Veterans Benefits Administration

Annual Benefits Report

Fiscal Year 2015

VA | U.S. Department of Veterans Affairs

This section of the report contains general information on all Veterans Benefits Administration programs as well as information previously contained in the appendix sections. Each of the six primary programs has a separate section, identifiable by a unique color scheme and icon. Links to the files for each section are on page 4 or on the Annual Benefits Report website: benefits.va.gov/reports/ABR.

Our mission is to serve as a leading advocate for Servicemembers, Veterans, their families and Survivors, delivering with excellence Veteran-centered and personalized benefits and services that honor their service, assist in their readjustment, enhance their lives, and engender their full trust.

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VETERANS BENEFITS ADMINISTRATION

Mission, Vision, and VA's Core Values

The Veterans Benefits Administration is one of three Administrations forming the U.S. Department of Veterans Affairs. VBA offers a wide range of benefits to our Nation's Veterans, Servicemembers, and their families and survivors.

Mission Statement

The mission of the Veterans Benefits Administration is to serve as a leading advocate for Servicemembers, Veterans, their families and Survivors, delivering with excellence Veteran-centered and personalized benefits and services that honor their service, assist in their readjustment, enhance their lives, and engender their full trust.

Vision Statement

Our vision is to fulfill our Nation's promise to those who serve by delivering the benefits and services they have earned to enable full, independent, and productive lives.

I CARE (VA Core Values and Characteristics)

VA Core Values and Characteristics are applied universally across all of VA and define "who we are." VA's Characteristics define "what we stand for," and help guide how we will perform our core mission; they shape our strategy, and influence resource allocation and other important decisions made within VA.

VA Core Values ("I CARE")

Integrity: Act with high moral principle. Adhere to the highest professional standards. Maintain the trust and confidence of all with whom I engage.

Commitment: Work diligently to serve Veterans and other beneficiaries. Be driven by an earnest belief in VA's mission. Fulfill my individual responsibilities and organizational responsibilities.

Advocacy: Be truly Veteran-centric by identifying, fully considering, and appropriately advancing the interests of Veterans and other beneficiaries.

Respect: Treat all those I serve and with whom I work with dignity and respect. Show respect to earn it.

Excellence: Strive for the highest quality and continuous improvement. Be thoughtful and decisive in leadership, accountable for my actions, willing to admit mistakes, and rigorous in correcting them.

VA Characteristics:

Trustworthy: VA earns the trust of those it serves – every day – through the actions of all employees.

Accessible: VA engages and welcomes Veterans and other beneficiaries, facilitating their use of the entire array of its services. Each interaction will be positive and productive

Quality: VA provides the highest standard of care and services to Veterans and beneficiaries while managing the cost of its programs and being efficient stewards of all resources entrusted to it by the American people.

Innovative: VA prizes curiosity and initiative, encourages creative contributions from all employees, seeks continuous improvement, and adapts to remain at the forefront in knowledge, proficiency, and capability to deliver the highest standard of care and services.

Agile: VA anticipates and adapts quickly to current challenges and new requirements by continuously assessing the environment in which it operates and devising solutions to better serve Veterans, other beneficiaries, and Servicemembers.

Integrated: VA links care and services across the Department; other federal, state, and local agencies; partners; and Veterans Services Organizations to provide useful and understandable programs to Veterans and other beneficiaries. VA's relationship with the Department of Defense is unique, and VA will nurture it for the benefit of Veterans and Servicemembers.

Purpose and Overview

Purpose of VBA's Annual Benefits Report

The Annual Benefits Report (ABR) summarizes the benefit programs delivered by VBA, identifies the current level of program participation, and profiles the beneficiaries. The report is intended to accomplish the following:

- Present a clear, complete, data-driven picture of the extent to which Veterans and their dependents use these benefits, and
- Provide insights into the nature of the benefit programs.

A complete discussion of VBA's performance in administering these programs is contained in the Department's FY 2017 / FY 2015 Annual Performance Plan and Report (APP&R), dated February 9, 2016. The document brings together results from past years and program goals and objectives, and can be accessed through this electronic link: http://www.va.gov/budget/docs/VAapprFY2017.pdf.

The VA Strategic Plan FY 2014 – 2020 can be found on the Department's Web site: www.va.gov/op3/.

Veterans Benefits Overview

The Veterans Benefits Administration is one of three administrations comprising the Department of Veterans Affairs. VBA is responsible for administering and delivering an array of federally authorized benefits and services to eligible Veterans and their dependents and survivors. With annual expenditures over $90 billion, VBA programs have a sweeping impact not only on the Veteran community, but also on the whole of American society. These are programs that touch millions of lives in fundamental ways. Benefits and services administered by VBA fall under six major program areas: Compensation, Pension and Fiduciary, Education, Insurance, Home Loan Guaranty, and Vocational Rehabilitation and Employment. To administer these programs, VBA spent approximately $2.6 billion during fiscal year 2015.

Overview – All Programs

Total Program Expenditures ($millions)

Compensation	$69,580
Pension and Fiduciary	$5,650
Education	$12,084
Vocational Rehabilitation and Employment	$1,152
Insurance	$1,204
Home Loan Guaranty	$852
Total	**$90,522**

Total Recipients

Compensation – Number of service-connected compensation and DIC benefit recipients at the end of fiscal year 2015	4,559,083
Pension – Number of non-service-connected disability Veteran and survivor pension recipients at the end of fiscal year 2015	501,453
Fiduciary – Number of beneficiaries who received services from VA's fiduciary program during fiscal year 2015	223,651
Education – Number of beneficiaries participating in education programs during fiscal year 2015	1,016,664
Insurance – Number of lives insured at the end of fiscal year 2015	6,254,979
Home Loan Guaranty – Number of loans guaranteed during fiscal year 2015	631,142
Vocational Rehabilitation and Employment – Number of participants during fiscal year 2015	131,607

Overview – Compensation

New compensation recipients and estimated annual payments – during FY 15

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	313,052	$11,558	$3.62 Billion
Survivors DIC[1]	28,029	$15,961	$447 Million
Total:	**341,081**	**$11,920**	**$4.07 Billion**

All compensation recipients and payments – end of FY 15

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	4,168,774	$14,444	$60.21 Billion
Survivors DIC	390,309	$15,810	$6.17 Billion
Total:	**4,559,083**	**$14,561**	**$66.38 Billion**

1 Dependency and Indemnity Compensation and Death Compensation.

Overview – Pension and Fiduciary

New pension recipients and estimated annual payments - during FY 15

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	37,554	$13,966	$524 Million
Survivors Pension[2]	33,112	$10,581	$350 Million
Total	**70,666**	**$12,380**	**$875 Million**

All pension recipients and payments – end of FY 15

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	295,078	$11,977	$3.53 Billion
Survivors Pension	206,375	$7,910	$1.63 Billion
Total	**501,453**	**$10,303**	**$5.17 Billion**

Number of beneficiaries who received services from VA's fiduciary program during FY 15: 223,651

Overview – Education

Education program beneficiaries and payments

Program	Beneficiaries	Payments ($000)
Montgomery GI Bill - Active Duty (MGIB-AD)	61,403	$442,174
Montgomery GI Bill - Selected Reserve (MGIB-SR)	63,030	$141,367
Post-9/11 GI Bill	790,507	$11,199,215
Reserve Educational Assistance Program (REAP)	9,965	$40,516
Survivors and Dependents Educational Assistance (DEA)	91,755	$493,224
Post-Vietnam Era Veterans Educational Assistance Program (VEAP)	4	$275
Total	**1,016,664**	**$12,316,795**

2 The term "Survivors" includes surviving spouses and surviving children.

Overview – Insurance

Number of lives insured at the end of FY 15 by program type

Program	Number of lives
Administered Programs for Veterans	684,964
Veterans' Mortgage Life Insurance	2,567
Veterans' Group Life Insurance	427,948
Servicemembers' Group Life Insurance	2,265,500
Servicemembers' Group Life Insurance Family Coverage (spouses and children)	2,874,000
Total lives insured	**6,254,979**

Amount of benefits paid during FY 15 by payment type

Payment type	Amount paid
Death awards	$2,017,401,684
Dividends	$108,680,166
Loans	$32,063,000
Matured endowments	$113,318,890
Cash surrenders	$37,933,736
Disability claims	$5,528,786
Total	**$2,314,926,262**

Overview – Home Loan Guaranty

Fiscal year 2015 Home Loan Guaranty program highlights

Loans guaranteed	631,142
Interest rate reduction loans	194,805
Total loan amount	$153,477,242,762
Average amount per loan	$243,174

Vocational Rehabilitation and Employment participants FY 2015

Status	Total
Total applicants	88,439
Eligible applicants	86,019
Completed evaluation (including prior year carry over)	63,817
Entitled applicants (2015 only)	34,129
New plans of service (enrollments)	28,814
Participants	131,607
Rehabilitated	10,992

Education program acronyms

POST 9/11	Post-9/11 Veterans Educational Assistance Program (Post-9/11 GI Bill)
MGIB-AD	All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty)
MGIB-SR	Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve)
REAP	Reserve Educational Assistance Program
DEA	Survivors and Dependents Educational Assistance
VEAP	Post-Vietnam Era Veterans Educational Assistance Program
NCS	National Call to Service (This program provides VA education benefits under MGIB-AD – all participants and payments for this benefit are counted under the MGIB-AD program)

These acronyms are provided as a guide to the education program descriptions in the state data on the following pages. For information on each of the programs above refer to the Education section.

State Totals

Estimated total Veteran population: 21,680,534

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
4,168,774[3]	$5,017,722,059	$60,212,664,710

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
520,503	1,211,550	1,929,234	506,713

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans[4]	Estimated total amount paid monthly	Estimated total amount paid annually
295,078[5]	$294,501,401	$3,534,016,810

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
1,204	90,905	85,079	117,861

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
61,403	63,030	91,755	4	9,965	842,877	1,069,034[6]

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$1,510,777,603	$9,666,693,554	775,341

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
631,142	$153,477,242,762

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
88,439	28,814	53,396	131,607	1,429	9,563

[3] Total includes 510 Veterans and $4,715,262 in compensation benefits unidentifiable by state
[4] Veterans pension only
[5] Total includes 10 Veterans and $65,484 in pension benefits unidentifiable by state
[6] Total includes 8,853 education program participants unidentifiable by state

Estimated total Veteran population: 411,717

Alabama

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
91,726	$114,057,311	$1,368,687,727

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
8,594	28,393	44,918	9,809

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
8,181	$8,467,607	$101,611,286

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
17	2,325	2,163	3,676

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,675	1,650	3,702	0	253	17,887	25,167

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$24,376,549	$155,973,078	12,921

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
12,064	$2,335,952,787

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,831	486	904	2,387	105	160

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Alaska

Estimated total Veteran population: 73,276

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
18,304	$19,201,211	$230,414,536

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,519	7,196	7,594	994

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
322	$273,901	$3,286,808

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	134	132	56

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
73	122	173	0	8	3,774	4,150

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$2,357,197	$15,082,497	1,112

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
3,836	$1,120,524,951

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
432	157	320	792	1	42

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Estimated total Veteran population: 528,486

Arizona

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
96,208	$111,914,790	$1,342,977,483

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
13,097	26,755	43,827	12,490

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
5,881	$5,633,422	$67,601,068

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
23	1,781	1,843	2,233

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
3,421	1,325	3,149	0	385	50,164	58,444

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$32,467,140	$207,740,634	16,827

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
23,768	$5,375,905,216

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,140	534	1,328	2,057	97	219

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Arkansas

Estimated total Veteran population: 247,888

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
47,207	$68,273,260	$819,279,119

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
5,148	13,803	23,035	5,213

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
4,037	$3,640,136	$43,681,626

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
22	1,387	1,221	1,407

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
430	1,149	1,702	0	180	5,076	8,537

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$13,875,809	$88,784,210	7,532

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
5,421	$915,423,076

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
927	278	555	1,499	14	115

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Estimated total Veteran population: 1,802,446

California

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
354,549	$421,321,290	$5,055,855,482

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
57,712	98,255	152,049	46,491

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
28,250	$29,858,096	$358,297,149

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
114	8,149	8,550	11,437

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
3,811	2,826	7,242	1	471	89,526	103,877

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$141,980,968	$908,463,614	69,695

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
70,413	$25,655,066,165

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
10,037	3,255	5,800	12,611	69	760

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Colorado

Estimated total Veteran population: 409,469

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
92,333	$105,775,095	$1,269,301,145

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
14,686	30,259	37,132	10,237

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
4,001	$4,016,001	$48,192,013

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
26	1,333	1,170	1,472

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,458	705	1,620	0	106	26,197	30,086

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$24,827,942	$158,861,307	12,646

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
25,246	$6,704,354,541

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,517	761	1,562	3,820	12	350

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Estimated total Veteran population: 206,549

Connecticut

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
25,566	$27,919,819	$335,037,827

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
3,691	6,359	11,640	3,872

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
1,839	$1,625,963	$19,511,558

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
11	441	486	899

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
264	668	411	0	53	4,885	6,281

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$21,066,080	$134,791,078	10,465

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
2,882	$738,595,891

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
699	290	461	1,673	18	75

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Delaware

Estimated total Veteran population: 77,354

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
12,006	$13,792,050	$165,504,597

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,069	3,504	5,986	1,445

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
481	$446,494	$5,357,932

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
2	163	143	173

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
61	167	213	0	11	2,214	2,666

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$4,994,752	$31,958,867	2,768

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
2,377	$582,104,082

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
190	40	81	259	3	28

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Estimated total Veteran population: 29,470

District of Columbia

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
5,100	$5,627,261	$67,527,127

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
654	1,628	2,162	656

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
616	$515,403	$6,184,842

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
3	232	217	164

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
114	74	253	0	8	4,548	4,997

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$2,247,934	$14,383,379	1,123

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
709	$371,596,259

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
143	55	89	348	1	20

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Veterans Benefits Administration

Florida

Estimated total Veteran population: 1,558,441

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
315,413	$362,016,347	$4,344,196,169

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
32,398	89,711	147,665	45,621

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
24,312	$25,777,897	$309,334,764

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
171	7,391	6,868	9,879

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
3,712	2,392	6,773	1	393	67,427	80,698

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$128,545,547	$822,497,243	65,207

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
47,045	$10,279,722,522

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
6,843	2,104	3,680	10,719	169	705

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 752,499

Georgia

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
166,680	$208,126,727	$2,497,520,729

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
19,260	58,664	75,003	13,730

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
10,548	$10,539,801	$126,477,608

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
84	3,937	3,018	3,504

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,895	2,542	4,324	0	198	27,795	36,754

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$42,928,517	$274,677,637	23,008

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
26,984	$5,426,509,199

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
4,481	1,087	2,404	5,411	80	294

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Hawaii

Estimated total Veteran population: 120,482

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
24,639	$28,477,537	$341,730,440

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,813	7,404	10,933	3,481

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
700	$592,787	$7,113,446

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
3	259	305	133

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
134	265	358	0	17	7,647	8,421

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$13,935,308	$89,164,914	6,038

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
5,293	$2,649,057,308

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
943	314	700	1,166	9	50

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 132,334

Idaho

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
25,774	$27,885,781	$334,629,377

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
3,339	7,376	11,878	3,173

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
1,489	$1,433,257	$17,199,081

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
4	412	456	617

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
308	430	394	0	97	3,318	4,547

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$6,881,416	$44,030,664	3,580

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
5,164	$1,034,417,673

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
410	131	300	717	1	107

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Illinois

Estimated total Veteran population: 705,582

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
91,829	$105,871,147	$1,270,453,761

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
13,606	25,404	44,039	8,762

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
8,610	$8,628,538	$103,542,460

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
32	2,600	2,723	3,255

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
3,356	2,785	1,868	0	415	22,048	30,472

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$58,001,454	$371,121,655	27,138

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
11,279	$2,221,063,533

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,137	436	823	2,019	5	94

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 469,210

Indiana

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
82,561	$78,965,979	$947,591,750

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
9,252	21,718	41,727	9,854

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
5,213	$5,827,167	$69,926,009

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
14	1,540	1,265	2,394

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
641	1,861	1,102	0	190	10,052	13,846

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$22,726,683	$145,416,429	11,780

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
10,024	$1,656,311,335

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,394	470	882	2,777	45	222

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Iowa

Estimated total Veteran population: 227,991

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
37,266	$36,203,246	$434,438,949

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
4,738	8,910	18,007	5,592

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
3,041	$3,039,652	$36,475,826

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
7	813	801	1,420

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,874	1,456	850	0	339	14,428	18,947

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$17,810,380	$113,959,517	7,884

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
3,935	$683,554,754

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
449	222	303	1,175	20	145

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 218,416

Kansas

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
36,266	$41,387,989	$496,655,864

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
4,839	10,948	16,524	3,952

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
2,516	$2,422,245	$29,066,939

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
10	743	695	1,068

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,735	816	745	0	462	10,799	14,557

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$13,526,795	$86,551,049	6,579

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
5,416	$972,004,318

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
557	242	425	1,025	4	84

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Kentucky

Estimated total Veteran population: 328,408

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
63,265	$81,060,462	$972,725,548

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
6,852	18,597	30,955	6,858

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
5,042	$4,843,573	$58,122,871

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
35	1,697	1,528	1,782

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
606	1,056	1,725	0	227	8,384	11,998

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$17,328,835	$110,878,359	9,021

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
7,201	$1,268,395,762

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,168	453	701	2,666	21	237

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 326,229

Louisiana

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
57,595	$75,880,598	$910,567,176

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
7,251	17,535	26,718	6,087

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
6,430	$6,268,914	$75,226,969

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
18	2,240	1,850	2,322

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
451	1,242	1,811	0	173	8,121	11,798

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$19,380,533	$124,006,124	10,015

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
7,196	$1,467,041,308

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,104	286	558	1,344	20	134

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Maine

Estimated total Veteran population: 125,078

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
26,156	$36,352,202	$436,226,427

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,479	6,759	13,122	3,794

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
1,718	$1,460,938	$17,531,252

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
24	625	566	503

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
101	266	604	0	22	2,434	3,427

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$8,857,401	$56,673,982	4,906

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
2,114	$415,640,446

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
437	156	326	742	3	104

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 430,446

Maryland

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
76,708	$86,530,339	$1,038,364,068

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
8,547	29,472	32,282	6,391

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
3,304	$3,358,519	$40,302,224

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
11	1,067	935	1,291

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,016	721	1,153	0	62	25,671	28,623

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$29,083,458	$186,090,179	14,063

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
17,104	$5,839,663,019

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,933	697	1,130	3,596	5	213

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Massachusetts

Estimated total Veteran population: 367,531

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
61,094	$73,756,277	$885,075,326

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
7,927	12,358	27,629	13,168

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
3,641	$3,488,445	$41,861,345

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
12	972	1,061	1,595

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
218	1,060	1,019	0	86	11,833	14,216

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$35,903,483	$229,728,036	19,461

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
5,425	$1,620,376,814

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,141	428	659	1,906	2	73

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 640,865

Michigan

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
97,123	$120,589,952	$1,447,079,428

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
11,564	22,019	51,733	11,774

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
10,069	$11,086,796	$133,041,556

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
28	3,101	2,787	4,152

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
610	1,286	1,752	0	72	12,404	16,124

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$41,390,862	$264,838,969	22,153

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
10,914	$1,825,554,814

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,747	813	1,258	4,217	105	195

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Minnesota

Estimated total Veteran population: 361,129

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
91,157	$76,966,669	$923,600,023

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
8,791	16,190	46,301	19,843

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
3,544	$3,282,082	$39,384,986

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
10	1,005	1,020	1,509

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
803	1,754	1,397	0	290	12,865	17,109

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$32,212,425	$206,110,842	17,227

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
8,426	$1,814,719,144

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
752	265	481	1,392	6	148

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 218,980

Mississippi

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
40,557	$50,181,236	$602,174,827

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
3,895	12,450	19,578	4,614

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
3,837	$3,340,647	$40,087,765

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
11	1,236	1,078	1,512

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
326	1,450	1,115	0	198	5,546	8,635

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$11,535,023	$73,806,713	6,151

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
4,172	$744,210,940

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
647	227	382	1,269	11	78

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Missouri

Estimated total Veteran population: 488,220

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
87,793	$103,009,729	$1,236,116,752

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
9,575	22,174	44,236	11,776

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
7,284	$7,711,050	$92,532,605

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
15	2,244	1,950	3,075

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,337	1,668	1,736	0	326	14,254	19,321

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$28,379,471	$181,585,730	14,573

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
11,287	$1,992,688,214

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,271	433	785	1,993	18	167

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 99,034

Montana

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
21,326	$22,504,987	$270,059,848

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,661	5,820	10,128	2,714

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
1,402	$1,301,072	$15,612,863

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
2	435	487	478

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
128	290	299	0	35	2,303	3,055

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$6,073,669	$38,862,300	3,085

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
2,969	$657,083,539

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
320	102	210	665	5	83

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Nebraska

Estimated total Veteran population: 141,213

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
41,385	$38,053,827	$456,645,921

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
4,152	9,722	18,396	9,068

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
1,345	$1,327,253	$15,927,032

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
3	452	410	480

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
679	657	686	0	136	6,177	8,335

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$11,226,203	$71,830,733	5,435

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
4,157	$764,755,106

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
393	127	245	613	0	87

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 225,073

Nevada

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
44,218	$55,891,795	$670,701,543

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
5,160	12,925	21,082	5,046

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
3,051	$2,816,265	$33,795,180

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
10	1,008	1,042	991

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
381	470	578	0	92	5,408	6,929

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$11,171,710	$71,482,061	6,226

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
11,111	$2,703,246,278

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,043	357	680	1,156	13	91

U.S. Department of Veterans Affairs
Veterans Benefits Administration

New Hampshire

Estimated total Veteran population: 111,389

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
18,544	$20,821,148	$249,853,774

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,212	4,631	8,933	2,765

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
903	$964,289	$11,571,469

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
3	207	209	484

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
362	387	440	0	42	6,385	7,616

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$7,916,644	$50,654,558	4,141

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
2,272	$549,819,524

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
327	156	248	611	0	43

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 413,188

New Jersey

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
54,431	$66,339,735	$796,076,825

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
6,382	11,541	26,698	9,778

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
3,085	$3,196,654	$38,359,853

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
6	685	781	1,613

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
284	1,269	839	0	57	9,137	11,586

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$45,470,744	$290,944,043	22,799

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
5,887	$1,617,056,292

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,142	423	692	1,915	69	85

U.S. Department of Veterans Affairs
Veterans Benefits Administration

New Mexico

Estimated total Veteran population: 170,132

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
36,403	$54,403,081	$652,836,969

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
3,583	9,729	18,212	4,871

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
2,324	$2,100,036	$25,200,432

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
4	764	751	805

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
614	368	1,164	0	54	4,396	6,596

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$12,593,689	$80,580,579	6,789

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
5,442	$1,105,322,142

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
646	310	463	1,234	31	123

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 862,805

New York

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
123,230	$148,977,568	$1,787,730,817

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
16,705	28,950	59,604	17,943

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
11,785	$10,886,280	$130,635,357

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
38	3,159	3,420	5,163

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,100	1,739	2,519	0	181	28,273	33,812

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$86,424,259	$552,984,655	43,283

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
8,105	$1,828,331,895

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,329	901	1,361	3,684	186	300

U.S. Department of Veterans Affairs
Veterans Benefits Administration

North Carolina

Estimated total Veteran population: 773,884

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
172,744	$233,129,164	$2,797,549,972

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
21,445	54,786	79,794	16,714

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
8,701	$8,029,960	$96,359,520

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
19	2,684	2,373	3,625

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
2,965	1,587	4,647	0	312	24,318	33,829

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$51,941,223	$332,345,333	27,116

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
29,137	$5,733,834,676

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
3,731	1,158	2,212	4,498	12	226

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 57,086

North Dakota

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
12,257	$11,756,292	$141,075,508

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,712	3,467	5,407	1,668

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
588	$476,307	$5,715,682

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	148	176	264

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
131	541	188	0	80	1,803	2,743

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$3,677,645	$23,531,368	1,934

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
1,696	$392,742,698

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
146	57	100	281	4	33

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Ohio

Estimated total Veteran population: 848,124

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
123,833	$132,559,188	$1,590,710,256

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
15,826	32,243	62,452	13,293

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
14,672	$14,978,667	$179,743,998

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
58	5,386	4,354	4,874

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
925	2,901	1,748	0	545	16,813	22,932

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$51,456,973	$329,246,866	27,057

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
15,121	$2,551,747,177

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,223	654	1,308	4,187	35	234

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 335,905

Oklahoma

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
89,252	$125,029,711	$1,500,356,528

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
10,082	24,103	42,736	12,327

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
4,608	$5,128,782	$61,545,381

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
12	1,585	1,429	1,582

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,124	1,150	2,152	0	348	9,052	13,826

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$21,403,487	$136,949,969	11,800

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
8,265	$1,504,118,524

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,767	440	1,029	2,094	7	150

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Oregon

Estimated total Veteran population: 326,338

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
66,688	$86,257,791	$1,035,093,490

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
8,884	16,172	33,032	8,575

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
5,324	$5,098,032	$61,176,390

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
24	1,945	1,754	1,601

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
395	400	1,260	0	49	8,969	11,073

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$19,874,947	$127,169,622	10,342

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
11,059	$2,683,935,098

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,294	441	842	2,022	12	171

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 916,638

Pennsylvania

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
116,648	$141,900,300	$1,702,803,606

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
14,033	28,391	59,067	15,112

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
12,917	$13,528,627	$162,343,523

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
44	3,406	3,570	5,892

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
717	2,868	2,238	0	134	23,223	29,180

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$72,389,304	$463,182,149	38,715

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
13,369	$2,706,997,320

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,739	641	1,056	2,635	20	206

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Rhode Island

Estimated total Veteran population: 69,862

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
11,951	$14,141,249	$169,694,985

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,375	2,677	5,773	2,123

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
886	$896,934	$10,763,204

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
2	221	235	428

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
53	293	185	0	25	1,860	2,416

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$5,637,528	$36,071,660	3,120

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
1,067	$266,125,368

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
227	116	166	474	3	20

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 417,515

South Carolina

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
93,695	$126,717,953	$1,520,615,441

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
10,243	28,780	45,076	9,586

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
5,738	$5,621,834	$67,462,009

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
16	1,808	1,609	2,303

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
579	1,497	2,952	0	166	13,404	18,598

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$29,167,737	$186,629,439	15,676

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
14,450	$2,949,086,901

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,453	802	1,462	3,304	12	304

U.S. Department of Veterans Affairs
Veterans Benefits Administration

South Dakota

Estimated total Veteran population: 71,736

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
15,346	$16,175,692	$194,108,310

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,927	4,485	7,152	1,775

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
1,080	$921,789	$11,061,469

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
2	309	295	474

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
119	528	272	0	70	1,858	2,847

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$5,262,211	$33,670,198	2,573

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
1,945	$380,859,890

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
242	138	201	655	4	51

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 503,675

Tennessee

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
104,365	$134,082,694	$1,608,992,331

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
11,954	30,631	51,068	10,700

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
8,054	$7,924,918	$95,099,018

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
24	2,712	2,336	2,982

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
740	1,293	1,828	0	156	14,844	18,861

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$27,566,679	$176,385,088	14,500

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
16,795	$3,202,987,069

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,935	628	1,386	2,874	13	185

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Texas

Estimated total Veteran population: 1,675,262

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
395,220	$511,641,163	$6,139,693,952

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
59,294	130,972	164,225	40,681

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
21,871	$21,997,963	$263,975,552

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
120	7,737	6,316	7,697

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
5,876	2,811	8,918	1	327	75,775	93,708

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$99,523,701	$636,801,287	52,121

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
53,854	$11,378,840,030

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
11,869	3,998	7,254	15,570	133	1,151

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 150,904

Utah

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
25,841	$29,497,164	$353,965,974

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
3,901	8,014	11,079	2,840

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
1,669	$1,906,323	$22,875,878

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
7	479	375	808

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,095	915	814	0	257	9,795	12,876

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$9,276,794	$59,357,465	4,851

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
7,291	$1,784,179,877

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
646	265	491	1,388	2	185

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Vermont

Estimated total Veteran population: 47,664

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
7,486	$9,372,181	$112,466,175

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
742	1,954	3,759	1,024

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
377	$273,851	$3,286,215

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	110	138	129

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
85	173	110	0	5	1,750	2,123

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$3,191,862	$20,423,096	1,667

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
661	$148,207,467

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
113	51	72	320	0	11

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Estimated total Veteran population: 783,108

Virginia

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
173,471	$196,509,605	$2,358,115,263

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
18,543	69,074	71,715	14,124

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
5,666	$5,263,668	$63,164,021

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
42	2,086	1,537	2,000

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
2,296	1,658	4,095	1	207	51,973	60,230

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$44,479,155	$284,599,374	22,202

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
41,055	$13,354,814,630

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
3,537	960	1,844	4,673	5	246

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Washington

Estimated total Veteran population: 598,460

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
125,666	$145,475,633	$1,745,707,599

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
16,897	40,560	55,491	12,709

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
5,887	$6,039,031	$72,468,373

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
19	1,973	1,777	2,118

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
725	762	2,209	0	44	20,963	24,703

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$31,555,349	$201,906,545	16,179

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
26,127	$6,954,554,085

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,535	838	1,746	3,794	10	403

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Estimated total Veteran population: 165,709

West Virginia

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
33,010	$46,896,494	$562,757,929

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,974	8,645	17,344	4,034

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
2,640	$2,372,946	$28,475,355

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
11	987	933	709

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
2,326	916	879	0	362	18,535	23,018

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$10,572,890	$67,650,519	5,812

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
2,531	$457,641,648

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
438	134	246	646	0	68

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Wisconsin

Estimated total Veteran population: 405,729

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
67,293	$72,972,320	$875,667,834

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
9,649	16,805	32,294	8,535

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
5,239	$5,217,980	$62,615,763

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
25	1,682	1,383	2,149

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
402	1,846	1,212	0	210	9,317	12,987

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$32,279,338	$206,538,981	16,538

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
7,187	$1,303,841,018

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
965	300	675	1,361	2	143

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Estimated total Veteran population: 49,838

Wyoming

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
10,723	$10,854,003	$130,248,031

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,496	3,283	4,846	1,086

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
467	$425,813	$5,109,758

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	175	140	152

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
206	152	115	0	52	1,167	1,692

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$2,722,487	$17,419,802	1,352

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
2,000	$467,288,376

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
81	15	32	102	0	16

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Puerto Rico

Estimated total Veteran population: 90,395

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
26,119	$43,434,603	$521,215,233

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,651	6,667	14,004	3,795

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
8,780	$7,046,342	$84,556,099

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
3	729	1,914	6,133

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
128	1,888	1,808	0	386	3,063	7,273

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$5,429,020	$34,737,523	3,321

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
1,741	$272,903,589

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
497	110	213	629	7	76

Estimated total Veteran population: Included on the "other foreign" page

Philippines

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
6,443	$11,645,215	$139,742,577

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
173	1,172	2,969	2,129

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
468	$595,562	$7,146,744

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
1	78	236	153

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
93	0	6	0	0	587	686

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$1,147,568	$7,342,700	666

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
0	$-

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
7	5	10	37	0	3

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Other Foreign

Estimated total Veteran population: 111,372

Compensation – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
25,801	$29,144,258	$349,731,100

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,528	11,291	10,009	1,969

Pension – Veterans on the rolls at the end of FY 15

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
635	$579,433	$6,953,199

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
2	127	265	240

Education – Participants by program during FY 15

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
0	104	403	0	14	2,432	2,953

Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
$4,722,825	$30,218,935	2,168

Home Loan Guaranty – Loans guaranteed during FY 15

Number of loans	Total amount of loans
153	$46,468,474

Vocational Rehabilitation and Employment – Participants during FY 15

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
105	18	94	203	0	19

Compensation

Service-Connected Disability or Death Benefits

The Compensation program provides tax-free monthly benefits to Veterans in recognition of the effects of disabilities caused by diseases, events, or injuries incurred or aggravated during active military service. The program also provides monthly payments to surviving spouses, dependent children, and dependent parents in recognition of the economic loss caused by the death of individuals during their military service or as a result of service-connected disability after their discharge.

To be eligible for disability compensation, the Veteran must have served under conditions other than dishonorable, and the disability must not be the result of the Veteran's own misconduct. VA pays disability compensation monthly, and the amount varies according to the degree of disability and the number of dependents. The degree of disability is graduated from 0% to 100%, in increments of 10%. VA calculates the total service-connected disability by combining evaluations for individual disabilities rather than adding them. VA pays additional special monthly compensation when severe disabilities confine Veterans to their immediate premises, require the aid and assistance of others, or include anatomical loss or loss of use of extremities or creative organs.

Photo credit: U.S. Air Force

56 Regional offices
12,918 employees
4.6 million compensation & service-connected death benefit recipients

A note on the data:

The 2015 Annual Benefits Report is based on data from the VBA corporate database.

The availability of gender and age data is limited, as some records are listed as "unknown." Those records are accounted for in the totals for each table, but not in the category columns. Please see footnotes for additional information.

All Veterans counted in this section are receiving compensation benefit payments as of Sept. 30, 2015. The category of 0% indicates payment due to special monthly compensation or two or more permanent 0% service-connected disabilities which clearly interfere with normal employability. Veterans with a 0% combined degree of disability not receiving payment are not counted in this section.

Please see the section: "A Note on How the FY 2015 Compensation Data is Presented" on page 2 for important information on the color coding of the data tables.

Dependency and Indemnity Compensation data are found beginning on page 114.

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A Note on How the FY 2015 Compensation Data is Presented

New to the rolls	On the rolls
Individuals who began receiving benefits during fiscal year 2015 (October 1, 2014 to September 30, 2015) are considered "New to the rolls," and the tables are outlined in blue.	All individuals receiving benefits on September 30, 2015 are considered "On the rolls" and the tables are outlined in green. These tables include "New to the rolls" recipients.

Please note the difference between counts of Veterans and counts of disabilities. A Veteran may be receiving benefits based on one or more disabilities, which is why numbers of disabilities are much higher than numbers of Veterans. Counts of disabilities are indicated by the section title and table header and begin on page 91.

Global War on Terror (GWOT) Information Integrated Into Period of Service Sections

The Global War on Terror (GWOT) data have been added to the main data tables and are a subset of the Gulf War era (GW) period of service. Since September 11, 2001, the Department of Defense has been deployed overseas in support of GWOT, including Operation Iraqi Freedom/Operation Enduring Freedom/Operation New Dawn (OIF/OEF/OND).

VBA's computer systems do not contain data that would allow us to attribute Veterans' disabilities to a specific period of service or deployment. Therefore, GWOT is a subset that includes Veterans who filed a disability compensation claim at some point either prior to or following their GWOT deployment. VBA is not able to identify which of these Veterans filed a claim for disabilities incurred during their actual overseas GWOT deployment.

GWOT data have not been removed from any other discussion of period of service and are contained within the "Gulf War Era" in all tables. For more information see pages 73, 86 through 90, and 108 through 113.

The Office of Performance Analysis and Integrity is available to answer questions regarding the data contained in this report by email at PAI.VBACO@va.gov.

Release history

Version & changes	Date
Version 1.0	05/09/2016

Quick Reference: Recipients, Payments and Disabilities

Totals – new recipients

Veterans who began receiving compensation benefits	313,052
Survivors who began receiving service-connected death benefits	28,029
Total:	**341,081**

Estimated annual amounts paid – new recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Compensation	313,052	$11,558	$3.62 Billion
Service-Connected Death[1]	28,029	$15,961	$447 Million
Total:	**341,081**	**$11,920**	**$4.07 Billion**

Most prevalent service-connected (SC) disabilities of new compensation recipients

Tinnitus	157,848
Hearing loss	85,327
Lumbosacral or cervical strain	80,748
Limitation of flexion, knee	80,353
Scars, general	64,788
Post-traumatic stress disorder	63,049
Limitation of motion of the ankle	51,622
Migraine	45,840
Impairment of the knee, general	37,395
Bursitis	36,194
Total number of most prevalent disabilities	**703,164**
Total number of disabilities[2]	**1,642,994**

Average number of SC disabilities per new compensation recipient

New Recipients: 313,052	Total number of disabilities: 1,642,994
Average SC disabilities per Veteran:	**5.25**

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[1] Dependency and Indemnity Compensation and Death Compensation.
[2] See page 25 for more information.

Totals – all recipients

Veterans receiving compensation benefits	4,168,774
Survivors receiving service-connected death benefits	390,309
Total:	**4,559,083**

Estimated annual amounts paid – all recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Compensation	4,168,774	$14,444	$60.21 Billion
Service-Connected Death	390,309	$15,810	$6.17 Billion
Total:	**4,559,083**	**$14,561**	**$66.38 Billion**

Most prevalent SC disabilities of all compensation recipients

Tinnitus	1,450,462
Hearing loss	1,015,305
Post-traumatic stress disorder	813,277
Lumbosacral or cervical strain	773,741
Scars, general	745,779
Limitation of flexion, knee	657,998
Paralysis of the sciatic nerve	499,402
Limitation of motion of the ankle	455,396
Diabetes mellitus	431,166
Degenerative arthritis of the spine	395,327
Total number of most prevalent disabilities:	**7,237,853**
Total number of disabilities	**19,683,391**

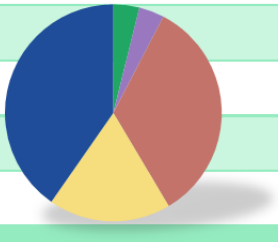
Average number of SC disabilities per compensation recipient

All Veterans: 4,168,774	Total number of disabilities[3]: 19,683,391
Average SC disabilities per Veteran:	**4.72**

[3] Total does not reflect all claimed disabilities as some disabilities are determined not to be related to service

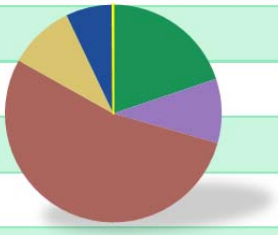
Quick Reference: Recipients and Disabilities by Period of Service

All compensation recipients by period of service



World War II 1941 – 1946	102,744	3%
Korean Conflict 1950 – 1955	130,663	3%
Vietnam Era 1961 – 1975	1,347,883	32%
Gulf War Era 1990 – Present	1,867,068	45%
Peacetime Era (Other)	720,416	17%
Total:	**4,168,774**	**100%**

All dependency and indemnity compensation recipients by Veteran's period of service



Wars of the 1800s[4] World War I 1917 – 1918	3 265	<0.1%
World War II 1941 – 1946	61,949	16%
Korean Conflict 1950 – 1955	34,448	9%
Vietnam Era 1961 – 1975	225,611	58%
Gulf War Era 1990 - Present	29,833	7%
Peacetime Era (Other)	38,200	10%
Total:	**390,309**	**100%**

Average SC disabilities per Veteran by period of service – all compensation recipients

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
Veterans	102,744	130,663	1,347,883	1,867,068	720,416	4,168,774
Disabilities	247,396	318,471	5,043,015	11,724,463	2,350,046	19,683,391
Average # of SC disabilities per Veteran	2.41	2.44	3.74	6.28	3.26	4.72
Total Veteran population[5]	756,529	1,550,879	6,739,740	7,251,583	5,381,803	21,680,534

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[4] Wars of 1800s include the Civil War (1861-1865), the Spanish-American War (1898-1902), and the Mexican Border Period (1916-1917)
[5] According to VetPop2014 http://www.va.gov/vetdata/Veteran_Population.asp

GWOT Quick Reference:
Veterans With Global War on Terror Status

GWOT data have not been removed from any other discussion of period of service and are contained within the "Gulf War Era" in all other tables. For more information see pages 86 through 90 and 108 through 113.

