



Elder Resource Benefits Consulting

THE EXPERTS IN VA BENEFITS

At ERBC, assisting veterans and their surviving spouses through the VA Aid & Attendance qualification and application process is what we do. It's all we do. We don't sell financial products or restructure assets and we have no hidden fees. Because our services are provided pro bono or for one flat fee, you can be confident your residents' best interests always come first.



THE ERBC DIFFERENCE

- **Approach.** We evaluate "if and when" individuals will be eligible and provide recommendations accordingly. This long-term approach helps families prepare for diminishing assets and changing care needs.
- **Research.** We do our homework to make sure applicants apply at the appropriate time and receive the maximum allowable benefits.
- **Responsiveness.** Lost time means lost benefits. We help families get started right away to maximize their benefits. Our average time to award is 3.3 months.
- **Experience.** We have been helping families for ___ years. We have a very high success rate.
- **Knowledge.** We know the rules and regulations, we know how the Veterans Administration works, and we know how to assist families in getting the benefits they deserve. While the "Asset Limit" is often misunderstood, ERBC has successfully gained awards for applicants with assets above \$100,000 in their own name.
- **Advocacy.** We have successfully lobbied Congress to ensure Veterans receive the benefits they have earned.
- **Diligence.** Our persistence and dedication has resulted in partial awards and awards to well veterans of an Aid & Attendance spouse, and awards to Independent Living residents.

WHY ERBC

- Professional, experienced staff with a high success rate and the fastest turnaround time in the industry.
- Third-party evaluation of financial resources reassures families and establishes ability to pay.
- Significant number of your prospects and residents have the service record required either as a Veteran or surviving spouse to qualify for the Aid & Attendance benefit.
- Professional assistance simplifies the qualification and application process.
- Pro bono or reduced cost assistance can increase move-ins and reduce move-outs.
- ERBC refers to other resources for financial solutions to fund senior living.