



## THE VETERANS FRIEND QUIZ

1. When I call the V.A. I can always count on receiving correct answers to all my questions. True False
2. Only **Accredited** Agents, Representatives, and Attorneys are authorized to prepare, present and prosecute my claim for the Improved Pension. True False
3. As long as an individual is **Accredited** it does not matter how experienced one is. True False
4. The Mission of **The Veterans Friend** is to Inform and Educate Families. True False
5. The Preparation, Presentation and Prosecution of a claim by a **Volunteer V.A. Accredited Attorney is FREE**. This is the filing (claim) process. True False
6. **Accredited Attorneys** can and do charge fees for help in situations where claimant does not qualify and wishes to qualify. This is called **Preplanning**, which is separate from the claim process that is done for free. True False
7. I do not have to be impoverished to qualify for the **Improved Pension**. True False
8. A claimant may employ a family member to provide care at home. True False
9. If a claimant employs a Independent Care Taker there must be an Independent Contractors Agreement. True False
10. If a claimant employs a care taker there must be Personal Service Agreement. True False
11. I am only allowed \$80,000 in assets to qualify for the **Improved Pension**. True False

12. If I have a revocable living trust, my assets will not be countable for V.A. purposes. True False
13. I will receive the **Improved Pension Benefit** while living at home if I need help with my Activities of daily living. True False
14. My home is a non-countable asset for V.A. purposes. True False
15. I will receive my **V.A. Improved Pension** within 30 days from date of application. True False
16. The **Aid and Attendance Benefit** is retroactive to the date I started needing help with my activities of daily living. True False
17. Alzheimer's claimants can expect a longer period of time to qualify. True False
18. Assuming I do not qualify (**and I want to**) for aid and attendance there may be fees for legal, accounting, and financial preplanning services outside of the application process. True False
19. If I need **Preplanning** I will be advised what the cost will be in advance. True False
20. I can hide my assets and the V.A. does not care. True False
21. There are only 3 individuals allowed to represent veterans in the preparation, presentation and prosecution of a claim with the V.A. Those individuals are: Accredited Attorneys, Accredited Agents, and Accredited Representatives of Veteran Service Organizations. Charging a fee for this process is prohibited. True False
22. Assisted Living Facilities, Nursing Homes and Home Care Agencies that pay an individual to file a claim on one of their residents or clients are in violation of the third-party fee provisions allowed by the V.A. This is an obvious intent to circumvent the VA regulations. True False
23. I can have my V.A. check automatically deposited into my checking account along with my Social Security check each month. True False
24. I can create Medicaid planning problems when doing V.A. Planning. True False

## ANSWERS TO THE VETERANS FRIEND QUIZ

1. FALSE
2. TRUE
3. FALSE: Experience is Critical.
4. TRUE
5. TRUE
6. TRUE
7. TRUE: You can preplan with Professional help.
8. TRUE: However, the Claimant needs to have a Personal Care Agreement that meets VA requirements. Spouse is excluded.
9. FALSE: There needs to be a Personal Care Agreement that meets VA parameters and requirements.
10. TRUE
11. FALSE: Depends on Mortality, Marital Status and other factors.
12. FALSE: Revocable Living Trusts avoid probate.
13. TRUE: If I have a Personal Care Agreement
14. TRUE
15. FALSE: It usually takes 4-6 months, cognitive impairment adds 2-4 Additional months. Beware of individuals who say they are faster.
16. FALSE: 1st of month after date claim is submitted.
17. TRUE: Usually 2-4 extra months
18. TRUE: Everyone receives free help with the claim process. However, if one wants to apply but does not qualify, preplanning will be necessary. Costs usually are between \$500.00 to \$8,000.00.
19. TRUE
20. FALSE: All information must be disclosed.
21. TRUE
22. TRUE
23. TRUE
24. TRUE

*Complete the Preliminary Questionnaire and  
Fax it to 760-434-0186*