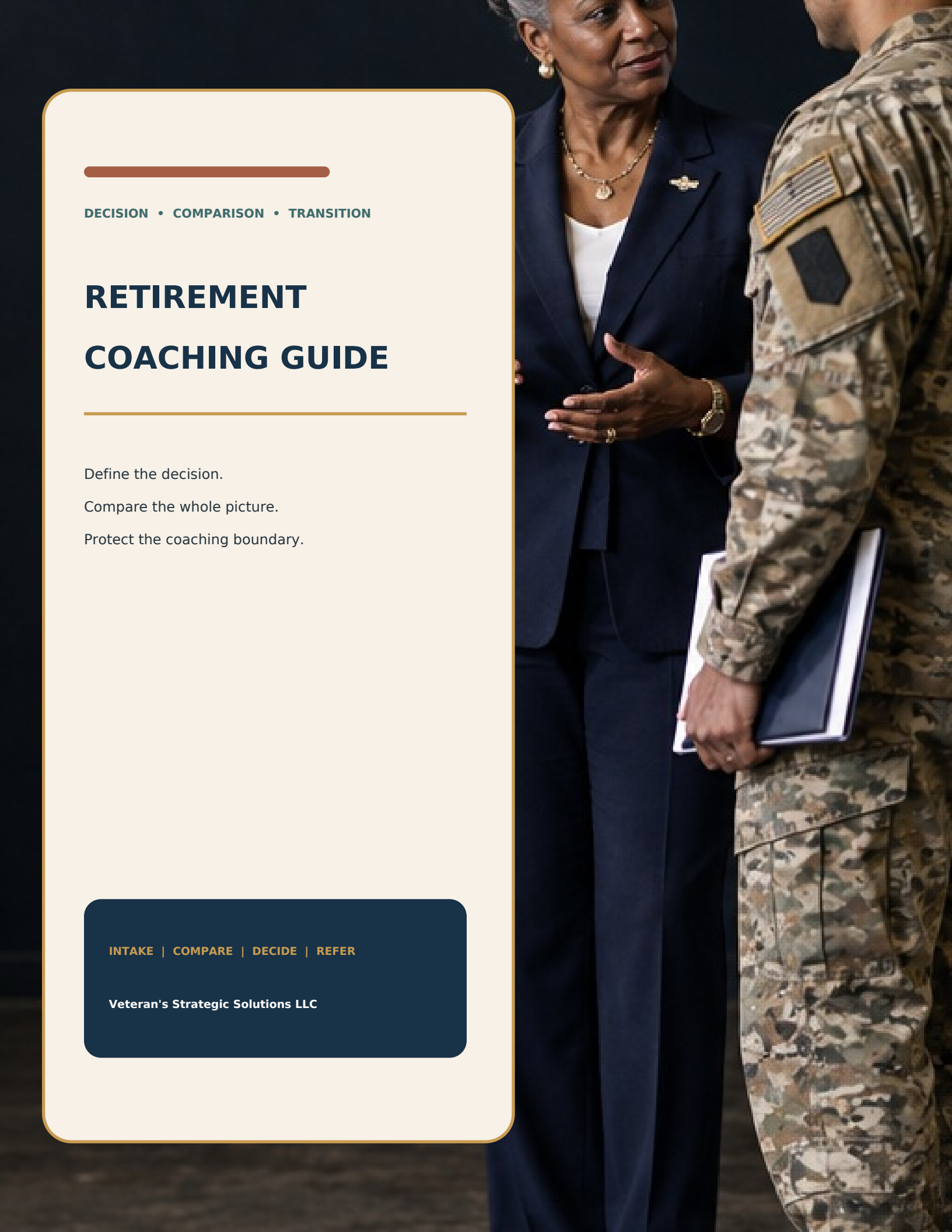




DECISION • COMPARISON • TRANSITION

RETIREMENT COACHING GUIDE

Define the decision.

Compare the whole picture.

Protect the coaching boundary.

