey to members of the SOF community who had separated from the military. The survey has received over 550 responses and the results are posted on the SOF for Life website. The results also drive the tenets of the SOF for Life Program. We are still accepting survey responses, so visit the page below if you’d like to contribute. The more data we collect, the better the program gets.

Website: www.SOFforLife.org  
Survey: www.sofforlife.org/sof-for-life-survey/

- Last Updated: 17 DEC 2018 -
SOF FOR LIFE OVERVIEW

Key SOF for Life Partners:

- The Honor Foundation (THF) provides world class transition courses that are unmatched in content and scope. THF originated in the US Navy SEAL community, and its success is in career placement that is matched by the passions and skills of the SOF applicant.

- The American Armed Forces Mutual Aid Association (AAFMAA) is the oldest non-profit in the US and provides all aspects of insurance, financial planning, and wealth management.

- The GSF is a 501(c)(3) non-profit organization with the mission to build and grow an international network of military, government, commercial, and educational stakeholders in order to advance SOF capabilities and partnerships to confront global and networked threats. The GSF runs the SOF for Life Resume Database as a supporting line of effort to their overall mission.

Three SOF for Life Pillars:

- **Pillar One: Educate** - Providing learning opportunities specifically tailored to SOF and SOF support personnel.

- **Pillar Two: Employ** - Working with industry to provide career opportunities suited to individuals with a SOF background through job postings and a resume database.

- **Pillar Three: Energize** - Using our findings and experience with the SOF community to bring SOF resourcing requirements to policymakers.

Accessing SOF for Life and the GSF Network:

To get the perks you must be a GSF Individual Member. It is FREE to join the GSF if you are active duty, and after that it's only $25 a year (or $50 for 3 years). We do this to ensure you have some “skin in the game” and are maintaining your user profile as part of the larger network. Your profile will allow you to reach out to other GSF members, post your resume, and receive information about jobs.

Become a Member: [globalsoffoundation.org/individual-membership/](http://globalsoffoundation.org/individual-membership/)
TRANSITION GUIDE

This guide is organized into Phases based on time before your date of separation. Consider these your Jump Commands!

**Treat Transition like an Operation:** SOF go through a rigorous selection and assessment process followed by years of training. To be in SOF you go through a career change that is often life changing. When you leave the military, it will be the same. You will have to work hard and invest in your career change just like you did when you joined SOF. No one is going to give it to you, BUT if you treat transition like an operation you will be prepared for anything and your transition will be much easier.

**Accept the Reality of the Private Sector:** When you transition you will work harder than you do on active duty and you will most likely do it for less money initially. There are no monthly four-day weekends every month or training days / safety days in the private sector. In the military there is a misconception that the private sector does not work long hours and they make a lot of money. That is not necessarily true. Everyone has a “buddy” who got out and made a lot of money, but that is not the norm. Most people work hard for good money, and they do it without certainty.

There is no safety net in the private sector so your work is your work and if you fail you are accountable. The good news is if you work hard, you are well rewarded. Accountability is a good thing to those who do well. In the private sector you no longer get promoted by year group and you do not have to run as slow as the slowest man. If someone falls out and can’t keep up, you do not have to go back and get them. You eat what you kill. That is reality and getting your mind right is critical. Employers fire employees more readily than in the past when business conditions change or productivity slows.
Additionally, workers now migrate from job to job over their career in search of greater fulfillment and compensation. The Bureau of Labor Statistics reports that in a lifetime people will transition on average 10 – 15 times with an average time in a job of 4.3 years and dropping every year.

**Learn about Transition:** There are a lot of organizations and assets designed to help service members transition. Each transition program has pros and cons and knowing what each program provides is important. Most people on active duty do not have a lot of time to think about transition, but you must study. Start early.

