

# VA Pension Planning: Wartime Veterans

## The Basics of Qualifying for: VA Pension Benefits

to receive the benefits that you  
and your family sacrificed for

**WEBINAR  
WORKBOOK**



*Preserve Your Legacy*

### **Elder Law Guidance**

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## WELCOME

Welcome to the VA Pension Planning webinar series. We are so glad you are taking this time to see if you qualify for this benefit. The information presented here will help you discover if you qualify for Veteran's or Surviving Spouse Pension Benefits. We will discuss what the VA will consider when determining your eligibility for VA Pension, and we will discuss the secrets of how to qualify when others tell you that you don't.

There are three parts to this webinar. We will guide you through:

Part 1—Eligibility Requirements

Part 2—Income Standards

Part 3—Asset Standards

As we go through this webinar series, you will:

1. Learn the wartime periods.
2. Determine if your service qualifies you for the benefit.
3. Understand the financial eligibility requirements.
4. Realize that an attorney can help you fall within the eligibility requirements even if you do not qualify currently.
5. Gain confidence by knowing that a VA Accredited Attorney will ensure that you successfully receive this benefit in the quickest way possible.
6. Have peace of mind knowing that you have additional income to meet your needs and to care for your spouse *even* after you pass away.

So, CONGRATULATIONS!!!!!! You are currently seeking the knowledge necessary to qualify for VA Pension Benefits that you and your family rightfully fought and sacrificed for during your time of service.

Let's Get Started!

And, *by the way*, thank you for letting us help you! We're offering you a starting point and are here for you when you complete this workbook to guide you in finalizing your application for benefits. We are willing and ready to help you succeed as you plan for long-term healthcare.

Scott Collins, Owner

Elder Law Guidance

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## WHO ARE WE?

Elder Law Guidance is a veteran-owned law firm operating out of Richmond, Kentucky dedicated to protecting families from the loss of everything they own to the extreme cost of long-term healthcare. Our team of professionals, ranging from attorneys to customer care specialists, excels at highly competent, highly professional service to you and our clients.

Our firm focuses on the legal issues that emerge as we age, particularly as we near retirement and thereafter. One of the biggest issues we face, and plan for the least, is how to pay for long-term healthcare. We dedicate our expertise toward Medicaid, VA Benefits, Special Needs and Estate Planning, Probate and Guardianship. You could choose any attorney, truly you could, but you may spend more time with and money on them as they are not wholly devoted to this specialized, growing and changing area of law. You will spend less working with us than you would losing money, trying to figure out these complex issues on your own. That is our guarantee.

## WHY WE HELP

These areas of planning and assistance are very important to us. Watching generations of hard working, skilled and talented, sacrificing people, we see our own families starting from scratch and fighting to get ahead. Each generation may have done well, but something seems to always go wrong, and all the progress of the previous generation does not get passed on to the next. We do not want you to have worked your whole life to see it lost at these last stages.

We also believe that the beauty of life is a life well lived. There is nothing more valuable than the years of accumulated wisdom and experience that someone in their later years possesses. In our throw-away world, we are overlooking the most valuable part of our families: Our parents, grandparents and elderly. This last stage of our lives should be our richest and most fulfilling. We are committed to the dignity and respect that each life deserves after years of giving to the world around them. It's not "out to pasture," or "out-of-touch time." Rather, it is front-of-the-line and top-of-the-journey time. And we want to treat you with that level of care and respect.

We are honored to serve you each day because of your past and for your family's future!

We are here to serve you!

Scott Collins

## HOW TO USE THIS WORKBOOK AND THIS WEBINAR

Follow along with the video you have downloaded from our website. If at all possible, print out this workbook so you can fill in the blanks along the way, write notes in the margins, and jot down your questions so we can help you.