All Gulf War Era compensation recipients by GWOT status

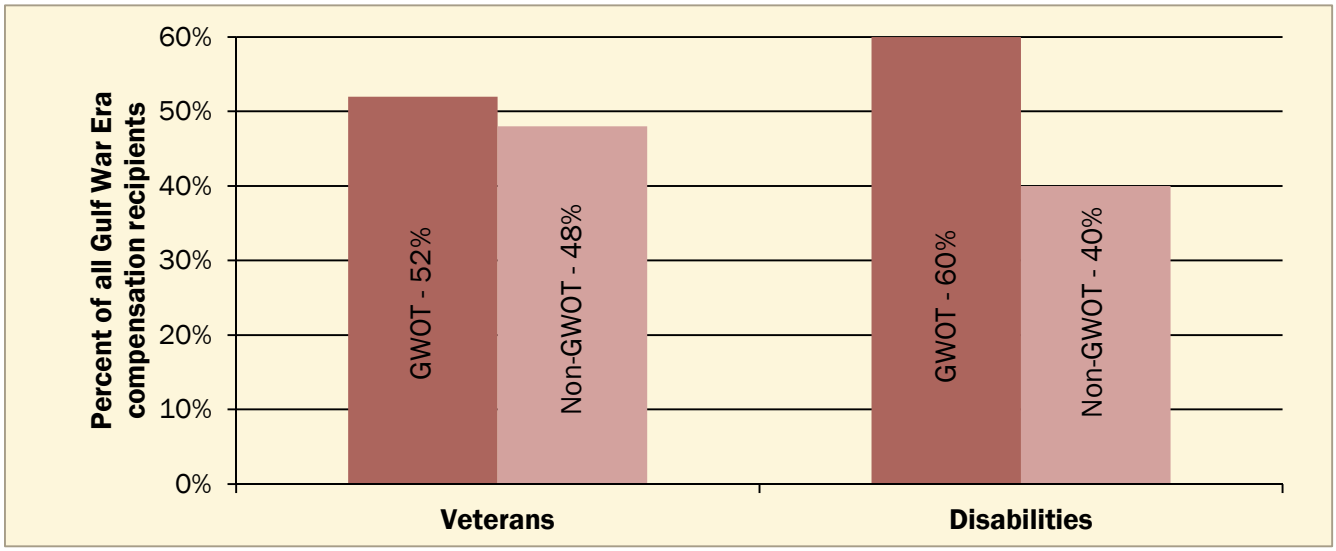
GWOT	971,117	52%
Non-GWOT	895,951	48%
Gulf War Era Total:	**1,867,068**	**100%**

Number of SC disabilities of all Gulf War Era compensation recipients by GWOT status

GWOT	7,091,080	60%
Non-GWOT	4,633,383	40%
Gulf War Era Total:	**11,724,463**	**100%**

All Gulf War Era compensation recipients - average number of SC disabilities per Veteran by GWOT status

GWOT	Non-GWOT	Gulf War Era Total
7.30	5.17	6.28



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Veterans by Fiscal Year and Combined Degree of Disability

Note: Veterans in receipt of individual unemployability benefits are counted by their combined evaluation, not as 100% disabled.

New compensation recipients FY 2011 to FY 2015

Combined degree	2011	2012	2013	2014	2015	% Chg. FY 2014 to 2015
0%[6]	522	710	781	753	611	-19%
10%	68,834	67,541	72,608	72,759	77,773	7%
20%	28,980	31,163	32,248	30,286	29,771	-2%
30%	32,089	30,602	31,549	29,985	30,604	2%
40%	18,576	24,051	26,554	25,436	26,294	3%
50%	15,989	20,979	23,083	22,727	24,518	8%
60%	18,314	24,477	26,880	26,341	27,697	5%
70%	12,297	21,280	25,410	25,318	27,738	10%
80%	7,808	15,054	19,664	20,799	22,234	7%
90%	4,131	9,070	13,611	16,208	18,439	14%
100%	15,467	16,912	20,287	23,264	27,373	18%
Total	**223,007**	**261,839**	**292,675**	**293,876**	**313,052**	**7%**

[6] All counts of Veterans in this document in the category of 0% combined disability degree indicate payment due to eligibility for special monthly compensation or two or more separate permanent 0% service-connected disabilities which clearly interfere with normal employability and warrant payment at the 10% rate. Veterans with a 0% combined disability degree who are not receiving payment are not counted in this document.

All compensation recipients FY 2011 to FY 2015

Combined degree	2011	2012	2013	2014	2015	% Chg. FY 2014 to 2015
0%	11,664	11,374	11,096	10,844	10,462	–4%
10%	797,739	803,443	815,921	828,770	843,984	2%
20%	449,584	451,684	454,475	455,183	454,151	0%
30%	381,760	387,608	394,669	400,270	404,121	1%
40%	329,545	342,205	354,862	365,317	374,061	2%
50%	219,123	233,088	247,875	261,224	275,183	5%
60%	273,569	299,104	324,546	348,226	371,842	7%
70%	252,937	281,254	311,242	340,122	371,104	9%
80%	196,662	227,074	261,925	295,482	331,077	12%
90%	115,236	140,091	171,425	204,167	239,825	17%
100%	326,922	359,877	395,223	439,461	492,964	12%
Total	**3,354,741**	**3,536,802**	**3,743,259**	**3,949,066**	**4,168,774**	**6%**

New compensation recipients

Combined degree	Male	% Male	Female	% Female	Total[7]	% Total
0%	542	0.2%	32	0.1%	611	0.2%
10%	69,980	25.9%	4,556	13.5%	77,773	24.8%
20%	26,249	9.7%	2,281	6.8%	29,771	9.5%
30%	26,128	9.7%	3,507	10.4%	30,604	9.8%
40%	22,673	8.4%	2,882	8.5%	26,294	8.5%
50%	20,466	7.6%	3,471	10.3%	24,518	7.8%
60%	23,748	8.8%	3,290	9.8%	27,697	8.8%
70%	23,137	8.6%	4,060	12.1%	27,738	8.9%
80%	18,597	6.9%	3,355	10.0%	22,234	7.1%
90%	15,173	5.6%	3,077	9.1%	18,439	5.9%
100%	23,162	8.6%	3,180	9.4%	27,373	8.7%
Total	**269,855**		**33,691**		**313,052**	

[7] Total includes 9,506 Veterans with no gender indicated in award record.

All compensation recipients

Combined degree	Male	% Male	Female	% Female	Total[8]	% Total
0%	9,227	0.3%	662	0.2%	10,462	0.3%
10%	760,619	20.7%	59,061	15.2%	843,984	20.2%
20%	404,600	11.0%	37,474	9.6%	454,151	10.9%
30%	352,066	9.5%	41,061	10.6%	404,121	9.7%
40%	326,171	8.9%	38,985	10.0%	374,061	9.0%
50%	236,267	6.4%	33,093	8.5%	275,183	6.6%
60%	326,000	8.8%	38,151	9.8%	371,842	8.9%
70%	324,929	8.8%	39,285	10.1%	371,104	8.9%
80%	289,662	7.9%	36,138	9.3%	331,077	7.9%
90%	209,036	5.7%	27,474	7.1%	239,825	5.8%
100%	442,035	12.0%	37,563	9.6%	492,964	11.8%
Total	**3,680,612**		**388,947**		**4,168,774**	

[8] Total includes 99,215 Veterans with no gender indicated in award record.

Estimated Total Amounts Paid Annually by Combined Degree of Disability and Gender

Figures regarding amounts paid in this document do not reflect actual amounts paid by VA. This document only addresses monthly benefit payment amounts and does not include retroactive payments or partial year enrollment. Please refer to the official budget internet site here http://www.va.gov/budget/ for actual amounts paid by VA.

New compensation recipients and estimated annual payments

Combined degree	Estimated total amount paid annually		
	Male	Female	Total [9]
0%[10]	$666,155	$39,557	$751,422
10%	$112,104,674	$7,286,135	$124,612,605
20%	$83,991,904	$7,206,447	$95,264,597
30%	$136,741,392	$18,381,893	$160,119,596
40%	$172,302,040	$21,848,185	$199,704,306
50%	$218,453,195	$37,028,934	$261,555,317
60%	$324,837,671	$44,719,214	$378,343,340
70%	$399,714,738	$69,753,769	$478,642,133
80%	$380,269,022	$67,164,629	$453,024,889
90%	$353,879,479	$70,063,486	$428,177,580
100%	$880,405,512	$119,005,740	$1,038,147,581
Total	**$3,063,365,782**	**$462,497,989**	**$3,618,343,366**

[9] Total includes $92,479,595 in benefits with no gender indicated in award record.

[10] All amounts of payment in this document in the category of 0% combined disability degree are due to special monthly compensation or two or more permanent 0% service-connected disabilities which clearly interfere with normal employability and warrant payment at the 10% rate.

All compensation recipients and estimated annual payments

Combined degree	Estimated total amount paid annually		
	Male	Female	Total [11]
0%	$10,553,451	$781,971	$12,021,375
10%	$1,224,898,912	$95,378,166	$1,359,554,640
20%	$1,299,291,823	$118,986,623	$1,457,474,356
30%	$1,909,710,507	$225,102,720	$2,193,675,969
40%	$2,557,371,756	$307,012,287	$2,933,415,253
50%	$2,613,603,510	$366,636,871	$3,043,665,215
60%	$5,158,128,045	$561,789,216	$5,846,660,655
70%	$7,489,267,314	$829,705,967	$8,482,368,159
80%	$7,478,000,126	$857,900,579	$8,479,716,300
90%	$6,091,541,429	$739,485,627	$6,931,483,212
100%	$17,486,183,479	$1,456,816,850	$19,472,629,576
Total	**$53,318,550,352**	**$5,559,596,877**	**$60,212,664,710**

[11] Total includes $1,334,517,481 in benefits with no gender indicated in award record.

Estimated Average Individual Amounts Paid Annually by Combined Degree of Disability and Gender

Note: Estimated average individual amounts paid annually for the same combined degree differ slightly due to additional amounts paid for dependents and special monthly compensation.

New compensation recipients and estimated annual payments

Combined degree	Estimated average individual amount paid annually		
	Male	Female	Total
0%	$1,229	$1,236	$1,230
10%	$1,602	$1,599	$1,602
20%	$3,200	$3,159	$3,200
30%	$5,234	$5,241	$5,232
40%	$7,599	$7,581	$7,595
50%	$10,674	$10,668	$10,668
60%	$13,679	$13,592	$13,660
70%	$17,276	$17,181	$17,256
80%	$20,448	$20,019	$20,375
90%	$23,323	$22,770	$23,221
100%	$38,011	$37,423	$37,926
Total	**$11,352**	**$13,728**	**$11,558**

All compensation recipients and estimated annual payments

Combined degree	Estimated average individual amount paid annually		
	Male	Female	Total
0%	$1,144	$1,181	$1,149
10%	$1,610	$1,615	$1,611
20%	$3,211	$3,175	$3,209
30%	$5,424	$5,482	$5,428
40%	$7,841	$7,875	$7,842
50%	$11,062	$11,079	$11,061
60%	$15,822	$14,725	$15,724
70%	$23,049	$21,120	$22,857
80%	$25,816	$23,740	$25,613
90%	$29,141	$26,916	$28,902
100%	$39,558	$38,783	$39,501
Total	**$14,486**	**$14,294**	**$14,444**

Veterans and Estimated Annual Payments by Age

New compensation recipients and estimated annual payments

Age	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
Age 34 and under	97,223	$1,187,774,765	$12,217
Age 35 through 54	96,903	$1,340,331,747	$13,832
Age 55 through 74	97,785	$891,923,874	$9,121
Age 75 and over	21,135	$198,270,525	$9,381
Total[12]	**313,052**	**$3,618,343,366**	**$11,558**

All compensation recipients and estimated annual payments

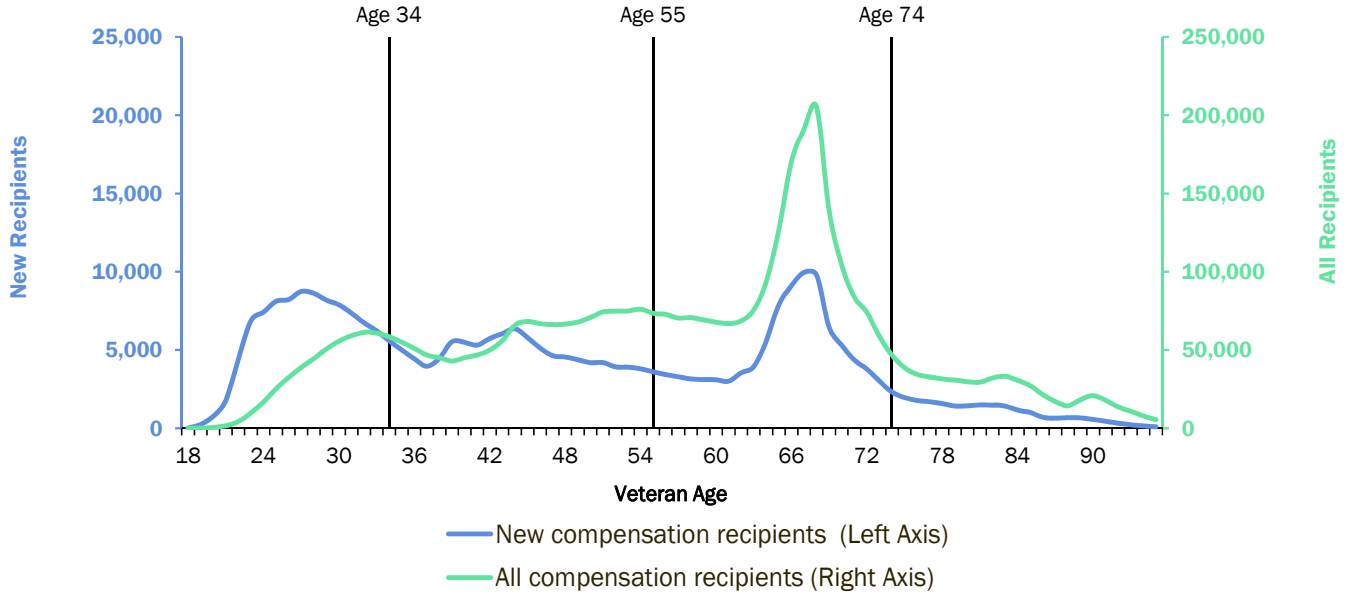
Age	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
Age 34 and under	520,503	$6,718,364,069	$12,907
Age 35 through 54	1,211,550	$16,405,984,426	$13,541
Age 55 through 74	1,929,234	$30,528,694,130	$15,824
Age 75 and over	506,713	$6,554,296,485	$12,935
Total[13]	**4,168,774**	**$60,212,664,710**	**$14,444**

[12] Total includes 6 Veterans and $42,455 in total estimated annual payment amounts unidentifiable by age.
[13] Total includes 774 Veterans and $5,325,600 in total estimated annual payment amounts unidentifiable by age.

Charts: Veterans and Estimated Annual Payments by Age

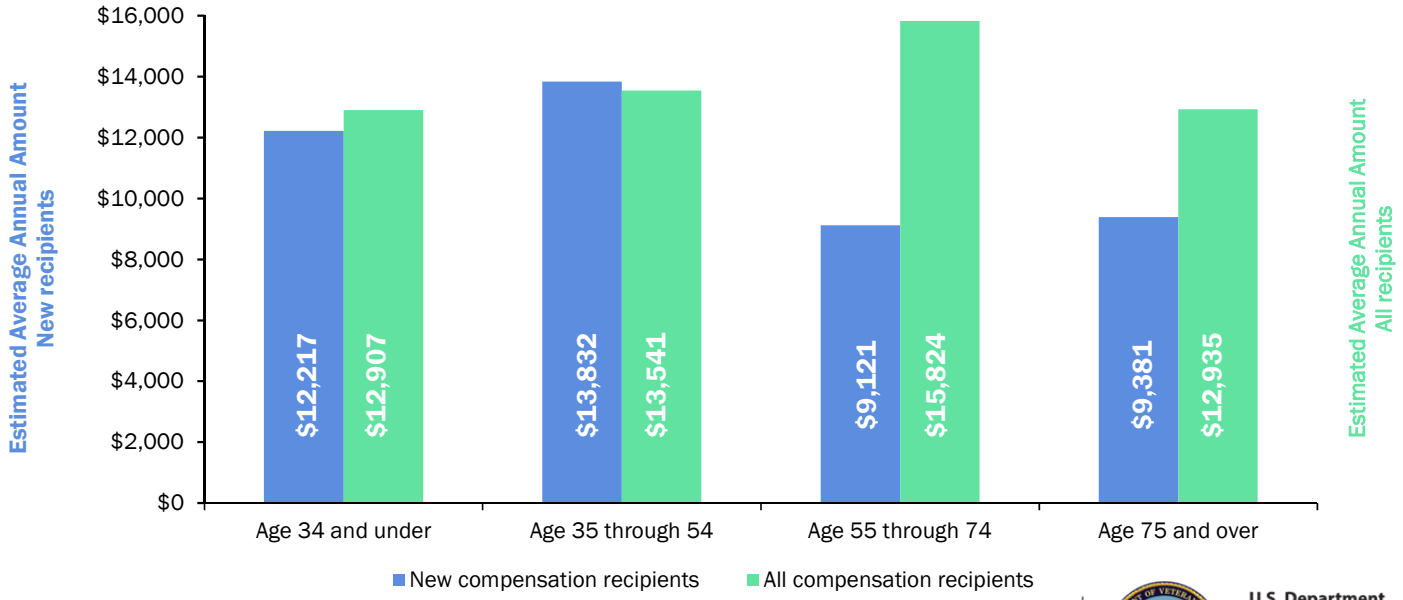
The chart below displays the ages of the Veterans who began receiving benefits in FY 2015 (blue line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (green line, right axis).

New compensation recipients compared to all compensation recipients by age



The chart below displays the estimated average individual amount paid annually to Veterans who began receiving benefits in FY 2015 (blue bars on the left) vs. the estimated average individual amount paid annually for all Veterans receiving benefits at the end of the fiscal year (green bars on the right) broken down by age.

New compensation recipients compared to all compensation recipients by estimated average individual amounts paid annually and age



U.S. Department of Veterans Affairs
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Veterans and Estimated Annual Payments by Period of Service

New compensation recipients and estimated annual payments

Period of service	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
World War II	3,414	$37,544,438	$10,997
Korean Conflict	6,868	$56,836,002	$8,275
Vietnam Era	75,272	$741,780,498	$9,855
Gulf War Era	188,321	$2,530,181,513	$13,435
Peacetime Era	39,177	$252,000,915	$6,432
Total	**313,052**	**$3,618,343,366**	**$11,558**

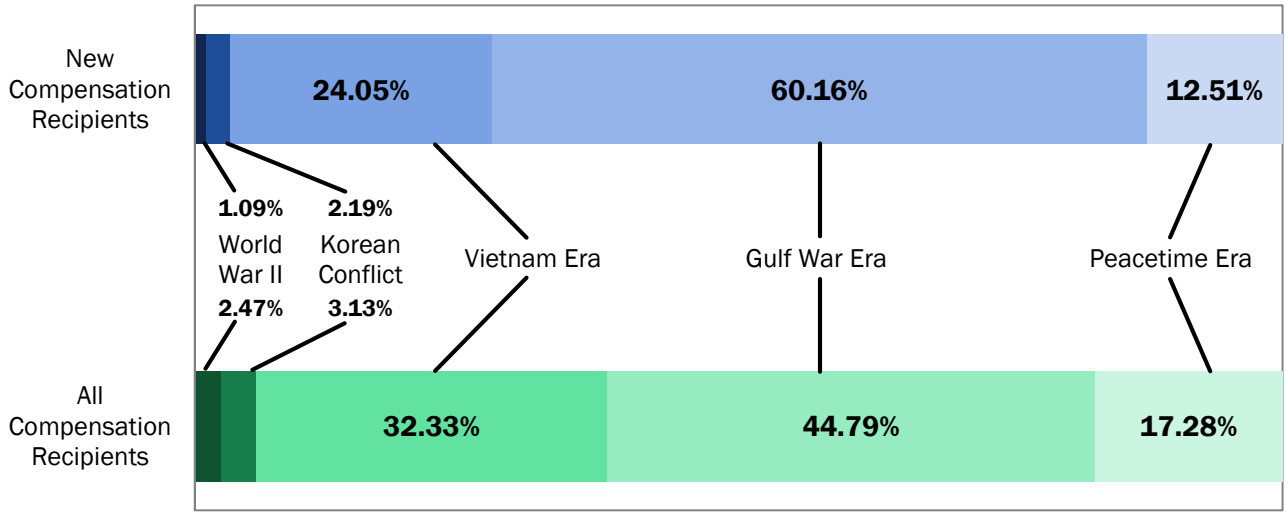
All compensation recipients and estimated annual payments

Period of service	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
World War II	102,744	$1,276,201,117	$12,421
Korean Conflict	130,663	$1,525,929,525	$11,678
Vietnam Era	1,347,883	$23,720,336,430	$17,598
Gulf War Era	1,867,068	$25,699,001,914	$13,764
Peacetime Era	720,416	$7,991,195,724	$11,092
Total	**4,168,774**	**$60,212,664,710**	**$14,444**

Charts: Veterans and Estimated Annual Payments by Period of Service

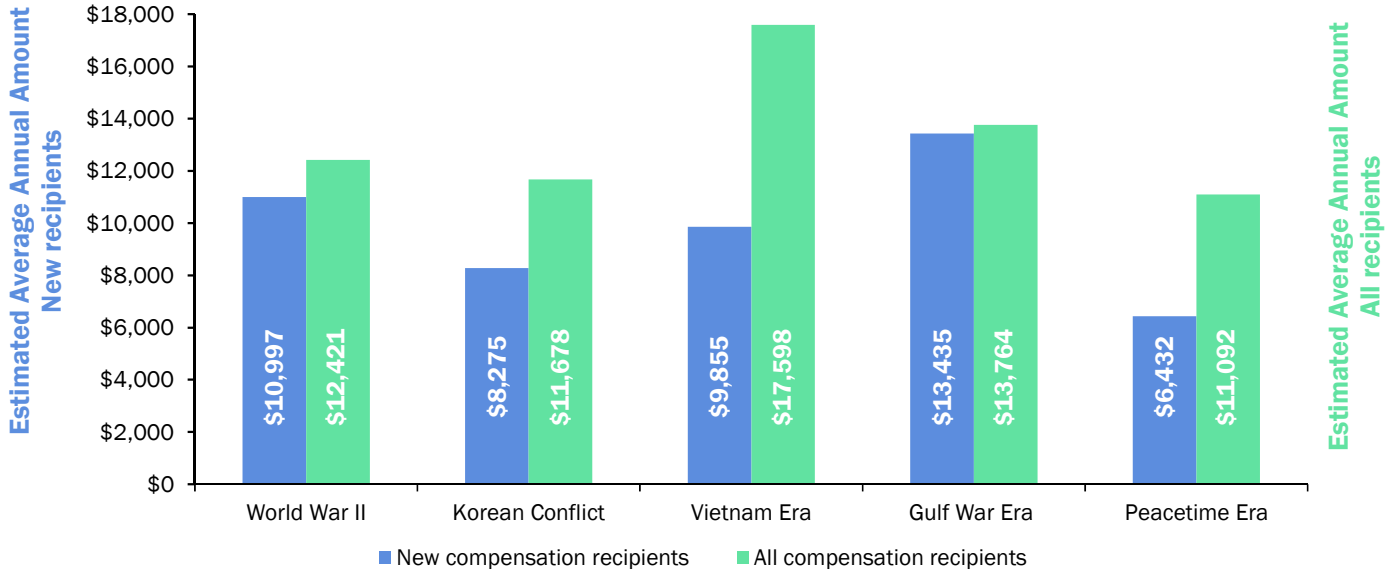
The chart below displays the distribution of the number of Veterans by period of service. The blue bars in the top row are new compensation recipients and the green bars on the bottom row indicate all Veterans receiving benefits at the end of the fiscal year.

New compensation recipients compared to all compensation recipients distribution by period of service



The chart below displays the estimated average individual amount paid annually to Veterans who began receiving benefits in FY 2015 (blue bars on the left) vs. the estimated average individual amount paid annually for all Veterans receiving benefits at the end of the fiscal year (green bars on the right) broken down by period of service.

New compensation recipients compared to all compensation recipients by estimated average individual amount paid annually and period of service



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GWOT Veterans and Estimated Annual Payments by Gender

The Global War on Terror (GWOT) data are a subset of the Gulf War era period of service and have not been removed from any other discussion of period of service.

New GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
Male	112,175	$1,629,465,327	$14,526
Female	17,800	$274,965,241	$15,447
Total[14]	**130,374**	**$1,910,084,754**	**$14,651**

All GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
Male	835,297	$12,677,312,842	$15,177
Female	130,921	$1,971,649,182	$15,060
Total[15]	**971,117**	**$14,712,237,661**	**$15,150**

[14] Total includes 399 Veterans and $5,654,186 in payments with no gender indicated in the award record.
[15] Total includes 4,899 Veterans and $63,275,637 in payments with no gender indicated in the award record.

GWOT Veterans and Estimated Annual Payments by Combined Disability Degree

New GWOT compensation recipients and estimated annual payments

Combined degree	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
0%	91	$111,135	$1,221
10%	15,100	$24,222,637	$1,604
20%	8,195	$26,010,501	$3,174
30%	11,618	$62,085,736	$5,344
40%	11,915	$91,866,575	$7,710
50%	11,661	$126,387,078	$10,838
60%	15,202	$210,385,541	$13,839
70%	15,337	$266,908,220	$17,403
80%	15,391	$315,807,941	$20,519
90%	13,650	$318,668,709	$23,346
100%	12,214	$467,630,681	$38,286
Total	**130,374**	**$1,910,084,754**	**$14,651**

GWOT Veterans by Combined Degree of Disability and Gender

All GWOT compensation recipients

Combined degree	Male	% Male	Female	% Female	Total[16]	% Total
0%	516	0.1%	81	0.1%	602	0.1%
10%	91,920	11.0%	13,136	10.0%	105,897	10.9%
20%	65,385	7.8%	9,680	7.4%	75,693	7.8%
30%	77,136	9.2%	12,541	9.6%	90,134	9.3%
40%	82,230	9.9%	13,762	10.5%	96,440	9.9%
50%	68,294	8.2%	11,515	8.8%	80,182	8.3%
60%	103,125	12.3%	14,877	11.3%	118,486	12.2%
70%	94,498	11.3%	14,263	10.9%	109,203	11.2%
80%	100,684	12.1%	15,679	12.0%	116,873	12.0%
90%	75,343	9.0%	12,804	9.8%	88,493	9.1%
100%	76,166	9.1%	12,583	9.6%	89,114	9.2%
Total	**835,297**	**100%**	**130,921**	**100%**	**971,117**	**100%**

[16] Total includes 4,899 Veterans with no gender indicated in award record.

GWOT Estimated Total Amounts Paid Annually by Combined Degree of Disability and Gender

All GWOT compensation recipients and estimated annual payments

Combined degree	Estimated total amount paid annually		
	Male	Female	Total[17]
0%	$686,112	$100,259	$792,565
10%	$147,987,925	$21,111,637	$170,457,059
20%	$207,882,320	$30,700,065	$240,578,474
30%	$427,859,284	$68,964,122	$499,394,543
40%	$655,036,954	$108,570,166	$767,194,216
50%	$769,468,398	$127,874,595	$901,586,938
60%	$1,474,275,200	$208,928,467	$1,690,246,252
70%	$1,785,618,478	$263,912,230	$2,057,689,346
80%	$2,242,049,073	$339,589,519	$2,592,732,000
90%	$1,948,235,248	$319,438,807	$2,276,525,318
100%	$3,018,213,850	$482,459,315	$3,515,040,950
Total	**$12,677,312,842**	**$1,971,649,182**	**$14,712,237,661**

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17 Total includes $63,275,637 in benefits with no gender indicated in award record.

GWOT Estimated Average Individual Amounts Paid Annually by Combined Degree of Disability and Gender

All GWOT compensation recipients and estimated annual payments

Combined degree	Estimated average individual amount paid annually		
	Male	Female	Total
0%	$1,330	$1,238	$1,317
10%	$1,610	$1,607	$1,610
20%	$3,179	$3,171	$3,178
30%	$5,547	$5,499	$5,541
40%	$7,966	$7,889	$7,955
50%	$11,267	$11,105	$11,244
60%	$14,296	$14,044	$14,265
70%	$18,896	$18,503	$18,843
80%	$22,268	$21,659	$22,184
90%	$25,858	$24,948	$25,725
100%	$39,627	$38,342	$39,444
Total	**$15,177**	**$15,060**	**$15,150**

Regarding Service-Connected Disability Data

The tables on the following pages present information according to the number of service-connected disabilities – not the number of Veterans with that evaluation or disability.

Tables labeled "Number of SC disabilities of new compensation recipients" display counts of service-connected disabilities which were rated for new recipients during FY 2015. Tables labeled "Number of SC disabilities of all compensation recipients" display counts of all rated service-connected disabilities for all Veterans receiving compensation at the end of FY 2015.

The names of the body systems have been abbreviated to allow for a clearer presentation of the information. The three body systems with the greatest change are:

"Organs of special sense" abbreviated to: "The Eye"

"Infectious Diseases, Immune Disorders, and Nutritional Deficiencies" abbreviated to: "Infection/Immune/Nutrition"

"Neurological Conditions and Convulsive Disorders" abbreviated to: "Neurological"

Any use of the term "Disabilities" in the following section includes service-connected disabilities only.

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Veterans Benefits Administration

Number of SC Disabilities by Body System and Fiscal Year

Number of SC disabilities of new compensation recipients FY 2011 to FY 2015

Body system	2011	2012	2013	2014	2015	% Chg. FY 2014 to 2015
Musculoskeletal	258,972	445,766	541,280	570,608	654,669	15%
Auditory	151,820	190,646	222,139	226,994	250,436	10%
Skin	75,344	119,267	150,423	152,655	167,002	9%
Neurological	69,315	102,422	133,195	140,221	160,750	15%
Mental	64,495	84,069	100,515	98,209	110,420	12%
Respiratory	49,235	61,035	70,058	72,980	82,720	13%
Digestive	37,221	46,884	53,258	54,846	60,334	10%
Cardiovascular	27,003	48,185	41,494	48,749	48,302	-1%
Genitourinary	29,249	35,865	50,291	43,187	45,591	6%
Endocrine	23,789	25,027	26,056	24,030	22,443	-7%
The Eye	7,918	12,672	15,385	16,044	18,176	13%
Dental/ Oral	3,438	5,804	7,139	7,357	8,338	13%
Gynecological	2,776	5,028	6,340	6,324	7,594	20%
Hemic/ Lymphatic	2,488	3,389	3,626	3,799	4,105	8%
Infection/ Immune/ Nutrition	1,838	2,095	2,129	2,111	2,114	0%
Total	**804,901**	**1,188,154**	**1,423,328**	**1,468,114**	**1,642,994**	**12%**

Number of SC disabilities of all compensation recipients FY 2011 to FY 2015

Body system	2011	2012	2013	2014	2015	% Chg. FY 2014 to 2015
Musculoskeletal	4,721,091	5,189,302	5,780,195	6,397,255	7,117,586	11%
Auditory	1,679,146	1,883,919	2,116,528	2,352,609	2,613,285	11%
Skin	1,407,126	1,542,739	1,726,884	1,910,027	2,111,444	11%
Neurological	1,183,512	1,345,832	1,557,654	1,788,151	2,058,164	15%
Mental	878,417	986,904	1,110,050	1,230,063	1,368,427	11%
Cardiovascular	675,434	786,826	834,775	878,381	919,068	5%
Respiratory	582,933	644,675	719,770	798,353	889,002	11%
Digestive	732,523	719,598	772,021	825,345	884,368	7%
Genitourinary	464,634	515,282	570,093	627,252	684,965	9%
Endocrine	396,121	422,786	447,399	469,910	488,942	4%
The Eye	187,440	200,546	216,955	233,430	252,069	8%
Gynecological	72,512	77,882	85,043	92,164	101,008	10%
Dental/ Oral	58,705	64,724	72,588	80,526	89,713	11%
Hemic/ Lymphatic	39,147	42,770	46,517	50,677	55,075	9%
Infection/ Immune/ Nutrition	47,756	48,318	48,928	49,495	50,275	2%
Total	**13,126,497**	**14,472,103**	**16,105,400**	**17,783,638**	**19,683,391**	**11%**

Number of SC Disabilities by Rating Evaluation Percent and Gender

Number of SC disabilities of all compensation recipients

Rating evaluation percent	Male	Female	Total[18]
0%	5,724,887	806,716	6,626,116
10%	6,803,136	887,109	7,808,752
20%	1,645,928	139,178	1,824,016
30%	1,082,877	178,507	1,289,291
40%	370,660	37,358	417,792
50%	570,350	82,345	662,115
60%	254,580	16,314	278,104
70%	313,061	36,677	355,515
80%	18,170	844	19,720
90%	4,325	152	4,657
100%	360,849	24,311	397,307
Total[19]	**17,148,829**	**2,209,511**	**19,683,391**

[18] Total includes 325,051 disabilities unidentifiable by gender.
[19] Totals include 6 male disabilities unidentifiable by rating evaluation percent.

Number of SC Disabilities by Body System and Gender

Number of SC disabilities of all compensation recipients

Body system	Male	Female	Total[20]
Musculoskeletal	6,095,986	936,511	7,117,586
Auditory	2,453,496	98,062	2,613,285
Skin	1,816,954	257,051	2,111,444
Neurological	1,781,790	242,401	2,058,164
Mental	1,182,286	160,722	1,368,427
Cardiovascular	839,090	61,565	919,068
Respiratory	749,368	128,924	889,002
Digestive	765,177	107,156	884,368
Genitourinary	638,479	31,916	684,965
Endocrine	446,677	27,408	488,942
The Eye	220,625	26,595	252,069
Gynecological	4,493	95,057	101,008
Dental/ Oral	68,578	19,902	89,713
Hemic/ Lymphatic	42,349	11,320	55,075
Infection/ Immune/ Nutrition	43,481	4,921	50,275
Total all disabilities	**17,148,829**	**2,209,511**	**19,683,391**

[20] Total includes 325,051 disabilities unidentifiable by gender.

Most Prevalent SC Disabilities by Gender

The table below shows the most prevalent SC disabilities and the relative percent of the total number of SC disabilities each represents. The ten disabilities listed below represent over one third of all disabilities rated to be service-connected. The other two thirds are made up of over 900 other disabilities, which each make up 2% or less of the total.

Most prevalent SC disabilities of new compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	142,915	10.4%	10,233	4.3%	157,848	9.6%
Hearing loss	Auditory	79,245	5.7%	1,670	0.7%	85,327	5.2%
Lumbosacral or cervical strain[21]	Musculoskeletal	66,544	4.8%	13,810	5.8%	80,748	4.9%
Limitation of flexion, knee	Musculoskeletal	68,149	4.9%	11,743	5.0%	80,353	4.9%
Scars, general	Skin	53,653	3.9%	10,287	4.3%	64,788	3.9%
Post-traumatic stress disorder	Mental	53,623	3.9%	8,090	3.4%	63,049	3.8%
Limitation of motion of the ankle	Musculoskeletal	44,373	3.2%	6,984	2.9%	51,622	3.1%
Migraine	Neurological	34,549	2.5%	11,072	4.7%	45,840	2.8%
Impairment of the knee, general	Musculoskeletal	31,586	2.3%	5,626	2.4%	37,395	2.3%
Bursitis	Musculoskeletal	31,772	2.3%	4,282	1.8%	36,194	2.2%
Total most prevalent disabilities		606,409	44%	83,797	35%	703,164	43%
Total number of disabilities		1,380,544	100%	236,767	100%	1,642,994	100%

[21] New to the rolls Veterans are no longer being rated under the discontinued disability types. See note 22 on page 31.

Most prevalent SC disabilities of all compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	1,352,544	7.9%	68,475	3.1%	1,450,462	7.4%
Hearing loss	Auditory	969,754	5.7%	17,172	0.8%	1,015,305	5.2%
Post-traumatic stress disorder	Mental	739,808	4.3%	58,659	2.7%	813,277	4.1%
Lumbosacral or cervical strain[22]	Musculoskeletal	647,366	3.8%	119,299	5.4%	773,741	3.9%
Scars, general	Skin	645,001	3.8%	85,283	3.9%	745,779	3.8%
Limitation of flexion, knee	Musculoskeletal	563,576	3.3%	89,549	4.1%	657,998	3.3%
Paralysis of the sciatic nerve	Neurological	456,209	2.7%	33,834	1.5%	499,402	2.5%
Limitation of motion of the ankle	Musculoskeletal	398,662	2.3%	53,083	2.4%	455,396	2.3%
Diabetes mellitus	Endocrine	411,698	2.4%	5,339	0.2%	431,166	2.2%
Degenerative arthritis of the spine	Musculoskeletal	344,524	2.0%	47,533	2.2%	395,327	2.0%
Total most prevalent disabilities		**6,529,142**	**38%**	**578,226**	**26%**	**7,237,853**	**37%**
Total number of disabilities		**17,148,829**	**100%**	**2,209,511**	**100%**	**19,683,391**	**100%**

[22] The number of lumbosacral or cervical strain disabilities in this report includes disabilities which, in Annual Benefits Reports prior to FY 13, were counted under 5 discontinued disability names related to lumbosacral or cervical strain.