There are many places online to get this information, but Military-Transition is one of the most all-encompassing that we’ve found:

[www.military-transition.org/resources.html](http://www.military-transition.org/resources.html)

**Set a Goal to Retire Debt-Free:** Set a goal to retire debt free, less your primary home mortgage. Read Dave Ramsey's book "Total Money Makeover." Dave presents methodology to work on eliminating debt and also a framework to remain debt-free. This requires a mind shift but, you will find "financial peace" as you approach retirement from the military if you do not have any required monthly payments other than your mortgage.

This will give you the flexibility of time. Time to try new things. Time to figure out where you want to live and work. And certainly, this will remove many of the stressors that result in so many of us taking the first job out of the gate which may not be the best job or the best job for your family.

**Focus on You...** Knowing what makes you who you are is critical to transition. It requires a lot of soul-searching to find what you really like and what makes you happy. You have to know your “why”. Once you know that, it will make everything else in transition easy because you will know what you are looking for and not what you think you need.
The Honor Foundation’s Transition Program really focuses on this concept. You can learn more about these opportunities, which include a 12-week program, 1-day seminars, and a new Virtual program, on the THF website:

https://www.honor.org/

...and Your Family: Your transition is not just about you; it is about your entire team. You need to include your team in your pre-mission planning. One approach is to go out to an office supply shop and find some large sheets of paper or get a large desk calendar and some post-its of various sizes and colors. Put these sheets on a wall in your house using masking tape and start your back-planning while also tracking your appointments, interviews, and milestones in a way that is visible to everyone.

A survey of more than 350 members of the special operations community in 2017 showed that 77% of the special operators experienced anxiety prior to their separation from the military. Additionally, 80% of those responding indicated their spouses experienced anxiety prior to their separation from the military. The primary reason for their anxiety and stress? Financial readiness.

Set a Timeline: You need to think about your transition two years prior to separation or retirement. The hardest thing is to figure out your retirement date – not when you exit the aircraft but when you have to be assembled on the drop zone. Some serve until their Mandatory Retirement Date (MRD); others who leave before their MRD have to determine a date. Getting your retirement date is not automatic because each service has requirements. If you ask late, expect to get delayed. Knowing the date allows gives us a motivational “hard time” that military people understand.
**Determine how long can you go unemployed:** This is the number one issue with people leaving the military. If you do not have your fiscal house in order, it leads to a long list of personal problems. We have seen families survive decades of war only to come apart after the service member leaves the military due to poor financial preparation.

**Conduct a Personal Financial Review:** Everyone will have a different financial status, but most people from the SOF for Life survey had to work once they left the military. AAFMAA Wealth Management will provide a FREE holistic review of your financial situation. If you fail to take advantage of this then you are missing out on a great opportunity. The review includes insurance, investments, savings, college financing, mortgages……everything! To learn more about the resources available to you, contact Ross Cutler at rcutler@aafmaa.com or 407-636-8114, and mention the GSF and the SOF For Life program.

Unfortunately, many people in the military live above their means. Over the last two decades, SOF have grown accustomed to hostile fire pay, pro-pay, jump pay, tax free income...a lot of money that is above base pay. The SOF for Life Survey found that the average person had savings (college funds and personal savings/investments) that was equivalent to 3 – 6 months of salary. Survey respondents on average said they were unemployed or underemployed for 9 – 15 months, and they did not change their lifestyles to compensate for the loss of funding. To compensate for the loss of income they burned through their savings and quickly run into financial trouble.

**Review your estimated retirement pay:** Before transition it is wise to get an estimate of your retirement pay. The base finance office can provide this. Starting on 1 January 2019, the new DoD Retirement System starts and people leaving the service after their first enlistment or prior to retirement will now get some level of funding. Knowing the estimate of that pay is critical.

**DoD Website:** [https://militarypay.defense.gov/Pay/Retirement/](https://militarypay.defense.gov/Pay/Retirement/)

**Be Prepared to Pay More Income Taxes:** In the military there are a lot of allowances that are tax free. When you transition, one of the biggest shocks to people is they find themselves in higher tax brackets that they did not anticipate. As a private citizen you are now subject to a lot of taxes that were not taxable in the military. You have to be mentally prepared for this.