If you follow this approach, when you come to the very end you will have a better understanding of your Income and Asset picture to determine if you qualify for VA Pension. If you don't qualify with your current financial numbers, don't give up. We can help you in more ways than we can't explain here. But there are very few people that we cannot get qualified. We'd love to help you, as we specialize in VA Planning and can streamline your experience to make the most of your time with us. Our initial consultation is free, so you have nothing to lose!

We also know that there are many other resources (VA attorneys and Veteran Service Organizations) out there to help you, and unlike our firm, they may be able to help you for free. What matters most to us is that you do go get help. Use our services, use others, what matters is that you get help! We want you to get a solid estate plan in place, to get the benefits you qualify for, to preserve your assets for the next generation and to be protected when it comes to paying for long-term care costs. You have come too far to not finish the journey at this point, so go get help.

If you do decide to do a consult with us, you can bring this workbook with you to your consultation. You will be happy that you did. Responsible management of your personal life and peace of mind for your future are the ultimate gift you can give your family. Thank you for taking the time to work through these sessions with us.

We also have lots of other resources to help you in your own self-study. We also will offer question and answer webinars to help you get enough answers to know whether you need assistance or not. We want to be your trusted advisor, regardless of your direction.

If we can help in any way along the process, please email or call us!

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Now, enough said, Let's get started.

Only about 7 % of eligible Veterans receive the Pension benefit. This is mostly due to a lack of awareness or to confusion.

### QUALIFYING FOR VA IMPROVED WARTIME PENSION

There are 3 requirements to becoming eligible for the VA Pension. You must meet the:

1. Military Service Requirements
2. Income Standard
3. Asset Standard

All of these requirements will be described below in detail. But before we go directly to the details of qualification, let's first look at what the benefit is and how it can help you.

### WHAT IS THE VA PENSION BENEFIT?

The "Wartime" Improved Pension is quite an old, yet little known program. In 1789, Congress passed the first legislation to pay benefits to former military service members. In 1818, it was "*improved*" to include survivors (i.e. widows and orphans), and today it is referred to as the Improved Pension. However, most individuals refer to the benefit as Wartime Pension and the add-on component as Aid and Attendance.

Only about 7 % of eligible Veterans receive the Pension benefit. This is mostly due to a lack of awareness or to confusion. We hope to fix both of these problems. This benefit, that you earned, can be a great help to you and your spouse.

The benefit has three levels of payments that are paid directly to the veteran or the veteran's surviving spouse. The benefit continues for the rest of your life once granted. The three levels of Pension are: Base Pension, Housebound status, and Aid and Attendance. Base Pension is granted and then an additional layer of benefit either Housebound status or Aid and Attendance may be granted and added to the base pension rate.

#### VA's ADL's (Activities of Daily Living)

Do you need assistance with any of these on a daily basis?

- ✓ Eating
- ✓ Dressing
- ✓ Bathing
- ✓ Toileting
- ✓ Transferring
- ✓ Needs supervision due to physical or cognitive decline

- Base Pension is available to anyone age 65 or older, or those who are under age 65 but are fully disabled.
- Housebound status is an additional amount available to those receiving Base Pension *when they are unable* due to their health conditions *to leave their home on their own*.
- Aid and Attendance is the final tier added to Base Pension when a veteran's healthcare needs *require assistance with at least 2 ADL's* (activities of daily living). Activities of Daily Living have to be established by a medical doctor filling out VA provided forms. This can be a major sticking point for many applicants. We can assist

you in what the ADL's are, how to show the medical professionals the evidence of an ADL, and how to determine if you do have an activity of daily living.

Once the VA grants you this benefit, the money comes directly to your personal checking account and may be spent on any needs you have. This can be a life-saving benefit, giving you the means to afford in-home care, to supplement income so that you can afford assisted living, or to ensure that you are able to care for your spouse if you were to pass away before he or she does.