Number of SC Disabilities and Prevalence by Body System

The detail table number corresponds to the tables on the following pages which show the number of SC disabilities in each body system broken down by rating evaluation percent. The percentage on the detail tables is the rating evaluation percent's prevalence out of all disabilities in that body system.

Number of SC disabilities of all compensation recipients

Body system	Detail table	Total number	Percent of all disabilities	Most common degree of disability
Musculoskeletal	1	7,117,586	36.16%	10%
Auditory	1	2,613,285	13.28%	10%
Skin	1	2,111,444	10.73%	0%
Neurological	1	2,058,164	10.46%	10%
Mental	2	1,368,427	6.95%	30%
Cardiovascular	2	919,068	4.67%	10%
Respiratory	2	889,002	4.52%	0%
Digestive	2	884,368	4.49%	0%
Genitourinary	3	684,965	3.48%	0%
Endocrine	3	488,942	2.48%	20%
The Eye	3	252,069	1.28%	0%
Gynecological	3	101,008	0.51%	0%
Dental/ Oral	4	89,713	0.46%	0%
Hemic/ Lymphatic	4	55,075	0.28%	0%
Infection/ Immune/ Nutrition	4	50,275	0.25%	0%
Total all conditions	**4**	**19,683,391**	**100%**	**10%**

Number of SC Disabilities and Prevalence by Body System and Rating Evaluation Percent

Table 1 Number of SC disabilities of all compensation recipients

Rating %	Musculoskeletal		Auditory		Skin		Neurological	
0%	1,988,894	27.9%	849,455	32.5%	1,577,178	74.7%	345,222	16.8%
10%	3,768,316	52.9%	1,584,299	60.6%	429,868	20.4%	926,743	45.0%
20%	812,912	11.4%	49,563	1.9%	20,826	1.0%	399,118	19.4%
30%	234,353	3.3%	45,092	1.7%	63,496	3.0%	207,982	10.1%
40%	189,414	2.7%	27,596	1.1%	2,639	0.1%	97,606	4.7%
50%	34,543	0.5%	18,712	0.7%	4,017	0.2%	44,560	2.2%
60%	52,150	0.7%	9,369	0.4%	12,195	0.6%	12,929	0.63%
70%	4,323	0.06%	5,917	0.2%	13	<0.01%	10,502	0.51%
80%	1,277	0.02%	5,982	0.2%	877	0.04%	4,629	0.22%
90%	967	0.01%	2,330	0.1%	2	<0.01%	464	0.02%
100%	30,433	0.43%	14,969	0.6%	333	0.02%	8,409	0.41%
Total[23]	**7,117,586**	**100%**	**2,613,285**	**100%**	**2,111,444**	**100%**	**2,058,164**	**100%**

Table 2

Rating %	Mental		Cardiovascular		Respiratory		Digestive	
0%	31,995	2.3%	242,578	26.4%	392,279	44.13%	505,106	57.11%
10%	126,713	9.3%	314,629	34.2%	160,077	18.01%	256,777	29.04%
20%	601	0.04%	55,573	6.0%	3,873	0.44%	30,719	3.47%
30%	350,241	25.6%	126,837	13.8%	95,100	10.70%	62,979	7.12%
40%	520	0.04%	21,956	2.4%	568	0.06%	6,490	0.73%
50%	337,572	24.7%	661	0.07%	199,693	22.46%	1,464	0.17%
60%	280	0.02%	94,277	10.3%	18,796	2.11%	9,553	1.08%
70%	331,783	24.2%	89	0.01%	47	0.01%	286	0.03%
80%	15	<0.01%	30	<0.01%	59	0.01%	527	0.06%
90%	9	<0.01%	15	<0.01%	1	<0.01%	1	<0.01%
100%	188,697	13.8%	62,423	6.79%	18,509	2.08%	10,466	1.18%
Total	**1,368,427**	**100%**	**919,068**	**100%**	**889,002**	**100%**	**884,368**	**100%**

[23] Totals include 1 mental, 1 auditory, and 4 musculoskeletal disabilities with unknown rating evaluation percent.

Number of SC Disabilities and Prevalence by Body System and Rating Evaluation Percent (Continued)

Table 3 Number of SC disabilities of all compensation recipients

Rating %	Genitourinary		Endocrine		The Eye		Gynecological	
0%	408,696	59.67%	13,997	2.86%	127,079	50.41%	45,066	44.62%
10%	47,270	6.90%	76,162	15.58%	61,977	24.59%	11,571	11.46%
20%	55,602	8.12%	365,964	74.85%	14,976	5.94%	203	0.20%
30%	30,821	4.50%	4,547	0.93%	29,937	11.88%	24,781	24.53%
40%	41,002	5.99%	19,630	4.01%	6,349	2.52%	694	0.69%
50%	28	<0.01%	24	<0.01%	2,679	1.06%	17,903	17.72%
60%	56,313	8.22%	5,619	1.15%	2,062	0.82%	235	0.23%
70%	6	<0.01%	4	<0.01%	2,009	0.80%	2	<0.01%
80%	5,636	0.82%	1	<0.01%	542	0.22%	102	0.10%
90%	-	0.00%	1	<0.01%	866	0.34%	-	0.00%
100%	39,591	5.78%	2,993	0.61%	3,593	1.43%	451	0.45%
Total	**684,965**	**100%**	**488,942**	**100%**	**252,069**	**100%**	**101,008**	**100%**

Table 4

Rating %	Dental/ Oral		Hemic/ Lymphatic		Infection/ Immune/ Nutrition		Total all body systems	
0%	38,956	43.42%	24,726	44.90%	34,889	69.40%	6,626,116	33.66%
10%	34,712	38.69%	4,997	9.07%	4,641	9.23%	7,808,752	39.67%
20%	10,038	11.19%	2,697	4.90%	1,351	2.69%	1,824,016	9.27%
30%	4,275	4.77%	7,261	13.18%	1,589	3.16%	1,289,291	6.55%
40%	1,462	1.63%	330	0.60%	1,536	3.06%	417,792	2.12%
50%	222	0.25%	10	0.02%	27	0.05%	662,115	3.36%
60%	8	0.01%	334	0.61%	3,984	7.92%	278,104	1.41%
70%	1	<0.01%	527	0.96%	6	0.01%	355,515	1.81%
80%	2	<0.01%	4	0.01%	37	0.07%	19,720	0.10%
90%	-	0.00%	-	0.00%	1	<0.01%	4,657	0.02%
100%	37	0.04%	14,189	25.76%	2,214	4.40%	397,307	2.02%
Total	**89,713**	**100%**	**55,075**	**100%**	**50,275**	**100%**	**19,683,391**	**100%**

The Three Most Prevalent SC Disabilities by Body System

The following table shows the three most prevalent SC disabilities associated with each body system. Each body system has numerous disabilities associated with it.

Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of all body system disabilities
Musculoskeletal	Lumbosacral or cervical strain	773,741	10.87%
	Limitation of flexion, knee	657,998	9.24%
	Limitation of motion of the ankle	455,396	6.40%
	Total most prevalent musculoskeletal disabilities	**1,887,135**	**26.51%**
	All musculoskeletal disabilities	**7,117,586**	
Auditory	Tinnitus	1,450,462	55.50%
	Hearing loss	1,015,305	38.85%
	Labyrinthitis	31,086	1.19%
	Total most prevalent auditory disabilities	**2,496,853**	**95.54%**
	All auditory disabilities	**2,613,285**	
Skin	Scars, general	745,779	35.32%
	Eczema	328,151	15.54%
	Scars, superficial (tender)	317,425	15.03%
	Total most prevalent skin disabilities	**1,391,355**	**65.90%**
	All skin disabilities	**2,111,444**	
Neurological	Paralysis of the sciatic nerve	499,402	24.26%
	Migraine	383,622	18.64%
	Paralysis of the median nerve	217,781	10.58%
	Total most prevalent neurological disabilities	**1,100,805**	**53.48%**
	All neurological disabilities	**2,058,164**	
Mental	Post-traumatic stress disorder	813,277	59.43%
	Major depressive disorder	165,953	12.13%
	Anxiety disorder, unspecified	69,381	5.07%
	Total most prevalent mental disabilities	**1,048,611**	**76.63%**
	All mental disabilities	**1,368,427**	

The Three Most Prevalent SC Disabilities by Body System (Continued)

Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of all body system disabilities
Cardiovascular	Hypertensive vascular disease	369,842	40.24%
	Arteriosclerotic heart disease (coronary artery disease)	211,470	23.01%
	Varicose veins	63,698	6.93%
	Total most prevalent cardiovascular disabilities	**645,010**	**70.18%**
	All cardiovascular disabilities	**919,068**	
Respiratory	Sleep apnea syndromes (obstructive, central, mixed)	212,776	23.93%
	Allergic rhinitis	191,366	21.53%
	Bronchial asthma	108,565	12.21%
	Total most prevalent respiratory disabilities	**512,707**	**57.67%**
	All respiratory disabilities	**889,002**	
Digestive	Hiatal hernia	256,072	28.96%
	Hemorrhoids	224,143	25.34%
	Irritable bowel syndrome	76,030	8.60%
	Total most prevalent digestive disabilities	**556,245**	**62.90%**
	All digestive disabilities	**884,368**	
Genitourinary	Penile deformity (loss of erectile power)	259,528	37.89%
	Malignant growths of genitourinary system	106,533	15.55%
	Prostate gland injuries	56,811	8.29%
	Total most prevalent genitourinary disabilities	**422,872**	**61.74%**
	All genitourinary disabilities	**684,965**	
Endocrine	Diabetes mellitus	431,166	88.18%
	Hypothyroidism	36,928	7.55%
	Hyperthyroidism	8,045	1.65%
	Total most prevalent endocrine disabilities	**476,139**	**97.38%**
	All endocrine disabilities	**488,942**	

Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of all body system disabilities
The Eye	Loss of 1 eye; vision 20/40 in other	35,226	13.97%
	Impairment to field of vision	23,465	9.31%
	Conjunctivitis, chronic	22,881	9.08%
	Total most prevalent eye related disabilities	**81,572**	**32.36%**
	All eye related disabilities	**252,069**	
Gynecological	Removal of uterus	19,568	19.37%
	Removal of uterus and both ovaries	15,948	15.79%
	Benign growths of gynecological system or breast	10,445	10.34%
	Total most prevalent gynecological disabilities	**45,961**	**45.50%**
	All gynecological disabilities	**101,008**	
Dental/ Oral	Limited motion of the jaw	65,566	73.08%
	Malunion of lower jaw	8,853	9.87%
	Loss of teeth	6,300	7.02%
	Total most prevalent dental/oral disabilities	**80,719**	**89.97%**
	All dental/oral disabilities	**89,713**	
Hemic/ Lymphatic	Anemia	18,122	32.90%
	Non-Hodgkin's lymphoma	9,265	16.82%
	Splenectomy (removal of spleen)	7,081	12.86%
	Total most prevalent hemic/lymphatic disabilities	**34,468**	**62.58%**
	All hemic/lymphatic disabilities	**55,075**	
Infection/ Immune/ Nutrition	Malaria	27,839	55.37%
	Chronic fatigue syndrome	8,821	17.55%
	HIV-related illness	4,528	9.01%
	Total most prevalent infection/immune/nutrition disabilities	**41,188**	**81.93%**
	All infection/immune/nutrition disabilities	**50,275**	

Most Prevalent SC Disabilities – by Disability Type

The disabilities listed on pages 101 through 103 are grouped by one of over 900 individual disability code names. Disability types in the table below with a [24] footnote are groups of these code names based on the general disability type or condition. This was done to give a better picture of the most prevalent types of disabilities which affect Veterans.

For example: on page 101 under Musculoskeletal Disabilities, only the top 26.5% are listed and two of them are limitation-of-motion related – in the table below the top 66.5% of Musculoskeletal Disabilities are listed, grouping all limitation-of-motion disabilities regardless of body part affected.

Most prevalent SC disabilities of all compensation recipients

Body system	Disability type	Total number	% of all body system disabilities
Musculoskeletal	Limitation of motion of a joint or appendage[24]	2,171,249	30.51%
	Lumbosacral or cervical strain	773,741	10.87%
	Degenerative arthritis of the spine	395,327	5.55%
	Impairment of the knee, general	375,764	5.28%
	Traumatic arthritis	281,779	3.96%
	Tendon inflammation	257,253	3.61%
	Degenerative arthritis	248,862	3.50%
	Bursitis	227,145	3.19%
	Total most prevalent musculoskeletal disabilities	**4,731,120**	**66.5%**
	All musculoskeletal disabilities	**7,117,586**	
Neurological	Paralysis of a nerve or nerve group (all types) [24]	1,183,923	57.52%
	Migraine	383,622	18.64%
	Inflammation of a nerve or nerve group (all types) [24]	188,445	9.16%
	Neuralgia of a nerve or nerve group (all types) [24]	111,914	5.44%
	Brain disease due to trauma	99,205	4.82%
	Total most prevalent neurological disabilities	**1,967,109**	**95.58%**
	All neurological disabilities	**2,058,164**	
The Eye	Impaired vision - one or both eyes[24]	51,723	20.52%
	Blind in one or both eyes[24]	48,662	19.30%
	Conjunctivitis[24]	23,299	9.24%
	Unhealed eye injury	17,386	6.90%
	Total most prevalent eye related disabilities	**141,070**	**55.96%**
	All eye related disabilities	**252,069**	

[24] This disability type is composed of a combination of disability codes.

Most Prevalent SC Disabilities by Period of Service

Most prevalent SC disabilities of all compensation recipients

Period of service (POS)	Disability	Total number	% of all POS disabilities
World War II	Hearing loss	41,959	16.96%
	Tinnitus	29,310	11.85%
	Residuals of cold injury	14,140	5.72%
	Post-traumatic stress disorder	11,148	4.50%
	Scars, general	9,281	3.75%
	Generalized anxiety disorder	5,464	2.21%
	Scars, superficial (tender)	5,178	2.09%
	Traumatic arthritis	4,041	1.63%
	Scars, head, face or neck	3,537	1.43%
	Flatfoot, acquired	3,361	1.36%
	Total most prevalent World War II disabilities	**127,419**	**51.50%**
	All World War II disabilities	**247,396**	
Korean Conflict	Hearing loss	65,473	20.56%
	Tinnitus	54,390	17.08%
	Residuals of cold injury	18,457	5.80%
	Post-traumatic stress disorder	11,664	3.66%
	Scars, general	10,666	3.35%
	Scars, superficial (tender)	5,998	1.88%
	Scars, head, face or neck	4,232	1.33%
	Paralysis of the sciatic nerve	4,037	1.27%
	Lumbosacral or cervical strain	4,024	1.26%
	Traumatic arthritis	3,623	1.14%
	Total most prevalent Korean Conflict disabilities	**182,564**	**57.33%**
	All Korean Conflict disabilities	**318,471**	

Most Prevalent SC Disabilities by Period of Service (Continued)

Most prevalent SC disabilities of all compensation recipients

Period of service	Disability	Total number	% of all POS disabilities
Vietnam Era	Tinnitus	456,453	9.05%
	Hearing loss	443,155	8.79%
	Post-traumatic stress disorder	379,560	7.53%
	Diabetes mellitus	365,204	7.24%
	Paralysis of the sciatic nerve	246,380	4.89%
	Scars, general	199,915	3.96%
	Arteriosclerotic heart disease (coronary artery disease)	175,220	3.48%
	Penile deformity (loss of erectile power)	140,769	2.79%
	Malignant growths of genitourinary system	94,516	1.87%
	Paralysis of the median nerve	83,149	1.65%
	Total most prevalent Vietnam Era disabilities	**2,584,321**	**51.25%**
	All Vietnam Era disabilities	**5,043,015**	
Gulf War Era	Tinnitus	722,348	6.16%
	Lumbosacral or cervical strain	597,458	5.10%
	Limitation of flexion, knee	546,372	4.66%
	Scars, general	433,122	3.69%
	Post-traumatic stress disorder	381,055	3.25%
	Limitation of motion of the ankle	362,751	3.10%
	Migraine	327,328	2.79%
	Degenerative arthritis of the spine	303,919	2.59%
	Hearing loss	294,559	2.51%
	Eczema	242,293	2.07%
	Total most prevalent Gulf War Era disabilities	**4,211,205**	**35.92%**
	All Gulf War Era disabilities	**11,724,463**	

Most prevalent SC disabilities of all compensation recipients

Period of service	Disability	Total number	% of all POS disabilities
Peacetime	Tinnitus	187,961	8.00%
	Hearing loss	170,159	7.24%
	Scars, general	92,795	3.95%
	Lumbosacral or cervical strain	91,809	3.91%
	Impairment of the knee, general	74,965	3.19%
	Limitation of flexion, knee	65,479	2.78%
	Paralysis of the sciatic nerve	54,678	2.33%
	Limitation of motion of the ankle	52,831	2.25%
	Hypertensive vascular disease	51,972	2.21%
	Traumatic arthritis	48,017	2.04%
	Total most prevalent Peacetime disabilities	890,666	37.90%
	All Peacetime disabilities	2,350,046	

Number of SC disabilities of new compensation recipients by period of service

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
Disabilities	6,449	13,335	180,739	1,347,594	94,877	1,642,994

Number of SC disabilities of all compensation recipients by period of service

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
Disabilities	247,396	318,471	5,043,015	11,724,463	2,350,046	19,683,391
Average # of disabilities per Veteran	2.41	2.44	3.74	6.28	3.26	4.72

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Veterans Benefits Administration

GWOT Most Prevalent SC Disabilities by Gender

VA's computer systems do not contain data that would allow us to attribute Veterans' disabilities to a specific period of service or deployment. Therefore, GWOT is a subset defined by Veterans who filed a disability compensation claim at some point either prior to or following their GWOT deployment. We are not able to identify which of these Veterans filed a claim for disabilities incurred during their actual overseas GWOT deployment.

Most prevalent SC disabilities of new GWOT compensation recipients

Disability	Body system	Male	%	Female	%	Total[25]	%Total
Tinnitus	Auditory	62,549	7.1%	6,669	4.3%	69,424	6.7%
Lumbosacral or cervical strain[26]	Musculoskeletal	49,176	5.6%	9,021	5.8%	58,371	5.6%
Limitation of flexion, knee	Musculoskeletal	49,089	5.5%	7,490	4.8%	56,772	5.5%
Scars, general	Skin	35,244	4.0%	6,733	4.3%	42,147	4.0%
Post-traumatic stress disorder	Mental	34,571	3.9%	4,713	3.0%	39,371	3.8%
Limitation of motion of the ankle	Musculoskeletal	33,199	3.8%	4,632	3.0%	37,950	3.6%
Migraine	Neurological	26,877	3.1%	7,358	4.7%	34,345	3.3%
Bursitis	Musculoskeletal	25,001	2.8%	3,036	2.0%	28,123	2.7%
Impairment of the knee, general	Musculoskeletal	23,553	2.7%	3,710	2.4%	27,341	2.6%
Eczema	Skin	20,912	2.4%	3,520	2.3%	24,532	2.4%
Total most prevalent disabilities		**360,171**	**40.9%**	**56,882**	**36.6%**	**418,376**	**40.2%**
Total number of disabilities		**880,633**	**100%**	**155,294**	**100%**	**1,039,532**	**100%**

[25] Total most prevalent GWOT disabilities include 1,323 disabilities unidentifiable by gender. Total of all GWOT disabilities include 3,605 disabilities unidentifiable by gender.

[26] New to the rolls Veterans are no longer being rated under the discontinued disability types.

Most prevalent SC disabilities of all GWOT compensation recipients

Disability	Body system	Male	%	Female	%	Total[27]	%Total
Tinnitus	Auditory	434,094	7.2%	38,481	3.8%	474,558	6.7%
Limitation of flexion, knee	Musculoskeletal	316,792	5.2%	46,792	4.6%	365,412	5.1%
Lumbosacral or cervical strain[28]	Musculoskeletal	302,687	5.0%	55,222	5.5%	359,764	5.1%
Post-traumatic stress disorder	Mental	269,556	4.5%	29,618	2.9%	300,108	4.2%
Scars, general	Skin	218,910	3.6%	40,250	4.0%	260,588	3.7%
Limitation of motion of the ankle	Musculoskeletal	203,032	3.4%	26,603	2.6%	230,838	3.2%
Migraine	Neurological	168,415	2.8%	47,379	4.7%	217,029	3.1%
Degenerative arthritis of the spine	Musculoskeletal	174,354	2.9%	24,794	2.5%	200,235	2.8%
Sleep apnea syndromes (obstructive, central, mixed)	Respiratory	145,340	2.4%	7,583	0.8%	153,584	2.2%
Hearing loss	Auditory	146,429	2.4%	6,185	0.6%	153,187	2.2%
Total most prevalent disabilities		**2,379,609**	**39.4%**	**322,907**	**32.0%**	**2,715,303**	**38.3%**
Total number of disabilities		**6,045,108**	**100%**	**1,008,640**	**100%**	**7,091,080**	**100%**

[27] Total most prevalent GWOT disabilities include 12,787 disabilities unidentifiable by gender. Total of all GWOT disabilities include 37,332 disabilities unidentifiable by gender.

[28] The number of lumbosacral or cervical strain disabilities in this report includes disabilities which, in Annual Benefits Reports prior to FY 13, were counted under 5 discontinued disability names related to lumbosacral or cervical strain.

Number of SC disabilities of all GWOT compensation recipients

Body system	Male	Female	Total[29]
Musculoskeletal	2,699,435	437,244	3,153,869
Skin	687,803	124,749	817,291
Neurological	553,463	109,016	665,797
Auditory	608,333	49,806	660,881
Mental	419,474	71,829	493,190
Respiratory	347,549	58,309	408,131
Digestive	265,705	46,427	313,822
Cardiovascular	173,138	25,025	199,222
Genitourinary	145,269	13,669	159,732
The Eye	69,218	13,520	83,229
Endocrine	30,679	10,642	41,604
Dental/ Oral	31,171	9,332	40,786
Gynecological	1,551	31,904	33,908
Hemic/ Lymphatic	7,264	5,503	12,855
Infection/ Immune/ Nutrition	5,056	1,665	6,763
Total	**6,045,108**	**1,008,640**	**7,091,080**

[29] Total includes 37,332 disabilities unidentifiable by gender.

GWOT Three Most Prevalent SC Disabilities by Body System

Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of all body system disabilities
Musculoskeletal	Limitation of flexion, knee	365,412	11.59%
	Lumbosacral or cervical strain	359,764	11.41%
	Limitation of motion of the ankle	230,838	7.32%
	Total most prevalent musculoskeletal disabilities	**956,014**	**30.31%**
	All musculoskeletal disabilities	**3,153,869**	
Skin	Scars, general	260,588	31.88%
	Eczema	148,227	18.14%
	Scars, superficial (tender)	113,072	13.83%
	Total most prevalent skin disabilities	**521,887**	**63.86%**
	All skin disabilities	**817,291**	
Neurological	Migraine	217,029	32.60%
	Paralysis of the sciatic nerve	105,057	15.78%
	Brain disease due to trauma	67,230	10.10%
	Total most prevalent neurological disabilities	**389,316**	**58.47%**
	All neurological disabilities	**665,797**	
Auditory	Tinnitus	474,558	71.81%
	Hearing loss	153,187	23.18%
	Labyrinthitis	14,356	2.17%
	Total most prevalent auditory disabilities	**642,101**	**97.16%**
	All auditory disabilities	**660,881**	
Mental	Post-traumatic stress disorder	300,108	60.85%
	Major depressive disorder	53,567	10.86%
	Anxiety disorder, unspecified	39,775	8.06%
	Total most prevalent mental disabilities	**393,450**	**79.78%**
	All mental disabilities	**493,190**	

GWOT Three Most Prevalent SC Disabilities by Body System (Continued)

Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of all body system disabilities
Respiratory	Sleep apnea syndromes (obstructive, central, mixed)	153,584	37.63%
	Allergic rhinitis	114,691	28.10%
	Bronchial asthma	40,198	9.85%
	Total most prevalent respiratory disabilities	**308,473**	**75.58%**
	All respiratory disabilities	**408,131**	
Digestive	Hiatal hernia	140,053	44.63%
	Hemorrhoids	68,641	21.87%
	Irritable bowel syndrome	32,703	10.42%
	Total most prevalent digestive disabilities	**241,397**	**76.92%**
	All digestive disabilities	**313,822**	
Cardiovascular	Hypertensive vascular disease	133,542	67.03%
	Varicose veins	19,627	9.85%
	Residuals of cold injury	7,137	3.58%
	Total most prevalent cardiovascular disabilities	**160,306**	**80.47%**
	All cardiovascular disabilities	**199,222**	
Genitourinary	Penile deformity (loss of erectile power)	72,002	45.08%
	Nephrolithiasis (kidney stones)	16,283	10.19%
	Prostate gland injuries	13,617	8.52%
	Total most prevalent genitourinary disabilities	**101,902**	**63.80%**
	All genitourinary disabilities	**159,732**	
The Eye	Loss of 1 eye; vision 20/40 in other	15,051	18.08%
	Conjunctivitis, chronic	11,263	13.53%
	Unhealed eye injury	6,853	8.23%
	Total most prevalent eye related disabilities	**33,167**	**39.85%**
	All eye related disabilities	**83,229**	

Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of all body system disabilities
Endocrine	Diabetes mellitus	18,905	45.44%
	Hypothyroidism	15,505	37.27%
	Hyperthyroidism	2,344	5.63%
	Total most prevalent endocrine disabilities	**36,754**	**88.34%**
	All endocrine disabilities	**41,604**	
Dental/ Oral	Limited motion of the jaw	36,517	89.53%
	Loss of teeth	1,733	4.25%
	Malunion of lower jaw	974	2.39%
	Total most prevalent dental/oral disabilities	**39,224**	**96.17%**
	All dental/oral disabilities	**40,786**	
Gynecological	Removal of uterus	6,429	18.96%
	Disease or injury of the ovary	4,630	13.65%
	Benign growths of gynecological system or breast	3,630	10.71%
	Total most prevalent gynecological disabilities	**14,689**	**43.32%**
	All gynecological disabilities	**33,908**	
Hemic/ Lymphatic	Anemia	8,205	63.83%
	Thrombocytopenia	901	7.01%
	Splenectomy (removal of spleen)	830	6.46%
	Total most prevalent hemic/lymphatic disabilities	**9,936**	**77.29%**
	All hemic/lymphatic disabilities	**12,855**	
Infection/ Immune/ Nutrition	Chronic fatigue syndrome	2,740	40.51%
	HIV-related illness	1,053	15.57%
	Systemic lupus erythematosus	965	14.27%
	Total most prevalent infection/immune/nutrition disabilities	**4,758**	**70.35%**
	All infection/immune/nutrition disabilities	**6,763**	

Dependency and Indemnity Compensation (DIC)

DIC is a tax-free monetary benefit generally payable to a surviving spouse, child, or parent of Servicemembers who died while on active duty, active duty for training, or inactive duty training; or to survivors of Veterans who died from their service-connected disabilities; or to certain survivors of Veterans who were totally disabled due to service-connected causes at the time of their death. Parents' DIC is an income-based benefit for parents who were financially dependent on a Servicemember or Veteran who died from a service-related cause.

New DIC recipients during FY 2011 to FY 2015 by relationship[30]

Relationship	2011	2012[31]	2013	2014	2015	% Chg FY 2014 to FY 2015
Surviving spouses	27,431	25,556	27,059	27,287	26,495	-2.90%
Surviving children	758	1,063	1,274	1,597	1,308	-18.10%
Surviving parents	2	3,254	1,387	343	226	-34.11%
Total	**28,191**	**29,874**	**29,720**	**29,227**	**28,029**	**-4.10%**

All DIC recipients by relationship

Relationship	Number of recipients	Percent of total
Surviving spouses	373,129	95.60%
Surviving children	13,316	3.41%
Surviving parents	3,825	0.98%
Total[32]	**390,309**	**100%**

New surviving spouse DIC recipients

Age	Number of surviving spouses	Estimated total amount paid annually	Percent of total
35 and under	490	$10,492,625	2.39%
36 - 56	2,758	$49,059,523	11.16%
57 - 75	16,564	$267,025,770	60.73%
Over 75	6,592	$111,497,708	25.36%
Total[33]	**26,495**	**$439,716,849**	**100%**

[30] VBA revised the FY 2011 – FY 2014 numbers to include additional survivors of Veterans.
[31] 2012 total includes 1 recipient unidentifiable by relationship.
[32] Total includes 39 recipients unidentifiable by relationship.
[33] Total includes 91 recipients and $1,641,223 in estimated annual payments amounts unidentifiable by age.

All surviving spouse DIC recipients by age

Age	Number of surviving spouses	Estimated total amount paid annually	Percent of total
35 and under	4,478	$87,344,734	1.44%
36 - 56	29,927	$500,597,220	8.25%
57 - 75	180,593	$2,867,711,936	47.29%
Over 75	156,064	$2,576,017,398	42.48%
Total[34]	**373,129**	**$6,064,670,190**	**100%**

New surviving child DIC recipients by age

Age	Number of surviving children	Estimated total amount paid annually	Percent of total
Under age 18	817	$4,241,372	59.97%
Age 18 and over – in school	132	$529,124	7.48%
Age 18 and over – helpless	228	$1,769,693	25.02%
Total[35]	**1,308**	**$7,073,069**	**100%**

All surviving child DIC recipients by age

Age	Number of surviving children	Estimated total amount paid annually	Percent of total
Under age 18	4,564	$24,369,315	25.96%
Age 18 and over – in school	360	$1,511,438	1.61%
Age 18 and over – helpless	8,133	$66,741,793	71.10%
Total[36]	**13,316**	**$93,868,536**	**100%**

In order for the surviving child of a Veteran to receive DIC benefits after they turn 18, they must be declared to be permanently incapable of self-support (helpless) before the age of 18, or be between the ages of 18 and 23 and attending school.

[34] Total includes 2,067 recipients and $32,998,902 estimated annual payments unidentifiable by age.
[35] Total includes 131 recipients and $532,880 in estimated annual payments unidentifiable by age.
[36] Total includes 259 recipients and $1,245,990 in estimated annual payments unidentifiable by age.

Appendix

VBA Regional Office Addresses

Anchorage **AK**
VA Regional Office
1201 North Muldoon Road
Anchorage, AK 99504

Montgomery **AL**
VA Regional Office
345 Perry Hill Road
Montgomery, AL 36109-3798

Little Rock **AR**
VA Regional Office
2200 Fort Roots Drive, Building 65
North Little Rock, AR 72114-1756

Phoenix **AZ**
VA Regional Office
3333 North Central Avenue
Phoenix, AZ 85012-2405

Oakland **CA**
VA Regional Office
Ronald V. Dellums Federal Building
1301 Clay Street – Suite 1400N
Oakland, CA 94612-5209

San Diego **CA**
VA Regional Office
8810 Rio San Diego Drive
San Diego, CA 92108-1508

Los Angeles **CA**
VA Regional Office
Federal Building
11000 Wilshire Boulevard
Los Angeles, CA 90024-3602

Denver **CO**
VA Regional Office
155 Van Gordon Street
Denver, CO 80228

Hartford **CT**
VA Regional Office
555 Willard Avenue,
Building 2E – Room 5137
Newington, CT 06111-2693
Mailing Address:
P.O. Box 310909
Newington, CT 06131

Wilmington **DE**
VA Regional Office
1601 Kirkwood Highway
Wilmington, DE 19805

St. Petersburg **FL**
VA Regional Office
9500 Bay Pines Boulevard
St. Petersburg, FL 33708
Mailing Address:
P.O. Box 1437
St. Petersburg, FL 33731

Atlanta **GA**
VA Regional Office
1700 Clairmont Road
Atlanta, GA 30033-4032
Mailing Address:
P.O. Box 100026
Decatur, GA 30031-7026

Honolulu **HI**
VA Regional Office
459 Patterson Road, East Wing
Honolulu, HI 96819

Des Moines **IA**
VA Regional Office
210 Walnut Street – Room 1063
Des Moines, IA 50309-9825

Boise **ID**
VA Regional Office
444 West Fort Street
Boise, ID 83702

Chicago **IL**
VA Regional Office
2122 W. Taylor Street
Chicago, IL 60612

Indianapolis **IN**
VA Regional Office
575 North Pennsylvania Street
Indianapolis, IN 46204-1526

Wichita **KS**
VA Regional Office
Robert J. Dole Regional Office
5500 E. Kellogg Avenue
Wichita, KS 67218-1698

Louisville **KY**
VA Regional Office
321 West Main Street, Suite 390
Louisville, KY 40202-3835

New Orleans **LA**
VA Regional Office
1250 Polydras Street, Rm 200
New Orleans, LA 70113-2692

Boston **MA**
VA Regional Office
John F. Kennedy Building
Government Center – Room 1265
Boston, MA 02203-0393

Baltimore **MD**
VA Regional Office
Federal Building
31 Hopkins Plaza – Room 233
Baltimore, MD 21201-0001

Togus **ME**
VA Regional Office
One VA Center
Augusta, ME 04330-6795

Detroit **MI**
VA Regional Office
Patrick V. McNamara
Federal Building
477 Michigan Avenue –
Room 1400
Detroit, MI 48226-2591

St. Paul **MN**
VA Regional Office
Bishop Henry Whipple
Federal Building
One Federal Drive – Fort Snelling
St. Paul, MN 55111-4050

St. Louis **MO**
Records Mgmt. Center
4300 Goodfellow Boulevard
Building 104
St. Louis, MO 63120-8950

St. Louis **MO**
VA Regional Office
400 South 18th Street
St. Louis, MO 63103-2676

Jackson **MS**
VA Regional Office
1600 East Woodrow Wilson Avenue
Jackson, MS 39216

Ft. Harrison **MT**
VA Regional Office
3633 Veterans Drive
Ft. Harrison, MT 59636

Winston-Salem **NC**
VA Regional Office
Federal Building
251 North Main Street
Winston-Salem, NC 27155-1000

Fargo **ND**
VA Regional Office
2101 Elm Street
Fargo, ND 58102

Lincoln **NE**
VA Regional Office
3800 Village Drive
Lincoln, NE 68516-4198
Mailing Address:
PO Box 85816
Lincoln, NE 68501-5816

Manchester **NH**
VA Regional Office
Norris Cotton Federal Building
275 Chestnut Street
Manchester, NH 03101

Newark **NJ**
VA Regional Office
20 Washington Place
Newark, NJ 07102-3174

Albuquerque **NM**
VA Regional Office
500 Gold Avenue, South West
Albuquerque, NM 87102-3118

Reno **NV**
VA Regional Office
5460 Reno Corporate Drive
Reno, NV 89511

Buffalo **NY**
VA Regional Office
130 South Elmwood Avenue
Buffalo, NY 14202-2478

New York **NY**
VA Regional Office
245 W. Houston Street
New York, NY 10014-4805

Cleveland **OH**
VA Regional Office
Anthony J. Celebrezze
Federal Building
1240 East 9th Street
Cleveland, OH 44199-2001

Muskogee **OK**
VA Regional Office
Federal Building
125 South Main Street
Muskogee, OK 74401-7025

Portland **OR**
VA Regional Office
100 SW Main Street, Floor 2
Portland, OR 97204-2998
Mailing Address:
100 SW Main St FL 2
Portland, OR 97204

Philadelphia **PA**
VA Regional Office
5000 Wissahickon Avenue
Philadelphia, PA 19144
Mailing Address:
P.O. Box 8079
Philadelphia, PA 19101

Pittsburgh **PA**
VA Regional Office
1000 Liberty Avenue
Pittsburgh, PA 15222-4004

San Juan **PR**
VA Regional Office
50 Carr 165
Guaynabo
San Juan, PR 00968-8024

Providence **RI**
VA Regional Office
380 Westminster Street
Providence, RI 02903-3246

Columbia **SC**
VA Regional Office
6437 Garners Ferry Road
Columbia, SC 29209-2495

Sioux Falls **SD**
VA Regional Office
2501 West 22nd Street
Sioux Falls, SD 57105

Nashville **TN**
VA Regional Office
110 Ninth Avenue, South
Nashville, TN 37203-3817

Houston **TX**
VA Regional Office
6900 Almeda Road
Houston, TX 77030-4200

Waco **TX**
VA Regional Office
One Veterans Plaza
701 Clay Avenue
Waco, TX 76799-0001

Salt Lake City **UT**
VA Regional Office
550 Foothill Drive
Salt Lake City, UT 84113

Roanoke **VA**
VA Regional Office
116 North Jefferson Street
Roanoke, VA 24016

White River Junction **VT**
VA Regional Office
215 North Main Street
White River Junction, VT 05001

Seattle **WA**
VA Regional Office
Federal Building
915 Second Avenue, Room 1392
Seattle, WA 98174-1060

Milwaukee **WI**
VA Regional Office
5400 W. National Avenue
Milwaukee, WI 53214

Huntington **WV**
VA Regional Office
640 Fourth Avenue
Huntington, WV 25701-1340

Cheyenne **WY**
VA Benefits Office
2360 E. Pershing Blvd. Cheyenne, WY 82001-5356
The above address is the Cheyenne benefits office. The Denver regional office processes claims for the state of Wyoming.

Manila
VA Regional Office
U.S. Embassy
1501 Roxas Blvd
Pasay City, Philippines 1302
Mailing Address:
PSC 501
DPOAP 96515

District Office Addresses

North Atlantic District **PA**
5000 Wissahickon Avenue
Philadelphia, PA 19144

Southeast District **TN**
3322 West End, Suite 408
Nashville, TN 37203

Midwest District **MO**
Robert A. Young Federal Building
1222 Spruce St., Suite 3.206
St. Louis, MO 63103

Pacific District **AZ**
3333 North Central Avenue,
Suite 3026
Phoenix, AZ 85012-2402

Continental District **CO**
155 Van Gordon Street
Lakewood, CO 80228

Centralized Mail Address

SMS Janesville Facility – Centralized Mail
Department of Veterans Affairs
Claims Intake Center
PO Box 5235
Janesville, WI 53547-5235

Contact Information

Compensation Information:
1-800-827-1000

vets.gov
www.vets.gov

Department of Veterans Affairs home page
www.va.gov

Veterans Benefits Administration home page
benefits.va.gov

eBenefits
(Online forms and applications)
ebenefits.va.gov

Compensation home page
benefits.va.gov/compensation

Pension & Fiduciary

Veterans Non-Service-Connected Pension and Survivors Pension

Pension is a needs-based benefit designed to provide certain wartime Veterans and their survivors with a minimum level of income that raises their standard of living.

Wartime Veterans who are age 65 or older or have a permanent and total non-service-connected disability, and who have limited income and net worth may be eligible. Veterans who are more seriously disabled may qualify for pension at the increased housebound or aid and attendance (A&A) rates. Surviving spouses and dependent children of deceased wartime Veterans are eligible for monthly pension benefits if they meet the net worth and income requirements.

