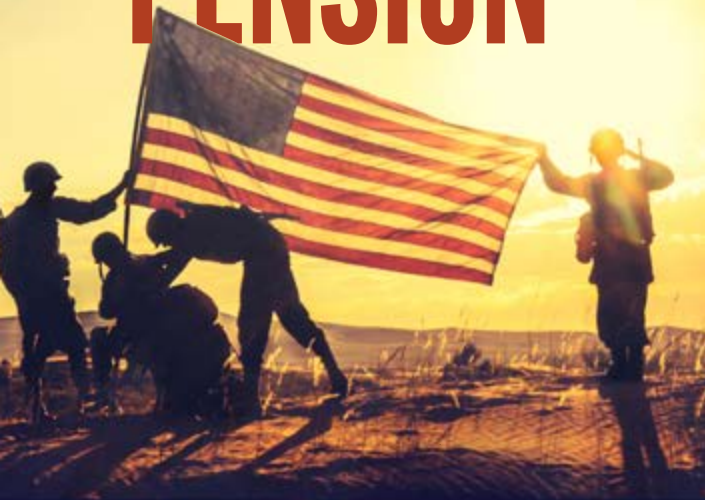




VETERANS AFFAIRS AID AND ATTENDANCE PENSION



At Atria, we know it's important for you and your family to find the option that best fits your personal care needs. We also know that cost is a key consideration for most families.

The U.S. Department of Veterans Affairs offers a pension for veterans and their spouses that can be applied to the cost of assisted or supportive living services. If you or your spouse has served in the military, you may be eligible for the Aid and Attendance Pension.

*Atria does not provide, and should not be perceived as providing, advice or recommendations to veterans. As with any veteran-related issue, it is important to seek the advice of a veterans-service professional.



What is the Aid and Attendance Pension?

This pension was specifically designed to help veterans and their spouses who require assistance with daily care needs (including bathing, getting dressed and medication management).

- ★ The VA Aid and Attendance Pension was established in 1952 to provide financial benefits outside the traditional VA residential system.
- ★ Assisted and supportive living services in a community – whether provided by a third party or staff at the community – qualify as part of this program.
- ★ Every month, thousands of eligible veterans and their spouses fail to take advantage of this program because they are simply unaware it exists.

How do I qualify?

The application process for the Aid and Attendance Pension takes time and requires thorough documentation, but we have information that may help you. In order to qualify, a veteran must have:

- ★ An honorable discharge from military service after serving at least 90 days of active duty, with at least one day served during a war-time period
- ★ A medical diagnosis requiring daily assistance with two or more activities of daily living
- ★ Insufficient monthly income to purchase the required care
- ★ Limited liquid assets (e.g., savings, CDs, etc.)

To learn more about the Aid and Attendance Pension and find out if you qualify, call Veterans Affairs at **1.800.827.1000**.

What are the advantages?

- ★ Flexible – You select the care provider and services that best meet your needs
- ★ Reliable – Backed by the federal government, unlike company pensions, retirement funds and long-term care insurance
- ★ Tax Free – Does not qualify as taxable income

Who do I contact?

For more information about the Aid and Attendance Pension, speak with a VA representative. You may call Veterans Affairs at **1.800.827.1000** and ask for the veterans services office nearest you. A specialist will guide you through the process to determine if you're eligible for the pension.