### THE WARTIME PERIODS

Under current law, the VA recognizes the following wartime periods to decide eligibility for VA pension benefits:

- Mexican Border period (May 9, 1916, to April 5, 1917, for Veterans who served in Mexico, on its borders, or in adjacent waters)
- 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)

Reference to a wartime period, means that the veteran served during that period. It does not mean the veteran was in theater, in the combat zone, or anything related. A veteran could have served anywhere in the world during the wartime period and be eligible for the benefit.

### LENGTH OF SERVICE REQUIREMENT

If you fall within one of the wartime periods, one of the following must be true as well, you:

- Started on active duty before September 8, 1980, and you served at least 90 days on active duty (beyond the time in training) with at least 1 day during a wartime period, or
- Started on active duty as an enlisted person after September 7, 1980, and served at least 24 months or the full period for which you were called or ordered to active duty with at least 1 day during wartime, or
- Were an officer and started on active duty after October 16, 1981, and you hadn't previously served on active duty for at least 24 months.

## HOW MUCH IS THE VA PENSION BENEFIT?

The benefit amount changes annually with a cost of living increase. For 2020 the maximum benefit is \$2,266.25 each month for a married veteran (or \$27,195.00 per year). And, for a surviving spouse the benefit can be up to \$1,465.00 monthly (or \$17,586.00). Amounts vary based upon healthcare needs, but they can increase over time as your needs increase. The following charts breakdown the benefit payment structure. The first applies to the benefit if the veteran is alive. The second chart is for the surviving spouse if the veteran has passed away.

	<b>WARTIME VETERAN</b> 2020 Benefit amounts	
Type of Benefit	Max Annual Pension Rate (Income Limit)	Monthly Max Annual Pension Rate (Income Limit)
<b>Service Pension</b>	<b>\$13,752</b> Medical Expenses must exceed \$687 to be deducted.	<b>\$1,146</b> Medical Expenses must exceed \$57 to be deducted.
➤ One Dependent	<b>\$18,008</b> Medical Expenses must exceed \$900 to be deducted.	<b>\$1,500</b> Medical Expenses must exceed \$75 to be deducted.
<b>Housebound</b>	<b>\$16,805</b>	<b>\$1,400</b>
➤ One Dependent	<b>\$21,063</b>	<b>\$1,755</b>
<b>Aid &amp; Attendance</b>	<b>\$22,939</b>	<b>\$1,911</b>
➤ One Dependent ➤ Each Add'l Depen't Child	<b>\$27,195</b> <b>\$2,351</b>	<b>\$2,266.25</b> <b>+ \$195.92</b>

	<b>SURVIVING SPOUSE</b> 2020 Benefit amounts	
Type of Benefit	Max Annual Pension Rate (Income Limit)	Monthly Max Annual Pension Rate (Income Limit)
<b>Service Pension</b>	<b>\$9,224</b> Medical Expenses must exceed \$461 to be deducted.	<b>\$768</b> Medical Expenses must exceed \$38 to be deducted.
➤ One Dependent	<b>\$12,072</b> Medical Expenses must exceed \$603 to be deducted.	<b>\$1,006</b> Medical Expenses must exceed \$50 to be deducted.
<b>Housebound</b>	<b>\$11,273</b>	<b>\$939</b>
➤ One Dependent	<b>\$14,116</b>	<b>\$1,176</b>
<b>Aid &amp; Attendance</b>	<b>\$14,742</b>	<b>\$1,228</b>
➤ One Dependent ➤ Each Add'l Depen't Child	<b>\$17,586</b> <b>\$2,351</b>	<b>\$1,465</b> <b>+ \$195</b>

## Test your Knowledge:

1. I only have 1 ADL, do I qualify for Aid and Attendance?
  - a. Yes
  - b. No
2. What is the Add-on component referred to for VA Pension?
  - a. Survivors Pension
  - b. Aid and Attendance
  - c. Wartime Pension
3. What is the amount the Veteran will receive if they have 2 ADL's and are married?
  - a. \$27,195
  - b. \$22,939
  - c. C. \$17,589
4. I served during the Vietnam Wartime Period, but I never left the States, do I qualify?
  - a. Yes
  - b. No
5. My husband was a Vietnam Era veteran, but he passed away years ago, can I receive benefits?
  - a. Yes
  - b. No

Answers:  
1. b; 2. b; 3. a; 4. a; 5. a

## INCOME STANDARDS

When applying for VA Benefits, the VA uses the IVAP (**I**ncome for **V**A **P**urposes) to determine the amount of benefit that you will receive. This calculation is made by taking the Gross Household Income and subtracting the Unreimbursed Medical Expenses.

