FREE SAMPLE



The 100% Playbook

Every benefit a 100% disabled veteran rates,
and how to claim each one

IN THIS SAMPLE

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Chapter 6: Military Retirees: CRDP and CRSC

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Chapter 3: Your Master Checklist

This chapter puts the actions in this book on one list, each with the chapter that tells you how to do it. Work down it with a pen: do the first section whatever your situation, then go to each section that describes your life and skip the rest. It is written for you and for the spouse or family member who handles the paperwork.

First, for everyone rated 100%

☐ Download your Benefit Summary and Service Verification letter at va.gov/records/download-va-letters, and check that it shows your combined rating and whether you are considered permanently and totally disabled. Chapter 2.

☐ Read your latest rating decision from the Department of Veterans Affairs (VA) and label yourself: schedular with or without Permanent and Total (P&T) status, or Total Disability based on Individual Unemployability (TDIU) with or without P&T. Chapter 1.

☐ If your letter does not show P&T, get a treating clinician's statement that your conditions are permanent, and talk to an accredited representative about asking VA for a permanence finding. Chapter 1.

☐ If your 100% came from a hospital stay, a surgery, or a rating assigned right after you left service, check whether it is a temporary total rating. Chapter 34.

☐ Keep every rating decision with its codesheet, and write down the date each rating began. Chapter 2.

☐ Check the mailing address, phone number and direct deposit account VA has on file. Chapter 2.

☐ Download a new Benefit Summary letter each December, after the December 1 cost-of-living adjustment, and after any VA decision. Chapter 2.

☐ Confirm that the dependents on your VA award match your household today. Chapter 4.

☐ Check your codesheet for Special Monthly Compensation (SMC), compare your conditions to each level, and claim any level you rate on VA Form 21-526EZ, naming the level. Chapter 5.

☐ Enroll in VA health care on VA Form 10-10EZ, because a rating decision does not enroll you; if you are billed copays, ask VA to correct your priority group. Chapter 16.

☐ Ask the nearest VA dental clinic for a new-patient exam as a Class IV veteran (a temporary 100% rating does not count). Chapter 17.

☐ If a prosthetic, a brace, a wheelchair or a prescribed skin medication for a service-connected condition damages your clothes, apply for the clothing allowance on VA Form 10-8678 by August 1. Chapter 10.

☐ Tell your family to notify VA within 72 hours if you are treated at a non-VA emergency room. Chapter 20.

☐ If your disabilities keep you from working, apply for Social Security Disability Insurance now, before your insured status lapses. Chapter 7.

☐ Find your state's entry and apply for each state benefit you rate, because no state benefit is automatic. Chapter 31.

☐ If you were honorably discharged, get the Department of Defense (DoD) ID card marked 100% DAV at a military ID card office; call first to ask what documents to bring. Chapter 23.

☐ Before anyone works on your VA claim, search that person's name in VA's accreditation directory. Chapter 32.

☐ Attend every examination VA schedules, and if VA proposes a reduction, request a hearing in writing within 30 days and send medical evidence within 60 days. Chapter 34.

☐ If a VA debt letter arrives, dispute it within 30 days and request a waiver within 1 year on VA Form 5655. Chapter 15.

☐ Go through the fourteen mistakes with your decision letters in hand. Chapter 36.

If you are Permanent and Total

These apply only if VA has found your total disability permanent.

☐ Enroll your spouse and children in the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA), online or on VA Form 10-10d, unless the family is eligible for TRICARE. Chapter 21.

☐ Have your spouse or child apply for Survivors' and Dependents' Educational Assistance, online or on VA Form 22-5490. Chapter 22.

☐ If your family first became eligible for that education benefit before August 1, 2023, ask VA to confirm each person's eligibility date, because the older time limits still apply. Chapter 22.

☐ If you apply for Social Security disability benefits, enter "Veteran 100% P&T" in the Remarks section and give Social Security your VA letter. Chapter 7.

☐ Tell your family that, because you are P&T, VA covers an emergency of any cause at a non-VA hospital inside the United States and its territories. Chapter 20.

☐ For Space-Available flights, get the DoD ID card first, then sign up as a Category VI traveler. Your routes are limited to the continental United States, Alaska, Hawaii, Puerto Rico, the U.S. Virgin Islands, Guam and American Samoa, and a dependent may fly only when accompanying you and carrying a dependent card marked 100% DAV. Chapter 23.

