

## At CFEVR, we believe all veterans have the right to...



- Professional, knowledgeable, responsible, and complete representation before the VA.



- That representation is free from exterior bias and ulterior motives as well as avoids personal gain and conflicts of interest.



- Freedom from financial scams and fraud directed toward elderly veterans and their families.

The individuals pictured herein are actual clients of CFEVR used with permission from the pictured family.

2014 Maximum Pension Rates	Basic Pension	Pension + Housebound	Pension + Aid and Attendance
Veteran Couple	\$1,404	\$1,850	\$2,637
Married Veteran	\$1,404	\$1,642	\$2,120
Single Veteran	\$1,072	\$1,310	\$1,788
Surviving Spouse	\$719	\$878	\$1,149

CFEVR is the independent law firm of Kristen Vanderkool, Ms. Vanderkool is licensed by the Supreme Court of the State of Tennessee and is fully Accredited to practice nationally before the Department of Veterans Affairs by the Office of the General Counsel.



Kristen has always found her passion in protecting and caring for those in need. Prior to her current practice, she found this in a Law Enforcement career and as a Plaintiff, Civil Rights, and Defense Attorney.

Kristen believes strongly in supporting our country's elderly veterans and their families who are being marginalized by health care costs. She believes that our society should ensure that all, but especially those who fought for our country, should be allowed to spend their final years with a minimum standard of dignity and honor.

CFEVR's legal practice is strictly limited to serving the needs of elderly disabled veterans and their family members pertaining to Title 38 Veterans Disability Benefits. Ms. Vanderkool is assisted by her experienced professional paralegals working under her direct supervision.



A nationwide, independent voice for elderly and disabled veterans and their families since 2009.

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The information in this brochure is provided for informational purposes only and should not be construed as legal advice on any matter. This brochure is property of CFEVR.



Know your rights as a veteran and surviving spouse before you make an important and expensive decision regarding long term care.

### The High Cost of Care

The average monthly cost for assisted living is now about \$3400 per month and the VA has made it difficult to receive monthly benefits if you live in an unlicensed senior living community. With even the cost of in-home non-medical care averaging \$20.00 per hour, many seniors and their families are financially challenged to purchase the care medically needed for themselves or their loved ones. VA Disability Benefits can often make all the difference! Do you know what your rights are? Call one of our experienced, professional paralegals toll free today! There is no obligation.

**(800) 394-1250**



### CFEVR provides two important client services

#### Thorough Pre-Filing Consultations

Our staff of experienced paralegals gathers important information about you and your situation in order to determine if you may qualify for VA Disability benefits. We can help determine which disability benefit you may be eligible for, and if more than one applies, we will guide you to which may yield the maximum benefit. Before you make a long-term care decision, you will know if the VA is likely to award financial assistance to you and approximately the amount of such award. We charge a small one-time lifetime fee for Ms. Vanderkool's positive legal opinion regarding eligibility. If a negative legal opinion is rendered, no fee is ever due or expected.

#### Complete VA Representation

Our representation is complete from start to finish! From preparing forms to collecting necessary evidence, we will represent any client of our firm in the administrative claims process before the VA, at absolutely no fee or charge whatsoever. This includes following the claim through processing at the VA, responding to any requests the VA may have and assist with VA requests for evidence subsequent to the award of benefits.



### VA Disability Benefits



**Service Connected Compensation**  
This program compensates veterans for their lost of earnings based on injuries or disabilities incurred as a result of active duty military service or from a pre-existing condition aggravated by active duty service.

**Non-Service Connected Pension**  
Pension for a veteran with a non-service connected disability who meets specific criteria, which include, disability or age, wartime service, minimum length of service, and income restrictions. If the veteran is eligible for both service connected and non service connected, the VA will pay the higher benefit.

**Spousal Benefits**  
Un-remarried widows of qualified veterans are potentially eligible for benefits under the VA compensation or pension programs.

**Aid & Attendance**  
An additional monthly benefit may be added to compensation or pension when the claimant is in need of the regular care and assistance of another individual due to medical diagnosis preventing safe, independent living.

Give our team a call today or contact us online via our website's real-time chat feature to speak with a paralegal today!

**www.cfevr.org**

Each month CFEVR features a client veteran or spouse as our Veteran of the Month. Would you like to see your family honored on our live website? See what it's all about- info@cfevr.org