



aPlace for Mom.

# FINANCING

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*Guide to Financing Senior Care*

*Guide to Veterans' Benefits*

*Financial Tracker*



aPlaceforMom.

# 5 BEST-KEPT SECRETS *to Financing Senior Care*

U.S. EDITION



## 5 Best-Kept Secrets

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*Thank you for contacting A Place for Mom. We hope you find this guide to be a helpful resource as you consider options for financing senior care.*

A Place for Mom is the nation's largest senior living referral information service. For 14 years, our company has been helping seniors and their families across the U.S. find senior care and housing that fits their personal needs. Our knowledgeable and compassionate Senior Living Advisors are easy to talk to about any family situation and can answer a wide range of questions about senior care. With a nationwide network of more than 18,000 providers of senior living services, A Place for Mom is a time-saving resource you can trust to help find appropriate living options for loved ones. We are paid by our participating communities and providers to offer this valuable service to you at no charge.

If you have questions about financing care or finding senior living options in your geographic area, please give us a call. We'll connect you with a Senior Living Advisor who will help guide you every step of the way.

Again, thank you for your interest in A Place for Mom. We look forward to your call.

–A Place for Mom

*We empower families to make informed and confident decisions regarding senior care and housing options.*

“How do I pay for senior care?” It's a question that many aging Americans and their families struggle with now more than ever. With the economy taking its toll on investment nesteggs and a sluggish real estate market making it difficult to sell the family home, retirees may need to look beyond traditional ways of financing their golden years. From innovative new financial vehicles to under-used benefits, we've turned up five hidden ways to pay for elder care.

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# # 1: CHECK YOUR BENEFITS

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## VETERANS AID & ATTENDANCE

Did you know that the Veterans Administration will pay a monthly benefit to any active-duty veteran or veteran spouse in need of care? Any vet who has served even one day during a period of foreign war can apply for the Aid & Attendance Special Pension; beneficiaries need not have served overseas, retired from the military, or seen combat. Surprisingly, however, only a few of those who are eligible for these benefits take advantage of them.

Under recent increases to the new benefit plan, a married veteran can receive over \$2,000 s per month to pay for senior care, while a veteran's surviving spouse can receive just over \$1,000. Funds can be used to pay for any kind of assistance, from in-home attendants to assisted living or nursing home care. Veterans can even pay family members or friends to help them, whether or not they are licensed medical professionals.

The pension is “medically driven,” says Chris Merrill of the National Care Planning Council, an organization that helps families plan for long term care. The disability does not need to be service-related. Any vet who has difficulties with one or more activities of daily living, such as eating, bathing and dressing, as well as financial planning and medication management, may be eligible.

Aid & Attendance is also income- and asset-dependent. “In order to get the full benefit, I need to be paying out in care everything that's coming in to me as income,” says Merrill. There is also an asset maximum, the amount of which varies with life expectancy. Given the number of veterans and their survivors in the U.S. population, the National Care Planning Council estimates that up to 25% of seniors could potentially apply for Aid and Attendance. But, “it's our belief that of all the people eligible, only five percent receive this benefit,” says Merrill. Even veterans who have heard of the pension may not realize they can receive benefits if they themselves are healthy, but their spouse is sick—up to \$1,337 per month, in fact.

## OTHER SOURCES OF HELP

Even if you're not a veteran, both public and private programs offer benefits to seniors feeling a financial squeeze. From sources of information about long-term care to foreclosure-prevention assistance and subsidies for food, medication and housing, the National Council on Aging has identified more than 2000 different programs assisting seniors in making ends meet. That's free money, and it often goes unclaimed.

“There are lots of programs out there to make ends meet,” Scott Parkin, vice president at the NCOA, told the U.S. News and World Report, “but it's rare that more than half the people who qualify actually use them.”

For instance, the Alzheimer's Association offers a \$1,000 grant to defray the cost of respite care. The money can be used to give families a break from daily caregiving responsibilities so they can provide better in-home care for loved ones suffering from Alzheimer's.

Other programs include rebates from drug manufacturers on senior medications, assistance with paying utility bills, free or reduced dental care, and even free cell phone minutes. While many of these programs are for very low-income seniors, others are open to those with slightly higher incomes who are still having a hard time making ends meet. “We encourage anyone who may know a struggling older adult to go ahead and do a screening to see what help may be available,” says Brandy Bauer from the National Council on Aging.

To learn more, visit the National Council on Aging’s [benefitscheckup.org](http://benefitscheckup.org). Answer a series of survey questions to identify benefits that could help cover or lessen the costs of senior care. Once you finish the survey, the site creates a report detailing which programs could be beneficial in your situation and tells how to apply for them. Since the site’s founding in 2001, it has identified more than \$10 billion in benefits for more than three million older adults.

## VA BENEFITS ELIGIBILITY

*The following people are eligible for benefits:*

- Any veteran with 90 days of consecutive active-duty services
- Any veteran who served at least one day during active war time (not necessarily overseas or in actual combat)
- Any surviving spouse of a veteran who was married to said veteran at the time of his or her death

## HOW TO APPLY FOR VA BENEFITS

Many communities partner with companies that provide consulting services to veterans and their families. Be sure to ask when you tour a new community!

Go to [www.va.gov](http://www.va.gov) and use the Veterans Online Application (VONAPP).

Contact your VA Regional office. To locate the closest regional office to you visit the VA website.

No Computer? No problem, Call the VA: **1-800-827-1000**.

## # 2: MAKE THE MOST OF SOCIAL SECURITY

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You won't often hear this applied to financial planning, but it's becoming increasingly common when it comes to Social Security benefits: delay.

In the past, it was best to take benefits early and invest them, but today, that's not necessarily true. Today you can maximize benefits by taking advantage of delayed retirement credits. Depending on when a retiree was born, benefits increase by 3-8% every year. For instance, if you wait until age 70 to collect and that monthly check could increase by 25% or more. What's more, a surviving spouse receives the entirety of that benefit upon the worker's death, making those delayed retirement credits even more valuable.

If you are in poor health, if you have a family history of early mortality or if you simply need the money, delaying benefits may not be possible. But, with life expectancy at retirement currently standing at 17.2 years for males and 19.9 years for females, odds are that the larger monthly check will quickly pay off—and continue paying, with regular cost of living adjustments.