This income calculation seems confusing at first, but we will break it down for you.

First: Gross Income is very straight forward (gross income after taxes, to be more precise). Do not subtract any medical premiums like your Medicare Part B premiums that the social Security or a retirement system may withhold. This number is the income amount.

## UNREIMBURSED MEDICAL EXPENSES (UME's)

Second: UME's. The next factor to use for the calculation is Medical Expenses, or more precisely, Unreimbursed Medical Expenses (UME's). The VA allows you to submit ALL unreimbursed medical expenses that actually incurred during this 12-month period if those expenses have already been paid.

The following are the medical expenses that the VA considers for calculating the UME's: Medicare Part B, Medicare Part D, Medicare Supplement, Caregivers, Prescriptions, Doctors, Co-pays & Deductibles, Hearing Aids, Dentures, Eye Glasses and over the counter medications that your doctor has ordered you to take.

Please take a moment to write down the Medical Expenses that you have incurred over the past twelve months. If an expense is a reoccurring monthly expense, enter it only once. If the expense is a one-time expense like a surgery or glasses, divide the total by 12 to get a monthly amount and add it to the monthly expense list. If you are unsure about the specific amount, it is alright to estimate for this situation.

### Calculating Your IVAP

1. What is your combined household monthly Income?

Enter that amount here: \_\_\_\_\_

2. What is your combined household monthly UME's?

Enter that amount here: \_\_\_\_\_

3. Subtract line 2 from line 1. This is your IVAP (Income for V A Purposes).

Enter that number here: \_\_\_\_\_

Now, that you have your Income and Medical Expenses, we need to calculate your income the VA Way...The IVAP. Enter your numbers into the chart above.

Let's look at an example. In this example, Steve is the veteran and is married to Amy.

EXAMPLE 1:

#### Steve's Income

\$1,400.00 Social Security

\$500.00 Pension

**Total Income \$3,200.00**

#### Amy's Income

\$1,300.00 Social Security

#### Medical Expenses

Steve's Medicare Deduction \$144.60

Amy's Medicare Deduction \$144.60

Steve's Medicare Supplement \$424.00

Amy's Medicare Supplement \$424.00

**Total Medical Expenses \$1,137.20**

Income:	\$3,200.00
UME's:	-- <u>\$1,137.20</u>
IVAP	\$ 2,062.80

Steve as a married veteran, if he has the healthcare need to qualify for Aid and Attendance (A&A) because of 2 ADL's, must have an IVAP below \$ 2,266.25. In fact, Steve and Amy do have an IVAP below that (\$2,062). Therefore, we know that Steve qualifies for base pension with A&A.

The next step in the calculation is to determine, how much Steve qualifies for. To determine this, we first take the maximum benefit amount (from chart 1 on page 6; the A&A amount for a married veteran) \$2,266.25. Then we subtract from that benefit amount, Steve's IVAP amount of \$2,062.80. The result is \$203.45. This is the amount that Steve will receive from the VA.

Before we go further learn how to maximize the amount for Steve to receive. Let's clarify one small detail so that we don't surprise anyone later.

Award Amount	
Max amount:	\$ 2,266.25
IVAP	-- <u>\$ 2,062.80</u>
Award	\$ 203.45

The VA allows for a 5% deduction for Medical Expenses.

This means that you take the Total Medical Expenses and multiply by .05.

