

SOF FOR LIFE

T R A N S I T I O N G U I D E



**FOR THE SOF OPERATOR
AND SUPPORT PERSONNEL**



J A N U A R Y 2 0 2 5 | S O F F O R L I F E . O R G



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INTRODUCTION



Special Operations Forces (SOF) spend their entire careers focused on being in or on a team. In fact, nothing is more important than that team. At some point, however, all SOF leave the force. Departure can be at 4 years or 40 years. Regardless of the length of service, your transition will be about you and your family and not the team.

Many transition programs lack a holistic approach and fail to communicate the importance of detailed mission planning, required lead time, and the consequences of making hasty, ill-informed decisions. Although these tenets were mastered while on active duty, many SOF fail to apply them to their lives out of uniform. Many in the SOF community quietly struggle, heap stress on their families, burn through resources, and eventually settle for soul-crushing under-employment situations. Based on years of observation and discussions within the Global SOF Foundation (GSOF) community, we set out to design a program that would institutionalize the SOF transition process. We created the SOF for Life Program out of love and respect for our teammates: past, present, and future.

In 2017 and 2020, GSOF and The Honor Foundation sent out a SOF for Life Survey to members of the SOF community who had separated from the military. The survey received over 550 responses in 2017 and over 400 in 2020. The results are posted on the SOF for Life website. And they drive the tenets of the SOF for Life Program. The more data we collect, the better the program gets.

SOF FOR LIFE OVERVIEW

VISION

SOF for Life is dedicated to educating, empowering, and energizing transitioning SOF Service Members to ensure they, and their families, THRIVE—not just survive—in post military life.

THREE PILLARS

Pillar One - Educate

Providing learning opportunities specifically tailored to SOF and SOF support personnel.

Pillar Two - Employ

Working with industry to provide meaningful career opportunities suited to individuals with a SOF background after their active duty service ends.

Pillar Three - Empower

Using our findings and experience with the SOF community to bring SOF resourcing requirements to policymakers.

Website: www.SOFforLife.org

Survey: www.sofforlife.org/sof-for-life-survey/

PHASE 0: PRE JUMP



THINK THROUGH WHAT MUST BE DONE

*This guide is organized into Phases based on time before your date of separation.
Consider these your Jump Commands!*

Treat Transition like an Operation: Joining SOF requires a rigorous selection process and years of training, and transitioning out of the military demands a similar level of dedication. Treat your transition like an operation to be fully prepared for anything.

Accept the Reality of the Private Sector: Transitioning from the military means facing a new reality: you'll work hard, often for less money initially, and without the familiar structure of regular leave or training days. While some veterans find high-paying roles, the truth is that most people work long hours and earn good, not guaranteed, money.

Successful transitions take time and planning. In jump school, you don't have to do it alone, but you have to take charge. Unlike in the military, in the private sector, accountability is direct: you're responsible for your work, and if you succeed, you'll be rewarded. Promotions aren't automatic; here, you "eat what you kill." Be prepared to switch roles more often too. On average, people change jobs 10-15 times in a lifetime, spending around 4 years in each position. A lifetime career in one company is rare, so embrace the flexibility and keep your mindset focused on growth.

WHERE TO START?

Learn about Transition: There are hundreds of organizations and assets (many of them free) for members transitioning. Most people on active duty do not have a lot of time to think about transition, but you must make the time to study. Start early (at least 1-2 years in advance if possible)!



www.military-transition.org/resources.html



<https://cheatography.com/xfaitth/cheat-sheets/transitioning-servicemembers/>



ADDITIONAL FACTORS TO CONSIDER

Focus on You... Understanding who you are and what drives you is key to a successful transition. Take time to define your values (which may differ from those in military life), your strengths, and what fulfills you. This self-awareness makes navigating the transition easier by clarifying what you truly seek—not just what you think you need. Knowing your “why” helps you land on your feet with purpose and direction.

The Honor Foundation (THF): THF’s Transition Program focuses deeply on this concept and can help you get where you want to be over nothing more than a simple “cup of coffee.” You can learn more about these opportunities, which include a 12-week program, 1-day seminars, and a virtual program, on the THF website: <https://www.honor.org/>

...and Your Family: Transitioning isn’t just about you—it’s about your family. Include them in your planning, just like a mission. A helpful approach is creating a visible calendar with milestones in your home. This shared setup keeps everyone aware of key dates, interviews, and progress.