Beyond a simple delay, many married couples will find that they can maximize their benefits by thinking carefully about which spouse should file for benefits when, and by taking advantage of new rules regarding spousal benefits. Take the example of a married couple where the wife earned much less than her husband over her lifetime. In the past, the wife would have had to wait to file for spousal benefits (totaling 50% of her husband's benefits) until her husband began receiving his own Social Security checks. But today, a worker can now "file and suspend" benefits at age 65, continue working and accumulate delayed retirement credits while his or her lower-earning partner collects spousal benefits immediately.

Married couples with similar incomes can also approach Social Security tactically. If one member of the couple decides to retire, the other can collect spousal benefits and delay receiving his or her own benefit in order to increase the size of the eventual monthly check.

Don't forget that the minor children of those collecting Social Security also receive a benefit, and that divorced spouses can receive spousal benefits in some cases. In today's volatile fiscal environment, Social Security represents a valuable and stable source of funds (1/3 of the average retiree's income) and it pays to maximize the return on your own investment.

### IMPORTANT STEPS FOR GETTING YOUR AFFAIRS IN ORDER

- Gather all the information you can about your income, investments, insurance and savings
- Put important papers and copies of legal documents in one place
- Tell a trusted family member or friend where you put all your important papers
- Give consent in advance for your doctor, lawyer and any financial advisors to talk with your caregivers as needed

## # 3: LEVERAGING YOUR INSURANCE

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One of the best ways to pay for senior care expenses revolves around long-term care policies. Increasingly flexible long-term care policies can meet needs ranging from adult day care to skilled nursing, with “care allowance” plans providing a daily or monthly stipend rather than simply covering expenses incurred. A few policies will even pay a family caregiver for in-home care. Premiums may be tax-deductible, and benefits from tax-qualified plans are non-taxable, making this option even more attractive.

Yet the high cost of long-term care insurance may make some seniors wary, especially given the hefty (and unpredictable) premium increases some insurers have levied on existing policies in recent years. For those worried about losing their investment if they never need long-term care, new financial vehicles like hybrid long-term care/life insurance policy or long-term care annuities make sense.

So-called hybrid or linked policies can be the best of both worlds. After paying either a lump sum annuity or life insurance premiums, the policy holder is guaranteed long-term care. If no long-term care is needed, death benefits accrue for the policy’s beneficiaries. Distributions are income tax-free when they’re used to pay for long-term care.

There are a few downsides, however, as hybrid plans may have less flexibility, failing to cover home care, for instance, and they may not offer as much coverage as a stand-alone plan. Linked policies are often more expensive than traditional long-term care insurance policies (though less expensive than buying two separate policies).

Many factors come into play when choosing a specific policy, from deductible amount to potential overlaps with private insurance or Medicare. Seniors may find it helpful to consult a long-term care advisor or to educate themselves carefully before buying.

### USING LIFE INSURANCE TO FUND LONG-TERM CARE

Many seniors have funds invested in a life insurance policy but need ready money once there’s a change in a health status or a living situation. There are a number of options for using life insurance as a source of funds; including cash surrender, death benefit loans, accelerated death benefits and life or viatical settlements. Choosing a method of accessing these funds requires careful consideration of a senior’s life circumstances as well as the tax consequences of a decision.

Whole life and universal life policies build a reserve of cash through interest-earning excess premiums. This is called the policy’s cash value (as opposed to its face value, or the death benefits it offers). Policy holders can access this accumulated cash value using withdrawals, loans from the policy, or a cash surrender of the policy. In a cash surrender be wary of surrender fees, depending on how long you’ve owned the policy, and note that the gain on the policy is subject to income tax. A cash surrender gives up the policy’s death benefit and depending on the policy-holder’s age and physical condition, it may be difficult or expensive to replace this coverage later.



Death benefit loans borrow from a life insurance policy's cash value. These loans have low interest rates and no repayment schedule, but if they aren't repaid with accrued interest after the policy-holder's death, the death benefit will be reduced by the amount of the outstanding loan. Death benefit loans come in a lump sum that can be used for any purpose.

A new option called accelerated death benefits allows a policyholder to receive a portion of a policy's death benefits before their death. The policy beneficiaries still receive a death benefit, just reduced by the amount of the ADB. Policyholders receiving ADB must still make their premium payments, unlike a life settlement, and unlike a death benefit loan, accelerated death benefits do not need to be repaid. This option is reserved for the terminally ill.

In a life or viatical settlement, a policyholder sells life insurance to a third party for a lump sum, usually more than its cash surrender value but less than its face value. This third party (the life settlement company) continues to pay the premium until the policyholder dies, at which point they collect the death benefits. Proceeds from a life settlement can be used for any purpose, from financing assisted living to remodeling a home to make it senior-friendly. (Life and viatical settlements are quite similar, except that viatical settlements are typically designed for those with a life expectancy of five years or less.)

Note that the cash from a life settlement or accelerated death benefit may change a senior's financial status, making him or her ineligible for Medicaid or Supplemental Social Security. There are also tax implications to consider. The difference between the premiums paid and the cash settlement are taxed as capital gains, though some deductions may be available if the cash is used to pay-for long term care. Consult a tax professional to understand all tax implications of a settlement.

Wondering when to use which option? A cash surrender is typically best for policies with a substantial cash value, while life settlements make most sense for policies with little or no cash value. Death benefit loans and accelerated death benefits are for those who wish to preserve benefits for their survivors and who are financially able to continue paying premiums. If you do decide to go for a life settlement, it's well worth your while to pay for the services of a reputable licensed broker who can help make sure you get a fair price for your policy.

Both cash surrenders and life settlements are a viable option in several circumstances, especially when the policy holder is having trouble paying the premiums and is in danger of having their policy lapse. They are also a good idea if the policy holder has outlived his or her beneficiaries or in the event of a severe liquidity crisis. But these settlements have high transaction costs, tax implications and troubling privacy considerations.

