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USAA and Military.com Announce List of Best Places for Military Retirees to Launch Second Careers

List highlights best medium metro areas for jobs that match military skill sets

SAN ANTONIO (Nov. 9, 2011) — Manchester, NH, is the best medium-sized metro area based on population for military retirees to launch their post-service careers, according to a new study commissioned by USAA and Military.com.

The “Best Places for Military Retirement: Second Careers” list pinpoints U.S. metro areas that are more likely to offer employment opportunities for military retirees, while still maximizing military benefits and providing a higher quality of life. The remainder of the top 10 medium metros list includes:

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|--------------------------|-------------------|
| 2. Anchorage, AK | 7. York, PA |
| 3. Killeen, TX | 8. Roanoke, VA |
| 4. Huntsville, AL | 9. Topeka, KS |
| 5. Ann Arbor, MI | 10. Lexington, KY |
| 6. Rockingham County, NH | |

According to the Department of Defense, there are approximately 2 million military retirees as of 2010: 73 percent enlisted and 27 percent officers. And they generally retire from the service early in life at the average ages of 39 for enlisted service members and 46 for officers.

“Swapping military boots for civilian shoes is a big change, but in this era of high unemployment, being prepared is even more critical to a successful transition,” said June Walbert, CERTIFIED FINANCIAL PLANNER™ at USAA and a Lt. Col. in the Army Reserves. “The goal of this study is to help military retirees with their civilian job search while encouraging them to think about what financial changes lie ahead and the choices that need to be made as the result of a new career, such as replacing life insurance or rolling over a Thrift Savings Plan account to an IRA.”

Ward Carroll, editor of Military.com and also a military retiree, added, “Military retirees bring highly employable skills to the table, but in addition to facing a tough job market, many need help translating those skills to the civilian workplace. This list can help take some guesswork out of a job search by pinpointing places likely to offer second careers matching a military retiree’s expertise.”

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Best Places for Military Retirement: Second Careers/2

USAA, a leading financial services provider focused on serving the military and their families, and Military.com, the largest military and veteran membership organization, commissioned Sperling's BestPlaces to develop the list. Researchers reviewed variables for 379 major U.S. metropolitan areas, including:

- Employment opportunities and sectors that align with military skills sets, such as defense, engineering, medical services and aviation, as well as the overall jobs climate based on unemployment rate and number of small businesses.
- Proximity to a military base and a VA hospital or clinic, base amenities and state taxation on military pensions.
- General quality of life and pocketbook issues, such as affordability, housing costs, crime rate, sales taxes and climate.

Each of the variables was weighted based on importance to military retirees seeking second careers, and each metro area was ranked based on its total points for all variables. Metro areas with unemployment rates more than one percent above the national average and with median housing costs 40 percent above the national median were excluded from the medium metros list.

USAA and Military.com also developed additional lists to provide service members with more choices, whether they're seeking a small town or a big city that comes with big housing prices. To see all lists, visit www.usaa.com/bestplaces.

List does not represent any endorsement, expressed or implied, by the Department of Defense or any other United States government agency.

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