

**TESTIMONY OF WILLIAM C. TAYLOR, LTC (RET) US ARMY
CO-FOUNDER AND CHIEF OPERATING OFFICER,
VETERANS GUARDIAN VA CLAIM CONSULTING, LLC
BEFORE THE U.S. HOUSE OF REPRESENTATIVES
COMMITTEE ON VETERANS' AFFAIRS' SUBCOMMITTEE ON
DISABILITY ASSISTANCE AND MEMORIAL AFFAIRS**

MARCH 05, 2024

OPENING STATEMENT

I. Introduction

Good morning, Chairman Luttrell, Ranking Member McGarvey, and Members of the Subcommittee. Thank you for the invitation to provide Veterans Guardian's views on several important pieces of legislation.

My name is William Taylor, and I am co-founder of Veterans Guardian VA Claim Consulting, and a Veteran of the US Army. I am a proud graduate of the United States Military Academy at West Point and retired in 2018 as a Lieutenant Colonel after a 23-year career that included six deployments to Afghanistan, Iraq, and the Balkans, and positions from the platoon to 4-star level staff positions. I am proud to have founded one of the largest veteran owned and operated companies assisting my fellow veterans with their disability claims.

In 2015, as I was considering retiring from the Army, one of the questions that came up was VA disability benefits. I knew little more than that they existed and, like so many in the military, I had heard horror stories about how cumbersome and complicated the process was. I also felt healthy and assumed I probably did not qualify, which I now know was wrong.

Information about claiming VA disability benefits was practically non-existent and difficult to find. Worse still, getting an appointment with a claims representative was even more challenging due to restricted operating hours and limited capacity for the large military population in and around Ft. Bragg. Despite being a senior officer, I struggled with the process, and it took a significant amount of support and advice from knowledgeable friends and colleagues, as well as my own research, for me to submit my claim and navigate the system. But I am glad to say that I was ultimately successful in securing the benefits owed to me for my service.

Unfortunately, I am the exception and not the norm. I realized that if, as a senior officer, I had this much trouble navigating the system, something surely was not right.

That's why I founded Veterans Guardian. I am proud of the work that we do and the way that we do it. Veterans Guardian employs a staff of veterans, spouses of veterans, or spouses of active-duty service members. We have been recognized by the Department of Labor by receiving the HIRE Vets platinum or gold award five years in a row. We have received the BBB Torch Award for Marketplace Ethics in every year since 2020. We were most recently named the Military Family Brands company of the year in 2023. We are the national presenting sponsor for Irreverent Warriors and support more than 60 national and local charities, including support to local chapters of many of the organizations that have also been invited to engage in this important discussion today.

II. Veterans Guardian's Mission and Work

Veterans Guardian's mission is to provide the best possible service to our veteran clients to ensure that they receive all the benefits that they are owed based on injuries that occurred during their time of honorable service to our nation. We do that by offering a transparent, effective, and efficient option to help veterans navigate a complex and oftentimes failing system.

We are a complimentary capability to the other services available to veterans, and we make sure that our clients know that. My trained and expert staff inform every veteran that there are free options and services available to them in the form of county and state Veteran Service Officers, the Veteran Service Organizations, and their local Congressional offices. We also connect them directly to these services if they choose.

We are up front about our process and fee structure, and about who we are, and who we are not. We tell our clients that we are not accredited, and our clients acknowledge their understanding of our status as well as the free options available to them when they sign our consulting agreement and the "Your Claim, Your Choice" affidavit. *See Exhibit 1.* Because of these policies, we can be confident that our veterans are choosing to utilize our services from a position of knowledge. In fact, our data shows that over 70% of the time, our veteran clients come to us after having used some of the free services at their disposal. That tells me that veterans are not unaware of the free services available to them, they are coming to Veterans Guardian because those free services are not meeting their needs or their standards.

