

A VA study says that the veterans generally "are completely unaware that the program exists."

David D. Polatis, CEP

1240 East 100 South, Building #3
St. George, UT 84790

Phone: (435) 986-9222

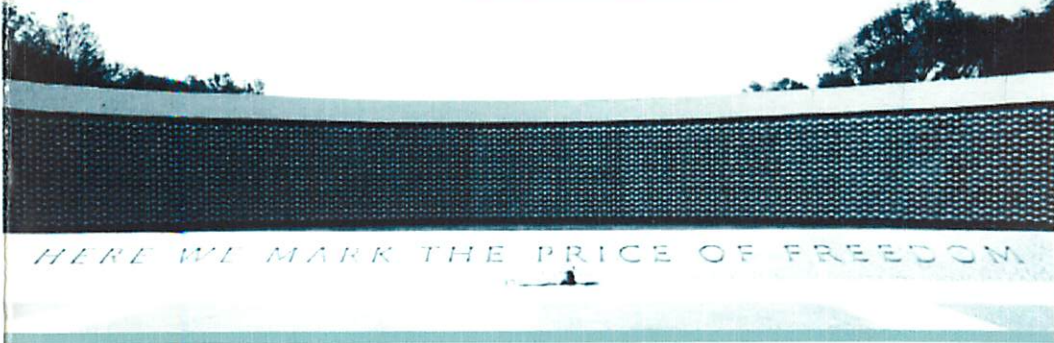
admin@seniorad.com
www.veteranad.com

Darling,
This is really a

11 August



Honored Service Benefits



Improved Pension and Aid and Attendance are benefits payable by the Department of Veterans Affairs to veterans, spouses and surviving spouses who are disabled or frail and might have trouble living on their own.

Are you a veteran or surviving spouse of a veteran:

- who served at least 90 days of consecutive active military service, one day served during wartime?
- who has been discharged in any way other than dishonorable?
- who is permanently disabled or at least age 65?
- who now, or will in the near future, need assistance with daily activities?

With nearly 2 million veterans and widows who are missing out on \$22 billion a year in pensions¹, Honor Service Benefits offers valuable information regarding the Improved Pension and Aid and Attendance benefits, as well as retirement planning services. As a financial services firm we have formed relationships with professionals, across the nation to assess, at no cost to you, your eligibility for the benefits and evaluate the best course of action to qualify for federal long-term care assistance which may help you earn up to \$1,950 per month tax free.

Understanding the Improved Pension and Aid and Attendance Benefits

Improved Pension and Aid and Attendance are separate and distinct Veterans Affairs income benefits designed to provide supplemental income to disabled (not related to active-duty service) or older veterans who have low income or have high medical expenses. We pay careful attention to the Aid and Attendance benefit as it is an add-on benefit which boosts monthly benefit payments and is an important financial component in planning for your long-term care needs.

Assessing Eligibility for Veterans Benefits

Military Qualifications

For a wartime veteran or surviving spouse to qualify for this special monthly pension, the veteran must have served at least 90 days of active military service, one day of which was during a period of war, and be discharged under conditions other than dishonorable.

Wartime veterans who entered active duty on or after September 8, 1980, (October 16, 1981, for officers) must have completed at least 24 continuous months of military service or the period for which they were ordered to active duty.

Surviving spouses of veterans must also have been married to the veteran at the time of passing.

| <i>Declared States of War</i> | |
|---------------------------------|---|
| Mexican Border Period | 1916 - 1916 |
| WWI | 1917 - 1921 |
| WWII | 12/7/1941 - 12/31/1946 |
| Korean War | 6/27/1950 - 1/31/1955 |
| Vietnam War | 8/5/1964 - 5/7/1975 |
| | <small>2/28/1961, for veterans who served "in country" before 8/5/1964 - 5/7/1975</small> |
| Gulf War | 1990 - . . . |

Health Qualifications

To qualify for veterans benefits, applicants must meet health qualifications that most often apply to those who reside in assisted living communities, nursing facilities or receive at-home care. Veterans and surviving spouses are required to prove they need assistance on a daily basis.

According to the Department of Veterans Affairs website, a veteran may be eligible when:

1. The veteran requires the aid of another person in order to perform personal functions required in everyday living, such as bathing, feeding, dressing, attending to the wants of nature, adjusting prosthetic devices, or protecting himself/herself from the hazards of his/her daily environment, OR,

2. The veteran is bedridden, in that his/her disability or disabilities requires that he/she remain in bed apart from any prescribed course of convalescence or treatment, OR,
3. The veteran is a patient in a nursing home due to mental or physical incapacity, OR,
4. The veteran is blind, or so nearly blind as to have corrected visual acuity of 5/200 or less, in both eyes, or concentric contraction of the visual field to 5 degrees or less.

Your financial situation also plays a role in evaluating your qualification. If your income exceeds the benefit amount, you may not be awarded. However, our network of financial services professionals are trained to assess your financial eligibility and execute an approved plan to adjust your monthly income to qualify for the benefits.

Applying for Veterans Benefits

While you may apply for the Improved Pension and Aid and Attendance benefits through your Veterans Affairs regional office, the process can be daunting, and few actually receive the benefits without professional assistance.

At Honor Service Benefits, we specialize in the Improved Pension and Aid and Attendance benefits and assist you at no cost. Let us help you benefit from a little-known Veterans Affairs program to ensure your long-term care goals are met.

1. The Kansas City Star, December 29, 2005, "Many Vets Missing Out on Pensions"

