

(Library ebook) In Your Service: The Veteran's Friend

In Your Service: The Veteran's Friend

Galen Maddy

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Galen Maddy : In Your Service: The Veteran's Friend before purchasing it in order to gauge whether or not it would be worth my time, and all praised In Your Service: The Veteran's Friend:

1 of 2 people found the following review helpful. Excellent source of info on an unknown but large veteran benefit. By Abacus This book is very short. You can study it thoroughly in less than a couple of hours. But, it is full of excellent information regarding a large benefit that few people (vet) who qualify even know the benefit exist. And, it is worth a ton of money or about \$20,000 a year in 2009. In any case, if you have a relative who is a veteran over 65 or disabled

and the latter needs assistance for basic physical undertakings (dressing, bathing, feeding) you owe it to him to study this book. Heck, it is worth \$20,000 a year! This Aid and Assistance benefit (AAB) capped at around \$20,000 per year in 2009 helps veterans cover the cost of health care, assisted living, and nursing home. Such costs as you know are staggering and can bankrupt even pretty wealthy households over time. But, the AAB will go a long way towards preserving such households' assets over time. Even though the book is short, the author does not shy away from technical subjects. In chapter 5 and 6 the author addresses how to protect your assets, secure your pension and also create a special trust (Qvop Trust) so the veteran's assets fall under the thresholds to qualify for AAB. The three appendices summarize most of what you need to recall to apply for this benefit, namely the documents you need to gather for the application, and 15 practical steps to follow to complete the application. The author also recommends you actually contact a group that have lawyers and financial planners who specialize in Vet benefits to steer you through the application process that is extremely burdensome and lengthy (approval of benefits by the VA takes an average 9 months). The author works with the Veteran's Friend Group and is such a specialist. These specialists work for free pro bono not only because they are saints but because it is mandated by the law. A lawyer or financial planner is prohibited to charge a fee for consulting with a client regarding Vet benefits. That's why there is such a shortage of legal expertise on this complicated subject.

3 of 3 people found the following review helpful. Informative
By Jenny L. Faust
This book is very informative, although it is somewhat repetitive. I hope more people read it and take advantage of the VA benefit "aid assistance" that is there for all war veterans, their spouses and/or widows. It got me started on the process and I refer back to it constantly.

2 of 3 people found the following review helpful. Veteran's Friend...
Not!
By Cw
What Galen Maddy doesn't tell you is that he may have a financial interest in anyone who is eligible for these benefits. Maddy is first and foremost an insurance salesman and gets a commission from selling you a policy that may be instrumental in your being able to qualify for govt. benefits. Maddy is knowledgeable but it's what he doesn't disclose to you that may matter most. So read the book and bone up. Should you choose to do business with Mr. Maddy, before you lock up your life savings in any policy he recommends, make sure you know what you're getting into. It may be in HIS best financial interest to sell you a policy that even he may not understand because he gets a piece of the pie. Do your homework on return on investment, commuted value, etc., and GET IT IN WRITING! Otherwise you may find that a large percentage of what has been invested may either never be returned or locked up for years with little or no earnings or dividends.

A little-known, underused Department of Veterans Affairs program, available since 1951, exists that can assist with costs for a wide variety of needs-assisted living, enhanced independent living, home health care and nursing homes among them. It's called the Veterans Non-Service Connected Disability Pension, or Aid and Attendance Benefit. However, you likely don't know about it because the government has rarely promoted it. Many thousands of wartime veterans or their surviving spouses qualify for this benefit. It might be you. It's almost certainly somebody you know—a man with whom you served, a lifelong friend, perhaps a business colleague, maybe someone you met at one of the veterans' functions you attended over the years. In this vital book, financial planner, U.S. Marine Corps veteran and veteran's advocate Galen Maddy discusses the Aid and Attendance Benefit, and how a small group of attorneys and dedicated, certified individuals are working pro bono to assist eligible men and women in receiving this lifelong benefit. Are you one of these potentially eligible veterans or surviving spouses? Do you know a friend or family member who is? Then this might be the most important book you ever purchase.