Wartime Veterans or surviving spouses who are in need of

SENIOR CARE

may be entitled to a *significant monthly income from* The Department of Veterans Affairs.

7IN **0** seniors will need assistance with Activities of Daily Living.



TO LEARN MORE CALL Veterans Financial, Inc. (800) 835-1541



Veterans Financial, Inc.

has educated over 136,000 families about the VA Aid & Attendance Pension as well as other financial planning options for retirees.



(800) 835-1541

info@VeteransFinancial.com www.VeteransFinancial.com

Veterans Financial, Inc. is a private financial services company, not affiliated with the Dept. of Veterans Affairs or any government agency. Agents of VFI hold state issued insurance licenses.

PAYING FOR SENIOR CARE





Veterans Financial, Inc. Working together to make care affordable

ELIGIBILITY REQUIREMENTS

MILITARY HISTORY

Veterans must have served 90 days active duty with 1 day during a period of war: WWII, Korea, or Vietnam. An honorable, general, or medical military discharge is required.

MEDICAL NEEDS

The Veteran or spouse must have physical or mental conditions that require the assistance of another individual on a regular basis.

INCOME CONSIDERATIONS

If care expenses exceed income, the maximum benefit will be awarded; most individuals receiving senior care meet this qualification.

NET WORTH

Allowable net worth is based on individual circumstances; with proper guidance most can become eligible. If concerned, seek advice from a company, such as Veterans Financial, with expertise in long term care expense planning.

SURVIVING SPOUSE

A spouse must have been married to the Veteran until death in order to qualify.

Pension is paid directly to the Veteran or surviving spouse and is retroactive to the first of the month following VA's receipt of the application.



Maximum Monthly Aid & Attendance Pension*

> SURVIVING SPOUSE \$1,176

SINGLE VETERAN \$1,830

MARRIED VETERAN only spouse needs care \$1,436

MARRIED VETERAN with care needs \$2,169

*Actual benefit amount determined by the VA based on eligibility.

FOR FREE ASSISTANCE, CALL VETERANS FINANCIAL, INC.

(800) 835-1541 or visit www.VeteransFinancial.com

ASSISTANCE BEYOND VA BENEFITS

If you do not meet the eligibility requirements or want to plan for the future, we can help you:

- Guarantee a lifetime income
- Fund long term care expenses
- Create retirement income for heirs
- Convert IRAs into tax-free inheritance
- Grow savings without market risk
- Pre-plan funeral expenses



CALL TO EXPLORE YOUR RETIREMENT PROTECTION OPTIONS.