☐ Do not treat P&T as a bar to a reduction: open all VA mail and attend any examination. Chapter 34.

If you are paid through TDIU

☐ Read your decision letter for the word "permanent," because a total rating VA has marked permanent is what opens CHAMPVA for your family. Chapter 21.

☐ If VA sends you VA Form 21-4140, the employment questionnaire, return it by the date in VA's letter. Chapter 35.

☐ Before you take a job or earn from a business, read the TDIU work rules, and keep records showing your earnings are below the Census Bureau's one-person poverty threshold or that the job is protected. Chapter 35.

☐ Before you agree to a Veteran Readiness and Employment (VR&E) track, ask the counselor how the plan relates to your TDIU, and ask for the answer in writing. Chapter 26.

☐ Check whether your TDIU rests on a single disability, which can serve as the single 100% disability for SMC at the housebound level. Chapter 5.

☐ If your combined rating is under 70% and you need nursing home care, ask the VA social worker to confirm in writing how VA will treat you. Chapter 19.

If you have a spouse or children

If your rating is marked permanent, do the family items in the Permanent and Total section as well.

☐ Add your spouse and every child on VA Form 21-686c at va.gov/view-change-dependents, and get the proof to VA within one year of the marriage, birth, adoption or rating notice. Chapter 4.

☐ If your child stays in school after 18, file VA Form 21-674 before the 18th birthday or right after. Chapter 4.

☐ If your spouse is blind, is in a nursing home, or needs regular help with daily activities, have the doctor complete VA Form 21-2680 and claim the additional compensation. Chapter 4.

☐ Report a divorce, a death, a child's marriage, or a child leaving school right away. Chapter 4.

☐ When VA asks you to verify your dependents, answer by the deadline in the request. Chapter 4.

☐ To let VA talk to your spouse about your record, file VA Form 21-0845. Chapter 2.

☐ Get DoD dependent ID cards for your spouse and eligible children. Chapter 23.

☐ File the Free Application for Federal Student Aid every year, even when your student uses the VA education benefit. Chapter 22.

☐ If you are unemployed and your spouse wants a federal job, have your spouse claim derived 10-point preference on Standard Form 15. Chapter 25.

☐ If your spouse or child wants a Folds of Honor scholarship, apply between February 1 and March 31. Chapter 33.

If you are a military retiree

☐ Confirm that Concurrent Retirement and Disability Pay is being paid; if it is not, call the Defense Finance and Accounting Service (DFAS). Chapter 6.

☐ If any disability is combat-related, apply to your branch for Combat-Related Special Compensation (CRSC) on DD Form 2860, signed in ink or with a Common Access Card digital signature. Chapter 6.

☐ If you were retired for disability with fewer than 20 years of service, know that CRSC is the only route open to you. Chapter 6.

☐ When DFAS sends the election form, compare the two payments after tax, and elect within 45 days or during the January 1 to 31 open season. Chapter 6.

☐ If VA later raises a rating or adds a condition, send your branch DD Form 3210. Chapter 6.

☐ After a retroactive VA award, file Form 1040-X for each open tax year, within 3 years of filing the return or 1 year of the VA determination. Chapter 9.

☐ Do not decline or drop the Survivor Benefit Plan because of the old offset, which ended January 1, 2023. Chapter 24.

If you own or are buying a home

☐ File for your state's property tax relief with the office your state names (in most states a county, city or town office), and ask about the yearly filing deadline. Chapter 31.

☐ Before you close on a VA loan, check that your Certificate of Eligibility shows you as exempt from the funding fee, and tell the lender about any pending claim. Chapter 13.

☐ If you paid the funding fee and VA later awarded compensation effective before your closing date, ask the regional loan center or your servicer for a refund. Chapter 13.

☐ If you fall behind on a VA loan, contact your servicer early and ask about the partial claim option. Chapter 13.

☐ For a medically necessary change to your home, get a VA clinician's prescription, file VA Form 10-0103, and do not start work before VA approves it. Chapter 12.

If you need help with daily living or have a caregiver

☐ Have your treating doctor complete every block of VA Form 21-2680, and file it with VA Form 21-526EZ to claim SMC for aid and attendance. Chapter 5.

☐ If you have a service-connected traumatic brain injury and someone has to watch over you every day, raise SMC-T. Chapter 5.