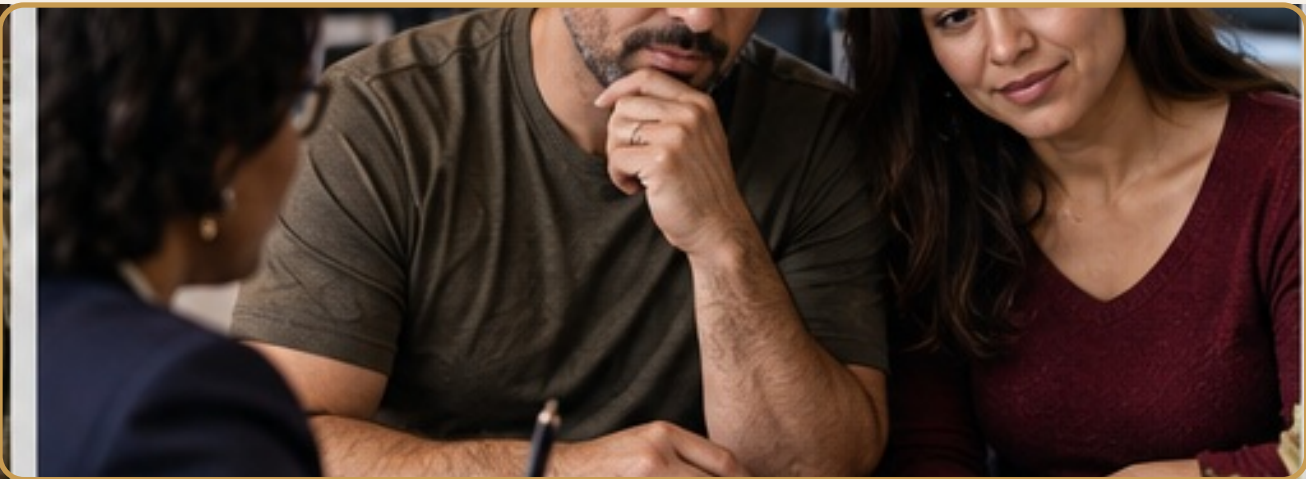
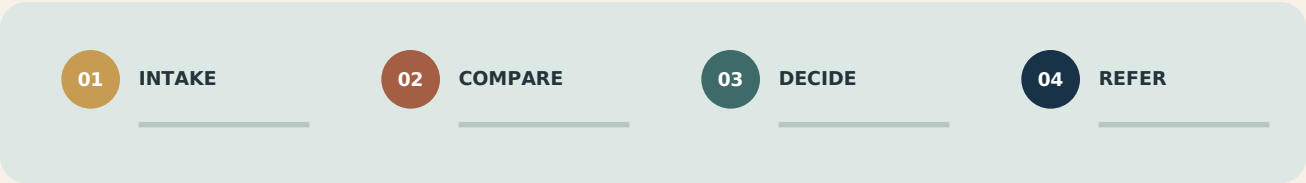
INTAKE | COMPARE | DECIDE | REFER

Veteran's Strategic Solutions LLC

START HERE

How to Use This Guide

Read the core guide first. Then use the worksheets to test demand, define the fixed-scope decision package, budget tools and insurance, estimate coaching work, document scope and professional boundaries, invoice completed services, track paid packages, and control privacy, credential, benefits, tax, financial, legal, ethics, and client-welfare risks.

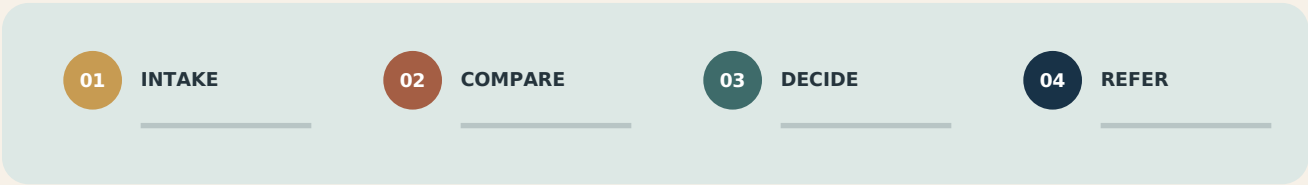


DECISION PACKAGE | Turn scattered transition questions into a defined set of comparisons and next steps.

PIECE	USE
Core guide	Test a fixed-scope retirement decision package with five customer conversations before expanding the offer.
Operating kit	Use the startup, budget, estimate, coaching agreement, invoice, tracker, and compliance pages for every client.