Veterans make a fully informed choice to use our services for a multitude of reasons, including easy access and responsiveness; our experience and knowledge developed and refined over tens of thousands of claims; our specific method, in which experts are involved at each stage of the process; our ability to help develop medical and lay evidence

with a network of independent external doctors; and our competence in developing claims for secondary conditions. Those skills and capabilities translate to results for our veterans. I am proud to say that that we have assisted tens of thousands of veterans with an over 90 percent success rate in an average of 85 days or less. And the veterans themselves have made clear that we are providing an important and necessary service—veterans consistently give us positive reviews and refer their friends, loved-ones, and fellow veterans to us to assist with their claims. In fact, over 50 percent of our new clients each month are referred from previous or current clients. The thousands of positive reviews and direct referrals that we receive are a direct testament to the importance we place on client care. We have also received extensive outside validation for our work, including eleven awards from AMVETS NC, National AMVETS, Department of Labor HIREVETS – Gold and Platinum Medallion awards, the Better Business Bureau – Ethics Awards three years in a row, Military Friendly Employer, and Military Spouse Friendly Employer.

Those accolades reflect what we don't do as well as the services we provide. We don't have doctors on our payroll doing medical exams, nor do we have automated or international call centers. We don't collect any fee unless the Veteran achieves an increase in their VA benefits, and we don't have access to a Veteran's financial or e-benefits accounts. Any fee that a Veteran pays us comes from new benefits we have helped them secure, and no Veteran is financially disadvantaged from where they were before they utilized our services. Our veterans are paying a one-time fee for assistance while receiving a lifetime of benefits. Included in our written submission for the record is a detailed description of our fee structure.

Given the enormous volume of veterans that need assistance, it should be no surprise that there continues to be a backlog of more than 350,000 disabled veterans seeking benefits. Although the VA says otherwise, that number proves that the current system is not working. We simply do not have enough representatives or a level of service sufficient to meet the needs of our veterans. To address those shortcomings, we should be giving our veterans more options and more help, not less. In short, veterans should be able to pursue their claims in the manner that best serves them, with full knowledge of all available providers (including county and state employees, VSOs, lawyers, claims agents, and companies like Veterans Guardian) who can assist them at any step in the process.

III. Current Law

There have been many false accusations at both the federal and state level that Veterans Guardian is violating federal law as it is currently constituted. Nothing could be further from the truth. Federal restrictions apply only to those individuals and entities that act as a veteran's "agent or attorney," and Veterans Guardian does not serve in either role.

Section 5901 of title 38 contains the foundational rule of the federal regulatory structure governing claims assistance. It states that “no individual may act as *an agent or attorney* in the preparation, presentation, or prosecution of any claim under laws administered by the [VA] unless such individual has been recognized for such purposes by the Secretary.” 38 U.S.C. § 5901(a) (emphasis added). The “agent or attorney” qualifier also appears in the statutory limitation on when fees may be charged for assistance with claims. *See id.* § 5904(c)(1) (“[I]n connection with a proceeding . . . with respect to benefits under laws administered by the Secretary, a fee may not be charged, allowed, or paid *for services of agents and attorneys* with respect to services provided before the date on which a claimant is provided notice of the agency of original jurisdiction’s initial decision.” emphasis added)). Even the titles of the applicable federal statutes use the phrase: 5901 is labeled “Prohibition against acting *as claims agent or attorney*,” and Section 5904 is “Recognition *of agents and attorneys* generally.”

Both “agent” and “attorney” should be understood consistent with their common and established meaning. “Attorney” covers those licensed to practice law and serving as the legal counsel to a veteran as he or she pursues a claim for benefits. Only members of the bar satisfy the statutory definition of “attorney.” *Cf.* 38 C.F.R. § 14.627(d). Veterans Guardian does not employ attorneys.