☐ Call the Caregiver Support Line and start the general caregiver program, which needs no application. Chapter 18.

☐ If you need in-person personal care, file VA Form 10-10CG, signed by you and each caregiver. Chapter 18.

☐ Ask your VA social worker by name for home health aide services, Veteran Directed Care, adult day health care and respite care. Chapter 19.

☐ If you need a nursing home, tell the VA social worker you are requesting care as a veteran rated 70% or more, and ask whether the law requiring VA to provide that care is still in force. Congress has to keep extending it, and its end date was December 11, 2026 when this edition went to print. Chapter 19.

☐ If your SMC is based on aid and attendance and you are hospitalized at government expense, notify VA when you are discharged. Chapter 35.

If you have lost the use of a limb, your sight, or need an adapted vehicle or home

☐ Check that a rating decision states the loss or loss of use; if none does, file that claim first. Chapters 5 and 11.

☐ Claim SMC-K for each qualifying loss that is not already on your award. Chapter 5.

☐ Apply for the automobile allowance on VA Form 21-4502 and get VA's approval before you buy. Chapter 11.

☐ Apply for adaptive equipment on VA Form 10-1394 at your VA medical center, including for an ankylosed knee or hip, and install nothing until VA authorizes it. Chapter 11.

☐ If you used the vehicle grant more than 30 years ago, ask about a second one, and mark January 5, 2033, when the interval drops to 10 years. Chapter 11.

☐ Apply for the Specially Adapted Housing or Special Home Adaptation grant on VA Form 26-4555. Chapter 12.

☐ If you hold a Specially Adapted Housing grant and a mortgage and are under 70, ask your grant agent about Veterans' Mortgage Life Insurance (VA Form 29-8636). Chapter 13.

☐ If you need a service dog, get VA's clinical determination before you obtain the dog. Chapter 17.

☐ Look in your VA.gov letters for the Transportation Security Administration (TSA) PreCheck Application Fee Waiver Letter. Chapter 30.

If you want to work, study or start a business

☐ Apply for VR&E on VA Form 28-1900 before you enroll under the GI Bill. Chapter 26.

☐ If you have Post-9/11 GI Bill entitlement left, tell your VR&E counselor before the term starts that you elect the Post-9/11 subsistence allowance. Chapter 26.

☐ If you cannot work, ask the counselor for an independent living assessment. Chapter 26.

☐ If you were discharged before January 1, 2013, check the 15-year limit on your Post-9/11 GI Bill. Chapter 27.

☐ For federal jobs, complete Standard Form 15, claim 10-point preference on USAJOBS, and send your documents straight to agency hiring offices under the 30% or More Disabled Veteran authority. Chapter 28.

☐ On your first day in a covered federal job, give human resources your VA rating letter and ask for disabled veteran leave. Chapter 28.

☐ If your 100% is for a mental health condition and you plan to work full time, talk to an accredited representative first. Chapter 35.

☐ To start a business, ask for the VR&E Self-Employment track and get business plan help from a Veterans Business Outreach Center. Chapter 29.

☐ Have a business attorney read your operating agreement, then apply for the free Small Business Administration certification at veterans.certify.sba.gov. Chapter 29.

If you have student loans

☐ Give your loan servicer and the Department of Education your current address so the discharge notice reaches you. Chapter 8.

☐ If the notice arrives and you want the discharge, do nothing; your loans are discharged 61 days after the notice. Chapter 8.

☐ If no notice comes, submit the Total and Permanent Disability (TPD) Discharge Application at studentaid.gov with your VA documentation; P&T is not required and TDIU counts. Chapter 8.

☐ Ask your state revenue department whether it taxes the discharge, and get the answer inside the 60-day opt-out window. Chapter 8.

☐ Include your Social Security number on your tax return for the year of the discharge. Chapter 8.

If you are 65 or close to it

☐ Ask Social Security for your Medicare enrollment dates, and decide on Part B knowing that the penalty for delay lasts as long as you have Part B. Chapter 16.

☐ If you are a military retiree, keep Medicare Part B, because dropping it ends TRICARE For Life. Chapter 16.

☐ Set a reminder well ahead of your spouse's 65th birthday: a spouse eligible for Medicare must have Part A and Part B to keep CHAMPVA. Chapter 21.