The Fiduciary Program

The Fiduciary program provides oversight for VA's most vulnerable beneficiaries who are unable to manage their own VA benefits. Upon appointment by VA, a fiduciary is authorized to receive direct payment of a beneficiary's VA benefits and to disburse funds to creditors and the beneficiary according to the best interests of the beneficiary.

3 Pension Management Centers
295,078 Veterans and 206,375 Survivors Receive Pension Benefits

A note on the data:

The 2015 Annual Benefits Report is based on data from the VETSNET corporate database.

The availability of gender and age data is limited as some records have no gender or birthdate available. Those records are accounted for in the totals for each table but not in the category columns. Please see footnotes for additional information.

The Old Law Pension Program and Section 306 Pension Program are closed to new applicants. The term "Other Pension" is used to reference them.

Please see the section on page 2: "A Note on How the FY 2015 Pension Data is Presented" for important information on the color coding of the data tables.

Data regarding the fiduciaries of Veterans and survivors receiving VA benefit payments are stored in the Beneficiary Fiduciary Field System (BFFS) while data regarding claims, benefit types and award amounts for fiduciary related records are stored in the VETSNET corporate database.

Information on the fiduciary program begins on page 138.

A Note on How the FY 2015 Pension Data is Presented

New to the Rolls

Individuals who began receiving pension during fiscal year 2015 (October 1, 2014 to September 30, 2015) are considered "new to the rolls" and the tables are outlined in purple.

On the Rolls

All individuals who are receiving pension on September 30, 2015 are considered "on the rolls" and are outlined in tan.

These tables include "new to the rolls" recipients.

The Office of Performance Analysis and Integrity is available to answer questions regarding the data contained in this report by email at PAI.VBACO@va.gov.

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Release history

Version & Changes	Date
Version 1.0	June 8, 2016

Pension Programs

Pension Benefits for Veterans

Wartime Veterans who meet one or more of the following basic eligibility criteria may be entitled to pension benefits:

- Permanent and total disability from non-service-connected causes.
  Veterans are considered permanently and totally disabled if they are:
  - A patient in a nursing home,
    or
  - In receipt of Social Security disability benefits,
    or
  - Unemployable due to disability as determined by VA.
- 65 years of age or older

Entitlement is subject to income and net worth limitations. Additional amounts may be paid to Veterans who have dependents or who, due to disability, are in need of the aid and attendance (A&A) of another person or are housebound.

Pension Benefits for Surviving Spouses

Surviving spouses of wartime Veterans have basic eligibility for survivors pension if they meet the income and net worth limitations. Additional amounts may be paid to surviving spouses who have dependents or who, due to disability, are in need of A&A of another person or are housebound.

Pension Benefits for Surviving Children

Surviving children of wartime Veterans have basic eligibility for survivors pension if they meet income and net worth limitations and are:

- Unmarried, and
  - Under the age of 18 years,
    or
  - Between the age of 18 and 23 years and attending an accredited school,
    or
  - Became permanently incapable of self-support prior to reaching 18 years of age.

Special Monthly Pension: Aid and Attendance and Housebound

Veterans and survivors who need the A&A of another person or are housebound may be eligible for additional amounts of pension called special monthly pension. Because pension at the A&A and housebound rates is based upon a higher income limit, claimants ineligible for basic pension due to excessive income may be eligible for pension benefits if they are determined to need A&A or are housebound.

Aid and Attendance (A&A)

- Veterans or surviving spouses may be eligible for pension at the A&A rate if:
  - They require the assistance of another person in order to perform activities of daily living, such as bathing, feeding, dressing, toileting, adjusting prosthetic devices, or protecting themselves from the hazards of their daily environment,
    or
  - They are bedridden, in that their disability or disabilities require that they remain in bed apart from any prescribed course of convalescence or treatment,
    or
  - They are a patient in a nursing home due to mental or physical incapacity,
    or
  - They have corrected visual acuity of 5/200 or less in both eyes, or concentric contraction of the visual field to 5 degrees or less.

Housebound

- Veterans may be eligible for pension at the housebound rate if:
  - They have a single permanent disability evaluated as 100-percent disabling
    and,
  - Due to a disability or disabilities, they are permanently and substantially confined to their immediate premises,
    or
  - They have a single permanent disability evaluated as 100-percent disabling and another disability or disabilities, independently evaluated as 60-percent or more disabling.
- Surviving spouses may be eligible for pension at the housebound rate if disability or disabilities permanently and substantially confine them to their immediate premises.

Old Law and Section 306 Pension

Old Law and Section 306 Pension for Veterans and their surviving spouses and children use laws and regulations different from the current pension program to determine entitlement and the amount of monthly benefits. VA does not accept any new applications for benefits under these older programs. If a beneficiary loses entitlement to Old Law or Section 306 Pension due to changes in circumstances (for example, a change in income), the beneficiary must establish entitlement under the rules of the current Veterans pension or survivors pension program.

Totals – new recipients

Veterans who began receiving pension benefits	37,554
Survivors[1] who began receiving pension benefits	33,112
Total	70,666

Estimated annual amounts paid – new recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	37,554	$13,966	$524,484,173
Survivors Pension	33,112	$10,581	$350,368,612
Total	70,666	$12,380	$874,852,785

Totals – all recipients

Veterans receiving pension benefits	295,078
Survivors receiving pension benefits	206,375
Total	501,453

Estimated annual amounts paid – all recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	295,078	$11,977	$3,534,016,810
Survivors Pension	206,375	$7,910	$1,632,509,045
Total	501,453	$10,303	$5,166,525,855

[1] The term "survivors" includes surviving spouses and children

Recipients by Period of Service

New improved pension recipients by period of service

	Pre-World War I[2]	World War I	World War II	Korean Conflict	Vietnam Era	Gulf War Era
Veterans Pension			12,891	9,699	13,276	1,688
Survivors Pension	7	26	21,855	7,393	3,446	385
Total	**7**	**26**	**34,746**	**17,092**	**16,722**	**2,073**

All improved pension recipients by period of service

	Pre-World War I[3]	World War I	World War II	Korean Conflict	Vietnam Era	Gulf War Era
Veterans			57,571	55,640	165,812	16,055
Survivors	100	2,769	135,078	41,276	25,450	1,702
Total	**100**	**2,769**	**192,649**	**96,916**	**191,262**	**17,757**

Recipients and Amounts by Fiscal Year

All recipients FY 2011 to FY 2015

Benefit program	2011	2012	2013	2014	2015	% Chg. FY 2014 to 2015
Veterans Pension	313,665	314,790	308,116	304,556	295,078	-3.1%
Survivors Pension	201,955	207,453	210,450	211,714	206,375	-2.5%
Total	**515,620**	**522,243**	**518,566**	**516,270**	**501,453**	**-2.9%**

All recipients estimated average individual amount paid annually FY 2011 to FY 2015

Benefit Program	2011	2012	2013	2014	2015	% Chg. FY 2014 to 2015
Veterans Pension	$10,401	$11,038	$11,315	$11,682	$11,977	2.5%
Survivors Pension	$5,905	$6,521	$6,988	$7,513	$7,910	5.3%
Total	**$8,640**	**$9,243**	**$9,559**	**$9,973**	**$10,303**	**3.3%**

[2] New to the rolls survivors of pre-World War I Veterans who served in the Spanish American War (7).
[3] On the rolls survivors of pre-World War I Veterans who served in the Spanish American War (88), the Mexican Border War (11) and the Civil War (1).

New Veterans Pension recipients and estimated annual payments by type of pension

Type of pension	Number of Veterans	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension[4]	0	NA	NA
Improved Pension	37,554	$13,966	$524,484,173
Total	**37,554**	**$13,966**	**$524,484,173**

New Veterans Pension recipients and estimated annual payments by type of special monthly pension

Special monthly pension status	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	20,613	54.9%	$17,153	$353,579,410
With housebound (HB)	262	0.7%	$10,073	$2,639,014
Total with A&A or HB[5]	20,875	55.6%	$17,064	$356,218,424
Total without A&A or HB	16,679	44.4%	$10,088	$168,265,749
Total all	**37,554**	**100%**	**$13,966**	**$524,484,173**

New Veterans Pension recipients and estimated annual payments by gender

Gender	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	33,984	90.5%	$13,886	$471,907,615
Female Veterans	1,521	4.1%	$14,191	$21,584,610
Gender not indicated	2,049	5.4%	$15,125	$30,991,948
Total	**37,554**	**100%**	**$13,966**	**$524,484,173**

[4] The "Other Pension" category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.
[5] A subtotal of all beneficiaries with aid and attendance or housebound – used in all tables concerning special monthly pension.

All Veterans Pension recipients and estimated annual payments by type of pension

Type of pension	Number of Veterans	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension[6]	1,663	$1,686	$2,803,955
Improved Pension	293,415	$12,035	$3,531,212,855
Total	**295,078**	**$11,977**	**$3,534,016,810**

All Veterans Pension recipients and estimated annual payments by type of special monthly pension

Special monthly pension status	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	119,467	40.5%	$16,362	$1,954,668,429
With housebound (HB)	6,210	2.1%	$9,942	$61,738,052
Total with A&A or HB	125,677	42.6%	$16,044	$2,016,406,481
Total without A&A or HB	169,401	57.4%	$8,959	$1,517,610,329
Total all	**295,078**	**100%**	**$11,977**	**$3,534,016,810**

All Veterans Pension recipients and estimated annual payments by gender

Gender	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	272,039	92.2%	$11,906	$3,238,835,854
Female Veterans	12,320	4.2%	$12,727	$156,793,214
Gender not indicated	10,719	3.6%	$12,911	$138,387,742
Total	**295,078**	**100%**	**$11,977**	**$3,534,016,810**

[6] The "Other Pension" category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.

New Veterans Pension recipients and estimated annual payments by type of special monthly pension and gender[7]

	Special monthly pension status	Number of Veterans	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	With aid and attendance (A&A)	18,412	54.2%	$17,094	$314,738,688
	With housebound (HB)	239	0.7%	$10,184	$2,433,886
	Total with A&A or HB	18,651	54.9%	$17,006	$317,172,574
	Total without A&A or HB	15,333	45.1%	$10,092	$154,735,041
	Total	**33,984**	**100%**	**$13,886**	**$471,907,615**
Female Veterans	With aid and attendance (A&A)	891	58.6%	$16,840	$15,004,122
	With housebound (HB)	12	0.8%	$7,853	$94,236
	Total with A&A or HB	903	59.4%	$16,720	$15,098,358
	Total without A&A or HB	618	40.6%	$10,496	$6,486,252
	Total	**1,521**	**100%**	**$14,191**	**$21,584,610**

All Veterans Pension recipients and estimated annual payments by type of special monthly pension and gender[7]

	Special monthly pension status	Number of Veterans	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	With aid and attendance (A&A)	107,431	39.5%	$16,306	$1,751,761,584
	With housebound (HB)	5,803	2.1%	$9,964	$57,823,834
	Total with A&A or HB	113,234	41.6%	$15,981	$1,809,585,418
	Total without A&A or HB	158,805	58.4%	$9,000	$1,429,250,436
	Total	**272,039**	**100%**	**$11,906**	**$3,238,835,854**
Female Veterans	With aid and attendance (A&A)	5,883	47.7%	$16,442	$96,728,194
	With housebound (HB)	256	2.1%	$9,860	$2,524,265
	Total with A&A or HB	6,139	49.8%	$16,168	$99,252,459
	Total without A&A or HB	6,181	50.2%	$9,309	$57,540,755
	Total	**12,320**	**100%**	**$12,727**	**$156,793,214**

[7] Certain records do not indicate gender information and are not included in the totals.

New Veterans Pension recipients and estimated annual payments by period of service

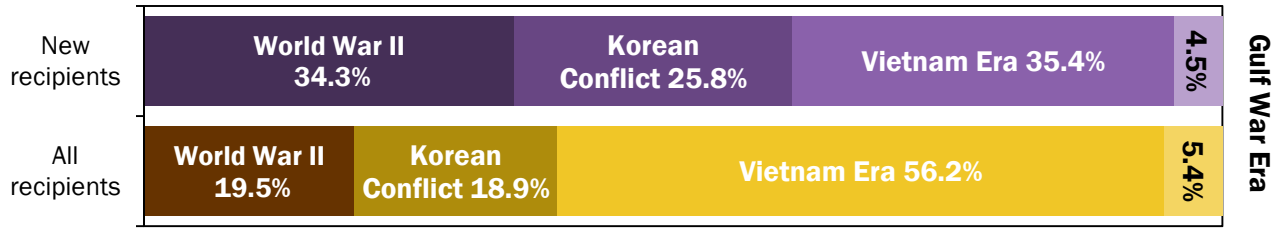
Period of service	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
World War II	12,891	34.3%	$17,645	$227,467,533
Korean Conflict	9,699	25.8%	$15,516	$150,486,657
Vietnam Era	13,276	35.4%	$9,454	$125,509,215
Gulf War Era	1,688	4.5%	$12,453	$21,020,768
Total	**37,554**	**100%**	**$13,966**	**$524,484,173**

All Veterans Pension recipients and estimated annual payments by period of service

Period of service	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
World War II	57,571	19.5%	$15,536	$894,433,650
Korean Conflict	55,640	18.9%	$12,037	$669,720,185
Vietnam Era	165,812	56.2%	$10,624	$1,761,571,143
Gulf War Era	16,055	5.4%	$12,974	$208,291,832
Total	**295,078**	**100%**	**$11,977**	**$3,534,016,810**

Chart: New compared to all Veterans Pension recipients by period of service

The chart below displays the distribution of the number of Veterans by period of service. The purple bars in the top row are new recipients and the brown/tan bars on the bottom row indicate all Veterans receiving pension benefits at the end of the fiscal year.



New Veterans Pension recipients and estimated annual payments by age

Age range	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 34 and under	164	0.4%	$12,959	$2,125,352
Age 35 through 64	6,508	17.3%	$10,962	$71,341,202
Age 65 through 74	7,452	19.9%	$8,232	$61,343,627
Age 75 and over	23,430	62.4%	$16,631	$389,673,992
Total	**37,554**	**100%**	**$13,966**	**$524,484,173**

All Veterans Pension recipients and estimated annual payments by age

Age range	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 34 and under	1,204	0.4%	$13,604	$16,379,376
Age 35 through 64	90,905	30.8%	$11,924	$1,083,936,725
Age 65 through 74	85,079	28.8%	$9,618	$818,267,769
Age 75 and over	117,861	39.9%	$13,703	$1,615,093,748
Total[8]	**295,078**	**100%**	**$11,977**	**$3,534,016,810**

[8] Total includes 29 Veterans and $339,192 in benefits with no date of birth indicated in award record.

Chart: New compared to all Veterans Pension recipients by age

The chart below displays the ages of the Veterans who began receiving benefits in FY 15 (purple line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (tan line, right axis).

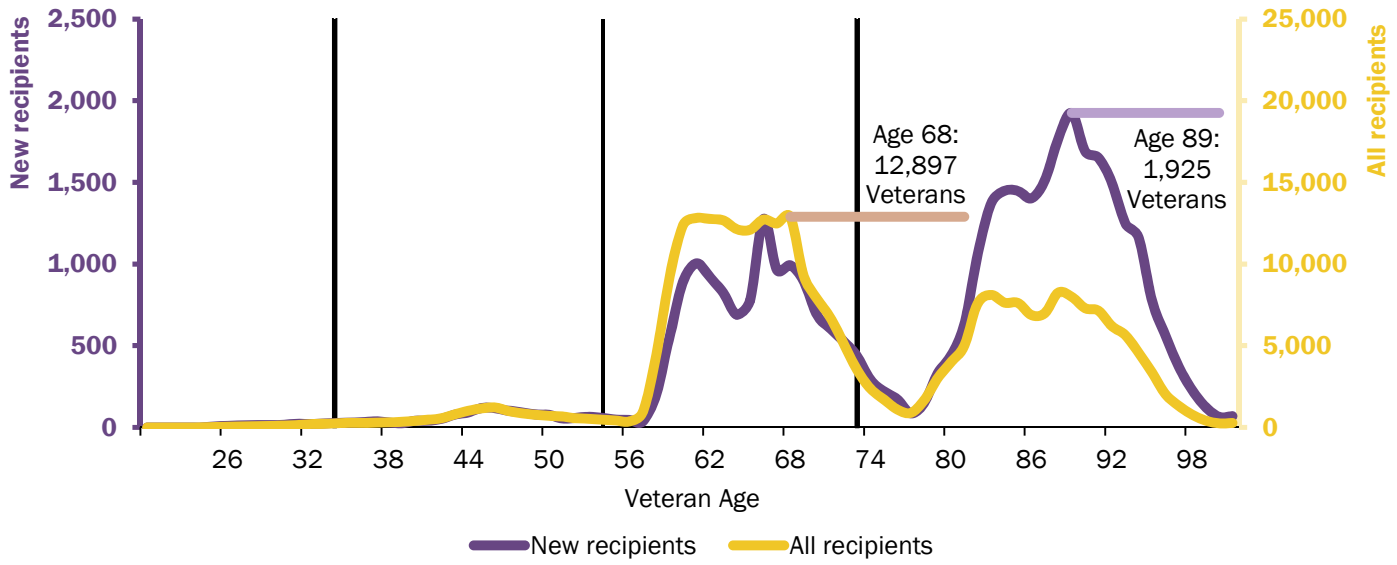
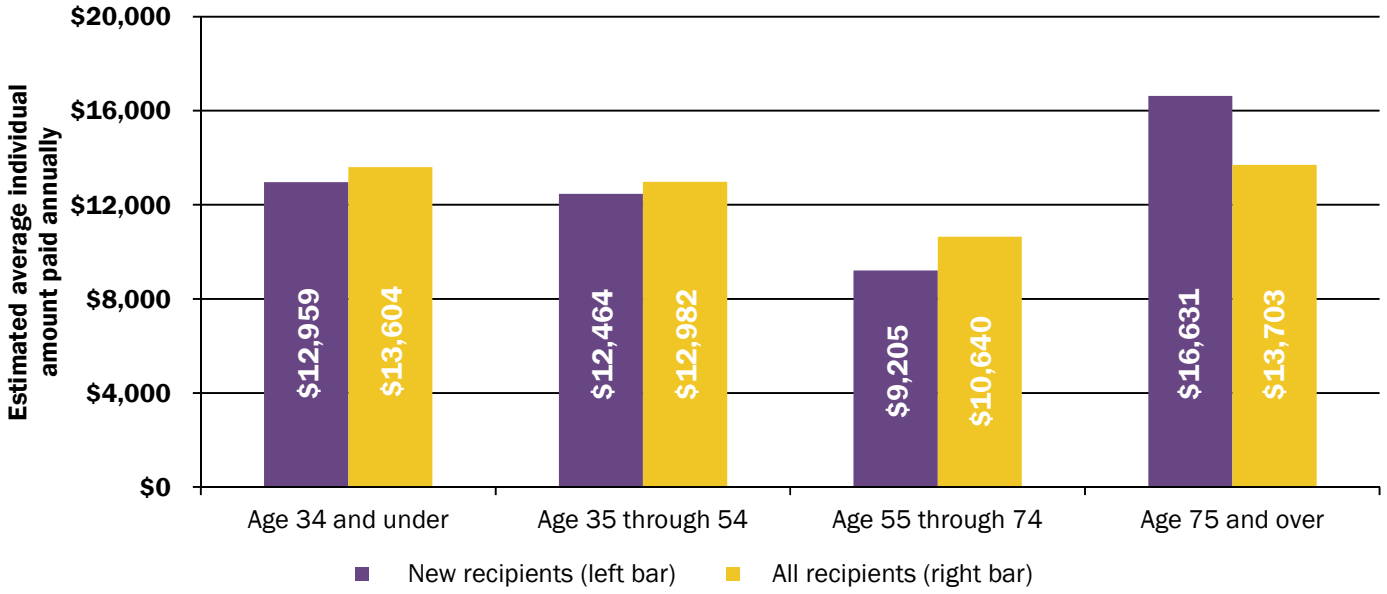


Chart: New compared to all Veterans Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to Veterans who began receiving benefits in FY 15 (purple bars on the left) vs. the estimated average individual amount paid annually for all Veterans receiving benefits at the end of the fiscal year (tan bars on the right) by age group.



New Survivors Pension recipients and estimated annual payments by type of pension

Type of pension	Number of survivors	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension[10]	0	NA	NA
Improved Pension	33,112	$10,581	$350,368,612
Total	**33,112**	**$10,581**	**$350,368,612**

New Survivors Pension recipients and estimated annual payments by type of special monthly pension

Special monthly pension status	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	28,174	85.1%	$11,425	$321,888,519
With housebound (HB)	97	0.3%	$7,238	$702,039
Total with A&A or HB[11]	28,271	85.4%	$11,411	$322,590,558
Total without A&A or HB	4,841	14.6%	$5,738	$27,778,054
Total all	**33,112**	**100%**	**$10,581**	**$350,368,612**

New Survivors Pension recipients and estimated annual payments by gender

Gender	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	48	0.1%	$10,163	$487,812
Female survivors	29,006	87.6%	$10,659	$309,173,839
Gender not indicated	4,058	12.3%	$10,031	$40,706,961
Total	**33,112**	**100%**	**$10,581**	**$350,368,612**

[9] The term "survivors" throughout this section includes surviving spouses and children.
[10] The "Other Pension" category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.
[11] A subtotal of all beneficiaries with aid and attendance or housebound – used in all tables concerning special monthly pension.

All Survivors Pension recipients and estimated annual payments by type of pension

Type of pension	Number of survivors	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension[12]	14,758	$988	$14,581,725
Improved Pension	191,617	$8,444	$1,617,927,320
Total	**206,375**	**$7,910**	**$1,632,509,045**

All Survivors Pension recipients and estimated annual payments by type of special monthly pension

Special monthly pension status	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	124,440	60.3%	$10,319	$1,284,087,162
With housebound (HB)	1,393	0.7%	$5,451	$7,593,898
Total with A&A or HB	125,833	61.0%	$10,265	$1,291,681,060
Total without A&A or HB	80,542	39.0%	$4,232	$340,827,985
Total all	**206,375**	**100%**	**$7,910**	**$1,632,509,045**

All Survivors Pension recipients and estimated annual payments by gender

Gender	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	1,449	0.7%	$2,130	$3,086,914
Female survivors	145,543	70.5%	$8,681	$1,263,480,557
Gender not indicated	59,383	28.8%	$6,162	$365,941,574
Total	**206,375**	**100%**	**$7,910**	**$1,632,509,045**

[12] The "Other Pension" category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.

New Survivors Pension recipients and estimated annual payments by type of special monthly pension and gender[13]

	Special monthly pension status	Number of survivors	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	With aid and attendance (A&A)	35	72.9%	$12,112	$423,912
	With housebound (HB)	0	0.0%	NA	NA
	Total with A&A or HB	35	72.9%	$12,112	$423,912
	Total without A&A or HB	13	27.1%	$4,915	$63,900
	Total	**48**	**100%**	**$10,163**	**$487,812**
Female survivors	With aid and attendance (A&A)	24,950	86.0%	$11,444	$285,519,942
	With housebound (HB)	86	0.3%	$7,272	$625,395
	Total with A&A or HB	25,036	86.3%	$11,429	$286,145,337
	Total without A&A or HB	3,972	13.7%	$5,798	$23,028,502
	Total	**29,006**	**100%**	**$10,659**	**$309,173,839**

All Survivors Pension recipients and estimated annual payments by type of special monthly pension and gender[13]

	Special monthly pension status	Number of survivors	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	With aid and attendance (A&A)	145	10.0%	$10,001	$1,450,200
	With housebound (HB)	1	0.1%	$10,548	$10,548
	Total with A&A or HB	146	10.1%	$10,005	$1,460,748
	Total without A&A or HB	1,303	89.9%	$1,248	$1,626,166
	Total	**1,449**	**100%**	**$2,130**	**$3,086,914**
Female survivors	With aid and attendance (A&A)	99,860	68.6%	$10,423	$1,040,827,200
	With housebound (HB)	1,115	0.8%	$5,449	$6,076,066
	Total with A&A or HB	100,975	69.4%	$10,368	$1,046,903,266
	Total without A&A or HB	44,568	30.6%	$4,859	$216,577,291
	Total	**145,543**	**100%**	**$8,681**	**$1,263,480,557**

[13] Certain records do not indicate gender information and are not included in the totals.

New Survivors Pension recipients and estimated annual payments by period of service

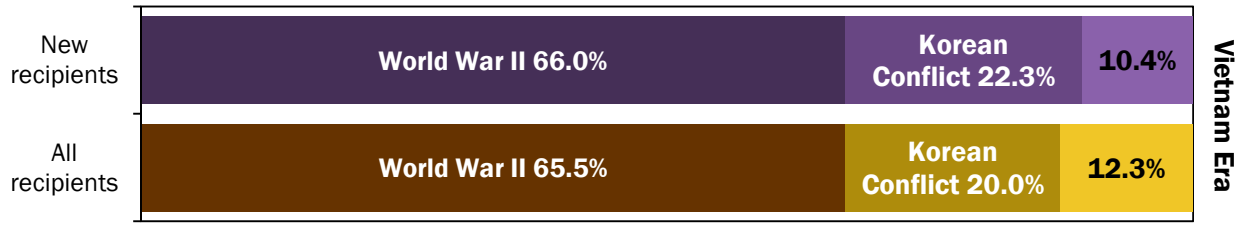
Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Pre-World War I	7	0.0%	$4,520	$31,641
World War I	26	0.1%	$9,168	$238,356
World War II	21,855	66.0%	$11,151	$243,710,369
Korean Conflict	7,393	22.3%	$10,239	$75,699,838
Vietnam Era	3,446	10.4%	$8,116	$27,968,558
Gulf War Era	385	1.2%	$7,065	$2,719,850
Total	**33,112**	**100%**	**$10,581**	**$350,368,612**

All Survivors Pension recipients and estimated annual payments by period of service

Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Pre-World War I	100	0.0%	$3,125	$312,470
World War I	2,769	1.4%	$3,160	$8,750,650
World War II	135,078	65.5%	$8,152	$1,101,184,342
Korean Conflict	41,276	20.0%	$7,663	$316,301,932
Vietnam Era	25,450	12.3%	$7,596	$193,308,432
Gulf War Era	1,702	0.8%	$7,433	$12,651,219
Total	**206,375**	**100%**	**$7,910**	**$1,632,509,045**

Chart: New compared to all Survivors Pension recipients by Veteran's period of service[14]

The chart below displays the distribution of the number of survivors by the Veteran's period of service. The purple bars in the top row are new recipients and the brown/tan bars on the bottom row indicate all survivors receiving pension benefits at the end of the fiscal year.



[14] Survivors of Veterans of the Gulf War Era, World War I and Pre-World War I do not make up a significant enough portion of the total to be visible on the chart.

New Survivors Pension recipients and estimated annual payments by age

Age range	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 17 and under	45	0.1%	$8,643	$388,956
Age 18 through 34	101	0.3%	$4,929	$497,786
Age 35 through 64	2,378	7.2%	$6,921	$16,458,142
Age 65 through 74	1,422	4.3%	$7,581	$10,780,525
Age 75 and over	29,157	88.1%	$11,048	$322,139,379
Total[15]	**33,112**	**100%**	**$10,581**	**$350,368,612**

All Survivors Pension recipients and estimated annual payments by age

Age range	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 17 and under	144	0.1%	$4,775	$687,603
Age 18 through 34	358	0.2%	$5,192	$1,858,886
Age 35 through 64	28,002	13.6%	$6,181	$173,069,448
Age 65 through 74	17,433	8.4%	$5,224	$91,069,848
Age 75 and over	159,778	77.4%	$8,510	$1,359,671,264
Total[16]	**206,375**	**100%**	**$7,910**	**$1,632,509,045**

[15] Total includes 9 survivors and $103,824 in benefits with no date of birth indicated in award record.
[16] Total includes 660 survivors and $6,151,996 in benefits with no date of birth indicated in award record.

Chart: New compared to all Survivors Pension recipients by age

The chart below displays the ages of the survivors who began receiving benefits in FY 15 (purple line, left axis) vs. the total number of survivors receiving benefits at the end of the fiscal year (tan line, right axis).

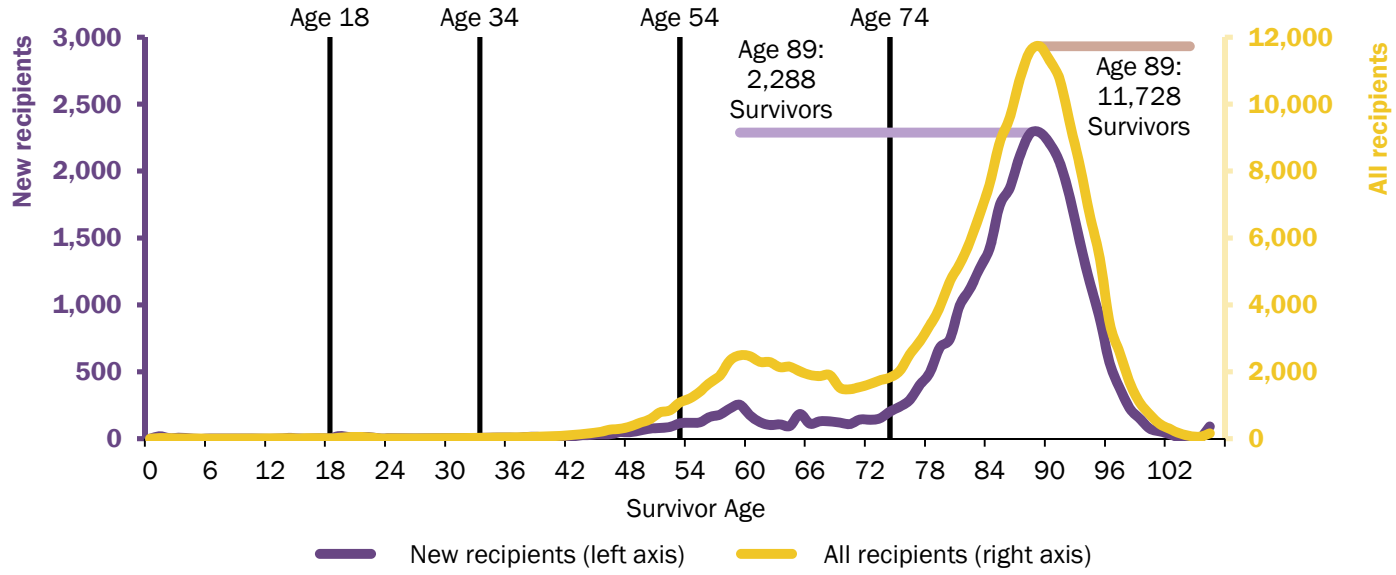
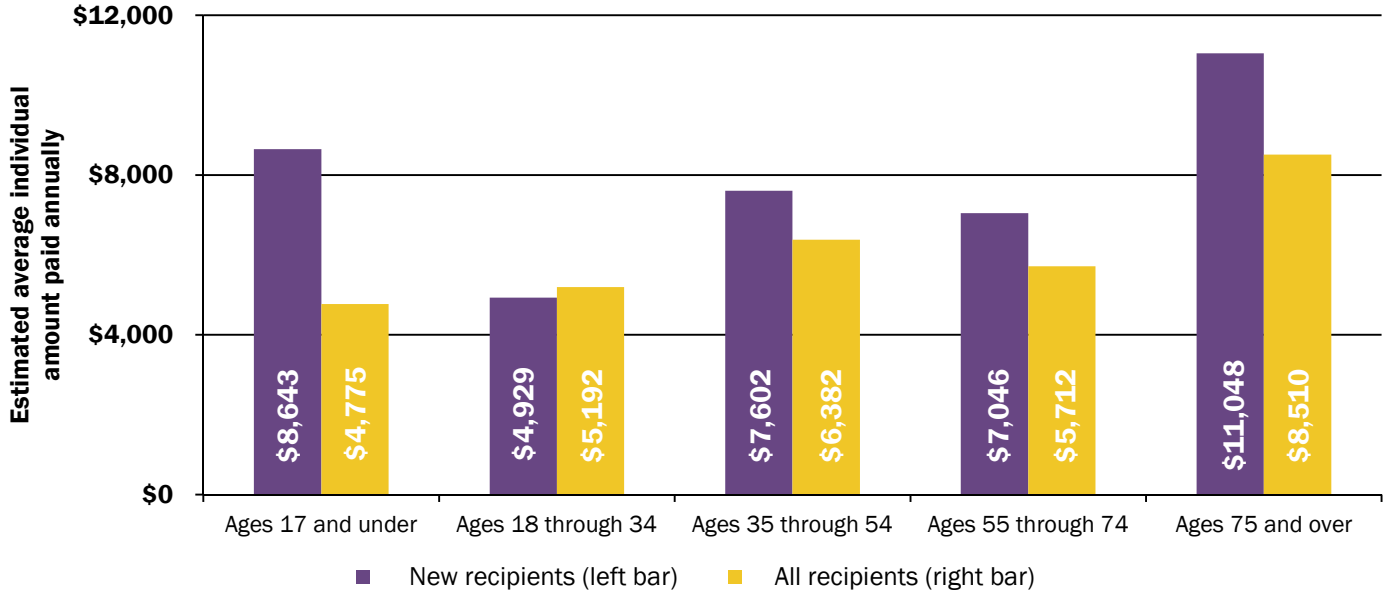


Chart: New compared to all Survivor Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to survivors who began receiving benefits in FY 15 (purple bars on the left) vs. the estimated average individual amount paid annually for all survivors receiving benefits at the end of the fiscal year (tan bars on the right) broken down by age.



Fiduciary

Purpose of the Fiduciary Program

VA's Fiduciary Program provides protection to Veterans and other beneficiaries who are unable to manage their financial affairs. Under this program, VA appoints fiduciaries to manage VA benefits and ensure the welfare and needs of beneficiaries by using the least restrictive, yet most effective payment method. The program closely monitors fiduciaries for compliance with program responsibilities to ensure that VA benefits are being used for the sole purpose of meeting the needs, security, and comfort of beneficiaries and their dependents.

Beginning with fiscal year 2015, Fiduciary Program totals represent the number of beneficiaries served during the fiscal year.

Number of beneficiaries by beneficiary type[17]

Beneficiary Type	Number of Beneficiaries
Veteran	124,808
Surviving spouse	81,407
Adult disabled child	13,778
Minor child[18]	3,548
Dependent parent	110
Total[19]	223,651

Amount of benefits managed by benefit type[20]

Benefit Paid	Estimated total amount paid annually	Estimated average individual amount paid annually
Compensation	$1,683,439,913	$30,270
Veterans Pension	$682,527,899	$12,613
Survivors Pension	$543,003,330	$7,685
Dependency and Indemnity Compensation	$111,425,512	$15,278
Total	$3,020,396,654	

[17] Source: Beneficiary Fiduciary Field System
[18] Includes minors in receipt of one-time insurance awards due to being named a beneficiary on an insurance policy.
[19] Includes any beneficiary who received services from VA's fiduciary program during FY 15.
[20] Source: VETSNET Corporate Database

Number of beneficiaries by fiduciary relationship[17]

Relationship	Number of Beneficiaries
Legal Custodian	161,043
Spouse Payee	23,589
Court Appointed Fiduciary	7,224
Supervised Direct Pay	5,909
Institutional Award	2,220
Custodian in Fact	78
Superintendent of Indian Reservation	16
Proposed Fiduciary[21]	23,572
Total	**223,651**

Misuse

During fiscal year 2015, fiduciary personnel conducted 1,512 misuse investigations of which 705 fiduciaries were removed based upon a finding of misuse of benefits. Of the cases VA referred to the VA Office of the Inspector General (OIG), 25 misuse cases were accepted by OIG for further investigation.

OIG reported the following actions have been taken[22]:

- Investigations opened: 25
- Investigations completed and referred to prosecutor's office: 35
- Cases accepted for prosecution: 13
- Cases declined for prosecution: 17
- Cases pending: 5

The number of OIG prosecutorial outcomes during fiscal year 2015[22]:

- Arrests: 16
- Indictments: 10
- Convictions: 5

The amount of funds involved in OIG prosecutorial outcomes during fiscal year 2015:

- The total amount of restitution ordered in cases arising from the misuse of benefits by a fiduciary is $588,820[23].
- The total amount of money recovered by the government in misuse cases is $1,180,906[18].
- The total amount of benefits reissued to beneficiaries is $3,347,484[17].

[21] Includes beneficiaries awaiting the final determination of incompetency and/or the appointment of a fiduciary.
[22] Includes action taken by OIG on cases referred as of the end of fiscal year 2015. Figures may include cases referred during previous fiscal years.
[23] Source: OIG

Appendix – Fiduciary Hub Addresses and Regional Offices Served

Salt Lake City – UT
VA Fiduciary Hub

PO Box 58086
Salt Lake City, UT 84158
Regional offices served:

Salt Lake City	UT
Albuquerque	NM
Los Angeles	CA
Anchorage	AK
Oakland	CA
Boise	ID
Phoenix	AZ
Cheyenne	WY
Portland	OR
Denver	CO
Reno	NV
Ft. Harrison	MT
Honolulu	HI
San Diego	CA
Seattle	WA

Lincoln – NE
VA Fiduciary Hub

PO Box 5444
Lincoln, NE 68505-5444
Regional offices served:

Lincoln	NE
Wichita	KS
Sioux Falls	SD
Muskogee	OK
Fargo	ND
Waco	TX
Houston	TX

Milwaukee – WI
VA Fiduciary Hub

P.O. BOX 14975
Milwaukee, WI 53214
Regional offices served:

Milwaukee	WI
Little Rock	AR
Des Moines	IA
St. Louis	MO
St. Paul	MN
New Orleans	LA
Chicago	IL

Louisville – KY
VA Fiduciary Hub

P.O. Box 3487
Louisville, KY 40201
Regional offices served:

Louisville	KY
Roanoke	VA
Huntington	WV
Jackson	MS
Nashville	TN
Montgomery	AL
San Juan	PR

Indianapolis – IN
VA Fiduciary Hub

575 North Pennsylvania Street
Indianapolis, IN 46204
Regional offices served:

Indianapolis	IN
Detroit	MI
Newark	NJ
Baltimore	MD
Manchester	NH
White River Junction	VT
Boston	MA
Pittsburgh	PA
Philadelphia	PA
Wilmington	DE
Hartford	CT
New York	NY
Providence	RI
Buffalo	NY
Togus	ME
Cleveland	OH

Columbia – SC
VA Fiduciary Hub

6437 Garners Ferry Road
Columbia, SC 29209-2495
Regional offices served:

Columbia	SC
Winston-Salem	NC
Atlanta	GA
St. Petersburg	FL

The Manila Regional Office oversees all fiduciary matters in the Philippines.

