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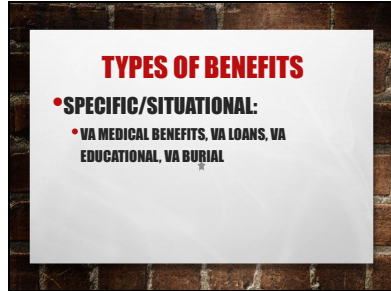
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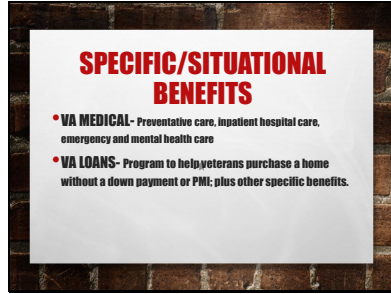
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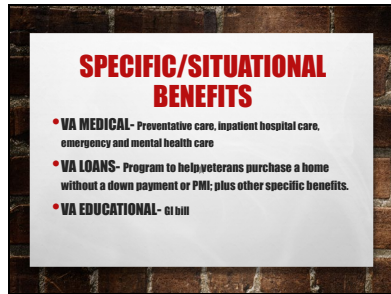
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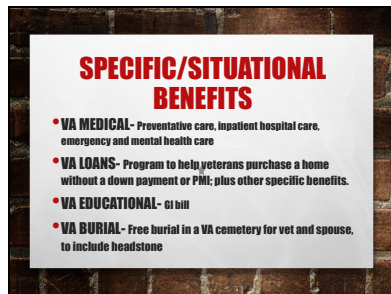
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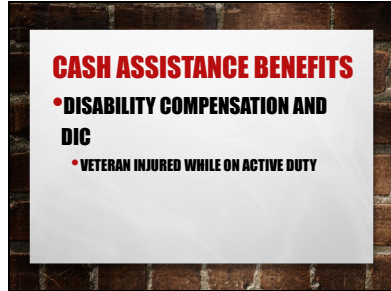
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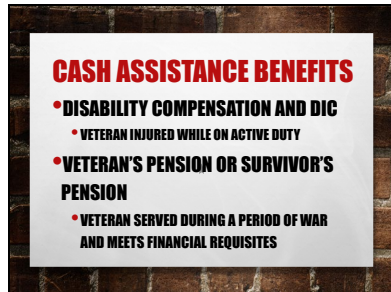
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DISABILITY COMP / DIC

- Injury or disease incurred or aggravated during active duty; some are presumed

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DISABILITY COMP / DIC

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- VA medical will give a medical exam

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DISABILITY COMP / DIC

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- VA medical will give a medical exam
- VBA will then provide a rating

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DISABILITY COMP / DIC

- Injury or disease incurred or aggravated during active duty; some are presumed
- VA medical will give a medical exam
- VBA will then provide a rating
- Payments are based on the rating

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DISABILITY COMP / DIC

DIC –

- If the veteran died
 - On active duty, active duty training, or in-active duty training,
 - Or from rated disability,

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DISABILITY COMP / DIC

DIC –

- If the veteran died
 - On active duty, active duty training, or in-active duty training,
 - Or from rated disability,
- Spouse, parent or adult disabled child can receive a compensation payment

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DISABILITY COMP / DIC

RATES:

- **DISABILITY COMP**- Depends on your rating; from 10% \$144 to 100% \$3146 for Vet alone, more for spouse and disabled child

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DISABILITY COMP / DIC

RATES:

- **DISABILITY COMP**- Depends on your rating; from 10% \$144 to 100% \$3146 for Vet alone, more for spouse and disabled child
- **DIC**- Base rate of \$1,357.56 per month for surviving spouse

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DISABILITY COMP / DIC

HOW WE CAN HELP:

- **INITIAL APPLICATION**
- **DISCHARGE UPGRADE**
- **HELP DOCTORS WITH FORMS FOR RATING**
- **SECONDARY CONNECTED CONDITION**

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DISABILITY COMP / DIC

HOW WE CAN HELP:

- APPEAL FOR RATING INCREASE
- 3 LEVELS OF APPEAL
- PERSUASIVE WRITING/STORYTELLING
- SECONDARY CONNECTED CONDITION

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DISABILITY COMP / DIC

HOW WE CAN HELP:

- TOTAL DISABILITY INDIVIDUAL UNEMPLOYABILITY (TDIU)

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DISABILITY COMP / DIC

HOW WE CAN HELP:

- TOTAL DISABILITY INDIVIDUAL UNEMPLOYABILITY (TDIU) *
- ESTATE PLANNING DOCS FOR ENTIRE FAMILY
 - Wills and trusts to ensure assets are preserved for survivors
 - Powers of attorney in case of emergency

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VET / SURVIVOR PENSION

NEARLY NO ONE KNOWS THAT THIS BENEFIT IS AVAILABLE FOR BOTH VETERAN OR SURVIVING SPOUSE (claimant).