**Online Calculator:** [https://www.taxact.com/tools/tax-bracket-calculator](https://www.taxact.com/tools/tax-bracket-calculator)
Get a JAG Review: Many people in government work in procurement and/or with contractors. The government has rules that limit what they can do with industry post-military. In some cases there is a “cooling off” period that restricts the ability to work in the defense sector. Additionally, there are rules on what you can and cannot do during Terminal Leave. Do the due diligence and get a legal review done early so you are protected and smart on what you can do.

Explore Higher and/or Continuing Education: Many people will do a great job of soul-searching and discover that they need additional education to do what they want to do after the military. DoD provides educational benefits to service members, so use them! If you’re interested in the business world, think about getting a business degree or completing business certifications:

- **Bachelor’s or Master of Business Administration (MBA):** If you do not have already have an undergraduate degree then consider a Bachelor’s degree in business administration. If you already have a Bachelor’s degree, then consider earning a Master of Business Administration (MBA). If you don’t have a background in business or economics these degrees will allow you to learn and develop essential business skills, ideas, and language that will complement your military-borne leadership experience. This could take 3-4 years (for a Bachelor’s degree) or between 20 and 36 months (for a MBA) depending upon the program and assuming you go full-time.

- **Certifications:** There are many certifications available in professional and technical areas that will differentiate you from others, and that employers find desirable. Some examples of professional certifications include, but are not limited to:
  - Human Resources Certifications (PHR, SPHR, SHRM)
  - Project Management Certifications (PMP)
  - Six Sigma and/or Lean Management
  - Information technology or computer engineering

- **Other Education:** There are academic institutions and professional societies that offer continuing education. Programs include design thinking, innovation, data, business analytics, and more! One alternative to an MBA at one school is to combine courses or certificates from several “marquee brand” schools that will give you additional skills, get you noticed, and, most importantly, expand your network.

*SOF for Life Academic Partners provide many options:*

[https://www.sofforlife.org/academic-opportunities/](https://www.sofforlife.org/academic-opportunities/)
Build your Network of Personal Email Accounts: Your network is priceless and often the most valuable thing to a future employer. Your network is your ability to reach out to someone. If you do not have the contact information, then you do not have a contact.

People in the military take this for granted. The military email systems have “global” directories that allow you to find people regardless of what system they are on or where they are assigned. Most people in the military do not have a great PERSONAL contact list because the military systems make it easy. When they leave military service that is gone. The Army no longer has AKO, so once you are out of the military most of your contacts will be gone.

We recommend you dedicate about two hours a week to transitioning all of your .mil or .gov contacts into .com accounts. Send an email to people and tell them you are transitioning and that you want to make sure you stay in contact. Give them your personal contact information and ask them for their personal contact information in turn.

Print Personal Business Cards: Having a personal business card is critical. Go to an online resource like VistaPrint and order 500 personal business cards. To start, just do plain white medium grade card stock with black letters. Include your name, address, personal account (e.g., gmail) and cell number. Do not include ranks or insignia. Purchase a business card holder and take them everywhere you go. In the private sector you always want to have your business cards on hand because you NEVER know when you will need to give someone your card. If you are out meeting people you will go through about 500 cards in 3 – 6 months, but you would rather give 100 too many cards than one too few.

If you give someone your card make sure you get their card. If they fail to offer it, just ask them for it. The private sector has as much personnel turnover as the military so once you get someone’s card reach out to them and ask for their personal contact information. LinkedIn helps, but having a personal email address or cell number ensures you remain in contact with someone.
**Attend the Transition Assistance Program (TAP) early:** These are now mandatory for everyone, however, the SOF for Life Survey found that TAP was inadequate to support transition for many members of the SOF community. The sooner you complete TAP and understand that transition is on you, the sooner you will begin to place transition higher in your list of priorities.