A 2017 survey revealed that 77% of special operators and 80% of their spouses felt anxiety prior to military separation, largely due to financial readiness. Involve your family early to ease the transition and reduce stress for everyone.

Set a Timeline: Start planning your transition at least two years before separation or retirement. Your “transition date” isn’t just your last day in uniform; it’s when you need to be fully prepared. If you’re serving until your Mandatory Retirement Date (MRD) or leaving earlier, set this date strategically. Each service has unique requirements for retirement requests, so applying late could lead to delays. Giving yourself a firm timeline ensures you can leverage all available resources and opportunities for a smooth transition.

OTHER ORGANIZATIONS AND TOOLS THAT MEMBERS OF OUR TEAM HAVE FOUND USEFUL INCLUDE:

Special Operations Transition Foundation (SOTF): A non-profit organization committed to transitioning Special Operations veterans into their next successful career. (Formerly known as “Your Grateful Nation”) Learn more: <https://sotf.org/>

Elite Meet: A non-profit that connects elite SOF veterans with a large network of high quality employment opportunities. Learn more: <https://elitemeetus.org/>

Onward to Opportunity: A free comprehensive career skills program that provides civilian career training, professional certifications, and job placement support to transitioning service members, veterans, and military spouses. Learn more: <https://ivmf.syracuse.edu/onward-to-opportunity/>

COMMIT Foundation: empowers those who have served and their families to create purposeful and fulfilling transitions by providing personalized programs, resources, and the support of community. Learn more: <https://www.commitfoundation.org/>

“ **77% of special operations personnel experienced anxiety prior to their separation from the military.** ”

PHASE 1: JUMPMASTER INSPECTION



24 MONTHS PRIOR TO SEPARATION

- ✓ **Determine how long you can be unemployed and aim to reduce your debt:** Many service members face personal and financial challenges when their income changes, often living beyond their means and having only 3 to 6 months of savings, while job searches can last 9 to 15 months. To prepare, aim to retire debt-free, except for your mortgage. Resources like Dave Ramsey's Total Money Makeover can help you eliminate debt, providing additional flexibility. Being debt-free allows you to explore career options without the pressure of immediate income needs. Additionally, be prepared to cover expenses if the Defense Financial and Accounting Services (DFAS) makes a mistake with your pay, as mistakes can occur and may impact your finances.
- ✓ **Conduct a Personal Financial Review:** Everyone will have a different financial status, but most people from the *SOF for Life* survey had to work once they left the military. [AAFMAA Wealth Management](#) will provide a FREE holistic review of your financial situation. If you fail to take advantage of this, then you are missing out on a great opportunity. The review includes insurance, investments, savings, college financing, mortgages...everything!



American Armed Forces Mutual Aid Association (AAFMAA): AAFMAA is a *SOF For Life* partner and the oldest non-profit in the US. It provides all aspects of insurance, financial planning, and wealth management. Learn more: <https://www.aafmaa.com/>

- ✓ **Review your estimated retirement pay:** It is wise to get an estimate of your retirement pay. The current DoD Retirement System started on 1 January 2019, and people leaving the service after their first enlistment or prior to retirement now get some level of funding. Knowing the estimate of that pay is critical. **DoD Website:** <https://militarypay.defense.gov/Pay/Retirement/>
- ✓ **Be Prepared to Pay More Income Taxes:** Many military allowances are tax-free, so transitioning to civilian life can bring unexpected tax increases. As a civilian, you'll face taxes that didn't apply while in the military, so it's essential to be mentally prepared for this change.
Tax Bracket Calculator: <https://www.taxact.com/tools/tax-bracket-calculator>
- ✓ **Survivor Benefit Plan (SBP) vs. Self-Insured:** You and your spouse will need to decide whether to opt in or out of SBP. The SBP costs 6.5% of your gross retirement annuity and provides your spouse with 55% of that annuity if you pass away. Alternatively, you can consider term life insurance, which can be tailored to replace lost pension income.