\$1,137.20\*.05=\$56.86. Take the Total \$1,137.20-\$56.86=**\$1,080.34. This is your new number for Medical Expenses.**

So, let's redo the calculation. Calculating the IVAP=Total Income-Medical Expenses (after 5% deduction)

IVAP=\$3,200.00-1,080.34

**IVAP=\$2,119.66**

Then, calculate the amount of the benefit to be received. Amount of Award \$2,266.25-\$2,119.66=\$146.59. Steve will receive \$146.59 in actual benefits on a monthly basis.

## HOW TO REDUCE THE IVAP?

In order to receive the maximum benefit for VA Pension, the IVAP must be equal or less than \$0. Every dollar over \$0 will be subtracted from your VA Benefit. So, Steve is a married veteran who qualifies to receive the Maximum Benefit of \$27,195.00 (\$2,266 a month) if his IVAP reaches \$0 or less. As you can see the IVAP is extremely important. Steve's IVAP is low enough to qualify for some money, but unfortunately not very much. If Steve only had more medical expenses, then he could qualify for more of the benefit from the VA.

Now, we are going to talk about solutions here, and we need to be careful not to overwhelm anyone. Here at Elder Law Guidance, we have many tools in our "toolbox" to provide creative, legal solutions to your situation so that we can help you be in a better place. We will do everything we can to help in this way.

One tool in the "toolbox" that we use to help "add" UME's is called a Personal Caregiver Agreement. A Personal Caregiver Agreement is a legal document that we create that allows you to pay a caregiver (usually one of your children who is already assisting you, so this child becomes a paid caregiver) for services. They can be paid for taking you to the doctor, helping prepare meals, paying bills, caring for you, doing home or lawn maintenance, etc. These monthly payments to the caregiver will help to offset your income. For these payments to count as UMEs, the veteran/surviving spouse must have at least 2 ADL's and they must be provided under a legally binding contract.

By explaining this Caregiver Agreement, you are probably concerned that you will not have enough money to pay bills, buy groceries etc. **There is no need to worry.** We have another tool in the "toolbox" that will allow all the money that you use for the Caregiver Agreement to be placed directly into a Trust to help pay your other expenses and bills. Once you receive your maximum benefit, you can allow for the payments to the Caregivers to build up into the Trust, allowing you to have a savings account that does not count towards your Net Worth.

## ASSETS STANDARDS

When discussing assets, the VA uses the term Net Worth Limit. The Net Worth Limit is the sum of your assets. Congress has set a limit to the amount of assets that you can have and still qualify for this benefit. The current net worth limit is \$129,094. This means that all of your financial asset up to the Net Worth Limit are not counted when determining your eligibility. Only the value of assets, when added together, that exceeds the \$129,094 limit would be counted. If you owned \$130,000 in assets (ex. a CD or that amount in savings or stocks) then you would be over resourced by \$906. As soon as you spend that \$906 dollars, you would qualify for pension based on the net worth.

Again, this amount increases every year. However, if you are above the Net Worth Limit, don't stop there. Many more tools in our "toolbox" can help you with this issue. There are exclusions and exceptions that allow for you to be a responsible, crafty and savvy financial planner for

your family. The difference it could make is whether your spouse is taken care of and their needs met even after you have passed.

When the VA is looking at assets, if the Veteran is still alive and married, then the veteran is the applicant. All assets that are owned by the veteran and the spouse (if married) will be calculated. It's the old adage, what's mine is yours and what's yours is mine.

The Annual Income can be factored into the Net Worth. If the IVAP that we discussed earlier is greater than \$0, this amount will be added to the asset calculation. If your IVAP is equal to or below \$0, nothing is added to your net worth. A negative IVAP can decrease your Net Worth.

Below are examples of assets:

- Checking and Savings Accounts
- Investment/Brokerage Accounts
- Life Insurance Policies
- Oil, Gas, Mineral Rights
- Real Property
- Business earnings

Please take a moment and use the worksheet (at the end of this workbook) to write down the assets that you currently have.