*Points to consider carefully when considering any sale of a life insurance policy include:*

- The impact on survivors
- How debts or medical expenses incurred by the policy-holder's death will be paid
- If short-term access to ready money is worth losing the tax-free death benefits
- If the policy holder recovers and their insurance is gone, then they may not be insurable

## ARE YOUR FINANCIAL RECORDS IN ORDER?

*It's a good idea to have all of the following information easily accessible:*

- Sources of income and assets
- Information about insurance policies, bank accounts, deeds, investments and other valuables
- Social Security and Medicare information
- Investment income and stock brokers' names and addresses
- Insurance information with policy numbers and agents' names
- Name of your bank and bank account numbers
- Location of safe deposit boxes
- Copy of most recent income tax return
- Copy of your will
- Liabilities – what you owe to whom, and when payments are due
- Mortgages and debts
- Location of deed of trust and car title
- Credit card and charge account names and numbers
- Property tax information
- Location of all personal items such as jewelry and family treasures

## # 4: BRIDGE OVER TROUBLED HOUSING MARKET

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### BRIDGE LOANS

Traditionally, Americans' most valuable asset is their home. But, with houses lingering on the market for months or even years, that capital may not be available when the time comes to make the move to a higher level of care. How should you unlock the cash that's been so carefully invested over the years?

In the short term, at least, an Elderlife Line of Credit is one answer.

Elderlife Financial offers a unique line of credit designed to provide temporary financial assistance for assisted living or skilled nursing.

With its rapid turnaround time, this loan can be especially useful when dealing with urgent needs that must be met before other long-term financial resources can be tapped.

The Elderlife Line of Credit is unique in that up to six family members or support persons can apply, sharing the financial responsibilities for one senior's care. Multiple applicants also make this loan easier to secure by sharing the financial risk (and the danger that an individual applicant's credit score won't be high enough for this unsecured loan).

### HOME PURCHASE PROGRAMS

With assisted living occupancy rates falling right along with real estate values, some providers have taken it upon themselves to help seniors with the transition from their family home. The nation's largest owner and operator of senior living communities, Brookdale Senior Living, offers a Home Sale program for seniors looking to move into one of their continuing-care retirement communities, called LifeCare.

This program not only helps home-sellers with details like pricing and staging, it allows seniors to move in a community using just 20% down, deferring full payment interest-free until the family home sells. If it fails to sell, Brookdale itself will buy the home at a price guaranteed at the time it went on the market.

## # 5: THE REVERSE MORTGAGE

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Reverse mortgages let homeowners stay in their own home while also tapping into the equity they've built up over the years. Mortgage holders get tax-free cash flow as a loan against that equity--a loan that doesn't need to be repaid until the house is sold or the owner moves out or dies.

*There are some significant advantages to this type of loan:*

- They place no restrictions on how the money can be used. Offsetting in-home care, buying long-term care insurance, financing—it's all on the table.
- Homeowners can never owe more than their home's value at the time of sale, meaning that if the home's value goes down, heirs won't be stuck with the bill.
- Reverse mortgages do not affect Medicare or Social Security benefits.
- There are no credit score or income requirements.

Reverse mortgages can be expensive; fees are higher than a conventional mortgage, and closing costs run from 2 - 8% of the loan amount. You may be forced to sell your home if you need to leave it for an extended stay in a hospital. It's also important to remember that taking out a reverse mortgage is actually withdrawing the equity from a home, and as interest compounds on the reverse mortgage balance, the value of the estate declines at a progressive rate. Mortgage holders will also not be able to pass the family home down to their heirs after their death.

Who is a good candidate for a reverse mortgage? A single senior living independently who is in good health, married seniors in good health, or a married couple, one of whom needs care while the other plans to stay in the home. But, for those who might need to move into assisted living or need nursing home care a reverse mortgage might be a complicated, costly option. Consider renting or selling the family home instead.

Regardless of the situation, be sure to vet lenders and their terms thoroughly; unscrupulous lenders have been known to cheat senior citizens with mortgages containing punitive terms and fees. HUD-sponsored counseling agencies provide free or low-cost advice from an impartial source and will help you locate a FHA-approved, reputable lender. Visit the HUD website to find out more.

## *CH. 6:* **MAKING USE OF ALL THE TOOLS AVAILABLE**

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Paying for senior care can be a daunting prospect in the current economy, but a little knowledge can go a long way in preparing for this time of life. No matter what financial route you choose, it's important to do your research, read the fine print and consult professionals when needed. Get creative and combine as many resources as you can. Planning means peace of mind, for seniors and for their families.

**CALL US TODAY!** (877) 311-6099



# GUIDE TO

## *VA Benefits & Long-Term Care*

U.S. EDITION



## *Guide to Aid & Attendance*

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At A Place for Mom, our goal is to help families find the right senior care solution. For many families in the U.S., the hard part of the process isn't finding the right community, it's figuring out how to pay for it.

More than one third of Americans over 65 are either wartime veterans or the spouses of a wartime vets. These individuals may qualify for a pension program through the Department of Veteran Affairs (VA), commonly referred to as "Aid & Attendance," yet only a small fraction of those who are eligible actually know about this benefit. Thousands of families already benefit immensely from the pension program, which helps pay for quality care they could not have afforded otherwise. Any veteran or spouse of a veteran who is exploring senior communities, or any family member searching on their behalf, should inquire about Aid & Attendance.

A Place for Mom created this eBook to help families determine if they might qualify for benefits, show them how to apply, and direct them to resources that might help with the application process. We are thrilled to have this free resource to share with families. Please feel free to copy and distribute this book to anyone you think may benefit.

Thank you to all the U.S. veterans who have bravely served our country and their families who have sacrificed so much.

*\*Source: [www.va.gov](http://www.va.gov) - last updated in 2015*

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## CH. 1: THE BASICS

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### WHAT IS THE VA PENSION?

The VA helps U.S. Veterans and their families by providing supplemental income through the Veterans Pension and Survivors Pension benefit programs. The pensions are available to U.S. military veterans and widowed spouses of veterans. Pension benefits are needs-based and your “countable” family income must fall below the yearly limit set by Congress. We will discuss more about eligibility in Chapter 2.

### WHAT IS AID & ATTENDANCE?

Veterans and survivors who are eligible for a VA pension and who require the aid and attendance of another person (or are housebound), may be eligible for additional monthly payments above the normal pension amount. When applying for Aid & Attendance, you must also submit a basic pension application if you’re not currently receiving a pension. Financial qualifications for Aid & Attendance are different than financial qualifications for the basic pension alone. Therefore, some people qualify for Aid & Attendance even though they would not have qualified solely for the basic pension.

