
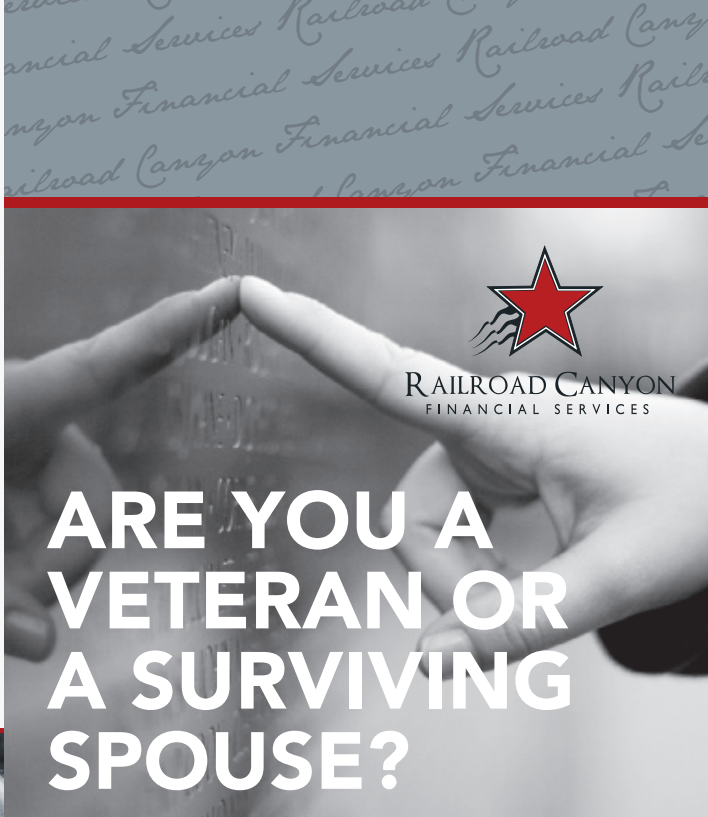


“Nearly 2 million veterans and widows are missing out on \$22 billion a year in pensions”

- It is estimated that up to one-third of seniors may eventually be eligible for these little known benefits
- A VA study says that the veterans generally “are completely unaware that the program exists.”
- Government statistics show only around 5% of potentially eligible veterans actually receive the pension.
- Recent reports have stated “only one in seven widows who probably could qualify actually get the monthly checks.”



**RAILROAD CANYON  
FINANCIAL SERVICES**

# ARE YOU A VETERAN OR A SURVIVING SPOUSE?



“ARE YOU  
MISSING OUT?”

You may be missing out on unclaimed financial reimbursement for Aid and Attendance.

**For further information, contact us today.**

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Canyon Lake, CA 92587

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*Railroad Canyon Financial*  
forgotten income for forgotten people

**Aid and Attendance is a Veteran Affairs (VA) income benefit designed to provide supplemental income to older veterans who have low income or have high medical expenses.**

## **AID AND ATTENDANCE PENSION RATES (tax free!)**

**Veteran and Spouse - \$23,396/year**  
**Single Veteran - \$19,736/year**  
**Surviving Spouse - \$12,681/year**

### **Who is most likely to qualify?**

Veterans and surviving spouses in assisted living, nursing facilities, or those receiving at-home care are most likely to qualify.

### **Basic Qualifications:**

- Did the veteran serve in active duty for at least 90 days, with at least one day during a declared state of war?
- If you are a surviving spouse, were you married to the veteran at the time of his passing?
- Do you require the assistance of another person to perform daily activities of living?
- Are you paying for care that is now or will soon exceed your monthly income?
- Will care be needed on a permanent basis?

If you feel you may be eligible, then you owe it to yourself to find out if you may qualify for this little-known, little-used VA pension.

To qualify for Aid and Attendance, you must prove you need assistance on a daily basis. There are many conditions that may be considered by the VA in determining eligibility, including:

- Assistance with bathing and other hygiene
- Assistance with dressing, undressing and grooming
- Supervision with daily living activities so as not to harm yourself or those around you

1. "2 million veterans, widows miss out on VA pensions", Chris Adams, Knight Ridder Newspapers

We are not representatives nor are we associated with the Veterans Administration or any other government agency.

Medical expenses include those associated with paying for care, such as assisted living or at-home care.

## **Is this for me?**

### **Assessing Eligibility for Veterans Benefits**

We offer valuable information regarding Aid and Attendance. Through our partnership with professionals across the nation, we assess, at no cost to you, your eligibility for the benefits and evaluate the best course of action to qualify for federal long-term care assistance. Our complimentary services may help you earn up to \$1,950 per month tax free.

### **Applying for Veterans Benefits**

While you may apply for the Improved Pension and Aid and Attendance benefits through your VA regional office, the process can be daunting, and few actually receive the benefits without professional assistance.

Railroad Canyon Financial Services offers valuable information regarding the Improved Pension and Aid and Attendance benefits, as well as retirement planning services. As a financial services firm we have formed relationships with professionals, across the nation to assess, at no cost to you, your eligibility for the benefits and evaluate the best course of action to qualify for federal long-term care assistance which may help you earn up to \$1,950 per month tax free.