Make this decision early, preferably before any medical preparations. Insurance companies usually offer better rates for non-smokers. Your premiums can be affected by your medical history and any exams needed for life insurance. It's a good idea to get life insurance before you undergo medical assessments or receive diagnoses for chronic conditions since these can raise your premiums.

ADDITIONAL FACTORS TO CONSIDER:

- ✓ **Get a JAG Review:** Many people in the government work in procurement and/or with defense contractors. The government has rules that limit what veterans can do with industry post-military. In some cases, there is a “cooling off” period that restricts their ability to work in the defense sector. Additionally, there are rules on what you can and cannot do during Terminal Leave. Do the due diligence and get a legal review of any future job limitations and/or job offers early so you are protected and educated on what you can do.
- ✓ **Explore Higher and/or Continuing Education:** Take advantage of the Department of Defense's educational benefits! If you don't have an undergraduate degree, consider a Bachelor's in Business Administration. If you already hold a Bachelor's, think about pursuing an MBA. These degrees will enhance your business skills and complement your military leadership experience.

Professional certifications can also help you stand out. Consider options like:

- Human Resources Certifications (PHR, SPHR, SHRM)
- Project Management Certifications (PMP)
- Six Sigma and Lean Management
- Information Technology or Computer Engineering

While on active duty, you can use Credentialing Opportunities On-Line (COOL) programs for certifications, which is a largely underutilized benefit. If you haven't used Tuition Assistance funds this fiscal year, you may access up to \$4,500 for these programs without incurring an additional service obligation. **DoD COOL Program:** <https://www.cool.osd.mil/>

Many institutions offer continuing education in areas like design thinking, innovation, and data analytics. Instead of a traditional MBA, consider combining courses or certificates from various reputable schools to gain additional skills and expand your professional network.





- ✓ **Networking:** Relying solely on being a veteran or having a security clearance to secure a job is a mistake. Over 97% of the U.S. population lacks military connections, and gratitude for your service does not always lead to job offers. It's essential to effectively communicate your value to this majority. Networking is often seen as self-serving, but it's crucial for identifying and hiring talent. To successfully transition your career, be open to engaging with new people and sharing your experiences. These connections can help you find the right job or clarify your goals. Veterans, especially from SOF, have valuable skills, but actively seeking opportunities is necessary since 70-80% of job openings are not advertised online. Engaging with new contacts will help you in your job search and career development.
- ✓ **Build your Network of Personal Email Accounts:** Your network is a valuable asset for future employers, as it represents your ability to connect with others. Many military personnel lack a solid personal contact list because military systems simplify communication, but this can lead to lost connections once they leave service. To maintain your network, spend about two hours each week transferring your .mil or .gov contacts to .com accounts. Send an email to inform them of your transition, provide your personal contact information, and request theirs in return. Also, consider who in your network works for companies you're interested in, as some have dedicated roles for hiring veterans. They might be able to connect you with the right people!
- ✓ **Attend Networking Events:** Don't skip networking events while on active duty—it's an essential step for adapting to the private sector. These events build your network and help you learn civilian business norms, though they often require time after-hours and sometimes an entry fee. Many expect free resources, but in the private sector, investment in networking is part of the process. Also, be mindful of ethical rules regarding what can be accepted for free as a service member.
- ✓ **Print Personal Business Cards:** A personal business card is essential. Order 500 cards from an online service like VistaPrint, using plain white cardstock with black text. Include your name, address, personal email, and cell number, avoiding any ranks or insignia.

Always carry a business card holder with you. While networking, you might use 500 cards in 3 to 6 months, so it's better to have too many than too few. When giving your card, ask for the other person's card in return. Obtaining personal contact information can help you stay connected, especially in a sector with high personnel turnover.