Fiduciary Hub Call Center:

1-888-407-0144

Appendix – Pension Management Center Addresses and Regional Offices Served

Philadelphia – PA
Pension Management Center
PO Box 8079
Philadelphia, PA 19101
Regional offices served:

Hartford	CT
Wilmington	DE
St. Petersburg	FL
Atlanta	GA
Boston	MA
Baltimore	MD
Togus	ME
Winston-Salem	NC
Manchester	NH
Newark	NJ
Buffalo	NY
New York	NY
Philadelphia	PA
Pittsburgh	PA
San Juan	PR
Providence	RI
Columbia	SC
Roanoke	VA
White River Junction	VT
Huntington	WV

Milwaukee – WI
Pension Management Center
P.O. BOX 14975
Milwaukee, WI 53214
Regional offices served:

Montgomery	AL
Little Rock	AR
Chicago	IL
Indianapolis	IN
Louisville	KY
New Orleans	LA
Detroit	MI
St. Louis	MO
Jackson	MS
Cleveland	OH
Nashville	TN
Milwaukee	WI

St. Paul – MN
Pension Management Center
1 Federal Drive,
Fort Snelling St. Paul, MN 55111
Regional offices served:

Anchorage	AK
Phoenix	AZ
Los Angeles	CA
Oakland	CA
San Diego	CA
Denver	CO
Honolulu	HI
Des Moines	IA
Boise	ID
Wichita	KS
St. Paul	MN
Ft. Harrison	MT
Fargo	ND
Lincoln	NE
Albuquerque	NM
Reno	NV
Muskogee	OK
Portland	OR
Sioux Falls	SD
Houston	TX
Waco	TX
Salt Lake City	UT
Seattle	WA
Cheyenne	WY

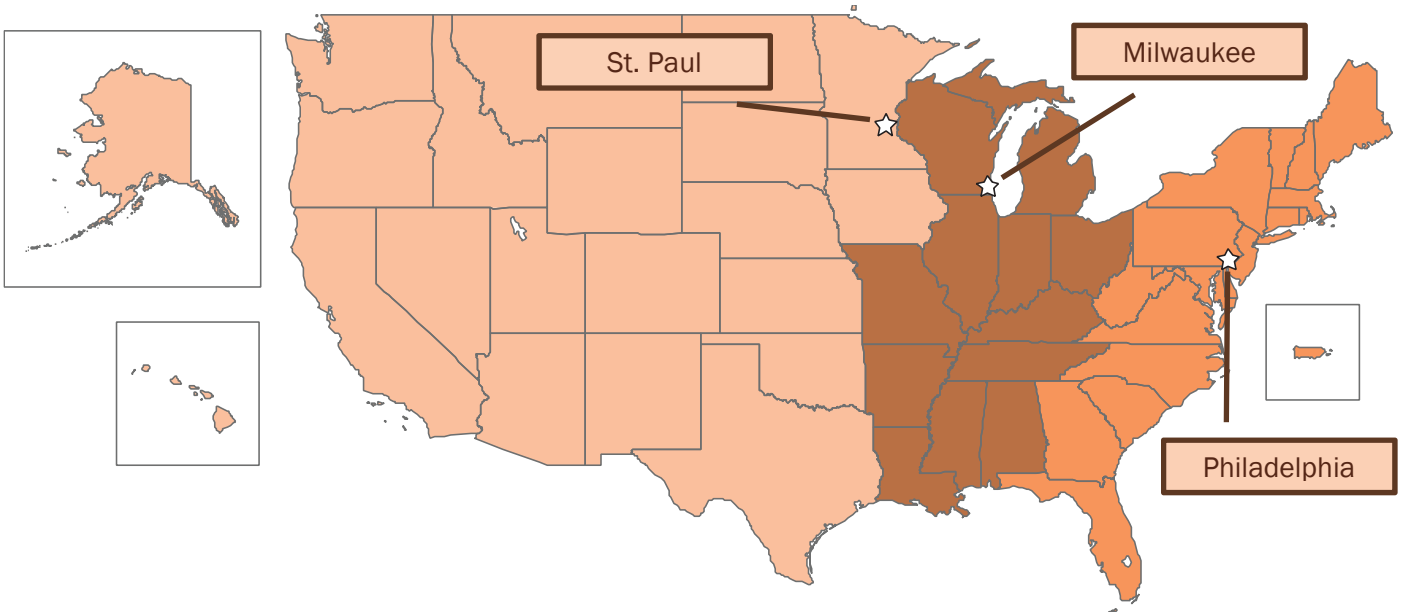
The Manila Regional Office processes all pension claims in the Philippines.

National Pension Call Center:

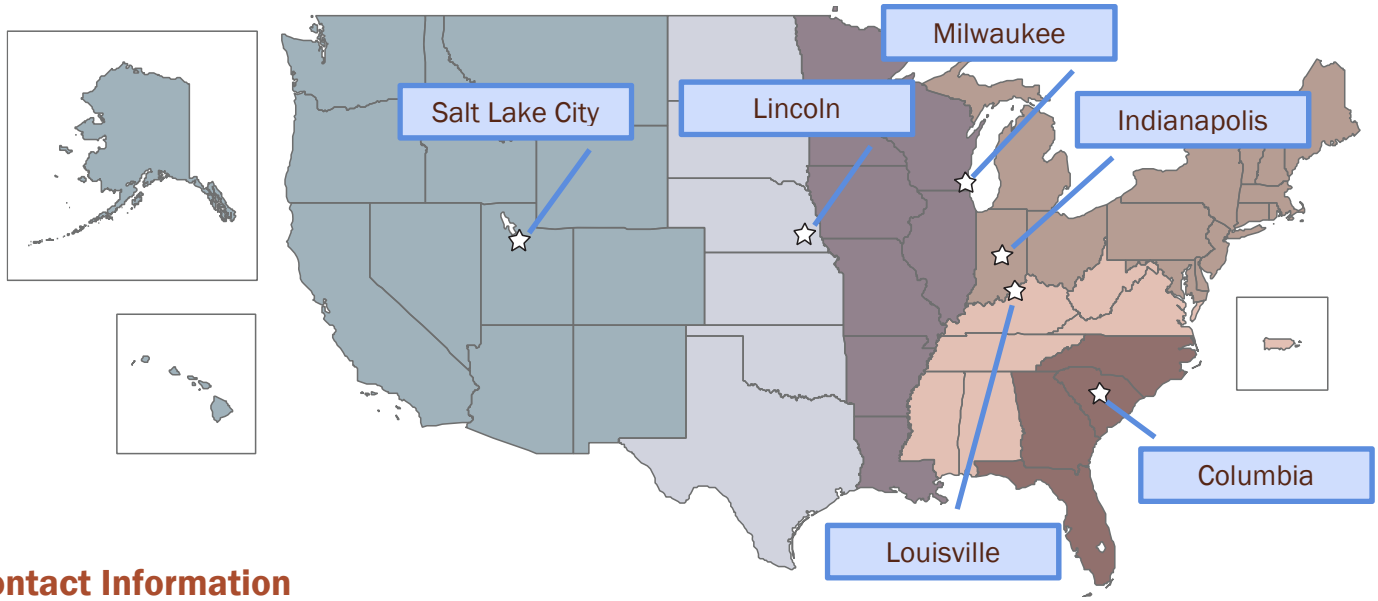
1-877-294-6380

Appendix – Maps of Fiduciary Hub and Pension Management Center Jurisdiction

Pension Management Centers



Fiduciary Hubs



Contact Information

Pension Information:
1-877-294-6300

Fiduciary Information:
1-888-407-0144

Annual Benefits Report
(Office of Performance Analysis & Integrity)
202-461-9040

Department of Veterans Affairs home page
www.va.gov

Veterans Benefits Administration home page
benefits.va.gov

Pension home page
benefits.va.gov/pension

Fiduciary home page
benefits.va.gov/fiduciary

eBenefits
(Online forms and applications)
www.ebenefits.va.gov

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Education

Benefits for Veterans Education

There were seven active education programs in fiscal year 2015:

- Post-9/11 Educational Assistance (Post-9/11 GI Bill),
- All-Volunteer Force Educational Assistance Program (Montgomery GI Bill-Active Duty),
- Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill-Selected Reserve),
- Survivors and Dependents Educational Assistance (Dependents' Educational Assistance - DEA),
- Post-Vietnam Era Veterans Educational Assistance Program (VEAP),
- Reserve Educational Assistance Program (REAP), and
- National Call to Service Program (NCS).

4 Regional Processing Offices
1 million beneficiaries and
$12 billion in payments
in FY 2015 for
7 programs

Noted information:

VA Education programs provide Veterans, Servicemembers, reservists, and certain family members of Veterans with educational resources to supplement opportunities missed because of military service. These programs are also meant to help the Armed Forces both recruit and retain members. For members of the Armed Forces, VA educational benefits assist in the readjustment to civilian life. On a broader scale, educational benefits are meant to enhance the Nation's competitiveness through the development of a more highly educated and more productive workforce.

The National Defense Authorization Act of 2016 ended REAP on November 25, 2015.

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Release history

Version & changes	Date
Version 1.0	02/03/2016

Post-9/11 Veterans Educational Assistance Program (Post-9/11 GI Bill)

The Post-9/11 GI Bill is the most comprehensive education benefit package since the original GI Bill of Rights was signed into law in 1944. This education benefit became effective on August 1, 2009.

Requirements and features of the Post-9/11 GI Bill are:

- A minimum of 90 days of aggregate active duty service after September 10, 2001, or a service-connected disability discharge after 30 continuous days of service,
- Honorable discharge from the Armed Forces or continue on active duty,
- Basic benefits include tuition and fees, monthly housing allowance, books and supplies stipend,
- Generally, receive 36 months of full-time education benefits,
- Generally, 15 years from last discharge to use benefits,
- Eligible to transfer educational benefit to dependent if individual meets Department of Defense eligibility criteria. For additional information visit the following link: www.benefits.va.gov/gibill/post911_transfer.asp

All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty or MGIB-AD)

Montgomery GI Bill-Active Duty (MGIB-AD) is a contributory program. The Servicemember's pay is automatically reduced by $100 per month for the first 12 months of active duty unless the Servicemember declines participation at the time of enlistment.

Requirements and features of MGIB-AD are as follows:

- First entered active duty after June 30, 1985,
- Must fulfill one's service obligation unless released for an acceptable reason,
- Must receive an honorable discharge,
- Must complete the requirements of a secondary school diploma, or its equivalent, before applying for benefits,
- Maximum entitlement is 36 months,
- Generally, 10 years from last discharge to use benefits.

Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve or MGIB-SR)

Montgomery GI Bill-Selected Reserve (MGIB-SR) is the first GI Bill to provide educational assistance to members of the Selected Reserve, including National Guard members. DoD funds this program and is responsible for determining eligibility. VBA administers the program.

Requirements and features of MGIB-SR include:

- Must agree to a six-year Selected Reserve obligation after June 30, 1985,
- Must remain a member in good standing in the Selected Reserve,
- Must complete the requirements of a secondary school diploma, or its equivalent, before applying for benefits,
- Maximum entitlement is 36 months.

Survivors and Dependents Educational Assistance (DEA)

DEA is a VA educational assistance program designed for spouses and children of certain Veterans and Servicemembers.

Requirements and features of DEA include:

- Eligibility is based on the Veteran's service-connected death; service-connected disability rated as total and permanent; or MIA, POW, or Hostage status,
- Effective December 22, 2006, the program was expanded to grant eligibility to spouses and children of Servicemembers who are hospitalized or receiving outpatient care for a permanent and total disability while still on active duty.
- Maximum entitlement is 45 months,
- Children generally have eight years in which to use benefits, usually between ages 18 and 26,
- Spouses generally have 10 years in which to use benefits, or 20 years if the Veteran dies on active duty or if Veteran receives a permanent and total rating within 3 years of release from active duty,
- A spouse loses entitlement if remarried before age 57 but may have entitlement restored if that marriage terminates by death or divorce.

Post-Vietnam Era Veterans Educational Assistance Program (VEAP)

VEAP was the first GI Bill program that required a contribution by the Servicemember.

Requirements and features of VEAP are as follows:

- First entered active duty after December 31, 1976, and before July 1, 1985,
- Contributed to VEAP while on active duty and before April 1, 1987,
- Maximum contribution of $2,700 by the Servicemember with a government matching contribution $2 for $1, for a total basic benefit of up to $8,100,
- Additional "kickers" or contributions from the Department of Defense (DoD) under certain circumstances,
- Current full-time VEAP rate is based on the monthly contributions plus any DoD "kicker" adjustment,
- Unused contributions may be refunded,
- Maximum entitlement is 36 months,
- Benefit must be used within 10 years of the last discharge from active duty service.

Reserve Educational Assistance Program (REAP)

REAP is a Department of Defense program that provides educational assistance to members of the National Guard and Reserve components.

Requirements and features of REAP are as follows:

- DoD determines eligibility to REAP,
- Served on active duty after September 10, 2001, in support of a contingency operation under federal authority for a minimum of 90 consecutive days,
- Maximum full-time entitlement is 36 months,
- Benefit rate is a portion of the MGIB-AD three-year enlistment rate.
- The National Defense Authorization Act of 2016 ended REAP on Nov. 25, 2015. Some individuals will remain eligible for REAP benefits until November 25, 2019, while others are no longer eligible. For additional information visit the following link: http://www.benefits.va.gov/gibill/reap.asp

National Call to Service (NCS)

The National Call to Service incentive program is available to certain individuals who, after October 1, 2003, incur an eight-year military service obligation (MSO). This incentive is a DoD program but is administered by VA.

This MSO will consist of:

- Initial entry training (to include skill training) followed by fifteen months of active duty,
- Continuation of duty without a break in service of either an additional period of active duty as determined by the Secretary of Defense, or a period of 24 months in an active status in the Selected Reserve.

After completion of this period of service, and also without a break in service, the remaining period of obligated service will be served as follows:

- On active duty in the Armed Forces,
- In the Selected Reserve,
- In the Individual Ready Reserve,
- In AmeriCorps, or another domestic national service program jointly designated by the Secretary of Defense and the head of such a program,
- In any combination of the above.

There are five incentives available for individuals enlisting under this program:

- Cash bonus of $5,000,
- Repayment of a qualifying student loan not to exceed $18,000,
- Educational allowance equal to the MGIB-AD three-year enlistment rate for 12 months, or
- Educational allowance equal to 50% of the MGIB-AD less-than-three-year enlistment rate for 36 months.
- Coordination with MGIB GI Bill benefits.

Acronyms Used in This Document

POST 9/11	Post-9/11 Veterans Educational Assistance Program (Post-9/11 GI Bill)
MGIB-AD	All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty)
MGIB-SR	Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve)
REAP	Reserve Educational Assistance Program
DEA	Survivors and Dependents Educational Assistance
VEAP	Post-Vietnam Era Veterans Educational Assistance Program
NCS	National Call to Service (This program provides VA education benefits under MGIB-AD – all participants and payments for this benefit are counted under the MGIB-AD program)

POST 9/11 GI BILL

It's Your Future

Statistics may include individuals who used more than one education benefit; therefore totals in education program tables should not be used to reflect the total number of beneficiaries during the fiscal year unless otherwise noted.

Beneficiaries who received education benefits by fiscal year[1]

Education program	2011	2012	2013	2014	2015	% change from FY 14 to FY 15
POST 9/11	555,329	646,302	754,229	790,408	790,507	0%
MGIB-AD[2]	185,220	118,549	99,755	77,389	61,403	-21%
MGIB-SR	65,216	60,393	62,656	63,745	63,030	-1%
REAP	27,302	19,774	17,297	13,784	9,965	-28%
DEA	90,657	87,707	89,160	90,789	91,755	1%
VEAP	112	76	29	8	4	-50%
VRAP	-	12,251	67,918	52,288	-	N/A
Total	**923,836**	**945,052**	**1,091,044**	**1,088,411**	**1,016,664**	**-7%**

Beneficiaries who began receiving education benefits by training type and program during fiscal year 2015[3]

Education program	College, non-degree	Graduate	Under-graduate	Vocational/ technical	Program totals	Percent of all programs
POST 9/11[4]	54,009	19,222	87,275	29,405	189,911	84%
MGIB-AD	323	501	5,311	317	6,452	3%
MGIB-SR	404	427	13,064	560	14,455	6%
REAP	43	123	1,010	57	1,233	1%
DEA	548	594	12,528	504	14,174	6%
VEAP	1	1	0	0	2	0%
Training type totals	**55,328**	**20,868**	**119,188**	**30,843**	**226,227**	**100%**

Percent of program total	24%	9%	53%	14%

[1] Source: Benefits Delivery System Reports.
[2] All MGIB AD figures in this document include National Call to Service, peacetime Veterans and Servicemembers.
[3] Source: Hines Information Technology Center
[4] Post-9/11 GI Bill statistics source: Office of Performance Analysis and Integrity Enterprise Data Warehouse.

Training available under education benefit programs

Available programs	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP
College or university degree	◆	◆	◆	◆	◆	◆
Business, technical or vocational programs	◆	◆	◆	◆	◆	◆
Independent study or distance learning	◆	◆	◆	◆	◆	◆
Correspondence courses	◆	◆	◆	◆	◆[5]	◆
Flight training	◆	◆	◆	◆	◆[6]	◆
Reimbursement of licensing & certification exams	◆	◆	◆	◆	◆	◆
Accelerated payments for high tech classes		◆	◆	◆		
Reimbursement for national admissions & credit exams	◆	◆	◆	◆	◆	◆
On the job training & apprenticeship programs	◆	◆	◆	◆	◆	◆
Tuition assistance top up program (TATU)	◆	◆				
Entrepreneurship courses	◆	◆	◆	◆		◆
Remedial, deficiency, & refresher training (in some cases)	◆	◆	◆	◆	◆	◆
H.S. diploma or GED					◆	◆

[5] Spouses only.
[6] Only at institutions of higher learning for credit towards a college degree.

Beneficiaries who received education benefits during fiscal year 2015[7]

Program	Total beneficiaries	Total payments ($000)
POST 9/11	790,507	$11,199,215
MGIB-AD	61,403	$442,174
MGIB-SR[8]	63,030	$141,367
REAP	9,965	$40,516
DEA	91,755	$493,224
VEAP[9]	4	$275
Total[10]	**1,016,664**	**$12,316,795**

[7] Source: VBA Office of Resource Management
[8] Based on service in the Selected Reserve.
[9] VEAP total payment dollars include 177 VEAP disenrollments totaling $240,000. FY 15 total training amount is $35,000.
[10] Total payment dollars include Section 901 program participants, although beneficiaries are not included.

Beneficiaries who began receiving education benefits by training time and program during fiscal year 2015[11]

Education program	Less than one-half time	Half time	Three quarter time	Full time	Program totals	Percent of all programs
POST 9/11[12]	16,439	11,655	22,167	139,640	189,901	84%
MGIB-AD	222	777	1,038	4,415	6,452	3%
MGIB-SR	395	1,002	1,579	11,479	14,455	6%
REAP	50	175	163	845	1,233	1%
DEA	366	1,051	1,527	11,230	14,174	6%
VEAP	0	1	0	1	2	0%
Training time totals	**17,472**	**14,661**	**26,474**	**167,610**	**226,217**	**100%**
Percent of program total	8%	6%	12%	74%		

[11] Source: Hines Information Technology Center

[12] Post-9/11 GI Bill statistics source: Office of Performance Analysis and Integrity Enterprise Data Warehouse

Tuition Assistance Top-Up Program

The Tuition Assistance Top-Up (TATU) program is available under the Post-9/11 and MGIB-AD programs. TATU permits VA to issue a payment to an individual for the difference between the military service's tuition assistance payment amount and the total cost of tuition and related expenses, up to the amount that a Veteran would receive. An individual must receive military tuition assistance for the course to be eligible for TATU payments. There was a 23-percent decrease in the number of unique trainees in fiscal year 2015 compared to fiscal year 2014.

License and Certification Test Reimbursement

Under all active education programs, beneficiaries may receive reimbursement of the cost of taking an approved test for an occupational license or certification. VA pays for the cost of the test, up to a maximum of $2,000 per test. There was a 26-percent decrease in the number of unique trainees in fiscal year 2015 compared to fiscal year 2014.

Accelerated Payments Program

Accelerated payments are available under the MGIB-AD, MGIB-SR, and REAP programs and may be made for certain high cost, high-tech programs for enrollment on or after October 1, 2002. To qualify, a beneficiary must be enrolled in a high-tech program and must certify that he/she intends to seek employment in a high tech industry as defined by VA. The beneficiary may receive a lump-sum payment of 60 percent of the total charges if the cost of tuition and fees exceeds 200 percent of what they would otherwise receive in education assistance. There was a 32-percent decrease in the total dollars paid under this program in fiscal year 2015 compared to fiscal year 2014.

Unique beneficiaries and payments by fiscal year[13]

(Dollar amounts are in the thousands $000)

Usage Type	2012		2013		2014		2015	
Tuition assistance top-up[14]	4,991	$9,418	4,573	$8,850	3,279	$6,477	2,526	$5,125
License and certification tests	1,455	$819	1,266	$622	968	$460	721	$364
Accelerated payment [15]	NA	$195	NA	$205	NA	$85	20	$58
Total	**6,446**	**$10,432**	**5,839**	**$9,677**	**4,247**	**$7,022**	**3,267**	**$5,547**

[13] Source: Education Service Out of System and Accelerated Payment reports.
[14] Post-9/11 Top-Up statistics currently are not available.
[15] Unable to determine number of beneficiaries receiving accelerated payments prior to 2015.

Transfer of Post-9/11 GI Bill Benefits and Fry Scholarship

The Post-9/11 GI Bill allows those eligible for the program to transfer their educational benefits to one or more dependents if they meet Department of Defense eligibility criteria. During fiscal year 2015, there were 137,509 beneficiaries who received transferred benefits from a Servicemember or Veteran. Of those 99,890 were children while 37,619 were spouses. These beneficiaries are included under Post-9/11 totals on previous pages.

Congress passed Public Law 111-32 that amended the Post-9/11 GI Bill, which established The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship). Children of an active duty member of the Armed Forces who dies in the line of duty on or after September 11, 2001, are eligible for this benefit. A child may be married or over 23 and still be eligible. During fiscal year 2015, 1,817 children received Post-9/11 GI Bill benefits under the Fry Scholarship.

Spouses of an active duty member of the Armed Forces who dies in the line of duty on or after September 11, 2001, are also eligible for the Fry Scholarship. During fiscal year 2015, 751 spouses received Post-9/11 GI Bill benefits under this benefit.

GI Bill Facebook Page Statistics

Education Service created the Post-9/11 GI Bill Facebook page facebook.com/gibillEducation in fiscal year 2009. The Post-9/11 GI Bill Facebook page serves as a source of information where members of Facebook can "like" the page and receive updates on the Post-9/11 GI Bill. The Facebook page allows Education Service to directly interact with those who are using the Post-9/11 GI Bill and those who might know someone who is eligible in addition to the general Facebook community. Of the approximately 90,561 Facebook members who follow and interact with our Facebook Page:

- 58 percent are male and 41 percent are female (the remaining 1 percent did not indicate gender);
- 41 percent of our users are between the ages of 18 and 34;
- 26 percent are between the ages of 35 and 44;
- An overwhelming majority of users are from the United States, while the Philippines and Germany are second and third respectively.

Note: The data is current as of October 1, 2015, and should not be seen as characteristic of those who use the Post-9/11 GI Bill. There is no secure way for VA to determine if a Facebook user is also eligible and/or using the Post-9/11 GI Bill. Therefore, the characteristics listed above should only be viewed as a limited sample of the Facebook user community who maintain an interest in the Post-9/11 GI Bill.

State statistics may include individuals who used their education benefits in more than one state; therefore the totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year.

Beneficiaries who received education benefits during fiscal year 2015 by state

Location	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP[16]	TOTAL
Alabama	17,887	1,675	1,650	253	3,702	0	25,167
Alaska	3,774	73	122	8	173	0	4,150
Arizona	50,164	3,421	1,325	385	3,149	0	58,444
Arkansas	5,076	430	1,149	180	1,702	0	8,537
California	89,526	3,811	2,826	471	7,242	1	103,877
Colorado	26,197	1,458	705	106	1,620	0	30,086
Connecticut	4,885	264	668	53	411	0	6,281
Delaware	2,214	61	167	11	213	0	2,666
Dist. of Columbia	4,548	114	74	8	253	0	4,997
Florida	67,427	3,712	2,392	393	6,773	1	80,698
Georgia	27,795	1,895	2,542	198	4,324	0	36,754
Hawaii	7,647	134	265	17	358	0	8,421
Idaho	3,318	308	430	97	394	0	4,547
Illinois	22,048	3,356	2,785	415	1,868	0	30,472
Indiana	10,052	641	1,861	190	1,102	0	13,846
Iowa	14,428	1,874	1,456	339	850	0	18,947
Kansas	10,799	1,735	816	462	745	0	14,557
Kentucky	8,384	606	1,056	227	1,725	0	11,998
Louisiana	8,121	451	1,242	173	1,811	0	11,798
Maine	2,434	101	266	22	604	0	3,427
Maryland	25,671	1,016	721	62	1,153	0	28,623
Massachusetts	11,833	218	1,060	86	1,019	0	14,216
Michigan	12,404	610	1,286	72	1,752	0	16,124
Minnesota	12,865	803	1,754	290	1,397	0	17,109
Mississippi	5,546	326	1,450	198	1,115	0	8,635
Missouri	14,254	1,337	1,668	326	1,736	0	19,321
Montana	2,303	128	290	35	299	0	3,055
Nebraska	6,177	679	657	136	686	0	8,335

Continued on the next page

[16] VEAP totals by state are an estimate based on total trained during the fiscal year and not actual beneficiaries by state for this program.

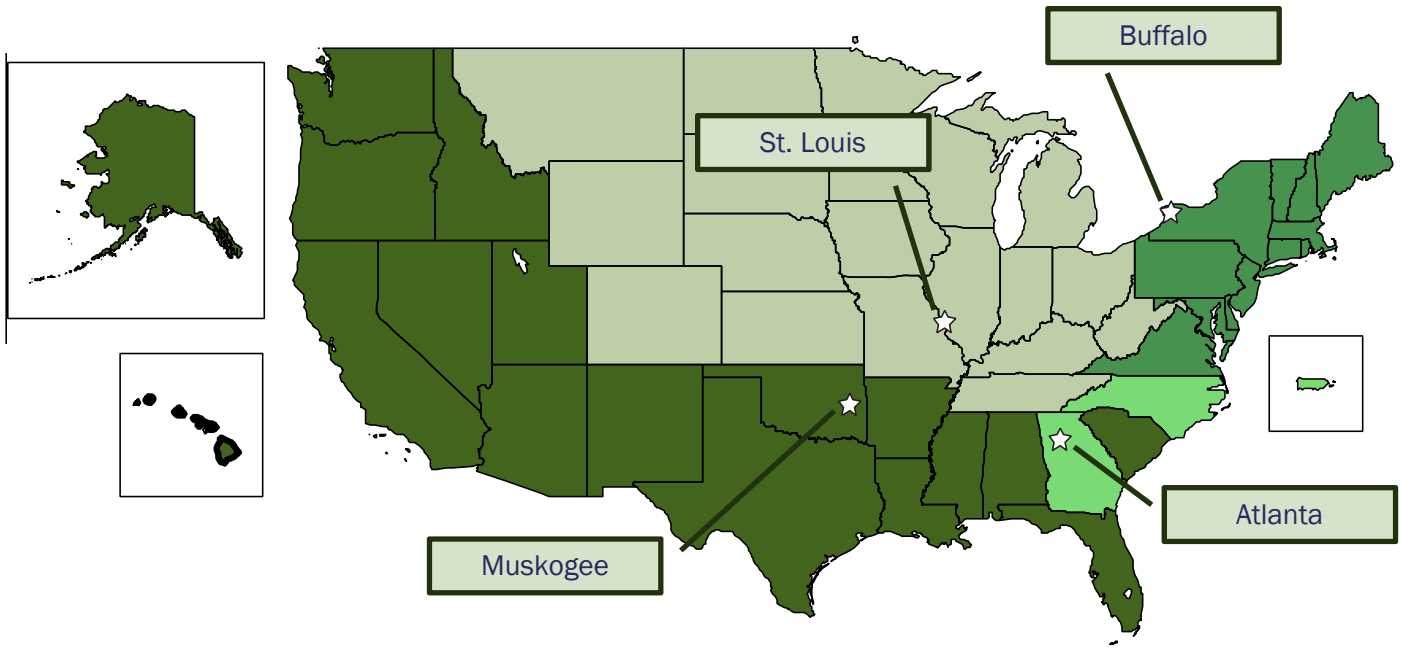
Beneficiaries by state (continued)

Location	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP	TOTAL
Nevada	5,408	381	470	92	578	0	6,929
New Hampshire	6,385	362	387	42	440	0	7,616
New Jersey	9,137	284	1,269	57	839	0	11,586
New Mexico	4,396	614	368	54	1,164	0	6,596
New York	28,273	1,100	1,739	181	2,519	0	33,812
North Carolina	24,318	2,965	1,587	312	4,647	0	33,829
North Dakota	1,803	131	541	80	188	0	2,743
Ohio	16,813	925	2,901	545	1,748	0	22,932
Oklahoma	9,052	1,124	1,150	348	2,152	0	13,826
Oregon	8,969	395	400	49	1,260	0	11,073
Pennsylvania	23,223	717	2,868	134	2,238	0	29,180
Rhode Island	1,860	53	293	25	185	0	2,416
South Carolina	13,404	579	1,497	166	2,952	0	18,598
South Dakota	1,858	119	528	70	272	0	2,847
Tennessee	14,844	740	1,293	156	1,828	0	18,861
Texas	75,775	5,876	2,811	327	8,918	1	93,708
Utah	9,795	1,095	915	257	814	0	12,876
Vermont	1,750	85	173	5	110	0	2,123
Virginia	51,973	2,296	1,658	207	4,095	1	60,230
Washington	20,963	725	762	44	2,209	0	24,703
West Virginia	18,535	2,326	916	362	879	0	23,018
Wisconsin	9,317	402	1,846	210	1,212	0	12,987
Wyoming	1,167	206	152	52	115	0	1,692
Puerto Rico	3,063	128	1,888	386	1,808	0	7,273
Philippines	587	93	0	0	6	0	686
Foreign	2,432	0	104	14	403	0	2,953
Other[17]	0	6,445	1,831	577	0	0	8,853
National totals[18]	**842,877**	**61,403**	**63,030**	**9,965**	**91,755**	**4**	**1,069,034**

[17] Other categories include those who received non-Post-9/11 GI Bill benefits for training in on-the-job, apprenticeship, flight, Top-Up, and correspondence programs.

[18] The totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year – see note at the top of the previous page.

Appendix – Maps of Education Benefit Regional Processing Office Jurisdiction



Buffalo – NY
Regional Processing Office

P.O. Box 4616
Buffalo, NY 14240-4616

- Connecticut
- Delaware
- District of Columbia
- Maine
- Maryland
- Massachusetts
- New Hampshire
- New Jersey
- New York
- Pennsylvania
- Rhode Island
- Vermont
- Virginia
- Foreign Schools
- US Virgin Islands

Atlanta – GA
Regional Processing Office

P.O. Box 100022
Decatur, GA 30031-7022

- Georgia
- North Carolina
- Puerto Rico

St. Louis – MO
Regional Processing Office

P.O. Box 66830
St. Louis, MO 63166-6830

- Colorado
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Michigan
- Minnesota
- Missouri
- Montana
- Nebraska
- North Dakota
- Ohio
- South Dakota
- Tennessee
- West Virginia
- Wisconsin
- Wyoming
- All trust territories
- The Philippines

Muskogee – OK
Regional Processing Office

P.O. Box 8888
Muskogee, OK 74402-8888

- Alabama
- Alaska
- Arizona
- Arkansas
- California
- Florida
- Hawaii
- Idaho
- Louisiana
- Mississippi
- Nevada
- New Mexico
- Oklahoma
- Oregon
- South Carolina
- Texas
- Utah
- Washington

Contact Information

Education call center:
1-888-GI-Bill-1
(1-888-442-4551)

Annual Benefits Report
(Office of Performance
Analysis & Integrity)
202-461-9040

eBenefits
(Online forms and applications)
www.ebenefits.va.gov

Education home page
benefits.va.gov/GIBill

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Insurance

Veterans Life Insurance Programs

The Veterans Benefits Administration (VBA) provides Servicemembers and their families with universally available life insurance, as well as traumatic injury protection insurance for Servicemembers. VBA's life insurance programs also provide for the conversion to a renewable term insurance policy after Servicemembers separate from the military. In addition, the programs provide life insurance to Veterans who have lost their ability to purchase commercial insurance at standard healthy rates due to lost or impaired insurability resulting from military service.

VBA's insurance benefits fall into three categories:

- Closed Life Insurance Programs
- Disabled Veterans Insurance Programs
- Uniformed Services and Post-Vietnam Veterans

A detailed description of each program is on page 162.

Total VA life insurance coverage amount $1.2 trillion for 6.3 million Servicemembers, Veterans and their families.

Veterans have up to 240 days following their separation from the military to apply for Veterans' Group Life Insurance (VGLI) without the need to prove that they are in good health for insurance purposes. This opportunity could be the only chance for the most seriously ill or injured to purchase affordable life insurance coverage.

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Release history

Version & changes	Date
Version 1.0	01/25/2016

Purpose

The purpose of the VBA Insurance program is to provide life insurance benefits to Veterans and Servicemembers that may not be available from the private insurance industry due to lost or impaired insurability resulting from military service.

Mission

The mission of the VA Insurance program is to provide high-value insurance services to America's Veterans, Servicemembers, and their beneficiaries.

Vision

The vision of the VA Insurance program is to be an organization that:

- Provides insurance services that are equal or superior to those provided by commercial insurance companies;
- Provides these services at a cost competitive with commercial companies;
- Provides fast, convenient access for our policyholders and beneficiaries;
- Provides customer communications that are fully explained, clear, timely and courteous; and
- Has a stable, diverse, knowledgeable, and satisfied workforce

Core Values

The Insurance program shares VA's five "I CARE" core values that underscore the obligations inherent in our mission: integrity, commitment, advocacy, respect, and excellence. The core values define who we are, our culture, and how we care for Veterans. Our values are more than just words – they affect outcomes in our daily interactions with Veterans and with each other. The first letter of each word—Integrity, Commitment, Advocacy, Respect, Excellence—creates a powerful acronym, "I CARE," that reminds all Insurance employees of the importance of their roles. These core values come together as five promises we make as individuals and as a program to those we serve. The core characteristics define "what we stand for," and help guide how we will perform our mission. They shape our strategy, guide the execution of our mission, and influence key decisions made within the Insurance program.

Three Categories of Benefit Programs

Closed Life Insurance Programs

When VA offered these programs, policyholders received the same or better life insurance benefits than were available to private citizens. These life insurance programs are no longer available and no longer issue new coverage, but active policies continue. These programs include National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI) and Veterans' Reopened Insurance (VRI).

Disabled Veterans Insurance Programs

These programs provide insurance coverage and services to Veterans who lose their ability to purchase commercial insurance at standard healthy rates because of their service-connected disabilities. These programs continue to issue coverage and include Service-Disabled Veterans' Insurance (S-DVI) and Veterans' Mortgage Life Insurance (VMLI).

Uniformed Services and Post-Vietnam Veterans

These programs provide current and former active duty and reserve members of the uniformed services with insurance coverage and services that large-scale civilian employers commonly provide. These programs include Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) and Veterans' Group Life Insurance (VGLI). All Servicemembers who have SGLI are automatically covered under TSGLI.

Acronyms Used in This Document

Supervised insurance programs[1]	SGLI	Servicemembers' Group Life Insurance
	FSGLI	Family Servicemembers' Group Life Insurance Coverage
	TSGLI	Servicemembers' Group Life Insurance Traumatic Injury Protection
	VGLI	Veterans' Group Life Insurance
Administered insurance programs[2]	SDVI	Service-Disabled Veterans' Insurance
	VMLI	Veterans' Mortgage Life Insurance
	USGLI	United States Government Life Insurance[3]
	NSLI	National Service Life Insurance[3]
	VSLI	Veterans' Special Life Insurance[3]
	VRI	Veterans' Reopened Insurance[3]
Other programs	OSGLI	Office of Servicemembers' Group Life Insurance
	DEERS	Defense Eligibility and Enrollment Reporting System
	NOAA	National Oceanic and Atmospheric Administration

[1] The supervised insurance programs are those that are managed by the Prudential Insurance Company of America under the supervision of the VA Insurance Center according to the terms of a group policy.
[2] The administered insurance programs are those which are directly managed by the VA Insurance Center.
[3] These programs no longer issue coverage.

VA Insurance Program Enhancements

The Veterans' Benefits Act of 2010

The Veterans' Benefits Act of 2010 resulted in increased coverage for several insurance programs:

- Veterans covered under the Veterans' Group Life Insurance (VGLI) program now have the opportunity to increase their coverage by $25,000 on each five-year anniversary of their policy, up to $400,000, the current legislated maximum coverage. VA can issue this coverage regardless of the Veteran's health.
- Veterans' Mortgage Life Insurance (VMLI) was increased from $150,000 to $200,000, effective January 1, 2012.
- Supplemental Service-Disabled Veterans Insurance (SRH) increased from $20,000 to $30,000, effective October 1, 2011.
- Coverage under Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) was extended retroactively to October 7, 2001, to all Servicemembers who suffered traumatic injuries that resulted in qualifying losses. Previously, this coverage was available only to Servicemembers serving in Operation Enduring Freedom and Operation Iraqi Freedom.