### WHAT ARE HOUSEBOUND BENEFITS?

Housebound veterans and survivors who are eligible for a VA pension may qualify for an additional benefit beyond the basic pension. Individuals who are confined to their immediate premises because of permanent disability, typically leaving only to attend doctor appointments and other medically necessary treatments, or who require the assistance of another person when leaving the home, may be considered housebound.

### HOW MUCH ARE THE AWARD AMOUNTS?

The amount of the award depends on the income of the applicant and the actual costs of care they pay monthly, but it is helpful to know the maximum annual benefits allowed.

### HOW DOES THE VA SEND PAYMENT?

Benefits are directly deposited to the bank account of the veteran or surviving spouse each month.

### HOW LONG DOES THE APPLICATION AND APPROVAL PROCESS TAKE?

The application and approval process for Aid & Attendance can be frustratingly slow. It can take weeks for families to gather the necessary documents and complete the paperwork, and the approval process itself averages almost nine months. However, a complete and accurate application can be processed much more quickly. Applicants who are age 70 or older may request an expedited review.

While the approval process averages nine months, it pays retroactively upon approval of eligibility. This means the first benefit payment includes a lump sum to cover the months that the application was pending.

<b>BASIC PENSION FOR VETERANS</b>	<b>MAXIMUM ANNUAL PENSION RATE (MAPR)</b>	<b>MONTHLY RATE</b>
Single veteran	\$12,867.00	\$1,072.00
Veteran with spouse or one dependent	\$16,851.00	\$1,404.00
Two veterans married to each other	\$16,851.00	\$1,404.00
<b>BASIC PENSION FOR VETERANS PLUS AID &amp; ATTENDANCE</b>	<b>MAXIMUM ANNUAL PENSION RATE (MAPR)</b>	<b>MONTHLY RATE</b>
Aid & Attendance without dependents	\$21,466.00	\$1,788.00
Aid & Attendance with spouse or one dependent	\$25,447.00	\$2,120.00
Two veterans married to each other- both qualify for A&A	\$33,702.00	\$2,809.00
<b>BASIC PENSION FOR VETERANS PLUS HOUSEBOUND</b>	<b>MAXIMUM ANNUAL PENSION RATE (MAPR)</b>	<b>MONTHLY RATE</b>
Housebound without dependents	\$15,725.00	\$1,310.00
Housebound with spouse or one dependent	\$19,709.00	\$1,642.00
<b>IF QUALIFIED ADD TO ANY RATES ABOVE:</b>	<b>ADDITIONAL ANNUAL BENEFIT</b>	<b>MONTHLY RATE</b>
Early war veterans add (Mexican War Border or WWI)	\$2,879.00	\$240.00
Each additional dependent	\$2,165.00	\$180.00
<b>SURVIVING SPOUSE RATES</b>	<b>MAXIMUM ANNUAL PENSION RATE (MAPR)</b>	<b>MONTHLY RATE</b>
Widow, no dependents	\$8,629.00	\$719.00
Widow, no dependents with Aid & Attendance	\$13,794.00	\$1,149.00
Widow, no dependents with Housebound	\$10,547.00	\$864.00
For each dependent add:	\$2,198.00	\$183.00

## CH. 2: ELIGIBILITY

### WHO IS ELIGIBLE FOR VA PENSION?

Determining pension eligibility, especially financial eligibility, can be complex and challenging. The following sections outline basic qualifications. We have also included hypothetical examples in the appendix of this eBook.

#### *General requirements for VA Pension:*

- The veteran must have served at least 90 days of active duty, with one of those days being during active wartime.
- The veteran must also meet one of the following criteria:
  - › Be age 65 or older with limited or no income
  - › Be receiving Social Security Disability Insurance
  - › Be totally and permanently disabled
  - › Be receiving Supplemental Security income
  - › Be a patient in a nursing home

### WHO IS ELIGIBLE FOR VA AID & ATTENDANCE?

*Those who qualify for the basic pension may also qualify for Aid & Attendance if one of the following conditions is met:*

- The veteran or survivor requires the aid of another person in order to perform some tasks of everyday living, such as bathing, feeding, preparing meals, taking medication, dressing, or using the restroom.
- The veteran or survivor is bedridden, apart from any prescribed course of treatment or therapy.
- The veteran or survivor is a patient in a nursing home, due to a mental or physical incapacity. Mental incapacities include Alzheimer's disease or dementia.
- The veteran or survivor's eyesight is limited to a corrected 5/200 visual acuity, or less, in both eyes, or there is concentric contraction of the visual field to five degrees or less.

### WHO IS ELIGIBLE FOR HOUSEBOUND BENEFITS?

Those who qualify for the basic pension may also qualify for housebound benefits if they are also confined to their immediate premises because of permanent disability, leaving only to attend doctor appointments and other medically necessary treatments, or who require the assistance of another person when leaving the home. One cannot qualify for both Aid & Attendance and Housebound benefits at the same time.

## SERVICE DURING WARTIME

To be eligible for benefits, a veteran must have served at least 90 days of active duty, with one or more of those days occurring during wartime. This does not mean that the veteran had to see actual combat.

If the active duty occurred after September 7, 1980, you must have served at least 24 months or the full period that you were called to duty.

### *The VA's dates of wartime are listed below:*

- **WORLD WAR II:** 12/7/1941 through 12/31/1946
- **KOREAN CONFLICT:** 6/27/1950 through 1/31/1955
- **VIETNAM WAR:** 8/5/1964 through 5/7/1975, although veterans who served in Vietnam itself (“in country”) as early as 2/28/1961 may also qualify.
- **GULF WAR:** 8/2/1990 to date to be determined by U.S. government (The Iraq War and Afghanistan War have not been officially declared wartime periods by the U.S. congress, but according to our research totally disabled veterans of the wars in Iraq or Afghanistan may qualify.)

History-buffs may have noticed that these dates generously include significant post-war periods. For example, World War II formally ended when Japan surrendered on 8/14/1945 (V-J Day), but for the VA's purposes, World War II didn't actually end until 12/31/1946, when Congress officially declared the war over. The same applies to the Korean War. An armistice was signed in 1953, but wartime definition purposes the war ended 1/31/1955.