The scope of the term “agent” is also straightforward. Authoritative sources define “agency” as “[t]he fiduciary relationship that arises when one person (a ‘principal’) manifests assent to another person (an ‘agent’) that the agent shall act on the principal’s behalf and subject to the principal’s control, and the agent manifests assent or otherwise consents so to act.” RESTATEMENT (THIRD) OF AGENCY, § 1.10. “[N]ot all relationships in which one person provides services to another satisfy the definition of agency.” *Id.* § 1.10 (Notes: Elements of Agency). Rather, “a relationship of agency always ‘contemplates three parties—the principal, the agent, and the third party with whom the agent is to deal.’” *Id.* “[I]f a service provider simply furnishes advice and does not interact with third parties as the representative of the recipient of the advice, the service provider is not acting as an agent.” *Id.*

That definition describes Veterans Guardian to a tee. We provide advice to our veteran clients, but we don’t file claims for veterans, we don’t interact with the VA on the veteran’s behalf, and we don’t otherwise represent the veteran before the Department. For those reasons, we’re not “acting as an agent” under common understandings of that term and thus do not violate federal restrictions on assistance with claims.

IV. GUARD Act of 2025 – Oppose

As our business model has shown, we are strong supporters of improving the process by which veterans obtain their disability benefits. Our goal should be to expand good options for our veterans, not restrict them; to improve oversight and ensure veterans are receiving competent assistance; and to provide our veterans the freedom to make an informed decision on how they want to pursue their claims. We have continued to be strong supporters of accreditation reform, including increasing knowledge requirements and scrutiny of applicants for accreditation.

To that end, we would encourage Congress to pass holistic reforms, such as the legislation that General Bergman and Congressman Correa are leading, as well as the HVAC Majority Committee Discussion Draft, all of which would open the tent to allow companies like Veterans Guardian to become accredited, rather than punishing companies like ours and legislating us out of existence. Such reforms would provide veterans with the widest range of high-quality options to help pursue their claim at any step of the process. This would also increase transparency from and VA oversight of accredited agents, provide for regular audits of claims agent performance and capabilities, establish more detailed standards of conduct, and provide the VA with the enforcement tools necessary to pursue bad actors.

The Governing Unaccredited Representatives Defrauding (GUARD) VA Benefits Act (“GUARD Act”) doesn’t do that. Instead of opening the tent and bringing more entities under the VA’s oversight, it imposes criminal penalties on anyone not accredited by the Secretary who “directly or indirectly solicits, contracts for, charges, or receives, . . . any fee or compensation with respect to the preparation, presentation, or prosecution of any claim for benefits.” In other words, it puts my company out of business.

The kind of restrictions GUARD imposes restrict veterans’ choices and make it harder for them to secure the benefits they have already earned. That’s why over 50 organizations ranging from Americans for Tax Reform to the Teamsters International Brotherhood of Maintenance Way Employee Division oppose the GUARD Act. Those organizations understand that our veterans deserve more than legislation that entrenches and exacerbates flaws in the existing system.

But the Guard Act isn’t just bad policy, it’s also unconstitutional. For one thing, companies like mine have a First Amendment right to provide advice to veterans and to receive compensation for doing so. The U.S. Supreme Court has repeatedly explained that specialized advice qualifies as protected speech, and professional speech is no less protected than other speech—even in a commercial context. See *Holder v. Humanitarian Law Project*, 561 U.S. 1 (2010); *National Institute of Family & Life Advocates v. Becerra*, 585 U.S. 755 (2018).

Moreover, the GUARD Act violates the First Amendment rights of the veterans we work with every day. The Constitution protects the right of every citizen, including veterans, to speak, associate, and petition the government for redress of grievances. See U.S. CONST., AMEND. 1. By making it impossible for veterans to communicate and associate with the private actors they believe afford them the best chance to navigate the VA system to secure the benefits they are owed, the GUARD Act manages to violate all three of those fundamental freedoms at once. That alone should be reason enough to stop the GUARD Act from becoming law.

V. PLUS Act of 2025 – Support

Rather than making the current flawed system worse, Congression should be looking for solutions. The PLUS Act offers those solutions by bringing private assistance into the sunlight of regulation and oversight. It empowers veterans by affording them the freedom to choose professional representation for initial claims if they wish, while establishing safeguards to protect them from exploitation. As Rep. Jack Bergman – the sponsor of the PLUS Act – explained, this bill “will reimplement penalties for unaccredited agents, modernize the VA accreditation system, and protect the right for veterans to seek help from the private market when filing for their disability benefits.” Simply put, the PLUS Act is about putting veterans first, expanding their options for quality assistance and restoring integrity to the process by cracking down on bad actors.