CORE GUIDE 01

1. The bet



The core assumption: a retiring E-7 through O-5 will pay for what TAP already gives them free.

They will not — unless what is sold is not what TAP gives. TAP teaches resumes and interviewing. It does not sit down with a retiring senior NCO and work the money problem: the Regular Military Compensation gap between military pay and a civilian offer, the VA rating picture and how timing affects lifetime income, the federal service path, and whether a \$105,000 offer is in fact a pay cut.

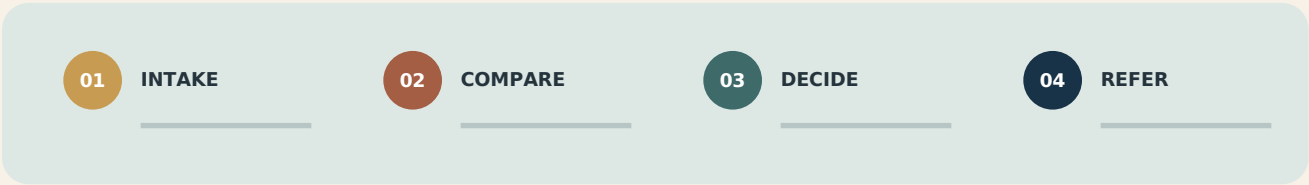
Four capabilities are required to do that well: military pay math, VA rating knowledge, federal hiring, and retirement finance. The business is credible only when the provider can document relevant competence and refer regulated questions appropriately [VERIFY].

The zero-budget test. Find five people who retired from military service in the last six months and ask one question: what would you have paid to have someone run your numbers before you signed an offer? If nobody names a figure, the line stays parked.

BUSINESS LENS	CONTROL
Decision	Package one defined comparison and next-step process.
Boundary	Separate coaching from legal, tax, investment, benefits, and accredited representation.
Demand	Track paid packages, not interest or free conversations.

CORE GUIDE 01

1. The bet Continued



Three ways it fails.

Free competition never goes away. TAP, SFL-TAP, DOL Navigators and a dozen nonprofits deliver transition help at no cost, and they are not going anywhere.

The time-for-money ceiling. One-to-one only, working full weeks, caps around \$60,000 to \$70,000 a year — less than the employer services line for far more hours.

No repeat revenue. Every client transitions once and then leaves. The funnel has to be refilled permanently, forever.

BUSINESS LENS	CONTROL
Decision	Package one defined comparison and next-step process.
Boundary	Separate coaching from legal, tax, investment, benefits, and accredited representation.
Demand	Track paid packages, not interest or free conversations.

CORE GUIDE 02

2. Who pays, in their own words

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A retiring Sergeant First Class, two months out:

"I've got an offer for \$102,000 and everyone keeps telling me that's great money. But I don't actually know if it's more than I'm making now. My LES doesn't say what I'm worth. Nobody's shown me what the tax-free part was worth, or what my rating does to the picture, and I've got three weeks to answer."

They are not buying coaching. They are buying an answer to a specific financial question with a deadline attached, at a moment when getting it wrong costs them for twenty years.

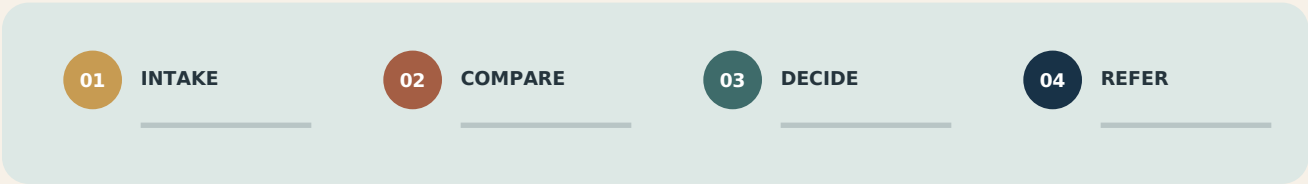
Timing matters more than the pitch. The best moment to sell is not three months before separation, when money is tight and everything is free. It is shortly after, when final pay, leave sell-back and the VA award have landed and the person is sitting on cash and a decision.



PAY COMPARISON | Document assumptions, tax treatment, benefits, timing, and unknowns without promising an outcome.