#### EXAMPLE, LARRY

On Larry's 18th birthday in 1945 he signed up for the Army. Japan surrendered while Larry was at basic training and his active duty service didn't begin until after V-J day. Larry's four-year enlistment ended before the Korean War began, and his family assumed that since his service fell between World War II and the Korean War, he wasn't eligible for benefits. When Larry's granddaughter looked at the VA's wartime dates, she realized that her grandfather had more than a year of wartime service according to the military's definition.

The veteran must also have received an honorable or general discharge, although veterans who received a less-than-honorable discharge because of discrimination based on race, religion (including lack thereof), or sexual orientation can appeal to the U.S. military for an upgraded discharge.

#### EXAMPLE, THOMAS

Thomas served bravely in the 4th Infantry Division that stormed Utah Beach at Normandy on D-Day in World War II. He was wounded in combat and received a Purple Heart. But, in 1946, Thomas was discharged dishonorably (a “blue discharge”) after a commanding officer discovered that Thomas was in a gay relationship. When Thomas developed long-term care needs, he was dismayed to find he was not eligible for Aid & Attendance because of his less-than-honorable discharge. Thomas applied for an upgraded discharge, which was approved, and he now uses Aid & Attendance to help pay for assisted living.

## WHAT IF AN INDIVIDUAL RESIDES IN AN ASSISTED LIVING COMMUNITY AND NOT A NURSING HOME?

The VA does not differentiate between a nursing home and an assisted living community in the definition of “nursing home.” As a result, in most states, residents of assisted living communities frequently qualify for the benefit.

### FINANCIAL ELIGIBILITY

The veteran or widow must have a countable income below the amount set by Congress. Countable income includes income such as: disability and retirement payments, interest and dividend payments from annuities, and net income from farming or a business. Income from eligible dependents is also considered countable income. Some expenses, such as unreimbursed medical expenses, Medicare premiums and Medicare Supplemental Insurance Premiums may reduce your countable income. The VA also looks at assets when determining eligibility.

We advise that families struggling with financial eligibility speak with a VA accredited professional. Information on finding help to submit an application can be found in Chapter 3.

### INCOME

The maximum allowable income looks low on paper, but it is important to remember these are the maximum countable incomes. When determining countable income, applicants can deduct out-of-pocket medical expenses, including cost of care, from their gross income.

The maximum countable income is the same dollar amounts as the MAPR listed in Chapter 1. This is because the amount of the award is calculated by subtracting the applicant’s countable income from the maximum allowable income. An individual with a countable income of \$0 or less (yes, a negative countable income is very possible) would receive an award that is equal to the maximum countable income.

#### EXAMPLE, JERRY

Jerry is an 86 year-old retired Marine with Alzheimer’s disease who earns \$5,000 a month. His family would like to place him at a memory care community, but they are unsure whether his income is too high to qualify for Aid & Attendance. After sitting down with a volunteer at the American Legion, they learn that they will be able to deduct the cost of assisted living from his income. When they deduct the cost of memory care, \$4,500 a month from his income of \$5,000, his remaining, countable income is \$500, which is under the \$1,758.92 maximum for veterans with Aid & Attendance. The following month, Jerry moves to an assisted living community that specializes in Alzheimer’s and begins paying for care. His family then assists him with submitting his application, and he is later awarded the difference between his countable income (\$500) and the \$1,758.92 monthly maximum. The monthly amount that Jerry receives from the VA is \$1,259.

#### EXAMPLE, SUSAN

Susan, the widow of a Korean War vet, is a 71-year-old with Parkinson’s disease. Her income is \$6,000. She needs assistance including bathing and dressing, and is no longer able to prepare meals, so she is considering moving to assisted living and is curious whether she qualifies for help from the VA. When she deducts the cost of a \$4,000 a month assisted living from her income, her countable income is \$2000, which is well above the VA’s maximum income of \$1,130.25 per month for a surviving spouse who needs Aid & Attendance. Unfortunately, this means Susan is ineligible.

## ASSETS

While the VA looks closely at applicants' assets when determining need, there is no predetermined maximum net worth for applicants. A general rule of thumb is that applicants may have up to \$80,000 in assets, excluding the house the applicant lives in and one car (if the applicant drives). This general rule has become widely accepted because VA Representatives must complete additional paperwork if the applicant's assets (excluding house, car and other personal property) exceed \$80,000.

An applicant having more than \$80,000 in liquid assets, in cash savings, stock, or a 401(k), will usually be denied. On the other hand, an applicant with less than \$80,000 will not necessarily be approved. It is important to note that once an applicant moves to a senior community, his or her home could be counted as an asset unless their spouse is residing in it, and so most homeowners using Aid & Attendance to move to a senior community will need to sell their home.

## IN THE VA'S WORDS

There is no set limit on how much net worth a veteran or dependent can have, but net worth cannot be "excessive." The decision as to whether a claimant's net worth is excessive depends on the facts of each individual case. All net worth should be reported, and the VA will determine if a claimant's assets are sufficiently large that the claimant could live off these assets for a reasonable period of time.

Unlike Medicaid, there is no penalty for applicants who have recently gifted assets to family, so this strategy can work for those with high net worth. If you are concerned about financial over-qualification, we urge you to speak with a VA-accredited expert. For more information on finding help, see Chapter 3.

### EXAMPLE, TOM & BROOKE

Tom and Brooke recently applied for Aid & Attendance through Tom's service. Their income is low, and Brooke undoubtedly needs care, but they have about \$150,000 in cash savings. Their application was denied due to "excessive" net worth. A local VA counselor told them that they should wait until their cash savings are less than \$80,000 before reapplying.

### EXAMPLE, JANE

Jane is the surviving spouse of a veteran who lives alone in a large house in an upscale neighborhood. She has serious mobility problems from arthritis, and is looking for financial help to pay for her homecare aide. Her income is \$1,500 a month from Social Security and pension, but she has no savings or assets besides her home, which is valued at more than \$300,000. Jane is approved for Aid & Attendance when she applies because they do not take into account her house when counting assets.

## CLINICAL ELIGIBILITY

Aid & Attendance is primarily for older veterans, although vets under 65 who are totally disabled may also qualify. To receive the highest awards, the applicant must require professional help with day-to-day activities like meal preparation, housekeeping, bathing, dressing, medication management and toileting.

