

# “Care Planning Strategies”

We could increase your income for the rest of your life!

**Exactly what does this mean?**  
**We help you plan for the future you want for YOUR loved ones.**

- MediCare Supplemental Plans
- Long Term Care Planning
- Final Expense Planning
- Medicaid Planning
- Veterans Benefits Assist Program
- Financial Planning
- Legacy Planning

*We start with a free consultation to provide a complete analysis and what-if scenarios in a clear and easy to understand format.*

*Then you and your family are better prepared to make decisions regarding care alternatives for your loved-one.*

**Our clients love the peace of mind our analysis provides!**

*Many of our clients are inquiring for a family member who may qualify for the VA's little known about A&A Benefit.*

*In those cases, Care Planning Strategies and the Veterans Benefit Assistance Program, under the direction of a VA-Accredited Attorney, has resources to help you through this complicated & time consuming process.*

Scott Ferguson, CLTC  
Contact@VBAP.org  
Office 888-245-5834

**Are your current choices in your loved one's best interest?**

Serving New Jersey, Pennsylvania and Delaware  
Find out today!

# WIDOWS OF VETERANS AND VETERANS

VA benefits are available to help YOU!

## Are YOU Age 65 or older?

**Widows: up to \$1,228 /month**

**Veterans: up to \$1,911 /month**

**Married Vets: up to \$2,266 /month**

VA funds are available to Veterans and their spouses to help with their living expenses and improve their quality of life.

**Learn how YOU may qualify for this TAX FREE benefit for the rest of your life!**

**Even if you have a high income or assets!**

CBS News reports that the VA is facing a backlog of one million claims.

- It is not advised to attempt this process without the assistance of a VA-accredited Claims agent.
- The VA website reports that 75% of all first-time applications for VA benefits are denied, as reported by ALLSUP.com.
- The VA estimates only 27% of Veterans and 14% of Widows of Veterans, who probably could qualify for the pension, actually receive monthly checks and that there are 2 Million Veterans likely missing out on \$22 Billion in pension benefits.
- VA Secretary Nicholson states "Veterans have earned this Benefit by their service to our nation. We want to ensure that every Veteran or surviving Spouse who qualifies has a chance to apply."  
(Press Release - 12/19/06)

Scott Ferguson, VBAP & Care Planning Strategies are independent planners and not affiliated with the VA or any Government agency

Call (888) 245-5834 or email Contact@VBAP.org  
Learn more today!



## “Care Planning Strategies”

that will maximize your Government Benefits and increase your income for the rest of your life!

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Medicaid Planning  
MediCare Supplements  
Social Security Elections  
Veterans Aid & Attendance

## Veterans Benefit Assistance Program

Doing the right planning today will increase your income for the rest of your life

**Scott Ferguson, CLTC**  
Certified in Long Term Care

Phone and Fax  
**(888) 245-5834**  
Contact@VBAP.org

Email for the fastest response & to get your free questionnaire