



Veterans Aid & Attendance Benefit

Veterans Non-Service Connected Disability Pension (Aid & Attendance Benefit)



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The Department of Veterans Affairs has a pension available for non-service connected disabilities. This pension is also referred to as the aid and attendance benefit. ([See aid & attendance rate table.](#)) The **requirements and characteristics** are generally as follows:

- Paid to wartime veterans or surviving spouses
- Meet the income and net worth requirements
- Over age 65 **or** permanently and totally disabled
- Pension can be increased if Veteran is housebound or qualifies for "aid and attendance."

The pension is based on the theory that the veterans served their country during a time of war and the country that they helped will now serve them by supplementing their income .

Income limits are set yearly by Congress. In 2011, it is \$11,830 per year if there is no spouse or dependents, higher if there is. One is allowed to take various deductions to one's gross income in order to meet the requirement. If the income is still too high, this then reduces the amount of the pension but does not necessarily eliminate it. There are also **net worth requirements** but the home is not counted as well as certain other assets.

Often times, the Veteran may have "too much" income or too high a net worth to qualify but yet the costs of assisted living or the nursing home is impoverishing the veteran, his surviving spouse, or his children who are contributing. In these situations, **asset transfer strategies** may be employed in order to qualify. Unlike Medi-Caid, there is no look back period, so transfers can take place the day before application is made! Sometimes these transfers are made directly to the children and sometimes to a specially designed Trust ([see Article on QVap Trust](#)).

The **chart** is designed as a guideline to determine to whom transfers should be made. It is a



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guideline only and should not be used as a substitute for a full estate planning consultation and is not to be used to make final decisions. It assumes that the decision to make a transfer has already been made with the advice of a trained professional. The decision as to what assets should be transferred, to whom, to what investment vehicle, and when should only be done with the **advice of a trained professional**.

The Department of Veterans Affairs was formerly known as the Veterans Administration.

[See Frequently Asked Questions.](#)

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Keywords: Veterans, Disability, Pension, Surviving Spouse QVap Trust, Department of Veterans Affairs, Veterans Administration, Attorney, San Diego, aid, attendance, California, Encinitas, non service connected disability, aid and attendance