☐ If you pay premiums on Service-Disabled Veterans Life Insurance (S-DVI) and may meet the waiver test, file VA Form 29-357 promptly. Chapter 14.

☐ Do not ignore an examination notice because you are over 55. Chapter 34.

If you live or travel outside the United States

☐ Download your Foreign Medical Program benefits letter from VA.gov and give it to the foreign provider. Chapter 20.

☐ If you pay a foreign bill yourself, keep the itemized bill and proof of payment, and file the claim within 2 years of the date of care (VA Form 10-7959f-2). Chapter 20.

☐ Plan other coverage abroad for anything that is not a service-connected condition, and for nursing home care, which the program does not pay for. Chapter 20.

☐ Tell VA your foreign address. Chapter 20.

☐ Before you count on a commissary or exchange overseas, check access there, because it depends on host-nation agreements. Chapter 23.

For your survivors: set up now

☐ Add your spouse to your VA award and keep it current, so the burial allowance and the month-of-death payment reach your spouse. Chapter 25.

☐ Write down the effective date of your total rating where your spouse can find it. Chapter 24.

☐ Tell your spouse that Dependency and Indemnity Compensation is not automatic, and to file VA Form 21P-534EZ within one year of your death. Chapter 24.

☐ Tell your family about any open claim or appeal; they have one year from your death to file VA Form 21P-0847. Chapter 24.

☐ Apply for pre-need burial eligibility on VA Form 40-10007, and keep the decision letter with your DD-214. Chapter 25.

☐ Appoint a representative on VA Form 21-22. Chapter 25.

☐ Tell your spouse to call VA before spending any deposit that arrives after your death. Chapter 25.

☐ If you hold S-DVI with a premium waiver, do not apply for Veterans Affairs Life Insurance until you have read the warning. Chapter 14.

☐ Keep one folder with your papers, your insurance designations and blank survivor forms, and show it to your spouse. Chapter 25.

☐ See a lawyer for a will and powers of attorney, and ask about free legal help. Chapters 25 and 32.

KEY TAKEAWAY

Do the first section whatever your situation, then only the sections that match your life. Three things come before everything else: a current Benefit Summary letter, knowing which kind of 100% you hold, and enrollment in VA health care. Wherever an item carries a deadline, write the date on your calendar the day you read it.

PART 2

Money

Chapter 6: Military Retirees: CRDP and CRSC

If you draw military retired pay, your VA compensation is not simply added on top. The law takes retired pay away dollar for dollar, and two programs give it back. This chapter tells you which one you get automatically, which one you have to apply for, and why the second can matter even at 100%. Read it closely if you are a military retiree of any kind, and most closely if you were medically retired with fewer than 20 years.

The Offset Both Programs Undo

The Defense Finance and Accounting Service (DFAS) describes the rule this way: “The law requires that a military retiree waive a portion of their gross DoD retired pay, dollar for dollar, by the amount of their Department of Veterans Affairs (VA) disability compensation pay; this is known as the VA waiver (or VA offset).”

The waived portion becomes tax-free VA compensation. Concurrent Retirement and Disability Pay (CRDP) and Combat-Related Special Compensation (CRSC) are the two ways the offset is undone. You can be eligible for both. You are never paid both for the same month.

The Two Programs

Concurrent Retirement and Disability Pay (CRDP)

What it is. CRDP restores the retired pay you would otherwise waive. You receive your full retired pay and your full VA compensation.

Who qualifies. You must be entitled to military retired pay and have a VA rating of 50% or higher. A 100% schedular rating meets that test, and the rule turns on the percentage, not on Permanent and Total (P&T) status. Reserve retirees qualify once they reach retired-pay age, normally 60.

If you are paid at the 100% rate through Total Disability based on Individual Unemployability (TDIU), you qualify the same way. The CRDP statute names retirees paid at the 100% rate because of individual unemployability alongside retirees rated 100% on the schedule. For both groups the law's phase-in applied only during calendar year 2004, so both have been entitled to full concurrent pay since January 1, 2005. DFAS's CRDP page states the general 50% test and does not mention unemployability, so if anyone at DFAS questions a TDIU case, point to the statute.

Chapter 61 retirees (those retired for disability) are treated differently:

- Fewer than 20 years of service: you are excluded from CRDP entirely.
- 20 or more years of service: you get CRDP, but only up to the retired pay your years of service earned. Your retired pay is still reduced by the amount by which disability retired pay exceeds longevity retired pay (10 U.S.C. 1414).