Example: We are currently trying to determine the assets that are owned by Steve and Amy. Below is a list of all the assets that they currently have:

#### EXAMPLE 2:

##### **Steve and Amy's Assets**

Central Bank Checking Account	\$ 20,000
Central Bank Savings Account	\$ 55,000
US Bank Certificate of Deposit	\$ 8,000
Fidelity Investment Account	\$ 60,000
Primary Residence	\$250,000
2015 Toyota Camry	<u>\$5,000</u>
<b>Total</b>	<b>\$ 398,000</b>

#### EXCLUDED ASSETS

Some assets are excluded from the Net Worth Calculation.

- Your primary residence is excluded if the lot size of the residence does not exceed 2 acres. If there is additional acreage beyond the 2 acres, the fair market value of the land will be included in your calculations.
- Automobiles can be excluded. Each person gets one excluded vehicle.

If we look at the calculations earlier, we counted the excluded assets in the Net Worth. So now we will exclude those assets.

#### EXAMPLE 3:

##### Steve and Amy's Assets

Central Bank Checking Account	\$ 20,000
Central Bank Savings Account	\$ 55,000
US Bank Certificate of Deposit	\$ 8,000
Fidelity Investment Account	\$ 60,000
Primary Residence	\$ 250,000 (EXCLUDED)
2015 Toyota Camry	\$ 5,000 (EXCLUDED)
<b>Total</b>	<b>\$ 143,000</b>

As you can see Steve and Amy are still above the Net Worth limit but we need to calculate how much over the Net Worth Limit they currently are. The calculation is Total of Assets less the Net Worth Limit equals the Amount above Limit ( $\$ 143,000 - \$ 129,094 = \$13,906.00$ ). Steve and Amy are \$13,906.00 over the limit.

Just because Steve and Amy are above the Net Worth Limit doesn't mean that they need to wait until they spend the \$13,906.00 before they are able to qualify. If you contact our office, to schedule a free consultation, we can discuss what it means to reduce your net worth limit. Spending the overage amount is not the only way to reduce what the VA counts as net worth.

#### WHY NOT GIVE ALL MY ASSETS AWAY?

You might be thinking, why not give away all of my assets so I am able to qualify for the benefits immediately. This thought is common when people first learn of the Medicaid and VA asset standards. Whether it is Medicaid planning for a nursing home and payment through Medicaid or VA benefits, it is common to think it is better to give everything away. IT IS NOT. It is better to get the assistance for how you can keep everything.

#### PENALTY PERIODS AND LOOK-BACK PERIODS

The VA has put rules in place that creates a penalty for all transfers that take place for less than fair market value (FMV). These transfers for less than FMV result in a penalty in 2 situations. First, they result in a penalty if they were of resources that were below the Net Worth Limit. Those assets less than the net worth limit are called Covered Assets. They are "Covered" by the exclusion (i.e. less than the limit and therefore excluded.) It is only those that are not covered assets, i.e. those over the net worth limit that result in a penalty. Second, they result in the penalty IF the transfer occurred within the past 36 months. This 36-month (3 Year) period is

called the Look Back Period. The VA can look back 36 months immediately preceding, when the VA receives your application.

All of the assets that a veteran or surviving spouse has, totals to an amount less than the net worth limit, if transferred will not result in a penalty (even those that were transferred for less than fair market value). These “covered” assets will not be penalized under any circumstance.

Non-Covered Assets that are transferred will invoke a Penalty Period. The maximum penalty period that the VA can place is a 5-year penalty. The VA uses a Penalty Period rate to determine how long of a penalty period the Veteran/Surviving Spouse will have to serve. The penalty rate that is used is \$2,266.00 per month (i.e. the maximum monthly benefit amount).

