

The 2026 Veteran Burial Benefits & Gap Checklist

Ensuring Your Final Mission is Fully Funded

Most veterans have earned incredible honors, but few realize that VA burial benefits are often **reimbursements**, not upfront payments. Use this checklist to see where your coverage stands and identify the "Gaps" your family may face.

Phase 1: Your Earned VA Benefits (The Foundation)

Check the items you have already secured or confirmed:

- **DD214 Secured:** Do you have a physical and digital copy of your discharge papers? (Essential for all claims).
- **National Cemetery Eligibility:** Have you applied for a "Pre-Need Eligibility Determination"? (Don't leave your family guessing if you can be buried in a National Cemetery).
- **Service-Connected Status:** Are you currently rated for any service-connected disabilities? (This significantly increases your VA burial allowance from ~\$1,000 to \$2,000+).
- **Burial Flag:** Does your family know which Post Office or Funeral Home will provide your flag?
- **Headstone/Marker:** Have you selected the style of government-furnished marker you prefer?

Phase 2 *cont. on next page...*

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Phase 2: Identifying the "Gap" (The Risks)

If you check any of these boxes, your family may face out-of-pocket costs:

- **Private Cemetery Choice:** Do you plan to be buried in a private cemetery to be near family? *(VA benefits for private plots are limited and often leave a \$5,000+ deficit).*
 - **Upfront Cash Needs:** Does your family have \$10,000+ in liquid cash to pay a funeral home *before* the VA reimburses them? *(VA claims can take 4-12 weeks).*
 - **VGLI Rate Hikes:** Do you currently have VGLI? Have you checked what your monthly premium will be at age 65, 70, and 75? *(Most veterans find these rates become unaffordable in retirement).*
 - **Spousal Protection:** Does your spouse have a plan? *(VA burial allowances generally do not cover non-veteran spouses in private cemeteries).*
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Phase 3: The "Guardian" Solution (The Strategy)

How to bridge the gap with a Private Final Expense plan:

- **Day 1 Cash:** Secure a policy that pays your beneficiary in **24-48 hours** so they don't have to wait for the VA.
- **Fixed Premiums:** Lock in a rate that **never increases**, even as you age or your health changes.
- **Full Freedom of Use:** Ensure your family can use the funds for *anything*—medical bills, travel for grandkids, or the mortgage—not just the casket.
- **No-Waiting Period:** Unlike VALife (which has a 2-year wait), see if you qualify for **Day 1 Full Coverage** based on your current health.



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Final Word from Matt Neelley

In the military, we were taught that a successful mission requires both a solid defense and a clear understanding of the terrain. As a veteran and a broker, I apply that same **"Mindset"** to your family's security.

VA burial benefits are an incredible honor, but as you've seen in this checklist, they are rarely a complete solution. My goal at **Your Guardian Life** is to help you build a "financial fortress" around your final wishes—ensuring that the honors you earned are completed by the protection your family deserves.

We don't just shop for policies; we build strategies. Whether it's locking in a permanent rate to replace an expiring VGLI policy or securing immediate cash to bridge the VA reimbursement gap, I am here to serve as your advocate.

Ready to secure your legacy? Don't leave your family to navigate the "Gap" alone. Let's review your specific benefits and find the right strategy to ensure your final mission is fully funded and your family is fully protected.

Matt Neelley

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