

Overview

Americans for Secure Retirement (ASR) brings together a broad-based coalition of more than 70 member and affiliate organizations committed to raising awareness of the increasing challenges Americans face in having a financially secure retirement. In particular, ASR advocates for greater attention around efforts that would ensure all Americans have access to guaranteed streams of retirement income that cannot be outlived.

ASR works with policymakers and opinion leaders to promote retirement policy that encourages guaranteed sources of retirement income. We support policy changes that help all Americans better manage their retirement savings, whether the source is personal savings or through employer plans. The common thread for the coalition is supporting vehicles and mechanisms that provide guaranteed lifetime payouts retirement income that cannot be outlived. In particular, ASR often focuses on those Americans with little or no access to employer sponsored plans.

Presently, the coalition supports the Retirement Security for Life Act (S. 1297) and the Retirement Security Needs Lifetime Pay Act (H.R. 2748) both of which encourage annuitization the only way to ensure a guaranteed paycheck for life. While the coalition strongly supports these two bills, it is open to considering other proposals that would respond to the need for lifetime retirement income.

Our membership represents a diverse set of interests including women, minorities, rural Americans, consumer, taxpayers and agricultural workers, small business owners, and the life insurance industry. ASR leverages its unique composition and network of member organizations to educate and inform individuals, advocates, policymakers and elected officials.

VA Aid and Attendance Program

'Trading Places': Do you qualify for this VA benefit?

Feb. 23: A little-known pension benefit from the Department of Veterans Affairs could help hundreds of thousands of aging veterans and their spouses. NBC's Anne Thompson reports.

Could your client use up to \$23,338 of TAX FREE income per year to pay for home healthcare, assisted living, or nursing home expense? Are they a veteran? Then you need to know about this benefit!

The VA Aid and Attendance program is designed to help veterans who have served during a period of war with the expenses associated with extended illnesses or other health factors that require the assistance of another individual to help them with at least one activity of daily living. This care can be provided at home, in an assisted living facility, or a nursing home. And, the care can be provided by family, friends, or professionals.

To learn more about the VA Aid and Attendance program, please watch the MSNBC video on the subject below.

The VA Aid and Attendance program is designed to provide monetary assistance to those veterans who served our country during a time of war and are now in need of aid or assistance with activities of daily living. This aid or assistance can be provided at home, in an assisted living facility, or a nursing home and can be provided by friends, family, or healthcare professionals.

If you are a veteran and need help with such daily activities as cooking, cleaning, dressing, driving, mobility, or other assistance, this benefit can provide the funds you need to pay for help. Call us today at 888-369-6703 or 951-369-6703 to learn more.

What could you and your family do with \$23,338 per year TAX FREE to help pay for aid or assistance? Perhaps it could help you afford an assisted living facility or care at home that you otherwise wouldn't be able to pay for.

Veterans and their spouses or surviving spouses can receive up to \$23,338 per year to pay for help at home, an assisted living facility, nursing home, or other senior housing. This improved pension is paid to you TAX FREE!

Here is an example of how this benefit works:

Veterans Income:

Pension \$860

Social Security \$1230

Total \$2090

Cost of Care

Assisted Living Facility \$2700

Medicine \$ 300

Transportation \$ 200

Total \$3200

This Veteran is spending \$1110 per month out of his/her savings to meet expenses.

This Veteran could qualify for over \$1800 per month if he/she is married, or over \$1500 if he/she is single, in TAX FREE money to help him/her pay for their care. How would your family benefit from this scenario?

The Veteran's new monthly income would be over \$3900 per month with expenses of only \$3200 per month!! Instead of taking \$1110 per month out of savings, he/she would have over \$700 per month of EXTRA INCOME!!

AND REMEMBER . . .this benefit is available for a veteran, their spouse, or their surviving spouse!

Veterans of all branches of services, their spouses or surviving spouses, and their dependent children who need aid or assistance with the activities of daily living. The Veteran must have served during a period of war, however they did not need to serve in the war.

Qualification is based on the need for assistance and takes into account the applicant's income and assets. If you require assistance at home, have moved into an assisted living facility, or are requiring nursing home care, you should investigate this benefit regardless of your income and the amount of assets you own.

We can provide you with all the forms necessary to start the application process. We can also work with you by providing competent people in your area who are proficient in the application process.

In addition, you should begin the process of gathering the necessary documentation to be filed with the application. Documentation needed will include original discharge papers, marriage certificates, birth certificates, and financial records.

The process of applying for this benefit can take up to a year. This time frame

can be substantially reduced if you work with individuals or companies who are familiar with this process. We have seen this approval process take less than four months if the paperwork is properly submitted on the first attempt. The payment of the benefit will be retroactive to the first day of the month following the day of application. In other words, you will receive a lump sum distribution of several months of benefit when approved. If you need help in completing and filing this paperwork, give us a call at 888-369-6703 or

951-369-6703

If you are approved for a benefit, the payment is retroactive to the date of the application. You will receive a lump sum check for the period of time between filing the application and approval.