Single Sign On Project

VBA implemented the Insurance Service Single Sign On (SSO) Project on August 21, 2013. The SSO Project combines two customer-facing web applications into a single interface. The SSO Project has the following new features:

- Veterans can apply for Service-Disabled Veterans' Insurance (SDVI) and access their policy information using the same login information.
- Elimination of letters with personal identification numbers (PINs): SSO replaces the existing PIN letter proofing system with remote identity proofing provided by Equifax. Instead of waiting for a PIN letter in the mail, Veterans have real-time proof of identity and instant access to their account.
- Account Management Features: Veterans can manage their web account without having to call the Insurance toll-free number. They can retrieve a forgotten user ID, reset a password, and update their email address or security questions.
- Updated Appearance: SSO uses the current VA web organization and look, which allows for a smooth transition from the main Insurance site to the SSO application.
- Veterans and Servicemembers can access the SSO from the Insurance website: insurance.va.gov/portal/

Closed and Current VA Insurance Programs

Programs that no longer issue coverage

Closed insurance programs	Years	Maximum coverage
United States Government Life Insurance (USGLI)	1919 - 1951	$10,000
National Service Life Insurance (NSLI)	1940 - 1951	$10,000 [4]
Veterans' Special Life Insurance (VSLI)	1951 - 1956	$10,000 [4]
Veterans' Reopened Insurance (VRI)	1965 - 1966	$10,000 [4]

Programs that currently issue coverage

Open life insurance programs		Year	Maximum coverage
Uniformed Services and Post-Vietnam Veterans' Life Insurance	Servicemembers' Group Life Insurance (SGLI)	1965 - present	$400,000 [5]
	Family Servicemembers' Group Life Insurance (FSGLI) – Spouse's Coverage	2001 - present	$100,000
	Family Servicemembers' Group Life Insurance (FSGLI) – Children's Coverage	2001 - present	$10,000
	Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)	2005 - present	$100,000
	Veterans' Group Life Insurance (VGLI)	1974 - present	$400,000 [5]
Disabled Veterans' Life Insurance	Service-Disabled Veterans' Insurance (SDVI)	1951 - present	$10,000 [6]
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	$200,000 [7]

[4] Since 1972, dividends can be used to increase coverage by purchasing paid-up additions to the basic insurance.
[5] Effective September 1, 2005, the maximum coverage for SGLI and VGLI increased to $400,000.
[6] An additional $30,000 of supplemental coverage is available to totally disabled Veterans effective October 1, 2011.
[7] Maximum face amount increased to $200,000 on January 1, 2012.

VA Life Insurance Compared to Private Sector Insurers

The following table compares VA life insurance programs with commercial life insurance companies. The comparison is based on the total face amount of life insurance in-force.

2014 rankings by total life insurance in-force[8]

Rank	Company	Total life insurance (millions)
1	Metropolitan Life & Affiliated Companies[9]	$4,437,912
2	Prudential of America Group[9]	$3,829,911
3	RGA Group	$1,850,372
4	Scor Life US Group	$1,667,974
5	Northwestern Mutual Group	$1,534,358
6	AIG Life & Retirement Group	$1,486,214
7	Aegon USA Group	$1,482,226
8	Voya Financial Group	$1,361,938
9	Lincoln Financial Group	$1,296,934
10	Swiss Reinsurance Life Group	$1,292,244
11	VA[10]	**$1,271,416**
12	New York Life Group[9]	$1,270,214
13	Great-West Life Group	$1,151,916
14	Minnesota Life Insurance Group	$1,081,325
15	Hannover Life Reassurance America	$992,479

[8] Source: Best's Review (September 2015); Calendar Year 2014 Exhibit of Insurance In-force.
[9] Total includes the portion of SGLI insurance in-force that this company reinsures.
[10] VA data includes $221,650 million of TSGLI coverage.

The table below displays the number of lives insured and the face amount for both the administered and supervised insurance programs.

Lives insured by fiscal year[11]

Insured (program)	2011	2012	2013	2014	2015
Veterans (Administered Programs)	951,268	882,938	814,134	749,940	684,964
Veterans (VMLI)	2,395	2,466	2,419	2,485	2,567
Veterans (VGLI)	426,750	427,319	425,990	424,944	427,948
Servicemembers (SGLI)	2,422,500	2,389,500	2,365,500	2,305,500	2,265,500
Spouses and Children (FSGLI)	3,254,000	3,193,000	3,103,000	2,991,000	2,874,000
Total lives insured	**7,056,913**	**6,895,223**	**6,711,043**	**6,473,869**	**6,254,979**

Face amount (billions)	$1,115	$1,095	$1,081	$1,048	$1,024

The following table displays the amount of death awards paid to beneficiaries of both the administered and supervised insurance programs. It also displays the amount of dividends, loans, matured endowments, cash surrenders, and disability claims paid on administered policies.

Benefits paid by fiscal year[12]

Benefit type	2011	2012	2013	2014	2015	% Change FY 14 to 15
Death awards[13]	$2,342,223,271	$2,342,316,752	$2,255,883,414	$2,117,047,764	$2,017,401,684	-5%
Dividends	$249,092,778	$206,738,298	$167,071,426	$128,936,863	$108,680,166	-16%
Loans made	$43,278,000	$38,600,000	$36,902,000	$36,202,000	$32,063,000	-11%
Matured endowments	$42,346,753	$47,314,756	$60,252,125	$73,388,337	$113,318,890	54%
Cash surrenders	$45,806,200	$44,115,174	$42,118,101	$40,125,066	$37,933,736	-5%
Disability claims	$9,789,196	$8,551,777	$7,540,459	$6,493,107	$5,528,786	-15%
Total	**$2,732,536,198**	**$2,687,636,757**	**$2,569,767,525**	**$2,402,193,137**	**$2,314,926,262**	**-4%**

[11] Source: FY 15 State of Residence Report; FY 15 Exhibit of Insurance In-force.
[12] Source: FY 15 Exhibit of Insurance In-force; FY 15 Statement of Operations and Changes in Net Position; FY 15 Statement of Cash Flows.
[13] Includes payments for traumatic injuries.

The following tables display the number and amount of payments for death and traumatic injuries in both the administered and supervised insurance programs.

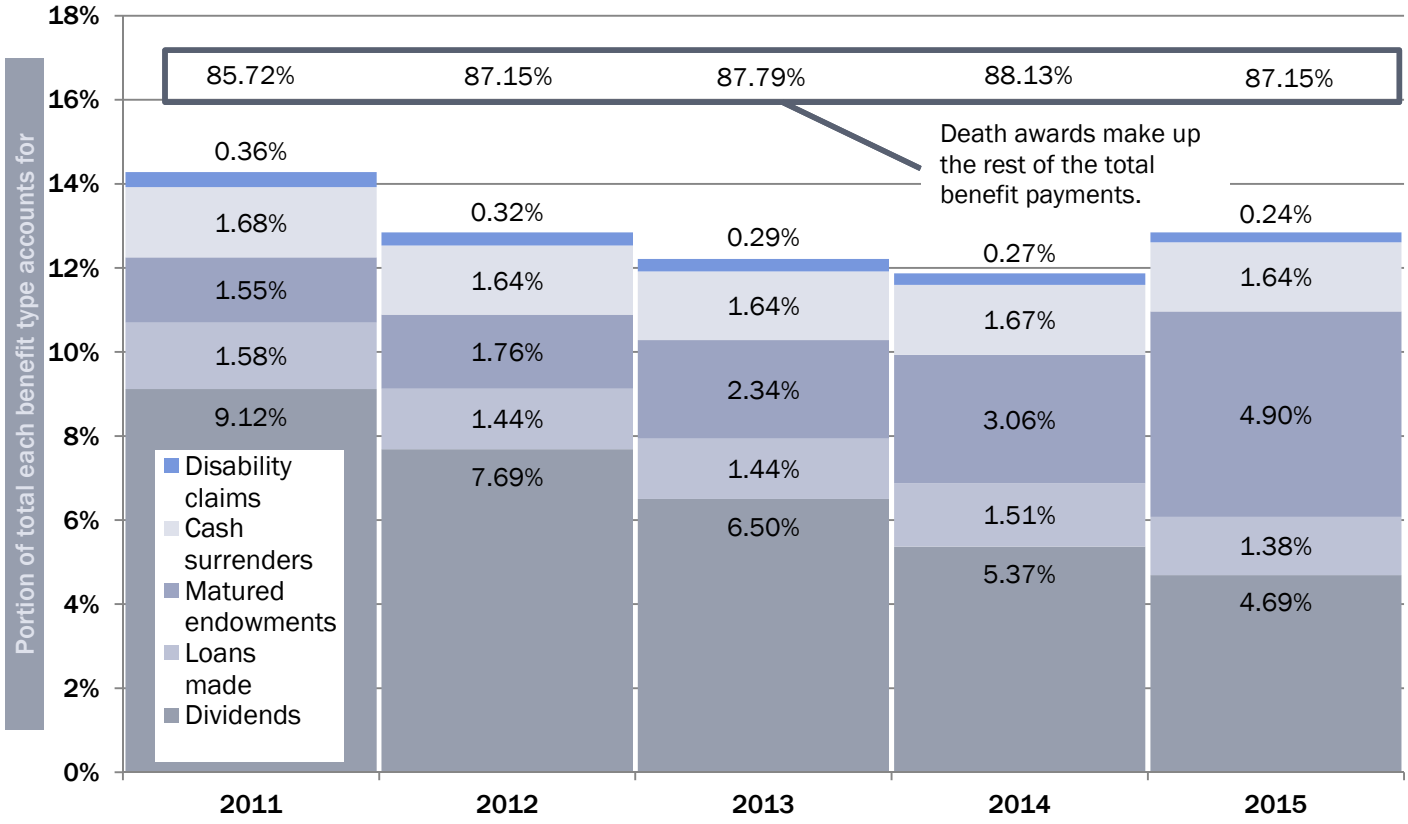
Number of death or traumatic injury awards paid

	2011	2012	2013	2014	2015
Administered	90,721	86,766	85,585	79,067	76,638
Supervised[14]	9,162	9,337	8,775	8,230	7,272
Total	**99,883**	**96,103**	**94,360**	**87,297**	**83,910**

Amount of death or traumatic injury awards paid

	2011	2012	2013	2014	2015
Administered	$1,078,356,004	$1,064,732,566	$1,073,344,783	$1,011,652,847	$987,885,617
Supervised[14]	$1,263,867,267	$1,277,584,186	$1,182,538,631	$1,105,394,917	$1,029,516,067
Total	**$2,342,223,271**	**$2,342,316,752**	**$2,255,883,414**	**$2,117,047,764**	**$2,017,401,684**
Average payment	$23,450	$24,373	$23,907	$24,251	$24,042

Benefits paid by fiscal year by program



[14] Includes payments for traumatic injuries.

Total insurance in-force by fiscal year[15]

	2011	2012	2013	2014	2015
Number of policies	7,188,254	7,016,054	6,820,219	6,572,276	6,342,789
Total face amounts	$1,348,775,789,037	$1,325,078,361,732	$1,307,713,914,107	$1,269,084,448,395	$1,240,660,018,554
Avg. face amounts[16]	$187,636	$188,864	$191,741	$193,097	$195,602

Life insurance in-force by program during FY 15[17]

Type of insurance[18]	Number of policies	Total face amount	Average face amount	Maximum face amount
USGLI	672	$1,408,543	$2,096	$10,000
NSLI	370,281	$4,655,130,982	$12,572	$10,000
VSLI	120,466	$1,729,896,272	$14,360	$10,000
VRI	14,515	$153,721,683	$10,591	$10,000
SDVI	266,840	$2,794,108,441	$10,471	$10,000[19]
VMLI	2,567	$332,427,633	$129,500	$200,000
SGLI	2,265,500	$830,331,200,000	$366,511	$400,000
FSGLI - Child	1,901,000	$19,010,000,000	$10,000	$10,000
FSGLI - Spouse	973,000	$95,903,100,000	$98,564	$100,000
VGLI	427,948	$68,699,025,000	$160,531	$400,000
Total[20]	**6,342,789**	**$1,023,610,018,554**	**$161,382**	

[15] Source: Insurance FY 15 Exhibit of Insurance In-force Cover Sheet. Face amount includes coverage for the TSGLI rider to SGLI.
[16] Average face amount includes paid-up additional insurance where available.
[17] Source: Insurance FY 15 Exhibit of Insurance In-force Cover Sheet.
[18] Pages 8 and 14 contain information on historical changes to life insurance programs.
[19] An additional $30,000 of supplemental coverage is available to totally disabled Veterans.
[20] Excludes TSGLI.

Number of operations processed on administered policies by fiscal year[21]

	2011	2012	2013	2014	2015
Loans	30,187	30,237	31,056	30,575	30,845
Cash surrenders	9,561	9,024	8,296	7,615	7,051
Calls answered	627,521	630,155	622,003	612,234	593,876
Correspondence received	79,361	70,072	65,511	71,519	57,687
Change of address	37,820	24,562	24,153	27,402	22,866
Online loan applications	2,542	2,896	3,051	3,617	4,489
Total[22]	**784,450**	**764,050**	**751,019**	**749,345**	**712,325**

[21] Source: Distribution of Operations Report.

[22] Total does not include the number of "Online Loan Applications" to accurately represent the number of operations processed on administered policies. VBA did not follow this methodology in the 2012 Annual Benefits Report, thereby producing different 2012 total number of operations processed.

Coverage Established During FY 15

The table below identifies the number of new policies issued for FY 15, the total coverage amount, and the average face value of the policies. In the case of SGLI and FSGLI, which is group insurance, the military services maintain the records on each insured Servicemember.

New life insurance coverage issued in FY 15

Type of insurance	Number of people insured	Total coverage amount	Average face amount	Maximum face amount
VMLI[23]	475	$73,058,381	$153,807	$200,000
SDVI[24]	16,046	$199,364,265	$12,425	$10,000[25]
VGLI[26]	17,777	$5,280,655,000	$297,050	$400,000
FSGLI –Child[27]	200,695	$2,006,950,000	$10,000	$10,000
FSGLI - Spouse[28]	104,098	$10,260,315,272	$98,564	$100,000
SGLI[26]	200,851	$72,904,243,214	$362,977	$400,000
Total	**539,942**	**$90,724,586,132**	**$168,027**	

[23] Source: VMLI Database – FY 15 Reserve File Data. Maximum face amount increased to $150,000 on October 1, 2011, and increased to $200,000 January 1, 2012.
[24] Source: SDVI – FY 15 Exhibit of Insurance In-force; State of Residence Report.
[25] Source: Additional coverage, up to $20,000, was available for totally disabled policyholders. Effective October 1, 2011, this was increased to $30,000. For FY 15, 1,323 new Supplemental SDVI policies were issued.
[26] Source: VGLI - OSGLI Monthly Report to VA.
[27] Source: SGLI / FSGLI – Estimates based upon accessions to Active Duty and Reserve forces in FY 15. Data on accessions from the Defense Manpower Data Center.
[28] Source: DEERS and Military Pay Records.

Policy lapses during FY 15[29]

Type of insurance	Number	Face amount	Average face amount
NSLI	3,260	$19,115,848	$5,864
VSLI	529	$3,819,750	$7,221
VRI	122	$708,250	$5,805
SDVI	1,243	$14,351,372	$11,546
Total	**5,154**	**$37,995,220**	**$7,372**

[29] Source: FY 15 Exhibit of Insurance In-force.
A policy lapses if the premium is not received within 65 days after the due date.

Insurance payments made to policyholders during FY 15

Type of payment	Type of insurance	Number	Amount	Average payment
Matured endowment[30]	USGLI	168	$486,373	$2,895
	NSLI	4,801	$108,471,037	$22,593
	VSLI	3	$48,930	$16,310
	VRI	41	$2,452,178	$59,809
	SDVI	190	$1,860,372	$9,791
	Total	**5,203**	**$113,318,890**	**$21,780**
Cash surrender[30]	USGLI	7	$10,592	$1,513
	NSLI	3,207	$27,009,236	$8,422
	VSLI	783	$5,601,424	$7,154
	VRI	184	$1,160,160	$6,305
	SDVI	715	$4,152,324	$5,807
	Total	**4,896**	**$37,933,736**	**$7,748**
Dividends[31]	USGLI	672	$121,374	$181
	NSLI	370,281	$68,232,939	$184
	VSLI	120,466	$37,765,335	$313
	VRI	14,515	$2,560,518	$176
	Total	**505,934**	**$108,680,166**	**$215**
Loans[32]	USGLI	65	$1,000	$15
	NSLI	15,032	$8,618,000	$573
	VSLI	4,116	$4,079,000	$991
	VRI	1,148	$363,000	$316
	SDVI	10,484	$19,002,000	$1,812
	Total	**30,845**	**$32,063,000**	**$1,039**

[30] Source of number: FY 15 Exhibit of Insurance In-force.
Source of amount: FY 15 Statement of Operations and Changes in Net Position.

[31] Source of number: FY 15 Exhibit of Insurance In-force – Cover Sheet.
Source of amount: FY 15 Source and Application of Funds.

[32] Source of number: FY 15 Statement of Cash Flows.
Program numbers from an estimate based on Statistical Quality Control (SQC) reviews in FY 15 and percent of total.
Source of amount: Insurance General Ledger Accounting System; Statement of Program Costs and Financing.

Life insurance dividend payments by fiscal years

Dividend payments	2011	2012	2013	2014	2015
Number	854,722	762,545	671,813	587,452	505,934
Total amounts	$249,092,778	$206,738,298	$167,071,426	$128,936,863	$108,680,166
Average payments	$291	$271	$249	$219	$215

Death claims are paid to the beneficiary upon the death of the insured person. In the case of FSGLI, the death claim is paid to the Servicemember. All other death claims are paid to the Veteran's or Servicemember's designated beneficiary.

The table below provides a distribution of the death claim payments by program. For TSGLI, payments are for qualifying traumatic injuries.

Payments for death or traumatic injury during FY 15[33]

Type of insurance	Number	Amount	Average payment
USGLI	224	$479,014	$2,138
NSLI	54,914	$698,193,275	$12,714
VSLI	8,608	$125,049,378	$14,527
VRI	2,713	$28,260,182	$10,417
SDVI	9,933	$104,596,903	$10,530
VMLI	246	$31,306,865	$127,264
SGLI[34]	1,688	$600,963,845	$356,021
FSGLI – Spouse[34]	725	$69,958,333	$96,494
FSGLI - Child[34]	1,289	$12,889,500	$10,000
TSGLI[34]	619	$23,160,000	$37,415
VGLI[34]	2,951	$322,544,389	$109,300
Total	**83,910**	**$2,017,401,684**	**$24,042**

[33] Source of number: FY 15 Exhibit of Insurance In-force; VMLI Database. Source of amount: FY 15 Statement of Operations and Changes in Net Position.

[34] Source: SGLI and TSGLI Monthly Reports from OSGLI. Includes Basic, Accelerated Benefit Option, & Conversion Pool.

Monthly Payments to Policyholders at the End of FY 15

Although most Veterans choose to receive payments in a lump sum, a monthly payment option is available for Cash Surrenders and Matured Endowments. In the two disability benefit provisions of policies – Total and Permanent Disability and Total Disability Income – no lump sum option exists; VA pays monthly.

The table below provides data on recurring monthly payments to Veterans.

Insurance monthly installment award payments to policyholders at the end of FY 15[35]

Type of payment	Type of insurance	Number	Monthly total	Average monthly payment
Total disability income provision	USGLI	7	$4,806	$687
	NSLI	3,165	$3,851,316	$1,217
	VSLI	1,172	$1,589,040	$1,356
	VRI	181	$149,760	$827
	Total	**4,525**	**$5,594,922**	**$1,236**
Matured endowments	USGLI	0	$0	$0
	NSLI	205	$232,422	$1,134
	VSLI	192	$239,064	$1,245
	VRI	10	$8,100	$810
	SDVI	13	$12,816	$986
	Total	**420**	**$492,402**	**$1,172**
Cash surrenders	USGLI	0	$0	$0
	NSLI	25	$36,648	$1,466
	VSLI	1	$7,218	$7,218
	VRI	0	$0	$0
	SDVI	0	$0	$0
	Total	**26**	**$43,866**	**$1,687**
Total and permanent disability	USGLI	5	$1,380	$276
	Total	**5**	**$1,380**	**$276**

[35] Source: Insurance Actuarial Valuation System (AVS) VAL-C (Settlement Option Benefits). Life income – for NSLI, VSLI are 150% of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only Amount. TDIP Income for NSLI, VSLI, and USGLI are 150% of the Lifetime Guaranteed Amount.

Monthly Payments to Beneficiaries in FY 15

A monthly payment option is also available in some programs for death claim payments. The following table provides data on recurring monthly payments to beneficiaries.

Insurance monthly installment award payments to beneficiaries in FY 15[36]

Type of insurance	Number	Monthly total	Average monthly payment
USGLI	853	$189,840	$223
NSLI	13,749	$8,311,236	$604
VSLI	467	$369,804	$792
VRI	112	$55,944	$500
SDVI	168	$70,992	$423
Total	**15,349**	**$8,997,816**	**$586**

[36] Source: Insurance AVS VAL-C (Settlement Option Benefits). Life Income – for NSLI, VSLI are 150% of the Lifetime Guaranteed Amount and the Guaranteed Certain Only Amount.

Age Distribution of Policyholders

The age distributions for certain programs available only during past wartime periods parallel the aging of all other Veterans of those periods. The programs for which insurance is still available (SDVI, VMLI, SGLI, VGLI) have policyholders across a wide distribution of ages.

Age distribution for insurance programs number of participants and percent of program total

	Age groups				
Type of insurance	< 20	20-29	30-39	40-49	50-59
USGLI[37]	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
NSLI[37]	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VSLI[37]	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VRI[37]	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
SDVI[37]	1	1,812	9,622	18,407	33,692
% of all age groups	0%	1%	4%	8%	14%
VMLI[38]	0	13	81	266	605
% of all age groups	0%	1%	3%	10%	24%
SGLI[39]	139,483	1,143,133	631,292	279,397	70,516
% of Total	6%	51%	28%	12%	3%
FSGLI–Spouse[39]	11,912	368,691	371,257	172,854	43,881
% of all age groups	1%	38%	38%	18%	5%
FSGLI– Children[39]	1,827,509	73,491	0	0	0
% of all age groups	96%	4%	0%	0%	0%
VGLI[40]	9	12,772	58,368	121,230	120,878
% of all age groups	0%	3%	14%	29%	28%
Total all types	**1,978,914**	**1,599,912**	**1,070,620**	**592,154**	**269,572**
% of all age groups	**33%**	**26%**	**17%**	**9%**	**4%**

Age groups continued on the next page.

[37] Note: Data as of September 30, 2015.
[38] Source: VMLI Reserve Valuation June Data Adjusted for FY 15.
[39] Source: OSGLI June Data – Adjusted for FY 15. Dependent data from the Defense Manpower Data Center.
[40] Source: VGLI Attained Age In-force Report from Prudential.

Age distribution for insurance programs number of participants and percent of program total (continued)

	Age groups					
Type of insurance	60-69	70-79	80-89	> 89	Total all age groups	Average age
USGLI[37]	0	0	0	670	**670**	94.5
% of all age groups	0%	0%	0%	100%	**100%**	
NSLI[37]	0	5	210,010	116,447	**326,462**	88.0
% of all age groups	0%	0%	64%	36%	**100%**	
VSLI[37]	0	3,389	105,617	969	**109,975**	83.3
% of all age groups	0%	3%	96%	1%	**100%**	
VRI[37]	0	88	6,014	6,669	**12,771**	88.8
% of all age groups	0%	1%	47%	52%	**100%**	
SDVI[37]	116,168	41,327	13,466	591	**235,086**	63.0
% of all age groups	49%	18%	6%	0%	**100%**	
VMLI[38]	1,208	388	6	0	**2,567**	59.9
% of all age groups	47%	15%	0%	0%	**100%**	
SGLI[39]	1,674	5	0	0	**2,265,500**	29.9
% of all age groups	0%	0%	0%	0%	**100%**	
FSGLI–Spouse[39]	4,405	0	0	0	**973,000**	33.2
% of all age groups	0%	0%	0%	0%	**100%**	
FSGLI– Children[39]	0	0	0	0	**1,901,000**	8.4
% of all age groups	0%	0%	0%	0%	**100%**	
VGLI[40]	87,683	25,595	1,390	23	**427,948**	51.4
% of all age groups	20%	6%	0%	0%	**100%**	
Total all types	**211,138**	**70,797**	**336,503**	**125,369**	**6,254,979**	
% of all age groups	**3%**	**1%**	**5%**	**2%**	**100%**	

See previous page for footnote references.

The tables below show the number of SGLI policyholders. The total percentage by coverage level for both categories of duty status is shown.

For simplicity, the maximum coverage is shown by itself, while all lesser coverage is combined.

SGLI by coverage level – active duty and reserve duty FY 15

	Number with coverage		Percent with coverage	
SGLI coverage level	$50,000-$350,000	$400,000 (maximum)	$50,000-$350,000	$400,000 (maximum)
Active duty	96,247	1,328,753	6.75%	93.25%
Reserve duty	161,327	570,673	22.04%	77.96%
Total[41]	**257,574**	**1,899,426**	**11.94%**	**88.06%**

SGLI coverage by branch and component of service FY 15

Branch		Number eligible for SGLI	Number with SGLI	Percent of eligible with SGLI	Percent of grand total with SGLI
Active duty	Army	522,531	520,295	99.6%	24.1%
	Navy	344,646	340,950	98.9%	15.8%
	Air Force	328,297	323,943	98.7%	15.0%
	Marine Corps	194,860	193,824	99.5%	9.0%
	Coast Guard	40,433	39,228	97.0%	1.8%
	NOAA	323	295	91.3%	0.0%
	Public Health Service	6,465	6,465	100.0%	0.3%
	Total	**1,437,555**	**1,425,000**	**99.1%**	**66.0%**
Reserve /National Guard	Army	556,591	502,790	90.3%	23.3%
	Navy	41,938	41,931	100.0%	2.0%
	Air Force	148,859	148,857	100.0%	6.9%
	Marine Corps	31,682	30,904	97.5%	1.4%
	Coast Guard	9,342	7,518	80.5%	0.4%
	Total	**788,412**	**732,000**	**92.8%**	**34.0%**
	Grand Total	**2,225,967**	**2,157,000**	**96.9%**	**100%**

[41] Does not include Servicemembers with part-time or post-separation coverage.

FSGLI Coverage for Spouses

The tables below show the number of insured FSGLI spouses. The total percentage by coverage level for both categories of duty status is shown.

For simplicity, the maximum coverage is shown by itself, while all lesser coverage is combined.

FSGLI Spouse coverage level – active duty and reserve duty FY 15

	Number with coverage		Percent with coverage	
FSGLI coverage level	$10,000-$90,000	$100,000 (maximum)	$10,000-$90,000	$100,000 (maximum)
Active duty	11,390	674,610	1.66%	98.34%
Reserve duty	15,418	271,582	5.37%	94.63%
Total	**26,808**	**946,192**	**2.76%**	**97.24%**

FSGLI Spouse coverage by branch and component of service FY 15

Branch		Number eligible for FSGLI	Number with FSGLI	Percent of eligible with FSGLI	Percent of grand total with FSGLI
Active duty	Army	307,821	268,902	87.4%	27.6%
	Navy	170,356	148,818	87.4%	15.3%
	Air Force	174,922	152,807	87.4%	15.7%
	Marine Corps	94,327	89,560	94.9%	9.2%
	Coast Guard	21,536	21,526	100.0%	2.2%
	NOAA	104	104	100.0%	0.0%
	Public Health Service	4,285	4,283	100.0%	0.5%
	Total	**773,351**	**686,000**	**88.7%**	**70.5%**
Reserve /National Guard	Army	352,666	177,755	50.4%	18.3%
	Navy	47,720	24,052	50.4%	2.5%
	Air Force	149,442	75,323	50.4%	7.7%
	Marine Corps	6,553	6,232	95.1%	0.6%
	Coast Guard	3,640	3,638	99.9%	0.4%
	Total	**560,021**	**287,000**	**51.2%**	**29.5%**
	Grand Total	**1,333,372**	**973,000**	**73.0%**	**100%**

Contact Information

Department of Veterans Affairs home page

www.va.gov/

Veterans Benefits Administration home page

benefits.va.gov

Insurance information home page

benefits.va.gov/insurance

Insurance Service Single Sign On (SSO) website

www.insurance.va.gov

Annual Benefits Report: (Office of Performance Analysis & Integrity)

202-461-9040

Contact for administered programs (USGLI, NSLI, VSLI, VRI, S-DVI, VMLI)

Toll-Free Telephone: [42]

1-800-669-8477

Death claims fax:

1-888-748-5822

All other fax inquiries:

1-888-748-5828

General Correspondence Mailing address:

Department of Veterans Affairs Insurance Center
PO Box 42954
Philadelphia, Pennsylvania 19101

For correspondence concerning:	Use PO Box:
Death, Waiver of Premium, VMLI Claims, and S-DVI Applications:	P.O. Box 7208
Loans and Cash Surrenders:	P.O. Box 7327
Premium and Loan/Lien Payments:	P.O. Box 7787
All Other Insurance Mail:	P.O. Box 42954

Contact for supervised programs (SGLI, FSGLI, TSGLI & VGLI)

When Servicemembers or family members are looking for information about the SGLI and VGLI programs and cannot find answers to their questions on the SGLI/VGLI portion of the Insurance website, they can call, e-mail, or write to the Office of Servicemembers' Group Life Insurance (OSGLI). OSGLI administers the SGLI and VGLI programs including the processing and payment of claims. OSGLI can be reached at:

Toll-free Telephone:

1-800-419-1473

Death and accelerated benefits claims fax:

1-877-832-4943

All other fax inquiries:

1-800-236-6142

General Correspondence mailing address:

The Office of Servicemembers'
Group Life Insurance Center
80 Livingston Avenue
Roseland, New Jersey 07068-1733

[42] Insurance Specialists are available 8:30 AM to 6:00 PM (Eastern Time) Monday - Friday

Loan Guaranty

Home Loan Guaranty Program Objectives

The objective of the VA Home Loan Guaranty program is to help eligible Veterans, active-duty personnel, surviving spouses, and members of the Reserves and National Guard purchase, retain, and adapt homes in recognition of their service to the Nation.

Current Benefits

VA home loans may be used to:

- Purchase a home;
- Purchase a residential unit in certain condominium projects;
- Build a home;
- Refinance an existing home loan; or
- Improve a home by installing solar heating or other energy conservation measures.

631,142 Loans Guaranteed

Average Loan $243,174

Total Loan Amount:

$153 Billion

The Loan Guaranty Program was originally part of a national effort to move from a wartime economy to a peacetime economy and to avoid the economic recession historically associated with postwar periods. The program was one of the innovations advanced by the Servicemen's Readjustment Act of 1944 (PL 78-346), known as the GI Bill of Rights. By providing loan guaranties, the government could aid Veterans in their efforts to readjust to civilian life.

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Veterans Benefits Administration

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Release history

Version & changes	Date
Version 1.0	01/27/2016

Program Information

There are two types of guaranteed loans: purchase and refinance. A purchase loan is used to obtain a home. The other loan type is a refinance, and there are two kinds of refinance loans: interest rate reduction and other refinance (i.e., cash-out refinancing). Interest rate reduction is typically the most common reason for refinancing a loan.

While there is no maximum VA loan amount, secondary market limitations determine how much lenders will loan and therefore create an effective loan limit for VA. These effective loan limits vary by county and are based on the Department of Housing and Urban Development's (HUD) area median prices that are used by Federal Housing Finance Administration (FHFA) to set the Government Sponsored Enterprise (GSE) (Fannie Mae and Freddie Mac) loan limits. The VA county loan limits are adjusted annually each January and are available at http://www.benefits.va.gov/homeloans/loan_limits.asp.

Veterans pay a funding fee ranging from 1.25% to 3.3% of the loan amount (0.5% for interest rate reduction refinancing loans). The funding fee can be included in the loan. Veterans receiving VA disability compensation (or who would be receiving compensation, but for the receipt of retirement pay or active service pay) are exempt from the fee. Also a surviving spouse of a Veteran who died on active-duty service or later from service-connected causes is exempt from paying the fee.

VA will guaranty loans up to 100% of the home value. Additionally, the Honoring Veterans and Caring for Camp Lejeune Families Act of 2012 (Public Law 112-154), further expanded assistance to Veterans and their families. This authority was extended as part of Public Law 113-175, and included the following:

- Established permanent authority to guarantee adjustable-rate and hybrid adjustable-rate mortgages;
- Expanded home loan benefits for certain surviving spouses; and
- Allowed an active-duty Servicemember's dependent child to satisfy the occupancy requirement.

Specially Adapted Housing Program (SAH)

Severely-disabled Veterans and Servicemembers, primarily those who are wheelchair bound or who have lost the use of both arms at or above the elbow, may be entitled to obtain SAH grants.

Special Housing Adaptation (SHA) grants are also available to disabled individuals who have blindness in both eyes, or have anatomical loss or loss of use of both hands.

These distinctive programs help eligible individuals buy, build, or modify homes specifically adapted for their use. In addition to no time limitation or deadline for applying for either grant benefit, multiple grant uses are available as authorized under Title 38, United States Code (U.S.C.) section 2101(a) or section 2101(b). The Honoring Veterans and Caring for Camp Lejeune Families Act of 2012 (Public Law 112-154) further expanded the SAH benefit. Specifically, section 202 authorized SAH assistance for certain Veterans who served in the Armed Forces on or after September 11, 2001 and are entitled service-connected disability due to the loss or loss of use of one lower extremity, severely affecting the functions of balance or propulsion.

The Veterans Housing Opportunity and Benefits Act of 2008 (PL 110-289), enacted on July 30, 2008, included the following changes:

- Increased the maximum grant amounts;
- Authorized cost indexing on an annual basis on October 1 of each year (beginning in calendar year 2009);
- Established eligibility for housing assistance for individuals with severe burn injuries; and
- Authorized assistance for individuals residing outside the United States who may now, at the Secretary's discretion, use adaptive housing benefits.

These benefits can be used for, but are not limited to:

- Wider doorways and hallways to accommodate wheelchairs;
- Ramps or platform lifts instead of steps; and
- Wheelchair accessible bathrooms.

The Honoring American Veterans and Caring for Camp Lejeune Families Act of 2012 (PL 112-154), enacted October 1, 2012, included the following changes:

- Temporarily expanded eligibility for SAH assistance for certain Veterans;
- Expanded eligibility for SHA assistance for Veterans with vision impairment;
- Increased and indexed the temporary residence adaptation (TRA) grant and extended this authorization to provide housing assistance to individuals temporarily residing in a home owned by a family member;
- Authorized additional SAH assistance to Veterans whose homes have been destroyed or damaged by natural disaster; and
- Removed the TRA grant from the aggregate amount of assistance available from the SAH/SHA program.

Specially adapted housing data can be found at the bottom of page 196

Native American Direct Loan (NADL) Program

The Native American Direct Loan Program helps Native American Veterans or Native American non-Veterans married to a Veteran finance the purchase of homes on Federal Trust land. VA has entered into memorandums of understanding (MOU) with 93 participating Native American tribes. During FY 2015, VA closed 18 loans under this program. Since its inception, VA has made 989 loans to Native American Veterans.

In FY 2015, VA promoted the NADL program in over two dozen major regional and national outreach events from the St. Regis tribe in the most northern part of New York to several dozen rural tribes across the great State of Alaska. Currently, VA is in close negotiations with 2 tribal governments to complete the MOU process and begin offering NADLs to those Native American Veterans.

Loan Administration

The Loan Administration Program helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure they offer options for home retention and alternatives to foreclosure. To ensure every Veteran has the option to retain his/her home, VA made over 546,000 attempts to contact delinquent borrowers and mortgage servicers. In FY 2015, VA helped more than 90,000 borrowers retain homeownership and/or avoid foreclosure. These actions resulted in a $2.8 billion savings in estimated foreclosure costs to the Government.

For a Veteran or Servicemember who may have obtained a conventional loan, VA can offer general guidance and financial counseling through Loan Technicians in VA's 8 Regional Loan Centers. However, unlike a VA-guaranteed home loan, VA has no legal authority or standing to intervene on the borrower's behalf. VA's toll-free number for all Veterans and Servicemembers to call for home loan assistance is (877) 827-3702.

Loan administration data can be found on page 197

This quick reference guide highlights information most requested from the Loan Guaranty Service.

In FY 2015, interest rate reduction refinance loans were 31% of the total loan volume. For the same year, all refinanced loans made up 49% of the total loan volume.

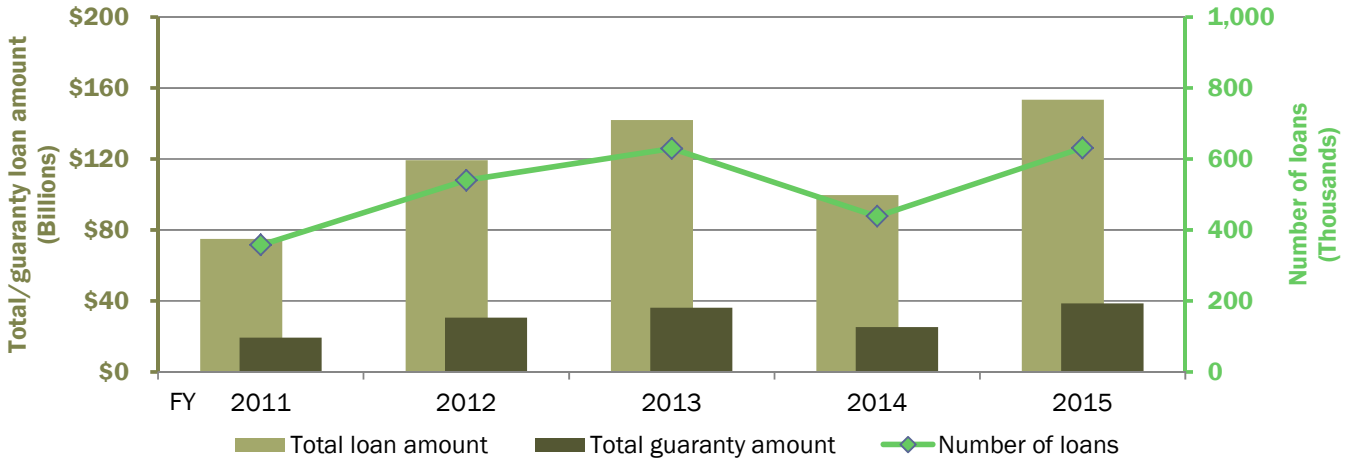
Fiscal year 2015 loan guaranty program highlights

Loans guaranteed	631,142
Interest rate reduction loans	194,805
Total loan amount	$153,477,242,762
Average amount per loan	$243,174

VA loans guaranteed by fiscal year

	2011	2012	2013	2014	2015
Number of loans	357,594	539,884	629,312	438,398	631,142
Total loan amount	$74,929,221,125	$119,227,054,808	$141,975,397,598	$99,574,287,360	$153,477,242,762
Average loan amount	$209,537	$220,838	$225,604	$227,132	$243,174
Total guaranty amount	$19,318,417,290	$30,578,197,324	$36,239,738,792	$25,273,854,382	$38,606,820,465
Average guaranty amount	$54,706	$56,638	$57,586	$57,650	$61,170

VA loans guaranteed by fiscal year



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Veterans Benefits Administration

Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria

The table below summarizes eligibility criteria for the Loan Guaranty Program. All Veterans must have been discharged or released from active duty under other than dishonorable conditions. If the Veteran served less than the minimum required time period, he or she could be eligible if discharged because of a service-connected disability.