## IN THE VA'S WORDS

“A veteran may be [clinically] eligible...when...the veteran requires the aid of another person in order to perform personal functions required in everyday living, such as bathing, feeding, dressing, attending to the wants of nature, adjusting prosthetic devices, or protecting himself/herself from the hazards of his/her daily environment.” It makes sense for families to start gathering necessary documents and forms before professional care is put in place, but an application will usually not be approved unless care is already being paid for.

### EXAMPLE, LORRAINE

Lorraine, age 89, was a member of the WAVES (Women Accepted for Volunteer Emergency Service) during World War II. She is very active and able-bodied for her age, but has severe macular degeneration. She takes no medicines and walks three miles a day, but hires an aide to prepare meals for her because of her vision loss. Lorraine's need for help with meal preparation means that she is clinically qualified, despite her relative good health.

### EXAMPLE, RANDY

Randy was a weather observer in the Air Force from 1988 to 1992. He was recently in a horrible motorcycle accident and suffered a spinal cord injury. Randy was left paralyzed from the waist down and needs expensive personal care on a daily basis. A local VA counselor told Randy's family about Aid & Attendance, which they had never heard of before. Even though Randy is under 65, he qualifies clinically because he is totally disabled. It does not matter that his disability is not service-related.

### EXAMPLE, DAVE

Dave, age 67, is a Coast Guard veteran who served from 1963 to 1967. He is retired, lives alone, and has been struggling with some health problems, including diabetes. Dave recently admitted to his doctor that he has been depressed and sometimes forgets to eat and check his blood sugar. He also admits he has not been bathing regularly because he is scared he will fall in the shower. His doctor suggested that he consider moving to an assisted living community that offers healthy meals and that can remind him to check his blood sugar. Even though Dave considers himself independent, he qualifies clinically for Aid & Attendance.

## IS SENIOR CARE CONSIDERED A MEDICAL EXPENSE?

When applying for Aid & Attendance you can deduct the cost of monthly reoccurring medical expenses from your countable income, including some senior care costs if you require the daily assistance of another person to perform normal living activities. This includes fees you pay for home care, assisted living, or a nursing home.

## INDEPENDENT LIVING RETIREMENT COMMUNITIES

Most independent living communities, also known as retirement communities, offer amenities like hot meals, light housekeeping, and transportation, but not personal care, which is frequently available through third-party providers. Aid & Attendance typically cannot be used to pay for independent living itself, but it may help cover the cost of any personal care provided by either the community or a third-party provider. If an applicant is denied pension benefits while residing in an independent living community, but later moves to an assisted living community when need dictates, that person may qualify for benefits upon moving.

## ASSISTED LIVING

Assisted living communities have emerged in the last two or three decades as an alternative to nursing homes for those who need some care, but not 24-hour skilled nursing care. Aid & Attendance can help qualified recipients pay for assisted living.

Assisted living communities provide personal care and basic amenities like meals, housekeeping and activities. The care they offer usually includes medication management, bathing, dressing, grooming and toileting, although not all residents require assistance in all of these areas. Like independent living, residents typically live in apartments, although some assisted living communities offer alternatives like cottages.

The national average cost for assisted living is \$3,250 per month, but may vary depending on region and other location-based factors, the size of the apartments, and the needed level of care. If you meet clinical requirements for Aid & Attendance and your assisted living community is helping with personal care needs, then typically, the monthly amount you pay to the assisted living community is deducted from your gross income when determining eligibility.

## MEMORY CARE

Memory care is a specialized kind of assisted living for people with Alzheimer's, dementia or a related disorder. Some assisted living communities are wholly dedicated to memory care, while other communities offer memory care within the context of a larger assisted living community.

Memory care communities are secured so that residents cannot wander off and become lost. The staff may be specially trained to use positive and innovative techniques to deal with behavior problems and other issues that are common among those with memory disorders. The atmosphere is designed to be comforting and reassuring.

Memory care averages about \$4,500 per month. Most residents who need to reside in a memory care community qualify for Aid & Attendance clinically as a result of their dementia diagnosis. Because of its high cost, Aid & Attendance can be immensely helpful to families with a loved one who needs memory care.

## RESIDENTIAL CARE HOMES

Residential care homes may have other names depending on the region of the country: group home, adult family care home, adult foster home, or board and care home. They usually house up to 10 residents in a single-family home and offer a level of care comparable to that of assisted living, but in a quiet, homelike setting with a family atmosphere. Some residential care homes specialize in memory care.

This quiet atmosphere is not for everyone, but some families prefer residential care homes because they feel that their loved one gets more time and attention from staff than they would at a larger facility.

Costs vary widely, but usually range from \$2,000 to \$5,000 per month. As with assisted living, Aid & Attendance works well to help pay for residential care homes but typically only if the home is licensed by the state.



## NURSING HOMES

Nursing homes offer the highest level of care. Nursing homes are generally the appropriate care option for people who are completely immobile (bedridden), who require medical attention on an ongoing basis, or who require high acuity care for things like feeding tubes or tracheostomies. The national average cost of nursing home care is over \$6,000 per month.

Aid & Attendance can be used to help pay for a nursing home, although may not be especially helpful if the applicant is eligible for Medicaid, or expects to go onto Medicaid soon. This is because the benefit will not pay more than \$90 per month to someone who is eligible for Medicaid.

Medicaid is the government assistance program that pays for long-term care for those who are unable to pay on their own. While most of Medicaid's funding is federal, each state operates its own Medicaid program, sometimes under other names (for example: Medi-Cal in California or TennCare in Tennessee). Medicaid should not be confused with Medicare, which does not pay for long-term care. Medicare is essentially health insurance, although in some cases it can pay for short rehab stays at a nursing home.

Because nursing home costs exceed the average American's ability to pay privately, more than 60% of nursing home residents are on Medicaid. For veterans and surviving spouses who will fall into this 60%, it is sometimes best to simply use Medicaid to pay for care.

On the other hand, Aid & Attendance can be helpful for those who are on the cusp of being able to afford a private pay nursing home. For example, Aid & Attendance would be helpful for a veteran who makes \$5,000 a month, but who is seeking placement at a nursing home that costs \$6,000 a month.