The PLUS for Veterans Act, contains several key provisions designed to improve the claims process and Veteran outcomes. The most significant features include:

Allowing Fees for Initial Claims: the PLUS Act lifts the outdated prohibition on paid representation for initial disability claims. Under current law, attorneys and accredited agents generally cannot charge any fee for helping a Veteran file an initial claim – they can only be paid if the case is appealed. This well-intentioned rule has had unintended consequences: it discourages professional assistance at the earliest (and often most critical) stage of a claim, and it drives some providers to operate outside the VA’s regulations. By allowing paid representation from day one, the bill protects veterans’ right to seek the help they decide is in their best interest – whether that is filing on their own, using a free VSO, or hiring a private firm. Importantly, this provision is not about supplanting VSOs or charging veterans for something they could get free; it’s about adding another viable option for veterans who want dedicated help when other options haven’t met their needs. Veterans will finally be able to hire qualified assistance without having to wait for a denial or appeal, which means claims can be better prepared and documented from the start.

That leads directly to the next benefit: **Improving Claims Processing Efficiency.** By expanding access to professional help at the initial claim stage, the PLUS Act is poised to make the VA claims process more efficient and effective. When a Veteran has expert guidance in preparing their claim, the submission is often more complete, accurate, and properly formatted, which in turn reduces avoidable delays and errors in VA's decision-making. Well-prepared initial claims mean fewer claims bouncing back for additional evidence and potentially fewer appeals down the line, thereby easing the burden on the VA appeals system. In fact, enabling competent assistance early can help veterans avoid the "appeals trap"—that is, the cycle of repeated denials and appeals that drag on for years—altogether.

Implementing Strong Consumer Protections: Recognizing that allowing fees for initial claims is a significant change, the PLUS Act builds in robust safeguards to ensure ethical practices and to ensure that veterans do not fall victim to unscrupulous actors. The bill's approach is pro-veteran at its core – no veteran will ever be forced to pay for help they don't want, and those who do opt for paid help are protected by law in multiple ways. Key consumer protection provisions in the PLUS Act include:

- "No win, no fee" Contingency Only – with Strict Caps: The legislation mandates that any fee for assisting with an initial claim can only be collected if the claim is resolved favorably for the veteran (in other words, if the veteran wins an increase in benefits), with no up-front or non-refundable fees. In short, charging a veteran if they gain nothing is prohibited. And even when a Veteran does prevail, the fee is capped at a reasonable level: specifically, the total fee "does not exceed the lesser of \$12,500 or five times the amount of the monthly increase in benefits awarded". This cap ensures fees are proportional and not excessive – roughly speaking, a veteran keeps at least 80% of their earned benefits in the first year and 100% thereafter, given the one-time nature of the fee. The model thus aligns incentives squarely with the veteran's success and will weed out anyone who can't deliver real results.

Clear Disclosure of Free Alternatives: the PLUS Act requires complete transparency with veterans before they enter a fee agreement. The VA is tasked with developing a standardized written form that every veteran must receive and acknowledge, which explicitly notifies them that free help from VSOs is available for their claim. This way, no veteran will mistakenly pay for assistance without knowing that organizations like the VFW, American Legion, state and county VA offices, and others offer support at no cost. In addition, the standard notice will inform veterans of their right to use their own private physician for any medical evidence (and the bill forbids the paid agent from referring the veteran to a physician with whom the agent has a business relationship, to avoid conflicts of interest). By embedding these disclosures and ethical requirements in the process, the

bill empowers veterans to make fully informed choices and prevents unscrupulous actors from steering veterans unwittingly.

- Real penalties for misbehavior: The bill imposes real penalties on those who would charge veterans illegally, thereby deterring potentially predatory behavior. Under the PLUS Act, a would-be representative must play by the rules or be banned – for instance, an individual who violates the fee provisions could be suspended for a year on the first offense and ten years on subsequent offenses. By pulling no punches against bad actors, the legislation raises the bar for anyone offering claims services. At the same time, it lowers unnecessary barriers for honest providers: it directs VA to speed up and streamline accreditation applications, ensuring that new, high-quality providers can enter the field to serve veterans without undue delay. The combined effect is a revamped system where only qualified, vetted professionals are assisting veterans, under close VA oversight – and those who might exploit veterans are kept out.