Period of service or entitlement	Service dates	Length of service or other criteria
World War II	9/16/40 - 7/25/47	90 days
Post-World War II	7/26/47 - 6/26/50	181 continuous days
Korean Conflict	6/27/50 - 1/31/55	90 days
Post-Korean Conflict	2/1/55 - 8/4/64	181 continuous days
Vietnam Era	8/5/64 - 5/7/75	90 days (for Veterans who served within Vietnam, the beginning date is 2/28/1961)
Specific entitlement for post-Vietnam Era	5/8/75 - 9/7/80	181 continuous days
Enlisted	9/8/80 - 8/1/90	2 years
Officers	10/17/81 - 8/1/90	2 years
Gulf War Era	8/2/90 - present	2 years or period called to active duty (not less than 90 days)
Active duty personnel	—	On active duty, after having served continuously for at least 181 days (90 days for Gulf War Era duty) unless discharged or separated from a previous qualifying period of active duty service.
Reservists	—	6 years
Unmarried surviving spouse	N/A	Married to an eligible Veteran who died as a result of service or service-connected conditions.
Spouse of MIA/ POW	N/A	Active duty member who is missing in action (MIA) or who is a prisoner of war (POW).
Restored entitlement	—	Veterans who previously used the home loan benefit, but had entitlement restored because the loan was paid in full and property disposed of.

Types and characteristics of VA loans guaranteed by fiscal year

Characteristic/ type	2011	2012	2013	2014	2015
First time home buyer	90,331	88,128	98,094	112,522	134,808
Previous home buyer	96,255	113,705	143,111	159,179	187,307

Purchase loans only

Without down payment	164,647	174,286	202,609	221,936	264,057
With down payment	21,941	27,580	38,596	49,765	58,058

Purchase loans only

Purchase loans	186,588	201,866	241,205	271,701	322,115
Interest rate reduction	135,712	281,493	308,333	94,180	194,805
Cash out/ other refinancing	35,294	56,525	79,774	72,517	114,222
Total	**357,594**	**539,884**	**629,312**	**438,398**	**631,142**

Types and characteristics of VA loans guaranteed during fiscal year 2015

Characteristic/ type	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
First time home buyer	134,808	$29,108,332,323	$215,924	$7,473,158,643	$55,436
Previous home buyer	187,307	$49,486,152,057	$264,198	$12,128,500,612	$64,752

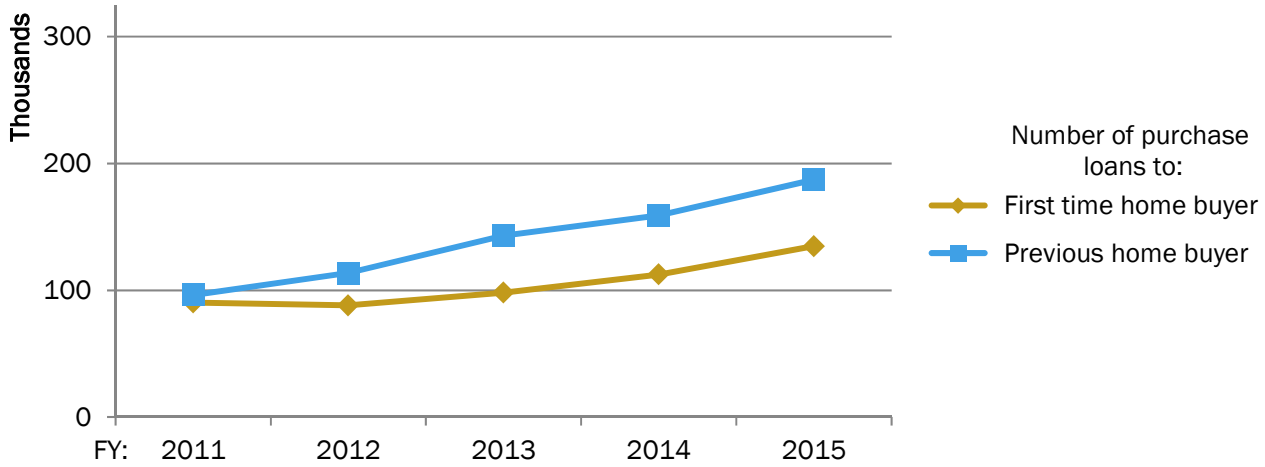
Purchase loans only

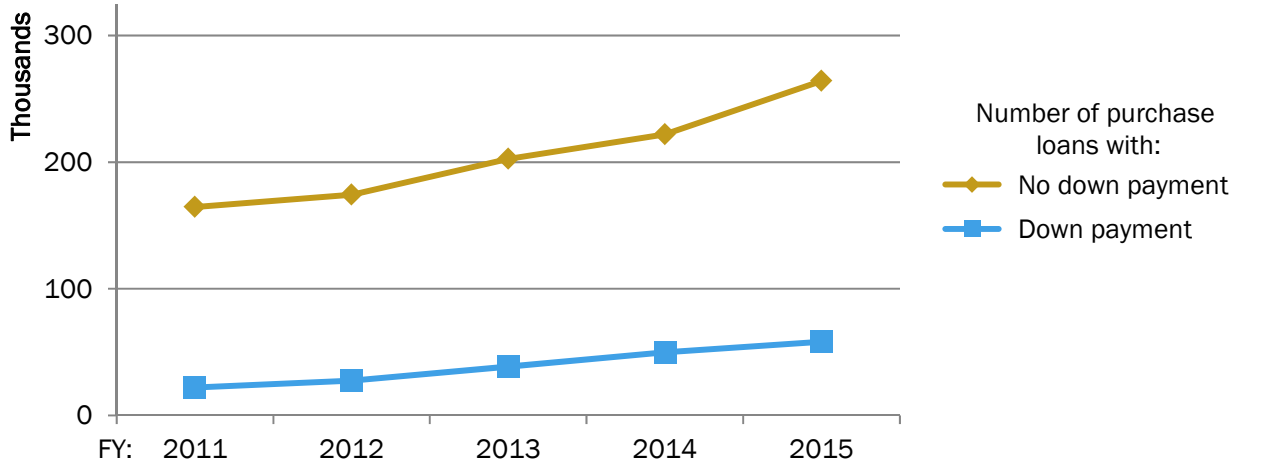
Without down payment	264,057	$60,405,777,719	$228,760	$15,383,474,165	$58,258
With down payment	58,058	$18,188,706,661	$313,285	$4,218,185,090	$72,655

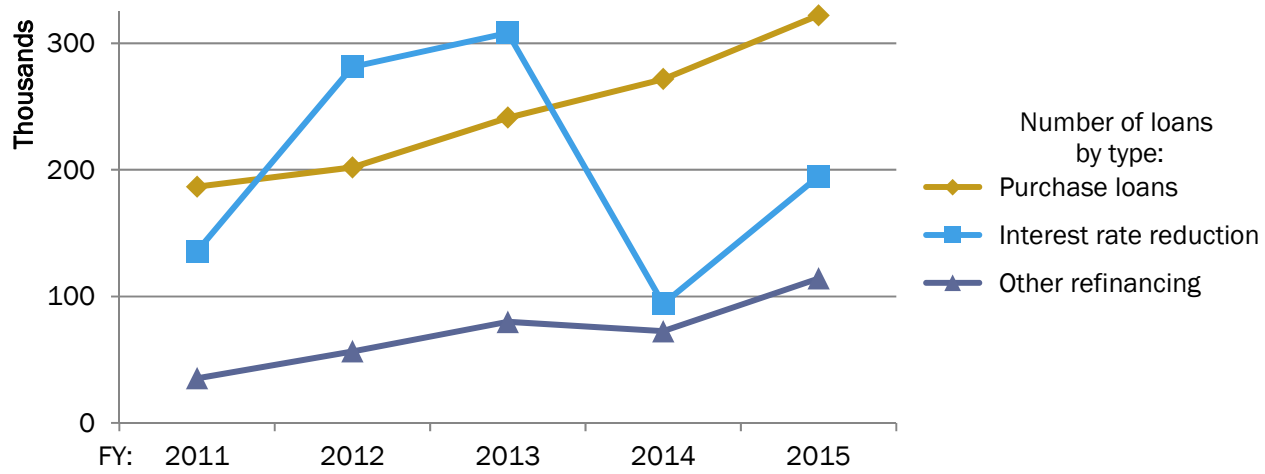
Purchase loans only

Purchase loans	322,115	$78,594,484,380	$243,995	$19,601,659,255	$60,853
Interest rate reduction	194,805	$47,182,339,355	$242,203	$12,111,021,995	$62,170
Cash out / other refinancing	114,222	$27,700,419,027	$242,514	$6,894,139,215	$60,357
Total	**631,142**	**$153,477,242,762**	**$243,174**	**$38,606,820,465**	**$61,170**

Types and characteristics of VA loans guaranteed by fiscal year (data on preceding page)







VA loans guaranteed by fiscal year and period of service/ entitlement

Period of service/ entitlement	2011	2012	2013	2014	2015
World War II	415	684	733	475	562
Post-World War II	113	191	206	123	197
Korean Conflict	748	1,084	1,242	865	1,135
Post -Korean Conflict	3,332	5,263	6,248	5,134	7,171
Vietnam Era	17,838	27,425	32,359	25,589	36,327
Post-Vietnam Era	23,766	32,690	35,763	27,756	38,272
Gulf War Era	111,187	153,930	174,465	137,075	185,124
Restored entitlement	113,227	203,696	256,705	162,298	262,569
Service personnel	79,951	103,756	108,778	68,246	84,501
Reservists	5,756	8,865	10,319	8,468	12,168
Un-remarried survivors	1,252	2,300	2,494	2,369	3,116
Spouses of POWs	9	N/A	N/A	N/A	N/A
Total	357,594	539,884	629,312	438,398	631,142

VA loans guaranteed during fiscal year 2015 by period of service/ entitlement

Period of service/ entitlement	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
World War II	562	0.09%	$116,002,401	$206,410	$30,492,081	$54,256
Post-World War II	197	0.03%	$37,155,036	$188,604	$9,811,649	$49,805
Korean Conflict	1,135	0.18%	$215,946,028	$190,261	$56,889,040	$50,123
Post-Korean Conflict	7,171	1.14%	$1,408,590,447	$196,429	$367,581,354	$51,259
Vietnam Era	36,327	5.76%	$7,524,229,239	$207,125	$1,943,402,132	$53,497
Post-Vietnam Era	38,272	6.06%	$8,239,457,083	$215,287	$2,113,553,748	$55,225
Gulf War Era	185,124	29.33%	$43,791,111,668	$236,550	$11,037,977,221	$59,625
Restored entitlement	262,569	41.60%	$67,312,741,560	$256,362	$16,826,283,568	$64,083
Service personnel	84,501	13.39%	$21,260,405,935	$251,599	$5,314,488,428	$62,893
Reservists	12,168	1.93%	$2,996,244,819	$246,240	$754,162,233	$61,979
Un-remarried survivors	3,116	0.49%	$575,358,546	$184,647	$152,179,011	$48,838
Spouses of POWs	N/A					
Total	**631,142**	**100%**	**$153,477,242,762**	**$243,174**	**$38,606,820,465**	**$61,170**

VA loans guaranteed by fiscal year and age

Age	2011	2012	2013	2014	2015
18 - 25	19,133	18,534	19,101	18,003	21,070
26 - 35	99,488	135,064	153,742	109,537	145,353
36 - 45	96,742	145,123	162,708	102,118	141,871
46 - 55	67,381	112,273	132,334	85,256	127,691
56 - 65	49,935	81,988	94,870	64,517	92,656
66 - 75	19,082	36,593	53,132	47,502	83,477
76 - 80	3,714	6,367	8,173	6,895	11,283
Over 80	2,119	3,942	5,252	4,570	7,741
Total	**357,594**	**539,884**	**629,312**	**438,398**	**631,142**

VA loans guaranteed during fiscal year 2015 by age

Age	Number of Loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
18 - 25	21,070	3.34%	$3,854,339,468	$182,930	$1,008,846,178	$47,881
26 - 35	145,353	23.03%	$34,280,162,345	$235,841	$8,642,812,450	$59,461
36 - 45	141,871	22.48%	$38,849,124,242	$273,834	$9,613,961,877	$67,766
46 - 55	127,691	20.23%	$33,464,810,541	$262,077	$8,337,348,646	$65,293
56 - 65	92,656	14.68%	$20,983,739,482	$226,469	$5,342,025,781	$57,654
66 - 75	83,477	13.23%	$18,119,414,011	$217,059	$4,644,746,835	$55,641
76 - 80	11,283	1.79%	$2,340,688,426	$207,453	$605,355,968	$53,652
Over 80	7,741	1.23%	$1,584,964,247	$204,749	$411,722,730	$53,187
Total	**631,142**	**100%**	**$153,477,242,762**	**$243,174**	**$38,606,820,465**	**$61,170**

Percentage of VA loans guaranteed by fiscal year and age

Age	2011	2012	2013	2014	2015
18 - 25	5.40%	3.40%	3.04%	4.11%	3.34%
26 - 35	27.80%	25.00%	24.43%	24.98%	23.03%
36 - 45	27.10%	26.90%	25.85%	23.29%	22.48%
46 - 55	18.80%	20.80%	21.03%	19.45%	20.23%
56 - 65	14.00%	15.20%	15.08%	14.72%	14.68%
66 - 75	5.30%	6.80%	8.44%	10.84%	13.23%
76 - 80	1.00%	1.20%	1.30%	1.57%	1.79%
Over 80	0.60%	0.70%	0.83%	1.04%	1.23%
Total	**100%**	**100%**	**100%**	**100%**	**100%**

VA loans guaranteed during fiscal year 2015 by Veteran participant annual income

Income	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Less than $25,000	3,147	$287,515,117	$91,362	$99,639,869	$31,662
$25,000 to $34,999	12,771	$1,536,176,466	$120,286	$460,439,866	$36,054
$35,000 to $44,999	28,718	$4,258,226,429	$148,277	$1,164,152,058	$40,537
$45,000 to $54,999	42,200	$7,335,011,534	$173,815	$1,914,137,723	$45,359
$55,000 to $64,999	42,679	$8,515,229,614	$199,518	$2,173,505,036	$50,927
$65,000 to $74,999	37,304	$8,329,945,460	$223,299	$2,100,201,427	$56,300
$75,000 and over	155,296	$48,332,379,760	$311,227	$11,689,583,276	$75,273
Total	**322,115**	**$78,594,484,380**	**$243,995**	**$19,601,659,255**	**$60,853**

Purchase loans only

Veteran participant income and asset information

Average income	$83,732
Median income	$73,320
Median assets	$8,726

Number of VA loans guaranteed by fiscal year and race

Race	2011	2012	2013	2014	2015
White	243,776	376,539	444,454	307,876	439,680
Black/ African American	37,519	52,993	60,025	46,180	67,939
Hispanic	25,724	37,070	45,059	34,104	50,338
Asian/ Pacific Islander/ Native Hawaiian	6,640	10,468	3,110	11,427	18,740
American Indian/ Alaskan Native	1,673	2,396	10,111	36,136	51,948

VA loans guaranteed during fiscal year 2015 by race

Race	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
White	439,680	69.9%	$105,698,854,406	$240,400	$26,567,007,806	$60,424
Black/ African American	67,939	10.8%	$16,404,054,140	$241,453	$4,142,409,116	$60,972
Hispanic	50,338	8.0%	$12,505,630,719	$248,433	$3,143,806,545	$62,454
Asian/ Pacific Islander/ Native Hawaiian	18,740	3.0%	$5,696,421,872	$303,971	$1,410,590,615	$75,272
American Indian/ Alaskan Native	51,948	8.3%	$12,857,912,732	$247,515	$3,249,078,583	$62,545

SAH and NADL Program Data

Specially adapted housing grants and direct loans during fiscal year 2015 by program

Number or amount of loan or grant	Specially adapted housing grants[1]	Special housing adaptation grants	Direct loans to Native Americans
Number of grants / loans	1,648	161	18
Amount of grants / loans	$94,996,131	$1,875,418	$3,816,881

[1] Grants, not to exceed the maximum amounts, can be used up to three times.

Loan Administration Data

Loan Administration helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure they offer options for home retention and alternatives to foreclosure.

Number of borrowers saved from foreclosure

90,262

Loan administration actions by fiscal year

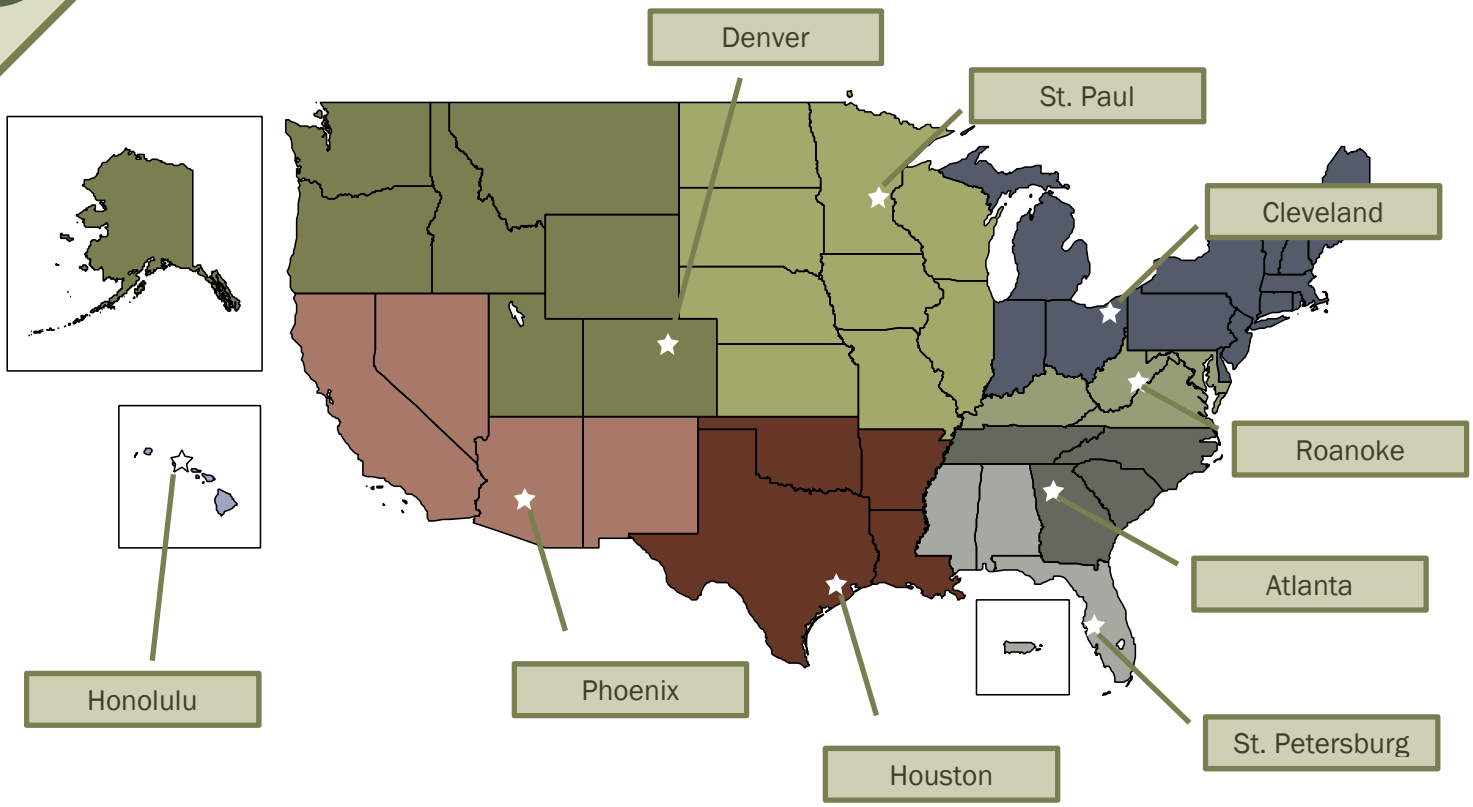
Action	2012	2013	2014	2015
Borrowers saved from foreclosure	69,920	73,560	79,814	90,262
Potential claim savings	$2,525,137,281	$2,789,614,434	$2,707,242,614	$2,803,451,393
Foreclosures completed	16,466	19,065	19,813	18,027
Claim payments	$805,234,414	$1,110,183,292	$1,004,360,268	$1,016,723,872

Loan administration actions in fiscal year 2015

Action	Number/Amount
Borrower contact	320,247
Servicer contact	225,937
Potential claim savings	$2,803,451,393
Default resolution rate (percent)	83.39%
Defaults reported	85,263
Foreclosures completed[2]	18,027
Borrowers saved from foreclosure	90,262

[2] Foreclosures completed can include prior year defaults as foreclosure processing timeframes vary by states.

Appendix – Map of Regional Loan Centers



Contact Information

Home Loan Guaranty information:
1-877-827-3702

Annual Benefits Report (Office of Performance Analysis & Integrity)
202-461-9040

Department of Veterans Affairs home page
www.va.gov

Veterans Benefits Administration home page
benefits.va.gov

eBenefits (Online forms and applications)
www.ebenefits.va.gov

Home Loan Guaranty home page
www.benefits.va.gov/homeloans

Vocational Rehabilitation

Vocational Rehabilitation and Employment

The VR&E Program operates under the mandate that for those Veterans who are unable to gain or secure employment due to their service-connected disabilities, the nation they protected has a responsibility to help them build a new career.

VR&E meets this responsibility in a variety of ways.

First, Veterans are assisted in learning more about themselves: their interests, aptitudes, and disability needs. They are also gathering up-to-date career and labor market information in order to map their path to success.

Specialized counselors work with entitled Veterans to design individualized service plans under five tracks of service. Veterans are provided training and services needed to help them achieve their goals. The services provided depend upon the track each Veteran is in:

1. Re-employment
2. Rapid access to employment
3. Self-employment
4. Employment through long-term services
5. Independent living

387 locations nationwide, with 1,395 employees serving Veterans

Mission:

The Vocational Rehabilitation and Employment (VR&E) program provides comprehensive services and assistance necessary to enable Veterans with service-connected disabilities and an employment handicap to obtain stable and suitable employment. The VR&E program also assists Veterans to achieve maximum independence in daily living when the severity of their disability prohibits suitable employment.

Activities:

131,607 Veteran Participants

166,562 Veterans Receiving Evaluation and Counseling Services

10,992 Rehabilitations

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Release history	
Version & changes	Date
Version 1.0	11/29/2016

Chapter 31 Services

1. Re-employment: For Veterans who have recently exited the military and are interested in returning to their previous employer, and for whom their previous job is suitable for their disability, VR&E provides services such as adjustment counseling, disability information and accommodation, and support in contacting their previous employer.

2. Rapid access to employment: For Veterans who possess the skills and abilities to obtain suitable employment, VR&E provides short-term training, counseling, job placement, and post-employment support.

3. Self-employment: For those Veterans interested in starting their own business, support in this track can include training, assistance with developing a viable business plan, and in certain circumstances, business startup support.

4. Employment through long-term services: The majority of Veterans with a disability require long-term support, typically to include college, on-the-job training, or an apprenticeship program. VR&E funds the cost of all tuition, books, fees, and necessary supplies, as well as a monthly subsistence allowance during training. The length of time Veterans are served under the VR&E program varies according to their disability needs, occupational choice, and pre-existing skills and abilities.

5. Independent living: For Veterans for whom employment is not currently reasonably feasible, independent living services assist in achieving more independence in their homes and communities.

Once the Veteran and the Vocational Rehabilitation Counselor (VRC) agree on an individualized plan of services, a supportive partnership begins. Throughout their training Veterans receive continued support and advocacy. Once they are ready to begin their new careers, VR&E assists them with job search preparation and placement support.

VR&E participants include all Veterans who were in a rehabilitation plan of service or an extended evaluation plan during FY 2015, including those who were successfully rehabilitated or who discontinued their program of services in FY 2015.

Because Veterans can receive rehabilitation services over multiple years, participants may have started their rehabilitation program in a previous fiscal year.

Chapter 36 Services

Vocational Rehabilitation and Employment also provides career and vocational counseling to transitioning Servicemembers within six months of leaving the military, to Veterans who have left the military within the past 12 months, or at any time to individuals eligible to use a VA education benefit. In 2015, 13,189 Servicemembers and Veterans applied for Chapter 36 services.

These services are designed to provide Servicemembers and Veterans with personalized counseling and support to help guide career paths, ensure the most effective use of VA benefits, and achieve educational and career goals.

Services Provided Through Other Benefit Chapters

Vocational Rehabilitation and Employment also supports other beneficiaries, such as those receiving Dependents Educational Assistance (Chapter 35), children of Vietnam Veterans born with certain birth defects (Chapter 18), Veterans entitled to services under the Montgomery GI Bill Selected Reserve (Chapter 1606) and the Reserve Educational Assistance Program (Chapter 1607). In 2015, 217 beneficiaries and Veterans applied for services under these benefit chapters.

Vocational Rehabilitation and Employment (VR&E) Activities FY 15[1,2]

Veterans enrolling

Total applicants[3]	88,439
Eligible applicants	86,019
Completed evaluation (including prior year carry over)[4]	63,817
Entitled applicants (including prior year carry over)	53,396
Entitled applicants (2015 only)	34,129
New plans of service (enrollments)	28,814

Veterans enrolled in a plan of services

New plans of service (enrollments)	28,814
Persisting from prior years	79,250
Independent living rehabilitations	1,429
Employment rehabilitations	9,107
Education rehabilitations	456
Maximum Rehabilitation Gain (MRG) – employed	358
Maximum Rehabilitation Gain (MRG) – employable	1,951
Discontinued	10,242
Veterans participating in a plan of services	**131,607**

Veterans receiving evaluation and counseling services

Veterans participating in a plan of services	131,607
Veterans that received evaluation and counseling services – did not enter a plan of services	34,955
Veterans that received evaluation and counseling services	**166,562**

[1] Application & Rehabilitation Data from VR&E Corporate Data.
[2] Participant Data from End of Fiscal Year 2015 Corporate Snapshot Data.
[3] Chapter 31 only. 97,402 applications were submitted by 88,439 unique Servicemembers and Veterans in FY 15.
[4] Prior year carry over represents applications or evaluations completed by VR&E in FY 15 from Veterans that applied in FY 14.

Total VR&E Veterans served

Status	Total
Veterans receiving counseling services	166,562
Veterans applying – did not pursue counseling services	33,185
Total VR&E Veterans served	**199,747**

Veterans receiving VR&E benefits at the end of FY 15

Veterans participating in the VR&E program who are male	104,116
Veterans participating in the VR&E program who are female	27,083
Veterans participating in the VR&E program with gender data not available	408
Total	**131,607**

Employment Handicaps

Veterans with serious employment handicaps during FY 15

Case status	Veterans with a serious employment handicap	Veterans with an employment handicap	All Veterans
Entitled applicants	35,043	18,353	53,396
Participants	100,554	31,053	131,607
Rehabilitated	7,966	3,026	10,992

More than 75% of the Veterans participating in the VR&E program have a serious employment handicap. A serious employment handicap means there is significant impairment of a Veteran's ability to prepare for, pursue, or retain employment. Veterans with a serious employment handicap receive additional supportive services, which may include adaptive equipment, job coaching, and independent living services.

Subsistence Payments

For Veterans who require training as part of their rehabilitation services, VR&E pays for tuition, fees, books, and necessary supplies. Veterans who are enrolled in training receive a monthly subsistence allowance to assist them with living expenses.

Veterans who received subsistence as part of a training program during FY 15

Program	Total	Percent of total
Undergraduate	43,694	76.25%
Graduate	7,269	12.68%
Vocational/ technical	2,285	3.99%
College, non-degree	1,314	2.29%
Extended evaluation/ independent living	1,904	3.32%
Non-paid work experience in government	524	0.92%
Paid on-the-job training	144	0.25%
Farm co-op	63	0.11%
Improvement of rehab potential	59	0.10%
Apprenticeship	42	0.07%
Non-paid on-the-job training	7	0.01%
High school	2	0.01%
Total[5]	57,307	

VR&E participants who did not receive subsistence allowance payments during the fiscal year received other forms of rehabilitation services. For example, Veterans who have appropriate training and skills, or who have completed their training, receive job-search assistance and job-accommodation services to transition them into the workforce.

Services include most independent living services, career counseling, medical referrals, and non-training evaluation services such as assistive technology evaluations.

Through outreach and early intervention efforts, some VR&E participants are still on active duty and in the process of separating from the military. VR&E can assist Servicemembers with a disability by providing evaluation, rehabilitation services, training, and case management. Servicemembers are not eligible for subsistence allowance payments until they have completed their separation from the military and are considered a Veteran.

[5] Total excludes 1,243 Veterans that engaged in more than one training type during Fiscal Year 2015. Total also excludes Veterans paid out of the Benefits Delivery Network (BDN).

VR&E participants by prior education level

	Data not available	Below high school	High school	Post high school	Four year degree	Graduate degree training	Total
Applicants	0	941	27,077	38,666	16,830	4,925	88,439
Participants	375	1,426	48,002	59,600	17,360	4,844	131,607
Rehabilitated	37	148	3,541	4,926	1,918	422	10,992

VR&E participants by age

	17 – 21	22 – 29	30 – 39	40 – 44	45 – 49	50 – 54	55 – 59	60 and above	Total[6]
Applicants	218	14,109	30,851	10,489	11,388	8,363	6,344	6,668	88,439
Participants	51	11,742	43,848	16,302	19,547	16,484	12,135	11,497	131,607
Rehabilitated	0	457	3,804	1,297	1,632	1,424	1,015	1,363	10,992

VR&E participants by branch of service

	Air Force	Army	Coast Guard	Marine Corps	Navy	Other	Total
Applicants	11,106	48,030	663	13,487	15,048	105	88,439
Participants	17,251	70,506	1,045	19,442	23,210	153	131,607
Rehabilitated	1,561	5,743	85	1,553	2,041	9	10,992

VR&E participants by period of service

	Data not available	World War II	Korean Conflict	Vietnam Era	Peacetime	Gulf War Era	Total
Applicants	1,670	29	65	3,747	8,346	74,582	88,439
Participants	65	43	91	6,116	16,362	108,930	131,607
Rehabilitated	2	17	25	829	1,245	8,874	10,992

[6] Totals include 9 applicants and 1 participant unidentifiable by age.

Veterans by length of service[7]

	Applicants	Participants	Rehabilitated
Less than 3 mos.	322	534	43
3 - 6 mos.	1,088	1,963	126
6 mos. to 2 years	6,689	11,767	980
2 - 4 years	16,568	26,527	2,011
4 - 10 years	35,273	50,081	4,150
10 - 15 years	9,059	12,315	1,010
15 - 20 years	4,421	6,144	439
20 - 30 years	13,454	20,686	2,109
> 30 years	1,348	1,558	123
In service	195	31	1
Total	**88,439**	**131,607**	**10,992**

Veterans by combined service-connected disability rating

	Applicants	Participants	Rehabilitated
0%	354	164	8
10%	5,880	5,971	382
20%	5,594	10,478	860
30%	7,763	13,865	1,219
40%	8,333	15,177	1,356
50%	7,535	12,810	1,113
60%	9,989	16,486	1,410
70%	10,530	15,515	1,349
80%	10,836	15,588	1,295
90%	8,924	11,630	912
100%	10,850	13,760	1,088
Memo rating[8]	1,851	163	0
Total	**88,439**	**131,607**	**10,992**

[7] Includes 22 applicants and 1 participant unidentifiable by length of service.
[8] A memorandum rating is an interim rating decision to determine VR&E benefit eligibility before a final decision is made on a compensation disability claim.

Number of Veterans who were rehabilitated during FY 15[9]

Category	Number	Percent of total
Number of female Veterans who were rehabilitated	2,210	20%
Number of male Veterans who were rehabilitated	8,739	79%

Disabled Veterans with serious employment handicaps who were rehabilitated	7,966	72%
Disabled Veterans with employment handicaps who were rehabilitated	3,026	28%

Total number of employment rehabilitations	9,107	83%
Total number of education rehabilitations	456	4%
Total number of independent living rehabilitations	1,429	13%

Total number of veterans rehabilitated in FY 15	10,992

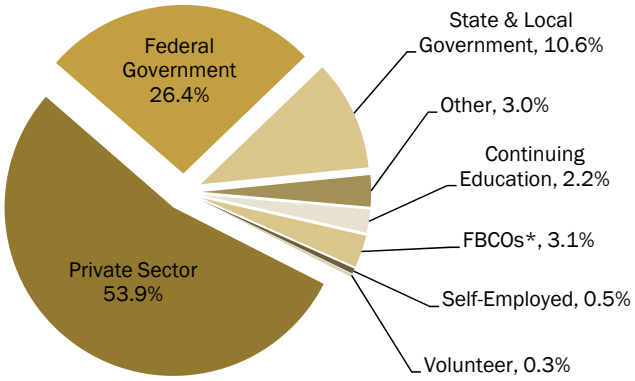
[9] Excludes 43 rehabilitations where gender data was not available.

VR&E Employment Outcomes

FY 15 employment placements

The chart on the right shows the percentages of the career fields where VR&E Veterans found work in FY 15.

*FBCOs: faith-based & community organizations



FY 15 career categories of rehabilitated Veterans

Category	Number of Veterans[10]	Avg. annual wages at rehabilitation[11]
Professional, technical, and managerial	6,552	$41,998
Service	405	$29,467
Clerical	396	$31,621
Machine Trades	376	$33,177
Miscellaneous	342	$35,015
Structural (building trades)	197	$40,077
Sales	103	$30,618
Benchwork	53	$33,139
Agricultural, fishery, and forestry	28	$24,116
Processing (butcher, meat processor, etc.)	17	$33,910
Total number and average wage	**8,469**	**$39,043**
Rehabs without full-time wages[12]	1,105	NA
Total	**9,574**	

[10] Source: VR&E Program Management Reports: Career Outcomes by DOT and Discoverer
[11] Source: VR&E Program Management Reports – VR&E rehabilitations at the end of FY 15.
Excludes Veterans rehabilitated in independent living.
[12] Includes continuing education, part-time employment, volunteer, and unknown.

Contact Information

Vocational Rehabilitation and Employment Information:

1-800-827-1000

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eBenefits and Veteran Employment Center (Online forms and applications)

www.ebenefits.va.gov

VR&E home page

www.benefits.va.gov/vocrehab

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

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Phoenix, AZ 85012-2405

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San Diego, CA 92108-1508

Los Angeles **CA**
VA Regional Office
Federal Building
11000 Wilshire Boulevard
Los Angeles, CA 90024-3602

Denver **CO**
VA Regional Office
155 Van Gordon Street
Denver, CO 80228

Hartford **CT**
VA Regional Office
555 Willard Avenue,
Building 2E – Room 5137
Newington, CT 06111-2693
Mailing Address:
P.O. Box 310909
Newington, CT 06131

Wilmington **DE**
VA Regional Office
1601 Kirkwood Highway
Wilmington, DE 19805

St. Petersburg **FL**
VA Regional Office
9500 Bay Pines Boulevard
St. Petersburg, FL 33708
Mailing Address:
P.O. Box 1437
St. Petersburg, FL 33731

Atlanta **GA**
VA Regional Office
1700 Clairmont Road
Atlanta, GA 30033-4032
Mailing Address:
P.O. Box 100026
Decatur, GA 30031-7026

Honolulu **HI**
VA Regional Office
459 Patterson Road, East Wing
Honolulu, HI 96819

Des Moines **IA**
VA Regional Office
210 Walnut Street – Room 1063
Des Moines, IA 50309-9825

Boise **ID**
VA Regional Office
444 West Fort Street
Boise, ID 83702

Chicago **IL**
VA Regional Office
2122 W. Taylor Street
Chicago, IL 60612

Indianapolis **IN**
VA Regional Office
575 North Pennsylvania Street
Indianapolis, IN 46204-1526

Wichita **KS**
VA Regional Office
Robert J. Dole Regional Office
5500 E. Kellogg Avenue
Wichita, KS 67218-1698

Louisville **KY**
VA Regional Office
321 West Main Street, Suite 390
Louisville, KY 40202-3835

New Orleans **LA**
VA Regional Office
1250 Polydras Street, Rm 200
New Orleans, LA 70113-2692

Boston **MA**
VA Regional Office
John F. Kennedy Building
Government Center – Room 1265
Boston, MA 02203-0393

Baltimore **MD**
VA Regional Office
Federal Building
31 Hopkins Plaza – Room 233
Baltimore, MD 21201-0001

Togus **ME**
VA Regional Office
One VA Center
Augusta, ME 04330-6795

Detroit **MI**
VA Regional Office
Patrick V. McNamara
Federal Building
477 Michigan Avenue –
Room 1400
Detroit, MI 48226-2591

St. Paul **MN**
VA Regional Office
Bishop Henry Whipple
Federal Building
One Federal Drive – Fort Snelling
St. Paul, MN 55111-4050

St. Louis **MO**
Records Mgmt. Center
4300 Goodfellow Boulevard
Building 104
St. Louis, MO 63120-8950

St. Louis **MO**
VA Regional Office
400 South 18th Street
St. Louis, MO 63103-2676

Jackson **MS**
VA Regional Office
1600 East Woodrow Wilson Avenue
Jackson, MS 39216

Ft. Harrison **MT**
VA Regional Office
3633 Veterans Drive
Ft. Harrison, MT 59636

Winston-Salem **NC**
VA Regional Office
Federal Building
251 North Main Street
Winston-Salem, NC 27155-1000

Fargo **ND**
VA Regional Office
2101 Elm Street
Fargo, ND 58102

Lincoln **NE**
VA Regional Office
3800 Village Drive
Lincoln, NE 68516-4198
Mailing Address:
PO Box 85816
Lincoln, NE 68501-5816

Manchester **NH**
VA Regional Office
Norris Cotton Federal Building
275 Chestnut Street
Manchester, NH 03101

Newark **NJ**
VA Regional Office
20 Washington Place
Newark, NJ 07102-3174

Albuquerque **NM**
VA Regional Office
500 Gold Avenue, South West
Albuquerque, NM 87102-3118

Reno **NV**
VA Regional Office
5460 Reno Corporate Drive
Reno, NV 89511

Buffalo **NY**
VA Regional Office
130 South Elmwood Avenue
Buffalo, NY 14202-2478

New York **NY**
VA Regional Office
245 W. Houston Street
New York, NY 10014-4805

Cleveland **OH**
VA Regional Office
Anthony J. Celebrezze
Federal Building
1240 East 9th Street
Cleveland, OH 44199-2001

Muskogee **OK**
VA Regional Office
Federal Building
125 South Main Street
Muskogee, OK 74401-7025

Portland **OR**
VA Regional Office
100 SW Main Street, Floor 2
Portland, OR 97204-2998
Mailing Address:
100 SW Main St FL 2
Portland, OR 97204

Philadelphia **PA**
VA Regional Office
5000 Wissahickon Avenue
Philadelphia, PA 19144
Mailing Address:
P.O. Box 8079
Philadelphia, PA 19101

Pittsburgh **PA**
VA Regional Office
1000 Liberty Avenue
Pittsburgh, PA 15222-4004

San Juan **PR**
VA Regional Office
50 Carr 165
Guaynabo
San Juan, PR 00968-8024

Providence **RI**
VA Regional Office
380 Westminster Street
Providence, RI 02903-3246

Columbia **SC**
VA Regional Office
6437 Garners Ferry Road
Columbia, SC 29209-2495

Sioux Falls **SD**
VA Regional Office
2501 West 22nd Street
Sioux Falls, SD 57105

Nashville **TN**
VA Regional Office
110 Ninth Avenue, South
Nashville, TN 37203-3817

Houston **TX**
VA Regional Office
6900 Almeda Road
Houston, TX 77030-4200

Waco **TX**
VA Regional Office
One Veterans Plaza
701 Clay Avenue
Waco, TX 76799-0001

Salt Lake City **UT**
VA Regional Office
550 Foothill Drive
Salt Lake City, UT 84113

Roanoke **VA**
VA Regional Office
116 North Jefferson Street
Roanoke, VA 24016

White River Junction **VT**
VA Regional Office
215 North Main Street
White River Junction, VT 05001

Seattle **WA**
VA Regional Office
Federal Building
915 Second Avenue, Room 1392
Seattle, WA 98174-1060

Milwaukee **WI**
VA Regional Office
5400 W. National Avenue
Milwaukee, WI 53214

Huntington **WV**
VA Regional Office
640 Fourth Avenue
Huntington, WV 25701-1340

Cheyenne **WY**
VA Benefits Office
2360 E. Pershing Blvd.
Cheyenne, WY 82001-5356
The above address is the Cheyenne benefits office. The Denver regional office processes claims for the state of Wyoming.