## IN-HOME CARE

In-home care is professional care provided to seniors who live at home. Caregivers assist seniors with daily needs like shopping, cooking and housekeeping, and can also offer personal care. Other benefits of home care include companionship and general supervision. The national average cost for home care is \$19 an hour.

Home care expenses can be deducted from gross income when applying for Homebound or Aid & Attendance pensions, if the expenses are incurred with a licensed homecare agency or a private caregiver.

## ADULT DAY SERVICES

Adult day service providers offer assistance, supervision and meals during the day. They also provide structured activities, entertainment and other opportunities for guests to socialize and have fun. They are often a solution for family caregivers who are employed during the day, or who need a chance to run errands or have some time alone. The national average cost for adult day care is \$60 daily. Typically, the amount paid for adult day services may be deducted from gross income when applying for Homebound or Aid & Attendance pensions.

## EXCEPTION FOR ABLE-BODIED VETERANS WITH VERY LOW INCOME

For veterans with very low incomes, there is an exception to the clinical eligibility requirement. Veterans and their spouses over 65 who meet the service requirement, but who are totally able-bodied, may still qualify for a small, basic pension award when their incomes are below these amounts:

- Able-bodied single veteran: \$1,053.33 per month
- Able-bodied surviving spouse: \$707.83 month
- Able-bodied couple: \$1,380.75 per month

In this case, the pension functions as general financial assistance rather than help to pay for care, but technically it is the same benefit that people commonly refer to as Aid & Attendance. When no care is involved, the amount that the pension is worth is the difference between the applicant's countable income and the maximum amounts above.

Example, Michael: Michael is a 70-year-old Vietnam veteran. He is completely healthy, but is having trouble making ends meet with his \$700 monthly Social Security award. He applies for a VA Pension and is awarded \$353, the difference between his income and the \$1,053.33 maximum income for an able-bodied veteran applying for pension.

## CH. 3: APPLYING FOR THE BENEFIT

### WHAT DO I NEED TO APPLY?

Below is a list of the documents, forms and information that you will need to apply. The information contained below is for informational purposes. A Place for Mom does not provide legal advice when applying for benefits. For professional legal advice, please consult a VA Accredited Claims Representative to assist you with your application.

### WHERE DO I APPLY?

Once you have completed all forms and gathered all supporting documents, make a photocopy of the documents for your files and mail them to one of the three main process centers in the U.S. The center to which you submit your application depends on where in the U.S. you live.

### WHERE CAN I FIND HELP?

While it is certainly possible for seniors and their families to complete a successful application themselves, in many cases help is required. Help is available from many sources.

### FREE HELP

VA Service Officers who work at VA regional offices may be able to offer free, basic guidance and answer simple questions about the benefit.

Veterans' organizations like the VFW, American Legion and DAV (Disabled American Veterans) may be able to provide information about the benefit as well as free assistance preparing an application.

A Place for Mom ([www.aplaceformom.com](http://www.aplaceformom.com)) is a senior care information and referral service that employs more than 250 Senior Living Advisors throughout the US who offer free consultations and assistance. A Place for Mom Senior Living Advisors can help families find senior communities that meet their needs, can answer basic questions about Aid & Attendance, and may be able to refer VA accredited consultants to help with an application.

### PAID CONSULTANTS

VA benefits can be extraordinarily complex, so consider speaking with a Veteran Services Officer (VSO). Veteran Services Officers volunteer throughout the United States, frequently at hubs for veterans like American Legion halls Veteran of Foreign Wars (VFW) lodges. You can locate a VA accredited attorney or VSO/Benefits representative here: <http://www.va.gov/ogc/apps/accreditation/>

Sometimes it is worth hiring accredited VA consultants for help. Unaccredited consultants should never be used. Federal law prohibits unaccredited consultants from assisting with applications in any way. Regulations prohibit consultants from charging a fee for assistance with the actual application unless the applicant has already been denied once. After an unsuccessful application, paid consultants can often step in, find why an application has been denied, make necessary changes, and resubmit an application with a better chance of approval.

While consultants are not allowed to charge for help with the preparation or presentation of an initial claim, they can serve a valuable role for families who have not yet applied when there are concerns about financial eligibility. Consultants who have helped applicants with financial planning will often help with the rest of the application at no additional charge. Since the applicant is paying for financial planning services but not the additional help with preparation and presentation, this is legally permitted.

Before using any financial professional always do your research. Sources like The Paladin Registry <http://www.paladinregistry.com/find/Paladin-Registry-Advisors>, Better Business Bureau, The National Association of Personal Financial Advisors (<http://findanadvisor.napfa.org/Home.aspx>), and referrals from friends and family can help in finding the right financial consultant for your situation.

### Application Forms for Veterans:

DOCUMENT	FORM NUMBER	BASIC PENSION	AID & ATTENDANCE	HOUSE-BOUND
Basic Pension Form for Veterans	21-527EZ	Required	Required	Required
Section X (Medical Expense Report)	21-527EZ	Optional	Required	Required
A voided check for the account where you want payments direct deposited		Required	Required	Required
Request for Nursing Home Information in Connection with Claim for Aid & Attendance (if living in any type of senior community)	21-0779	N/A	Required	N/A
A letter on letterhead from the assisted living community or other type of senior community where you reside (listing monthly rate and daily assistance required )		N/A	Required	N/A
A letter from the homecare agency or caregiver		N/A	If Applicable	If Applicable
Examination for Housebound Status of Permanent Need for Aid & Attendance	21-2680	N/A	Required	Required
Authorization for Consent to Release Information to the VA (one for each physician)	21-4142	N/A	Highly Suggested	Highly Suggested
Authorization to Disclose Information to a 3rd Party (son, daughter, in-law)	21-0845	If Applicable	Highly Suggested	Highly Suggested
Statement in Support of Claim	21-4138	If Applicable	Highly Suggested	Highly Suggested
ORIGINAL Military Discharge Papers (Do NOT send a photocopy)	DD-214	Required	Required	Required
Copies of lost discharge papers can be requested from the National Archives at <a href="http://www.archives.gov/veterans/military-service-records/">http://www.archives.gov/veterans/military-service-records/</a> or by calling 314-801-0800				
Copy of current year's Social Security Award Letter		Required	Required	Required
Proof of all income and assets including but not limited to most recent back account statements, checking, savings, CDs, stocks, bonds, IRAs, 401Ks, etc.		Required	Required	Required
Proof of insurance premiums, medications, medical bills or any other medical expenses that are not reimbursed by insurance, Medicare, or Medicaid.		If Applicable	Required	Required
Copy of Marriage Certificate (if married)		If Applicable	If Applicable	If Applicable