CORE GUIDE 03

3. The smallest version worth charging for



A fixed-scope package — not hours, not a retainer, not open-ended coaching. The Retirement Decision Package, one deliverable at one price, no scope creep:

Their real pay floor, calculated against their actual numbers rather than a generic chart

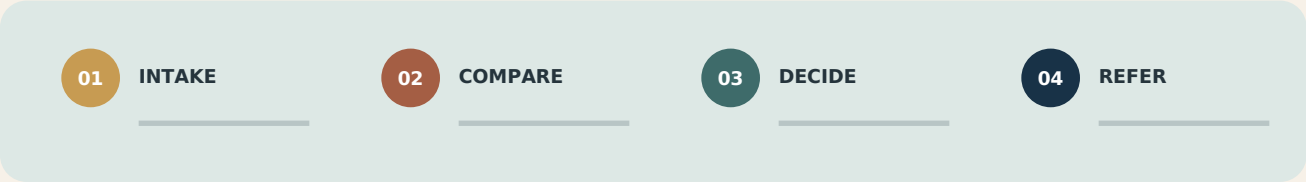
A federal resume and a contractor resume

A review of how the VA rating picture affects the overall financial position

BUSINESS LENS	CONTROL
Decision	Package one defined comparison and next-step process.
Boundary	Separate coaching from legal, tax, investment, benefits, and accredited representation.
Demand	Track paid packages, not interest or free conversations.

CORE GUIDE 03

3. The smallest version worth charging for Continued

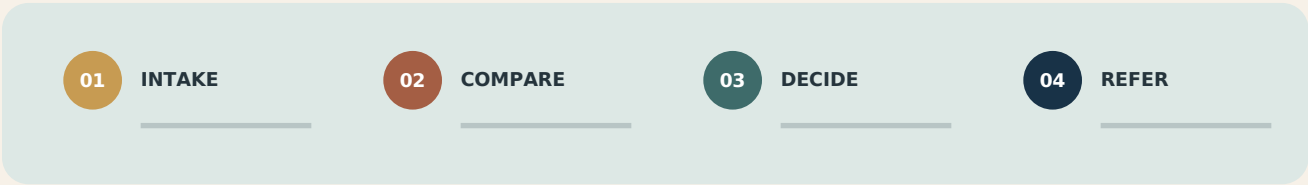


Two sessions — one before the offer, one after it arrives
That is sellable with nothing but a laptop, a booking link and a phone.

BUSINESS LENS	CONTROL
Decision	Package one defined comparison and next-step process.
Boundary	Separate coaching from legal, tax, investment, benefits, and accredited representation.
Demand	Track paid packages, not interest or free conversations.

CORE GUIDE 04

4. What it actually takes



Check licensing, zoning, and tax rules for your own city and state before starting.

One hard legal line, and it matters. Preparing, presenting or prosecuting a VA claim for compensation requires accreditation under federal regulation, and even accredited representatives cannot charge for work on an initial claim. The package must therefore educate on how ratings and combined-rating math work — it must not prepare or present anyone’s claim. Design the offer around that boundary from day one.

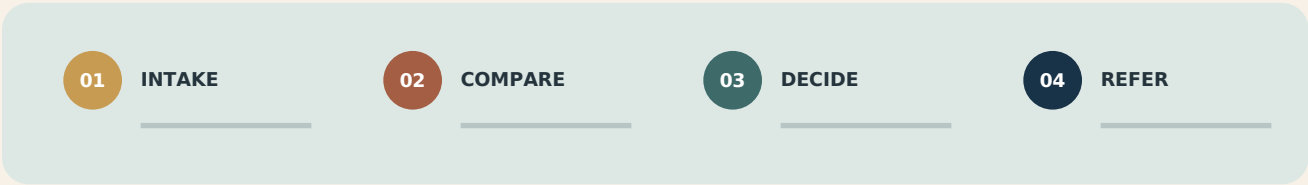
A second line. Coaching a person is permitted; representing that person in dealings with a former employing agency is a different activity governed by post-employment restrictions. Build this as coach the person, never represent the person.

Startup cost can be low when the necessary computer, comparison tools, templates, and meeting platform are already available. Replace every already-owned assumption with an actual business cost.

