



FREE GUIDE FOR SERVICE MEMBERS,
VETERANS & MILITARY FAMILIES

The Military Wealth Protection Playbook

Protect your income, maximize your benefits,
and build lasting financial security.

Del Cromartie

Welcome Message

After nearly two decades of military service, I understand how easy it is to stay focused on the mission while putting your own financial future on hold.

Military families work hard, make sacrifices, and receive benefits that can create valuable opportunities—but those benefits are only part of a complete financial strategy.

I created The Military Wealth Protection Playbook to help service members, veterans, and military families better understand how to protect their income, make informed decisions about their benefits, prepare for transition, and build lasting financial security.

As you work through this playbook, take note of the areas you have already addressed and the questions that still need answers. You do not need to figure everything out at once, but you do need a plan.

My goal is to help you take the next step with greater clarity and confidence.



Del Cromartie
Founder, Military
Wealth Management

WHAT IS MILITARY WEALTH PROTECTION?

WHAT IT MEANS

Military wealth protection is the process of protecting the income, benefits, assets, and financial progress you have worked hard to build.

It brings your military benefits, personal finances, insurance coverage, retirement accounts, and long-term goals together into one coordinated strategy.

WHY IT MATTERS

Military benefits can provide a strong foundation, but they may not cover every financial responsibility or continue unchanged after separation or retirement.

Understanding where potential gaps exist can help you make informed decisions, protect your family, and prepare for life beyond the uniform. Protect what you have today. Prepare for what comes next.



PROTECT YOUR INCOME AND FAMILY

Your income supports nearly every part of your financial life. Protecting it means preparing for emergencies, reviewing your coverage, and ensuring your family can continue meeting its responsibilities if the unexpected happens.

EMERGENCY READINESS



Build an emergency fund for expenses that cannot wait—such as home repairs, travel, medical costs, or a temporary loss of income. Start with a realistic amount and contribute consistently.

REVIEW YOUR COVERAGE



SGLI and other military benefits can provide valuable protection, but your needs may change as your family, income, debts, and military status change. Review how much coverage you have, what it protects, and whether it will remain suitable after separation or retirement.

BENEFICIARIES & DOCUMENTS



Review your beneficiaries after major life events such as marriage, divorce, the birth of a child, or a transition from military service. Keep essential financial, insurance, and estate documents current and accessible to the people who may need them.

Key Takeaway: An IUL is more than just insurance – it's a wealth building vehicle that protects your money and lets it grow tax-free for life.

MAXIMIZE YOUR MILITARY BENEFITS

Military benefits can provide a powerful financial foundation, but receiving a benefit and using it strategically are not the same thing. The first step is understanding what you have, when it changes, and how it supports your long-term goals.

KNOW WHAT YOU HAVE



Create an inventory of the benefits available to you and your family. This may include your TSP, retirement eligibility, SGLI or FSGLI, healthcare, education benefits, VA benefits, survivor protection, and home-loan eligibility.

PLAN FOR CHANGES



A PCS, promotion, marriage, new child, separation, or retirement can change your income and financial responsibilities. Some military benefits may end, require enrollment, or need to be replaced. Review upcoming changes before the transition occurs.

CONNECT BENEFITS TO YOUR GOALS



Your benefits should work together with your savings, insurance coverage, debt strategy, homeownership plans, education goals, and retirement accounts. Consider each decision as part of your complete financial picture—not in isolation.

Key Takeaway: Your military benefits are valuable tools. Their greatest value comes from understanding them early and using them as part of a coordinated financial strategy.

STRENGTHEN YOUR TSP & RETIREMENT STRATEGY

The TSP can be one of the most valuable wealth-building tools available to a service member. Review it regularly and ensure each decision supports your timeline, tax strategy, and retirement goals.

