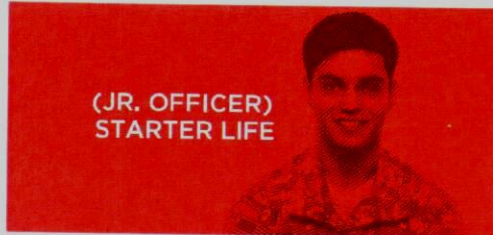


MEMBERSHIP PROFILES



MOAA's members make up a diverse spectrum of audiences. Here, you'll find a guide to all eight of MOAA's membership profiles, including the unique characteristics of each demographic and the services that are relevant to that group.



**(JR. OFFICER)
STARTER LIFE**

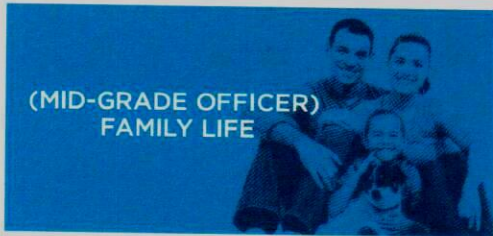
MOAA NEVER STOPS SERVING TO GET THEIR LIVES OFF TO A GREAT START.

MARKERS:

Exciting "firsts" (marriage, baby, house), deployment, allegiance to other Iraq and Afghanistan veterans, media savvy, proactive, activists.

MOAA PROVIDES:

- Military professionalism
- Transition services: résumé reviews and virtual job fairs
- Financial guidance and products
- Spouse professional development



**(MID-GRADE OFFICER)
FAMILY LIFE**

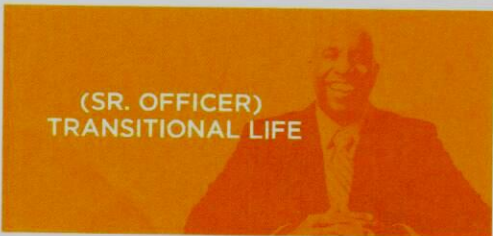
MOAA NEVER STOPS SERVING TO HELP MEET THE NEEDS OF THEIR FAMILY.

MARKERS:

Pragmatic, more earning potential, "trading up" homes, saving (or not saving) for college and retirement, possibly transitioning out of active duty to service in the National Guard.

MOAA PROVIDES:

- Military professionalism
- Transition services including spouse programs
- Life insurance
- Guidance in using civilian insurance
- Interest-free loans and grants for children



**(SR. OFFICER)
TRANSITIONAL LIFE**

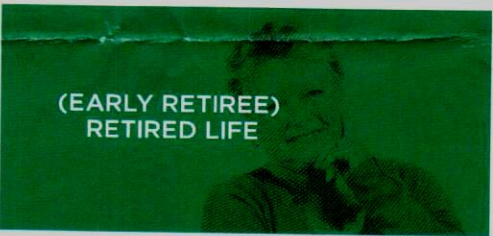
MOAA NEVER STOPS SERVING TO HELP THEM REFOCUS AND THRIVE.

MARKERS:

Second and non-military careers, mind/body wellness-focused, retirement concerns, spouse in workforce.

MOAA PROVIDES:

- Transition services including financial/benefits guidance
- Advocacy against retirement threats
- VA claims assistance
- Health insurance
- Interest-free loans and grants for children



**(EARLY RETIREE)
RETIRED LIFE**

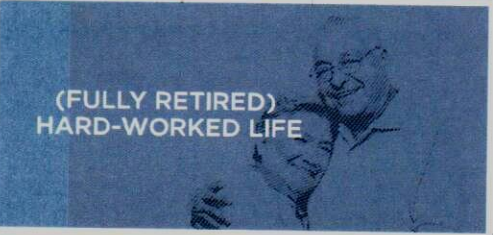
MOAA NEVER STOPS SERVING TO HELP THEM RETIRE THE WAY THEY ENVISIONED.

MARKERS:

Original activists, idealistic, retiring later, stretching savings, caring for elderly parents.

MOAA PROVIDES:

- Travel services
- Health care guidance: TRICARE to Medicare
- Health care advocacy
- Wealth planning



**(FULLY RETIRED)
HARD-WORKED LIFE**

MOAA NEVER STOPS SERVING TO HONOR THEIR SERVICE AND KEEP THEM CONNECTED TO THEIR MILITARY FAMILY.

MARKERS:

Patriotic, fond memories.

MOAA PROVIDES:

- Access to grassroots advocacy efforts
- Camaraderie through local chapters
- Publications
- Support for spouses and families who have lost an officer



FORMER OFFICER

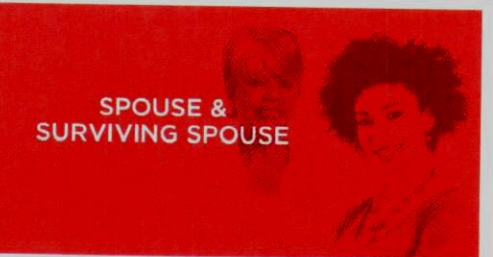
MOAA NEVER STOPS SERVING WELL BEYOND THEIR MILITARY CAREER.

MARKERS:

Have left the military for various reasons: spouse may desire a more stable living environment; may want to reconnect with family and friends; may have served out a planned amount of time. Interested in the products and services MOAA provides.

MOAA PROVIDES:

- Advocacy:
 - GI Bill training improvements— you have 10 years to use the GI Bill
 - Tax credits for employers to hire veterans
- Career transition services
- Financial guidance



**SPOUSE &
SURVIVING SPOUSE**

MOAA NEVER STOPS SERVING TO HONOR THEIR STEADFAST COMMITMENT.

MARKERS:

Spouses are serving the military alongside their servicemembers and want to be viewed and respected for their tremendous and selfless efforts.

MOAA PROVIDES:

- Advocacy to support military families
- Publications
- Spouse career resources and relocation information
- Military Spouse Symposia
- Travel discounts
- MOAA insurance plans
- Community and camaraderie through local chapters