Tax Free Money to keep vets/survivors at least a minimum level of income.

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VET / SURVIVOR PENSION

QUALIFYING SERVICE PRIOR TO 9/8/1980

- **90 DAYS OF ACTIVE DUTY**
- **AT LEAST 1 DURING DEFINED PERIOD OF WAR**

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VET / SURVIVOR PENSION

QUALIFYING SERVICE AFTER 9/8/1980

- **24 MONTHS OR FULL PERIOD OF ACTIVE DUTY**
- **AT LEAST 1 DAY DURING DEFINED PERIOD OF WAR**

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VET / SURVIVOR PENSION

DEFINED PERIODS OF WAR:

- MEXICAN BORDER PERIOD (MAY 9, 1916, TO APRIL 5, 1917)
- WORLD WAR I (APRIL 6, 1917, TO NOVEMBER 11, 1918)
- WORLD WAR II (DECEMBER 7, 1941, TO DECEMBER 31, 1946)
- KOREAN CONFLICT (JUNE 27, 1950, TO JANUARY 31, 1955)
- VIETNAM WAR ERA (FEBRUARY 28, 1961, TO MAY 7, 1975, FOR VETERANS WHO SERVED IN THE REPUBLIC OF VIETNAM DURING THAT PERIOD; AUGUST 5, 1964, TO MAY 7, 1975, FOR VETERANS WHO SERVED OUTSIDE THE REPUBLIC OF VIETNAM.)
- GULF WAR (AUGUST 2, 1990, THROUGH A FUTURE DATE TO BE SET BY LAW OR PRESIDENTIAL PROCLAMATION)

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VET / SURVIVOR PENSION

MEANS TESTED:

- **INCOME AND ASSET THRESHOLDS**
- **3 YEAR LOOK-BACK**

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VET / SURVIVOR PENSION

INCOME AND ASSET THRESHOLDS:

- **In order to receive pension payments, the gross income, after deducting recurring medical expenses, must be below the claimants Maximum Annual Pension Rate (MAPR)**
- **The family unit must have less than \$130,733 in countable assets**

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VET / SURVIVOR PENSION

AID & ATTENDANCE

- Increases MAPR
- Requires that claimant need assistance with Activities of Daily Living (ADLs)
 - Eating, Bathing/Showering, Dressing, Transferring, Attending to the wants of nature
 - Or have limited eyesight of 5/200 or less

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VET / SURVIVOR PENSION

AS OF OCTOBER 2018, THE VA PENSION IS SIMILAR TO MEDICAID, IN THAT IT HAS A 3 YEAR LOOK-BACK PERIOD.

- The VA will look-back to see if the claimant gave away assets to qualify for the pension

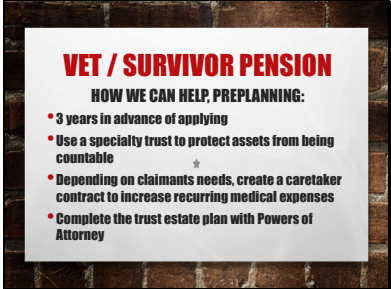
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VET / SURVIVOR PENSION

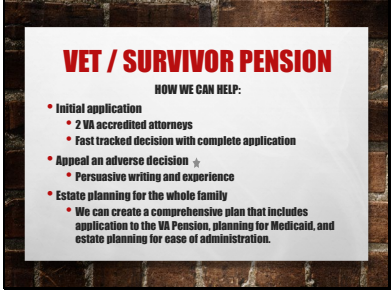
HOW WE CAN HELP:

- PREPLANNING FOR MAXIMUM VA PENSION
- INITIAL APPLICATION
- APPEAL AN ADVERSE DECISION
- ESTATE PLANNING FOR ENTIRE FAMILY

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THANK YOU!

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