I’m glad we were able to touch base today and discuss the possibility of claiming the Improved Pension with an Aid & Attendance rating. I have attached the documents we discussed and want to elaborate just a bit on both the benefit and the process of making a claim, as well as who we are and what we do here at the Senior Veterans Care Council.

**The Benefit**

“VA offers two broad categories of Pension benefit programs:

Veterans Pension: Tax-free monetary benefit payable to low-income wartime Veterans.

Survivors' Pension: Tax-free monetary benefit payable to a low-income, un-remarried surviving spouse and/or unmarried child(ren) of a deceased Veteran with wartime service.

Veterans and survivors who are eligible for Pension benefits and are housebound or require the aid and attendance of another person may be eligible to receive additional monetary amounts.”

Eligibility for these benefits is defined as follows:

Pension benefits are needs-based and your "countable" family income must fall below the yearly limit set by law. Veterans must have least 90 days of active duty, including one day during a wartime period.\* If the active duty occurred after September 7, 1980, you must have served at least 24 months or the full period that you were called up (with some exceptions). You must also be:

Age 65 or older with limited or no income, *OR*

Totally and permanently disabled, *OR*

A patient in a nursing home receiving skilled nursing care, *OR*

Receiving Social Security Disability Insurance, *OR*

Receiving Supplemental Security Income

The Veteran must have met the service requirements above for surviving spouses and children applying for the Survivors' Pension.

Currently, benefits typically fall between $1094 (surviving widow) and $2019 (veteran with dependent) per month, with single veterans receiving roughly $1703 on a monthly basis.

**The Process**

The process of applying for the Improved Pension and Aid & Attendance benefits is much like applying for any government benefit. You begin by filing a form declaring your intent to make a claim. That step is followed by providing a series of forms validating your eligibility including, but not limited to, medical forms, financial documents, military records, and other identifying forms such as birth, death, and marriage certificates. Once validation is submitted, the VA begins to process the claim by checking your submitted forms for accuracy. This is, as you can imagine, a tedious process. Provided the forms are accurately completed and accepted, there are mandatory waiting periods that also must be observed before claims are paid. This process generally takes *at least* 6 months.

The VA suggests four alternatives for proceeding through the claims process. You can download forms directly from the VA website, call the VA and have forms sent to you in the mail, work with an accredited agent, or go to the VA and seek assistance from a VA employee.

Our office utilizes the services of accredited agents who are experts in the nuances of these specific benefits and the claims process. We process and file your initial claim at no charge. This is a great benefit to you because there are ever changing regulations which impact eligibility as well as a wide variety of rules governing asset exclusion and deductions for certain medical expenses. Much like filing taxes, if you don’t know how to adjust your income, you may end up paying more out of pocket for the routine, medical, and daily care expenses associated with age and disability. In terms of these VA benefits, filing without a firm understanding of the various rules and regulations may put your eligibility at risk.

Our office is not the only option you have for filing with an accredited agent. You can go directly to the VA. Before settling on this option, please be aware that the VA processes primarily compensation claims. These are claims dealing with injuries which were sustained during active duty or as a result of military service. Compensation claims are the priority and the majority of claims processed by the VA. This may be why accredited agents are recommended on the VA’s own website *ahead* of seeking out a VA employee.

**Who We Are**

Our office is home to two exceptional accredited agents who are intimately acquainted with the details of both the benefits for which you are applying and the process of presenting a pre-screened, perfected claim on the desk of a VA claims counselor. Our agents, [David](http://www.va.gov/ogc/apps/accreditation/index.asp) and Shelley Cole\*, have a 100% success rate in filing accepted claims packages and claiming benefits. David and Shelley are supported by a staff of caring individuals who are dedicated to assisting qualified veterans and their spouses in navigating the process of gathering information and submitting the correct paperwork. Each member of our staff is here to move the process forward.

**What We Do**

Initially, we will conduct a detailed assessment to determine eligibility. This consultation will provide us with enough information to determine that eligibility requirements are met and whether there are applicable exclusions and deductions which will maximize your benefits.

We also encourage you to view a video on our website which describes in some detail the Aid & Attendance benefit. You can view the video, which includes an excerpt of a national news broadcast describing the benefit in tangible, life-impacting terms, by clicking on the link just above our office address which reads: *Learn how we assist Qualified Seniors to claim VA benefits.*  If you would like to jump right in and begin filling out preliminary paperwork, you can visit our website and log into our client portal with the password**: vetbenefit**

All information submitted through the client portal is confidential and will be used only for the purposes of assessing benefit eligibility, requesting service records, and completing benefit paperwork.

I recognize that this has been a lot to cover in an email, however, when it comes to caring for Veterans and their spouses you can expect us to be thorough. Our combat veterans and their families answered the country’s call in a time of need and our nation has made provisions to return the favor. We’re here to see that favor repaid.

We look forward to serving you.

\*[David Cole is a Registered Representative and Investment Advisor Representative of Access Financial Advisory Services, Inc.  AFAS, Inc. is a Registered Investment Advisory Firm registered in the State of North Carolina](http://www.va.gov/ogc/apps/accreditation/index.asp)