### *Application Forms for Surviving Spouses:*

<b>DOCUMENT</b>	<b>FORM NUMBER</b>	<b>BASIC PENSION</b>	<b>AID &amp; ATTENDANCE</b>	<b>HOUSEBOUND</b>
Basic Pension Form for Surviving Spouses	21-534EZ	Required	Required	Required
Section X (Medical Expense Report)	21-527EZ	N/A	Required	Required
A voided check for the account where you want payments directly deposited		Required	Required	Required
Examination for Housebound Status of Permanent Need for Aid & Attendance	21-2680	N/A	Required	Required
Request for Nursing Home Information in Connection with Claim for Aid & Attendance (if living in any type of senior community)	21-0779	N/A	Required	N/A
A letter on letterhead from the assisted living community or other type of senior community where you reside (listing monthly rate and daily assistance required )		N/A	Required	N/A
A letter from the homecare agency or caregiver		N/A	If Applicable	If Applicable
Consent to Release Information to the VA (one for each physician)	21-4142	N/A	Highly Suggested	Highly Suggested
Authorization to Disclose Information to a 3rd Party (son, daughter, in-law)	21-0845	If Applicable	Highly Suggested	Highly Suggested
Statement in Support of Claim	21-4138	If Applicable	Highly Suggested	Highly Suggested
ORIGINAL Military Discharge Papers (Do NOT send a photocopy)	DD-214	Required	Required	Required
Copies of lost discharge papers can be requested from the National Archives at <a href="http://www.archives.gov/veterans/military-service-records/">http://www.archives.gov/veterans/military-service-records/</a> or by calling 314-801-0800				
Copy of Current Year's Social Security Award Letter		Required	Required	Required
Proof of all income and assets including but not limited to most recent back account statements, checking, savings, CDs, stocks, bonds, IRAs, 401Ks, etc		Required	Required	Required
Proof of insurance premiums, medications, medical bills or any other medical expenses that are not reimbursed by insurance, Medicare, or Medicaid.		If Applicable	Required	Required
Copy of Marriage Certificate		Required	Required	Required
Copy of Veteran's Death Certificate		Required	Required	Required

## APPENDIX: DIRECTORY OF RESOURCES

### *United States Department of Veterans Affairs (VA):*

The VA is the government department responsible for administering benefits for veterans and their families.

Website: [www.va.gov](http://www.va.gov), or to locate the nearest VA regional office use <http://www2.va.gov/directory>.

Phone: (800) 827-1000

### *Veterans of Foreign Wars (VFW):*

The VFW is a large, nonprofit organization to assist veterans and their families, including with benefits applications.

Website: [www.vfw.org](http://www.vfw.org)

Phone: (816) 756-3390

### *The American Legion:*

The American Legion is similar to the VFW, and also assists families with benefit applications. Their website notes that they “file thousands of VA claims each year on behalf of America’s veterans”.

Website: [www.legion.org](http://www.legion.org)

Phone: (800) 433-3318

### *Disabled American Veterans (DAV):*

DAV is a nonprofit organization to assist disabled veterans, primarily those with a service related disability. They also provide benefits assistance.

Website: [www.dav.org](http://www.dav.org)

Phone: (877) 426-2838

### *A Place for Mom:*

A Place for Mom is a nationwide, free senior care referral company and the publisher of this eBook. A Place for Mom employs more than 250 local Senior Living Advisors who can help families identify senior communities that meet their needs, answer basic questions about Aid & Attendance, and who may be able to suggest VA accredited consultants in your own area.

Website: [www.aplaceformom.com](http://www.aplaceformom.com)

Phone: (877) 311-6099

Other Websites:

[www.veteranaid.org](http://www.veteranaid.org)

[www.veteransaidbenit.org](http://www.veteransaidbenit.org)

[www.no-soldier-left-behind.org](http://www.no-soldier-left-behind.org)

[www.seniorvet.org](http://www.seniorvet.org)

**RESIDENTS OF**

**SUBMIT APPLICATIONS TO:**

Alabama, Arkansas, Illinois, Kentucky, Louisiana, Michigan, Missouri, Mississippi, Ohio, Tennessee, and Wisconsin

*Milwaukee Pension Maintenance Center*  
Veterans Administration  
5400 West National Avenue  
Milwaukee, WI 53214

**RESIDENTS OF**

**SUBMIT APPLICATIONS TO:**

Alaska, Arizona, California, Colorado, Hawaii, Iowa, Idaho, Kansas, Minnesota, Montana, North Dakota, Nebraska, Nevada, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington State, and Wyoming

*St. Paul Pension Maintenance Center*  
Veterans Administration  
1 Federal Drive, Fort Snelling  
St. Paul, MN 55111-4050

**RESIDENTS OF**

**SUBMIT APPLICATIONS TO:**

Connecticut, the District of Columbia, Delaware, Florida, Georgia, Maryland, Maine, North Carolina, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, Virginia, Vermont, and West Virginia

*Philadelphia Pension Maintenance Center*  
Veterans Administration  
5000 Wissahickon Avenue  
Philadelphia, PA 19101



# FINANCIAL TRACKER



Use this document to collect all of your loved one's financial information into a single file.

## INSURANCE

INSURANCE TYPE	COMPANY	POLICY / ID#	AGENT NAME	AGENT CONTACT
Medicare				
Long-term Care				
Disability				
Life				

## BANKING

BANKING COMPANY	CHECKING ACCOUNT	SAVINGS ACCOUNT	AGENT NAME	AGENT CONTACT

## PEOPLE

ROLE	NAME	CONTACT	RESPONSIBILITIES
Financial Advisor			
Accountant			
Conservatory			

This document was filled out by \_\_\_\_\_ on \_\_\_\_ / \_\_\_\_ / \_\_\_\_ . Relationship: \_\_\_\_\_ Phone: \_\_\_\_\_