BUSINESS LENS	CONTROL
Decision	Package one defined comparison and next-step process.
Boundary	Separate coaching from legal, tax, investment, benefits, and accredited representation.
Demand	Track paid packages, not interest or free conversations.

CORE GUIDE 05

5. Pricing



Recommendation: anchor on the mid tier. It is defensible against a \$10,000 salary difference, which is the number actually being sold against, and it is a price a retiree with final pay in the bank will approve without a second conversation.

But the tiers are not where profitability comes from. One-to-one work has a hard ceiling. A monthly cohort of six people at \$600 each returns \$3,600 for a single evening’s work — the same evening that would otherwise produce one client. The binder and existing guides become the pre-work participants complete before the session.

That is the difference between owning a job and owning a business, and it is the only version of this line worth building.

BUSINESS LENS	CONTROL
Decision	Package one defined comparison and next-step process.
Boundary	Separate coaching from legal, tax, investment, benefits, and accredited representation.
Demand	Track paid packages, not interest or free conversations.

CORE GUIDE 06

6. First 90 days and the one metric

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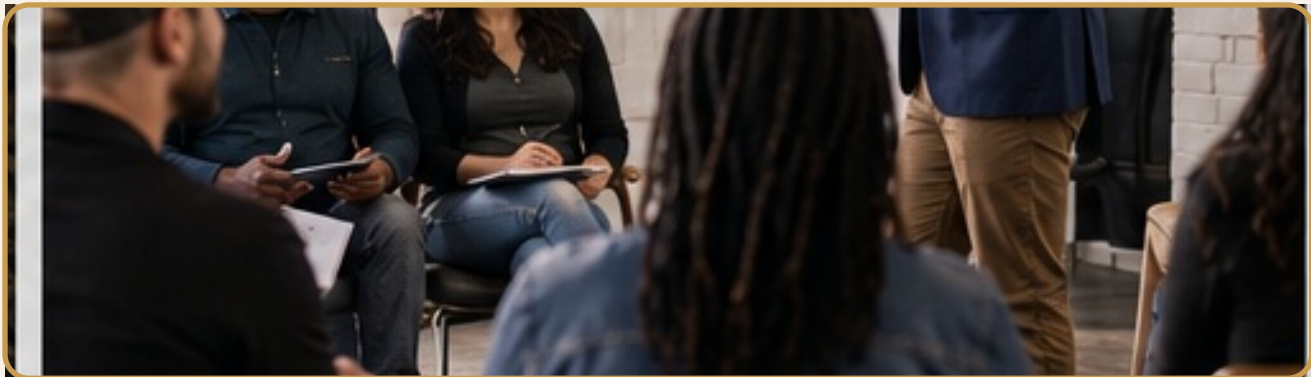
REFER

Preparatory. Run the five conversations. Write the package description and set the price. Build the booking and payment links. Draft the pay-comparison worksheet as a fillable client intake. Get a professional liability quote. Decide whether the VA accreditation lane is worth pursuing, because it changes what can be offered.

Live. Sell the first three packages one-to-one at the mid price and deliver them properly. Only after three clean deliveries should the cohort version be scheduled — the group format is built on a script that does not exist until individual delivery has proven what people actually ask.

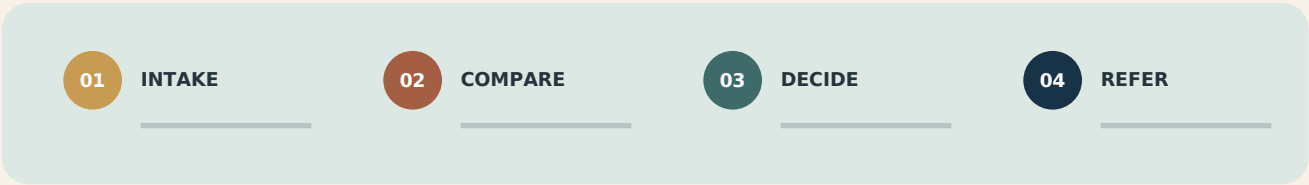
The one metric: conversion rate from free consultation to paid package.

Not clients, not revenue, not enquiries. Conversion is the only number that reveals whether the offer itself is right. A low conversion rate with high enquiry volume means the pitch is working and the offer is wrong, which is a fixable problem. Volume alone hides that.