In sum, the PLUS Act’s provisions work in tandem to expand veterans’ access to help while fortifying safeguards. veterans will have more choices in how to pursue their claims, but every choice will be governed by standards of transparency, fairness, and accountability. These are exactly the kind of measures we need—“true protections that will ensure the veteran is not taken advantage of, while still preserving their rights to seek expert claims support.”

VI. Addressing Potential Counterarguments to the PLUS Act

As we consider the PLUS Act reforms, it is important to address a few concerns that have been raised by stakeholders. Reasonable questions have been posed about cost to veterans, the role of VSOs, and the risk of exploitation. I will address each in turn.

Cost to Veterans: “Why should veterans have to pay for help to get a benefit they earned?”

This is perhaps the most sensitive concern, and I want to state unequivocally that no veteran *must* pay under the PLUS Act. Free assistance from accredited VSOs will continue to be available, and in no way does this bill diminish or replace those services – if anything, it may lighten their load so they can focus on the most vulnerable cases. What the PLUS Act does is acknowledge the reality that some veterans choose to pay for more individualized or timely help, and it ensures that those services are offered by reputable providers following established rules. For those who do opt to hire a claims agent or attorney, the cost is tightly controlled and tied to success. Veterans pay nothing upfront, and they pay nothing at all if their claim is not successful. Even with a successful claim, the fee is a one-time, capped percentage of their retroactive award or benefit increase, meaning the veteran retains much of their entitlement going forward. Furthermore, by

facilitating earlier awards of benefits, this legislation can put money in veterans' pockets sooner than if they are forced to navigate the initial phase without expert help. The peace of mind and quicker access to entitled benefits that professional guidance can provide is something many veterans feel is worth the regulated cost – and the PLUS Act lets them make that choice without being vulnerable to unscrupulous providers or practices.

The Role of VSOs (Free Services): Will allowing fee-based services will undermine VSOs or divert veterans from free help?

Again, no. I want to emphasize that the PLUS Act was crafted to complement, not compete with, VSOs. The bill explicitly requires that veterans be informed of VSO options before signing any agreement. In my experience, VSOs and private consultants share a common mission – reaching as many veterans as possible and securing the benefits they deserve. VSOs do incredible work but often face staffing and resource limitations, especially with surges in claims. Many veterans try the VSO route first – indeed, over 70% of Veterans Guardian's clients came to us after first trying other free options – and some find they need additional help or a different approach. By allowing accredited businesses to assist those veterans, we free up VSOs to focus on those who prefer a VSO or who have fewer complex claims, thereby reducing overall strain on the system.

It's also worth noting that major VSOs have shown support for this approach when done right: a representative of the Veterans of Foreign Wars (VFW) testified that “if a company is able to be accredited... then they are part of VA oversight, and the VFW would support that.” In other words, bringing currently unregulated actors into an accredited, accountable framework is something even VSOs see as positive. The goal of the PLUS Act is not to pit VSOs against private consultants, but to create an “all hands-on deck” environment where any capable, ethical party can contribute to better outcomes for veterans, under uniform standards. Veterans who want a VSO will continue to use them (and they'll be reminded of that option), and veterans who prefer to hire help should finally be able to do so within the regulated system. Choice is itself a benefit to veterans, and I trust veterans to decide what is best for their own circumstances. Congress can support them by making sure all choices are good ones – the PLUS Act does that by holding every option to a high standard.

Ensuring Veterans Are Not Exploited: Will PLUS lead to veterans being exploited?

Many have expressed concern that, if we open the door to fee-based claims services, bad actors could exploit veterans for profit. I share this concern deeply; as a veteran and an advocate, nothing angers me more than those who prey on my brothers and sisters in arms. However, I believe the PLUS Act is the solution to exploitation, not the cause of it.