Have your spouse attend this course as well, because it is a lot of information that requires “self-learning” and your spouse will pick up things you miss. In most cases, the spouse has a better handle on finances, expenditures, and the homefront battle rhythm.

**Apply for The Honor Foundation (THF) Transition Course:** THF developed its program based upon one-on-one interviews with more than 300 former SOF operators from all over the U.S. The program consists of transition experiences and courses that are the cornerstone to the SOF for Life Program transition support. There are a lot of courses out there but I have never seen anything that is even remotely close the THFs transition courses.

THF started out in San Diego supporting the SEAL and West Coast MARSOC community from their campus. In five years, THF has established a campus in Virginia Beach and near MARSOC HQ at Stone Bay, North Carolina. They are seeking funding to expand the program to Fort Bragg and other locations, BUT until they have also developed a Virtual Course.

THF runs three 15-week long courses (fall, spring and summer). They meet on Tuesdays and Thursdays from 1800 – 2100 hours, and THF students are called Fellows. Currently 93% of the Fellows are placed within 23 days of separation and the average salary is above $125,000 annually. THF runs short Transition Seminars at the Global SOF Symposiums in Tampa and at the Modern Warfare Symposium at Fort Bragg. Visit them online to apply.

[https://www.honor.org/](https://www.honor.org/)
Attend Networking Events: A lot of people avoid these when they are on active duty and that can be a huge mistake. You have to learn how to talk to people in the private sector because they do things differently. Attending networking events will help you grow your network and allow you to learn. It takes sacrifice to attend these because they are generally after hours and they often cost money. Many people in the military want to get everything for free and that is just not realistic. Additionally, there are ethics rules that govern what can be offered to service members for free.

Hone your Resume: There are a lot of opinions about the formation of a resume. Many people find it difficult to write a resume that translates their military experience into civilian terms. We recommend that people do not over inflate their importance. If you are a Battalion Commander or Squadron Commander you are not a CEO. The Chief of Staff of the Army and Air Force are CEOs. The THF Transition Course has a great class on how to do this and there are a lot of other programs that can help. I recommend finding someone you know with a similar background that is already out and use their format to get started. You have to start somewhere so just do it.

Write a Short Biography: A lot of people want to see your biography before they even consider your resume. Having a great biography that people can access is a great tool and something we have seen grow in importance.

Get a Professional Headshot Photo: You need a great high definition photo that has to be professional. You cannot break out the cell phone and use a photo from that. We recommend a professional photo is civilian attire – don’t use the “cool guy” photos in uniform. No one will hire you based on a photo with a beard and in full kit. If you want to be treated like a professional, look like a professional.
**Purchase Business Attire:** You have to look professional or no one will take you seriously--and not just form one headshot! In the military when you see someone in uniform everyone looks at the skill badges and patches first to see who you are, and it is no different in the private sector.

**Review and Update Your Medical Records:** Most people in SOF have spent their careers lying about their physical condition. No one wants to miss a mission due to medical limitations, so people just learn to avoid being in a situation where their medical issues are documented. That helps keep SOF in the fight, but it is a big deal when it is time to transition out of the military. The Care Coalition folks are a great asset, and they can tell you what matters in the medical world. We recommend you get ALL of your medical issues documented prior to transition.

**GSF President Stu Bradin wrote a blog about this...check it out!**
[globalsoffoundation.org/veterans-affairs-support/](globalsoffoundation.org/veterans-affairs-support/)

**Understand how the VA Disability Process Works:** The key to this is to prepare and understand that the VA is not the military. When you came into the military you went through a rigorous medical evaluation that lasted days. When you leave the military, you go through a pretty fast exam that is not nearly as thorough as you might expect. The VA system is very different, very bureaucratic, and extremely difficult to figure out. Knowing about the Disability Benefits Questionnaire (DBQ) is critical and having answers to those questions that you can backstop with your medical records is critical. This is a great website called Military Disability Made Easy and it has a lot of great information.