TRANSITION WORKSHOP | Use a repeatable curriculum and refer regulated questions to qualified professionals.

7. Honest assessment



This is a supplement, not a spine — it ranks below employer services. Employers buy repeatedly; transitioning retirees buy once and disappear.

It earns its place only when startup cost stays low and the provider already holds the documented knowledge required to deliver the package responsibly [VERIFY].

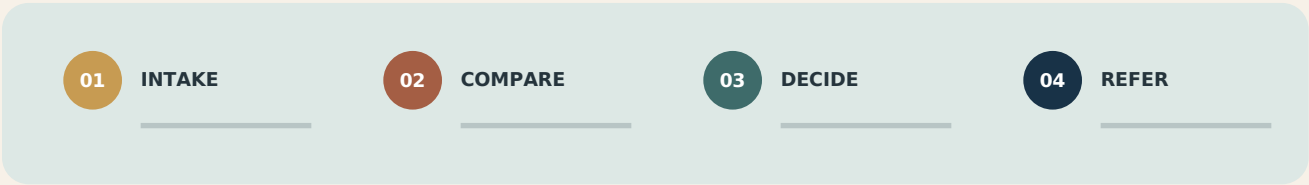
The realistic ceiling on the one-to-one version is a few thousand a month, part time. The cohort version raises that, but only after individual delivery proves out.

Do not build this until the five conversations happen. The whole model rests on retirees paying for a financial answer — five phone calls settle that for nothing.

BUSINESS LENS	CONTROL
Decision	Package one defined comparison and next-step process.
Boundary	Separate coaching from legal, tax, investment, benefits, and accredited representation.
Demand	Track paid packages, not interest or free conversations.

CORE REFERENCE

Startup Cost Reference

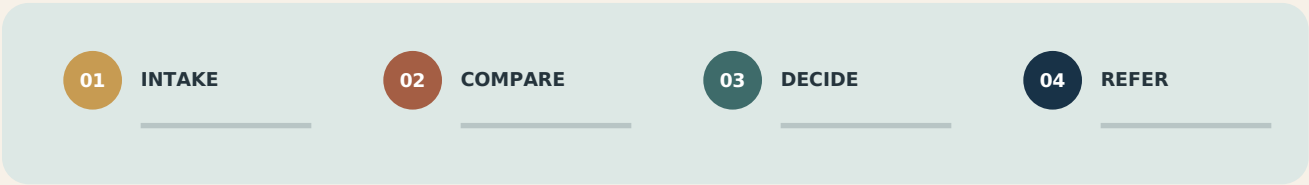


Use the source figures as the planning baseline. Replace local, personal, already-owned, and time-sensitive assumptions with actual quotes and requirements before launch.

Item	Cheapest source	Cost
Scheduling and booking	Square Appointments or Calendly free tier	\$0
Video sessions	Google Meet, or Zoom free tier	\$0
Payment processing	Square or Stripe	~2.6-2.9% per transaction
Pay comparison tool	Prepare or purchase [VERIFY] — the RMC handout and calculators	\$0
Resume templates	Prepare or purchase [VERIFY]	\$0
Professional liability insurance	Quote required; not yet priced	Unknown
VA accreditation, if that lane is ever wanted	Free, through a recognised organisation	\$0 plus training time

CORE REFERENCE

Source Pricing Reference



Use the source figures as the planning baseline. Replace local, personal, already-owned, and time-sensitive assumptions with actual quotes and requirements before launch.

Tier	What it is	Price
Low	Federal resume and USAJOBS package only	\$250
Mid	The full Retirement Decision Package, four to six sessions across the transition	\$750-1,200
Premium	Retainer from six months out through first offer, including negotiation coaching	\$2,500+

