

Kentucky—Proud To Be The Home Of Veterans

WAR-TIME VETERANS AND THEIR SURVIVING SPOUSE ARE ELIGIBLE FOR PENSION BENEFITS FROM THE DEPARTMENT OF VETERANS AFFAIRS TO PAY FOR AT HOME CARE, ASSISTED LIVING CARE, OR SKILLED NURSING HOME CARE!

In Kentucky, we are proud to be the home of so many veterans that have served our country during a declared wartime period, and they, along with their surviving spouses, are entitled to receive a little-known Aid and Attendance Pension from the Department of Veterans Affairs.

The Aid and Attendance Pension from the Department of Veterans Affairs can provide up to \$2,266 per month to pay for the costs of care at home, in an assisted living facility, or in a skilled nursing facility.

To be eligible for this pension benefit, the veteran must have at least 90 days of active duty service with at least 1 day during a declared wartime period. Additionally, the veteran, or their surviving spouse, must require the assistance from another person in performing the activities of daily living such as eating, bathing, dressing, undressing or taking care of the needs of nature. There is a net worth limit of \$129,094 (which includes checking accounts, savings accounts, mutual funds, stocks, etc...) to qualify for this pension benefit; however, the good news is that your house does not count as part of your net worth for this pension benefit.

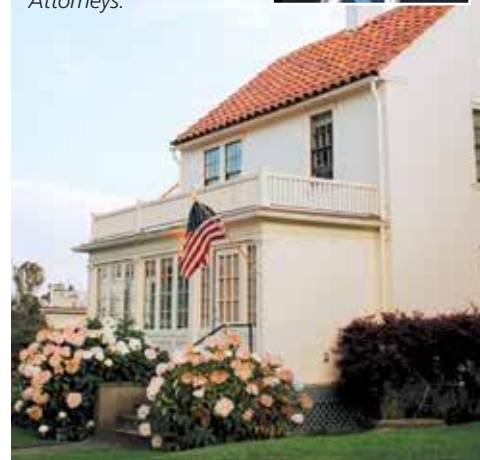
There is no place like home, and with this pension, veterans, and their surviving spouses, can use this pension benefit to pay for care to help them remain at home and receive the care that they need. Under this program, the Department of Veterans Affairs allows family members to be paid as caregivers.

There is no place like home. Use this pension benefit to pay for care to help remain there.

Unfortunately, the Department of Veterans Affairs does little to help veterans obtain this pension benefit and does not advise veterans, or their surviving spouses, how to become eligible for this pension benefit. That is why it is important to consult with an Elder Law Attorney to obtain this pension benefit.

Darron L. Brawner, Attorney at Law
Western Kentucky Elder Law, PLC
 1302 Frederica Street
 Owensboro, KY 42301 • (270) 684-4811

Mr. Brawner is the founder of Western Kentucky Elder Law, PLC, an accredited attorney with the Department of Veterans Affairs, and a member of the National Academy of Elder Law Attorneys.



SOUTH CENTRAL
 INVESTMENT SERVICES



Your
 Strategic
 Partner

South Central Investment Services offers investment advisory services and products through Ameriprise Financial Institutions Group, a channel of Ameriprise Financial Services. Through on-site financial planning and investment solutions, we can help you reach your financial goals. Give Financial Advisor Jefferson Mullins a call today.

Not Federally Insured | No Financial Institution Guarantee | May Lose Value

South Central Investment Services, a financial advisory practice of Ameriprise Financial Services, LLC. Ameriprise Financial cannot guarantee future financial results.

Securities offered by Ameriprise Financial Services, LLC. Member FINRA and SIPC.



Jeff Mullins
 Financial Advisor
 270-529-1337

Jefferson.Mullins@ampf.com
 ameripriseadvisors.com/jefferson.mullins