What it is worth. A dollar-for-dollar restoration of the waived retired pay. Because it is retired pay, it is taxable. DFAS calls it "normally considered taxable income."

How to claim it. You normally do nothing. DFAS says: "In most circumstances, DFAS is able to pay concurrent retired pay … without the need for the member to submit a written claim."

1. If CRDP is not being paid, call DFAS Retired and Annuitant Pay at 800-321-1080.
2. If the call does not fix it, submit a written claim to DFAS. DFAS references DD Form 827 for claims of unpaid entitlement.

Watch for. CRDP is retired pay. It is taxed like retired pay and can be reached by creditors like retired pay (see Chapter 15).

Combat-Related Special Compensation (CRSC)

What it is. A tax-free monthly payment that replaces retired pay lost to the VA waiver, limited to disabilities that are combat-related. It is not retired pay. DFAS calls it "a tax-free entitlement."

Who qualifies. You must meet all of these:

- You are entitled to military retired pay. This includes Chapter 61 retirees with fewer than 20 years, retirees under the early-retirement authority known as TERA, and reserve retirees in pay.
- VA rates you at least 10%.
- Your retired pay is reduced by the VA waiver.
- At least one disability is combat-related: a Purple Heart injury, or a disability incurred in armed conflict, in

hazardous service, under conditions simulating war, or through an instrumentality of war.

A 100% VA rating, schedular or P&T, does not make your disabilities combat-related. Your branch of service decides, condition by condition. Conditions VA granted on a presumptive basis (Agent Orange, Gulf War, former prisoner of war, radiation, mustard gas) are presumed combat-related. Post-traumatic stress disorder has no such presumption; you have to prove the combat-related cause.

If you are paid at the 100% rate through TDIU, CRSC is paid at the 100% rate only when your combat-related combined rating is 60% or higher.

What it is worth. The VA compensation attributable to your combat-related disabilities only, and never more than the retired pay you actually waived. Special monthly compensation counts only if it is paid for disabilities found combat-related.

For Chapter 61 retirees with fewer than 20 years, the payment is also capped at longevity retired pay, which is figured at 2.5% for each year of service, or 2.0% if you are under the Blended Retirement System.

How to claim it. CRSC is never automatic. You apply to your own branch, not to VA and not to DFAS.

1. Complete DD Form 2860, *Claim for Combat-Related Special Compensation (CRSC)*. The current edition is dated August 2026, and earlier editions are obsolete. It asks for your Department of Defense (DoD) ID number in item 2 and uses a separate condition sheet (item 14) for each disability you claim.

2. Sign your own form in ink, or with a Common Access Card digital signature. Typed and DocuSign signatures are rejected.
3. Attach your VA rating decisions, DD-214s, retirement orders, and evidence tying each condition to a combat-related event (medical records, award citations, Purple Heart orders).
4. Send it electronically to your branch's board (see the table below).
5. If you are approved, DFAS pays. DFAS retired pay customer service is 800-321-1080.
6. If VA later raises a rating or adds a condition, nothing updates on its own. Send your branch DD Form 3210, *Combat-Related Special Compensation (CRSC) Reconsideration Request*.

Branch	Where the claim goes	How
Army	Human Resources Command, Fort Knox (1-888-276-9472)	Email
Navy and Marine Corps	Combat-Related Special Compensation Board, Secretary of the Navy Council of Review Boards (877-366-2772)	Email, CRSC@navy.mil
Air Force and Space Force	Air Force Personnel Center, Joint Base San Antonio-Randolph	myFSS
Coast Guard	Personnel Service Center (PSC-PSD-MED), Washington, DC	Electronic

Timing. There is no filing deadline. The Army's processing standard is 120 business days, and it mails its decisions. The Army does not email receipts, so confirm by phone that your packet arrived.

Watch for.

- A common reason for denial is a file with no evidence linking the condition to a combat-related event.
- CRSC is not divisible as property with a former spouse, but it can be garnished for alimony or child support.

This chapter gives you the rules, not the method. Building the evidence for each condition is the subject of the companion book, *The CRSC Playbook*.

Why CRSC Can Matter Even at 100%

Do not assume CRDP makes CRSC pointless. There are two reasons it does not.

It is tax-free. CRDP is taxable retired pay. CRSC is excluded from gross income (26 U.S.C. 104).