[www.militarydisabilitymadeeasy.com/](www.militarydisabilitymadeeasy.com/)

**Disability Benefits Questionnaires (DBQs):** These are the types of questions you need to be prepared for when you complete your DBQs.

- **Head:** Have you had any rashes, migraines, traumatic brain injury residuals, Mental disorders, or patchy loss of hair?

- **Eyes:** Have you had any infections, double vision, cloudy vision, growths over your eyes or eye irritations from chemical exposures?
• **Ears:** Have you had any ringing in your ears, hearing loss, tympanic membrane scarring or rupture, ear infections internal or external or bony prominence in ear canal from cold water exposure?

• **Nose:** Have you had a deviation in your septum, polyps, recurrent nasal infections, excessive snoring, sleepiness during working hours or diagnoses with sleep apnea?

• **Face:** Have you ever had any facial droop of one side or the other, rashes or trauma to the lips, tongue or cheek bones, difficulty opening and closing your jaw, popping of your jaw while grinding or while eating?

• **Throat:** Have you ever lost your voice, had a change in your voice, had chronic infections of your throat that needed to be treated with antibiotics?

• **Neck:** Have you ever had chronic neck pain that was diagnosed at HNP, limited side to side movement or up and down movement, or chin to your chest?

• **Back:** Have you ever had chronic back trouble or positive findings on X-ray or MRI to show that you may have Degenerative Joint Disease (DJD)?

• **Esophagus:** Have you ever had ulcers in your throat?

• **Chest:** Have you ever fractured any ribs, had rashes on your chest, lost lung expansion on one side of your chest, or had breast surgery?

• **Lungs:** Have you had any chronic lung infections, or loss of inflation or either lung?

• **Heart:** Have you had any heart problems in regard to inflections, EKG readings, size, heart rate, rhythm or lightheadedness?

• **Stomach:** Have you ever had chronic stomach infections, bad breath associated with stomach problems, gastric burning or history of ulcers?

• **Liver Problems:** Any difficulties or infections of your liver?

• **Intestines:** Have you ever had a portion of your intestines removed, infections or chronic problems with your digestion?

• **Kidneys:** Have you ever had kidney infections, kidney stones or inflammation of the kidney?

• **Bladder / Ureters:** Have you had strictures of or stones in the area?

• **Reproductive:**
  - Male: Have you ever had hernias, removal of testes, loss of erectile power, removal of glands half or more, removal of prostate?
- Females: Cervical disease, injury to the vulva, removal of an ovary, uterus, and ovaries?

- **Anus**: Have you ever had skin infections of the anus area, hemorrhoids, prolapsed or the anus, stricture or rectovaginal or urethrovaginal connection?

- **Extremities**: Have you had any rashes, changes in range of motion, instability of shoulder, elbow, wrist, hip, knee or ankle joints to frequent dislocation or sprains, numbness in hands/legs for any reason, swelling, pain bone growths, bone deformity, amputation, tendonitis issues, bony changes, scars, plantar fasciitis, flatfoot, weak foot, gout, hallux, valgus / rigidus, hammer toe, arthritis, bursitis, new growths, burns or cold injuries?

- **Growth**: Have you had any new growths in your bones, skin, brain, eye, spinal cord areas?

- **Systemic**: Have you ever had anemia, vitamin deficiency, diabetes, hepatitis C, parasitic disease, Leishmaniasis, seizures or fevers?

- **Syndromes**: Have you ever had:
  - Chronic Fatigue Syndrome?
  - Cushing’s?
  - Meniere’s?
  - Raynaud’s?
  - Sleep Apnea?

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**PHASE 3: EXITING THE AIRCRAFT**

6 Months Prior to Separation

**Look into a SkillBridge Internship**: The DoD "SkillBridge" is a program designed to give service members up to 180 days of PTDY to assist in their transition.

SkillBridge relieves you of your duty work requirement and allows you to "work" for a civilian firm over a 180 day period. In many cases participating members finish with job offers. The common benefit to all participants is exposure to the civilian workforce, an expanded network, time to decompress and finish your VA and Service separation/retirement processes without having additional military requirements levied upon you, and begin to refine your post-service work desires.

