

# Complimentary Consultation

You could be eligible for benefits ranging from \$945 - \$1,743 per month as of 2006. This benefit will increase each year to help you pay for out of pocket medical expenses, including assisted living or home health care. The Veteran's Administration offers these benefits to qualifying US Veterans or their surviving spouses.

At *Lasting Legacy* we are committed to assisting our Veterans and spouses to qualify for this needed benefit. Contact *Lasting Legacy* and learn more:

- What assisted living and home care services are covered by VA
- Which Veterans and spouses are eligible for up to \$1,743 per month
- How to apply and start the pre-qualification process
- How to handle or protect excess assets

The phone call is free and  
you can save thousands!

1.800.636.4030  
Toll Free



*"There are no secrets to success. It is the result of preparation, hard work, learning from failure."*

*-Colin Powell*

*"A true leader has the confidence to stand alone, the courage to make tough decisions and the compassion to listen to the needs of others. He does not set out to be a leader, but becomes one by the equality of his actions and the integrity of his intent.."*

*- Douglas McArthur*

## Corporate Office

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# LASTING LEGACY

*"Keeping the Golden Years Green"*



## VA Pension Benefits:

- ▶ Financial Assistance for elderly Veterans and their widows
- ▶ Benefits to pay for assisted living and home health care.

# Our Company

*Lasting Legacy* is an independent agency of financial advisors and insurance professionals.

We specialize in protecting current assets, achieving investment objectives, reducing taxes and creating wealth.

We are based in Florida, and nationally recognized for our emphasis on “aging in place” and “aging with dignity” from a financial perspective.

*Lasting Legacy* subscribes to a team approach, utilizing attorneys, social workers, certified public accountants, geriatric-care managers, registered investment advisors, and insurance professionals.



We encourage participation in the decision process by all concerned family members, when possible, to insure peace of mind.

Call *Lasting Legacy* today  
1.800.636.4030

## ► Financial Planning

This process begins with a financial plan based on the client’s needs and objectives. It may be a simple estate plan or it may entail advanced and dynamic strategies. No situation is too basic or too complex for our staff of experts.

## ► VA Pension

Ask any elderly Veteran if they may be eligible for a pension from the Veteran’s Administration and they will tell you “I’m not eligible because I was not injured in the war”. This is a common misconception, which keeps many Veterans from tapping into a benefit they well earned by serving our country.

There are several Veterans pensions, but there is a pension designed to help veterans and widows pay for the cost of Home Health care or Assisted Living Facility care.

## Service Requirements

In general, to qualify a Veteran must have 90 days or more of active duty under other than dishonorable conditions, one day of which was during wartime.



## ► Aid & Attendance Care Supplement

Medicare and Medicaid do not currently pay for assisted living. However, there is assistance available through the Department of Veteran’s Affairs (VA). The Aid and Attendance Care supplement is designed for veterans or spouses of deceased Veterans that served during times of war.

This benefit is an additional monetary allowance available to Veterans and their spouses, who require care in a long-term care setting, such as an assisted living facility. Aid and Attendance benefits may also be available to Veterans who reside outside of an assisted living facility, but who require the daily assistance of another to live independently.

## Disability Requirements

The veteran must be determined to be “permanently or totally disabled”. The VA considers Veterans eligible for the special monthly compensation if there is an inability to dress or undress, to bathe and be presentable, or to feed oneself. They are also eligible if they are blind or nearly blind or a patient in a nursing home because of a mental or physical incapacity. The Veteran does not need to be helpless - but needs to show that he or she is in need of aid and attendance on a regular basis.