



Are You Missing An Opportunity to Help a Veteran?

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According to the Armed Forces Veterans Homes Foundation, there are currently more than 9.2 million veterans aged 65 or older living in the United States. Many of these veterans lack the financial resources necessary to sustain them in their final stages of life.

The good news is there is financial help for many of these veterans. There are pension benefits available to wartime veterans or their surviving spouses who are either disabled, or over age 65, and who have low income and assets. Maximum pension benefits range from \$661 per month for a surviving spouse, \$985 for an unmarried veteran, and up to \$1,291 per month for a married veteran.

For those wartime veterans or surviving spouses who require the care of another person, or who are in a care facility, additional pension benefits may be awarded. These additional benefits are often referred to as "Aid and Attendance" benefits. A surviving spouse can be awarded up to \$1,056 per month, an unmarried veteran can receive up to \$1,644 per month, and a married veteran can receive up to \$1,949 per month.

There are numerous planning opportunities for attorneys to assist clients in obtaining these types of Veterans Benefits. There are income and asset limits which must be met before a wartime veteran or surviving spouse can qualify for any type of pension. There are also medical requirements which must be met before a veteran or surviving spouse can be eligible for Aid and Attendance. However, any attorney who assists a veteran or surviving spouse with preparing a claim, or

who gives advice about a particular claim, must first be accredited by the Veterans Administration ("VA"). 38 C.F.R. §14.629.

The specific rules with regard to accreditation, the income and asset limits, planning opportunities which exist in this area, and how to qualify a veteran or surviving spouse was the backbone of ElderCounsel's 2-day course titled, "Understanding VA Aid and Attendance Basics," now available on CD. This course will be offered again April 23-24, 2009. Please visit our website, www.eldercounsel.com for additional information. You can also find information on VA pension benefits, including eligibility criteria and forms for submitting a claim on the VA's website, www.va.gov.

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