

## VA BENEFIT NOTICE!

Who wouldn't benefit from up to \$21,466 per year of extra *tax-free* income to help pay for long-term care?

### Drastic and Harsh Regulations Coming to Veterans Benefits

**UPCOMING VA RULE CHANGE WILL MAKE QUALIFYING FOR VA BENEFITS VERY CHALLENGING!**

**Don't miss out on benefits you're entitled to!**

In the next couple of months, new rules are going to be implemented by the Veterans Administration that will make qualifying for the Non-Service Connected benefit (also known as "Aid and Attendance") very challenging.

The Pension Benefit helps pay for unreimbursed medical expenses (not covered by Medicare or a Medicare Supplement) for Veterans and their surviving spouse. The new regulations will make this benefit available to fewer Veterans and/or their spouses.

**ANY VETERAN OR SURVIVING SPOUSE WHO BELIEVES  
THEY MAY BE IN NEED OF CARE WITHIN THE  
NEXT THREE YEARS MUST ACT QUICKLY!**

For the first time, specific asset limitations for qualifying will be put in place. *Under the new proposed regulations, a limit of \$119,220 of combined ASSETS AND INCOME for either a married couple or single individual will be allowed.* While your house will continue to not be a countable asset, there will now be a TWO ACRES LIMIT on the acreage your home. If you live on a farm or a large tract of land, this will be a huge challenge for you to receive the Pension Benefit!

The regulations will also establish a *three-year look-back* provision and drastic "transfer penalties" similar to Medicaid. Currently, if the Veteran Administration says you have too many assets to qualify for the Pension Benefit, it is an easy fix to set up a "Veterans Trust", transfer the assets into the trust, and you will immediately qualify for the Pension Benefit. *Under the new regulations, Veterans or their surviving spouse who transfer assets within three years of applying for benefits will be subject to a "penalty period" that can last as long as TEN YEARS.*

There is a complex calculation to determine the penalty period. However, the penalty period for a surviving spouse would be almost TWICE as long as the penalty period for a Veteran who transfers the same amount of assets into a trust.

**THE REGULATIONS COULD TAKE EFFECT ANYTIME!**

We BELIEVE, but CANNOT promise, that any "Veterans Trust" established BEFORE the effective date of the new regulations will not be subject to the new rules.

OVER.  
PLEASE →