PHASE 2: ACTIONS IN THE AIRCRAFT



12 MONTHS PRIOR TO SEPARATION

- ✓ **Attend the Transition Assistance Program (TAP) early:** The SOF for Life Survey found that TAP often fails to adequately support many members of the SOF community. Recognizing that your transition is your responsibility will help you prioritize it. It's also a good idea for your spouse to attend the course, as they may grasp important details and generally handle finances and daily home management better.
- ✓ **Get a Mentor:** Just like in your military career, mentorship is essential during your transition. Programs like [American Corporate Partners \(ACP\)](#), [Vet2Industry](#), and [Vet2PM](#) offer valuable mentorship resources to guide you. Don't hesitate to reach out—most people are willing to help, just as you would be if asked. Identify those who can support your goals, set up regular check-ins, and exchange insights. Transitioning is smoother when you don't go it alone.
- ✓ **Hone your Resume:** There are a lot of opinions about the formation of a resume. Many people find it difficult to write a resume that translates their military experience into civilian terms. We recommend that people do not over-inflate their importance. If you are a Battalion Commander or Squadron Commander, you are not a CEO. The Chiefs of Staff of the Army and Air Force are CEOs. The THF Transition course has a great class on how to do this, and there are a lot of other programs that can help, like American Corporate Partners (ACP). <https://www.acp-usa.org/>
To get started, reach out to someone with a similar background who has successfully transitioned, and use their resume format as a template. The key is to begin—just start drafting!
- ✓ **Write a Short Biography:** A well-crafted biography can make a strong first impression—sometimes even before your resume. Think of it like a command bio but tailored to showcase your unique story and strengths. Include key career highlights, your skills, and personal insights to make it authentic and memorable. A good bio helps potential employers or contacts quickly understand who you are and what you bring to the table.
- ✓ **Get a Professional Headshot Photo:** You need a great high-definition photo that is professional. You cannot break out the cell phone and use a photo from that. We recommend a professional photo in civilian business attire. No one will hire you based on a photo with a beard and in full kit. A free resource you can check in your area is <https://portraitsforpatriots.org/>



**If you want to be treated like a professional,
look like a professional.**



- ✓ **Purchase business attire:** When buying business attire, presenting a professional image is crucial for being taken seriously. Just like in the military, where uniform badges indicate skill, your appearance matters in the private sector. YouTube offers valuable videos on what to buy, how to dress, and tips for standing out in interviews, whether in person or online.
- ✓ **Review and update your medical records:** Many in SOF have concealed their medical issues to avoid being sidelined from missions. While this may help maintain readiness, it can create challenges during military transition. The Care Coalition is a valuable resource for understanding important medical documentation. Be sure to document all health issues before transitioning.
GSOF President Stu Bradin wrote a blog about this...check it out! gsof.org/veterans-affairs-support/
- ✓ **Understand how the VA Disability Process Works:** To successfully navigate the VA process, understand that it differs from the military. While joining the military involves an extensive medical examination, the exit exam is much quicker and less thorough. Also, check with the VA about state-specific benefits or hiring preferences for veterans, as these vary from state to state. Familiarizing yourself with these options is wise before considering retirement.
- ✓ **Disability Benefits Questionnaires (DBQs):** When preparing for your DBQs, be ready for various questions. For claims on injuries from Active Duty, document them from head to toe. The VA must prove whether you have a specific injury, so getting a copy of your medical records can help. Discussing your claim with your spouse or significant other can also ensure you include all critical information. There's a useful website for insights into the VA disability claims process, it recently became pay-for-service but offers a two-week trial. www.militarydisabilitymadeeasy.com/
- ✓ **File for VA Disability:** While your VA claim won't be processed until your retirement date, you can begin the formal process 180 days in advance. The Benefits Delivery at Discharge (BDD) Program enables you to complete all required physicals and exams before retirement, so your claim is submitted and ready for processing on day one. In 2018, average claim processing time was 102 days, so starting early can help streamline your benefits access.

Many of us accepted what we were given due to pride and a desire not to exaggerate our disabilities, but we overlooked that our conditions deserved proper compensation. The difference between 80% and 100% disability can mean tens of thousands of dollars and vital services lost for you and your family. You may feel fine now, but as you age, your disabilities may worsen. We encourage you to seek the disability benefits you are legally entitled to, as they can greatly assist you and your family in the future.

