



Military Transition Blueprint

A Sirmium Capital Strategic Briefing

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The Military Wealth Defense & TSP Blueprint

Transitioning out of active duty brings critical decisions regarding the Thrift Savings Plan (TSP) and military retirement benefits.

The True Cost of the G-Fund

While the G-Fund guarantees principal, its real return (after factoring in inflation) is often zero or negative. Leaving decades of retirement savings entirely in the G-Fund guarantees a loss of purchasing power over a 30-year retirement.

The TSP Rollover Decision Matrix

- Assess the transition to a civilian 401(k) versus an Independent IRA.
- IRAs offer complete open-architecture investment options compared to the limited (though inexpensive) lifecycle funds in the TSP.
- Consolidating assets into an IRA provides unified oversight and avoids the "orphan account" syndrome that plagues many veterans as they transition through multiple civilian careers.

Survivor Benefit Plan (SBP) Optimization

The SBP is essentially an expensive life insurance policy on your pension. Depending on your spouse's age, health status, and your overall asset base, "pension maximization" strategies using private life insurance may offer a much higher IRR than the default SBP election.

Independent, Fee-Only Fiduciary Guidance

Navigating complex liquidity events requires an advisor who sits on the same side of the table as you. Sirmium Capital is a 100% independent, fee-only RIA. We do not sell products or accept commissions.

To discuss how these strategies apply to your specific situation, schedule a consultation with our Chief Investment Officer.

Visit sirmiumcapital.com to schedule your call.