

BY WILMA G. ANDERSON, RFC

THE VETERAN BENEFIT YOU HAVEN'T RECEIVED

**Learn The VA's Best Kept Secret And Get
The Financial Help You Deserve**

It's one of life's biggest challenges:

How do you pay for care when your health changes?

Our health needs when we age are unpredictable. This is even truer for Veterans. As our health and wellness needs change over time, you should not have to deal with the added stress of not being able to pay for care.

After helping over 7000 Veterans and their spouses apply for and receive financial help for home care, assisted living expenses, or nursing home costs, I have seen firsthand the obstacles that many of them face during what is already a difficult period.

It's time for every Vet in America to know that a special benefit was indeed created just for them to help pay for the costs of their care.

What is this benefit called that practically no Veteran knows about? It's called the Special Monthly Pension for Aid & Attendance.

This booklet is meant to answer your questions about the benefit. It's important that you know when to apply for it and how much money you can possibly receive from the VA every month to help pay for the care you need.

I wrote this book because many years ago my Dad, a Korean War Veteran, needed care and our family was under the impression that no financial help was available from the VA. We were wrong.

When I discovered this benefit I knew I had to make sure that other families became aware and educated about this offering. My mission was to help Veterans and their spouses to evaluate if the benefit was available for their particular situation, and then guide them through the application process to finally receive the financial help they needed each and every month.

Since 1989, over 7000 families have said 'Thank You!' for the information and the help they received. Now, it's your turn.

WHAT IS THE BENEFIT?

The Special Aid and Attendance benefit paid to you directly from the VA is the U.S. Government's best kept secret. I cannot tell you how many Veterans and their families have told me that they didn't know this benefit even existed. It was created in 1952, is fully funded, and is not part of the federal government's annual budget.



How do you qualify to receive this benefit?

If you're a war-time Vet, you need to be 65 or older when you apply. **Please note: you did not have to be stationed in the 'Theater', all you had to do was serve on active duty anywhere in the world during a declared time of War.

Your Spouse can be ANY age when he/she needs to apply for the benefit.

Health Qualifications

You must need the daily assistance of another individual to help with 2 activities of daily living, such as dressing, bathing, eating, transferring, etc.

However, if you have been diagnosed with dementia or Alzheimer's you are also qualified, whether or not you need help with such activities of daily living.

The Veteran Benefit You Haven't Received

Financial qualifications- Despite what you may have already heard, you do NOT have to be penniless to financially qualify for this benefit! The VA will ask about your income and your assets and then review what you are paying for the cost of care each month. This tends to be the area where most folks see their applications get denied or disqualified. And, that's where we can help you. Many times we can help you re-position or re-title some of your assets to help you qualify for this benefit more easily.



Who should investigate this benefit?

There are over 23 million Veterans in the U.S. and only approximately 189,000 have submitted claims and are receiving a monthly benefit to help pay for their long term care.

If you're in a crisis now and have been paying for home care, assisted living, or nursing home expenses for at least 30 days, it's time to apply.

If you're a war-time Veteran or a Veteran's Spouse and are still pretty healthy, you have time to plan carefully, make informed choices, and be READY when your health changes. Even better, your family will appreciate knowing that you took the time to plan. Never assume that you won't qualify. We can help you assess your situation and guide you through the process to apply successfully.

Success is all in the paperwork

So many Vets call our office and state that they've been waiting a long time to get approved for the Special Aid & Attendance benefit. When we ask those folks why there's been such a delay by the VA, we are told that they had filled out the wrong forms, were given bad advice, forgot to submit documents, sent the application to the wrong office, or were accidentally misled by VA employees and told that the benefit doesn't actually exist. Yikes!

We make it easy for you. First, we'll send you a Questionnaire to complete which will ask you questions about your age, what War you served in, what your health is like, and what your monthly expenses are for care that's being given to you or to your spouse.

The Questionnaire will also ask about your financial resources, what you have invested, and what types of

savings and investments you have, since those questions are also on the VA application. After we review your completed Questionnaire, we'll know how to guide you through the application process for this benefit. You'll receive everything you need to make an application to the VA, or we can do it for you. It's always your choice.

By now, I hope you're excited to learn that financial help IS available when you need help paying for the long term care services that you or a family member are receiving now. Even better, the money you receive each month after your application is approved is TAX-FREE.

If you're planning for the future, the best time to implement a plan is right now. It's time to make some decisions, understand what the VA's parameters are, and then coordinate this benefit with the financial planning that is so necessary for a comfortable retirement.

The Veteran Benefit You Haven't Received

If you're a war-time Veteran, a Spouse of a Veteran, or a Surviving Spouse of a Veteran, don't hesitate any longer to discover what the government's best kept secret is all about.

This benefit is available to Veterans in all 50 States. Call our office TODAY and request a Questionnaire to get started. Find out how much you may be entitled to!

Call (720) 344-0312 and ask for Wilma Anderson, or go to our website: WilmaAnderson.com and leave a message there. We'll email you the Questionnaire immediately.



Senior Care Associates

Who is Wilma Anderson?

Wilma Anderson completed her RN training at Cook County Hospital in Chicago and was a trauma & ICU nurse for many years. She attended Northwestern University, and started her own financial consulting firm, Senior Care Associates, Inc. in 1989. Wilma specializes in long term care issues, Veteran benefit planning for care, retirement planning, and has an additional specific focus for helping men and women who are 50 or better with all facets of retirement and their financial resources.



She specializes in providing clarity about insurance & investments for whatever your budget or your life situation is. She'll coach you on how to have your own authority, leadership and focus about the money you have and want to have. Making informed choices and being responsible about your money will provide for you the best outcome.

She has authored several books for the financial community, has written consumer booklets about investing, and is a Speaker for national meetings and workshops concerning the importance of making informed choices regarding insurance, investments, and retirement plans.

For more information or to set up an appointment, visit WilmaAnderson.com, or call her office (720) 344-0312.