Considerations	Questions to Ask	Why it Matters
Contributions	Am I contributing consistently and receiving the full matching contribution if eligible?	Time, consistency, and matching contributions can significantly affect long-term growth.
Tax Treatment	Should I use Traditional, Roth, or a combination of both?	Your selection determines whether eligible contributions are taxed now or qualified withdrawals are generally taxed later.
Investment Mix	Does my allocation match my goals, time horizon, and comfort with risk?	An investment choice that once fit may no longer align with your current situation.
Beneficiaries	Are my TSP beneficiary designations accurate and current?	Outdated information may prevent your account from being distributed as intended.
TSP Loans	Do I have an outstanding loan and a plan for it before separation?	Leaving military service with a loan can create repayment decisions and possible tax consequences.
After Service	Will I leave the account in the TSP, transfer eligible funds, or begin withdrawals?	Each option can affect fees, investment choices, access, and taxes.

Key Takeaway: The goal is not simply to have a TSP. The goal is to manage it intentionally as one part of your complete retirement strategy.

PREPARE FOR SEPARATION OR RETIREMENT

The transition from military service can affect your income, insurance, healthcare, housing, taxes, and retirement accounts at the same time. Use this checklist to identify decisions that require attention before your final day in uniform.

- ☐ Have you created a realistic post-service monthly budget?
- ☐ Have you estimated your military retirement, VA benefits, civilian income, and other expected income separately?
- ☐ Have you built an emergency fund for your transition period?
- ☐ Have you organized your medical records and researched the applicable VA claim process?
- ☐ Have you reviewed what will happen to your SGLI and FSGLI coverage?
- ☐ If retiring, have you evaluated the Survivor Benefit Plan alongside your family's broader protection needs?
- ☐ Have you reviewed your TSP balance, investment allocation, beneficiaries, and any outstanding loan?
- ☐ Have you planned for post-service healthcare and dental expenses?
- ☐ Have you updated your beneficiaries, will, powers of attorney, and essential financial documents?
- ☐ Have you completed—or scheduled—the required transition and financial-readiness counseling?

YOUR NEXT MOVE: Every unchecked box represents a decision that could become more difficult after leaving service. Select your three highest-priority items and assign each one a completion date.



BUILD WEALTH BEYOND THE UNIFORM

Military pay and benefits can create a strong foundation, but lasting wealth is built by consistently turning income into assets, opportunities, and financial security that can continue beyond military service.

BUILD YOUR FOUNDATION



Manage cash flow, reduce high-cost debt, maintain emergency savings, and contribute consistently toward long-term goals. A strong foundation gives you more flexibility when military or family circumstances change.

ACQUIRE ASSETS



Use the resources available to you to begin building ownership. Depending on your goals and financial situation, this may include retirement accounts, investments, real estate, education, professional skills, or a business.

PROTECT YOUR LEGACY



Building wealth is only part of the mission. Keep beneficiaries current, maintain appropriate insurance coverage, organize estate documents, and teach your family how the financial plan is designed to work.

Key Takeaway: Military wealth is not defined by rank, income, or appearances. It is the ability to create options, withstand financial setbacks, and pass something meaningful to the next generation.

YOUR MILITARY WEALTH ACTION PLAN

PROTECT TODAY

Review emergency savings, income protection, life-insurance coverage, beneficiaries, and essential financial documents.

PREPARE FOR TOMORROW

Review benefits, TSP strategy, transition timeline, future income, healthcare, and upcoming decisions.

BUILD WHAT LASTS

Choose how you will build assets, create opportunities, and transfer wealth and financial knowledge to your family.

Choose one action from each section and assign it a completion date. Small, intentional decisions made now can create greater financial clarity and flexibility later.

TAKE THE NEXT STEP

You have reviewed the key areas of military wealth protection. Now you can take the next step by discussing how they relate to your income, benefits, family, transition, and long-term financial goals.

DURING OUR CONVERSATION WE:

- Identify the financial priorities most important to you
- Review your current protection strategy and potential gaps
- Discuss upcoming military, retirement, or family transitions
- Explore possible next steps based on your goals

This is a relaxed, educational conversation designed to help you gain greater clarity. There is no pressure or obligation.

READY TO BEGIN?

Visit the link below to schedule your complimentary conversation.

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[Book Your 1-on-1 Strategy Call](#)



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