**Example 4:**

Steve and Amy are above the Net Worth Limit by \$13,906.00. If they gave this money to their children in order to be under the Net Worth Limit, they will trigger a penalty. Penalties are calculated by taking the amount that was transferred, that was above the net worth limit, and dividing it by \$2,266.00. In Steve and Amy’s case, this would be  $(\$13,906.00 / \$2,266.00 = 6.14)$  a penalty of 6 months.

To calculate the Penalty Period take the amount of resources above the net worth limit, and divide it by the Penalty Period Rate (\$2,266.00). That number is the length of the Penalty Period.

Steve would have to wait approximately five months before he should apply, and then the benefit would begin in the sixth month. Care has to be taken during the application process so that the VA clearly understands that the penalty has been cured. Other costs could have occurred that would allow Steve and Amy to qualify sooner. This must be made clear in the application process. If Steve and Amy had hired an Elder Law Attorney, it is possible they could have avoided a penalty altogether, they could have began receiving benefits immediately and the loss of 6 months of benefits would have paid the legal fees to get their full estate plan in place.

### HELPS TO USE IN YOUR OWN PLANNING

Use this chart to list the amount of income that you and your spouse receive each month. If you receive income other than what we have listed, please place it in the chart in the section that has been left blank.

#### INCOME CHART

Type of Income	Income received by the Veteran	Income received by the Spouse
Social Security		
Pension		
Retirement Income		
Dividends		

#### UNREIMBURSED MEDICAL EXPENSES

Use this chart to list that amount of Unreimbursed Medical Expenses that you and your spouse have each month. If you have Unreimbursed Medical Expenses other than what we have listed, please place it in the chart in the section that has been left blank.

Medical Expenses	Client	Spouse
Medicare Supplement		
Doctor Co-Pays		
Prescription Cost		

## ASSET STANDARDS

Use this chart to list the amount of assets that you and your spouse currently have. If you have assets other than what we have listed, please place it in the chart in the section that has been left blank.

<b>Types of Assets</b>	<b>Current Balance of the Asset</b>	<b>Whose asset is this? Veteran or Spouse</b>
Checking Account		
Savings Account		
CD's		
Money Market		
Trust		
401K		
IRA		
Annuity		

### Real Estate

<b>Address of property</b>	<b>Market Value</b>	<b>Mortgage Balance</b>	<b>How is the title held?</b>	<b>Do we have a copy of the deed?</b>

**COMMENTS OR QUESTIONS:**

## CONCLUSION

Congratulations! You have done all the work necessary to determine the next steps for qualifying for VA Pension. This is a major step in preparing for your future and for your family's future. These choices, once you have them formalized with an attorney, will deliver peace of mind, and help cover additional expenses that may occur in the future.

We are so happy you have come this far. So, use this momentum and finish the process. Start the process of Filing for VA Pension. Call us and schedule a meeting to receive these important benefits. We provide convenient, caring counsel and are eager to serve you.

## WHAT'S NEXT

1. Contact us with any questions that came up as you went through the webinar.
2. Call us and arrange to get us your workbook so we can begin determining what strategies are necessary for you to qualify for VA Pension.
3. Complete a legal service agreement to hire our firm to complete the process for you.
4. We will draft the necessary documents and fill out all required forms that we will turn into the VA on your behalf.
5. We will provide you with a list of documents that you will need to bring with you to the meeting. Examples: DD 214, Marriage Certificate, etc.
6. Schedule a meeting to sign the documents and the forms. We have several convenient ways to do this that range from video conference meetings to mobile drive-through signing, and of course the face-to-face in-office meeting for clarity and more comprehensive service is a great option.
7. Our Office will guide you through the additional steps necessary to qualify for VA Pension.

## OTHER RESOURCES

(Available on our website)

How To Organize Your Most Important Documents and Records  
How to Talk to Family About End of Life Matters  
Caregivers: What To Look For and How to Find it  
Elder Law Guidance Online Learning and Monthly Newsletter