Manila
VA Regional Office
U.S. Embassy
1501 Roxas Blvd
Pasay City, Philippines 1302
Mailing Address:
PSC 501
DPOAP 96515

District Offices

North Atlantic District **PA**
5000 Wissahickon Avenue
Philadelphia, PA 19144

Southeast District **TN**
3322 West End, Suite 408
Nashville, TN 37203

Midwest District **MO**
Robert A. Young Federal Building
1222 Spruce St., Suite 3.206
St. Louis, MO 63103

Pacific District **AZ**
3333 North Central Avenue,
Suite 3026
Phoenix, AZ 85012-2402

Continental District **CO**
155 Van Gordon Street
Lakewood, CO 80228

Centralized Mail Address

SMS Janesville Facility – Centralized Mail
Department of Veterans Affairs
Claims Intake Center
PO Box 5235
Janesville, WI 53547-5235

Contact Information

Compensation Information:
1-800-827-1000

vets.gov
www.vets.gov

Department of Veterans Affairs home page
www.va.gov

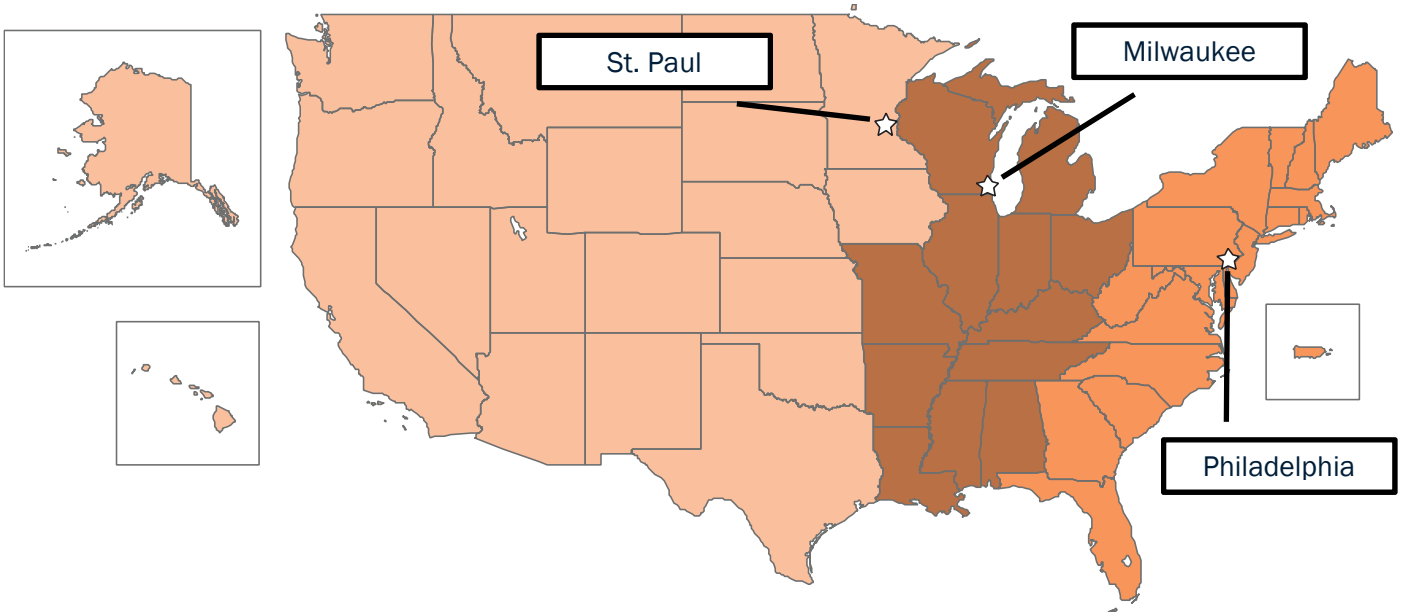
Veterans Benefits Administration home page
benefits.va.gov

eBenefits
(Online forms and applications)
ebenefits.va.gov

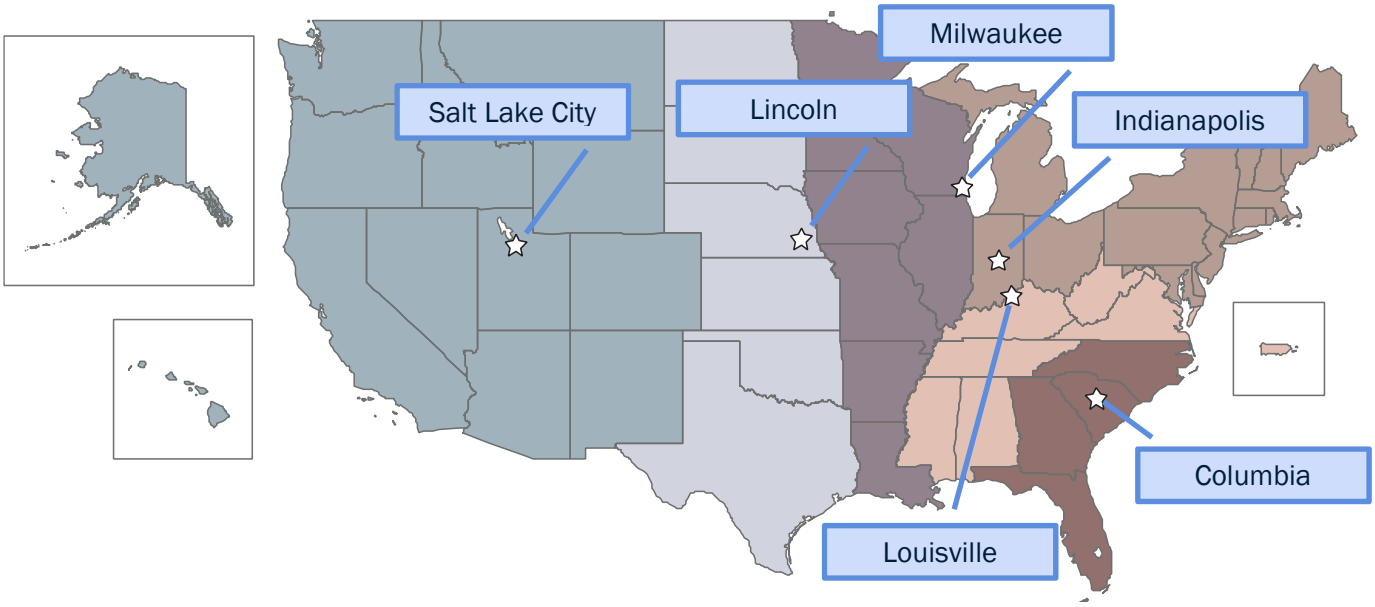
Compensation home page
benefits.va.gov/compensation

Program Jurisdiction Information/Maps

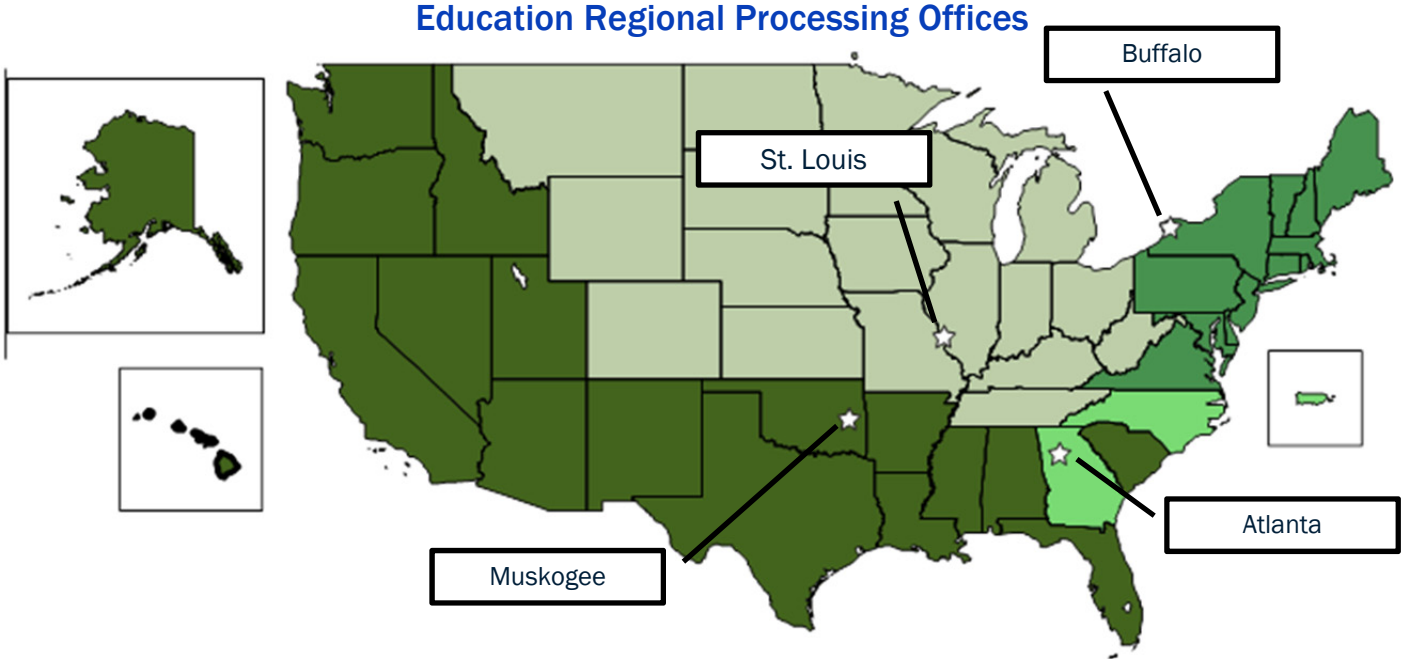
Pension Management Centers



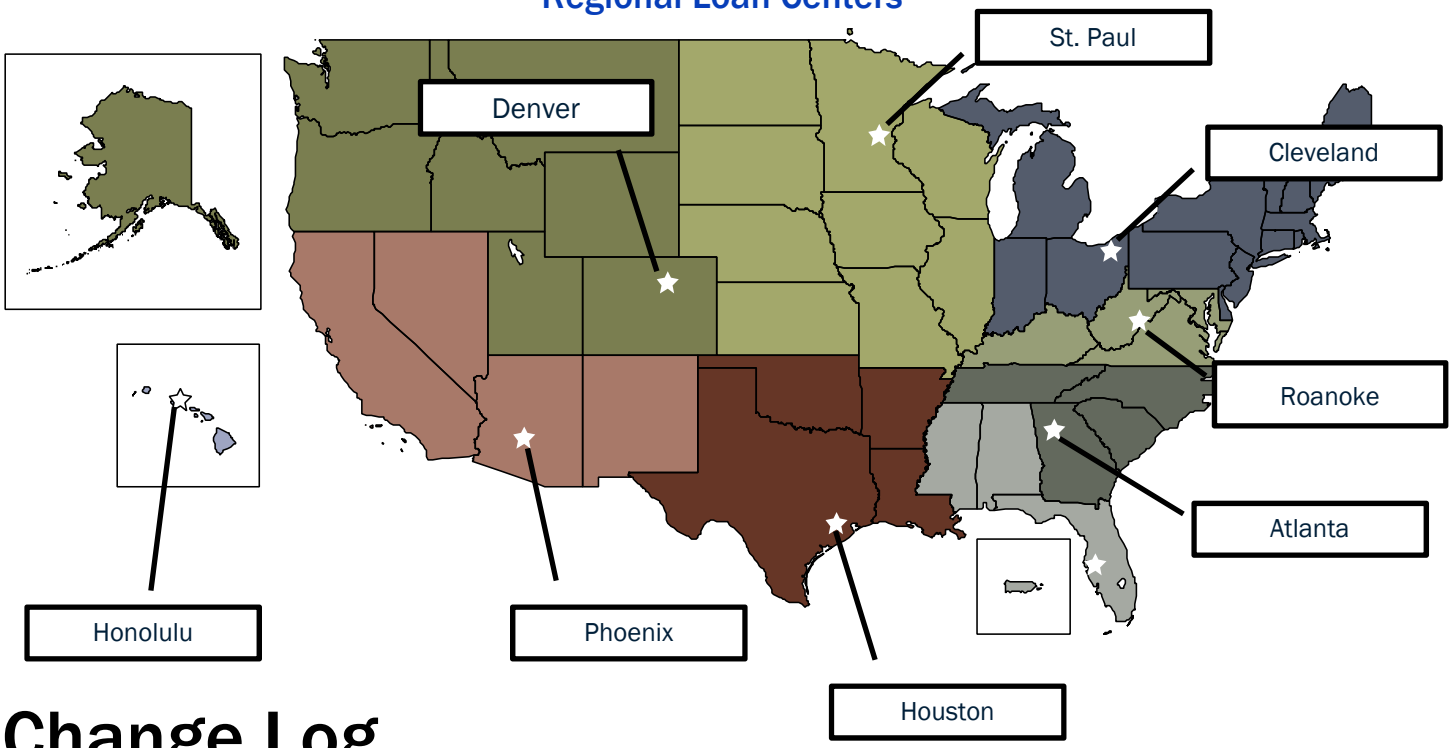
Fiduciary Hubs



Education Regional Processing Offices



Regional Loan Centers



Change Log

Release history

Version & Changes	Date
Version 1.0	11/21/2016

U.S. Department of Veterans Affairs

Veterans Benefits Administration

Glossary

AID AND ATTENDANCE – An additional monetary allowance payable to individuals who are:

In a nursing home or
In need of daily care to help with feeding, dressing, attending to the wants of nature, protecting oneself from hazards of the daily environment, or keeping clean.

APPLICANTS (VR&E) – Veterans or Servicemembers who have applied for Vocational Rehabilitation and Employment (VR&E) services.

BENEFITS DELIVERY AT DISCHARGE (BDD) – Program to assist active duty personnel in filing for VA benefits prior to their separation or retirement from active duty. VBA provides information about VA benefits and assistance in filing benefit claims.

BODY SYSTEMS – Title 38, Code of Federal Regulations, Part 4, classifies the various areas of the body into fifteen (15) different systems as follows:

Musculoskeletal System
Skin
Auditory
Mental Disorders
Digestive System
Neurological Conditions and Convulsive Disorders
Cardiovascular System
Respiratory System
Endocrine System
Genitourinary System
Eye
Infectious Diseases, Immune Disorders, Nutritional Deficiencies
Gynecological Conditions
Dental and Oral Conditions
Hemic and Lymphatic Systems

BUYER STATUS – A first-time homeowner or previous homeowner.

CASH-OUT REFINANCE – This refinancing option is for Veterans and Servicemembers interested in taking cash out of their home equity and can be used to refinance a non-VA loan into a VA loan.

CASH SURRENDER – A policyholder, upon request, receives the cash value that accrued in his/her life insurance policy, and in return surrenders all rights, title, and interest to his/her basic and/or paid-up additional insurance coverage amounts.

CERTIFICATE OF ELIGIBILITY – Verification to the lender that the potential borrower is qualified for a VA-guaranteed loan. The COE can be applied for online through www.ebenefits.va.gov or by contacting the borrower's lender.

CHAPTER 31 BENEFITS – Vocational Rehabilitation and Employment program provides benefits and services to Veterans whose service-connected disabilities limit or prohibit employment options.

CODE OF FEDERAL REGULATIONS (CFR) – VA rules and regulations are contained in Title 38 Code of Federal Regulations (38 CFR). The Secretary of Veterans Affairs is empowered to prescribe all rules and regulations, consistent with existing law, necessary or appropriate to carry out the laws administered by the Department (Section 501, Title 38 USC).

COMBINED DEGREE – The combined degree of disability is expressed as a percentage (from 0 to 100 in increments of 10) and represents the overall disabling effect of a Veteran's service-connected disabilities.

COMPLETED EVALUATION (VR&E) – Eligible Applicants who actively participated in initial evaluation services.

COMPENSABLE ZEROES – Disabilities that are independently evaluated at zero percent disabling but produce an employment handicap to warrant a 10 % combined disability evaluation. This evaluation entitles the Veteran to receive disability compensation payments.

COMPUTER SYSTEMS – VBA derives statistical data about Veterans from multiple sources and from various computer systems: e.g. VBA Data Warehouse, VBA's Benefits Delivery Network (BDN), the Beneficiary Identification and Records Locator System (BIRLS); and the Board of Veterans' Appeals Control and Locator System (VACOLS).

DEPENDENTS EDUCATIONAL ASSISTANCE (DEA) – Refers to Dependents Educational Assistance Program (Chapter 35 of the Title 38, U.S. Code). See Survivors and Dependents Educational Assistance.

DEPENDENCY AND INDEMNITY COMPENSATION (DIC) – A monetary death benefit payable to eligible survivors (surviving spouses, children, and/or dependent parents) of Servicemembers who die in service or as a result of a service-connected death.

DEPENDENTS – Qualifying dependents for VA benefit purposes are a Veteran's spouse and child (natural child, adopted child, or stepchild). A Veteran's mother or father may also be considered a dependent generally if there is financial need.

DIAGNOSTIC CODES – VBA uses four digit numeric codes to signify specific medical conditions. These numeric codes are in 38 CFR, Part 4.

DIRECT LOAN – A home loan made by the Department of Veterans Affairs directly to Veterans. This is distinct from guaranteed loans, which are made by private lenders and guaranteed by VA.

DISABILITY COMPENSATION – A monetary benefit paid to Veterans for service-connected disability.

PENSION – A monetary benefit paid to wartime Veterans who are age 65 or older, or permanently and totally disabled as the result of a non-service-connected disability. In either case, the Veteran's annual income must not exceed the limit set by statute in order to qualify for this benefit.

DISCONTINUED (VR&E) – Situations in which termination of all services and benefits received under Chapter 31 is necessary.

DIVIDEND – A payment to policyholders in participating life insurance programs. It is an allocation of program surplus funds representing the return of premiums not needed to pay claims and expenses, and a distribution of earnings from investment. Dividends are issued annually on the policy anniversary date.

DMDC – The Defense Manpower Data Center maintains the largest archive of personnel, manpower, training and financial data in the Department of Defense (DoD).

NO DOWN PAYMENT OPTION – The VA home loan guaranty program allows the Veteran to enter the home buying market with the option of providing no down payment. This option is intended to help the Veteran afford the purchase of a suitable home.

EDUCATIONAL ASSISTANCE – A monetary benefit available to eligible Veterans, dependents, reservists, and Servicemembers while they are in an approved training program.

EDUCATION REHABILITATIONS (VR&E) – Veteran pursues additional education or training instead of obtaining employment after completing his/her training under Chapter 31.

ELIGIBLE APPLICANTS (VR&E) – Servicemembers or Veterans are eligible if they have a qualifying service-connected disability or memorandum rating.

ELIGIBILITY – VA benefits require that the Veteran be discharged from active military service under "other than dishonorable" conditions. In addition to this general requirement, there are specific statutory and regulatory requirements for each of the five benefit programs; some of these requirements are described in the sections of this report dealing with the respective benefit programs.

EMPLOYMENT HANDICAP (EH) (VR&E) – An impairment of a Veteran's ability to prepare for, obtain, or retain employment consistent with such Veteran's abilities, aptitudes, and interests if the impairment results in substantial part from a service-connected disability. For Veterans within the 12-year basic period of eligibility and rated at 20 percent or more, a finding of employment handicap results in entitlement to Vocational Rehabilitation and Employment Services.

ENTITLED APPLICANTS (VR&E) – Veterans are determined to be entitled when services are needed to assist them to overcome either an employment handicap or serious employment handicap related to their disabling condition.

ENTITLEMENT (EDU) – The number of months the student is eligible for VA education benefits. This number is usually expressed in months and days the student will be eligible for full-time benefits. Entitlement may vary depending on the education program the individual qualifies under. In no event will entitlement exceed 48 months under any combination of education programs.

ENTITLEMENT (C&P) – Once basic eligibility requirements have been met, decisions on entitlement for C&P benefits are based on statutory and regulatory requirements and the evidence of record that documents these requirements have been met.

FACE VALUE – The dollar amount of life insurance money that would be paid upon the death of the Veteran or at the maturity of the policy, subject to adjustments for indebtedness, dividends, premium overpayments, or "paid-up additions."

FIDUCIARY – An individual or entity who has been appointed by VA to receive VA benefits on behalf of a beneficiary for the use and benefit of the beneficiary and the beneficiary's dependents.

FIRST-TIME HOMEOWNER – A Veteran using his home loan entitlement to purchase a home for the first time.

FISCAL YEAR (FY) – Any yearly accounting or budgetary period without regard to its relationship to the calendar year. The Department of Veterans Affairs fiscal year is from October 1 through September 30. The year number of the fiscal year is based on the date on September 30.

FORECAST OF PROGRAM LIABILITIES – Future liabilities represent payments that the government is obligated to deliver in future years. This is much like the obligation of a life insurance company to pay the face amount of a standard policy to beneficiaries at the time of the insured person's death.

FUNDING FEE – A fee, required by law, charged to Veterans who obtain a VA guaranteed home loan.

FSGLI – Family Servicemembers' Group Life Insurance was established in 2001 to provide Servicemembers, who have Servicemembers' Group Life Insurance (SGLI) coverage, the opportunity to have life insurance coverage on their spouses and dependent children.

GI BILL OF RIGHTS – Also known as the Servicemen's Readjustment Act of 1944 (PL 78-346), which authorized the existence of the Home Loan Guaranty Program.

GUARANTEED LOAN – A loan that is federally backed by the VA home loan provision.

GUARANTY CLAIM AMOUNT – The payment amount calculated for foreclosure, deed-in-lieu, and compromise sale claims based upon total eligible indebtedness, maximum guaranty, and credit to the indebtedness (net value or proceeds from the sale, whichever is greater).

HOUSEBOUND – An additional monetary allowance payable to those individuals who are substantially confined to their home or immediate premises as a result of a permanent disability.

INDIVIDUAL UNEMPLOYABILITY – Veterans unable to secure and follow a substantially gainful occupation by reason of service-connected disability will be rated totally disabled, provided that the Veteran has a single disability rated 60% or more or a combined evaluation of at least 70%, with one disability ratable at 40% or higher.

INTEREST RATE REDUCTION REFINANCE LOAN (IRRRL) – An IRRRL is a VA-guaranteed loan made to refinance an existing VA-guaranteed loan, generally at a lower interest rate than the existing VA loan, and with lower principal and interest payments than the existing VA loan.

KICKERS (EDU) – Amounts contributed by DoD to an education fund on behalf of participants to encourage enlistment or retention in the Armed Forces. (The military services may use different terms such as "Army College Fund" or "Navy College Fund", etc.) These amounts are added to any other education benefits to which the person may be entitled. Kickers are applicable only to MGIB-AD, MGIB-SR, VEAP and REAP.

LOAN (INS) – An amount borrowed against the cash value of a permanent plan life insurance policy.

LOAN DEFAULTED-GUARANTY CLAIM PAID – Home Loan Guaranty term used when the borrower defaults on the loan and VA pays the home loan guaranty claim.

LOAN GUARANTY PROGRAM – The benefit program whereby VA guarantees a portion of a loan to lenders to facilitate Veterans obtaining a home.

LOAN LIMITS – The amount a qualified Veteran with full entitlement may be able to borrow without making a down payment. While VA does not set a cap on how much can be borrowed, limits exist on the amount of liability VA can assume, which usually affects the amount of money an institution will lend.

MATURED ENDOWMENT – The face amount of life insurance less any indebtedness that is paid to the insured at maturity of the policy, based on the plan of life insurance. The proceeds may be paid as a lump sum or the insured may request installment payments.

MAXIMUM REHABILITATION GAIN (MRG) (VR&E) – A Veteran has reached MRG when VR&E is able to measure substantial improvement in the Veteran's circumstances that is directly attributable to services provided to VR&E. Specifically:

- Services contributed to a Veteran obtaining or maintaining employment that does not meet the criteria for rehabilitation, or
- Services substantially improved the circumstances of a Veteran who is not currently employable in a suitable job.

MGIB-AD – The Montgomery GI Bill-Active Duty Educational Assistance Program (Chapter 30 of Title 38, U.S. Code) which provides educational assistance to persons who served on active duty in the Armed Forces.

MGIB-SR – The Montgomery GI Bill-Selected Reserve Educational Assistance Program (Chapter 1606 of Title 10, U.S. Code) which provides educational assistance to members of the Selected Reserve or the Ready Reserve of any of the reserve components of the Armed Forces.

MISUSE (FID) – Misuse occurs in any case in which the fiduciary receives payment of benefits for the use and benefit of a beneficiary and uses any part of such payment for a use other than the use and benefit of the beneficiary or the beneficiary's dependents.

NSLI – National Service Life Insurance was established in 1940 to meet the insurance needs of World War II Veterans. The program closed in 1951.

ORIGINAL DISABILITY CLAIM – A Veteran's first claim for disability benefits, either compensation or pension or both. Any subsequent claim is categorized as a reopened or supplemental claim.

PAID-UP ADDITIONS – Policyholders with participating policies can use their annual dividends to purchase additional life insurance. Established in 1972, this is the only way most policyholders may increase their life insurance coverage amount.

PARTICIPANTS (VR&E) – Veterans in any stage of the vocational rehabilitation process after the applicant and evaluation phases have been completed, including: extended evaluation, independent living, job-ready status, rehabilitation to employment, and interrupted. Participants also include those discontinued and rehabilitated from a plan of service.

PEACETIME VETERANS – Veterans who served during a period of time not statutorily defined as a period of war.

PRISONERS OF WAR (POWs) – Veterans who were forcibly detained (confined) by an enemy, foreign government, or hostile force while serving in the active military, naval or air service.

PREVIOUS HOMEOWNER – A person who has had a previous ownership interest in a home.

PROTECTED PENSION – The pension program, both disability and death, replaced by Section 306 Pension, which in turn was replaced by the current pension program under the provisions of PL 95-588. Veterans and survivors receiving either Protected Pension or Section 306 Pension may continue to receive the benefits as long as they continue to meet the basic entitlement requirements of the respective programs.

PURCHASE LOAN – A loan made solely for the purpose for purchasing a home.

RANGE OF DISABILITIES – A disability is evaluated according to the VA Schedule for Rating Disabilities in Title 38, CFR, and Part 4. Extent of disability is expressed as a percentage from 0% (for conditions that exist but are not disabling to a compensable degree) to 100%, in increments of 10%. Most disabilities, however, do not have every 10% increment from 0 to 100.

RATING SCHEDULE – Title 38, CFR Part 4.

REAP – The Reserve Educational Assistance Program (Chapter 1607 of Title 10, U.S. Code) which provides educational assistance to members of the Guard and Reserves who serve on active duty in support of a contingency operation under federal authority on or after September 11, 2001.

REFINANCE – The replacement of an existing debt obligation with a debt obligation, generally with better terms.

REGIONAL OFFICE (RO) – A VA field office composed of divisions which carry out the functions of VBA. Fifty-six such offices exist throughout the United States, Puerto Rico, and the Philippines.

REHABILITATION (VR&E) – A determination that a Veteran has successfully obtained and maintained suitable employment and/or has successfully completed an independent living program.

RESERVIST – A member of a reserve component of one of the Armed Forces who has potential entitlement to certain VA benefits by reason of his or her reserve status, including educational assistance under Title 10 of the United States Code, Chapter 1606.

RESTORED ENTITLEMENT – Previously used entitlement may be restored when a property secured by a VA loan is sold and the loan is paid in full, or when an eligible Veteran transferee agrees to assume the outstanding balance on a VA loan and substitute his/her entitlement for the same amount originally used on the loan.

SDVI – Service-Disabled Veterans Insurance was established in 1951 to meet the insurance needs of Veterans with service-connected disabilities. SDVI is open to Veterans who received other than dishonorable discharge separated from the service on or after April 25, 1951, and who received a service-connected disability rating of 0% or greater within the last two years.

SECONDARY MARKET – The financial market where mortgages are bought and sold.

SERVICE-CONNECTED – A disease or injury determined to have occurred in or to have been aggravated by military service.

SERIOUS EMPLOYMENT HANDICAP – A significant impairment, caused in whole or in part by a service-connected disability, in the Veteran's ability to prepare for, obtain, or retain employment consistent with his or her abilities, aptitudes, and interests.

SERVICEMEMBER – An individual who is currently serving on active duty.

SGLI – Servicemembers Group Life Insurance was established in 1965 to meet the insurance needs of Servicemembers.

SPECIALLY ADAPTED HOUSING GRANT (SAH) – A grant to a seriously disabled Veteran to assist in adapting his or her home to accommodate limitations caused by the disability.

SPECIAL HOUSING ADAPTATION (SHA) – A grant available to disabled Veterans and Servicemembers who have blindness in both eyes, or have anatomical loss or loss of use of both hands, or disability due to severe burns that have limited motion of one or more extremities. The grant assists in adapting their homes to accommodate limitations caused by the disabilities.

SUITABLE EMPLOYMENT (VR&E) – Employment that does not aggravate the Veteran's disabilities, is stable, and is consistent with his or her pattern of abilities, aptitudes, and interests.

SURVIVORS AND DEPENDENTS EDUCATIONAL ASSISTANCE (DEA) – Under Chapter 35 of Title 38, U.S. Code, a monetary educational benefit payable to eligible dependents and survivors of Veterans.

TITLE 38 CODE OF FEDERAL REGULATIONS – Regulations that pertain to Veterans' benefits.

TOTAL DISABILITY INCOME (INS) – An option available with some insurance policies that provides for monthly payments to policyholders who, prior to their 65th birthday, have incurred a mental or physical disability which prevents them from performing substantially gainful employment.

TOTAL AND PERMANENT DISABILITY – Total ratings are authorized for any disability or combination of disabilities for which the Schedule of Rating Disabilities prescribes a 100% evaluation or, where less than 100%, the requirements for Individual Unemployability are met. Permanence of total disability is considered to exist when the impairment is reasonably certain to continue throughout the life of the disabled Veteran and generally requires no future medical exams.

TSGLI – The Traumatic Injury Protection Program provides automatic traumatic injury coverage to all Servicemembers covered under the Servicemembers' Group Life Insurance (SGLI) program. Every member who has SGLI also has TSGLI effective December 1, 2005. This coverage applies to active duty members, reservists, funeral honors duty and one-day muster duty. This benefit is also provided retroactively for members (whether they were insured for SGLI or not) who incurred certain severe losses as a result of a traumatic injury between October 7, 2001, and December 1, 2005.

USGLI – United States Government Life Insurance was established in 1919 to meet the insurance needs of World War I Veterans. This program closed in 1951.

VEAP – The Veterans Educational Assistance Program (Chapter 32 of Title 38, U.S. Code) is a contributory educational assistance program for Post-Vietnam Era Veterans.

VETERAN – A person who served in the active military, naval, or air service, and who was discharged or released under conditions other than dishonorable.

VETERANS OPPORTUNITY TO WORK (VOW) TO HIRE HEROES ACT OF 2011 – Provides a seamless transition for Servicemembers, expands education and training opportunities for Veterans, and provides tax credits for employers who hire Veterans with service-connected disabilities.

VETERANS RETRAINING ASSISTANCE PROGRAM (VRAP) – Part of the Veterans Opportunity to Work (VOW) to Hire Heroes Act of 2011, the Veteran Retraining Assistance Program (VRAP) offered up to 12 months of retraining assistance to unemployed Veterans who are between the ages of 35 and 60 and meet other selected criteria. Training must have been offered at a community college or technical school and lead to an associate's degree or certificate in a high demand field. Authority to pay benefits under this program expired April 1, 2014.

VGLI – Veterans Group Life Insurance was established in 1974 to meet the insurance needs of Veterans after separation from service.

VMLI – Veterans Mortgage Life Insurance was established in 1971 to provide mortgage protection life insurance to severely disabled Veterans who have received grants for the purchase of specially adapted housing.

VR&E – The Vocational Rehabilitation and Employment (VR&E) Program is available to help service-disabled Veterans become employable and live independently.

VRI – Veterans' Reopened Insurance was established in 1965 to provide insurance protection for certain classes of disabled Veterans from World War II and the Korean Conflict. The program closed in 1966.

VSLI – Veterans Special Life Insurance was established in 1951 to meet the insurance needs of Veterans who served during the Korean Conflict and post-Korean era. The program closed in 1956.

ZERO (0) PERCENT DISABILITY – A zero percent disability rating means that a disability exists and is related to the Veteran's service but is not so disabling that it entitles the Veteran to compensation payments. Also called a non-compensable disability.

Contact Information

vets.gov ---------- www.vets.gov
Department of Veterans Affairs home page ---------- www.va.gov
Veterans Benefits Administration home page ---------- benefits.va.gov
eBenefits (online forms and applications) ---------- www.ebenefits.va.gov
Office of Congressional Affairs ---------- www.va.gov/oca
Office of Public and Intergovernmental Affairs ---------- www.va.gov/opa
About VA ---------- www.va.gov/about_va
Veteran Data & Information ---------- www.va.gov/vetdata
Annual Benefits Report ---------- benefits.va.gov/reports/abr
Office of Performance Analysis & Integrity ---------- 202-461-9040

Benefit Specific Contact Information

Compensation Benefit Information: 1-800-827-1000	benefits.va.gov/compensation
Pension Benefit Information: 1-888-294-6380	benefits.va.gov/pension
Education Benefit Information: 1-888-GI BILL 1 (1-888-442-4551)	benefits.va.gov/education
Life Insurance Information: 1-800-669-8477	benefits.va.gov/insurance
Home Loan Guaranty Information: 1-888-768-2132	benefits.va.gov/homeloans
Vocational Rehabilitation and Employment Information: 1-800-827-1000	benefits.va.gov/vocrehab
Burial Headstones and Markers Information: 1-800-697-6947	www.cem.va.gov
Health Care Information: 1-877-222-8387	www.va.gov/health
CHAMPVA (heath care for dependents of Veterans) 1-800-733-8687	www.va.gov/hac/forbeneficiaries/champva/

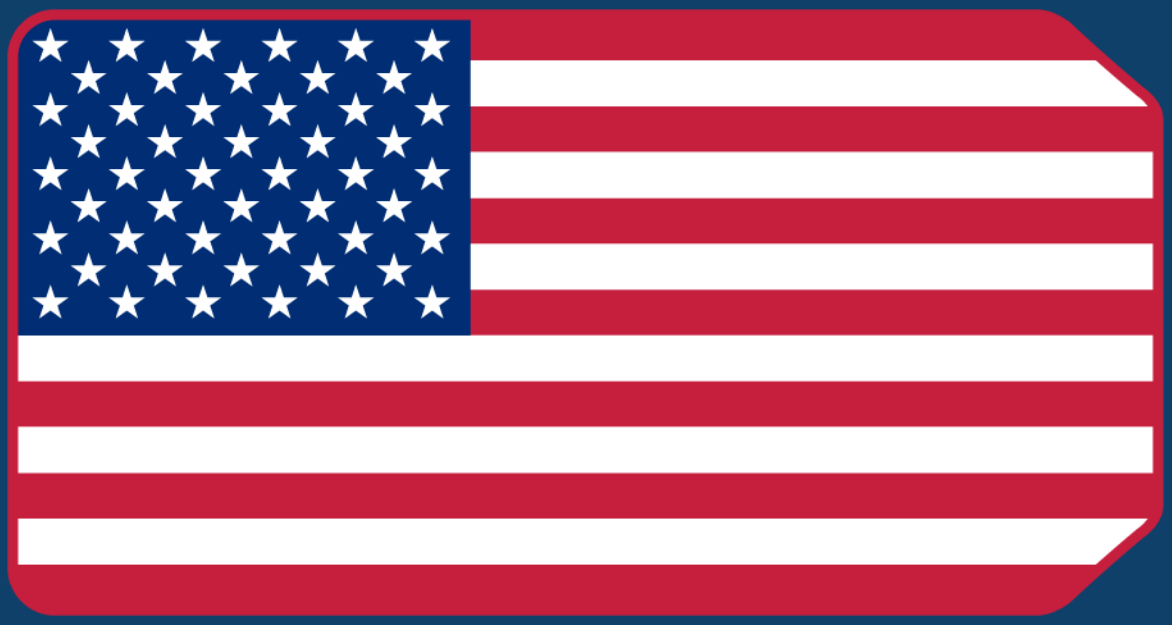
Annual Benefits Report

Fiscal Year 2015

Compensation

Pension & Fiduciary

Education



Insurance

Home Loan Guaranty

Vocational Rehabilitation & Employment

VA

U.S. Department of Veterans Affairs

Veterans Benefits Administration