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*A Product of the Global SOF Foundation*
There is a DoD instruction and each Service has their own SkillBridge instruction that you can find online. It is important to note that not every part of the country has a formal DoD SkillBridge program set up; however, the DoD instruction allows commands to approve a service member’s SkillBridge plan. For example, in Tampa there is no SkillBridge integrator or formal program office; however, GSF has had two successful SkillBridge fellows perform 180 days of PTDY with GSF.

We encourage you to reach out to our Director of Partner Relations Stephen Jones or former GSF SkillBridge fellow Chuck Neu to ask any specific questions you might have. Also, both of them can be found on LinkedIn. We recently recorded a podcast with both of them where you can learn more about the program, and they’ve also written a few blogs about it!

Skillbridge Website: [https://dodskillbridge.com/](https://dodskillbridge.com/)

Stephen Jones: sjones@globalsoffoundation.org  Chuck Neu: chuckneu@gmail.com


GSF SkillBridge Blogs: [globalsoffoundation.org/category/checking-in-with-chuck/](globalsoffoundation.org/category/checking-in-with-chuck/)

**Decide on Your Social Media Presence:** This is a sensitive item in SOF. Many people avoid it. But it can also make sense to limit your social media presence to things that can help. Twitter and LinkedIn are platforms that professionals use frequently. Do some research and decide what you’re comfortable with. Doing nothing will not help you.

**Create a LinkedIn Account:** Service members can get the LinkedIn Premium for FREE for one year. Spending $30 a month is probably worth it anyway. You are talking about how you feed your family and pay your bills. Spending $30 is nothing if you are actively looking for work.
Ensure Your DD214 is Accurate: When you retire your entire career is on a single sheet of paper called a DD214. It is the one document that you must ensure is 100% accurate. You can go back and “amend” it, but that is really hard to do and it is best to get it right before you leave. We recommend you ask for a copy of the DD214 and take it home to review it. They will hand it to you and expect you to review it while sitting in the final out-processing and it is worthy of some thought. SOF is involved in a lot of combat or hostile fire locations outside of the OEF/OIF area and those locations need to be captured on your DD214.

Have a Retirement Ceremony / Farewell: We recommend you do this. A lot of people just want to leave, but these events are not about you—they are about your family, friends, and those who helped you get through the journey. Take the time and honor them for their support.

File for VA Disability: Your VA claim cannot be forwarded for processing until your actual retirement date; however, you can formally start this process with the VA when you are 180 days from retiring. The Benefits Delivery at Discharge Program allows you to work with the VA to have all physicals and examinations completed before your retirement date so that on your actual day of retirement your package is submitted for processing. The national average time for VA claim processing was 102 days in November 2018.

Appeal your VA Disability Rating: You can do this on your own if you know the VA system, have the time, and have a doctor who can articulate disability in terms the VA Compensation Board understands. The remaining 99.9% of the people who don’t should hire support. The GSF staff has used CW4 (Ret) Dwayne A. Moorehouse, Eagle Rising Veteran Consulting.

Eagle Rising Veteran Consulting:
Email: dwayne@eaglervc.org    Website: www.eaglervc.org    Phone: (256) 858-1586

Many of us just accepted what we were given because we were proud and not seeking to overstate our disabilities, but we failed to understand that our disabilities warranted compensation. When you get out you might feel fine, but as you age your disabilities become more pronounced. We recommend you get what you are legally authorized to have for disability because it helps you and your family as you get older.
CLOSING COMMENTS

Less than one percent of the population will serve in the military. Of that number, less than three percent are SOF. Be proud of who you are and what you’ve done. Leverage your training, your experience, and your brotherhood to continue to make a difference for yourself, your family, and by extension the nation you sacrificed so much to defend.

*Stay strong and stay in touch!*

www.sofforlife.org
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