- ✓ **SkillBridge Internship:** The Department of Defense (DoD) SkillBridge program offers service members up to 180 days of Permissive Temporary Duty (PTDY) to help them transition to civilian life. Participants can gain experience by working with civilian firms while still receiving a steady military paycheck, and many receive job offers upon completion. Benefits include exposure to the civilian workforce, networking opportunities, time to decompress, and assistance in finalizing VA and service separation processes without extra military obligations. Each military branch has its own SkillBridge guidelines available online. Although not every region has a formal SkillBridge program, commands can approve participation. For example, Tampa lacks a designated program office, but SkillBridge fellows can still benefit from PTDY with GSOF. <https://skillbridge.osd.mil/>

PHASE 3: EXITING THE AIRCRAFT



6 MONTHS PRIOR TO SEPARATION

✓ **Decide on Your Social Media Presence:** This is a sensitive item in SOF. Many people avoid it. But it can also make sense to limit your social media presence to things that can help. LinkedIn and X are platforms that professionals use frequently. Do some research and decide what you're comfortable with. Doing nothing will help you exactly zero.

✓ **Sign up for LinkedIn Premium:** Service members can get the LinkedIn Premium for FREE for one year. Spending \$30 a month is probably worth it anyway. You are talking about how you feed your family and pay your bills. Spending \$30 is nothing if you are actively looking for work.

It's not just for Service members, but for Military Spouses too!

<https://socialimpact.linkedin.com/programs/veterans/milspouses>

Check out LinkedIn's link below to walk through the process on setting this resource up:

<https://socialimpact.linkedin.com/programs/veterans/premiumform>

✓ **Research Your Next Career Opportunity:** As part of your GSOF membership, you gain exclusive access to the [GSOF SOF For Life Career Center](#), a comprehensive resource tailored to support active duty, veterans, retirees, and their families, including Gold Star families. This Career Center offers a wealth of tools, including job postings, DoD SkillBridge opportunities, and professional development resources. You can upload and store resumes, cover letters, and references, refine job searches using the interactive global heat map, and receive personalized job alerts straight to your inbox, making it easier than ever to find your next mission, no matter where it takes you.

Check out the Career Center Intro Video: <https://www.youtube.com/watch?v=Ujnc-KESawM>



“ ———
87% of recruiters use
LinkedIn to check
candidates.” Jobvite
Recruiter Nation Report
2016 ——— ”



PHASE 4: ASSEMBLY ON THE DROP ZONE & MOVEMENT TO CONTACT



3 MONTHS PRIOR TO SEPARATION

- ✓ **Ensure Your DD214 is Accurate:** Your DD214 is the single document that summarizes your entire military career, so it's crucial to ensure it's 100% accurate before leaving service. While amending it later is possible, it's challenging. Request a copy before your final out-processing, take it home, and review every detail carefully. Make sure all your locations, especially combat or hostile fire zones outside of OEF/OIF, are documented. Taking this extra step ensures your record is complete and correct.
- ✓ **Have a Retirement Ceremony / Farewell:** A retirement ceremony isn't just for you. A lot of people just want to leave, but these events are not only about you—they are about your family, friends, and those who helped you get through the journey. Take the time and honor them for their support.
- ✓ **Website Access:** Establish a username and password to websites you currently access with your Common Access Card (CAC). Once you separate, you will no longer have your CAC, which means losing access to these restricted sites unless you've already set up alternative login credentials. Take a moment now to create a username and password for these platforms to ensure uninterrupted access to valuable resources and services after your service ends.
- ✓ **Make Your Resume Public:** Get serious about your job search by using the [GSOF SOF For Life Career Center](#) to connect with employers, refine your resume, and apply for roles that match your skills. Making your resume public allows Corporate Partners to discover your unique talents and connect you with potential opportunities. Don't miss this chance to take the next step toward a successful transition.

CLOSING COMMENTS

Less than one percent of the population will serve in the military. Of that number, less than three percent are SOF. Be proud of who you are and what you've done! Share your story with America, as the only way we bridge the Civ-Mil gap is by actively going out and sharing our experience with society at large. Leverage your training, your experience, and your teammates to continue to make a difference for yourself, your family, and, by extension, the nation you sacrificed so much to defend. Welcome to the strongest network in the world: SOF Veteran!

Stay strong and stay in touch!