It is the only route for Chapter 61 retirees under 20 years. You cannot get CRDP at all. Without CRSC, the offset stays in place.

The Election

When you are eligible for both, DFAS automatically pays whichever has the larger gross amount and sends you an initial election form. You have 45 days to elect the other one. After that, you can switch during the annual open season, January 1 to 31. If you do not respond, your payment stays as it is.

DFAS compares gross amounts. It does not compare what you keep after tax.

Example: DFAS shows CRDP of $2,000 a month, taxable, and CRSC of $1,800 a month, tax-free. CRDP is $200 larger, so DFAS pays

CRDP. If the federal income tax you would owe on that $2,000 is more than $200 a month, CRSC leaves you with more money. A tax professional can run the comparison for your return.

Chapter 61 retirees under 20 years have no CRDP and so no election.

How Far Back CRSC Can Reach

CRSC can be paid retroactively, but not before these statutory floors:

- **June 1, 2003:** retirees with 20 or more creditable years of service, including Chapter 61 retirees with 20 or more. Under the Department of Defense pay regulation, the June 2003 date applies only to Purple Heart disabilities or combat-related ratings of 60% or more.
- **January 1, 2004:** the date the criteria were broadened. If your combat-related percentage is less than 60%, compensation is effective January 1, 2004.
- **January 1, 2008:** only for Chapter 61 retirees with fewer than 20 years and TERA retirees.

For years the services limited back pay to six years. In *Soto v. United States*, 605 U.S. 360 (2025), decided June 12, 2025, a unanimous Supreme Court held that the six-year Barring Act limit does not apply to CRSC. The Department of Defense first issued guidance tying back pay to the application date, then rescinded it by memo on May 14, 2026. Under that memo, the effective date is the entitlement date for all claims, not the date you applied.

As of early October 2026, DFAS's own CRSC web page (last updated June 25, 2024) still said retroactive pay is limited to six years. That

statement is out of date. This book does not state how each branch and DFAS are processing older back pay, so ask your branch when you file. DFAS audits any retroactive CRSC against what you were already paid.

A retroactive CRSC award can also open a federal tax refund. See Chapter 9.

The Major Richard Star Act

The Major Richard Star Act would give Chapter 61 retirees with fewer than 20 years and a combat-related disability both retired pay and VA compensation with no offset.

It is not law as of early October 2026. Here is where it stands:

- The bills are H.R. 2102 (Rep. Bilirakis, introduced March 14, 2025) and S. 1032 (Sen. Blumenthal, introduced March 13, 2025).
- A House discharge petition (H.Res. 1247) reached 218 signatures on September 15, 2026. A vote is not expected before November 2026.
- In the Senate, requests to pass the bill by unanimous consent were blocked four times: in October 2025, in March 2026, and on June 9 and June 17, 2026.
- As written, the bill would take effect the first month after enactment, with no retroactive pay.
- The 119th Congress ends January 3, 2027. A bill not enacted by then must be reintroduced.

If the bill would cover you, do not wait on Congress. CRSC is available now, and the bill as written pays nothing for past months.

Getting Help With CRSC

If you want to build the packet yourself, *The CRSC Playbook* shows the full method. If you would rather have it built for you, Standfast Veterans Group does that for a flat fee, never a percentage of your back pay. The first step is a free 15-minute review at standfastvg.com.

> **KEY TAKEAWAY**
>
> CRDP is automatic at a 50% rating or higher, but it is taxable and it excludes Chapter 61 retirees with fewer than 20 years. CRSC is tax-free, has no filing deadline, and has to be applied for through your branch on DD Form 2860. When you are eligible for both, DFAS picks the larger gross amount, so check whether the tax-free option leaves you more and use the 45-day election or the January open season.

END OF SAMPLE

Keep reading The 100% Playbook

The full book is on Amazon in Kindle and paperback:
https://www.amazon.com/dp/B0HM1S743W

Want a straight answer on your own case?

If you are a military retiree, CRSC can be real money left on the table, sometimes with years of back pay.

Book a free 15-minute review. A combat-injured retired Army officer, or one of his team, reads your situation with you and tells you plainly what your evidence supports and what it is likely worth. No cost and no obligation.

Book online:	**calendly.com/intake-standfastvg/consult**
Call or text:	**(830) 266-7140**
Email:	**intake@standfastvg.com**

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