WORKSHEET 01

Startup Checklist

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DONE	ACTION	OWNER DATE NOTES
☐	Define the exact retirement coaching guide customer, problem, deliverable, service area or channel, and buying trigger.	
☐	Run the source's smallest low-cost demand test before buying major equipment or committing to long-term overhead.	
☐	Write the offer, inclusions, exclusions, timing, acceptance standard, and customer responsibilities.	
☐	Check licensing, zoning, and tax rules for your own city and state before starting.	
☐	Confirm federal, state, local, tax, advertising, privacy, accessibility, contract, and record requirements [VERIFY].	
☐	Obtain general liability, professional liability, cyber, property, auto, workers' compensation, and client-required coverage as applicable [VERIFY].	
☐	Create intake, estimate, scope, approval, delivery, quality-control, incident, invoice, and closeout records.	
☐	Price from actual labor, materials, equipment, travel, payment fees, taxes, rework, overhead, and reserve.	
☐	Complete one paid pilot and document the result only with written customer permission.	
☐	Track the one metric from the source, plus gross margin, delivery time, exceptions, referrals, and repeat work.	

WORKSHEET 02

Equipment and Budget Worksheet

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COACHING SYSTEM | Standardize intake, worksheets, scheduling, payment, privacy, handoff, and follow-up.

ITEM	NEEDED	ESTIMATE	ACTUAL	NOTES
Business formation, registrations, licensing, tax, contracts, and professional review [VERIFY]				
General liability, professional liability, cyber, property, auto, workers' compensation, and client coverage [VERIFY]				
Core equipment, tools, supplies, safety gear, storage, maintenance, replacement, and backups				
Computer, phone, software, scheduling, payment, e-signature, records, security, and backup				
Website, business email, phone, listings, signage, accessibility, privacy, and marketing [VERIFY]				
Original intake, estimate, scope, checklist, quality, incident, invoice, and closeout templates				
Training, credentials, continuing education, renewal, testing, and professional memberships [VERIFY]				
Vehicle, delivery, travel, fuel, mileage, parking, tolls, rental, and route costs as applicable				
Bookkeeping, merchant fees, taxes, legal review, data protection, and records [VERIFY]				
Contractor, employee, payroll, supervision, quality control, and administrative support [VERIFY]				
Working capital, refunds, rework, claims, chargebacks, downtime, deductibles, and reserve				

BUDGET CONTROL

TOTAL ESTIMATE: _____ TOTAL ACTUAL: _____ CASH RESERVE: _____

WORKSHEET 03

Pricing and Estimate Template



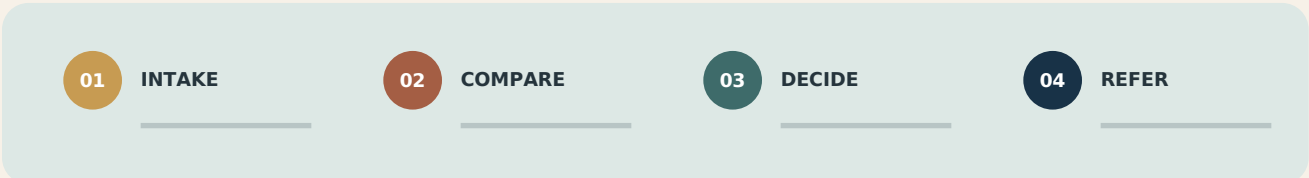
CLIENT	SERVICE LOCATION	ESTIMATE NUMBER	DATE

SERVICE OR INPUT	BASIS	AMOUNT
Discovery or intake	Customer and scope	
Core service or product	Quantity and basis	
Materials or direct costs	Actual or allowance	
Labor or professional time	Hours or fixed scope	
Equipment, delivery, or travel	Written basis	
Documentation and quality control	Included or added	
Approved option or add-on	Written basis	
Rush, after-hours, or change [VERIFY]	Written basis	
Tax or required fee [VERIFY]	Confirmed basis	
Total estimate		

TOTAL ESTIMATE	DEPOSIT OR AUTHORIZATION	VALID THROUGH

WORKSHEET 04

Service Scope and Authorization



FIELD	AGREED DETAIL
Customer, legal entity, contacts, billing, service or delivery location, dates, and decision-maker	
Customer need, current condition, objective, constraints, success standard, and source documents	
Selected offer, quantities, deliverables, inclusions, exclusions, options, and completion standard	
Schedule, access, dependencies, customer preparation, approvals, delays, and communication	
Materials, equipment, substitutions, delivery, storage, utilities, security, and site conditions [VERIFY]	
Inspection, testing, checklist, documentation, acceptance, correction, and handoff	
Change orders, added work, hidden conditions, cancellation, rescheduling, and out-of-scope requests	
Fee, deposit, expenses, tax, invoicing, payment, late payment, refunds, and chargebacks [VERIFY]	
Licensing, permits, insurance, safety, privacy, accessibility, and customer-required controls [VERIFY]	
Warranty, maintenance, service response, damage, loss, limitation, and claim procedure [VERIFY]	
Confidentiality, records, photos, data, testimonials, portfolio use, retention, and deletion [VERIFY]	
Completion, acceptance, closeout, support period, complaint, dispute, termination, and signatures [VERIFY]	