ACCESSING SOF FOR LIFE AND THE GSOF NETWORKS

To get the perks, you must be a GSOF Individual Member. It is FREE to join the GSOF if you are on active duty, and after that, it's only \$25 a year (or \$50 for 3 years). We do this to ensure you have some "skin in the game" and are maintaining your user profile as part of the larger network. Your profile will allow you to reach out to other GSOF members, post your resume, and receive information about jobs.

BECOME A MEMBER: [GSOF.ORG/INDIVIDUAL-MEMBERSHIP/](https://gsf.org/individual-membership/)



With your GSOF membership, you gain exclusive access to the **SOF For Life Career Center**—our job board lets you explore openings from Corporate Partners, upload your resume, and apply directly to defense positions matching your skills and interests.



ADDENDUM A

PHASE 1



Non-profit supporting military families and veterans with advice, information, insurance, financial planning, investments, mortgages, survivor assistance and other benefits.



Resources and information on credentialing with service-specific information about certifications and licenses related to military occupations.



summarizes the differences between the four regular and non-regular retirement plans and disability retirement.



Use this tool to estimate your federal income tax and determine your tax bracket based on your salary.

PHASE 2



Opportunity for service members to gain valuable civilian work experience through specific industry training, apprenticeships, or internships during the last 180 days of service.



Career transition program for U.S. Special Operations Forces that effectively translates their elite military service to the private sector and helps create the next generation of corporate and community leaders.



Our network of photographers provide portfolio-quality portraits that showcase the strength and determination of our service members, spouses and Gold Star families, free of charge, nationwide.



Find out how to apply for and manage the Veterans disability benefits you've earned.



Experts in navigating the VA claims process, and we are dedicated to helping you get the benefits you've earned in a manner that honors your service.

PHASE 3



One of the largest business and employment-focused social media platforms for online job searches that also provides content that can help you grow.



We aim to increase unregretted user minutes on our platform, and make it the best place on the internet for creators to share content and make money.

PHASE 4



The result of a collaboration between the VA and the DoD. We serve Veterans, Service members, Wounded Warriors, their family members, and their authorized caregivers.

ADDENDUM B

ADDITIONAL RESOURCES

Boots to Suits (DC Area)



Boots to Suits provides veterans and spouses of Wounded Warriors with two complimentary career outfits for job interviews and non-military work environments.

Candorful

Complete 3 (or more) Candorful practice interviews in 1 hour sessions, typically in less than 1 week, and you'll be confident and prepared for your interviews.

Career Path



Support tool provided by the DoD to help Service members and Veterans identify, prepare for, and become increasingly qualified for employment as they transition to the civilian workforce.

Disabled American Veterans



DAV's Transition Service Officers provide benefits counseling and assistance to service members filing initial claims for VA benefits at military installations throughout the nation.

Forces Horizon ForcesHorizon

Using advanced AI algorithms to transform your military record into civilian opportunities, generate a resume and match job recommendations to your unique skill set

MatchBuilt MatchBuilt

AI Tools for Resume, Interview, and Job Search.

National Resource Directory NATIONAL RESOURCE DIRECTORY

Summarizes the differences between the four regular and non-regular retirement plans and disability retirement.

US Small Business Admin

U.S. Small Business Administration

Opportunity for service members to gain valuable civilian work experience through specific industry training, apprenticeships, or internships during the last 180 days of service.

Operation Healing Forces



Our work focuses on helping to restore the relationships wounded by the call of duty faced by Special Operators and their families.

View more additional support and resources from our Trusted Partners!



AS YOU PREPARE FOR YOUR
TRANSITION, WE WANT TO MAKE
SURE THIS GUIDE MEETS YOUR
NEEDS AND DELIVERS VALUABLE
INFORMATION TO SUPPORT YOUR
JOURNEY.

IF YOU HAVE ANY SUGGESTIONS,
COMMENTS, OR IDEAS TO ENHANCE
THE GUIDE, PLEASE LET US KNOW
AT SRORIE@GSOF.ORG.

YOUR INPUT IS CRUCIAL IN
SHAPING THIS RESOURCE TO BETTER
SERVE TRANSITIONING SERVICE
MEMBERS LIKE YOU.



GSOF is a 501(c)(3) non-profit organization with the mission to build and grow an international network of military, government, commercial, and educational stakeholders in order to advance SOF capabilities and partnerships to confront global and networked threats.