By bringing unaccredited services into the regulated sphere, the PLUS Act shuts down predatory actors or forces them to play by the rules. The bill's extensive consumer protections (contingency-only fees, caps, required disclosures, conflict-of-interest prohibitions, etc.) are specifically designed to weed out unscrupulous players. Someone who wants to charge exorbitant upfront fees or guarantee outcomes simply will have no place in the accredited system. And the VA's Office of General Counsel will have clear authority to go after unaccredited violators and to suspend or disbar any accredited agent who violates the rules. In short, bad actors will finally face consequences under this law.

Equally important, the PLUS Act elevates the standards for those who do participate: training, testing, and oversight for accredited agents will ensure veterans receive competent help, not misinformation. My company and other reputable firms welcome these protections – we want to compete on a level playing field of integrity and results. Protecting veterans is the whole point of our business. As I noted in prior testimony, “expanded pathways for accreditation” coupled with “enhanced oversight against bad practices” means veterans get the best of both worlds: more choice and more protection. Veterans will be able to tell the difference – and the many organizations who have endorsed reforms like this agree it strikes the right balance of expanding access while clamping down on abuse.

In closing, the PLUS Act represents a thoughtful, bipartisan solution to a pressing problem in the veterans' benefits realm. It is pro-veteran, pro-choice, and pro-accountability. This bill doesn't ask veterans to do anything different – it asks us, as a nation, to do better by them. It acknowledges that the status quo forces too many veterans to fend for themselves or fall into the hands of unscrupulous players, and it corrects that by allowing veterans to get the help they choose with proper protections in place. It also helps align the VA system for the 21st century, where information is plentiful, but guidance is often scarce. By passing the PLUS Act, or similar legislation, Congress will affirm veterans' right to competent representation at every step of their claim and ensure they receive the timely benefits they have earned through their service.

This legislation has wide support from veterans, veterans advocates, dozens of states, and many organizations who see its common-sense merits. I urge Congress to move swiftly to enact the PLUS Act. Every day that goes by under the current system is a day a veteran could be struggling unnecessarily. We have an opportunity to strengthen veterans' trust in the claims process and deliver the outcomes we promised them. As a veteran who once struggled with my own claim, and as someone who has devoted my post-military career to helping others in that struggle, I am convinced that the PLUS Act will make a profound positive difference.

VII. HVAC Majority Discussion Draft – Support with Amendments

We fully support the intention and direction of the HVAC Majority Discussion Draft; This proposal acknowledges the support for expanding accreditation to include companies such as mine, allows a fee to be charged for the initial disability claim, implements a fee cap, and has other safeguards to protect veterans from bad practices.

While we support this concept, we have concerns about a few provisions, as described below:

- The draft bill permits the Secretary of Veterans Affairs to charge an assessment from individuals seeking accreditation but includes no upward limitation. We suggest including a “not to exceed” cap to cabin the Secretary’s discretion so that the assessment cannot become a barrier to entry.
- The draft prohibits compensation for services rendered with respect to a claim if the disability is presumed to be service connected, based on a determination by the Secretary. Although we appreciate the intent and direction of this provision, we are concerned to it affords too much discretion to the Secretary to deem conditions service connected, and therefore excluded from compensation. It is important to recognize that even presumed service-connected disabilities can be complicated and may require significant work on the part of providers to prove. Accordingly, we recommend reworking this provision to narrow the category of claims for which compensation may be unavailable, perhaps to those made in a veteran’s first year following separation from the military when all conditions are presumed to be service connected.
- The draft prohibits compensation for services rendered in connection with a supplemental claim if the claim could have been filed as a continuous claim but was not “due to delay on the part of the agent or attorney.” We suggest adding a qualifying word, such as “negligent” or “unreasonable” before “delay” to avoid the prospect that providers are not compensated in circumstances where the delay was not due to any mistake or wrongdoing on their part.
- The draft provides that an agent or attorney can’t charge for a supplemental claim, request for higher-level review, or notice of disagreement “where another individual employed by the same organization as the agent or attorney, or employed by a subsidiary of such organization, previously charged the claimant for a fee for such services with respect to the same supplemental claim, request for higher-level review, or notice of disagreement.” We suspect there might have been an error here insofar as we understand this provision was intended to

prohibit “double dipping” between initial claims and later-stage proceedings. We suggest reworking this provision so that the text is consistent with the intent.