WORKSHEET 05

Invoice Template

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BUSINESS	CLIENT	INVOICE NUMBER	DATE DUE

DESCRIPTION	QUANTITY	RATE	AMOUNT
Discovery or intake			
Core service or product			
Materials or direct cost			
Delivery or travel			
Documentation or quality control			
Approved option			
Approved change			
Tax or required fee [VERIFY]			

SUMMARY	AMOUNT
Subtotal	
Tax [VERIFY]	
Credits / adjustments	
Total	
Balance due	

Job Log and Lead Tracker

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DATE	LEAD SOURCE	NEED OR SCOPE	QUOTE	STATUS NEXT STEP

DATE	CLIENT	PACKAGE	STATUS	PAID	REFERRAL
DATE	CLIENT	PACKAGE	STATUS	PAID	REFERRAL
DATE	CLIENT	PACKAGE	STATUS	PAID	REFERRAL
DATE	CLIENT	PACKAGE	STATUS	PAID	REFERRAL

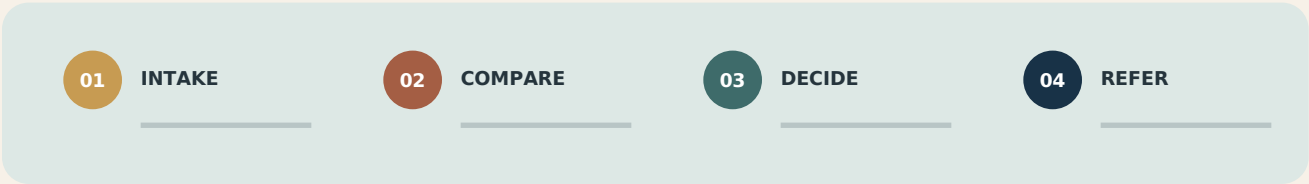
DATE	CLIENT	PACKAGE	STATUS	PAID	REFERRAL
DATE	CLIENT	PACKAGE	STATUS	PAID	REFERRAL

ONE METRIC

PAID DECISION PACKAGES: _____ DELIVERY HOURS: _____ REFERRALS: _____

WORKSHEET 07

Retirement Coaching Compliance and Client Protection



Check licensing, zoning, and tax rules for your own city and state before starting.

CHECK	CONTROL	INITIALS NOTES
☐	Licensing, zoning, tax, advertising, privacy, accessibility, safety, environmental, and local rules are confirmed [VERIFY].	
☐	Required insurance, certificates, limits, exclusions, additional insureds, drivers, workers, and subcontractors are confirmed [VERIFY].	
☐	Written scope defines the offer, exclusions, responsibilities, schedule, acceptance, payment, warranty, and change control.	
☐	Equipment, tools, vehicles, products, software, storage, access, and backups are inspected and fit for the actual work [VERIFY].	
☐	Training, credentials, permits, inspections, records, recurring renewals, and customer requirements are current [VERIFY].	
☐	Customer, payment, property, employee, health, identity, and confidential data are minimized and protected [VERIFY].	
☐	Pricing, credentials, affiliations, testimonials, savings, results, and outcome claims are truthful and documented.	
☐	Incident, damage, spill, injury, complaint, refund, breach, interruption, and escalation procedures are written [VERIFY].	
☐	Work stops for unsafe conditions, missing authorization, inadequate coverage, prohibited scope, deception, or requirements outside competency.	

STOP RULE

Do not begin or continue until the coaching scope is clear, sensitive data is protected, credentials and conflicts are truthful, and every legal, tax, investment, VA-accreditation, benefits, mental-health, or other regulated issue outside competency is referred appropriately.