



# Long-Term Planning & Veteran Benefits

A BRIEF GUIDE TO THE VETERANS ADMINISTRATION NON-SERVICE-CONNECTED  
IMPROVED PENSION FOR AID & ATTENDANCE FOR VETERANS

**Our goal** is to educate the Veteran, Spouse or Survivors about benefits they may be eligible for when their health changes. We assist in receiving the **Improved Pension** & integrate it with a sound **Long-Term Plan**. With **more than 25 years in business** - we have developed a strong network of strategic partners & qualified professionals to help provide solutions for much more than we initially set out to do! From meal services to advanced estate planning - **JUST ASK! WE KNOW WHO CAN HELP!**

Even those that think they may not qualify find they benefit from having a clear plan for when their health changes. **You may be able to receive almost \$37,000/yr, TAX-FREE - AT HOME! FOR LIFE!!**

**Who you work with doesn't influence our level of commitment.** Although we welcome working with existing relationships that are involved in the affairs of the Veteran or their family - we are able to recommend professionals that are experts in their fields. **Our offices work nationwide** with C.P.A.'s, insurance agents, financial advisors, real-estate agents, & VA-accredited attorneys, etc. They dedicate their time and are available to the Client (**at no-charge**) through our offices to provide guidance before any actions are taken.

*Together, with these resources - we are able to present options &  
facilitate benefits in as few as 8-10 weeks! Not months! NOT YEARS!*

**There is never any charge to the Veteran or their family for information or our services.** We are not employed by the Veterans Administration or the Government. We are compensated through commissions paid from insurance companies and through contract work with other professionals should their services be recommended and the Client decides to pay them for such services.

**Who should apply?** All Veterans, Spouses, or surviving Spouses (or their family members, caregiver, etc.)

We are honored to be able to provide as much information as possible to help us in

**OUR MISSION: TO SERVE THOSE THAT SERVED US.**

**CONFIDENT. SECURE.** Nothing will be shared, processed, released or charged without prior knowledge and understanding of all parties. Period.

*On behalf of Retirement Roots Wealth Management LLC, We would like say*

*Thank You! to ALL Veterans for their dedicated service to this great Nation!*



**What benefit or pension is this? All of them? Will it affect other pensions?** The VA's Non-Service Connected Improved Pension for Aid & Attendance is available to **QUALIFIED VETERANS, THEIR SPOUSES &/OR THEIR WIDOW(ER)** & helps provide financial assistance when their health changes.

Although it may come in a reduced amount – **THIS specific pension has no impact on existing pensions. Ever.**

### What is the potential benefit amount?

	MONTHLY	ANNUALLY
SURVIVING SPOUSE	\$1,760.83	\$21,130
SINGLE VETERAN	\$2,229.33	\$26,752
MARRIED VETERAN	\$2,642.83	\$31,714
MARRIED VETERANS (BOTH)	\$3,536.08	\$42,433

### What are the qualifications?

There are 3 areas: **MILITARY. MEDICAL. MONETARY.**

**MILITARY:** Must have a minimum of 90-days active-duty service (even if not in combat).

**Discharge (DD-214)** anything other than “Dishonorable”. At least one (1) day during “War”



WWII 12/7/1941 - 12/31/1946  
KOREA 6/27/1950 - 1/31/1955  
VIETNAM 8/5/1964 - 5/7/1975  
GULF/MID 8/20/1990 - PRESENT



**MEDICAL:** Must be at least 65 years of age or disabled (disability need not be service-connected). Must need assistance with at least 2 out of the 6 Activities of Daily Living (ADLs). Physician's Statement (**VA FORM 21-2680**). Blindness & Cognitive Impairments are automatic qualifiers. Must be married to the Veteran or be the un-remarried, Surviving Spouse of the Veteran. **(The benefits follow the Veteran.)**

**MONETARY:** Specifically – Income & Assets. The VA has an **INCOME** threshold that requires at least 80% of income goes towards medical & care expenses and less.

The **ASSET** requirements include written & “unwritten” guidelines that are fully considered - **and can be properly planned for - no matter the size of the Estate!**

**NOW WHAT? CONTACT US FOR MORE INFORMATION AND TO BEGIN THE PROCESS!**