- The draft precludes referrals to medical providers “with whom the agent or attorney has a business relationship” and “who would receive any fee of other consideration for the provision of any service related to such initial claim or supplemental claim.” We appreciate and support the intent of this provision but have concerns about its breadth. It is common in our industry (as in others) for service providers to refer veterans to doctors they know and trust to perform exams. As written, the provision could preclude those arrangements if the doctor receives a fee for the exam, even if the service provider has no claim to any part of that fee. We suggest reworking this provision so that it does not have that effect.
- The draft permits the Secretary to revoke a conditional accreditation, charge a fine, and bar the agent or attorney for 10 years in the event that the person violates a law or regulation administered by the Secretary during his or her period of conditional accreditation. While we agree there should be appropriate punishment for misbehavior during the probationary period, the penalties here are quite harsh and do not require notice or an opportunity to be heard. We suggest including those due-process safeguards to ensure that providers are not subject to revocation and fines based on incomplete or inaccurate information.
- The draft provides that the penalties added to section 5905, which apply to anyone who charges a fee for claims-related services absent accreditation, will take effect after the Secretary promulgates the regulations called for in that section. Given the time period in which the Secretary is required to promulgate regulations, it is not clear that companies like mine will have acquired their provisional accreditation at the point at which penalties become applicable. Accordingly, the draft could have the effect of rendering my business illegal for some period of time. We believe this problem is correctable and would be pleased to work with the Committee to draft language to avoid this unintended result.

VIII. Conclusion

I look forward to a constructive discussion regarding these bills and how all of us can continue to work together to address the issues that veterans face and to responsibly serve veterans who have dedicated themselves to the service of our nation.

Attachments:

Exhibit 1: Veterans Guardian Proclamation, The Veteran’s Right to Choose, Your Claim, Your Choice.



VETERANS GUARDIAN PROCLAMATION

THE VETERAN'S RIGHT TO CHOOSE

Your Claim, Your Choice

Veterans Guardian VA Claim Consulting * 75 Trotter Hills Circle * Pinehurst, North Carolina 28374

I, _____, acknowledge that there are free services available to veterans to support the filing of claims for Veterans Administration (VA) benefits and for the services that Veterans Guardian will provide.

_____ I understand that I have the option to utilize the free services provided by entities such as the VA, National Service Organizations (e.g. VFW, DAV), Local Service Organizations, State Sponsored Veteran Service Officers, Local US Congressional office staff (where applicable), and/or the paid services of VA accredited agents or lawyers.

_____ I understand that utilization of Veterans Guardian consulting services is not required to submit a claim for VA benefits and I may achieve a positive VA benefit claim outcome with any of the free services or organizations.

_____ I understand that the Veterans Administration provides a search tool to find representatives who may assist with filing VA claims free of charge. I also understand that by choosing Veterans Guardian, I will receive enhanced assistance and a high level of service from dedicated and specialized professionals serving an organization with proven results.

_____ I understand that Veterans Guardian is not an accredited agent or entity recognized by the Department of Veteran Affairs and is not affiliated with the Department of Veterans Affairs in any way.

_____ I understand that this is a contingent based fee model whereby payment is only required upon successful completion of a claim and that the fee is not to exceed five times any monetary pay increase.

_____ I understand that if successful, I will be given the option to pay the final calculated fee in a lump sum, or over a 5 or 10 month period. I also acknowledge that custom payment plans are available in exceptional circumstances.

By signing this acknowledgement, I am certifying that I am aware of free services available and that I have exhausted all the free services or I have determined that the free services do not meet my personal needs. I am also certifying that I am choosing to use Veterans Guardian VA Claim Consulting, a contingent fee based pre-filing agency, to provide consulting services and that I will submit the claim to the VA on my own behalf.

Thank you for your service in support of a grateful Nation and thank you for your trust in Veterans Guardian.



Veteran Owned - Veteran Operated...The way it should be.